

ALICE[®]

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



NEW JERSEY

ALABAMA, ALASKA, ARIZONA, ARKANSAS, **CALIFORNIA**, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, IDAHO, ILLINOIS, **INDIANA**, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, NEW YORK, NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGINIA, WASHINGTON, WEST VIRGINIA, WISCONSIN, WYOMING



September 2014

STUDY OF FINANCIAL HARDSHIP

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LETTER TO THE COMMUNITY



Dear New Jerseyans,

Throughout the past two years, I had several opportunities to survey the lasting damage at the Jersey Shore caused by Superstorm Sandy – perhaps a distant memory for most of us, but a persistent, daily nightmare for many others. In the early days after the storm, I would pull onto U.S. 1 and drive south near Union Beach, where the first sight I would encounter was the devastation to the beautiful vacation homes that were lifted off their roots and dumped clear across the road. I can only imagine the heartbreak of families who no doubt had many wonderful memories of their time at the Shore.

More recently, some of those immediate, jarring signs of devastation were no longer visible. I'd continue down the road to the more modest communities of permanent residences. At first all seemed normal, but then I realized there were very few cars – where was everyone?

On the outside, the houses looked okay. It took walking inside, where United Way volunteers were doing rehabilitation work, to understand. These homes were all still uninhabitable due to water damage and the ensuing mold. What could this mean to the families who lived there? After all, these are ALICE families – working but not making enough to be financially stable even in good times. Two years later and still displaced from their homes and in many cases from their jobs, things must be even tougher. ALICE has no cushion. She has no fall back, her assets are limited, and her income is constrained – or maybe even gone.

Events like Superstorm Sandy affected all of us on the East Coast in one way or another, but for ALICE it wasn't only the physical destruction of flooding that created hardship. For some, simply losing power for two weeks or being out of work for two weeks set them back with no ability to recoup their losses.

Today, when I watch the news and I see the devastation brought on by fires in California, tornadoes in the Midwest, drought in the West or any number of catastrophic events I am more conscious of ALICE families and how they were affected.

Yet, it doesn't need to be a Superstorm Sandy or a wildfire that puts ALICE in a financial tailspin. A rent hike, a sick child, the need for new car tires, things that the rest of us grumble about as inconveniences are crises for ALICE all across our nation.

Seven years ago when the first ALICE study of low-wage workers was launched in Morris County, the findings underscored how the fate of our community is directly connected to ALICE's. With each successive report, first expanding the scope to northern New Jersey, and then all of New Jersey, that core fact has remained true. We're proud to say that United Ways and partners in several other states were inspired to join this journey based on our experience. They are helping us bring this conversation to a higher level, showing that ALICE is integral to the social fabric of our society – across the nation.

Together, we have an opportunity to create solutions that offer ALICE and our communities a better future. We're halfway there by joining forces in recognizing the challenge before us.

I hope you'll read this report and, likewise, be inspired by the potential of what can be accomplished when each one of us, no matter where we live in this country, works to develop strategies that will chart a stronger future for ALICE and all of us.

Sincerely,

A handwritten signature in blue ink that reads "John B. Franklin". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

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

THE ALICE PROJECT

ALICE

Asset Limited, Income Constrained, Employed

Though we have chosen a woman's name, this population is comprised of households with men and women alike, and includes children and seniors.

United Way is committed to ensuring that our communities are viable places to live and work. To do that, we promote current research, community dialogue, and data-driven policy solutions. These elements form the basis of one of United Way's broadest and fastest-growing initiatives – the *ALICE Project*.

ALICE was coined by United Way in 2009 after a pilot research project looked at the low-income population in affluent Morris County, one of the five founding communities which merged in 2011 to become United Way of Northern New Jersey. The original study focused primarily on data from 2007, largely before the effects of the economic downturn, known as the Great Recession, were widespread.

The value of this research was immediately evident: ALICE became a part of the common vernacular in Morris County, helping define a need and a focus for United Way's work. ALICE also began to appear in many grant applications, in the media, and in public forums discussing need in this "wealthy" community.

It quickly became clear that ALICE extended far beyond the borders of Morris County. In 2011 United Way commissioned a second ALICE study looking at all counties in New Jersey. That Report relied primarily on data collected in 2007 and 2010, measuring the impact of the Great Recession and offering a broader illustration of the challenges ALICE households face.

The Report's findings were stark: **fully 30 percent of New Jersey households earned too little to provide basic necessities, and more than half the state's jobs paid less than \$20 an hour.**

With the forecast for low-wage jobs to continue to dominate the job market, the reality is that ALICE will continue to play an integral role in our communities for the foreseeable future. That is why ALICE has become a central part of all aspects of United Way's work.

Now the ALICE Project has expanded, to better understand economic disparity in California, Connecticut, Florida, Indiana, Michigan, and New Jersey. The baseline information established in New Jersey's 2012 study allows these new Reports to compare our progress as the country's economic conditions continue to change and, in some cases, improve.

We challenge stakeholders in every state to consider the ALICE Reports and their measures as an opportunity for a new dialogue around how to make our communities viable places to live and work. As more and more states embrace ALICE, our hope is that this Report and its companions can serve as a model for the nation.

ALICE RESEARCH

About Rutgers University-Newark's School of Public Affairs and Administration (SPAA)

In developing the *ALICE Project*, United Way has partnered with Rutgers University-Newark's School of Public Affairs and Administration (SPAA), an educational leader in government and non-profit management and governance. Ranked 10th nationally in public management and administration, SPAA promotes an ethics-based performance approach to effective, equitable, and accountable policy implementation through its innovative and comprehensive undergraduate, professional and graduate degrees and certificate programs. The school's faculty generates knowledge and best practices in public service and administration, and collaborates with public and nonprofit sector organizations and professionals throughout the U.S. and the world. Guided by the principles of knowledge, competence, diversity, and service – with an emphasis on public service values and competencies for effective performance – SPAA promotes accountability, transparency, and performance in the public and nonprofit sectors.

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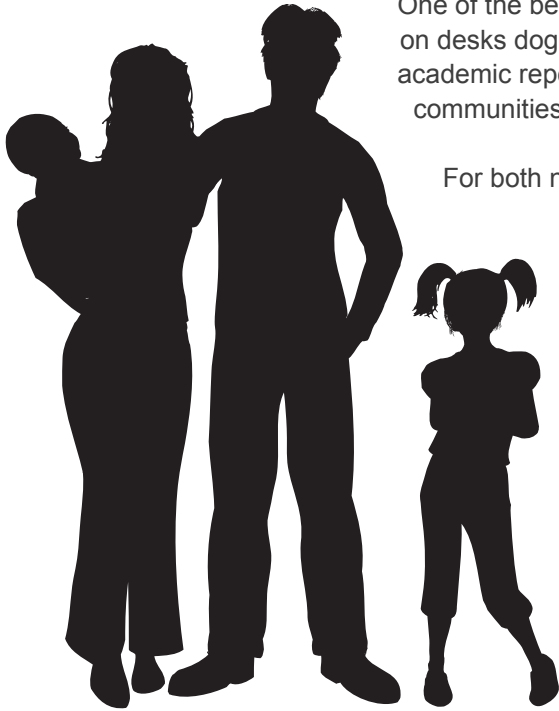
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Special Thanks to New Jersey Tax Advisor

Toby Tyler, Volunteer Income Tax Assistance volunteer

WHAT'S NEW



One of the best compliments paid to the **United Way ALICE Report** is seeing it on desks dog-eared and marked with sticky notes, a sign that more than an academic report, it is an ongoing resource for understanding and improving our communities.

For both newcomers and those who have been mining the first statewide report since its 2012 release, United Way is pleased to present this 2014 update. You will see that changes have been incorporated, capitalizing on the availability of new, more detailed data and valuable feedback from community members. Tapping into additional national databases, United Way was able to expand the study beyond New Jersey's state boundaries to produce separate reports for five other states this year – California, Connecticut, Florida, Indiana, and Michigan. This 2014 report epitomizes the United Way approach – we listen to and assess community needs and we respond accordingly.

The core methodology surrounding the four groundbreaking ALICE measurements remains the same. However, the data and source enhancements resulted in the following noteworthy revisions and improvements. For a more detailed description of changes, see Appendix J.

- **The number and percent of ALICE households was recalculated for 2010, based on updated cost-of-living and tax data that has since become available.** This established a new baseline for measuring how ALICE families have fared since the formal end of the Great Recession. The impact of the recession was worse than first reported as the percent of households below the ALICE Threshold in 2010 was higher at 1.2 million households or 37 percent, with 873,764 ALICE households and 312,762 in poverty. This underscores the economic fragility of so many households, showing that even small cost increases for necessities can threaten a family's financial stability.
- **Town-by-town data is now available in addition to county-level statistics,** including percentages of ALICE, poverty, unemployment and housing burdens, offering the deepest local perspective.
- **Six family calculations, rather than just two, are provided for both the Household Survival Budget and Household Stability Budget.** In addition to budgets for a single adult and a married couple with two children in child care, there are now budgets available for a married couple, single parent with a child in child care, single parent with a school-aged child, and a married couple with two school-aged children. There is also a calculation to expand the budget based on increasing the number of children. These are available online at: <http://spaa.newark.rutgers.edu/united-way-alice>
- **An Economic Viability Dashboard is presented to bring light to economic conditions in three key areas of importance for ALICE households** – Housing Affordability, Job Opportunities and Community Support. County scores for each category are placed in context as poor, fair or good. This replaces the previous Economic Viability Index where an overall high score could mask areas of weakness.

So, get out your sticky notes and dig in. And don't forget to let us know what you think at [Facebook.com/UnitedWayNNJ](https://www.facebook.com/UnitedWayNNJ) and [Twitter.com/UnitedWayNNJ](https://twitter.com/UnitedWayNNJ).

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EXECUTIVE SUMMARY

Despite New Jersey's reputation as a wealthy state, the number of households that cannot afford basic household necessities increased from 32 percent in 2007 to 38 percent in 2012.

"This new 2014 United Way ALICE Report for New Jersey is far more than a report about poverty; it reveals profound changes in the structure of New Jersey's communities and jobs."

The first statewide ALICE Report in 2012 introduced the term **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. That report identified households throughout New Jersey that struggled to afford the basic necessities of housing, child care, food, health care, and transportation. This new 2014 United Way ALICE Report for New Jersey is far more than a report about poverty; it reveals **profound changes in the structure of New Jersey's communities and jobs**. It documents the increase in the basic cost of living, the decrease in the availability of jobs that can support household necessities, and the shortage of housing that the majority of the state's jobs can afford.

The findings of the 2014 United Way ALICE Report are stark: the impact of the Great Recession (2007 to 2010) was even greater than first realized, and conditions have not improved in the two years since the technical end of the Recession. In 2007, 32 percent of households had income below the ALICE Threshold and that share increased to 37 percent in 2010. By 2012, 38 percent of New Jersey households were ALICE households.

In contrast, the Federal Poverty Level (FPL) in New Jersey reports that only 10.5 percent, or 336,351 households, are struggling. But the official U.S. poverty rate was developed in 1965, has not been updated since 1974, and is not adjusted to reflect cost of living differences across the country. The ALICE measures provide the means to quantify the magnitude of those struggling and the language needed to discuss this segment of our community and the economic challenges that so many residents face. There are 887,644 ALICE households that have income above the FPL but below the ALICE Threshold. **In total, 1.2 million households in New Jersey – fully 38 percent – struggled to support themselves in 2012.**

This Report updates the previous New Jersey findings, which looked at data from 2007 and 2010. Using enhanced versions of the four new instruments introduced previously, the current Report looks at most recent data (2012) to measure the size and condition of households struggling financially, and to expand our understanding of **ALICE** in the two years since the technical end of the Great Recession (2010 to 2012). Have conditions improved for households that earn below the ALICE Threshold, a level based on the actual cost of basic household necessities in each county in New Jersey? In addition, the Report examines the role of ALICE households in the state economy, the public resources spent on households in crisis, and the implications of struggling households for the wider community.

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the New Jersey economy, in a variety of positions such as retail salespeople, laborers and movers, customer service representatives, and nursing assistants. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise.

There are serious consequences for both ALICE households and their communities when these households cannot afford the basic necessities. ALICE households are forced to make difficult choices such as skipping preventative health care, accredited child care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce New Jersey’s economic productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

MAJOR FINDINGS

Who is ALICE?

Thirty-eight percent of households in New Jersey struggle to afford basic household necessities. Based on the most recent data (2012), 336,351 households live in poverty and another 887,644 are ALICE households. Between the two categories, 1.2 million households in New Jersey have income below the ALICE Threshold.

ALICE households exist in all age groups. ALICE exists even in households headed by someone in their prime earning years, 25 to 64 years old. In fact, this age group represents the largest segment of ALICE households, underscoring the fact that most jobs in New Jersey do not pay enough to allow families to afford the most basic household budget.

ALICE and poverty-level households are spread across all counties in New Jersey. Every county in New Jersey has more than 26 percent of households living below the ALICE Threshold. In addition, most cities or towns (85 percent) have more than 20 percent of households living below the ALICE Threshold. In one-third of cities or towns, more than 40 percent of households have income below the ALICE Threshold.

ALICE households represent a cross-section of New Jersey’s population. Contrary to some stereotypes, ALICE households have a wide range of demographic compositions. As in New Jersey’s overall population, more than 71 percent of the state’s ALICE households are White (U.S. Census terminology). However, due to wage discrepancies that disproportionately affect certain groups, it is not surprising to find female-headed households, Blacks, Hispanics, people living with a disability, and unskilled recent immigrants over-represented in the population living below the ALICE Threshold.

“All counties in New Jersey have more than 26 percent of households living below the ALICE Threshold.”

What is the gap between ALICE’s household income and the cost of basic expenses?

ALICE households are working or have worked. However, ALICE and poverty-level households earn only 41 percent of the income needed to reach the ALICE Threshold for basic economic survival.

Public and private assistance is not enough to lift ALICE households to economic stability. The income of ALICE and poverty-level households in New Jersey is supplemented with \$15.9 billion in government, nonprofit, and health care resources. Despite this assistance, ALICE and poverty-level households remain 34 percent short of the income needed to reach the ALICE Threshold.

“The Economic Viability Dashboard shows that in the two years after the end of the Recession, from 2010 to 2012, conditions have improved but have not returned to 2007 levels.”

What causes the prevalence of ALICE households?

The cost of basic household expenses in New Jersey is more than most jobs can support. New Jersey’s high cost of living is beyond what most jobs in the state can provide to working households. The annual Household Survival Budget for the average New Jersey family of four is \$61,200 and for a single adult is \$27,552. These numbers highlight the inadequacy of the U.S. poverty rate as a measure of economic viability, at \$23,050 for a family and \$11,170 for a single adult. The annual Household Stability Budget – one that enables not just survival, but self-sufficiency in New Jersey – is 77 percent higher than the cost of the Household Survival Budget for a family of four at \$108,623, and \$39,469 for a single adult.

New Jersey became less affordable from 2007 to 2012. Despite the Great Recession and the low rate of inflation, the cost of basic housing, child care, transportation, food, and health care in New Jersey increased by 19 percent during this 5-year period.

Economic conditions worsened for ALICE households from 2007 to 2012. Housing affordability, job opportunities, and community support worsened in all counties in New Jersey through the Great Recession as measured by the Economic Viability Dashboard, an index that tracks these three economic measures. The Economic Viability Dashboard shows that in the two years following the end of the Recession, from 2010 to 2012, conditions have improved but have not returned to 2007 levels. Finding both housing affordability and job opportunities in the same location remains a challenge for ALICE households in New Jersey.

New Jersey’s housing stock does not match current needs. Across the state, there are not enough rental units that are affordable: there are more than 45 percent more ALICE and poverty renters than there are rental units that they can afford. In addition, while there may be housing units for which ALICE households can afford the mortgage, these households often lack sufficient resources for a down payment or do not qualify for a mortgage.

What are the consequences of insufficient income for ALICE families and their communities?

To manage their day-to-day survival, ALICE households often utilize short-term strategies that are detrimental in the long run. When ALICE households do not have enough income, they have to make difficult choices to reduce their expenses. For example, if a family cannot afford child care in an accredited facility, they may substitute with an overworked neighbor or an inexperienced relative, jeopardizing their child’s safety and learning opportunities. Other short-term strategies include skipping preventative health care, home maintenance, or a bill payment. These alternatives may have long-term consequences such as poor health, fines, and larger bills in the future.

There are fewer families with children in New Jersey. Higher income is especially important for families with children because of their greater budget costs. Without job opportunities in the state, some families have moved, and others have delayed having children altogether. From 2007 to 2012, the number of married-couple families with children in New Jersey fell by 7 percent.

ALICE households pay more for goods and services. ALICE households face higher expenses from both basic cost of living increases and the use of alternative financial products to finance routine and extraordinary expenses. Through the Great Recession, despite the low inflation and the decrease in cost of most goods and services, the cost of basic household necessities continued to rise. Without access to mainstream borrowing, many ALICE

households in New Jersey resort to using riskier, more expensive financial options, such as “Buy Here Pay Here” car loans.

The whole community suffers when ALICE has insufficient income. When ALICE children are not ready for school, they add a burden to the educational system. When ALICE households cannot afford preventative health care, they are more likely to place future burdens on the health care system, increasing insurance premiums for all. When ALICE workers cannot afford an emergency, let alone invest in their neighborhood, communities may experience instability, higher taxes, or a decline in economic growth.

What challenges do ALICE households face in the future?

In line with the national trend, low-income jobs dominate the economy in New Jersey now and will continue to dominate in the future. As a result of changes in the job market over the last three decades, the New Jersey economy is now more dependent on low-paying service jobs than on higher-skilled and higher-paying jobs. Fifty-three percent of all jobs in New Jersey pay less than \$20 per hour (\$40,000 per year if full-time).

Occupations with projected job growth have low wages and require minimal education. The most projected new job openings are in service jobs with wages below \$20 per hour and requiring a high school education or less. These jobs – including retail salespeople, home care aides, laborers and movers, food preparation workers, and customer service representatives – are projected to grow at double or triple the rate of medium- and high-skilled jobs over the next decade across New Jersey.

More seniors will become ALICE households. With an aging population that is slightly ahead of the national curve, New Jersey will have a higher percentage of seniors before many other states do. And as they become seniors, many of New Jersey’s residents who used their savings and retirement to weather the economic downturn may also fall below the ALICE Threshold.

More ALICE households will become family caregivers. At least one-third of New Jersey’s ALICE households currently include caregivers – family members caring for ill or elderly relatives. That number will increase as the population ages, adding additional burdens to their household budget in both direct costs and lost wages, and reducing future employment opportunities.

What would improve the economic situation for ALICE households?

Public and private intervention can provide short-term financial stability.

Short-term intervention by family, employers, nonprofits, and government can mitigate crises for financially unstable households and possibly prevent an economic spiral downward. For example, providing a month’s worth of food for a family may enable a father to repair his car’s transmission and get to work. If a family’s primary earner cannot get to work, he might lose wages or even his job. Without regular income, the family cannot afford rent or mortgage payments and risks becoming homeless.

Increasing the amount of housing that ALICE can afford without being housing burdened would provide stability for many New Jersey families. The cost of housing is especially high in New Jersey, and the units that are affordable to ALICE households are often far from jobs or older and in disrepair. Structural changes that make quality affordable housing more available would ease the housing burden on many New Jersey families.

“As a result of changes in the job market over the last three decades, the New Jersey economy is now more dependent on low-paying service jobs than on higher-skilled and higher-paying jobs.”

“Improving New Jersey’s economy and meeting ALICE’s challenges are linked: improvement for one would directly benefit the other.”

An improvement in income opportunities would enable ALICE households to afford basic necessities, build savings, and become financially independent. Reducing the number of ALICE households requires a significant increase in the wages of current jobs or in the number of medium- and high-skilled jobs in both the public and private sectors in New Jersey. Structural economic changes would significantly improve the prospects for ALICE and enable hardworking households to support themselves.

Improving New Jersey’s economy and meeting ALICE’s challenges are linked: improvement for one would directly benefit the other. The tools presented in this Report provide the means for New Jersey stakeholders – policy makers, community leaders, and business leaders – to better understand the magnitude and variety of households facing financial hardship. These tools, and the enhanced understanding that they provide, can make more effective change possible.

GLOSSARY

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

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

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

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

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

Lastly, the **Economic Viability Dashboard** is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – housing affordability, job opportunities, and community support. A Dashboard is provided for each county.

INTRODUCTION

New Jersey is perhaps best known for the Jersey Shore, especially after the national attention that followed Superstorm Sandy. The Garden State is part of the New York and Philadelphia metro areas, and home to the pharmaceutical industry and major corporate headquarters such as Johnson & Johnson and Panasonic. New Jersey also contains sharp disparities in wealth and income, with three of the poorest U.S. cities existing alongside some of the most affluent counties in the country. What is often overlooked is the growing number of households above the poverty level, but unable to afford the state's high cost of living.

New Jersey's poverty rate of 10.5 percent mirrors the U.S. average, and the median annual income of \$69,667 is well above the U.S. median of \$51,371. Yet the state's overall economic situation is more complex. New Jersey has lagged behind the national economic recovery from the Great Recession. In particular, the state's GDP actually fell by 1 percent from 2008 to 2012, unemployment has been 1 to 2 points higher than the national average, and average weekly wages have fallen by 3 percent.

None of the economic measures traditionally used to calculate the financial status of New Jersey's households, such as the Federal Poverty Level (FPL), consider the actual cost of living in each county in New Jersey or the wage rate of jobs in the state. For that reason, those indices do not fully capture the number of households facing economic hardship across New Jersey's 21 counties.

Traditional measures hide the reality that 38 percent of households in New Jersey struggle to support themselves. Because income is distributed unequally in New Jersey, there is both great wealth and significant economic hardship. That inequality increased by 20 percent from 1979 to 2012; now, the top 20 percent of New Jersey's population earns 50 percent of all income earned in the state, while the bottom 20 percent earns only 3 percent (see Appendix A).

The term "ALICE" describes a household that is Asset Limited, Income Constrained, Employed. As originally defined in the 2012 ALICE Report for New Jersey, ALICE is a household with income above the FPL but below a basic survival threshold, defined here as the ALICE Threshold. ALICE households are composed of women and men, young and old, of all races and ethnicities.

The first New Jersey ALICE Report made the case for better measures and language to describe the sector of New Jersey's population that struggles to afford basic household necessities. It presented a more accurate picture of the economic reality in the state, especially regarding the number of households that are severely economically challenged.

This new 2014 United Way ALICE Report presents updated evidence that the impact of the Great Recession on New Jersey was greater than first realized. The Report asks whether conditions have improved, and whether families have been able to work their way above the ALICE Threshold. It includes revised and enhanced ALICE measures, providing greater understanding of how and why so many families are still struggling financially. Some of the challenges New Jersey faces are unique, while others are trends that have been unfolding nationally for at least three decades.

"The top 20 percent of New Jersey's population earns 50 percent of all income earned in the state, while the bottom 20 percent earns only 3 percent."

In New Jersey there are 1.2 million households – 38 percent of the state’s total – with income below the realistic cost of basic necessities.”

REPORT OVERVIEW

Who is struggling in New Jersey?

Section I presents the **ALICE Threshold**: a realistic measure for income inadequacy in New Jersey that takes into account the current cost of basic necessities and geographic variation. In New Jersey there are 1.2 million households – 38 percent of the state’s total – with income below the realistic cost of basic necessities; 336,351 of those households are living below the FPL and another 887,644 are ALICE households. This section provides a statistical picture of ALICE household demographics, including race/ethnicity, age, geography, gender, family type, disability, language, education, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

How costly is it to live in New Jersey?

Section II details the average minimum costs for households in New Jersey to simply survive – not to save or otherwise “get ahead”. It is well known that the cost of living in New Jersey easily outpaces New Jersey’s low average wages. The annual **Household Survival Budget** quantifies the costs of the five basic essentials of housing, child care, food, health care, and transportation. Using the thriftiest official standards, including those used by the U.S. Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for a New Jersey family of four (two adults with one infant and one preschooler) is \$61,200, and for a single adult it is \$27,552. These numbers vary by county, but all highlight the inadequacy of the 2012 U.S. poverty designation of \$23,050 for a family and \$11,170 for a single adult as an economic survival standard in New Jersey. The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for New Jersey households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. It is more than 77 percent higher than the Household Survival Budget for a family of four.

Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With more than half of jobs in New Jersey paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing and stock market crash associated with the Great Recession (2007–2010), as well as high unemployment, took a toll on household savings in New Jersey. Twenty-six percent of New Jersey households are asset poor, and 41 percent do not have sufficient liquid net worth to subsist at the FPL for three months without income.

How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable New Jersey families to afford the Household Survival Budget. This section also compares that level of income to how much

families actually earn as well as the amount of public and private assistance they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in New Jersey earn 41 percent of what is required to reach the ALICE Threshold. Resources from hospitals, nonprofits, and federal, state, and local governments contribute another 25 percent. What remains is a gap of 34 percent for families below the ALICE Threshold to reach the basic economic survival standard that the Threshold represents.

What are the economic conditions for ALICE households in New Jersey?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that New Jersey's ALICE households actually face. The Dashboard compares housing affordability, job opportunities, and community support across the state's 21 counties. Through the Great Recession, job opportunities took the biggest hit, followed by housing affordability. Neither the slight improvement from 2010 to 2012 nor the slow rise in community support was enough to offset these larger declines. It remains difficult for ALICE households in New Jersey to find both housing affordability and job opportunities in the same county.

What are the consequences of insufficient household income?

Section VI focuses on how households survive without sufficient income and assets to meet the ALICE Threshold. It outlines the strategies they employ and the risks and consequences that result both for themselves and for the rest of the community. The forecast for New Jersey's economy is for more low-wage jobs – those that pay less than the cost of basic necessities – which, in turn, means that ALICE households will continue to make up a significant percentage of households in the state.

Conclusion – What are the future prospects for ALICE households?

The Report concludes by considering the implications of current trends – New Jersey's growing but aging population, and the projected growth of low-wage and low-skilled jobs across the state – for ALICE households. This section also identifies a range of general strategies that would reduce the number of New Jersey households living below the ALICE Threshold.

DATA PARAMETERS

The ALICE measures presented in this Report are calculated for each county. Because New Jersey is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between municipalities and counties. For example, the percent of households below the ALICE Threshold ranges from 26 percent in Morris County to 57 percent in Cumberland County. (NOTE: Percentages are rounded to whole numbers. Morris County has 4.4 percent of households in poverty and 21.2 percent qualify as ALICE. When presented individually, these numbers round to 4 and 21 respectively; when combined they total 25.6, which rounds to 26.)

“The forecast for New Jersey’s economy is for more low-wage jobs – those that pay less than the cost of basic necessities – which, in turn, means that ALICE households will continue to make up a significant percentage of households in the state.”

“The 2012 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead.”

The ALICE measures are calculated for 2007, 2010, and 2012 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the two years since the technical end of the Recession. In terms of the impact of Superstorm Sandy, the most current data is presented. Because 2012 Census data was being collected when the storm hit, it does not fully reflect the impact on New Jersey households. The 2012 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead. Appendix I presents revisions to the number of New Jersey households by income in 2007 and 2010, as well as the new numbers for 2012.

This Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware (formerly NACCRRA), and these agencies’ New Jersey state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3- or 5-year averages depending on population size. The Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available.

For the purposes of this Report, percentages are rounded to whole numbers. In some cases, this may result in percentages totaling 99 or 101 percent instead of 100 percent.

I. WHO IS STRUGGLING IN NEW JERSEY?

Measure 1 – The ALICE Threshold

According to the Census, the federal poverty rate in New Jersey has increased from 8.6 percent in 2007 to 10.5 percent, or 336,351 of the state’s 3.2 million households, in 2012. However, the continued demand for public and private welfare services over the last five years suggests that many times that number of the state’s households struggle to support themselves.

As the 2012 ALICE Report revealed, the Federal Poverty Level (FPL) is not a realistic measure to define the level of financial hardship in households across each county in the U.S. due to the fact that it is not based on the actual current cost of basic household necessities. The FPL was developed in 1965, and its methodology has not been updated since 1974. In addition, it is not adjusted to reflect cost of living differences across the U.S.

There have been extensive critiques of the FPL and arguments for better poverty measures (O’Brien and Pedulla, 2010; Uchitelle, 2001). The official poverty rate is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, New Jersey’s Low Income Home Energy Assistance Program (LIHEAP) uses 200 percent of the FPL and the New Jersey Cancer Education and Early Detection program uses 250 percent of the FPL to determine program eligibility (New Jersey Energy Assistance Programs, 2013; New Jersey Department of Health, 2014). Even Medicaid and the Children’s Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (NCSL, 2014; Roberts, Povich and Mather, 2012).

Recognizing the shortcomings of the FPL, the U.S. Census Bureau has developed an alternative metric, the Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Consumer Expenditure Survey and adjusted for geographic differences in the cost of housing. The SPM captures some of the additional struggling households: the 3-year average SPM for New Jersey is 15.5 percent, 5 percentage points higher than the official poverty rate of 10.5 percent (Short, 2013; U.S. Census Bureau, 2010 and 2011).

Despite its shortcomings, the FPL has provided a standard measure over time to determine how many people in the U.S. are living in deep poverty. The needs and challenges that these people face are severe, and they require substantial community assistance. The definition of “poverty”, however, is vague, often has moral connotations, and can be inappropriately – and inaccurately – associated only with the unemployed. To further our understanding of the economic challenges that financially constrained working households face across the country, this Report presents a measure of what it actually costs to live in each county in the state, calculates how many households have income below that level, and offers an enhanced set of tools to describe both the challenges they and their communities face and the implications of those challenges now and in the future.

This is not merely an academic issue, but a practical one. The lack of accurate information underreports the number of people who are “poor”, which in turn distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, fairness, and transparency.

“As the 2012 ALICE Report revealed, the Federal Poverty Level (FPL) is not a realistic measure to define the level of financial hardship in households across each county in the U.S. due to the fact that it is not based on the actual cost of basic household necessities.”

“This Report furthers our understanding of “ALICE” – Asset Limited, Income Constrained, Employed, households with income above the official FPL but below a newly defined basic survival income level.”

ALICE

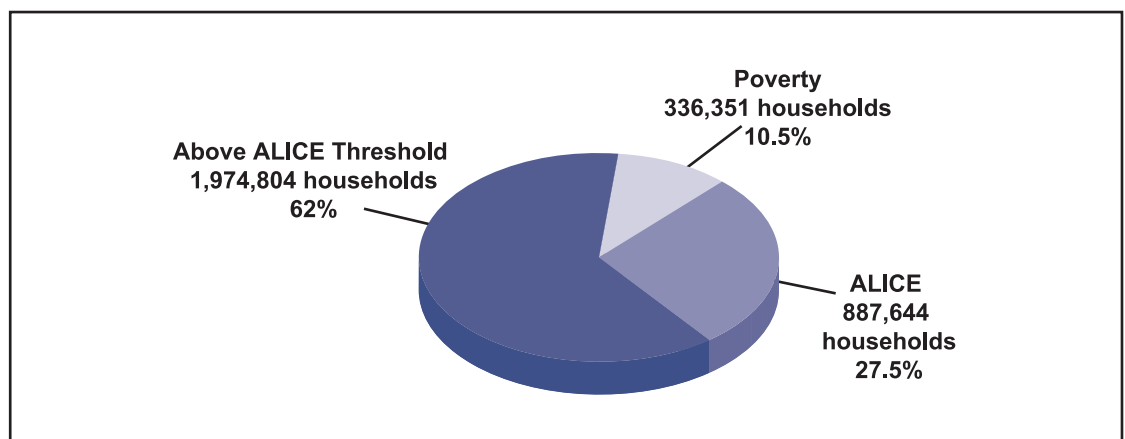
Despite being employed, many individuals and families do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care in New Jersey. Even though they are working, their income does not cover the cost of living in the state and they often require public assistance to survive.

Until the 2012 ALICE Report for New Jersey, this group of people was loosely referred to as the working poor, or technically, as the lowest two income quintiles. This Report furthers our understanding of “ALICE” – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, households with income above the official FPL but below a newly defined basic survival income level. In New Jersey, ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities.

THE ALICE THRESHOLD

In a state where the cost of living is high, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each county. **The ALICE Threshold** is a realistic standard developed from the **Household Survival Budget**, a measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. (The methodology used to determine the Household Survival Budget has been slightly revised since the 2012 ALICE Report for New Jersey and is discussed fully in Section II and in Appendix J). **Based on calculations from the American Community Survey and the ALICE Threshold, 1.2 million households in New Jersey – 38 percent – are either in poverty or qualify as ALICE** (Figure 1).

Figure 1.
Household Income, New Jersey, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

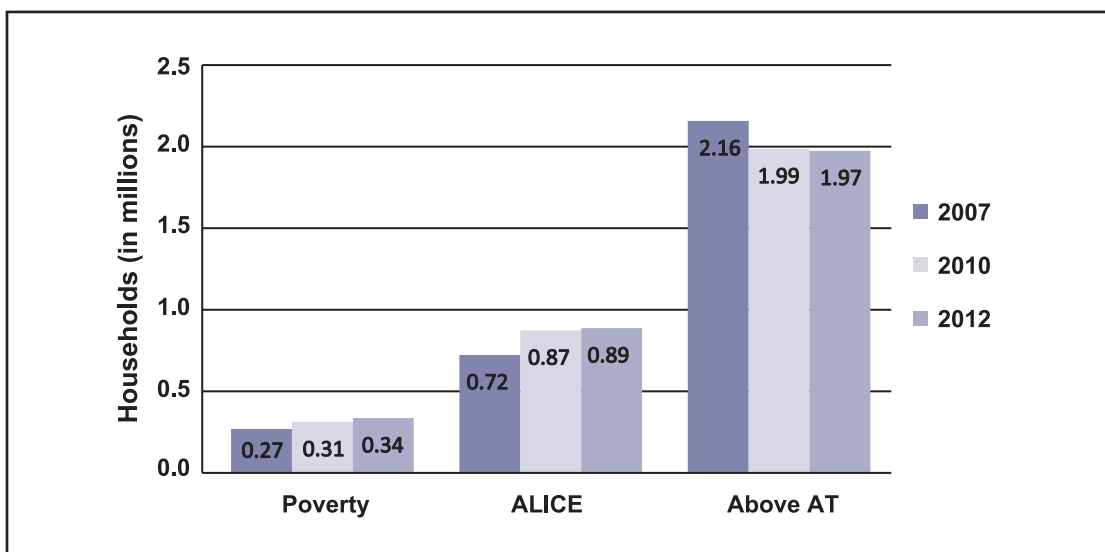
The ALICE Threshold is calculated for each of the 21 counties in the state and adjusted for age by reflecting different household sizes; specifically, 3.19 people for households headed by someone younger than 65 years old, and 1.44 people for households headed by someone 65 years or older. The ALICE Threshold for New Jersey households headed by someone under 65 years old varies greatly across counties, ranging from \$50,000 to \$75,000 per year. This means the basic cost of living for some families is above the state’s median state

household income of \$69,667 per year. For older households, the ALICE Threshold ranges from \$35,000 to \$45,000 per year. The methodology for the ALICE Threshold is presented in Appendix B; and for each county, the ALICE Thresholds and the median income are listed in Appendix K, ALICE County Pages.

ALICE OVER TIME

Household demographics have been largely shaped by the impact of the Great Recession on New Jersey's economy, and that trend continued during the two years following the technical end of the downturn from 2010 to 2012. The total number of households in New Jersey increased by 2 percent, from 3.15 million in 2007 to 3.17 million in 2010 to 3.2 million in 2012. The Recession had the biggest impact on those below the FPL, with the number of households in poverty increasing by 16 percent from 2007 to 2010 and then by another 8 percent from 2010 to 2012. For ALICE households, the number increased by 21 percent through the Great Recession and then by an additional 2 percent from 2010 to 2012. The number of households above the ALICE Threshold decreased throughout the period by 8 percent.

Figure 2.
Households by Income, New Jersey, 2007 to 2012



Source: American Community Survey, 2012, and the ALICE Threshold

Though fluidity is not fully captured in these statistics, it is important to note that households move above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

ALICE BY COUNTY

The total number of households and the number of households living below the ALICE Threshold vary greatly across New Jersey's 21 counties. For example, Salem County is the smallest county in the state, with 24,861 households, and Bergen County is the largest,

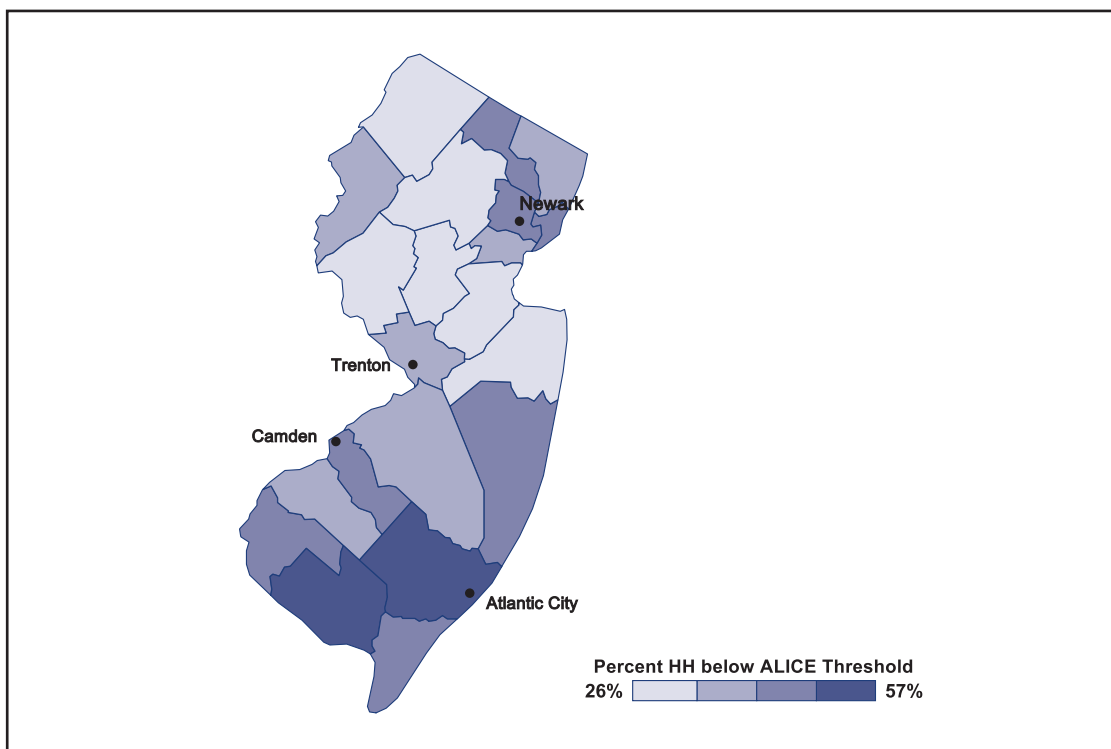
“It is important to note that households move above and below the ALICE Threshold over time as economic and personal circumstances change. ALICE households may be alternately in poverty or more financially secure at different points during the year.”

with 336,856 households. Salem County also has the smallest number of households with income below the ALICE Threshold, with 10,726; Essex County has the largest number, with 130,990. (For county breakdowns over time, see Appendix I.)

Households living below the ALICE Threshold constitute a significant percentage of households in all New Jersey counties (Figure 3). However, there is variation between counties in terms of overall magnitude as well as share of poverty and ALICE households:

- **Below the ALICE Threshold (including households in poverty):** Percentages range from 26 percent in Morris County to 57 percent in Cumberland County
- **Poverty:** Percentages ranges from 4 percent in Hunterdon and Morris Counties to 19 percent in Cumberland County
- **ALICE:** Percentages range from 20 percent in Middlesex County to 39 percent in Atlantic and Cape May counties

Figure 3.
Percent of Households below the ALICE Threshold by County, New Jersey, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

DEMOGRAPHICS

ALICE households vary in size and makeup; there is no typical configuration. In fact, the composition of ALICE households mirrors that of the population in general. There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, race and ethnicity, and geographic location. These households move in and out of being ALICE over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older

ALICE household may experience a health emergency, lose a job, or suffer from a disaster and move below the ALICE Threshold into poverty.

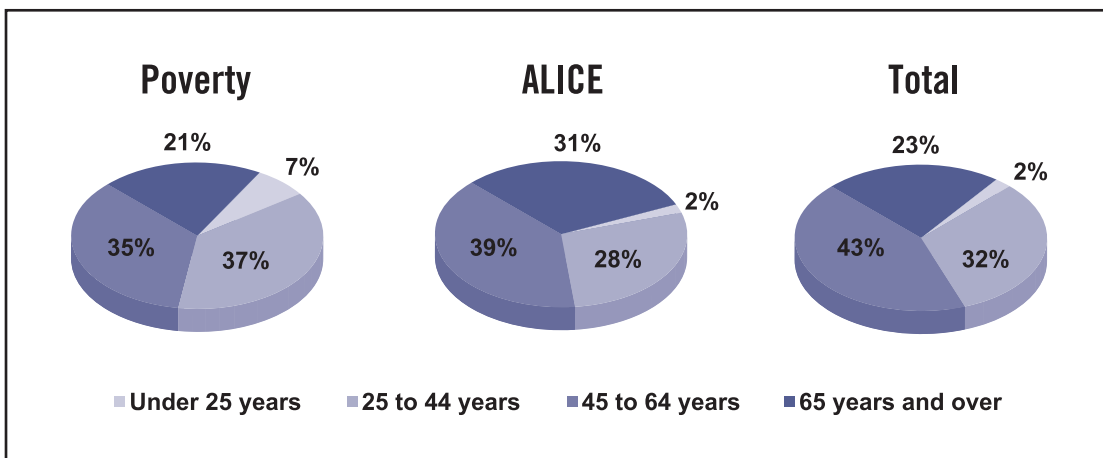
While the demographic characteristics of households in poverty are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest wages: women, racial/ethnic minorities, those with a disability, veterans, and unskilled recent immigrants. County statistics for race/ethnicity and age are presented in Appendix B.

Age

There are ALICE households in every age bracket in New Jersey. The number of ALICE households and households in poverty generally reflect their proportion of the overall population, with the youngest households slightly overrepresented and the oldest underrepresented (Figure 4). Of New Jersey’s 3.2 million households:

- Those headed by someone under the age of 25 account for 2 percent of all households, 7 percent of households in poverty, and 2 percent of ALICE households
- Those headed by a 25- to 44-year-old represent 32 percent of all households, 37 percent of households in poverty, and 28 percent of ALICE households
- Those headed by a 45- to 64-year-old represent 43 percent of the total, 35 percent of households in poverty, and 39 percent of ALICE households
- Those headed by someone 65 or older represent 23 percent of the total, 21 percent of households in poverty, and 31 percent of ALICE households

Figure 4.
Household Income by Age, New Jersey, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

“When looking at income levels within each age group, younger New Jersey households are more likely to have income below the ALICE Threshold.”

When looking at income levels within each age group, younger New Jersey households are more likely to have income below the ALICE Threshold (Figure 5):

- For households headed by someone under the age of 25, 36 percent are in poverty and another 36 percent are ALICE households
- For households headed by a 25- to 44-year-old, 12 percent are in poverty and another 25 percent are ALICE households

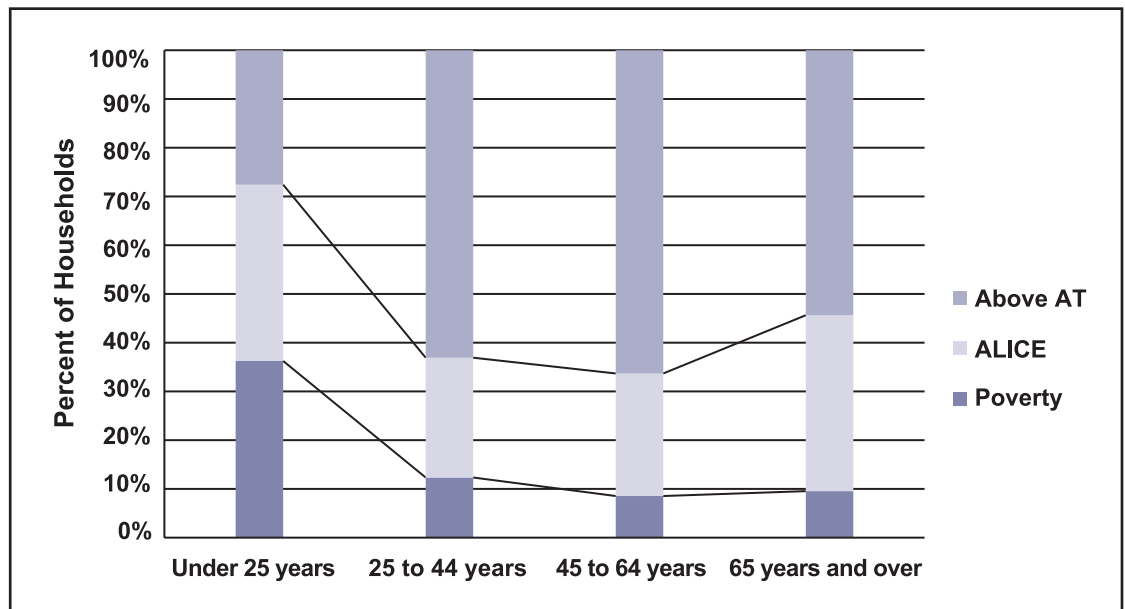
Middle-aged households (45 to 64 years) are less likely to be either in poverty or ALICE (Figure 5):

- For households headed by a 45- to 64-year-old, 9 percent are in poverty and another 25 percent are ALICE households

Senior households (65 years and older) are less likely to be in poverty but more likely to be ALICE (Figure 5):

- For households headed by someone 65 years or older, 10 percent are in poverty and another 36 percent are ALICE households

Figure 5.
Age by Household Income, New Jersey, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

“Many senior households continue to work, some by choice and others because of low income.”

ALICE households in New Jersey face specific challenges depending on age. Many senior households continue to work, some by choice and others because of low income. In New Jersey’s 65- to 69-year-old age group, 38 percent are in the labor force, as are 20 percent of New Jersey residents aged 70–74, and 7 percent of those 75 years and over. These rates are among the highest in the country (American Community Survey, 2012).

The comparatively low rate of senior households in poverty (10 percent) provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 36 percent of senior households qualify as ALICE highlights the reality that these same benefits often do not enable financial stability. This is especially true in New Jersey, where the cost of living is high.

Earning enough income to reach the ALICE Threshold is especially challenging for young households in New Jersey. As a result, households in this already small age bracket decreased by 19 percent from 2007 to 2012. Two main factors drove that decrease: some young workers moved in with their parents to save money, and others left New Jersey to look for other opportunities (Vespa, Lewis and Kreider, 2013; American Community Survey, 2012).

Race/Ethnicity

While differences in race/ethnicity are often highlighted between households in poverty and the total population, less is known about those who are struggling to afford the basics but earn more than the FPL. In fact, the race/ethnicity of ALICE households fairly closely mirrors that of the New Jersey population as a whole (Figure 6).

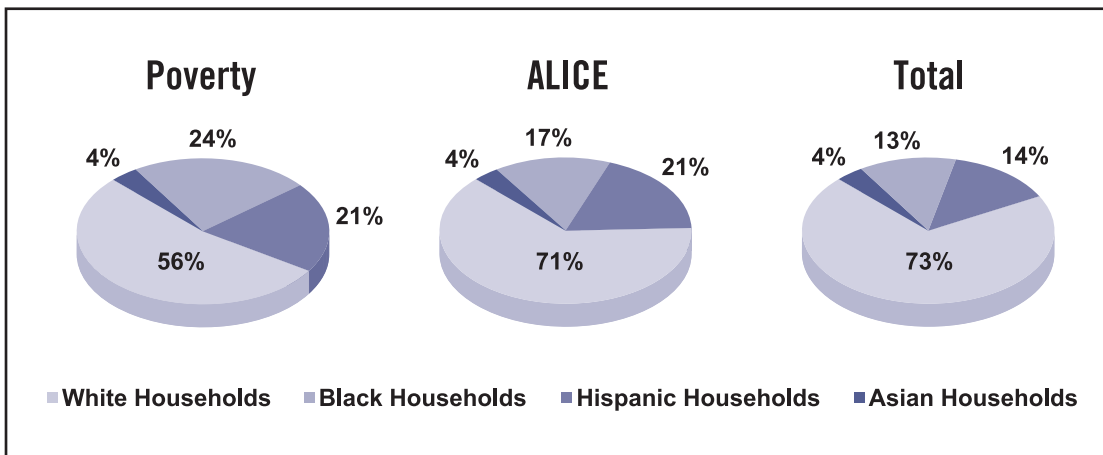
Seventy-three percent of New Jersey’s 3.2 million households are headed by someone who is White (U.S. Census classification), as are 71 percent of ALICE households and 56 percent of households in poverty. In fact, White households remain the majority in all income categories, while the distribution is mixed for minority households.

In New Jersey:

- Asians account for 4 percent of total households, 4 percent of ALICE households, and 4 percent of poverty households
- Blacks account for 13 percent of total households, 17 percent of ALICE households, and 24 percent of poverty households
- Hispanics account for 14 percent of total households, 21 percent of ALICE households, and 21 percent of poverty households
- Native Americans account for only 0.2 percent of households; there is insufficient data to accurately calculate their household income status

Because race and ethnicity are overlapping categories and New Jersey is a state with a large percentage of minorities, the totals for each income category are greater than 100 percent.

Figure 6.
Households by Race/Ethnicity and Income, New Jersey, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

NOTE: This data is for households; because household size varies for different racial/ethnic groups, population percentages may differ from household percentages.

“The race/ethnicity of ALICE households fairly closely mirrors that of the New Jersey population as a whole.”

“ALICE and poverty households represent more than 20 percent of households in almost all towns and cities reporting households with income in New Jersey.”

New Jersey is one of the most diverse states in the country, particularly in terms of ethnicity and regional ancestry. The heritage of the White population (U.S. Census classification) in New Jersey includes Dutch, Swedish, Finnish, English, German, Irish, Italian, and Eastern European ancestry. In addition, because race and ethnicity are overlapping categories, residents of any race can also be ethnically Hispanic. In fact, almost half of the White population in New Jersey identifies as Hispanic (American Community Survey, 2012; State of New Jersey, 2014).

The largest minority populations in New Jersey are Hispanic; their share of the population grew from 9.6 percent in 1990 to 14 percent in 2012 (New Jersey Historical Commission, 1988; American Community Survey, 2012). The majority of New Jersey’s Hispanic population, 27 percent, has Puerto Rican origin. The next largest group, 23 percent, comes from South America (with the largest groups being Colombian, Ecuadorian, and Peruvian). Other large groups include 14 percent each from the Dominican Republic and Mexico, 12 percent from Central America, and 6 percent from Cuba. Cities with high concentrations of Hispanic residents include Elizabeth, Paterson, North Bergen, Passaic, Perth Amboy, Union, and West New York (American Community Survey, 2012; Immigration Policy Center, 2014).

Blacks are New Jersey’s second largest minority, and were among the state’s early settlers. The 1960s saw an increased migration of Blacks from southern states to urban areas of New Jersey, primarily Camden, Trenton, Newark, Jersey City, Paterson, East Orange, and Elizabeth; a more recent trend is for Black residents moving to New Jersey suburbs. The state’s Black population increased from 8.5 percent in 1960 to 13 percent in 2012 (New Jersey Historical Commission, 1988; American Community Survey, 2012; Kneebone and Berube, 2013).

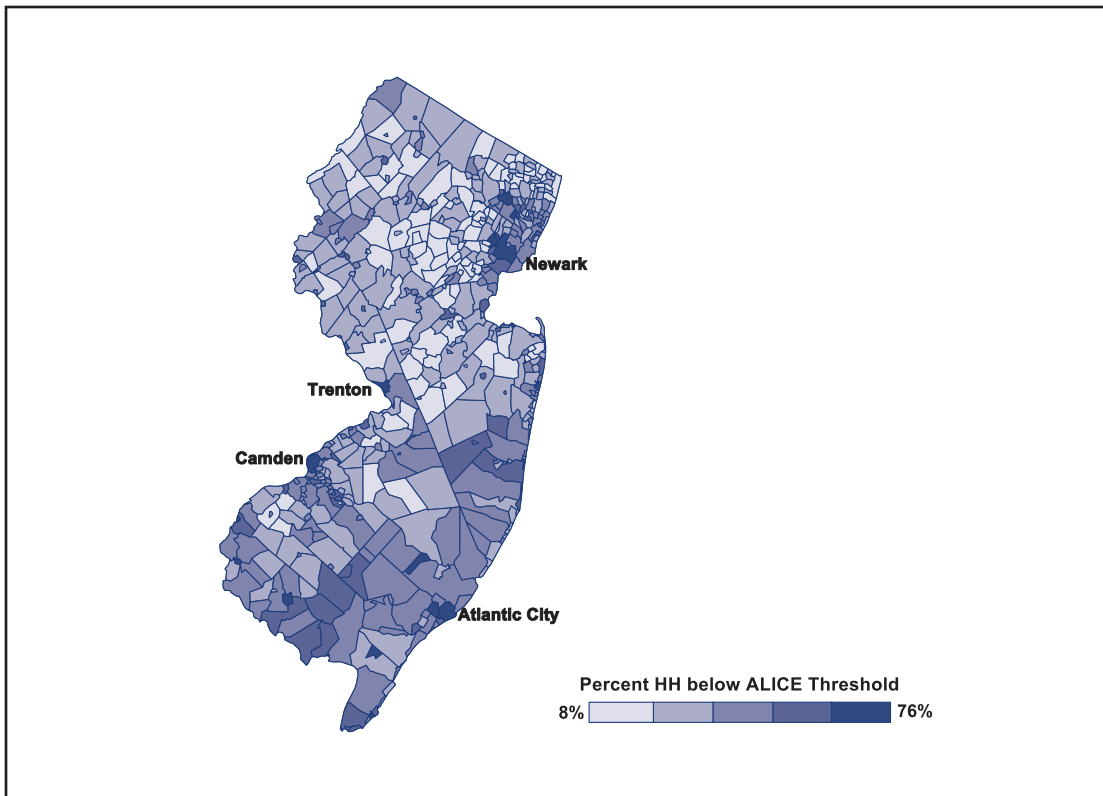
The Asian share of New Jersey’s population increased from 3 percent in 1990 to 4 percent in 2012. The largest Asian population in New Jersey is from India, followed by China, the Philippines, Korea, Pakistan, Vietnam, and Japan. The majority of Asian residents live in Jersey City, followed by Edison, Woodbridge, Piscataway, South Brunswick, Parsippany, Fort Lee, Franklin, Palisades Park, and East Brunswick (American Community Survey, 2012; Wu, 2012).

Geography

ALICE and poverty households represent more than 20 percent of households in the majority of towns and cities reporting households with income in New Jersey. However, because there are large geographic areas with small populations across New Jersey (which makes it difficult to map small cities and towns), the wide distribution of ALICE and poverty-level households is shown in a map with county subdivisions (Figure 7). County subdivisions include cities and towns as well as their surrounding areas to provide a more complete view of local variation in household income. County subdivisions with the highest percentage of households below the ALICE Threshold are shaded darkest blue in the map in Figure 7; those with the lowest percentage are shaded lightest blue.

Full data for cities and towns is in Appendix H, and households below the ALICE Threshold are included in the municipal list on each County Page in Appendix K.

Figure 7.
**Percent of Households below the ALICE Threshold by County Subdivision,
 New Jersey, 2012**



“There is a large concentration of households with income below the ALICE Threshold in New Jersey’s largest cities.”

Source: American Community Survey, 2012, and the ALICE Threshold

NOTE: For areas with small populations, the American Community Survey estimates of household income are often based on 3- or 5-year averages, making these ALICE estimates less precise than the county-level estimates.

Most (85 percent) of New Jersey’s local areas have more than 20 percent of households living on an income below the ALICE Threshold. A breakdown shows that:

- 15 percent (83 municipalities) have 19 percent or less households below the ALICE Threshold
- 28 percent (156 municipalities) have 20 to 29 percent of households below the ALICE Threshold
- 24 percent (135 municipalities) have 30 to 39 percent of households below the ALICE Threshold
- 21 percent (117 municipalities) have 40 to 49 percent of households below the ALICE Threshold
- 12 percent (69 municipalities) have 50 percent or more households below the ALICE Threshold

There are large concentrations of households with income below the ALICE Threshold in New Jersey’s largest cities. Of the 14 cities with more than 25,000 households, all have more than 24 percent of households with income below the ALICE Threshold, and five have more than 59 percent: Trenton, Paterson, Newark, East Orange, and Elizabeth (Figure 8).

“Within the state, there is a striking difference in earnings between men and women at all educational levels. This, in part, helps explain why so many of New Jersey’s single-female-headed households have incomes below the ALICE Threshold.”

Figure 8.
Households below the ALICE Threshold, Largest Cities and Towns in New Jersey, 2012

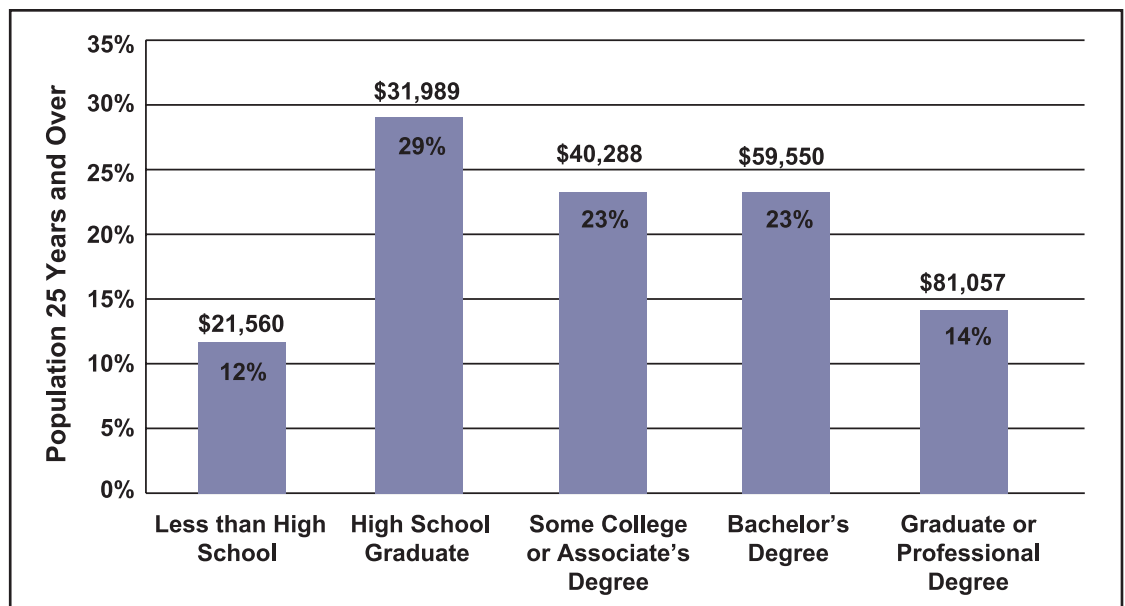
Largest Cities and Towns (above 25,000 Households)	Number of Households	Percent Households below ALICE Threshold
Jersey City	97,144	44%
Newark	92,479	68%
Paterson	43,838	72%
Elizabeth	39,054	59%
Edison	36,846	24%
Hamilton	36,008	40%
Toms River	35,875	43%
Woodbridge	33,653	28%
Brick Township	29,922	39%
Clifton	29,318	44%
Trenton	28,599	76%
Cherry Hill	26,031	27%
East Orange	25,894	63%
Bayonne	25,802	41%

Source: American Community Survey, 2012, and the ALICE Threshold

Education

Income continues to be highly correlated with education. In New Jersey, 88 percent of the population has a high school diploma, but far less (37 percent) of the population 25 years and older has a bachelor’s or advanced degree, despite the fact that median earnings increase significantly for those with higher levels of education (Figure 9).

Figure 9.
Education Attainment and Median Annual Earnings, New Jersey, 2012

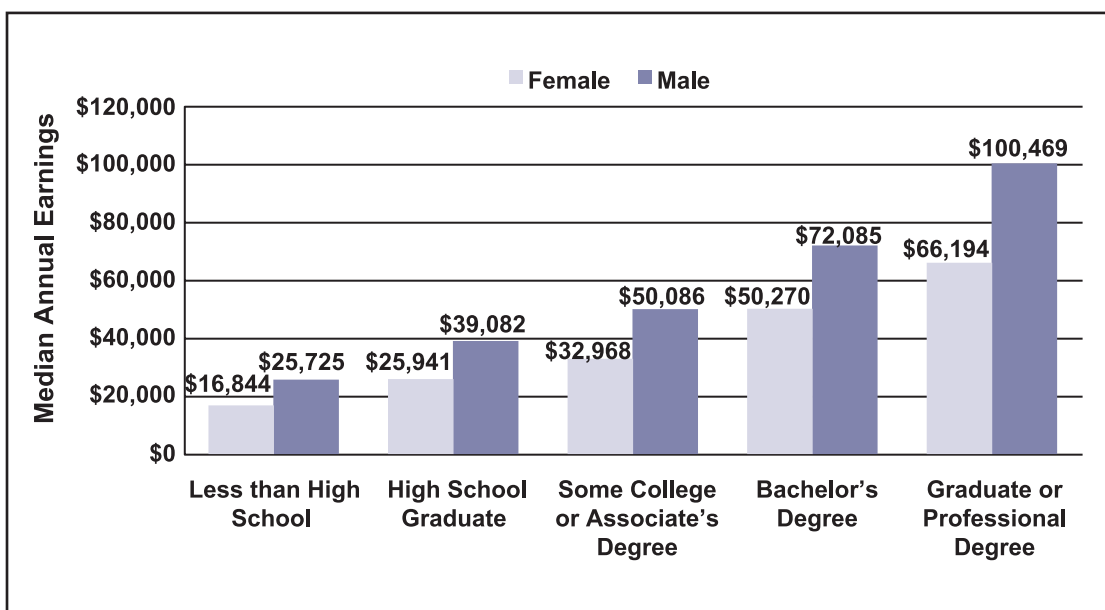


Source: American Community Survey, 2012

Those individuals with the least education are more likely to have earnings below the ALICE Threshold. The median annual earnings for New Jersey residents with less than a high school diploma are \$21,560, and they account for 12 percent of the population 25 years and over. Those with only a high school diploma account for 29 percent of the population and have median annual earnings of \$31,989. Those with some college or a two-year associate's degree account for 23 percent of the population and have median annual earnings of \$40,288. Those with higher levels of education are the only ones who saw a significant increase in median wages since the 2012 ALICE Report for New Jersey. Those with a bachelor's degree account for 23 percent of the population and have median annual earnings of \$59,550, up from \$57,081 in 2010. And those with a graduate or professional degree account for 14 percent of the population and have median annual earnings of \$81,057, up from \$80,417 in 2010 (American Community Survey, 2012).

Within the state, there is a striking difference in earnings between men and women at all educational levels (Figure 10). **Men earn at least 50 percent more than women across all educational levels except for those with a bachelor's degree, where the gap is 43 percent** (American Community Survey, 2012). This, in part, helps explain why so many of New Jersey's single-female-headed households have incomes below the ALICE Threshold.

Figure 10.
Median Annual Earnings by Education and Gender, New Jersey, 2012



Source: American Community Survey, 2012

With the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. New Jersey colleges and universities received more than \$625 million in federal Pell Grants in 2012 (National Priorities Project, 2012). Yet in New Jersey's Class of 2012, 65 percent still graduated with an average of \$29,287 in student debt, the 8th highest amount in the U.S. (Project on Student Debt, 2012).

ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a guarantee of a self-sufficient income. Many demographic factors are interrelated and impact a household's ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students.

“Economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students. It is not surprising that these same groups also earn lower wages later in life.”

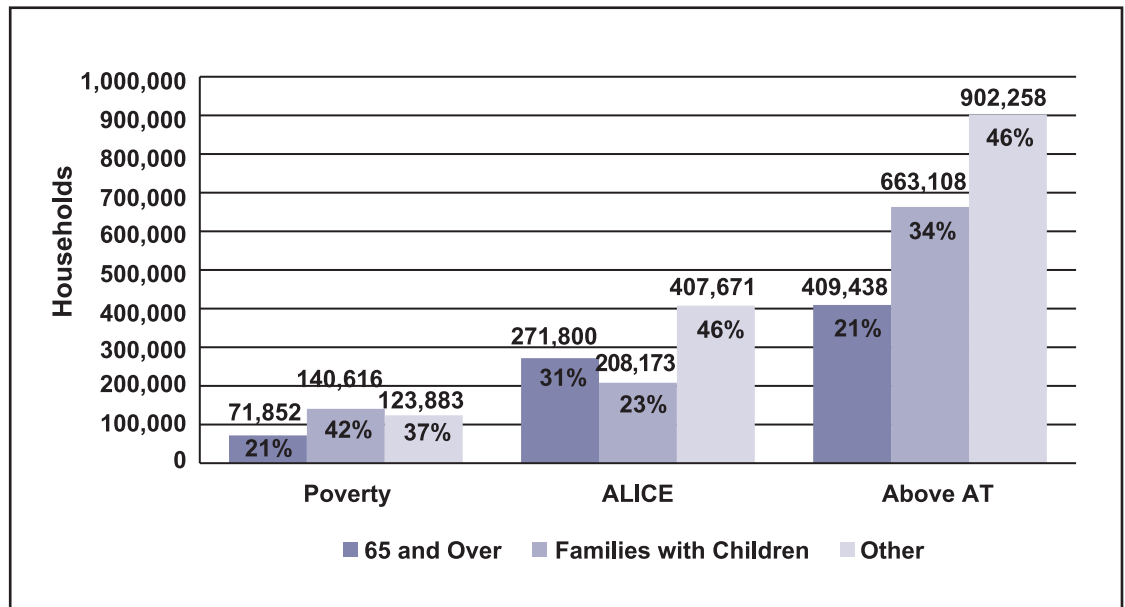
In New Jersey, the public high school graduation rate is 83 percent for all students, but significantly lower for economically disadvantaged students (71 percent), those with limited English proficiency (68 percent), and those with disabilities (73 percent) (Stetser and Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

Household Type

While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children. This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

In addition to these two categories, there are a number of “other” ALICE household types that have continued to increase, and they now make up the largest proportion of households with income below the ALICE Threshold in New Jersey (Figure 11). “Other” households include families with at least two members related by birth, marriage, or adoption, or people who share a housing unit with non-relatives – for example, boarders or roommates. Across the country, between 1970 and 2012, the share of households comprised of married couples with children under 18 decreased by half from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, and Kreider, 2013).

Figure 11.
Household Types by Income, New Jersey, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

Families with Children

Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households’ larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). While most children under 18 in New Jersey live in married-parent families (71 percent), children in families with income below the ALICE Threshold are more likely to live in single-parent families. Most single-parent families are headed by mothers, but single-father families account for 6 percent of families with children in New Jersey.

“While most children under 18 in New Jersey live in married-parent families (71 percent), children in families with income below the ALICE Threshold are more likely to live in single-parent families.”

The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, and the number (and cost) of children. Variations of these are discussed below.

Married-Couple Households with Children

With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 81 percent of married-couple families with children in New Jersey have income above the ALICE Threshold. However, married-couple families with children are a large demographic in New Jersey and comprise 39 percent of the state’s families with income below the ALICE Threshold.

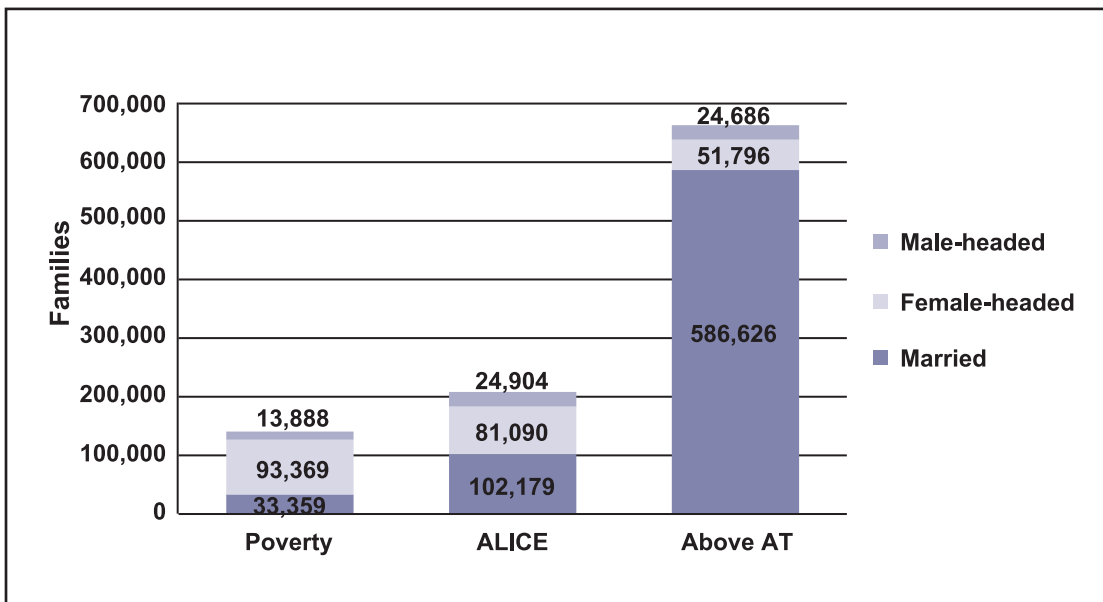
For married-couple families with children, the Great Recession was a particularly difficult time. In New Jersey, these families experienced a 63 percent increase in unemployment for at least one parent, which was significantly greater than the national average of 33 percent (Vespa, Lewis, and Kreider, 2013). As a result, the number of New Jersey families with children in poverty increased by 32 percent from 2007 to 2012, the number of ALICE households with children increased by 22 percent, and the number of households above the ALICE Threshold fell by 14 percent.

The number of married-parent families with children fell in New Jersey by 7 percent from 2007 to 2012. That decrease may be an indicator that for some families – especially those facing unemployment or foreclosure – it is too expensive to raise children in New Jersey. Families may be delaying having children or moving to other states with greater economic opportunity.

A subset of this group, families who owned their own homes, faced an even greater decrease. Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 15 percent in New Jersey, the same as the national average (Vespa, Lewis, and Kreider, 2013).

“With only one wage earner, single-parent households are at an economic disadvantage. For women, this is compounded by the fact that in New Jersey, they still earn significantly less than men.”

Figure 12.
Households with Children by Income, New Jersey, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

Female-headed Households with Children

Female-headed households with children account for 22 percent of New Jersey families with children but 50 percent of households with children below the ALICE Threshold. This rate is higher than the rough estimate provided by the Working Poor Families Project that in 2012, 43 percent of low-income working families in New Jersey were headed by women – and both rates are significantly higher than the national rate of 39 percent of low-income working families being female-headed (Povich, Roberts and Mather, 2014).

From 2007 to 2012, the number of female-headed households with children increased by 6 percent in New Jersey. The number of these households that are ALICE increased by 9 percent during the same period, the number in poverty increased by 38 percent, and those above the ALICE Threshold decreased by 28 percent. With only one wage earner, single-parent households are at an economic disadvantage. For women, this is compounded by the fact that in New Jersey, they still earn significantly less than men, as detailed in Figure 10.

Male-headed Households with Children

Households headed by single men with children account for 6 percent of all New Jersey families with children and 11 percent of families with income below the ALICE Threshold. From 2007 to 2012, the number of single-male-headed households with children increased by 1 percent in New Jersey. During the same period, the number of these households living in poverty increased by 50 percent, the number who qualified as ALICE increased by 14 percent, and those above the ALICE Threshold decreased by 22 percent.

Other Households

With so much of the focus on households with seniors (28 percent of households below the ALICE Threshold) and those with children (28 percent), the many other kinds of households that make up the ALICE population are often overlooked. These households account for 45 percent of all New Jersey households and 43 percent of the state’s households with income below the ALICE Threshold. This category includes married-couple households with children older than 18, couples with no children, single-adult households younger than 65 years, and non-married adult households.

Disability

Households with a member who is living with a disability often have increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2006).

A total of 10 percent of people in New Jersey have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 17.1 percent of New Jersey residents aged 16 and over with a severe disability live in poverty, compared with 8.5 percent of residents with no disability. Disability is generally disproportionately associated with age; in New Jersey, 32.7 percent of residents 65 years or older are living with a disability, which is slightly below the average for all ages of 36.6 percent (American Community Survey, 2012).

Those with a disability are more likely to experience financial hardship. Most notably, they are far less likely to be employed. Only 21.5 percent of people of working age (18–64 years old) with a disability are employed in New Jersey, compared to 65.6 percent of those with no

“Those with a disability are more likely to experience financial hardship. Most notably, they are far less likely to be employed.”

disability. And for those who are working, they earn less. The median annual earnings for a New Jersey resident with a disability are \$25,048, 58 percent less than the \$39,679 median annual earnings for those without a disability. Households with a disability are more likely to be in poverty or ALICE (American Community Survey, 2012).

The New Jersey numbers fit with national findings from the National Bureau of Economic Research, which estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent in after-tax income, 24 percent in housing value, and 22 percent in food consumption. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer and Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development, March 2011).

Immigrants

Immigration has led to significant diversification in New Jersey. New Jersey is home to more than 1.9 million immigrants, the fifth largest population of people not born in the U.S., making up 21.5 percent of the state's population and 27.4 percent of the state's workforce. Unauthorized immigrants comprised roughly an additional 6.2 percent of the state's population and 8.6 percent of the state's workforce in 2010, according to a report by the Pew Hispanic Center. Immigrant workers are an important part of the New Jersey economy, having contributed at least \$128 billion to the state economy in 2010 (Pew, 2011; Immigration Policy Center, 2013; O'Dea, 2014).

New Jersey is part of the New York-Newark-Jersey City metro area and the Trenton metro area, the 10th and 11th areas with the highest international migration rates in the country from 2010 to 2013 (Maciag, 2014).

Immigrant groups vary widely in language, education, age, and skills. Nationally, immigrants are only slightly more likely to be poverty-level or ALICE households than non-immigrants. However, for some subsets of immigrant groups, such as non-citizens, more recent immigrants, and those who are language-isolated, the likelihood increases (Suro, Wilson and Singer, 2012).

While foreign-born residents in New Jersey have less education attainment than the total population in terms of high school graduation, they achieve at the same rate at the higher end. Among foreign-born residents in New Jersey age 25 and older, 21 percent have not graduated from high school, compared to 12 percent for all residents. Twenty-one percent have a bachelor's degree and 15 percent have a graduate or professional degree, compared to 23 and 14 percent, respectively, for all New Jersey residents. Interestingly, New Jersey residents born in other states are slightly better educated than residents born in New Jersey, with 26 percent earning a bachelor's degree and 18 percent earning a graduate or professional degree (American Community Survey, 2012).

The median annual income is lowest for residents born outside the U.S., who earn \$22,432, while the median income for residents born in-state is \$32,825. However, the median annual income for residents born in another state is \$40,961 (American Community Survey, 2012). This category most likely includes highly educated Americans moving to New Jersey for good jobs who can earn sufficient wages to cover the high cost of living in the state.

There are more than 39 different foreign languages spoken in New Jersey, with Spanish being the most common at 15.7 percent, followed by other Indo-European languages at 8.6 percent and Asian and Pacific Island languages at 4.6 percent. Of the population over 5 years old, 5.7 percent are linguistically isolated, meaning that no one in the household age 14 or older speaks English only or speaks English "very well" (U.S. Census, 2000; American Community Survey,

"The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household. In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent."

2012). Immigrants with less education and language barriers face significant challenges in employment and use of social services, and are therefore more likely to be ALICE households.

Veterans

There are 433,765 veterans in New Jersey. While local data about veterans is difficult to obtain, local reports of unemployed and homeless veterans suggest that many veterans live below the ALICE Threshold. National data show that unemployment among post-9/11 veterans was significantly higher than for other veteran cohorts and worsened at an increased rate compared to other veterans and non-veterans throughout the Great Recession, peaking at 12 percent in 2011. That figure declined to 9 percent in 2013 but remains above the rate of 6.6 percent for veterans from all other service periods and is on par with the 9 percent rate for the total population. The rates are somewhat difficult to compare because 19 percent of Gulf War II-era veterans are not in the labor force – not a surprising number since 29 percent reported having a service-connected disability in August 2013, compared with 15 percent of all veterans (BLS, 2013).

The root causes of higher unemployment of veterans from recent deployments are uncertain, but the Federal Reserve Bank of Chicago suggests two possibilities. First, wartime deployments may affect the physical or psychological abilities of new veterans or restrict the amount of training they receive that would be transferable to the civilian labor market. Second, deployments may also be a time of lax recruiting standards for the military, and the high unemployment rates may simply reflect the reentry into the labor force of individuals who would have had trouble finding work regardless of military service (Faberman and Foster, 2013; BLS, 2013).

Of New Jersey’s 433,765 veterans, 76 percent are in the labor force (including those looking for work). Of those in the labor force, 10.7 percent are unemployed in 2012 (American Community Survey, 2012). But these averages mask large differences between age groups. While 93 percent of New Jersey veterans are 35 years or older (Figure 13), the state’s most recent veterans, and therefore the youngest -- the 28,195 veterans aged 18 to 34 years -- are those most likely to be unemployed or in struggling ALICE households. Nationally in 2012, veterans aged 18 to 34 years old are almost twice as likely to be unemployed (11 percent) as those 35 years and older (6 percent) (BLS, 2013). The veterans most at risk of being in poverty or living in ALICE households are those who are unemployed, especially when they have exhausted their temporary health benefits and their unemployment benefits eventually expire. In addition to typically being younger, these veterans are more likely to have less education and training or to have a disability.

Figure 13.
Veterans by Age, New Jersey, 2012

Age	Number of Veterans (NJ)	Percent of Total Vets (NJ)	Percent of Veterans Unemployed (US)
18 to 34 years	28,195	7%	11%
35 to 54 years	80,680	19%	6%
55 to 64 years	81,548	19%	6%
65 years and over	243,342	56%	6%

Source: American Community Survey, 2012; Bureau of Labor Statistics, 2013

“Local reports of unemployed and homeless veterans suggest that many veterans live below the ALICE Threshold.”

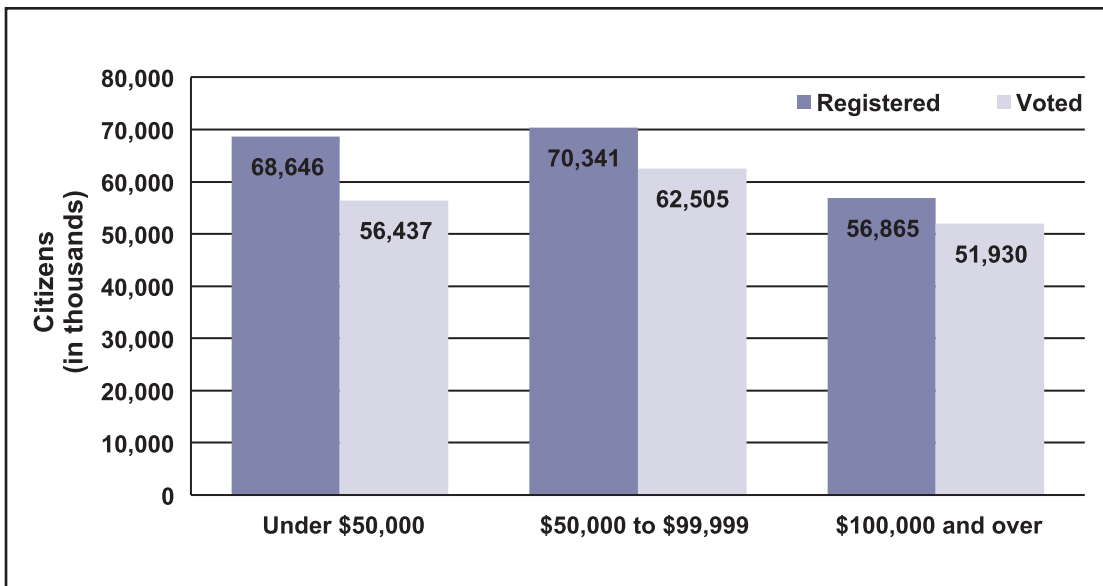
There are 639 homeless veterans in New Jersey in 2014, one of the lowest numbers in the U.S., but an increase from 567 in 2011. Most of these homeless veterans are single. Younger veterans and veterans returning from the most recent conflicts are less likely to have stable housing than older veterans and veterans who returned in earlier eras, and are also more likely to have a disability (Monarch Housing, 2011 and 2014; U.S. Department of Veterans Affairs, 2010).

Voters

Contrary to many headlines about the voting rates of households in poverty, such as “Rich Americans are Nearly Twice as Likely to Vote as the Poor” (Kavoussi, 2013), the majority of ALICE households vote. While minimal data is available specifically for New Jersey, national figures show that those living in households with income below \$50,000 per year (near the average ALICE Threshold) vote at only slightly lower rates than wealthier households: 68 percent were registered to vote compared to 76 percent of households with income above \$50,000, and 56 percent reported voting compared to 67 percent of households with income above \$50,000 (U.S. Census, 2012).

Nationally, voters with household income below \$50,000 are almost as plentiful as those with annual incomes between \$50,000 and \$99,999 and exceed voters with household incomes above \$100,000. Therefore, ALICE households represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of the vote in the 2012 presidential election (Figure 14).

Figure 14.
Vote by Annual Income, U.S., 2012 Presidential Election



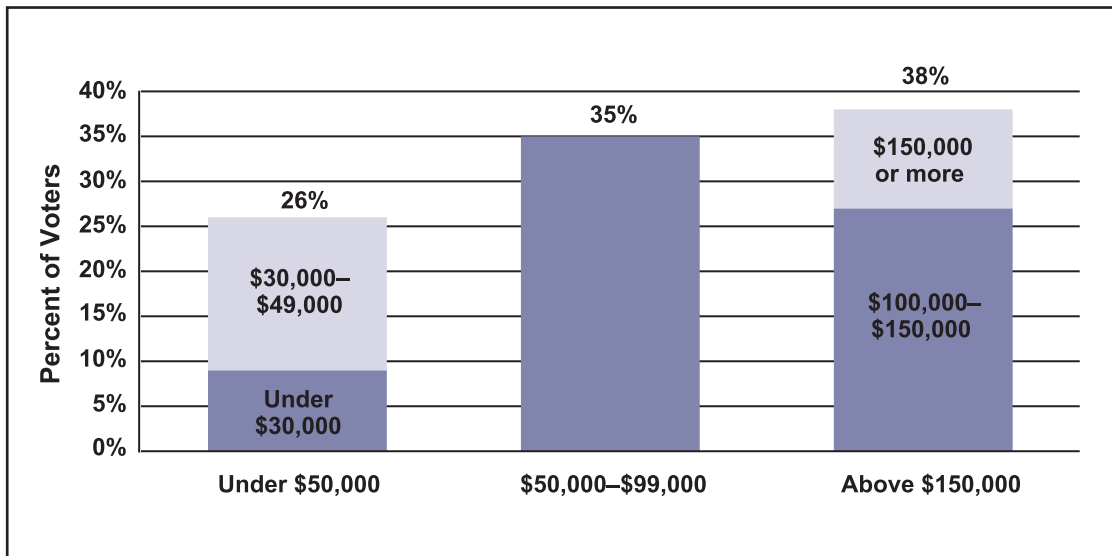
Source: U.S. Census, November 2012

New Jersey exit polls show that 97 percent of voters in the 2012 presidential election had educational qualifications beyond a high school diploma. In terms of annual income, ALICE households represented a substantial block of the electorate: 26 percent of voters had family income of less than \$50,000, which is less than the Household Survival Budget for a family of four. Almost two-thirds of those voters had income between \$30,000 and \$49,000. Overall, thirty-five percent of New Jersey voters had income between \$50,000 and \$99,000, and 38 percent had income of \$100,000 or more, with the largest portion of these voters having income between \$100,000 and \$150,000 (NBCNews.com, 2012).

“ALICE households represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of the vote in the 2012 presidential election.”

Figure 15.
New Jersey Voters by Annual Income, U.S., 2012 Presidential Election

“26 percent of New Jersey voters had family income of less than \$50,000, which is less than the Household Survival Budget for a family of four.”



Source: NBCNews.com, 2012

II. HOW COSTLY IS IT TO LIVE IN NEW JERSEY?

Measure 2 – The Household Budget: Survival vs. Stability

The cost of basic household necessities increased in New Jersey from 2007 to 2012 despite low inflation during the Great Recession. As a result, 38 percent of households in New Jersey are challenged to afford the basic necessities. This section presents the **Household Survival Budget**, a realistic measure estimating what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.

THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the U.S. poverty rate as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household necessities. A statewide average Household Survival Budget for New Jersey is presented in Figure 16 in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. A Household Survival Budget for each county in New Jersey is presented in Appendix K, and additional family variations are available at <http://spaa.newark.rutgers.edu/united-way-alice>, another update since 2012. The methodology for the Household Survival Budget has been updated since the 2012 New Jersey ALICE Report so that the tax calculation is more precise, including all deductions and credits (see Appendix C and J for details).

As a frame of reference, it is worth noting that the ALICE Household Survival Budget and Stability Budget are lower than both the Legal Services of New Jersey's Real Cost of Living budget, which is based the Self-Sufficiency Standard, and the Economic Policy Institute's Family Budget Calculator (Legal Services of New Jersey, 2013; Economic Policy Institute, 2013)

The average annual Household Survival Budget for a four-person family living in New Jersey is \$61,200, an increase of 19 percent from the start of the Great Recession in 2007, driven primarily by a 17 percent increase in one of the budget's largest costs, housing, and even larger increases in transportation and health care. The Household Survival Budget for a family translates to an hourly wage of \$30.60, 40 hours per week for 50 weeks per year for one parent (or \$15.30 per hour each, if two parents work). The annual Household Survival Budget for a single adult is \$27,552, an increase of 18 percent since 2007. The single-adult budget translates to an hourly wage of \$13.78. The rate of inflation over the same period was 7 percent.

“The average annual Household Survival Budget for a four-person family living in New Jersey is \$61,200, an increase of 19 percent from the start of the Great Recession in 2007.”

“For a single adult in New Jersey, an efficiency apartment accounts for 41 percent of the Household Survival Budget and the renter would be considered ‘housing burdened.’”

Figure 16.
Household Survival Budget, New Jersey Average, 2012

Monthly Costs – New Jersey Average – 2012			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2012 PERCENT INCREASE
Housing	\$944	\$1,245	17%
Child Care	\$0	\$1,341	13%
Food	\$196	\$592	16%
Transportation	\$280	\$549	32%
Health Care	\$113	\$453	36%
Taxes	\$554	\$456	14%
Miscellaneous	\$209	\$464	19%
Monthly Total	\$2,296	\$5,100	19%
ANNUAL TOTAL	\$27,552	\$61,200	19%
Hourly Wage	\$13.78/hour	\$30.60/hour	

Source: See Appendix C.

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

In comparison to the annual Household Survival Budget, the U.S. poverty rate was \$23,050 per year for a family of four and \$11,170 per year for a single adult in 2012, and the New Jersey median family income was \$69,667 per year.

Increased costs occurred primarily from 2007 to 2010, but increases continued through 2012. The 17 percent increase in housing is particularly surprising because it happened during a downturn in the housing market and in a period with low inflation of 7 percent. However, it is understandable when seen against the backdrop of the foreclosure crisis that occurred at the top and middle of the housing market during the Great Recession. As those foreclosed homeowners moved into lower-end housing, there was increased demand for an already limited housing supply, and housing prices rose accordingly.

The Household Survival Budget varies across New Jersey counties. The basic essentials are least expensive in Essex County, where the cost was \$49,038 per year for a family and \$23,209 for a single adult. They were most expensive in Hunterdon County for a family at \$73,120, and in Passaic County for a single adult at \$33,494. For each county’s Survival Budget, see Appendix K.

Housing

The cost of housing for the Household Survival Budget is based on HUD’s Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service nor a security deposit.

Housing costs vary by county in New Jersey. Rental housing is least expensive in Cumberland County for a two-bedroom apartment at \$1,017 per month and Burlington, Camden, Gloucester, and Salem counties for an efficiency apartment at \$788. Rental housing is most expensive in Bergen and Passaic Counties at \$1,515 for a two-bedroom

apartment and \$1,212 per month for an efficiency apartment. The National Low Income Housing Coalition (NLIHC) reports that New Jersey is the fourth most expensive state in the country for housing (NLIHC, 2014).

In the Household Survival Budget, housing for a family accounts for 24 percent of the budget, under the U.S. Department of Housing and Urban Development's (HUD) affordability guidelines of 30 percent (HUD, 2012). However, for a single adult in New Jersey, an efficiency apartment accounts for 41 percent of the Household Survival Budget and the renter would be considered "housing burdened." The availability of such housing units is addressed in Section V.

Child Care

In New Jersey, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of \$1,341 per month (\$716 per month for an infant and \$625 per month for a four-year-old). Though home-based child care sites are registered with the state, the quality of care that they provide is not regulated and may vary widely between locations. However, licensed and accredited child care centers, which are regulated to meet standards of quality care, are significantly more expensive with an average cost of \$1,654 per month (\$885 per month for an infant and \$769 per month for a four-year-old). The cost of child care in New Jersey was calculated using the New Jersey Association of Child Care Resource and Referral Agencies (NJACCRRRA) annual survey (NJACCRRRA; 2012) .

Child care for two children accounts for 26 percent of the family's budget, their greatest expense. The cost of child care in New Jersey increased by 11 percent through the Great Recession from 2007 to 2010 and by an additional 2 percent in the following two years. Costs vary across counties: the least expensive home-based child care for two children, an infant and a preschooler, is found in Essex County at \$1,032 per month, and the most expensive home-based child care is in Hunterdon County at \$1,902 per month.

"Child care for two children accounts for 26 percent of the family's budget, their greatest expense."

Food

The original U.S. poverty rate was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The minimal food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, which is also the basis for Supplemental Nutrition Assistance Program (SNAP) benefits. The cost for a family of two adults and two young children in New Jersey is \$592 per month and for a single adult is \$196 per month. Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet but includes foods that require a considerable amount of home preparation with little waste, plus skill in food shopping (Hanson, 2008).

Within the Household Survival Budget, the food category increased in New Jersey by a surprisingly large 16 percent from 2007 to 2012, more than double the rate of inflation. The original FPL was based on the premise that food accounts for one-third of a household budget. Yet with the large increases in the cost of other parts of the household budget, food now accounts for only 12 percent of the Household Survival Budget for a family or 9 percent for a single adult in New Jersey.

Transportation

The fourth item in the Household Survival Budget is transportation costs, a prerequisite for most employment in New Jersey. The average cost of transportation by car is several times greater than by public transport. According to the Consumer Expenditure Survey, the average cost in the New York metropolitan area (which includes New Jersey's northern counties) is \$405 per month for gasoline and motor oil and other vehicle expenses, and slightly more in the rest of New Jersey at \$412 per month. By comparison, the average cost for public transportation ranges from \$40 per month in metro Philadelphia (which includes New Jersey's southern counties) to \$95 per month in the metro New York area. The Household Survival Budget in Figure 16 shows the average transportation costs adjusted for household size. Actual county costs are shown in Appendix K.

Transportation costs in the Household Survival Budget represent 11 percent of the average family budget and 12 percent of the average single adult budget. According to the Housing and Transportation Affordability Index, transportation costs are more than 17 percent for low-income households in metro New York, are 26 percent in metro Philadelphia, and increase to 30 percent in more rural parts of New Jersey such as Sussex County (Center for Neighborhood Technology, 2011) – another indicator that the Household Survival Budget represents minimal costs.

“Public transportation is typically the cheapest form of transportation, but is only available in parts of New Jersey.”

Public transportation is typically the cheapest form of transportation, but is only available in parts of New Jersey. More than 40 percent of workers commute using public transportation in Hudson County, significantly reducing the cost of the Household Survival Budget for many families. In addition, there are high rates of public transportation usage in Essex County at 20 percent and Bergen County at 14 percent, and in five additional counties, usage is above 8 percent: Union, Passaic, Middlesex, Camden, and Monmouth (American Community Survey, 2012). For the other 13 counties, less than 8 percent of workers use public transportation, so the Household Survival Budget reflects the cost of using a car. Atlantic County is on the borderline of the cut-off. The reduction of public transportation usage from 8 percent in 2010 to 7 percent in 2012 resulted in a significant increase in the Household Survival Budget. Even with these relatively high rates of public transportation usage in some parts of New Jersey, most households in the state must have a car to get to work, which is a significant additional cost for ALICE households.

Health Care

The fifth item in the Household Survival Budget is health care costs. In 2012, the average health care cost in New Jersey was \$113 per month for a single adult (5 percent of the budget) and \$453 per month for a family (9 percent of the budget), which represents an increase of 36 percent from 2007 to 2012. The health care budget includes the nominal out-of-pocket health care spending indicated in the Consumer Expenditure Survey. Since it does not include health insurance, such a low health care budget is not realistic in New Jersey, especially if any household member has a serious illness or a medical emergency.

Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a substantial additional budget expense. For example, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs in New Jersey ranging from \$2,190 for daily adult day care to \$5,823 for assisted living (John Hancock, 2013).

Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in New Jersey, even for low-income households. Taxes represent 24

percent of the average Household Survival Budget for a single adult and 9 percent of the average Budget for a family. A single adult in New Jersey earning \$27,000 per year pays on average \$6,648 in federal and state taxes, and a family earning around \$61,000 per year, benefitting from the federal Child Tax Credit and the Child and Dependent Care Credit, pays approximately \$5,472. These rates include standard federal and state deductions and exemptions. New Jersey income tax rates remained flat from 2007 to 2012, but the income brackets increased slightly. The largest portion of the tax bill is for payroll deduction taxes for Social Security and Medicare. Even with the reduced payroll tax rates in 2012, the average tax bill for a single adult increased by 14 percent and for a family increased by 12 percent from 2007 to 2012 (IRS and New Jersey Department of Treasury, 2007, 2010 and 2012). For tax details, see Appendix C.

The Earned Income Tax Credit (EITC) is not included in the tax calculation because the gross income threshold for EITC is below the ALICE Threshold, \$41,952 vs. \$61,200 for a family of four and \$13,980 vs. \$27,552 for a working adult. However, many ALICE households at the lower end of the income scale are eligible for EITC. The IRS estimates that the federal EITC helped more than 568,000 families in New Jersey in 2010. In the same year, the New Jersey EITC, which is 20 percent of the federal, together with the federal EITC and the Child Tax Credit lifted 211,000 New Jersey taxpayers out of poverty, including 106,000 children, according to New Jersey Policy Perspective (IRS, 2014; Whiten, 2013).

Although New Jersey's income taxes are progressive, the state's sales and property taxes are regressive and impact middle- and low-income residents more than the wealthiest residents (New Jersey Department of Treasury, 2014; Institute on Taxation and Economic Policy, 2013).

“Although New Jersey’s income taxes are progressive, the state’s sales and property taxes are regressive and impact middle- and low-income residents more than the wealthiest residents.”

What is Missing from the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a “get-ahead” budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories; it could be used for essentials such as toiletries, cleaning supplies, or work clothes; it could also be used for phone service (which is not included in rent) or for a cell phone, which is increasingly used as a home phone. It is not enough to purchase cable service, or automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. There is no room in the budget for a financial indulgence such as holiday gifts, a new television, a bedspread – something that many households take for granted.

This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households and the wider community – are discussed in Section VI.

THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the **Household Stability Budget** is a measure of how much income is needed to support and sustain an economically viable household. **In New Jersey, the Household Stability Budget is \$108,623 per year for a family of four – 77 percent higher than the Household Survival Budget** (Figure 17). That comparison highlights how minimal the expenses are in the Household Survival Budget.

Figure 17.
**Average Household Stability Budget vs. Household Survival Budget,
 New Jersey, 2012**

Monthly Costs – New Jersey Average - 2012			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Stability	Survival	Percent Difference
Housing	\$1,683	\$1,245	35%
Child Care	\$1,655	\$1,341	23%
Food	\$1,133	\$592	91%
Transportation	\$925	\$549	68%
Health Care	\$857	\$453	89%
Miscellaneous	\$625	\$464	35%
Savings	\$625	\$0	
Taxes	\$1,549	\$456	240%
Monthly Total	\$9,052	\$5,100	77%
ANNUAL TOTAL	\$108,623	\$61,200	77%
Hourly Wage	\$54.31/hour	\$30.60/hour	

Source: See Appendix D.

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

The spending amounts in the Household Stability Budget are those that can be maintained over time and include median rent and moderate housing prices, licensed and accredited child care, the USDA's Moderate Food Plan plus one meal out per month, leasing a car, and participating in an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget. Full details and sources are listed in Appendix D, as are the Household Stability Budget figures for a single adult.

Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of \$625 per month for a family is probably enough to invest in education and retirement, while \$211 per month for a single adult might be enough to cover the monthly payments on a student loan or build towards the down payment on a house. However, in many cases, the reality is that savings are used for an emergency and never accumulated for further investment.

The Household Stability Budget for a New Jersey family with two children is moderate, not extravagant, yet still totals \$108,623 per year. This is almost double the Household Survival Budget of \$61,200 and the New Jersey median family income of \$69,667 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn \$27.16 an hour or one parent must earn \$54.31 an hour.

The Household Stability Budget for a single adult totals \$39,469 per year, 43 percent higher than the Household Survival Budget, and higher than the New Jersey median income for a single adult of \$32,680. To afford the Household Stability Budget, a single adult must earn \$19.73 an hour.

“The Household Stability Budget for a New Jersey family with two children is moderate, not extravagant, yet still totals almost double the Household Survival Budget and the New Jersey median family income.”

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

More than any demographic feature, ALICE households are defined by their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets. As a consequence, these households are more likely to use costly alternative financial services and to experience household dislocation in the event of an unforeseen emergency or health issue. This section examines the declining job opportunities and savings trends for ALICE households in New Jersey.

Changes in the labor market over the past thirty-five years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. Most notable has been the contraction of middle-wage, middle-skill jobs and the expansion of lower-paying service occupation levels (Autor, 2010; National Employment Law Project, 2014). These changes have greatly impacted the New Jersey economy as well. As noted in the 2012 New Jersey ALICE Report, these trends accelerated during the years of the Great Recession (2007 to 2010). Two years later, we find that conditions have improved in some areas but have not returned to 2007 levels.

New Jersey has recovered from the Great Recession more slowly than most states. As a result of the Recession, New Jersey lost 4.3 percent of its gross output between 2007 and 2009, before it began to recover slowly in 2011. With an economy already sluggish, New Jersey was further hit in October 2012 by one of the most devastating storms in its history, Superstorm Sandy. The immediate economic impact is estimated to be a loss of \$7.1 billion in GDP and losses of 4,200 jobs, \$1 billion in personal income, and \$82 million in tax revenue (Mantell, Seneca, Lahr, and Irving, 2013).

New Jersey continues to recover from both the economic downturn and Superstorm Sandy; Rutgers Economic Advisory Service predicts that the state will regain all losses by the end of 2014. As a result, New Jersey has lagged behind the national employment rate, and remains far from its own historically low unemployment rate of 3.7 percent, reached in 2000. The rate rose to 9.6 percent in 2010 and dropped only to 9.5 percent in 2012 compared to the national rate of 8.1 percent (Bureau of Labor Statistics (BLS), 2012a; Mantell and Lahr, 2014). These changes to New Jersey's economy have had a significant downward effect on both the income and the assets of ALICE households.

INCOME CONSTRAINED

One of the essential characteristics of ALICE households is that they are "Income Constrained". The changes in New Jersey's economy have reduced the job opportunities for ALICE households. From 2007 to 2012, the labor force increased by 2 percent but the participation rate in the labor force decreased by 2 percent, from 66.7 percent to 65.5

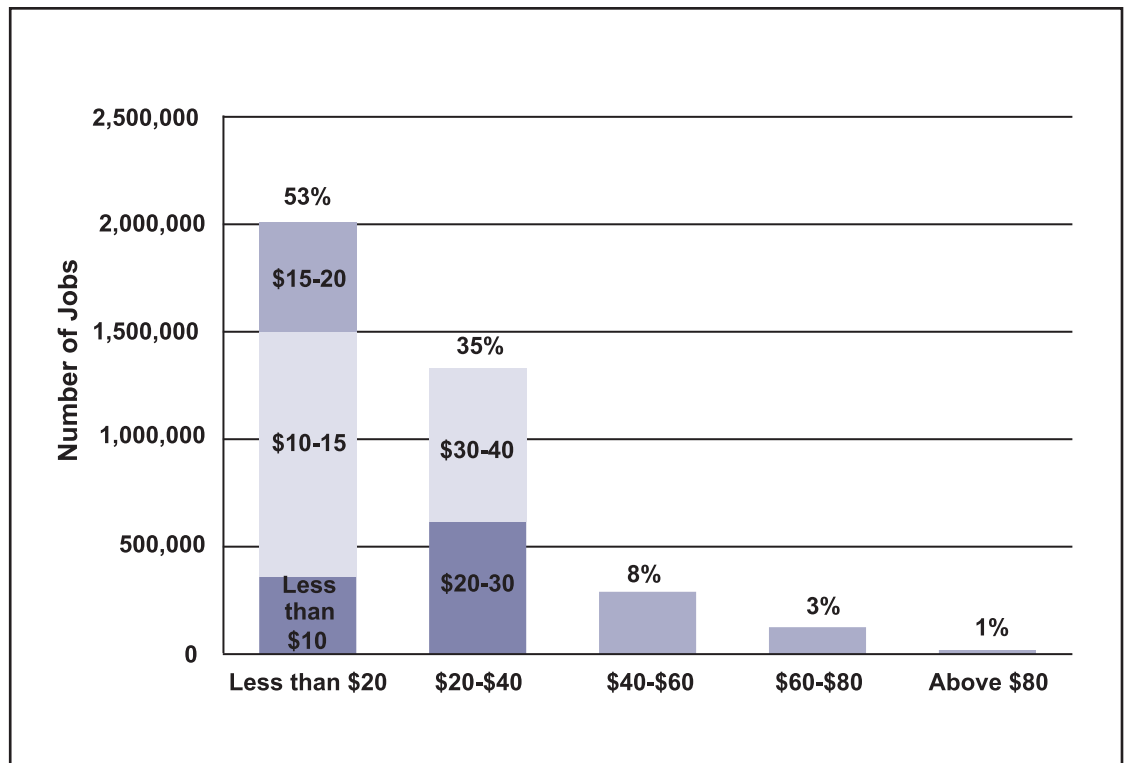
"The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets."

“New Jersey now faces an economy dominated by low-paying jobs. In New Jersey, 53 percent of jobs pay less than \$20 per hour, with two-thirds of those paying between \$10 and \$15 per hour.”

percent. As a result, employment numbers have decreased. In 2007, 63.8 percent of New Jersey residents were employed; in 2012, that figure was only 59.4 percent (BLS, 2012a).

New Jersey now faces an economy dominated by low-paying jobs. **In New Jersey, 53 percent of jobs pay less than \$20 per hour, with two-thirds of those paying between \$10 and \$15 per hour** (Figure 18). Another 35 percent of jobs pay between \$20 and \$40 per hour, with half of those paying between \$20 and \$30 per hour. Only 8 percent of jobs pay between \$40 and \$60 per hour; 3 percent pay between \$60 and \$80 per hour, and another 1 percent pay above \$80 per hour. **A full-time job that pays \$20 per hour grosses \$40,000 per year, which is less than two-thirds of the Household Survival Budget for a family of four in New Jersey.**

Figure 18.
Number of Jobs by Hourly Wage, New Jersey, 2012



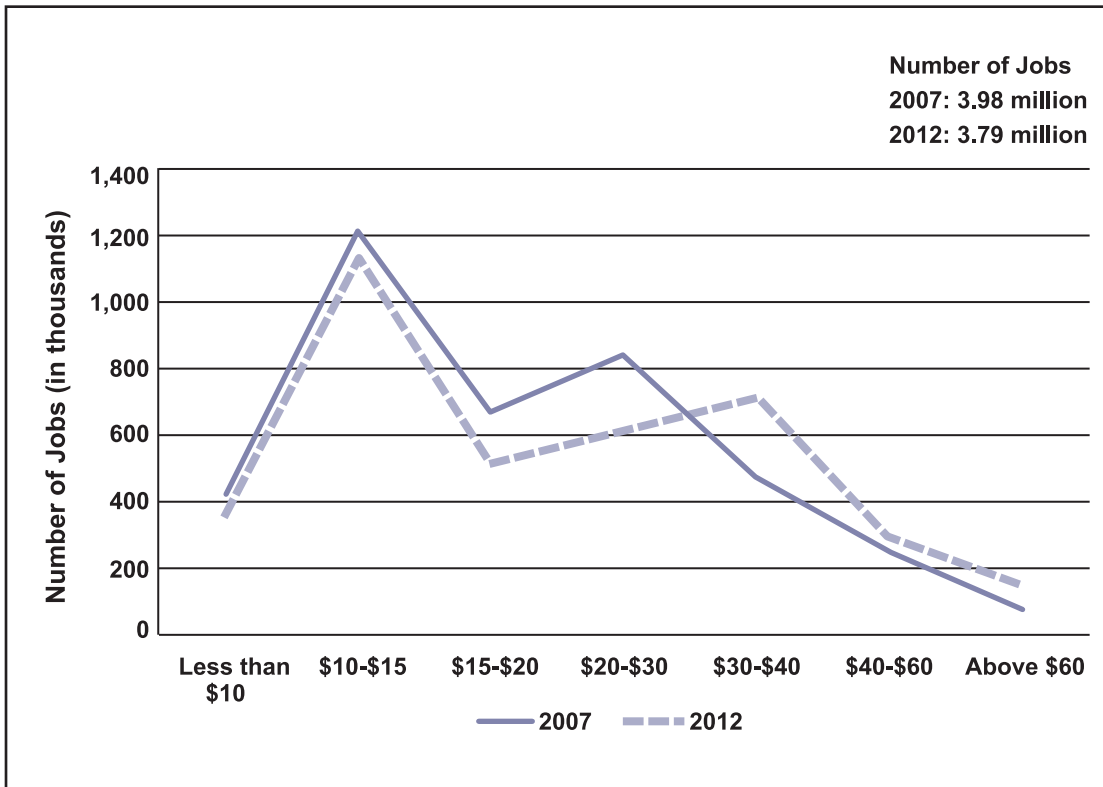
Source: Bureau of Labor Statistics, 2012

Over the last several decades, New Jersey experienced a structural shift from relatively high-wage manufacturing jobs to relatively low-wage service industry jobs, such as office and administrative support, sales, education and training, transportation and material moving, and food preparation and serving (Jorgensen, 2011; Division of Labor Market and Demographic Research, 2014).

While the economy has been changing over time, the shift from 2007 to 2012 shows a dramatic hollowing of middle-wage jobs (Figure 19). The number of total jobs in New Jersey fell by 5 percent, from 3.98 million in 2007 to 3.79 million in 2012. The number of all jobs

paying less than \$30 fell, but most steeply for those paying between \$20 and \$30, which fell by 27 percent. Gains in jobs paying more than \$30 were significant, but not enough to offset the loss of lower-paid jobs.

Figure 19.
Number of Jobs by Hourly Wage, New Jersey, 2007 to 2012



Source: Bureau of Labor Statistics, 2012

Service sector jobs have become an essential and dominant component of New Jersey's economy, with occupations employing the largest number of workers now concentrated in this sector (Figure 20). Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses' aides, and security guards cannot telecommute or be outsourced. Of the 20 largest occupations in terms of number of jobs, (Figure 20) all require the worker to be there in person, and 76 percent of the jobs pay less than \$20 per hour. This means that New Jersey's economy is dependent on jobs whose wages are so low that workers cannot afford to live near their jobs even though they are required to work on-site.

Low-paid, service-sector workers cannot afford the Household Survival Budget. By way of example, there are more than 123,160 retail sales jobs in the state, paying on average \$10.88 per hour. **These jobs fall short of meeting the family Household Survival Budget by almost \$40,000 per year.** In fact, only six of the top 20 jobs pay more than \$20 per hour.

“New Jersey’s economy is dependent on jobs whose wages are so low that workers cannot afford to live near their jobs even though they are required to work on-site.”

“In addition to those who are unemployed as defined by the official unemployment rate in 2012, there are many New Jersey residents who are employed part time for economic reasons or who have stopped looking for work but would like to work.”

Figure 20.
Occupations by Employment and Wage, New Jersey, 2012

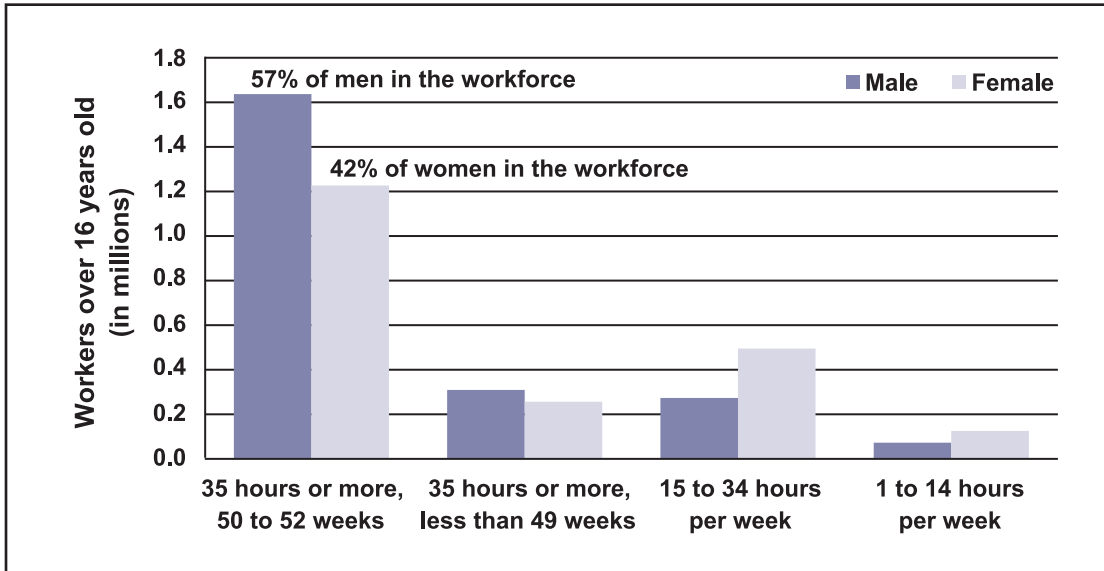
Occupation	Number of Jobs	Median Hourly Wage
Retail Salespersons	123,160	\$10.88
Cashiers	102,160	\$9.26
Office Clerks	81,610	\$14.61
Laborers and Material Movers, Hand	74,990	\$11.78
Registered Nurses	74,700	\$36.49
Janitors and Cleaners	66,870	\$11.60
Stock Clerks and Order Fillers	63,550	\$10.55
Customer Service Representatives	61,520	\$16.70
Food Prep, Including Fast Food	59,270	\$8.84
Secretaries and Administrative Assistants	57,890	\$18.49
Waiters and Waitresses	57,680	\$9.69
Receptionists and Info Clerks	49,530	\$13.24
Nursing Assistants	49,210	\$12.87
Business Operations Specialists	49,070	\$32.18
Teacher Assistants	47,830	\$12.28
Bookkeeping and Auditing Clerks	46,320	\$19.34
First-Line Supervisors of Administrative Support Workers	44,300	\$26.49
General and Operations Managers	42,960	\$69.15
Sales Representatives	42,330	\$31.63
Elementary School Teachers	42,310	\$30.73

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2012

In addition to those who are unemployed (9.5 percent) as defined by the official unemployment rate in 2012, there are many New Jersey residents who are employed part time for economic reasons or who have stopped looking for work but would like to work (15.7 percent). While unemployment started to improve in 2011, the underemployment rate has continued to rise since 2003, when the rate was 9 percent (BLS, 2012b).

In terms of full- and part-time employment, 57 percent of men (1.6 million) and 42 percent of women (1.2 million) work full time (defined as more than 35 hours per week, 50 to 52 weeks per year). However, 43 percent of men and 58 percent of women work part time (Figure 21). Jobs paying less than \$20 per hour are less likely to be full time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts.

Figure 21.
Full-Time and Part-Time Employment by Gender, New Jersey, 2012

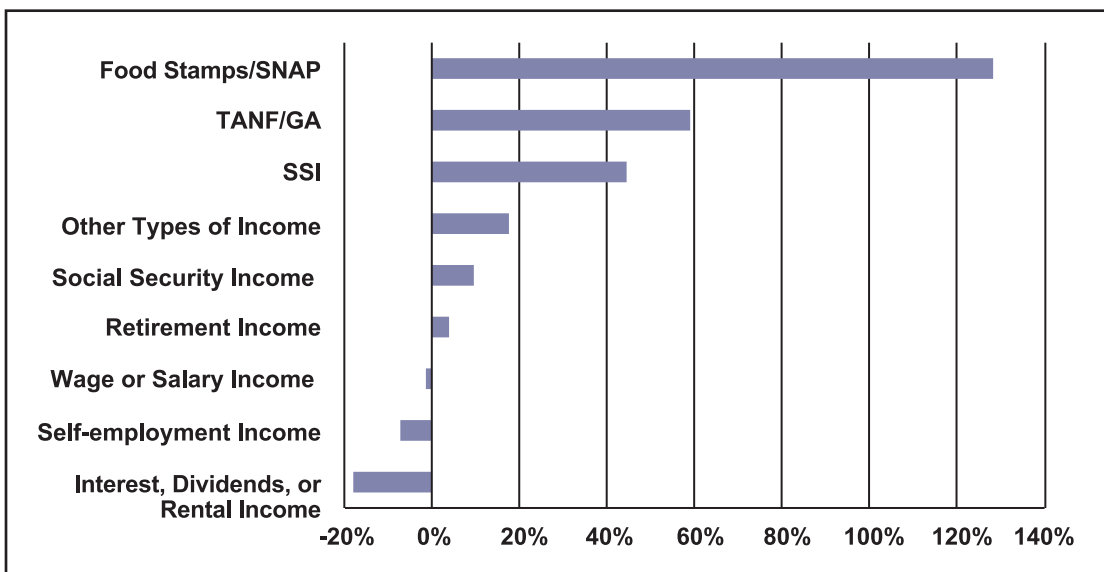


Source: American Community Survey, 2012

Shifts in Sources of Income

The sources of income for New Jersey households shifted during the period from 2007 to 2012. Overall, the number of households earning a wage or salary income decreased by 1 percent and the number of households with self-employment income decreased by 7 percent (Figure 22). Interest, dividend, and rental income decreased by 18 percent. The impact of both the aging population and the increasing reliance on a low-wage service economy was evident in a 4 percent increase in the number of households receiving retirement income and a 10 percent increase in households receiving Social Security income. Other types of income increased by 18 percent, which include child support, government unemployment compensation, and payments to veterans (American Community Survey, 2012).

Figure 22.
Percent Change in Household Sources of Income, New Jersey, 2007 to 2012



Source: American Community Survey, 2012

“The impact of both the aging population and the increasing reliance on a low-wage service economy was evident in a 4 percent increase in the number of households receiving retirement income and a 10 percent increase in households receiving Social Security income.”

“Many more households would be considered “asset poor” if the criterion were lack of three months of subsistence at the ALICE Threshold instead of at the outdated Federal Poverty Level.”

The impact of the financial downturn on households was also evident in the striking increase in the number of households receiving income from government sources. While not all ALICE households qualified for government support, many that became unemployed during this period began receiving government assistance for the first time. The number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, increased by 59 percent. At the same time, the number of households receiving Food Stamps (SNAP) increased by 127 percent. The number receiving Supplemental Security Income (SSI) increased by 43 percent; SSI includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled. The aggregate amount of income from SSI and Social Security increased by even more, suggesting that the amount of each payment increased as well.

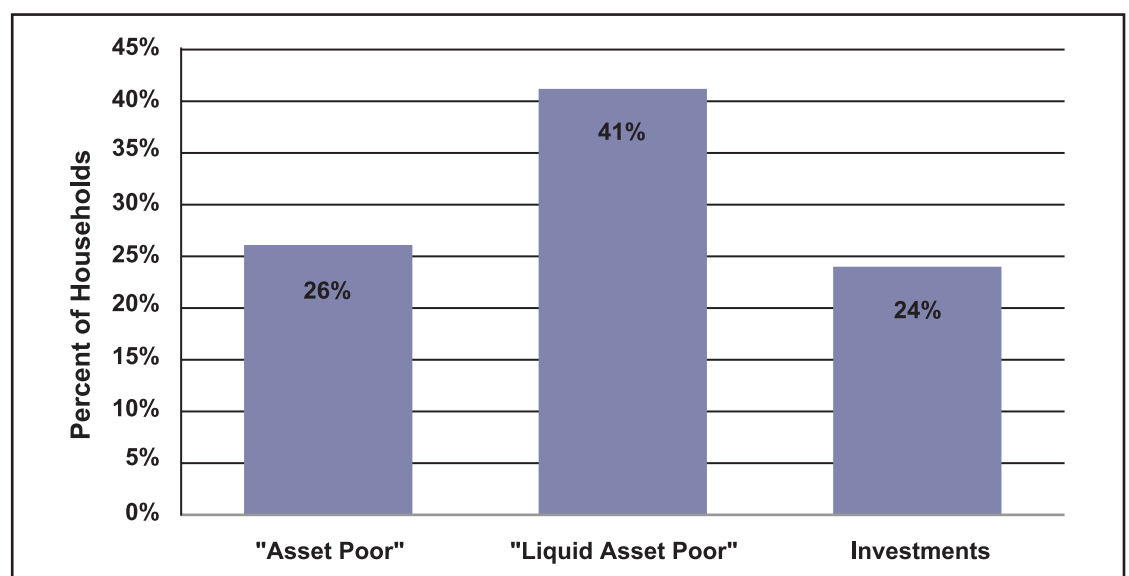
ASSET LIMITED

The second defining feature of ALICE households is their lack of savings. Given the combination of the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in New Jersey. The lack of assets makes ALICE households more vulnerable to emergencies, but it also increases their costs, such as alternative financing fees and high interest rates, and limits efforts to build more assets.

In 2011, 26 percent of New Jersey households were considered to be “asset poor”, defined by the Corporation for Enterprise Development (CFED) as not having sufficient net worth to subsist at the poverty level for three months without income. In other words, an asset poor family of three has less than \$4,632 in savings or other assets. The percentage of households without sufficient “liquid assets” was even higher at 41 percent. “Liquid assets” include cash or a savings account, but not a vehicle or home (CFED, 2012) (Figure 23).

Many more households would be considered “asset poor” if the criterion were lack of three months of subsistence at the ALICE Threshold instead of at the outdated Federal Poverty Level. For example, the Pew Research Center reports that almost half of Americans, 48 percent of survey respondents, state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

Figure 23.
Households by Wealth, New Jersey, 2012



Source: American Community Survey, 2012; Corporation for Enterprise Development, 2012

Only 24 percent of New Jersey households had an investment that produces income, such as stocks or rental properties, in 2012. The number of households with investments decreased by 30 percent through the Great Recession, a clear impact of the stock market crash. This large reduction in investment income fits with the national trend of reduced assets for households of all income types. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (American Community Survey, 2007 and 2012).

Data on wealth at the state level is limited, but the national information available suggests that New Jersey fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families experienced an increase in wealth of 13 percent, compared to an increase of 120 percent for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall well below zero, meaning that their average debts exceeded their assets (Pfeffer, Danziger, and Schoeni, 2013).

According to the Urban Institute, the racial wealth gap was even larger (McKernan, Ratcliffe, Steuerle and Zhang, 2013). The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socio-economic groups, but in percentage terms, the declines were greater for less-advantaged groups as defined by minority status, education, and pre-recession income and wealth (Pfeffer, Danziger, and Schoeni, 2013).

A drop in wealth is also the reason many households become ALICE households. Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households will take in the face of unemployment. Once these assets are used up, financial instability increases (Pew Economic Mobility Project, 2013).

Once assets have been depleted, the cost of doing business increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability and in some cases does as much to reduce hardship as tripling family income (Mayer and Jencks, 1989; Barr and Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013). **But many households in New Jersey do not have basic banking access. According to CFED, 6.6 percent of households in New Jersey are unbanked, and 19.4 percent are under-banked** (i.e., households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs) (CFED, 2014).

Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, Alternative Financial Products (AFP) establishments have expanded to fill the unmet need for small financial transactions (Flores, 2012).

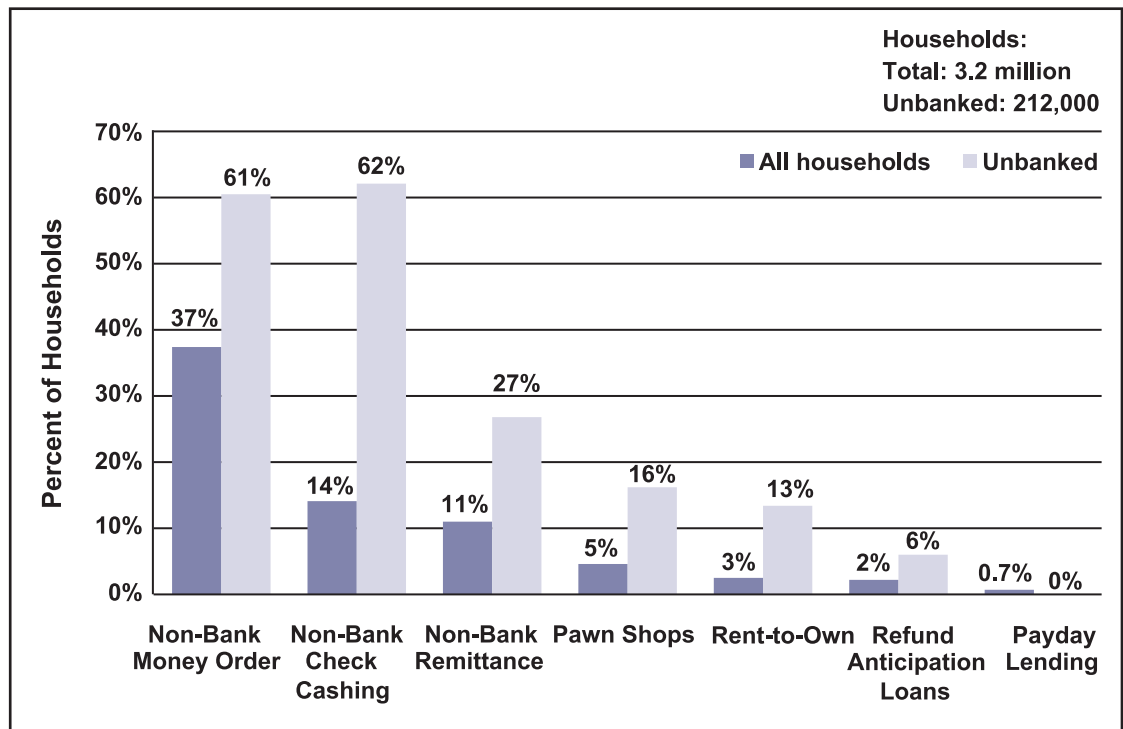
AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. **In 2011, more than half of New Jersey households with an annual income below \$50,000 had used an AFP.** In contrast, for households with an annual income above \$75,000, that figure was 38 percent (Federal Deposit Insurance Corporation (FDIC), 2013).

The most commonly used AFPs in New Jersey are non-bank money orders, with 37 percent of all households and 61 percent of unbanked households having used a non-bank money order in 2011. The next most commonly used AFP is non-bank check cashing, used by 14 percent of all households and 62 percent of unbanked households, followed by

“Drawing on financial assets that can be liquidated or leveraged is often the first step households will take in the face of unemployment. Once these assets are used up, financial instability increases.”

non-bank remittances used by 11 percent of the total population and 27 percent of unbanked households. The use of other AFPs by the total population is less than 5 percent. However, unbanked households make use of a range of other AFPs: 16 percent have used a pawn shop, 13 percent have used rent-to-own agreements, and 6 percent have used refund anticipation loans. Despite its being prohibited in New Jersey, 0.7 percent of households have used payday lending, perhaps before it was banned or in other states (FDIC, 2013) (Figure 24).

Figure 24.
Use of Alternative Financial Products by Banking Status, New Jersey, 2011



Source: Federal Deposit Insurance Corporation, 2013

“Low incomes and declining home values have made it financially difficult for ALICE homeowners to maintain their homes.”

In New Jersey, 44 percent of households with income below the ALICE Threshold own their home, an asset that has traditionally provided financial stability. However, low incomes and declining home values have made it financially difficult for ALICE homeowners to maintain their homes. For some who want to own a home but do not have funds for a down payment or cannot qualify for a mortgage, risky and expensive lease or rent-to-own options are used (Partnership for Strong Communities, 2013; FDIC, 2013).

And for those households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. From 2006 to 2012, housing values dropped by 27 percent in New Jersey according to the Federal Reserve’s Housing Price Index. This decline, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments. The drop in homeownership was especially steep in New Jersey, falling from 72 percent in 2005 to 65.9 percent in 2009, and increasing slightly to 66.6 percent in 2012 (Federal Reserve Bank of St. Louis, 2012). Many who sold their homes lost money, with some owing more than the sale price. New Jersey was not as hard-hit as some states, ranking 23rd in the country for number of completed foreclosures (3,392) for 2012 to 2013. However, the numbers are still increasing, and the current mortgage foreclosure rate in New Jersey is 7.4 percent, the second highest in the country (CoreLogic, 2013).

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

Measure 3 – The ALICE Income Assessment

Thirty-eight percent of New Jersey households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough?

The amount of public and private social services spent on households with income below the ALICE Threshold in New Jersey was totaled for the first time in the 2012 New Jersey ALICE Report. At the time, it was eye-opening to see not only how much was being spent, but how much more was needed. The ALICE Income Assessment reveals that that gap widened in New Jersey by 2012: total spending decreased and the number of households in need increased. Recent national studies have quantified the cost of public services needed to support low-wage workers, specifically at big box retail chain stores and fast food restaurants (Allegretto et al., 2013; Dube and Jacobs, 2004; Wider Opportunities for Women, 2011). But the total cost of public and nonprofit assistance for struggling households has not been tallied on a state-by-state basis. The ALICE Income Assessment provides this information.

“The ALICE Income Assessment is a tool to measure how much income a household needs to reach the ALICE Threshold compared to how much they actually earn.”

THE ALICE INCOME ASSESSMENT

ALICE Threshold – Earned Income and Assistance = Unfilled Gap				
\$63.4 billion	–	\$42.1 billion	=	\$21.3 billion

The ALICE Income Assessment is a tool to measure how much income a household needs to reach the ALICE Threshold compared to how much they actually earn. The ALICE Income Assessment is calculated by totaling the income needed to reach the ALICE Threshold (see the Household Survival Budget in Section II), then subtracting earned income, as well as government and nonprofit assistance. The remainder is the Unfilled Gap, highlighted in Figure 25.

The total annual income of poverty-level and ALICE households in New Jersey is \$26.2 billion, which includes wages and Social Security. This is only 41 percent of the amount needed to reach the ALICE Threshold of \$63.4 billion statewide; government and nonprofit assistance makes up an additional 25 percent. But an Unfilled Gap remains of 34 percent, or \$21.3 billion, between the combined earned income and assistance for poverty and ALICE households in New Jersey and the ALICE Threshold. The consequences of the Unfilled Gap for ALICE households are discussed in Section VI.

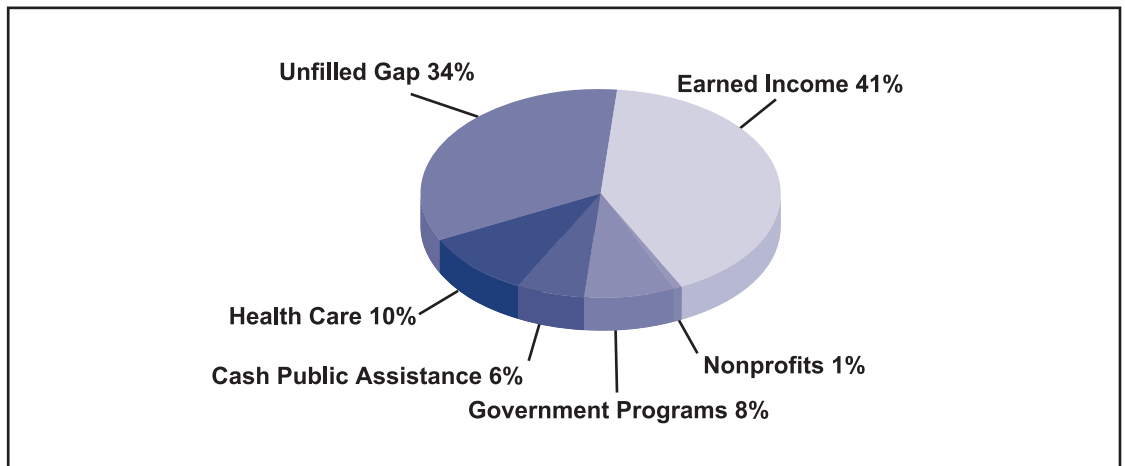
The total annual public and private spending on New Jersey households below the ALICE Threshold, which includes families in poverty, is \$15.9 billion (Figure 26) or 3 percent of New Jersey’s \$509 billion Gross Domestic Product (Bureau of Labor Statistics (BLS), 2012c). That spending includes several types of assistance:

- New Jersey nonprofits in the human services area provide \$887 million, or 1 percent of the total required for ALICE families to reach the ALICE Threshold

- Government programs spend \$4.8 billion, or 8 percent
- Cash public assistance delivers \$3.8 billion, adding another 6 percent
- Health care spending is \$6.4 billion, the largest single category, and adds another 10 percent

Yet even the total amount of this assistance is not enough to make up the difference between earned income and the ALICE Threshold. The remaining 34 percent is the Unfilled Gap (additional details in Appendix E). **In other words, it would require approximately \$21.3 billion in additional wages or public resources for all New Jersey households to have income at the ALICE Threshold.**

Figure 25.
Categories of Income and Assistance for Households Below the ALICE Threshold, New Jersey, 2012



Source: National Priorities Project's Federal Priorities Database, NCCS Data Web Report Builder, Fiscal Year 2012 New Jersey State Budget; see Appendix E.

“Even the total amount of this assistance is not enough to make up the difference between earned income and the ALICE Threshold. The remaining 34 percent is the Unfilled Gap.”

Definitions

- **Earned Income** = Wages, dividends, Social Security
- **Nonprofits** = Human services revenue not from the government or user fees
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), housing, and human services, federal and state
- **Health Care** = Medicaid, Children’s Health Insurance Program (CHIP), community health benefits
- **Unfilled Gap** = Shortfall to ALICE Threshold

Details for Spending Categories in New Jersey

Federally funded programs for New Jersey households below the ALICE Threshold total \$7.8 billion and are the largest source of assistance. These programs account for 49 percent of spending on low-income households in the state. The programs can be broken into four categories:

- **Social services** is the largest category, spending \$3.8 billion on Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Service Block Grant.
- **Education spending** is \$1.2 billion, which includes Pell grants, adult education, Title I grants to local educational agencies, and child care programs, including Head Start.
- **Food programs** provide \$1.7 billion in assistance, including the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- **Housing programs** account for \$1.1 billion, including Section 8 Housing Vouchers, the Low-Income Home Energy Assistance Program, and Community Development Block Grants (CDBG).

New Jersey state and local government assistance for households below the ALICE Threshold totals \$779 million, accounting for 5 percent of spending. This includes funding for a wide array of community health and human services programs for child care, youth, veterans, seniors, and people with disabilities.

Nonprofit support from human services organizations in New Jersey is \$887 million, or 6 percent of assistance to households below the ALICE Threshold. Although many nonprofits also receive government funding to deliver programs, the \$887 million figure does not include government grants or user fees. Most of the \$887 million is raised by the nonprofits from corporations, foundations, and individuals. Human services nonprofits provide a wide array of services for households below the ALICE Threshold including job training, temporary housing, and child care.

Health care accounts for the second largest single amount of assistance to low-income households in New Jersey: \$6.4 billion, or 40 percent of all spending. This figure includes Medicaid, CHIP, Hospital Charity Care, and community benefits provided by New Jersey hospitals.

“Health care accounts for the second largest single amount of assistance to low-income households in New Jersey: \$6.4 billion, or 40 percent of all spending.”

Figure 26.
Sources of Public and Private Assistance to Households below the ALICE Threshold, New Jersey, 2012

Source of Assistance	Spending in Millions
Federal	
<i>Social Services</i>	\$3,849
<i>Education</i>	\$1,214
<i>Food</i>	\$1,714
<i>Housing</i>	\$1,050
State and Local Government	\$779
Nonprofits	\$887
Health Care	\$6,415
TOTAL	\$15,908

Source: National Priorities Project’s Federal Priorities Database, 2012; and U.S. Department of Agriculture (USDA), 2012

“Despite the seemingly large amounts of welfare and health care spending nationwide, they in fact make up a small percentage of GDP, and they fall well short of what is necessary to provide financial stability for a family.”

Public and Nonprofit Spending Per Household

When looking at each household (not individuals) below the ALICE Threshold in New Jersey, the average benefit from federal, state, and local government and nonprofit sources (excluding health care) is \$7,755 per household. On average, each household also receives \$5,241 in health care resources from government and hospitals. In total, the average household below the ALICE Threshold receives a total of \$12,997 in cash and services, shared between all members of the household and spread throughout the year.

Despite the seemingly large amounts of welfare and health care spending nationwide, they in fact make up a small percentage of GDP, and they fall well short of what is necessary to provide financial stability for a family (Weaver, 2009). According to Wider Opportunities for Women (WOW), a Washington, D.C.-based research organization, relying on a basic assistance package means that a three-person family earns minimum wage, leaving them 50 percent short for basic household expenses in almost every state. WOW also notes that a worker earning slightly more than the federal minimum wage may not be much closer to economic security than those earning below it, as those who earn above minimum wage lose eligibility for many benefits (WOW, 2011).

Without public and nonprofit spending, however, ALICE households would face great hardship; many more would be qualified as living below the FPL, particularly in the wake of the Great Recession. Nationally, federal spending per capita grew significantly during the Recession, especially in SNAP, EITC, Unemployment Insurance, and Medicaid programs. These programs were widely shared across demographic groups, including families with and without children, single-parent families, and two-parent families (Moffitt, 2013).

Health Care Considerations

Health care assistance to households requires special consideration. Many studies have found that a few people use a disproportionately large share of health care, while the rest use small amounts (U.S. Department of Housing and Urban Development, 2010; Silletti, 2005; Culhane, Park, and Metraux, 2011). So while New Jersey households below the ALICE Threshold receive an average of \$5,241 in health care assistance, it is likely that many ALICE and poverty households actually receive far less. A very few probably receive much larger amounts of health care assistance, as in Malcolm Gladwell’s famous anecdote about the homeless man who cost the system a million dollars a year at the emergency room (Gladwell, 2006). For those households that do not receive health care assistance, however, the Unfilled Gap goes up to 44 percent – the average Unfilled Gap of 34 percent plus 10 percent from the health care assistance they did not receive.

Earned Income Tax Credit

Another source of relief for many ALICE households is the Earned Income Tax Credit (EITC). In fact, ALICE and poverty-level households in New Jersey received an aggregate \$1.2 billion to reduce their taxes through the EITC in 2012 (Brookings, 2012). New Jersey Policy Perspective estimates that the New Jersey EITC, which is 20 percent of the federal, together with the federal EITC and the Child Tax Credit lifted 211,000 New Jerseyans out of poverty in 2010, including 106,000 children (IRS, 2014; Whiten, 2013). While some households actually receive a refund, most benefit only from a reduction in taxes owed. Since net refund in New Jersey is positive for all income brackets, the EITC contribution to the ALICE Unfilled Gap is not included in the calculations above (IRS, 2012).

Federal EITC filing data provides another window into households with income below the ALICE Threshold. In 2012, 14 percent of tax filers in New Jersey were eligible for EITC. In terms of household type, 23 percent were married households, 54 percent were single heads of households, and 23 percent were single adults. The median Adjusted Gross Income was \$14,951. In terms of industries that employ EITC-eligible workers, the most common was retail trade, followed by health care, accommodation and food service, transportation, and construction (Brookings, 2012).

The National Context

While government and nonprofit spending on households with income below the ALICE Threshold is not enough to lift all households into financial stability, it makes a significant difference to many ALICE families. In fact, without it, their situation would be much worse. The Pew Economic Mobility Project, a national survey of working-age families from 1999 to 2012, found that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. Many had never depended on social welfare programs before and were surprised to find themselves in need.

Unemployment insurance was the most common form of assistance; 20 percent of families surveyed used it to make ends meet. However, many part-time, temporary, and self-employed workers had not paid into the unemployment insurance program and did not have access to other types of collective insurance programs. Even for those eligible, unemployment insurance was not always sufficient; these households often needed other safety net programs as well (Pew Economic Mobility Project, 2013).

“Families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net.”

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN NEW JERSEY?

Measure 4 – The Economic Viability Dashboard

“In order to understand the challenges that the ALICE population faces in New Jersey, it is essential to recognize that economic conditions do not impact all socio-economic and geographic groups in the same way.”

Local economic conditions largely determine how many households in a county or state fall below the ALICE Threshold. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

In order to understand the challenges that the ALICE population faces in New Jersey, however, it is essential to recognize that economic conditions do not impact all socio-economic and geographic groups in the same way. For example, New Jersey’s GDP obscures the lack of high-skilled jobs in many counties.

By contrast, county unemployment statistics clearly reveal where there are not enough jobs. Yet having a job is only part of the economic landscape for ALICE households. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses and the level of community support in each county.

Building on the Index presented in the 2012 New Jersey ALICE Report, the new Economic Viability Dashboard presents three parallel indices that focus particularly on the economic conditions that ALICE households face in each county in New Jersey. The Dashboard incorporates the three indices – Housing Affordability, Job Opportunities, and Community Support – for each county; the ideal is to have good conditions in all three indices in each county.

EXISTING INDICES

The Human Development Index, a project of the Social Science Research Council, measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. **Of all the states, New Jersey has the third highest score for social and economic development, driven primarily by the state’s high education attainment, long life expectancy, and high median earnings (Lewis and Burd-Sharps, 2014).**

The Change’s Opportunity Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state’s economic, educational, and community health. New Jersey ranks eighth overall with scores above average on the economic, educational, and community measures. This Index also breaks opportunity scores down by county (Opportunity Nation, 2013).

The Institution for Social and Policy Studies’ Economic Security Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and the corresponding “financial insecurity” level in each state. New Jersey residents face less

financial insecurity than the national average, and like the national average, New Jersey's insecurity scores have improved since 2010 (Hacker, Huber, Nichols, Rehm and Craig, 2012).

The Gallup-Healthways Well-Being Index provides a view of life in New Jersey at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Overall, New Jersey has scored near the national average since 2008, slightly higher in terms of physical health and slightly lower in terms of emotional health and work environment (Gallup-Healthways, 2012).

The National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. New Jersey's nine metro areas rank from the 26th most affordable area in the nation to 219th, out of 225 metro areas (NAHB/Wells Fargo, 2014).

ECONOMIC VIABILITY DASHBOARD

Because they focus on the median, each of the above indices conceals economic conditions for low-income households. By contrast, the Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households. The Dashboard offers the means to better understand why so many households struggle to achieve basic economic stability throughout New Jersey, and why that struggle is harder in some parts of the state than in others.

The Economic Viability Dashboard reports how counties perform on three dimensions: Housing Affordability, Job Opportunities, and Community Support. Each is an Index with scores presented on a scale from 1 (worst economic conditions for ALICE) to 100 (best economic conditions). The Indices also provide the means to compare counties in New Jersey and to see changes over time.

The results for each Index are presented in the following maps in summary format (Figures 28, 29 and 30); they are color coded by thirds into "poor", "fair", and "good" scores for each county. The full scores between 1 and 100 are in the table at the end of this section (Figure 31), and the methodology and sources are in Appendix F.

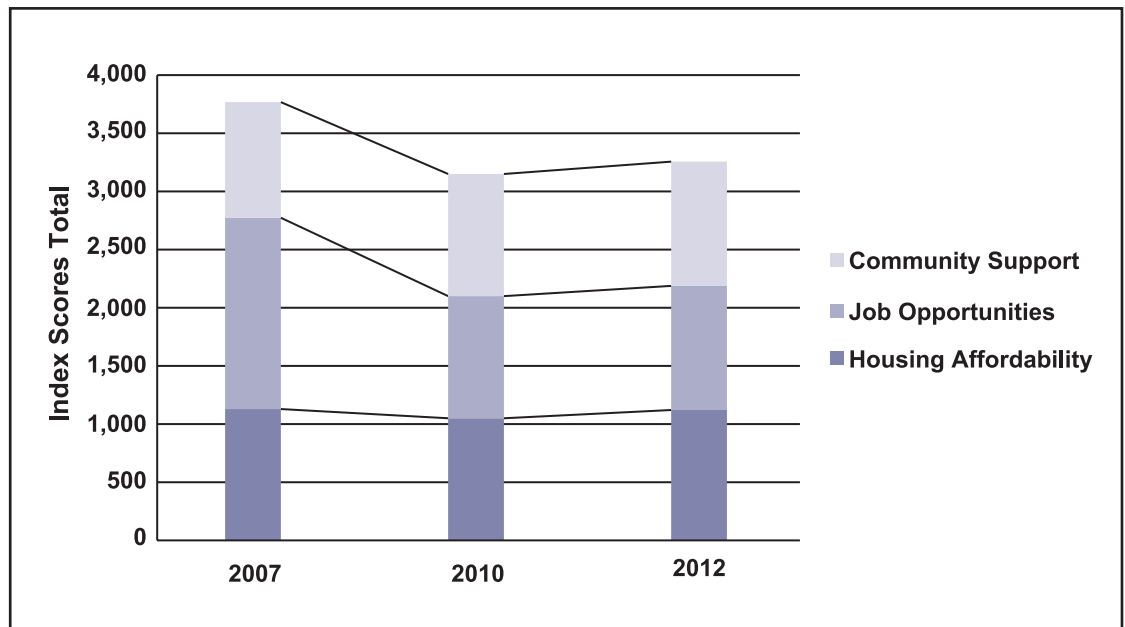
ALICE households have to navigate a range of variables, and The Economic Viability Dashboard shows them clearly. A common challenge is to find job opportunities in the same counties that are affordable for ALICE households as places to live. In addition, many affordable counties do not have much community support. The ideal locations are those that are affordable and have high levels of both job opportunities and community support.

The Economic Viability Dashboard also enables comparison over time for the three dimensions that it measures. To visualize the change over time, the scores for all counties are added together and presented in Figure 27. The change in Dashboard scores from 2007 to 2012 provides a striking picture of conditions worsening in every New Jersey county over the course of the Great Recession. From 2007 to 2010, scores worsened on average 16 percent, and Atlantic and Passaic Counties fell by more than 24 percent. Conditions improved slightly (average 3 percent) in many counties from 2010 to 2012, but did not return to 2007 levels. (See Appendix K for score results for each county, as well as sources and calculations.)

"The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households."

Each of the indices also performed differently over time. Across New Jersey, Housing Affordability fell by 7 percent from 2007 to 2010, but then improved from 2010 to 2012 almost to pre-Recession levels. The driver of worsening conditions across New Jersey was the large decline in Job Opportunities, which fell by 36 percent from 2007 to 2010 and then improved by only 2 percent from 2010 to 2012. Interestingly, Community Support increased throughout, improving on average by 6 percent from 2007 to 2010 and by another 2 percent from 2010 to 2012.

Figure 27.
Economic Viability Dashboard, New Jersey, 2007 to 2012



Source: See Appendix F.

The three Indices are reviewed below. Each Index is comprised of three indicators.

The Housing Affordability Index

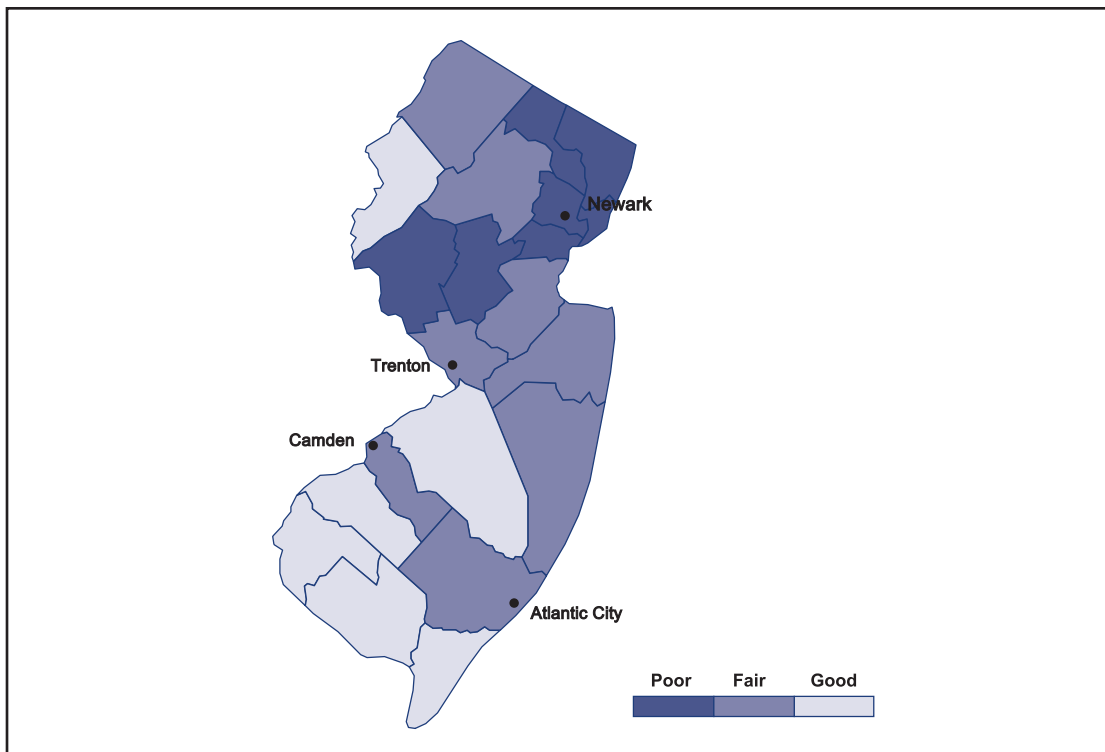
Key Indicators: Affordable Housing Stock + Housing Burden + Real Estate Taxes

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

In New Jersey, there is wide variation between counties on Housing Affordability scores (Figure 28). The least affordable county is Essex County, with a score of 30 out of 100; the most affordable is Cape May County, with a score of 75. Even the most affordable counties are well below the possible 100 points. In terms of regions, the counties in the metro New York City area in northern New Jersey are the least affordable, while the counties farthest south are more affordable.

“On Housing Affordability scores the counties in the metro New York City area in northern New Jersey are the least affordable, while the counties farthest south are more affordable.”

Figure 28.
Housing Affordability by County, New Jersey, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

“45 percent of renters pay more than 35 percent of their household income on rent, and 30 percent of owners pay more than 35 percent of their income on monthly owner costs, which include their mortgage.”

The Housing Affordability Index: Affordable Housing Stock Indicator

The first key indicator in the Housing Affordability Index is the amount of the local housing stock that is affordable for households with income below the ALICE Threshold. To measure this, the Index includes the number of ALICE households minus the number of rental and owner units that ALICE can afford, controlled for size by the percent of the overall housing stock. The higher the percent, the harder it is for ALICE households to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in New Jersey is 14 percent of the rental housing stock, but there is large variation between counties. Cumberland County has the lowest gap with only 2 percent, but Ocean County has the highest with 30 percent.

The Housing Affordability Index: Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the extreme housing burden, defined as housing costs that exceed 35 percent of income. This is even higher than the threshold for housing burden defined by the U.S. Department of Housing and Urban Development (HUD) as housing costs that exceed 30 percent of income. That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz and Wilson, 2008).

With many of New Jersey’s metro areas ranking among the least affordable in the country, it is not surprising that many New Jersey households are housing burdened. In fact, 45 percent of renters pay more than 35 percent of their household income on rent, and 30 percent of owners pay more than 35 percent of their income on

monthly owner costs, which include their mortgage. There is wide variation across the state, with the highest housing burden in Essex County at a rate of 35 percent; the lowest is 13 percent in Cape May County (American Community Survey, 2012). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

The Housing Affordability Index: Real Estate Taxes Indicator

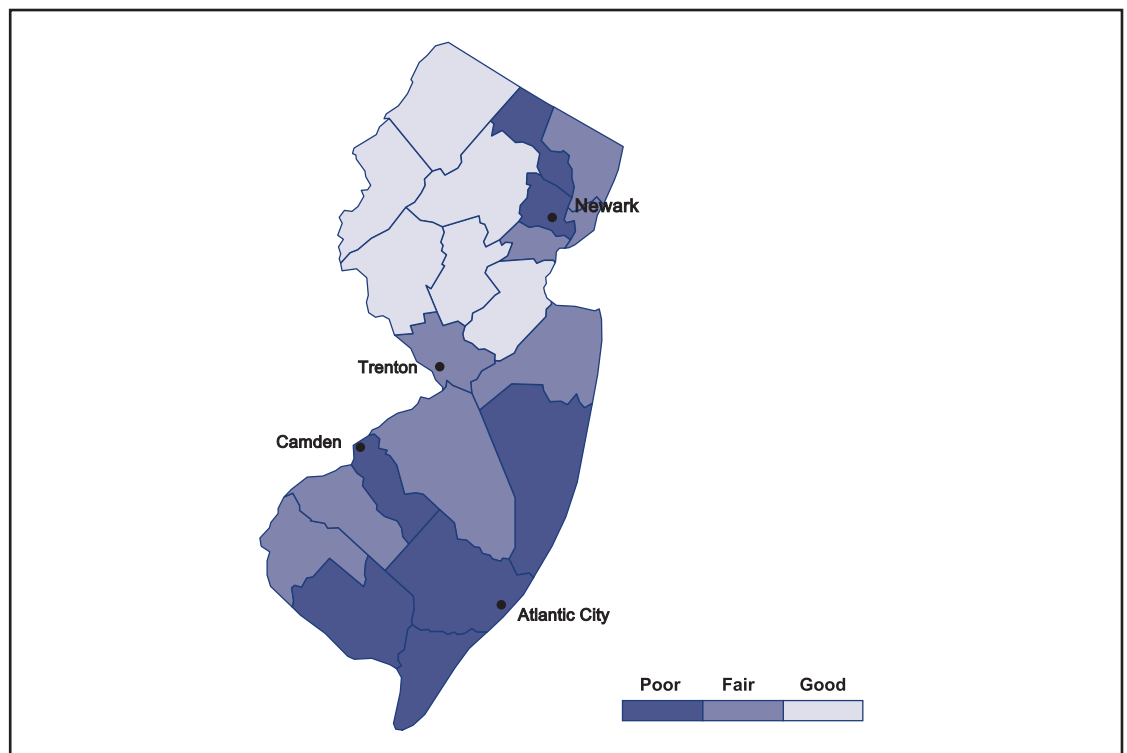
The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. The average annual real estate tax in New Jersey is \$6,904, but there is wide variation across counties. According to the American Community Survey, average annual real estate taxes are lowest in Cumberland County at \$4,148 and highest in Bergen County at \$9,329. For the Housing Affordability Index, property taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a county, the more likely a household is to be financially stable. There is wide variation across New Jersey: the fewest job opportunities are in Cumberland County with a score of 28, and the most are in Somerset County with a score of 73. In terms of regions, the most job opportunities are in northern New Jersey outside the counties closest to New York City; the least opportunities are in southern New Jersey.

Figure 29.
Job Opportunities by County, New Jersey, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

“The more job opportunities there are in a county, the more likely a household is to be financially stable.”

The Job Opportunities Index: Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county's median income, and therefore the higher the Index score. In New Jersey, income is most unequal in Essex County, where the lowest two quintiles earn only 9 percent of the income. The highest percentage these two quintiles earn is 16 percent in Sussex and Warren counties (American Community Survey, 2012).

The Job Opportunities Index: Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to income and financial stability; the higher the unemployment level in a given region, the fewer opportunities there are for earning income, therefore the lower the Index score. New Jersey's unemployment rate is above the national average of 8 percent in most counties. The lowest rate is in Hunterdon County, at 7 percent, and the highest is above 13 percent in Atlantic, Cape May, and Cumberland counties.

The Job Opportunities Index: New Hire Wages Indicator

The third indicator in the Job Opportunities Index is the "average wage for new hires" as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This indicator seeks to capture the types of jobs that are available in each county. The higher the wage for new hires, the greater the contribution employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in New Jersey is \$2,966 per month, but there is wide variation between counties; new hires in Cape May County earn \$2,114 per month while new hires in Somerset County earn more than double that at \$4,518 per month. This significant variation indicates that there are very different kinds of jobs and/or wage levels available in different locations.

"While having a job is essential, having a job with a salary high enough to afford the cost of living is also important."

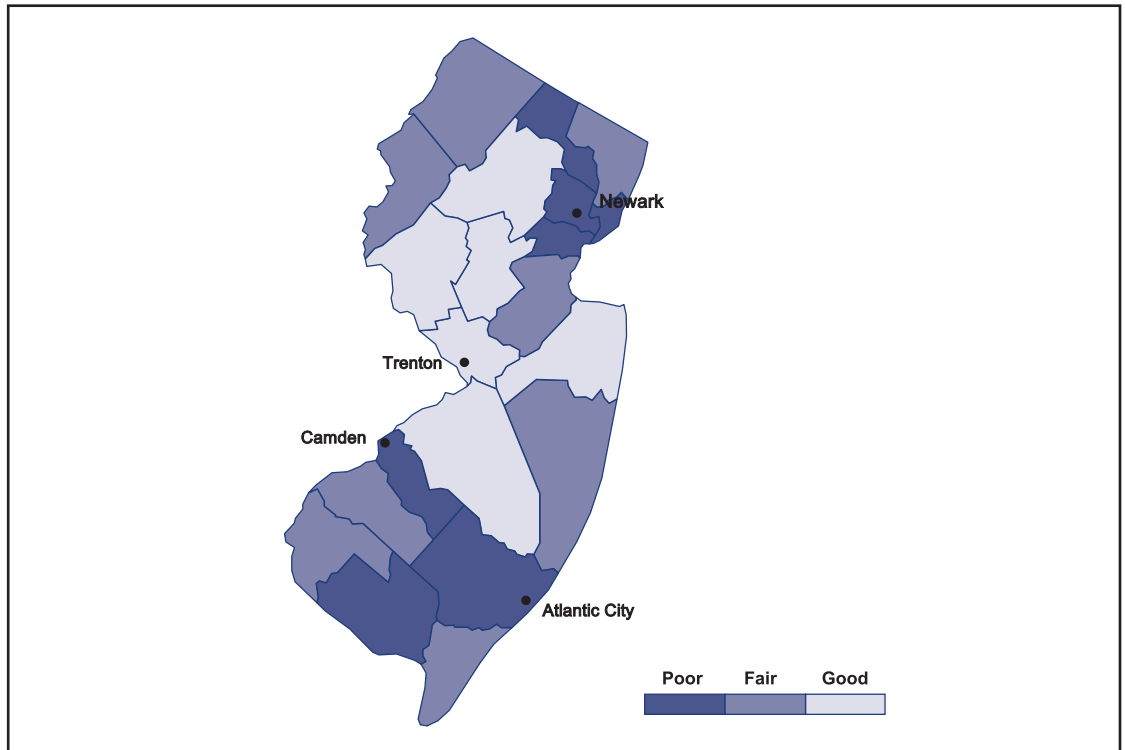
The Community Support Index

Key Indicators: Violent Crime Rate + Nonprofits + Access to Health Care

Community support provides stability and resources that enable a household to function more efficiently. The key indicators for the Community Support Index are the violent crime rate, the size of the human services nonprofit sector, and access to health care.

In New Jersey, there was less variation across counties in Community Support than in the other Indices. The county scores for Community Support range from a low of 32 in Hudson County to a high of 66 in Hunterdon, Mercer, and Morris counties.

Figure 30.
Community Support by County, New Jersey, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

“Living in an area where one feels unsafe makes it difficult to meet daily living requirements easily, including working, food shopping, accessing child care, or even trying to maintain better health by walking outdoors.”

The Community Support Index: Violent Crime Indicator

There is nothing more basic to economic prosperity than personal safety. The first indicator of Community Support is how well the population is protected and able to live and work in safety. The indicator used to assess safety is the Violent Crime Rate per 1,000 residents as reported in the FBI’s Uniform Crime Report. Higher crime rates make it literally harder to survive and also depress the availability of good jobs nearby; therefore, a high crime rate lowers the Index score. In New Jersey, four counties have rates below 0.5 violent crimes per 1,000 residents: Hunterdon, Morris, Somerset, and Sussex counties. However, Camden and Essex counties have rates above 6.5 violent crimes per 1,000 residents (Federal Bureau of Investigation, 2012).

High crime rates drive down rent and property values, so the housing stock that low-income households can afford is often in less safe neighborhoods (Shapiro and Hassett, 2012; Ihlanfeldt and Mayock, 2010; Lynch and Rasmussen, 2001; Gibbons, 2004). While there is much debate on the cause and effect, it is clear that living in an area where one feels unsafe makes it difficult to meet daily living requirements easily, including working, food shopping, accessing child care, or even trying to maintain better health by walking outdoors.

The Community Support Index: Nonprofits Indicator

The second indicator in the Community Support Index is the impact of human service organizations in a given area, as measured by the annual payroll of human services nonprofits per capita (not including hospitals, universities, or houses of worship). For the Index, nonprofits with higher payroll per capita are assumed to have more community impact and provide more support to local households living below the ALICE Threshold, resulting in a higher Index score.

In New Jersey, the average size of the nonprofit sector, as measured by the nonprofit payroll per capita, is \$5,186, but there is enormous variation in nonprofit sector activity across counties. The smallest nonprofit sector is in Gloucester County, where the nonprofit payroll per capita is \$1,156 per year. The largest is in Mercer County, the home of the state capital, with \$17,745 per capita; there is often a higher concentration of nonprofit head offices in state capital locations. The second largest nonprofit payroll per capita is \$8,060 in Morris County.

Another sign of the impact of the Great Recession is the fact that nonprofit revenues in New Jersey in 2010 were down 8 percent from 2007. Unfortunately, this was the same time period when demand for services increased in these areas. They improved from 2010 to 2012 but are still not at their 2007 levels.

The Community Support Index: Health Care Indicator

The third indicator in Community Support, and fundamental to economic opportunity, is access to health care. Because health insurance is a vital part of access to health care in the U.S., coverage is used as a proxy here for access to health care. With funding for coverage of the uninsured provided at the federal and state levels, the extent of coverage is an indicator of the effectiveness of local health outreach. For community health, the higher the rate of health insurance coverage, the higher the Index score.

Health insurance alone (especially Medicaid) is not a guarantee of access to basic health care, but it is especially useful to note the level of coverage in 2012 as a baseline from which to measure change from the Affordable Care Act going forward.

The level of health insurance coverage in New Jersey decreased over the last decade, from 87.5 percent of the population with health insurance in 2003–2005 to 85 percent in 2010–2012 (U.S. Census. 2013). The county with the lowest health insurance coverage rate is Hudson County with 78 percent, and the highest is Hunterdon County with 93 percent (U.S. Census Bureau, 2013).

Health insurance is especially important for households living below the ALICE Threshold, who do not have the resources to pay for a health emergency. Even with eligibility for Medicaid and CHIP, low-income households are less likely than high-income households to have insurance in New Jersey. In fact, 34 percent of the population under the age of 64 with annual income under 200 percent of the Federal Poverty Level did not have health insurance in New Jersey in 2012, compared to 17 percent of the total non-elderly population (Kaiser Family Foundation, 2012).

“Health insurance is especially important for households living below the ALICE Threshold, who do not have the resources to pay for a health emergency.”

OVERVIEW OF ECONOMIC VIABILITY FOR ALICE HOUSEHOLDS IN NEW JERSEY’S COUNTIES

For ALICE households, locations where there are job opportunities near affordable living and community support are both most needed and hardest to find. The Economic Viability Dashboard shows that no counties in New Jersey score in the highest third in all three indices. Only Warren County scored highly on Housing and Jobs, but ‘fair’ on Community Support. Hunterdon, Morris, and Somerset counties scored in the highest third on Job Opportunities and Community Support, but were not affordable. And Burlington County

scored in the highest third on Housing Affordability and Community Support, but only 'fair' on Job Opportunities. At the other end of the spectrum, Essex and Passaic counties scored in the lowest third in all three indices (Figure 31).

Figure 31.
Economic Viability Dashboard, New Jersey, 2012

- Index scores are from a possible 1 (worst) to 100 (best)
- The scores are color coded by thirds: poor = bottom third; fair = middle third; good = top third of scores for each index

County	Housing Affordability (scores range from 30 to 75)	Job Opportunities (scores range from 28 to 73)	Community Support (scores range from 32 to 66)
Atlantic	fair (58)	poor (38)	poor (43)
Bergen	poor (45)	fair (56)	fair (56)
Burlington	good (66)	fair (55)	good (61)
Camden	fair (60)	poor (42)	poor (41)
Cape May	good (75)	poor (36)	fair (46)
Cumberland	good (68)	poor (28)	poor (37)
Essex	poor (30)	poor (37)	poor (36)
Gloucester	good (67)	fair (52)	fair (54)
Hudson	poor (39)	fair (48)	poor (32)
Hunterdon	poor (45)	good (62)	good (66)
Mercer	fair (60)	fair (55)	good (66)
Middlesex	fair (50)	good (61)	fair (54)
Monmouth	fair (53)	fair (49)	good (57)
Morris	fair (48)	good (69)	good (66)
Ocean	fair (54)	poor (45)	fair (52)
Passaic	poor (34)	poor (38)	poor (36)
Salem	good (71)	fair (49)	fair (49)
Somerset	poor (45)	good (73)	good (64)
Sussex	fair (58)	good (58)	fair (56)
Union	poor (34)	fair (50)	poor (40)
Warren	good (61)	good (67)	fair (56)

Sources and Methodology: See Appendix F

“For ALICE households, locations where there are job opportunities near affordable living and community support are both most needed and hardest to find.”

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take risks. When the overall economic climate worsens, as it did from 2007 to 2010 during the Great Recession, more households are forced to make even harder trade-offs. With so many of New Jersey’s ALICE households having depleted their savings and still having trouble finding higher-wage jobs two years after the end of the Recession, this section revisits the strategies that these households use to survive.

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, health and health care, and transportation, as well as income and savings. **Yet what is not always acknowledged is that these problems have consequences not just for ALICE households, but for their broader communities as well** (Figure 32).

Figure 32.
Consequences of Households Living Below the ALICE Threshold in New Jersey

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance and utility costs	Stressed worker; absenteeism
Move farther away from job	Longer commute; costs increase; less time for other activities	More traffic on road; workers late to job
Homeless	Disruption to job, family, education, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard	Safety and learning risks; health risks; limited future employment opportunity	Future burden on education system and other social services; less productive worker
None	One parent cannot work; forgoing immediate income and future promotions	Further burden on education system and other social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; future burden on health care system
Not enough	Poor daily functioning	Even less productive, future burden on social services

“For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, health and health care, and transportation, as well as income and savings.”

“Homelessness is the worst possible outcome for households below the ALICE Threshold, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units.”

	Impact on ALICE	Impact on Community
TRANSPORTATION		
Old car	Unreliable transportation; risk accidents; increased maintenance costs	Worker late/absent from job
No insurance/registration	Risk of fine; accident liability; license revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Less time for other activities; more costly	More traffic on road; workers late to job; burden on social services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for special transportation; greater burden on emergency vehicles
HEALTH AND HEALTH CARE		
Underinsured	Forgo preventative health care; more out-of-pocket expenses	Workers report to job sick; spread illness; less productive; absenteeism
No insurance	Forgo preventative health care; use Emergency Room for non-emergency care	Higher premiums for all; more expensive health costs
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings	Tired or stressed worker; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal Savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – New Jersey, 2014

HOUSING

Housing is the cornerstone of financial stability, so the cost of housing plays a critical role in an ALICE household’s budget. Homelessness is the worst possible outcome for households below the ALICE Threshold, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units. For these households, housing is challenging in New Jersey due to the lack of available low-cost units. Among ALICE homeowners, the drop in the housing market and New Jersey’s aging housing stock have forced many into foreclosure.

The rankings of New Jersey's metro areas vary, but they are among the least affordable housing markets in the country (National Association of Home Builders (NAHB)/Wells Fargo, 2014). The NAHB/Wells Fargo Housing Opportunity Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. New Jersey's Vineland-Millville-Bridgeton and Wilmington, DE-MD-NJ metro areas rank among the top 30 most affordable areas in the nation (out of 225) and among the top 10 in the Northeast (out of 44). On the other end of the spectrum, the New York-White Plains-Wayne, NY-NJ metro area is one of the least affordable metro areas in the nation, ranked at 219 out of 225 (NAHB/Wells Fargo, 2014) (Figure 33).

With a statewide vacancy rate of 10.5 percent, New Jersey sees problems of price reductions, poor housing conditions, and abandoned properties (American Community Survey, 2012; Hughes and Seneca, 2012).

Figure 33.
NAHB/Wells Fargo Housing Opportunity Index for New Jersey Metro Areas, 2014

Affordability Rank		
METRO AREA	REGIONAL RANKING	NATIONAL RANKING
Vineland-Millville-Bridgeton, NJ	6	26
Wilmington, DE-MD-NJ	9	39
Camden, NJ	20	76
Trenton-Ewing, NJ	25	108
Allentown-Bethlehem-Easton, PA-NJ	27	114
Edison-New Brunswick, NJ	33	148
Atlantic City-Hammonton, NJ	34	153
Newark-Union, NJ-PA	38	192
Ocean City, NJ	43	210
New York-White Plains-Wayne, NY-NJ	44	219

“With a statewide vacancy rate of 10.5 percent, New Jersey sees problems of price reductions, poor housing conditions, and abandoned properties.”

Source: NAHB/Wells Fargo, 2014

Another indicator of the lack of housing affordability in New Jersey is the extent to which households are housing burdened. As discussed in Section V, 45 percent of renters pay more than 35 percent of their household income on rent, and 30 percent of owners pay more than 35 percent of their income on monthly owner costs. According to the American Community Survey, owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2012). When households with income below the ALICE Threshold spend more than 35 percent of income on rent and utility costs, they are often forced to forgo other basics such as food, medicine, child care, or heat (National Low Income Housing Coalition (NLIHC), 2012).

Renters

ALICE households are more likely to be renters than owners; in New Jersey, 56 percent of households with income below the ALICE Threshold are renters, occupying 61 percent of all rental units. Renting allows for greater mobility; people can move more easily for work. In fact, renters are more likely than homeowners to have moved in the last few years

“There are 680,000 renters with income below the ALICE Threshold, yet there are only 470,000 rental units that ALICE and poverty households can afford.”

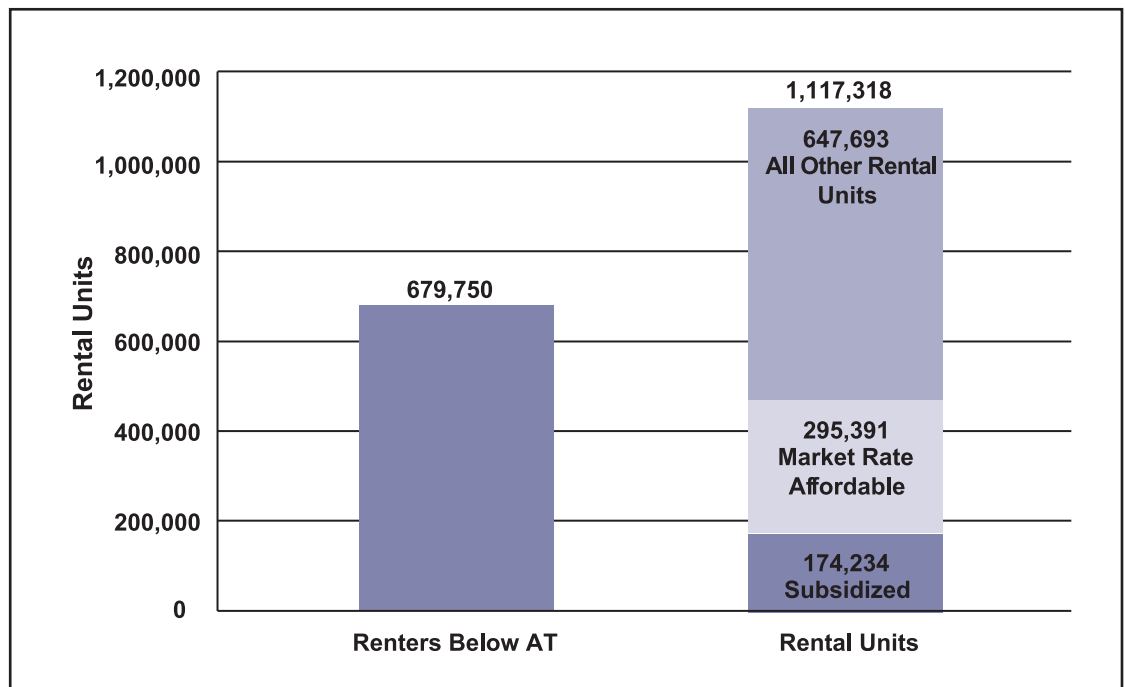
(American Community Survey, 2012). However, any change in housing location has a range of associated costs, from financial transition costs and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community.

The housing bubble and subsequent housing crisis led to an increase in the demand for rental housing in New Jersey. The percent of households renting increased from 32.7 percent in 2007 to 34.9 percent in 2012 (American Community Survey, 2012).

The rental stock in New Jersey does not match current needs. Analysis of each county in New Jersey reveals that there are 680,000 renters with income below the ALICE Threshold, yet there are only 470,000 rental units that ALICE and poverty households can afford, assuming the household spends no more than one-third of its income on rent (Figure 34). In other words, there are 45 percent more ALICE and poverty renters than there are rental units that they can afford. New Jersey would need at least 210,000 more lower-cost rental units to meet the demand of renters below the ALICE Threshold. This assumes that all ALICE and poverty households are currently living in rental units they can afford, but the number of households that are housing burdened reveals that this is often not the case in New Jersey, and that the gap figure of 210,000 low-cost rental units needed is in fact a low estimate.

This is on target with the National Low Income Housing Coalition’s statewide New Jersey estimate of 201,286 for the shortage of affordable units, using a different calculation based on affordability to residents earning less than 30 percent of the median income (NLIHC, 2013). Nevertheless, both indices confirm the significant shortage of affordable housing in New Jersey.

Figure 34.
Rental Stock, Affordable Units vs. Renters Below the ALICE Threshold, New Jersey, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

Of the 470,000 rental units that households with income below the ALICE Threshold can afford, less than half are subsidized. New Jersey's affordable rental housing programs reached 174,234 households across the state in 2010 (HUD, 2013). Because the cost of housing is so high in New Jersey, market rate housing fails to provide enough rental units that ALICE households can afford. The extent of New Jersey's affordable rental housing programs, and the gap in low-cost units that still remains, reveal the burden that the high cost of housing imposes on the entire state.

In this market, most New Jersey renters continue to spend larger portions of their income on housing. The estimated mean wage for a New Jersey renter in 2013 was \$16.26 per hour. At this wage, according to NLIHC, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment (\$2,292 per month) without becoming housing burdened, a renter must work 61 hours per week, 52 weeks per year (NLIHC, 2014).

Problems with Low-cost Housing Units

Many housing units cost less because they are in undesirable locations, lack basic kitchen or bath facilities, or are in need of repair. Low-cost housing units are often in areas with high crime rates, run-down infrastructure, no public transportation, or long distances from grocery stores and other necessities. This is especially a problem for New Jersey's cities, where there are still neighborhoods with older housing stock characterized by vacancies, structural deficiencies, and lagging upkeep (Hughes and Seneca, 2012).

New Jersey's housing stock is somewhat older than the national average with 42.2 percent of housing units built before 1960, compared to the U.S. average of 30 percent. Twenty-six percent of New Jersey units were built before 1940, while nationally, fewer than one in five units are this old (American Community Survey, 2012).

In New Jersey's low-cost housing stock, 9,810 units lack complete plumbing facilities and 23,342 lack complete kitchen facilities (American Community Survey, 2012). Older housing units also need maintenance. ALICE households living in older units face both the cost of upkeep and the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household.

Rental housing stock is also especially vulnerable to removal. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under \$400 per month (i.e., those most affordable for ALICE households) was more than twice as high, at 12.8 percent (Joint Center for Housing Studies, 2013).

Homeowners

In New Jersey, there are more than 528,000 homeowners with income below the ALICE Threshold, yet only 234,000 owner units are affordable to them (i.e., do not consume more than one-third of their income). Market rate affordability assumes a 30-year mortgage at 4 percent for 90 percent of the value of the house, plus real estate taxes. This assumes that all ALICE and poverty households are currently living in units that they can afford, but the number of households that are housing burdened reveals that owner units are not perfectly allocated by income in New Jersey and that at least 294,000 additional low-cost owner units are needed.

When ALICE households are homeowners, they are more likely to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. In 2013,

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“When ALICE households are homeowners, they are more likely to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures.”

New Jersey ranked 23rd in the nation with 3,392 completed foreclosures. However, the high current foreclosure rate reveals that the problem continues. New Jersey’s current foreclosure inventory rate of 7.4 percent is the second highest in the country; the percentage of delinquent borrowers across the U.S. has historically been 1.1 percent (CoreLogic, 2013; Demarco, 2011).

Foreclosures have had a powerfully destabilizing effect in New Jersey, particularly in the state’s older cities and inner ring suburbs. The Newark area has been hardest hit overall; the two hardest-hit municipalities have been Irvington and Plainfield, both of which have seen foreclosure filings of over 30 percent (Mallach, 2013). For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner’s primary asset but also reduces the owner’s credit rating, creating barriers to future home purchases and rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Federal Reserve Board, 2008; Kingsley, Smith, and Price, 2009; Frame, 2010).

In addition, with the tightening of mortgage regulations, those who do not qualify look for alternatives, leading to an increased interest in the use of “contract for deed” or “rent-to-own” mortgages (Popoff, 2013).

Homelessness

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe, they can become homeless. This starts a downward spiral of bad credit and destabilized work, school, and family life. Some households move in with relatives, threatening the stability of another household. Others move to public assistance housing and homeless services. In New Jersey in 2013, there were 12,002 homeless people, down from 12,569 in 2010. Approximately half of the homeless are in families. These figures include 639 homeless veterans, up from 567 in 2011. The rate of homelessness in New Jersey is much lower than the national average at 135 per 100,000 population compared to 200 per 100,000 for the U.S. (National Alliance to End Homelessness, 2013; U.S. Interagency Council on Homelessness, 2014; U.S. National Center on Homelessness Among Veterans, 2010; Monarch Housing, 2014).

The evidence is clear that the cost of preventing homelessness is significantly less than the cost of caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services (National Alliance to End Homelessness, 2005). The National Alliance to End Homelessness (NAEH) estimates that the cost to help a household recover from a homeless episode is \$11,439, including shelter, transitional housing, counseling, and other services (NAEH, 2005). And Philip Mangano, former executive director of the U.S. Interagency Council on Homelessness, reports **that the cost of keeping people on the street ranges between \$35,000 and \$150,000 per person per year, while the cost of keeping formerly homeless people housed ranges from \$13,000 to \$25,000 per person per year**, based on data from 65 U.S. cities (Mangano, 2008).

CHILD CARE AND EDUCATION

The consequences for a family of not having child care are twofold: the child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting future earning potential. As discussed in the Household Survival Budget, child care in New Jersey is often the most expensive item in a family’s budget. The

average cost of unlicensed, non-accredited, home-based child care is \$716 per month for an infant and \$625 per month for a four-year-old. By comparison, the average cost of licensed, accredited child care centers is 24 percent more at \$885 per month for an infant and 23 percent more at \$769 per month for a four-year-old (NJACCRRRA, 2012).

In an attempt to save money, or because they lack other available child care options, ALICE parents may use unlicensed, home-based child care. Though unlicensed, home-based child care is less expensive, it is also unregulated, so the safety, health, and learning quality of home-based care are sometimes questionable (NJACCRRRA, 2013).

The value of good child care – for children, their families, and the wider community – is well documented. Early learning experiences that help build both social skills and pre-learning skills have social and economic benefits for children, parents, employers, and society as a whole, both now and in the future. **Alternatively, poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children.** Inadequate child care negatively affects parents and employers as well, resulting in absenteeism, tardiness, and low productivity (Alliance for Excellent Education, 2011 and 2013; Haskins, 2011; Childhood Trends, 2011; McCartney, 2008).

Some child care needs can be covered by publicly subsidized preschools, which provide great savings to ALICE families. New Jersey’s three state-funded preschool programs enroll 51,540 children, primarily in struggling urban districts. New Jersey spends the highest amount per student on preschool subsidies in the U.S., \$11,659, and these programs scored 8 out of 10 in the National Institute for Early Education Research (NIEER)’s Quality Standards Checklist (NIEER, 2013; O’Dea, 2013).

The rate of enrollment in New Jersey preschools is one of the best in the country, yet 38 percent of the state’s children age three to four years old do not attend any preschool (Annie E. Casey, 2014). The state-funded public preschool programs, established in struggling urban districts, have increased the percentage of minority children in nursery school or preschool. Black children were most likely to be enrolled, with 76 percent attending public preschool, compared with 74 percent of white children, 72 percent of Asian children and 67 percent of Hispanic children (Alvarado, 2014).

However, attendance at preschool is highly related to income and children in households with more income are more likely to attend preschool. In New Jersey, forty-seven percent of children in households with income roughly below the ALICE Threshold (below 200 percent of the FPL) were not enrolled in preschool, compared to 34 percent for those in families with income roughly above the ALICE Threshold (Annie E. Casey, 2014).

One impact of the Great Recession has been the decrease in demand for child care as unemployed parents save money by caring for preschool-age children at home. The empty spaces in child care centers create economic problems for those centers. In some cases, centers raise rates for remaining children, but that is often not possible for government-subsidized spots. In other cases, centers are forced to close. The number of centers in New Jersey fell by 6 percent from 2009 to 2013, and the number of licensed child care centers dropped in all but three counties – Cumberland, Hudson, and Passaic (Advocates for Children of New Jersey, 2014).

One area of particular concern for New Jersey’s ALICE households is the achievement gap in New Jersey’s public schools. On average, New Jersey students have high standardized test scores and graduation rates. New Jersey ranks second and fourth, respectively, in overall attainment on 4th and 8th grade language arts and math exams offered by what is

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commonly referred to as the Nation’s Report Card – the National Assessment of Educational Progress, or NAEP. In addition, New Jersey has one of the highest high school graduation rates in the country at 87 percent, compared to the national average of 80 percent (Annie E. Casey, 2014; Advocates for Children of New Jersey, 2014). However, these averages mask a significant racial and economic achievement gap.

The graduation rate for White high school students in New Jersey was 93 percent in 2011–2012, yet in the same year, only 75 percent of Black students and 77 percent of Hispanic students earned diplomas. The graduation rate was only 74 percent for students with disabilities, 73 percent for students with limited English proficiency, and 75 percent for economically disadvantaged students (National Center for Education Statistics, 2014). In addition, New Jersey had the second highest gap in the nation between the proficiency levels of low- and high-income students in 8th grade reading in 2012 (New Jersey Department of Education, 2012).

This gap has fueled intense frustration, particularly in urban areas. One response has been migration from cities to the suburbs by those who can afford to do so. As a result, almost half of all Black students and more than 40 percent of all Latino students in New Jersey attend schools that are overwhelmingly segregated both racially and socio-economically (Tractenberg, 2013).

Another response to the persistence of the achievement gap and the perception that public schools have not met the needs of many students has been the creation of charter schools. There are currently 87 public charter schools located across New Jersey, with a concentration in Newark. The ability of charter schools to close the achievement gap for students of color and those from socio-economically disadvantaged backgrounds is the subject of nationwide debate. There is some evidence that they are making a difference in New Jersey, such as the report on New Jersey’s charter school performance by Stanford University’s Center for Research on Education Outcomes (CREDO), which studies charter school performance across the U.S. (CREDO, 2012).

The difference in the net fiscal contributions of a high school graduate versus a high school dropout in the U.S. is \$305,000 over that person’s lifetime, according to a 2009 estimate by the Center for Labor Market Studies at Northeastern University. The gap between high school graduates and those who hold a bachelor’s degree is \$512,000. Included in these calculations is income from tax payments minus cost of government assistance, institutionalization, and incarceration. The evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. The lack of a basic education has repercussions society-wide as well, including lower tax revenues, greater public spending on public assistance and health care, and higher crime rates. Closing the education achievement gap would be economically beneficial not only for lower-income individuals and families, but for all New Jersey residents (Tyler and Lofstrom, 2009; Center for Labor Market Studies, 2009 and 2009a).

Another problem for ALICE households is the cost of college and the burden of college loans. Because college graduates have greater earning power, more Americans than ever before are attending college, but at the same time, more are dropping out and defaulting on their loans. In New Jersey, 23 percent of workers have some college or an associate’s degree, but not a bachelor’s degree. These residents are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 hadn’t received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham and Kienzl, 2011).

FOOD

Having enough food is a basic challenge for ALICE households. Between 2010 and 2012, 12.1 percent of New Jersey households experienced food hardship (U.S. Department of Agriculture (USDA), 2012). Feeding America estimates that 13 percent of the overall New Jersey population and 18.5 percent of the state's children are food insecure, according to the USDA's measure of lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods (Feeding America, 2014).

The need for food assistance has increased over time as well. **From 2007 to 2012, the total number of New Jersey households receiving federal food stamps (SNAP) increased by 127 percent** (American Community Survey, 2007 and 2012). In addition, the Community Food Bank of New Jersey (CFBNJ) reported a continuing increase in need from 2008 to 2013, forcing an increase in distribution from 23 million pounds of food in 2008 to 37 million in 2010, and then to 46 million in 2013 (CFBNJ, 2011; Feeding America, 2014). Of the households that Feeding America has served in New Jersey, 34 percent had at least one employed adult, and 49 percent reported having to choose between paying for food and paying for utilities (Feeding America, 2010).

Access to healthy food options is another challenge for the ALICE population. Many low-income households work long hours at low-paying jobs and are faced with higher prices for and often minimal access to fresh food, which often makes healthy cooking at home difficult and unaffordable. More convenient options like fast food, however, are usually far less healthy. In New Jersey, 34 percent of adults and 39 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that only 77 percent of New Jersey neighborhoods have a healthy food retailer within a half-mile; however, this percentage is higher than the national average of 70 percent (Centers for Disease Control and Prevention (CDC), 2013).

Not having enough income to afford healthy food has consequences not only for ALICE's health, but also for the strength of the local economy and the future health care costs of the community. Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis (Seligman, Laraia and Kushel, 2010; Kendall, Olson and Frongillo, 1996). The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (USDA, 1999).

Households facing food insecurity are also more vulnerable to obesity. ALICE households often lack access to healthy, affordable food or time to prepare it, and they have fewer opportunities for physical activity because of long hours at work and poor access to recreational spaces and facilities. In addition, stress often contributes to weight gain, and ALICE households face significant stress from food insecurity and other financial pressures (Hartline-Grafton, 2011). In New Jersey, 25 percent of adults are overweight or obese, slightly less than the national average of 28 percent (CDC, 2013). These rates have increased over time, from 20 percent in 2001 to 25 percent in 2012. Youth obesity rates also increased slightly, from 10 percent in 2001 to 11 percent in 2011 (CDC, 2012).

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“Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment.”

TRANSPORTATION AND COMMUTING

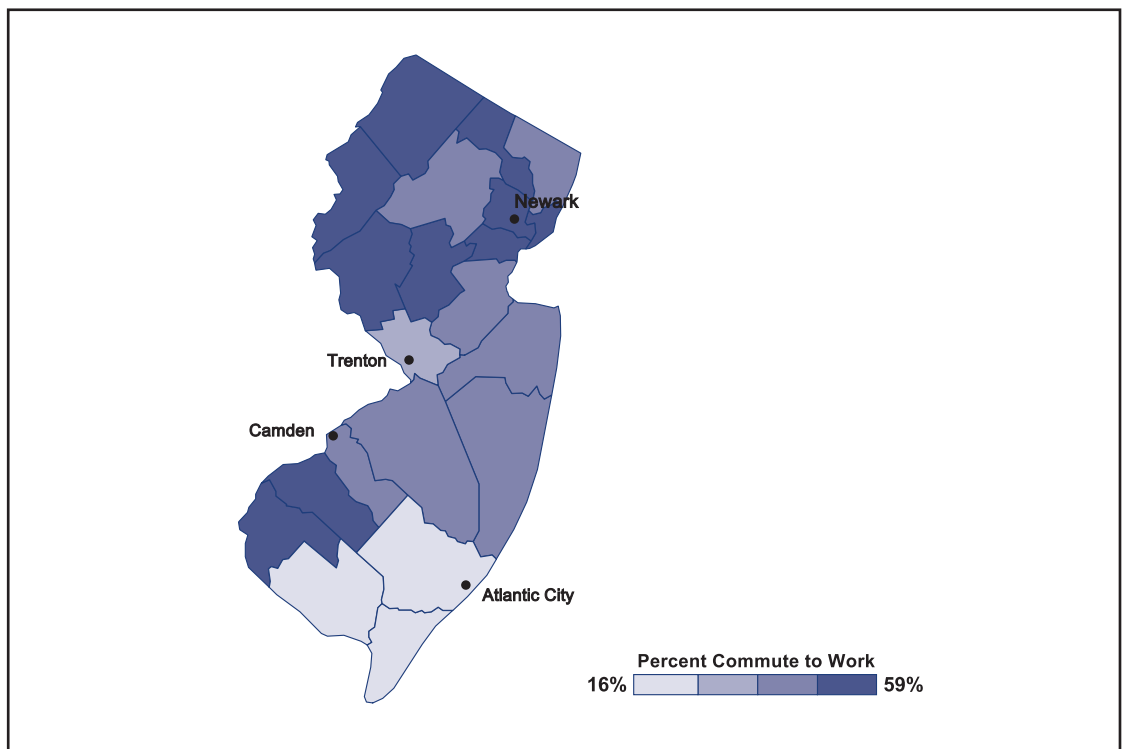
Despite the fact that New Jersey has the second highest rate of public transportation use in the country (11.2 percent), the majority of the state’s bus and rail network is oriented toward travel into New York City. The result is that three million people use a car daily in New Jersey. Without a car or public transportation, ALICE households have difficulty getting to their jobs, grocery stores, schools, and health care centers. Also, because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment.

Public transportation is centered in Bergen, Essex, and Hudson counties, where there are extensive options. The primary options are buses, used by 6.6 percent of commuters; rail, used by 4.4 percent; and ferry, used by 0.2 percent (NJ Future, 2012). Because using public transportation is less costly than owning a car, availability can provide significant savings for ALICE households. However, because most of New Jersey’s public transportation is New York City-bound, many routes still require a car to get to the transit station, limiting access for ALICE households.

Commuting impacts most workers in New Jersey. On average, 45 percent of commuters in each county – using both public and private transportation – commute to another county for work (Figure 35). Warren County has the highest percentage of residents commuting outside the county, with 59 percent, and Atlantic County has the lowest, with 16 percent. In addition, the mean commute time for New Jersey workers is 31 minutes to work, more than the national average of 26 minutes (American Community Survey, 2012).

Long commutes add costs (car, gas, child care) that ALICE households cannot afford. Long commutes also reduce time for other activities such as exercise, shopping for and cooking healthy food, and community and family involvement.

Figure 35.
Percent of Workers Commuting Outside Home County, New Jersey, 2012



Source: American Community Survey, 2012

Nationally, families with a car are more likely to live in neighborhoods with greater environmental quality, safety, and social quality than the neighborhoods of households without cars (Pendall, Hayes, George, and McDade, 2014). There are consequences for the wider community when households do not have access to a car and cannot get to work or to health care facilities, including reduced economic productivity and a greater burden on health services, particularly emergency vehicles.

Because owning a car is essential for work, many ALICE households need to borrow money in order to buy a vehicle. Low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and are forced to resort to non-traditional means, such as “Buy Here Pay Here” used car dealerships and Car-Title loans (Center for Responsible Lending, 2012).

In 2010, approximately 33 percent of ALICE households nationally bought a new vehicle through installment debt, a drop from 44 percent in 2007, reflecting the national decrease in the purchase of new vehicles. With that national decrease, the average value of vehicles dropped across the country. Nationally, for low-income families, the median car value is \$4,000, or about one-third of the \$12,000 median value of cars owned by middle-income families (Bricker, Kennickell, Moore, and Sabelhaus, 2012).

One way low-income households try to close the income gap is by skimping on expenses, and those expenses often include car insurance. Despite the fact that driving without insurance is a violation in nearly every state, 11 percent of New Jersey motorists were uninsured in 2009, up from 8 percent in 2007 (latest figures available from the Insurance Research Council, 2009 and 2011). Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorist coverage adds roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008).

Another cost-saving strategy is not registering a vehicle, saving the annual fee and possibly the repairs needed for it to pass inspection. These strategies may provide short-term savings, but they have long-term consequences such as fines, towing and storage fees, points on a driver’s license that increase the cost of car insurance, and even impounding of the vehicle. Low-income households also often defer car maintenance. Again, this short-term cost saving measure creates risks for the wider community as older and poorly maintained vehicles on the roads pose safety and environmental risks to all drivers.

These “cost-cutting” strategies all have risks for ALICE households as well as for the wider community. Older cars that may need repairs make driving less safe and increase pollution for all. When ALICE workers cannot get to work on time, productivity suffers. And when there is an emergency such as a child being sick or injured, if an ALICE household does not have reliable transportation, their options are poor – forgo treatment and risk the child’s health, rely on friends or neighbors for transportation, or call an ambulance, increasing costs for all taxpayers.

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HEALTH AND HEALTH CARE

Quality of health directly correlates to income. Low-income households are more likely than higher-income households to be obese and to have poorer health in general (CDC, 2011; CDC, Behavioral Risk Factor Surveillance System, 2010). There is a two-way connection: having a health problem can reduce income and increase expenses, often moving a family below the ALICE Threshold or even into poverty. But trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie and Tekin, 2011; Federal Reserve, 2013; Zurlo, Yoon, and Kim, 2014).

“Across the U.S., funding has been cut for mental health services while demand has increased. According to the Center for Behavioral Health Statistics and Quality, only 38 percent of individuals with mental health issues have received appropriate services.”

A 2011 survey of U.S. physicians by the Robert Wood Johnson Foundation concluded that “medical care alone cannot help people achieve and maintain good health if they do not have enough to eat, live in a dilapidated apartment without heat, or are unemployed.” Physicians report that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), transportation assistance (47 percent), employment assistance (52 percent), adult education (49 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, December 2011).

A contributing factor to poor health in New Jersey is a shortage of health care professionals. According to the Kaiser Family Foundation, there are 30 Primary Care Health Professional Shortage Areas (HPSA) in New Jersey, with 60 percent of need being met, the same as the national rate for HPSAs across the country. Similarly, there are approximately 35 Dental Care HPSAs in New Jersey, with only 31 percent of need being met, and 31 Mental HPSAs, with 72 percent of need being met (Kaiser Family Foundation, 2012).

ALICE households try to save on health care in many ways. Unfortunately, most have downside risks, many of them significant.

Preventative Health Care

A common way to save on health care costs is to forgo preventative health care, which typically includes seeing a doctor, taking regular medication, and maintaining a healthy lifestyle. For many ALICE households, visits to doctors are often seen as too expensive. In New Jersey, 15 percent of adults went without care in 2011, but among low-income adults, 27 percent went without (Commonwealth Fund, 2014).

Forgoing preventative dental care is even more common, and low-income adults are almost twice as likely as higher-income adults to have gone without a dental check-up in the previous year. Yet poor oral health impacts overall health and increases the risk for diabetes, heart disease, and poor birth outcomes (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

Untreated mental health issues are also a pressing problem. The percent of New Jersey residents aged 18 or over with any mental illness was 15 percent in 2012, according to the Substance Abuse and Mental Health Services Administration (SAMHSA). However, according to the National Alliance on Mental Illness (NAMI), New Jersey’s public mental health system provides services to only 46 percent of adults who live with serious mental illnesses in the state (NAMI, 2012; SAMHSA, 2014). Across the U.S., funding has been cut for mental health services while demand has increased. According to the Center for Behavioral Health Statistics and Quality, only 38 percent of individuals with mental health issues have received appropriate services. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting emergency rooms for psychiatric care (Glover, Miller and Sadowski, 2012). Untreated mental health issues shift problems to other areas: they increase emergency department costs, increase acute care costs, and add to caseloads in the criminal, juvenile justice, and corrections systems, as well as increasing costs to assist the homeless and the unemployed. It should be noted that nationally, each \$1 spent on substance abuse treatment saves \$7 in future health care spending (Glover, Miller, and Sadowski, 2012).

Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment, and over half of individuals with private insurance said that the number one reason they do not seek mental health treatment is because they are worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; Parity Project, 2003).

More than 93,000 children live with serious mental health conditions in New Jersey, according to NAMI. The implications of untreated mental illness in children and teens, according to the National Center for Children in Poverty, are that nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman and Cooper, 2010; NAMI, 2010). National research also shows that consistent with other areas of health, children in low-income households (such as ALICE) and minority children who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem and Brach, 2009).

In addition to the high costs of health care, low-income and minority families across the country may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). In New Jersey, according to a survey by the Rutgers Centers for State Health Policy, 29 percent of non-citizen immigrants had not seen a doctor or nurse in 2012 or 2013, compared to only 8 percent of New Jersey residents born in the United States. And of those New Jersey residents who had seen a provider, 41 percent of non-citizen immigrants had encountered a communication problem, compared with 31 percent of foreign-born citizens and 30 percent of U.S.-born residents (Lloyd, Cantor, Gaboda, and Guarnaccia, 2011). **When care is hard to access, a health problem worsens, and the cost of treatment increases significantly for the patient or, if the patient cannot pay, for the state.**

Health problems also cost employees lost wages for absenteeism, and their companies feel that cost in decreased productivity. A NAMI study estimated that the annual cost to employers for mental-health absenteeism ranged from \$10,000 for small organizations to over \$3 million for large organizations (Harvard Mental Health Letter, 2010; Parity Project, 2003).

Insurance Coverage

Another way to save on health care costs is to forgo health insurance. While 17 percent of the total New Jersey population under 65 years old did not have health insurance in 2012, 34 percent of those with income roughly below the ALICE Threshold were without insurance (Kaiser Family Foundation, 2012). In general, the national rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades. In particular, health insurance coverage has fallen by more than 14 percent for the lowest two quintiles (Schmitt, 2012).

Forgoing dental insurance is even more common, as it is often not included in private health insurance packages. Forty-five percent of Americans do not have dental coverage. Dental

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“When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the more expensive emergency room for help because their condition has reached a crisis point and they have no other option.”

care has restrictive coverage through Medicaid in most states, including New Jersey, and as a result, only 71 percent of adults in the state visited a dentist in the past year (Kaiser Commission on Medicaid and the Uninsured, June 2012; Kaiser Family Foundation, 2012).

Emergency Room Use

The consequences of forgoing preventative care and health insurance include poorer health status and increases in emergency room use, hospitalizations, and cardiovascular events (Heisler, Langa, Eby, Fendrick, Kabeto, and Piette, 2004; Piette, Rosland, Silveira, Hayward, and McHorney, 2011). The number of emergency room visits in New Jersey is slightly below the national average with 393 per 1,000 people in 2011, compared to 415 per 1,000 for the U.S. overall (Kaiser Family Foundation, 2012). However, a recent Rutgers study found that per capita, low income is the most important cause of avoidable hospital use and costs (DeLia and Lloyd, 2014).

When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the more expensive emergency room for help because their condition has reached a crisis point and they have no other option. The wider community feels the consequences of emergency room use in increases in health insurance premiums, charity care, Medicare, and hospital community assistance (Bureau of Labor Statistics (BLS), 2010; Kaiser Family Foundation, 2011).

Caregiving

Another hidden health care cost is that of caring for a sick or elderly family member or someone living with a disability. The AARP estimates that there were more than 1.19 million family caregivers at any given time in 2009 in New Jersey. That number rises to 1.75 million when including all who served as caregivers at any point during the year (AARP, 2011). With 3.2 million households in the state, that means that **at least one in three households in New Jersey has a caregiver. Because of the cost constraints under which ALICE households operate, it is likely that more than one in three ALICE households has a caregiver.**

Caregiving for a family member is costly for families both in the time devoted to care and in the time taken away from employment. Many caregivers are forced into the role because they cannot afford outside care. However, families of all income levels may choose to care for family members themselves.

In 2009, New Jersey caregivers donated 1.1 billion hours to care for elderly parents or family members who were sick or had a disability, according to the AARP. At the hourly wage of \$11.59 for a typical home health aide, that totals **more than \$13.2 billion in unrealized income provided by family caregivers (AARP, 2011) – more than twice as much as New Jersey’s total Medicaid spending of \$5.5 billion in 2012.**

A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reduced hours of work because of caregiving responsibilities was on average \$142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was \$131,351, and a very conservative estimate for reduced pensions was approximately \$50,000. In total,

nationally, the cost impact of caregiving on an individual female caregiver in terms of lost wages and Social Security benefits was \$324,044 (MetLife, 2010).

INCOME

As discussed in Section III, low wages for ALICE households make it more difficult to meet their basic budget, and in many instances they also face higher costs. A reduction in income has forced many to turn to government assistance for the first time. ALICE households use many strategies to increase their income, including working longer hours or taking an additional job. Despite a high unemployment rate, 4.5 percent of workers in New Jersey were multiple jobholders in 2012 (BLS, 2013a).

Despite New Jersey's high average high school graduation rates, the rates are lower for youth in households with insufficient income because there is often pressure on family members to drop out of school and work. Unfortunately, in the current economy, pressure for additional family income is greater but there are fewer job opportunities, especially for youth and particularly in New Jersey's major cities. Low graduation rates and high unemployment both contribute to higher rates of crime, teen pregnancy, and substance abuse (State of New Jersey Prevention Working Group, 2008).

Without sufficient income, many ALICE households do not qualify for traditional financial products. The alternatives carry higher fees and interest rates and more associated risks.

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Economic Mobility Project found that families that experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Pew Economic Mobility Project, 2013).

Taxes

The conventional view may be of low-income households receiving government assistance, but from this Report it is clear that ALICE households contribute by working, buying goods and services, and paying taxes. While there is some relief for the elderly and the lowest-income earners, most ALICE households pay about 15 percent of their income in federal taxes. Only very low-income households, earning less than \$20,000 per year for a couple or \$10,000 per year for a single individual (below the poverty rate), are not required to file taxes (IRS, Form 1040, 2012). However, when households cannot afford to pay their taxes, they increase the cost to those who do. They also incur the risk of being audited and paying fines and interest in addition to the original amount due.

SAVINGS

Without assets, ALICE households risk greater economic instability, both in the present through an unexpected emergency as discussed above, and in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. Without asset building stakeholders, communities may experience instability and a decline in economic growth.

“Without savings, it is impossible for a household to become economically independent. Without asset building stakeholders, communities may experience instability and a decline in economic growth.”

“Few assets and a weak credit record mean that many ALICE families are forced to use costly alternative financial products. They are also vulnerable to predatory lending practices.”

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to the Pew Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Pew Economic Mobility Project, 2013).

Few assets and a weak credit record mean that many ALICE families are forced to use costly alternative financial products, as discussed in Section III. They are also vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to so many foreclosures in New Jersey (McKernan, Ratcliffe, and Shank, 2011).

High-interest, unsecured debt from credit cards and payday loans can be a useful short term alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring utilities is often greater than the interest rate on a credit card. Because payday loans fill an important need, despite their being illegal in New Jersey, their use proliferates both over the Internet and through businesses that find loopholes to offer them.

However, this means that the downside of payday loans continues in New Jersey as across the country (Payday Today, 2014; Jenkins, 2013). The repeated use of payday loans and credit card debt increases the fees and interest rates and decreases the chance that they can be repaid (CRSA, 2006; Campbell, Jackson, Madrian, and Tufano, 2011; Boguslaw, 2013). Repeated use of payday loans is also linked to a higher rate of moving out of one’s home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (CRSA, 2006; Campbell, Jackson, Madrian, and Tufano, 2011; Boguslaw, 2013).

For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. Indeed, to discourage payday loans to military personnel, the 2007 National Defense Authorization Act caps rates on payday loans to service members at a 36 percent annual percentage rate (Campbell, Jackson, Madrian, and Tufano, 2011).

CONCLUSION – FUTURE PROSPECTS FOR ALICE HOUSEHOLDS

As this Report has documented, despite aggregate ALICE household earnings of more than \$26.2 billion, and despite another \$15.9 billion in spending by government, nonprofits, and hospitals, there are still 1.2 million households in New Jersey struggling financially. Without public assistance, ALICE households would face even greater hardship, and many more would be in poverty. However, the majority of government programs are intended to help the poor obtain basic housing, food, clothing, health care, and education (Haskins, 2011), not to enable economic stability. Accordingly, these efforts have not solved the problem of economic insecurity among ALICE households. This is clearest with Social Security spending: senior households are largely above the Federal Poverty Level (FPL) but often still below the ALICE Threshold for economic survival.

This section of the Report identifies the future obstacles to economic stability in New Jersey for ALICE households as the state faces the challenges of an aging population, a stagnant job market increasingly dependent on low-wage jobs in the service sector, and storm recovery and vulnerability to natural disasters.

New Jersey has some of the best infrastructure in the country, including interstate and public transportation, one of the most extensive fiber-optic networks in the world, and a workforce and higher education system with STEM (science, technology, engineering, and mathematics) expertise. However, a slow economy and a limited state budget have made it difficult for the state to maintain these expensive investments, and they are showing signs of deterioration. Most dramatically, Superstorm Sandy exposed problems with the state's electric power, water, and transportation systems (Facing Our Future, 2013).

At the same time, New Jersey's population has become older and more diverse, and this trend is projected to continue into the next two decades. New Jersey ranks 37th nationally for natural growth rate (births vs. deaths) at 1.2 percent compared to the national average of 2.4 percent (Wu, 2014). Currently, migration into the state is being offset by outward migration, so increased immigration will be necessary to expand the economy and support an aging population. However, because New Jersey is the most densely populated state in the country (1,210 persons per square mile), any increase in population will put pressure on existing housing, services, and infrastructure.

These trends have consequences for ALICE households. The most immediate challenge is the stubbornly high rate of unemployment; while the 2013 rate of 8.2 percent has improved from the peak of 9.6 percent in 2010, it remains significantly higher than the pre-Great Recession rate of 3.7 percent in 2000. New Jersey's economy has been growing slower than the nation in recent years and has also lagged behind the growth in neighboring states. Between 2003 and 2013, there were only two years when real GDP growth was greater in New Jersey than it was in the nation. Employment growth and payrolls also grew at half the national rate. In addition, since older residents typically spend less money, growth in

“The majority of government programs are intended to help the poor obtain basic housing, food, clothing, health care, and education, not to enable economic stability.”

“ALICE households are more susceptible to the downside impacts of natural disasters like Superstorm Sandy.”

consumer-driven industries (outside of health care) may dampen future growth (Wells Fargo, 2013).

The aging population with less savings will likely become senior ALICE households and add to the demand for low cost housing, as well as health care and other services. At the same time, with more workers in low-wage jobs and an aging infrastructure, ALICE households will face problems such as the lack of supply of low-cost housing, fewer health care resources, and longer commutes.

In addition, ALICE households are more susceptible to the downside impacts of natural disasters like Superstorm Sandy, as they are more likely to live in less expensive, flood-prone areas. Despite the national attention on the million dollar beach front homes, many of Sandy’s victims lived in modest housing along the back bay and river plains. ALICE households also have fewer resources to prepare for natural disasters, and they have no savings to help recover from even minor damage to their home or car, or from lost wages.

This section also reviews the short-term interventions that can help sustain ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability in New Jersey.

Finally, this section considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

AGING POPULATION

Between 2005 and 2050, the share of the population aged 60 and over is projected to increase in nearly every country in the world. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth (Bloom, Canning, and Fink, 2011). New Jersey’s elderly population is projected to increase by 27.2 percent between 2010 and 2020. Another 27.1 percent increase is projected for the 2020–2030 decade. This means that while senior citizens in 2010 accounted for 13.5 percent of the population (not households), by 2020 the cohort will have expanded to 16.3 percent of the population, and to 19.9 percent in 2030. New Jersey’s elderly population will reach 1.9 million by 2030, when all surviving baby boomers are 65 and over (Wu, 2012; Department of Human Services, 2013).

Aging will have an impact on the ethnic composition of New Jersey’s workforce as well. As older residents retire in the next two decades, a lower percentage of the remaining working-age population will be White and a higher percentage will be Hispanic and Asian. These younger and more diverse cohorts will make up the labor force over the next two decades and beyond (Wu, 2014).

With these shifts in population and limited population growth, there may also be fewer workers to support the greater numbers of retired households. In fact, the number of younger workers is projected to decrease at the same time that the number of retirees is increasing (Wu, 2014).

This shift in demographics, as well as the impact of the housing boom and bust, will likely produce more senior ALICE households and increase their economic challenges. In particular, many aging householders in New Jersey have seen the value of their houses

decline, their retirement assets go toward emergencies, and their wages decrease so that they cannot save (Kitchenman, 2013).

Population aging, slow population growth, and a low-wage service sector have significant consequences for ALICE households and the wider community. First, there will be increased pressure in the housing market for smaller rental units. Unless changes are made to New Jersey's housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing home values they had estimated in better times, which they had thought would support their retirement plans.

Second, there will be a need for even more caregivers in the future. Currently, one-third of New Jersey households have a caregiver. The demand for ALICE caregivers will increase, but there will be relatively fewer family members available to provide care. Households with caregivers risk future financial instability due not just to reduced work opportunities, but also to lost Social Security benefits and reduced pensions.

Third, there will be increased pressure for low-cost assisted living and nursing facilities and home health care. The cost of these facilities and services will be a major concern for senior ALICE households. Lower costs for health care services also have consequences for ALICE workers: for example, the rate Medicare pays health aides – one of the most common ALICE jobs – impacts not only the federal budget as the total number of health aide jobs increases, but the ALICE household budget as well if wages for those jobs decline.

EMPLOYMENT

With a 2013 unemployment rate of 8.2 percent and an underemployment rate of 14.7 percent, it will take significant job growth in New Jersey to absorb both the unemployed and the underemployed (Bureau of Labor Statistics (BLS), 2014). Long-term unemployment continues to be a problem. As former Federal Reserve Chairman Ben Bernanke explained, “Because of its negative effects on workers’ skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy” (Bernanke, 2012).

In addition, there is the challenge of finding jobs that cover the basic cost of living. While some of the highest-skilled jobs in the country are located in New Jersey's technology or pharmaceutical industries, the majority of jobs that make up New Jersey's largest sectors are low-skilled service jobs. Much attention has been given to the need for more college educated workers, especially to replace retiring baby boomers (Johnson and Sengupta, 2009), but the reality of the service sector economy is that most new jobs do not require higher education. Looking ahead, of the occupations with the most projected job openings from 2010 to 2020, low-skilled jobs have the largest share (Figure 36) (BLS, 2012).

More than 73 percent of the openings in the top 20 projected jobs in New Jersey, as well as the majority of existing jobs, pay less than \$20 per hour, which equates to an annual full-time salary of less than \$40,000. The majority of these jobs pay between \$10 and \$15 per hour. In fact, only 11 percent of job openings have an hourly wage between \$20 and \$30 per hour and 16 percent of jobs have an hourly wage above \$30 per hour.

“Population aging, slow population growth, and a low-wage service sector have significant consequences for ALICE households and the wider community.”

Figure 36.
**Projected Occupational Demand by Wage, Education, and Work Experience,
 New Jersey, 2010–2020**

Occupations	Current Employment #	Annual Openings due to Growth, 2010 – 2020	Current Hourly Wage	Typical Education Needed for Entry	Work Experience Required
Home Health Aides	31,300	1,340	\$10.85	Less than high school	None
Retail Salespersons	117,700	1,340	\$13.10	Less than high school	None
Registered Nurses	81,600	910	\$36.45	Associate's degree	None
Food Prep, Including Fast Food	63,300	870	\$9.40	Less than high school	None
Nursing Aides, Orderlies, & Attendants	53,500	770	\$13.10	Postsecondary non-degree award	None
Laborers and Movers, Hand	74,900	760	\$12.90	Less than high school	None
Receptionists & Information Clerks	50,000	740	\$13.55	High school diploma	None
Office Clerks	77,100	730	\$15.60	High school diploma	None
Landscaping & Groundskeeping	35,700	690	\$13.20	Less than high school	None
Cashiers	102,800	650	\$10.15	Less than high school	None
Truck Drivers	42,500	630	\$21.35	High school diploma	1 to 5 years
Customer Service Representatives	57,400	510	\$17.65	High school diploma	None
Hairdressers	31,500	500	\$13.50	Postsecondary non-degree award	None
Software Developers	28,700	480	\$48.00	Bachelor's degree	None
Bookkeeping & Auditing Clerks	52,700	470	\$19.85	High school diploma	None
Accountants & Auditors	37,900	450	\$39.15	Bachelor's degree	None
Waiters & Waitresses	58,000	450	\$10.60	Less than high school	None
Carpenters	26,600	450	\$25.85	High school diploma	None
Construction Laborers	22,200	400	\$22.85	Less than high school	None
Computer Systems Analysts	26,700	390	\$43.10	Bachelor's degree	None

Source: Bureau of Labor Statistics, 2012

“More than 73 percent of the openings in the top 20 projected jobs in New Jersey, as well as the majority of existing jobs, pay less than \$20 per hour, which equates to an annual full-time salary of less than \$40,000.”

The future path of employment in New Jersey depends, of course, on the outlook for the industries that make up the state economy. Over the period of 2010 to 2020, the forecast is for total employment to grow slowly, but there is wide variation in the performance of different industries, and because they are located in different areas, there will be vast geographic differences in economic growth, recovery, and the composition of the labor force by county in New Jersey.

At one end of the spectrum, New Jersey is a leader in technology, advanced manufacturing, bio-pharmaceutical and life sciences, and financial services. It is ranked 12th in the U.S. for STEM (science, technology, engineering, and mathematic) job concentration and 8th for high-tech establishments, according to the 2013 Enterprising States Report (U.S. Chamber of Commerce Foundation, 2013). These jobs require high levels of education and pay high wages. However, these sectors have low levels of employment with low rates of projected growth.

In 2011, New Jersey's technology sector accounted for almost 312,000 jobs, or about 10 percent of the statewide total, and was well paid: the annual average wage exceeded \$103,200, 181 percent of the New Jersey average wage of \$56,900. However, job growth in this sector is projected to increase by only 7.7 percent from 2010 to 2020 (Sun National Bank, 2014; Ferdetta, 2014).

The advanced manufacturing industry, which includes chemical, machinery, and computer and electronic products, contributed over \$17.2 billion to the state's Gross Domestic Product (GDP) in 2010, or about 4 percent of all output, and employed 1.9 percent of workers in 2012. The average wages in this segment were well above the statewide average wage of \$56,900 in 2011 (Sun National Bank, 2014; Timian, 2013).

The bio-pharmaceutical and life sciences industry employed approximately 123,000 people in 2012 and made up 3.9 percent of all private sector workers. In addition, these employers paid their workforce over \$14.5 billion in annual payroll, which translates to 8.1 percent of New Jersey's total private sector wages. This industry's annual average wage in 2011 was \$119,432, or 109.9 percent higher than the state's average private sector wage of \$56,900 (NJLWD, Quarterly Census of Employment and Wages, Annual Averages). Since the industry is so dependent on research and development, employers rely heavily on New Jersey's large concentration of highly educated workers. Nearly two-thirds of all employees in this sector hold at least a bachelor's degree, with advanced degrees well represented across the talent pool (Sun National Bank, 2014).

According to the U.S. Bureau of Economic Analysis, New Jersey's financial services employ only 185,000 workers, yet contributed almost \$37 billion (8.6 percent) to the state GDP. Industry projections call for a 6.9 percent increase in financial services employment to over 211,000 workers by 2020 (0.7 percent annually). The numbers employed in this sector make the greatest impact in Hudson County, where the financial services workforce is almost 34,000 strong – over 18 percent of sector employment (Sun National Bank, 2014; New Jersey Department of Labor and Workforce Development (NJLWD), 2012).

The state's future economic recovery often focuses on financial services, advanced manufacturing, and the pharmaceutical industry. Yet in terms of prospects for ALICE families, the picture is very different. While these technology-based sectors boost New Jersey's GDP, they do not provide income opportunity for ALICE. Industries including administrative support, health care, and leisure, hospitality, and retail that are known for their dependence on large numbers of low-wage, low-skilled jobs will have the greatest impact on ALICE workers.

“At one end of the spectrum, New Jersey is a leader in technology, advanced manufacturing, bio-pharmaceutical and life sciences, and financial services.”

“Many of the businesses within the LHR sector directly and indirectly support the state’s tourism industry. However, Superstorm Sandy devastated the Jersey Shore – the heart and soul of the tourism business.”

The largest industry sector in New Jersey by employment is leisure, hospitality, and retail (LHR), employing more than 767,000 workers or nearly one-quarter (24.5 percent) of the state’s private sector workers in 2012, and contributing \$46.5 billion, or 9.5 percent of total GDP, in 2011. Many of the businesses within the LHR sector directly and indirectly support the state’s tourism industry. However, Superstorm Sandy devastated the Jersey Shore – the heart and soul of the tourism business. As a consequence, projected growth for the sector is less than one percent annually through 2020 (Sun National Bank, 2014; NJLWD, 2012).

The second largest industry in terms of employment is health care, employing more than 420,000 workers in 2012. Despite the longer-than-expected economic recovery, employment in health care in New Jersey increased by 1.7 percent from 2006 through 2011, though like the rest of the state’s economy, this rate lags behind the national growth rate of 2.2 percent. The health care industry contributed \$30 billion to New Jersey’s GDP in 2010, roughly 7 percent of all output, and accounted for almost 12 percent of all state employment in 2012, up from 7.5 percent in 1990. From 2010 to 2020 health care is projected to add 62,000 new jobs, a growth rate of 1.3 percent, and account for more than 19 percent of net job growth in the state. However, this is still slower than the 3 percent growth rate during the 1990s and the 2 percent growth rate during the 2000s (Sun National Bank, 2014; NJLWD, 2012).

New Jersey’s third largest sector in terms of employment is transportation, logistics, and distribution (TLD). With a network of airports, rail lines, seaports, and interstate highways, New Jersey is the transportation hub of the mid-Atlantic states. In 2011, TLD employed 355,349 workers – 11.3 percent of the state’s workforce – and it is projected to add another 69,200 jobs by 2012 and possibly more when the Panama Canal expansion is completed, since that expansion will enable larger ships to pass through and deliver more goods to the East Coast of the U.S. at a lower cost (Wells Fargo, 2014).

With New Jersey job growth concentrated in sectors with low wages, investment in education will have little payoff, reducing the means by which ALICE families can raise their income to a more financially stable level. Of the top 20 projected job openings in New Jersey, a bachelor’s degree is the highest education requirement and is needed for only 10 percent of job openings. Most job openings, 47 percent, require less than a high school diploma, and 28 percent require only a high school diploma. Only 16 percent require an associate’s degree or a postsecondary non-degree award; none require a master’s or doctoral degree (BLS, 2012d).

These projections fit with the research on national trends. According to the Economic Policy Institute, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). And the experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, and Zukin, 2012). With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

IMMIGRATION

Immigrants have been an important source of economic growth in New Jersey as both workers and entrepreneurs, increasing from 12.5 percent of the state population in 1990 to 21.5 percent in 2011. The economic fortunes of these immigrants are varied, but many have become ALICE households.

Immigrants have been an important part of New Jersey’s economy for the last decade. New Jersey’s 67,755 Asian-owned businesses had sales and receipts of \$29.9 billion and

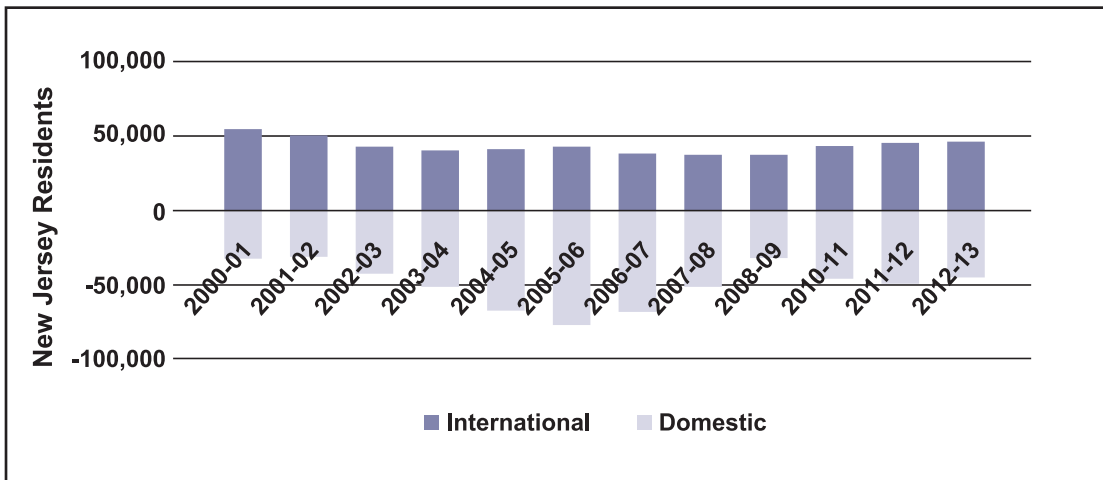
employed 115,024 people in 2007, the last year for which data is available, according to the U.S. Census Bureau's Survey of Business Owners. In addition, the state's 68,374 Latino-owned businesses had sales and receipts of \$10.2 billion and employed 48,059 people (Immigration Policy Center, 2014).

Even undocumented workers remain important to New Jersey's economy. According to an estimate by the Perryman Group, if all unauthorized immigrants were removed from New Jersey, the state would lose \$24 billion in economic activity, \$11 billion in gross state product, and approximately 103,898 jobs (Perryman Group, 2008). Workers in these jobs are notoriously underpaid, and are among the most vulnerable to living in ALICE and poverty households.

The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled American women to work more and to pursue careers while having children (Furman and Gray, 2012). However, job opportunities and wages need to be sufficient to continue to attract these workers.

The number of international migrants to New Jersey has slowed from 54,557 in 2000–2001 to 46,373 in 2012–2013, and has more than been offset by net domestic migration out of the state, which peaked in 2005–2006 at 76,853 and fell to 45,035 in 2012–2013 (Figure 37) (Wu, 2014).

Figure 37.
Domestic and International Migration, New Jersey, 2000–2013



Source: Wu, 2014

RACE/ETHNICITY

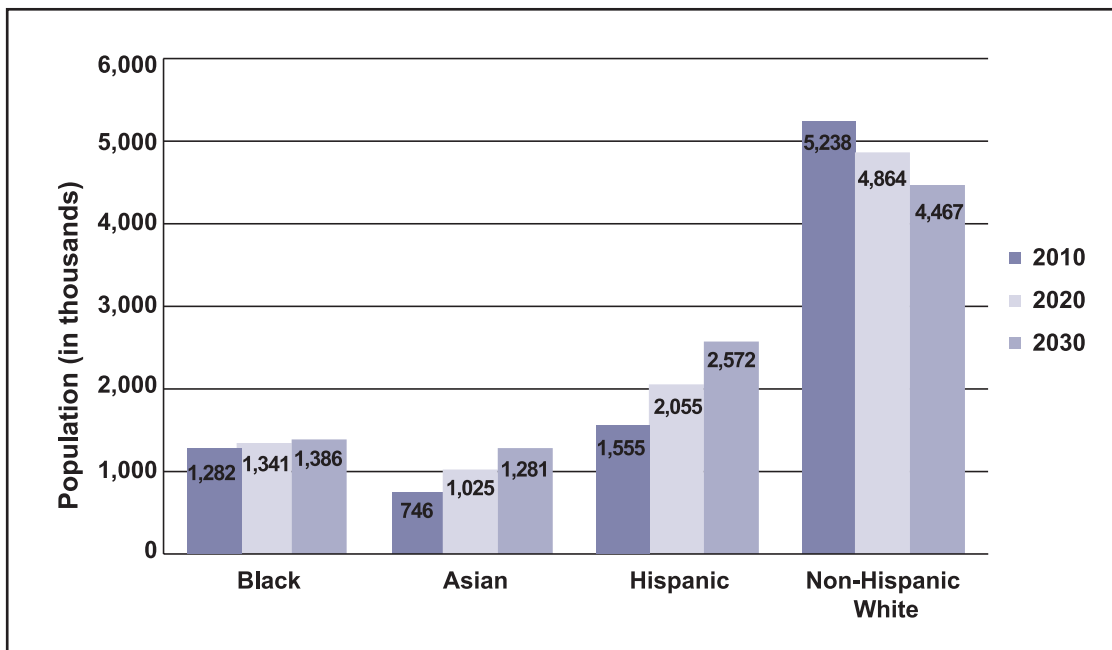
Most of the limited growth in New Jersey's population over the next 20 years will come from Latin America and, to a lesser extent, from Asia. In fact, without Hispanic and Asian immigrants, New Jersey would not have any population growth over the next decades, since the state's non-Hispanic population is projected to decline (Figure 38). The Hispanic population in New Jersey currently accounts for approximately 14 percent of the population, having grown 39.2 percent since the 2000 Census. This population is projected to grow through immigration as well as births by 32.1 percent between 2010 and 2020 and then by another 25.2 percent between 2020 and 2030 (Wu, 2014).

“According to the Economic Policy Institute, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess.”

“While ALICE households consist of all races and ethnicities, economic disparities in race and ethnicity continue to be marked in New Jersey.”

There has also been a high rate of growth of the Asian population, which is projected to continue. The 2000 Census found less than 500,000 Asian residents in New Jersey; by 2010, that figure had increased by 50.9 percent. The number of Asians is projected to increase by 37.4 percent from 2010 to 2020 and by an additional 24.9 percent between 2020 and 2030. By 2030, the projected Asian population of 1.28 million will account for 13.3 percent of the state’s total population (Wu, 2014).

Figure 38.
Population by Race and Ethnicity, New Jersey, 2010–2030



Source: Wu, 2014

The importance of Hispanic and Asian workers will be even more pronounced as New Jersey’s population ages, both to fill the jobs vacated by retirees and to provide essential senior services. Hispanics and Asians will comprise more than 40 percent of the New Jersey workforce by 2030. The number of Hispanics in the labor force is projected to grow substantially, while the number of non-Hispanics declines. The Hispanic presence in the state’s labor force will increase from the current share of 17.6 percent to 27.1 percent in 2030. Similarly, the Asian share of New Jersey’s labor force will increase substantially, from the current share of 8.5 percent to 13.3 percent in 2030 (Wu, October 2012).

Contrary to the growth of other minorities, New Jersey’s Black population is not projected to grow substantially, but rather to remain at approximately 13 to 14 percent of the state population and workforce (Wu, 2014).

While ALICE households consist of all races and ethnicities, economic disparities in race and ethnicity continue to be marked in New Jersey. The employment and wage differences between Whites, Hispanics, and Blacks are especially pronounced. In New Jersey, in 2012, the unemployment rate for Whites was 8.9 percent, for Blacks was 15 percent, and for Hispanics was 10.3 percent (BLS, 2012a).

Similarly, as discussed in Section VI, test scores and graduation rates for Black and Hispanic students lag behind those for White students. Given the growth projections for the Hispanic population, New Jersey schools will need to close the existing achievement gap, will likely become ALICE individuals and families as they reach adulthood.

NATURAL DISASTERS

New Jersey faces a host of environmental issues, including rising sea levels, hurricanes, and snow storms. Without resources to prepare for or recover from inevitable disasters, ALICE households are more vulnerable than households with higher incomes. The housing that ALICE households can afford is often less expensive because it is located in flood-prone areas. With a tight budget, most ALICE households cannot afford insurance or even preventative maintenance. For example, the cost of raising housing above FEMA's new flood elevation guidelines has been a huge challenge for low-income households in New Jersey in the wake of Superstorm Sandy (Enterprise, 2013; Hanak, 2014; Hoopes, 2013; Cooley, Moore, Heberger, and Allen, 2012).

The areas and populations that are vulnerable to specific disasters are well known and well documented. Rising sea levels are a significant and growing threat to New Jersey's Atlantic coast line, as well as to the many miles of shoreline along the Raritan and Delaware Bays and the Passaic and Hackensack Rivers. These areas have experienced and will increasingly experience rising water levels, episodic flooding, and beach erosion of low-lying areas, resulting in damage to property and infrastructure, declines in coastal bird and wildlife populations, and the contamination of groundwater supplies. Despite that, the coastal region has experienced significant population growth and development over the past 50 years, with the population of New Jersey's coastal counties accounting for approximately 60 percent of New Jersey's total population (Cooper, Beevers, and Oppenheimer, 2005; Williamson, Ruth, Ross and Irani, 2008; U.S. Global Change Research Program, 2014; New Jersey Climate Adaptation Alliance, 2014).

Superstorm Sandy highlighted these problems. Often living in substandard conditions or flood-prone areas, and working at hourly low-wage jobs, households earning below the ALICE Threshold were disproportionately impacted by Superstorm Sandy, incurring 53 percent of residential expenses and receiving only 27 percent of resources. ALICE families across the state were negatively impacted by Superstorm Sandy, even in areas where damage was not severe. In addition, households earning below the ALICE Threshold were much less likely to have the resources to recover, such as savings to cover lost wages and emergency expenses, or insurance to cover damage. In fact, of those registered for Individual Assistance (IA) from FEMA, the Federal Emergency Management Agency, 69 percent did not have homeowners insurance, more than double the overall rate, and 90 percent did not have flood insurance. Households earning below the ALICE Threshold are now even more vulnerable to a future disaster (Hoopes Halpin, 2013).

Natural disasters are one reason why many households fall below the ALICE Threshold. With no savings to cover even minor damage to their home or car, many households have no way to pay for additional bills. Their situation can become even more precarious if they work in hourly paid jobs and are forced to miss work, running the risk of either missing paychecks or losing their jobs as a result.

HOUSING

The high cost of housing in New Jersey will continue to be the biggest drain on the Household Survival Budget. With the rate of homeownership having fallen from 70 percent in 2005 to 65 percent in 2013, and the changing demands of seniors as well as young workers, the pressure on the housing market for smaller and lower cost units is expected to increase over the next two decades (BLS, 2013; Hughes and Seneca, 2012; and Department of Human Services, 2013). Based on forecasted economic and demographic changes, it is

“Without resources to prepare for or recover from inevitable disasters, ALICE households are more vulnerable than households with higher incomes.”

“Education has traditionally been the best guarantee of higher income and the two are strongly correlated. Short- and long-term factors, however, may be changing the equation, especially for ALICE households.”

foreseeable that significantly more households will be in need of smaller, lower cost housing, adding to the demand for additional affordable housing options.

Geography and current zoning laws limit the potential for new small or low-cost housing units to be built in economically prosperous areas in New Jersey. Given this combination of factors, unless the price for single-family homes on large lots decreases substantially or zoning laws are changed to allow for townhouses and multifamily units, many ALICE households will continue to live farther away from their jobs, resulting in the associated challenges and costs discussed in Section VI (Hasse, Reiser and Pichacz, 2011; Prevost, 2013).

Compounding the challenge of finding low-cost housing in the New York metro area, the extreme ratios of median income to median house price are now near those at the peak of the housing crisis (Bertaud, 2013). A future collapse in the housing market would not only impact homeowners who stand to lose their homes or their equity, it would also disrupt the entire state economy. Households with income below the ALICE Threshold increased by 23 percent in New Jersey through the Great Recession. With jobs coming back slowly and most job openings still concentrated in low-wage jobs, these families have not been able to save and they will be less able to withstand another economic downturn that another housing crisis would precipitate.

CHILD CARE AND EDUCATION

There are challenges for ALICE households to find quality affordable education at all levels in New Jersey. Starting with child care but moving through high school, the state’s current facilities do not match the existing need.

New Jersey’s state-funded preschool programs do not match the existing demand, especially for ALICE families. With almost half (47 percent) of low-income families not enrolled in preschool, many ALICE families rely on friends and family for child care.

In terms of K–12 and higher education, the state faces three major challenges: job creation, the reduction in jobs requiring higher education, and the achievement gap. Education has traditionally been the best guarantee of higher income and the two are strongly correlated. Short- and long-term factors, however, may be changing the equation, especially for ALICE households. First, longer-term structural changes have limited the growth of medium- and high-skilled jobs, changing the need for education as well as incentives to pursue higher education and take on student debt. Second, tuition has increased beyond the means of many ALICE households and burdened many others. Two-thirds of New Jersey college students have taken out a student loan, borrowing an average of \$29,287, up from \$16,393 in 2005 (Project on Student Debt, 2005 and 2013).

At the same time, there has been significant national attention on the importance of job training, and surveys show the number of jobs unfilled due to lack of qualified candidates (Manpower, 2012). Further research has found that many of these jobs were not filled because the wage being offered was too low or because applicants did not have the experience (rather than skills) required. The lack of technical skills therefore accounted for only one-third of the increase in unemployment during the Great Recession (Altig and Robertson, 2012). And there was no evidence that jobs remained open because of geographic location. The National Bureau of Economic Research concludes that the shortfall in demand more than skill mismatches are the primary determinant of the current labor market performance (Rothstein, 2012).

However, there is wide disparity in employment and earnings among young workers based on their level of education and also among college graduates based on their major. The unemployment rate for young workers without a college degree is significantly higher than for those with a degree. Degree majors that provide technical training (such as engineering, math, or computer science), or majors that are geared toward growing parts of the economy (such as education and health), have done relatively well. At the other end of the spectrum, those with majors that provide less technical and more general training, such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business, have not tended to fare particularly well in recent years; hence the increase in well-educated ALICE households. For example, the mid-career annual median salary for those with a social work degree is less than \$47,000, while those with a petroleum engineering degree earn \$160,000 (PayScale, 2014; Abel, Deitz and Su, 2014).

Nevertheless, basic secondary education remains essential for any job. One area of particular concern for New Jersey's ALICE households is the performance and graduation rates of New Jersey's public schools, especially for low-income and minority students. The evidence is clear on the importance of a solid high school education for economic success. The lack of a basic education also has repercussions for the wider society, as discussed in Section VI.

“The evidence is clear on the importance of a solid high school education for economic success. The lack of a basic education also has repercussions for the wider society.”

TRANSPORTATION

Housing and transportation are tightly linked in New Jersey as proximity to public transportation and employment can have a large impact on the household budget. New Jersey's mature and well-developed highway system and its public transportation system, the largest statewide network in the nation, are aging and struggling to keep pace with demand as the state's population grows and its needs and expectations rise.

Traffic congestion is increasing, and the need for public transit is intensifying. An average of 2.6 million vehicles travel each lane mile per year, compared to a national average of only 1.5 million vehicles. In addition, young workers have expressed a preference for driving less and walking more, and employers are increasingly heeding the imperative to locate in places where they will be accessible to a young workforce that wants multiple transportation options (NJ Future, 2012; New Jersey Department of Transportation, 2008).

People who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs than those who live further away. Many New Jersey workers live in location-inefficient areas, according to the Center for Neighborhood Technology's (CNT) Housing and Transportation Affordability Index, and they have high transportation costs (CNT, 2011). Commuting long distances will only increase as lack of affordable housing persists and pushes people away from employment centers.

Given the size and age of New Jersey's transportation infrastructure, it will be expensive for the state to meet the increasing demand for improvements. Yet without them, costs will increase for ALICE commuters both in terms of time and wear and tear on their vehicles.

HEALTH CARE

The trend for low-income households to have poor health will increase as health costs rise and the New Jersey population ages. Poor health is a common reason why many households

“Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health.”

face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers which will increase health care needs and costs in the future.

The situation may be reversed or at least slowed by the Affordable Care Act (ACA), though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker and Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

Finding doctors to treat low-income families may be more difficult. As of 2010, New Jersey had 6,236 primary care physicians (PCPs). However, there are currently 30 Primary Care Health Professional Shortage Areas (HPSA) in the state. Going forward, there will be increased demand resulting from an aging population, and one that is increasingly insured due to the ACA. To maintain current rates of utilization, estimates of how many additional PCPs New Jersey will need range from 1,116 to 2,800 physicians beyond the current estimate of physicians graduating by 2020 (Robert Graham Center, 2012; New Jersey Physician Workforce Task Force, 2008).

In addition, insurance coverage does not guarantee access to health care. In New Jersey, 54 percent of PCPs did not accept new Medicaid patients in 2011–12, the highest percentage of any state in the country (Decker, 2013).

With health care costs among the highest of any state in the nation, accessing and affording health care in New Jersey is most difficult for those who are not covered by the ACA, primarily non-citizens. Immigrants and undocumented workers in New Jersey will continue to struggle to find and afford health care coverage (Lloyd, Cantor, Gaboda, and Guarnaccia, 2011; and Nava, 2014).

TAXES

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households nationally, they have not matched those received by higher-income households. Taxes paid after federal deductions result in the lowest income quintile paying more than 10 percent in income tax while the highest income quintile pays less than 8 percent. In terms of payroll taxes, on average, the lowest income group pays more than 8 percent of their income while those in the highest income quintile pay less than 6 percent. The lowest income group on average also pays almost 8 percent of their income in state sales and excise taxes, while those in the highest income quintile pay less than 3 percent (Marr and Huang, 2012; Springer, 2005).

ALTERNATIVE SERVICES

In New Jersey, there are numerous examples of ALICE households turning to alternative services to cope with their economic situation. Because ALICE households have low incomes, they often do not qualify for traditional financial or banking services, so many use costly non-bank financial products such as “Buy Here, Pay Here” auto loans. In housing, there is an increase in the use of “contract for deed” mortgages. In early education, with New Jersey’s public preschool program not providing enough opportunities for many three- and four-year-olds, many ALICE families are forced to rely on friends and family for child care. In

K–12 education, in districts where the public education system has produced poor results, charter schools have been created.

These systems fill a need. Some are helpful; some cause additional problems. However, they all represent additional challenges to New Jersey in terms of regulation, oversight, and greater inequality in the state.

SHORT-, MEDIUM-, AND LONG-TERM STRATEGIES

Efforts to assist ALICE and poverty households in supporting themselves can be broken down into short-, medium-, and long-term actions. Short-term intervention by family, employers, nonprofits, and government can be essential to supporting a household through a crisis and preventing a downward spiral to homelessness. The chief value of short-term measures is in the stability that they provide. Food pantries, TANF, utility assistance, emergency housing repairs, and child care subsidies all help stabilize ALICE households, potentially preventing much larger future costs.

To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make New Jersey more affordable and provide better income opportunities. The costs of basic necessities – housing, child care, transportation, food, and health care – are high in New Jersey relative to the income currently available to ALICE households. Broad improvement in financial stability is dependent upon changes to the housing market and the health care delivery system. Investments in transportation infrastructure, affordable quality child care, and healthy living would also help.

An improvement in job opportunities, in the form of either an increase in the wages of current low-wage jobs or an increase in the number of higher paying jobs, would enable ALICE households to afford to live near their work, build assets, and become financially independent. To increase the wages of low-income workers in New Jersey so that they can afford the Household Survival Budget for a single person would mean increasing the wages of 1.3 million (out of 3.79 million) jobs to \$13.78 per hour. Enabling low-income workers to afford the Household Survival Budget for a family would mean increasing the wages of 1.5 million jobs to \$15.30 per hour (for both working parents). These wages are significantly higher than New Jersey’s minimum wage of \$8.25 per hour.

The biggest impact on income opportunity would be made through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors. Such a shift would require an influx of new businesses and possibly new industries, as well as education and training.

Not only does the kind of job matter, but the kind of employer can make a big difference as well. Even within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Strategies to attract employers who understand the importance of providing well-structured jobs would make a difference for ALICE households. Research shows that these employers make a particular difference for workers with a disability (Ton, 2012; Schur, Kruse, Blasi and Blanck, 2009).

The extensive use of alternative financial services also suggests that more cost-effective financial resources, such as better access to savings, auto loans, and sound microloans, would also help ALICE households become more financially stable.

“Short-term intervention by family, employers, nonprofits, and government can be essential to supporting a household through a crisis and preventing a downward spiral to homelessness.”

SUMMARY

This Report on **Asset Limited, Income Constrained, and Employed (ALICE)** households across New Jersey offers a new set of tools – on both the state and the county level – that policymakers and stakeholders in New Jersey’s future can use to understand more completely the families that are struggling to make ends meet in New Jersey and the specific obstacles they face.

Remedies for New Jersey’s ailing economy will benefit from addressing the fact that 38 percent of New Jersey families do not earn enough to meet the basic **Household Survival Budget**, and that these families take risks in order to get by, such as forgoing health insurance and medical care, that can be harmful to the family as well as costly to the wider community.

ALICE families differ in their composition, obstacles, and magnitude of need. **ALICE** households range from young families with children to senior citizens, and face challenges ranging from low-wage jobs located far from their homes and the associated increased cost of commuting, to financial barriers that limit access to low-cost community banking services, to having few or no assets to cushion the cost of an unexpected health emergency or caregiving. Some households become **ALICE** after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.

The **ALICE Economic Viability Dashboard**, a tool presented in the Report, provides insight into the economic challenges ALICE households face in each county in New Jersey. With this tool, policymakers can better identify where housing is affordable for local wages, where there are job opportunities, where there is community support for ALICE households – and where there are gaps.

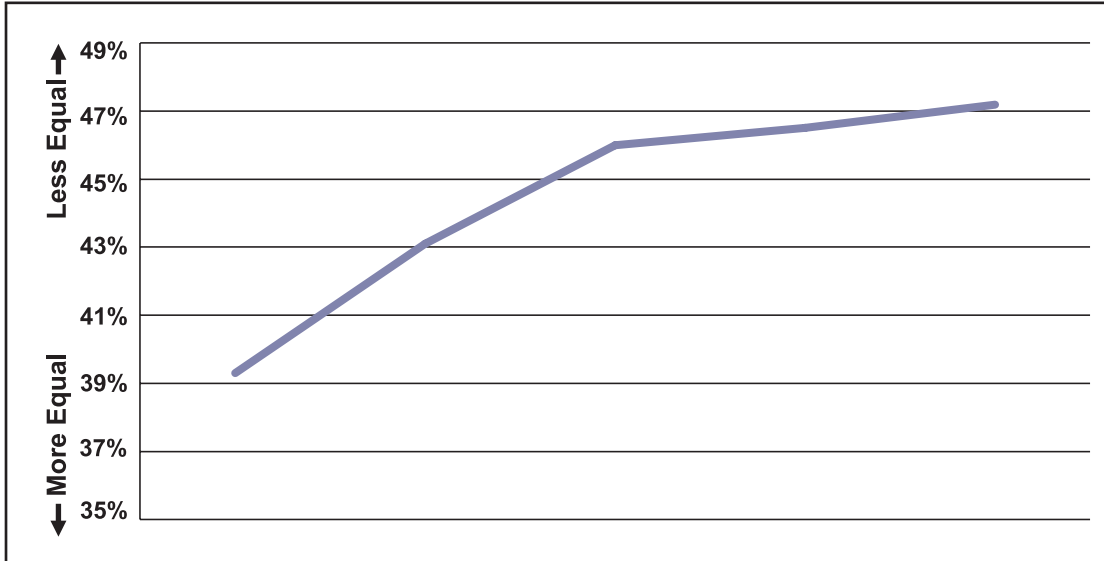
The **ALICE Income Assessment** tool demonstrates that significant government and nonprofit assistance is already being spent on ALICE households across all New Jersey counties, but it also quantifies a gap of \$21.3 billion. Quantifying the problem can help stakeholders best decide whether to fill that gap through efforts to increase income for ALICE households or decrease expenses for basic household necessities.

Improving New Jersey’s economy and meeting ALICE’s challenges are linked. Improvement for one would directly benefit the other. Ultimately, if ALICE households earned more income, they would be financially stable and would no longer require assistance from government and nonprofits. Greater household stability would also lead to a reduction in risk taking, and greater stability for all of New Jersey’s stakeholders.

“Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.”

APPENDIX A – INCOME INEQUALITY IN NEW JERSEY

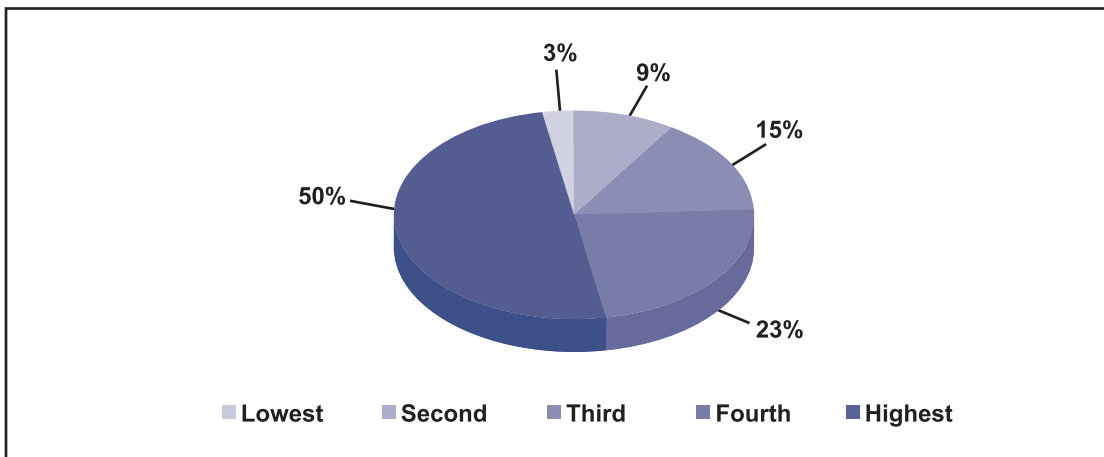
Income Inequality in New Jersey, 1979–2012



Source: American Community Survey, 1979–2012

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicates perfect inequality (when one person has all the income). The distribution of income in New Jersey has grown more unequal over time.

Income Distribution by Quintile in New Jersey, 2012



Source: American Community Survey, 2012

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In New Jersey, the top 20 percent of the population – the highest quintile – receives 50 percent of all income, while the bottom quintile earns only 3 percent. If five New Jersey residents divided \$100 according to the current distribution of income, the first person would get \$50, the second would get \$23, the third, \$15, the fourth, \$9, and the last \$3.

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold determines how many households are struggling in a county based upon the Household Survival Budget. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each county, one for households headed by someone younger than 65 years old and for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by 3.19, the average household size for New Jersey households headed by someone under 65 years old.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by 1.44, the average senior household size.
- The results are rounded to the nearest Census break (\$30,000, \$35,000, \$40,000, \$45,000, \$50,000, \$60,000 or \$75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey (ACS), 2007–2012, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the ACS, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than \$15,000 per year is used as an approximation for households in poverty.

NOTE: ACS data for New Jersey counties with populations over 65,000 are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, New Jersey, 2012

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT – Race/Ethnicity				Percent HH below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Seniors	ALICE Threshold – HH under 65 years
Atlantic County	100,065	52,139	47%	68%	71%	47%	51%	\$60,000	\$40,000
Bergen County	336,856	114,161	29%	42%	48%	33%	41%	\$60,000	\$40,000
Burlington County	164,819	56,984	27%	44%	45%	33%	39%	\$60,000	\$35,000
Camden County	185,477	85,048	41%	59%	67%	40%	50%	\$60,000	\$35,000
Cape May County	40,470	18,869	44%	57%	60%	45%	51%	\$60,000	\$40,000
Cumberland County	50,068	28,126	49%	64%	67%	52%	58%	\$60,000	\$35,000
Essex County	279,102	130,990	24%	62%	57%	31%	50%	\$50,000	\$35,000
Gloucester County	104,691	35,831	27%	51%	51%	32%	41%	\$60,000	\$35,000
Hudson County	249,028	103,462	25%	52%	55%	38%	56%	\$50,000	\$35,000
Hunterdon County	47,227	14,796	25%	45%	47%	31%	37%	\$75,000	\$45,000
Mercer County	132,004	53,754	21%	69%	58%	34%	44%	\$60,000	\$40,000
Middlesex County	283,337	82,258	14%	41%	47%	31%	39%	\$50,000	\$35,000
Monmouth County	236,447	77,877	24%	54%	55%	30%	40%	\$60,000	\$40,000
Morris County	179,876	46,154	17%	41%	46%	25%	34%	\$60,000	\$40,000
Ocean County	223,599	101,584	38%	50%	53%	46%	58%	\$60,000	\$45,000
Passaic County	163,712	79,107	33%	74%	62%	42%	56%	\$60,000	\$45,000
Salem County	24,861	10,726	30%	69%	74%	38%	47%	\$60,000	\$35,000
Somerset County	116,840	33,792	12%	38%	44%	29%	41%	\$60,000	\$45,000
Sussex County	54,179	16,179	20%	44%	33%	29%	39%	\$60,000	\$40,000
Union County	184,879	66,470	21%	44%	53%	30%	38%	\$50,000	\$35,000
Warren County	41,262	15,567	23%	40%	56%	38%	41%	\$60,000	\$35,000

Source: American Community Survey, 2012. Estimates depend on population size: population above 65,000, 1-year estimate; population between 20,000 and 65,000, 3-year estimate; population below 20,000 people, 5-year estimate.

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each county. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and taxes for each county. The minimum level is used in each category for 2007, 2010, and 2012. The line items and sources are reviewed below.

HOUSING

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

Source: U.S. Department of Housing and Urban Development (HUD)

CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive childcare option). Data are compiled by local child care resource and referral agencies and reported to the National Association of Child Care Resource and Referral Agencies (NACCRRA, nationally known as Child Care Aware). When data is missing, state averages are used, though missing data may mean child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties.

Source: New Jersey Association of Child Care Resource and Referral Agencies (NJACCRRRA), "The State of Child Care in New Jersey: A Profile of Key Child Care Indicators," 2014.

<http://www.njaccrra.org/childcareData.shtml>

FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) Food Plans: Cost of Food at Home, U.S. Average, June 2007. State food budget numbers are adjusted for regional price variation, "Regional Variation Nearly Double Inflation Rate for Food Prices," Food CPI, Price, and Expenditures, USDA, 2009.

Sources:

<http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>

<http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFoodJun07.pdf>

TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan areas and states, New Jersey's counties were matched with the most local level.

Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). In the counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead. Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas and motor oil and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and states, New Jersey's counties were matched with the most local level.

Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health budget does not include the cost of health insurance.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

MISCELLANEOUS

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

TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. New Jersey income tax rates remained flat from 2007 to 2012, but the income brackets increased slightly. New Jersey tax calculations also include the Personal Tax Credit.

Federal taxes include income tax using standard deductions and exemptions for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2012, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Source: *New Jersey Treasury 1040: Individual Income Tax, Forms and Instructions, 2007, 2010, and 2012.*

<http://ty2012.taxprep4free.org/References/Assets/From%20NJ/1040i-2012.pdf>

http://www.state.nj.us/treasury/taxation/pdf/other_forms/tqi-ee/2010/10_1040i.pdf

http://www.state.nj.us/treasury/taxation/pdf/other_forms/tqi-ee/2007/071040i.pdf

Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions, 2007, 2010, and 2012.

<http://www.irs.gov/pub/irs-prior/i1040--2012.pdf>

<http://www.irs.gov/pub/irs-prior/i1040--2010.pdf>

<http://www.irs.gov/pub/irs-prior/i1040--2007.pdf>

HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by county can be found at:

<http://spaa.newark.rutgers.edu/united-way-alice>

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each county at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

HOUSING

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

CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by local child care resource and referral agencies and reported to the National Association of Child Care Resource and Referral Agencies (NACCRRA).

FOOD

The food budget is based on the USDA’s Moderate Level Food Plans for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey (CES).

TRANSPORTATION

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

HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.

Sources: http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

HOUSEHOLD STABILITY BUDGET

Average Household Stability Budget, New Jersey, 2012

Monthly Costs – New Jersey Average – 2012		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$1,244	\$1,683
Child Care	\$0	\$1,655
Food	\$367	\$1,133
Transportation	\$279	\$925
Health Care	\$220	\$857
Miscellaneous	\$211	\$625
Savings	\$211	\$625
Taxes	\$757	\$1,549
Monthly Total	\$3,289	\$9,052
ANNUAL TOTAL	\$39,469	\$108,623
Hourly Wage	\$19.73/hour	\$54.31/hour

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

The Household Stability Budget for all household variations by county can be found at:
<http://spaa.newark.rutgers.edu/united-way-alice>

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household Earnings include wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. Data is for 2012 unless otherwise noted.

Sources:

Federal spending data was gathered from the National Priorities Project's Federal Priorities Database. <http://nationalpriorities.org/interactive-data/database/search/>

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

Title I Grants to Local Educational Agencies data from the U.S. Department of Education, ESEA Title I LEA Allocations, FY 2012. <http://www2.ed.gov/about/overview/budget/titlei/fy12/index.html>

FEDERAL SPENDING

Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant – Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

Child Care and Education

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Supplemental Education Opportunity Grants – Provide grants to financially needy undergraduate students.

- Vocational Education Basic Grants to States – Provide money to states to offset the costs of running vocational programs for secondary and postsecondary students.
- Pell Grants – provide grants to undergraduate students with demonstrated financial need.
- College Work Study Program – Funds part-time jobs for undergraduate students with demonstrated financial need.
- Adult Education – Funds local programs for adult education and literacy services as authorized by the Title II Workforce Investment Act of 1998. Programs include workplace literacy services, family literacy services, and English literacy and integrated English literacy-civics education programs.
- Title I Grants to Local Educational Agencies – Provide funds to school districts and schools with high numbers or high percentages of children who are disadvantaged to support a variety of services.

Food

- Supplemental Nutrition Assistance Program (SNAP) – Provide money to low-income households to supplement their food budgets. Formerly Food Stamps.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).
- Low-Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner’s behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.

HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children’s Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state’s discretion, to low-income pregnant women and legal immigrants.

STATE AND LOCAL GOVERNMENT SPENDING

Spending on ALICE was estimated from the New Jersey county budgets. Though there is some standardization in budget presentation across the counties in New Jersey, they are not exact in the way they report state allocations. Spending is for 2012, actual as reported in the 2013 budget or projected if only the 2012 or 2011 budget is available. The spending comes from the following Departments: Division of Youth and Family Services, SSI, Department of Health, Department of Transportation, Department of Workforce Development.

Source: *New Jersey County budgets:*

- <http://www.aclink.org/Budget/2013/budget2013adopted.pdf>
- <http://www.co.bergen.nj.us/DocumentCenter/View/96>
- http://www.co.burlington.nj.us/upload/county/images/budget_2012.pdf
- <http://www.camdencounty.com/sites/default/files/files/2012%20Introduced%20Budget.pdf>
- <http://www.capemaycountygov.net/FCpdf/Budget%20App%20%26%20Rev%202012%20as%20adopted%20for%20pdf.pdf>
- http://www.co.cumberland.nj.us/filestorage/173/251/757/1509/1938/2012_Budget_Document_Adopted.pdf
- <http://www.essex-countynj.org/budget2012.pdf>
- <http://www.gloucestercountynj.gov/civica/filebank/blobdload.asp?BlobID=5263>
- http://www.hudsoncountynj.org/wp-content/uploads/2013/06/2012_Adopted_Budget.pdf
- <http://www.co.hunterdon.nj.us/pdf/finance/2012%20BUDGET.pdf>
- http://www.state.nj.us/counties/mercer/departments/pdfs/to_2012adopbudget.pdf
- <http://www.co.middlesex.nj.us/comptroller/2012%20County%20Budget%20Final.pdf>
- <http://www.co.monmouth.nj.us/documents/3%5CBudget2012.pdf>
- <http://www.scribd.com/doc/82486133/Morris-County-NJ-Adopted-Budget-2012>
- <http://www.co.ocean.nj.us/WebContentFiles//7f5d6bb4-eade-4b45-92e5-1583d03cc60e.pdf>
- <http://www.passaiccountynj.org/DocumentCenter/View/4140>
- http://www.salemcountynj.gov/?wpfb_dl=570
- http://www.co.somerset.nj.us/cms/Service/NJSOMER/NJSOMER_75/NJSOMER_75_64233.pdf
- <http://www.sussex.nj.us/documents/budget/2012/2012-sussex-county-budget-as-introduced-march-28-2012-Searchable.pdf>
- <http://ucnj.org/wp-content/uploads/2012/04/2012-Budget1.pdf>
- http://www.co.warren.nj.us/budget/Budget%202012/2012_WARREN_COUNTY_BUDGET_adopted.pdf

NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990 c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2010. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute.
Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>
- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including Unreimbursed Medicaid minus direct offsetting revenue as reported on the 990 c3 Report. Most current data is for 2010. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2010, Urban Institute.
Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Support Index. The methodology and sources for each are presented below.

INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to “z-scores”, which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

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

where x is the indicator’s value, μ is the unweighted average, σ the standard deviation for that indicator and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the violent crime rate, the scores are multiplied by -1 . In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100 .

INDICATORS AND THEIR SOURCES

Housing Affordability Index

- Affordable Housing Stock – Measures the number of units needed to house all ALICE and poverty households spending no more than one-third of their income on housing, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.
Source: American Community Survey (ACS) and ALICE Threshold calculations
- Extreme Housing Burden – Households spending more than 35 percent of income on housing.
Source: American Community Survey
- Real Estate Taxes – Median real estate taxes.
Source: American Community Survey

Job Opportunities Index

- Income Distribution – Share of Income of the Lowest Two Quintiles.
Source: American Community Survey.
- Unemployment Rate – U.S. Department of Labor, Bureau of Labor Statistics
Source: <http://www.bls.gov/lau/#tables>
- New Hire Wages – Quarterly Workforce Indicators (QWI), U.S. Census
Source: LED Extraction Tool: <http://ledextract.ces.census.gov/>

Community Support Index

- Violent Crime Rate per 1,000 Residents
Source: Uniform Crime Reports, FBI
- Nonprofits – Revenue of human services nonprofits per capita, as reported on Form 990EZc3 and 990 c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Does not include hospitals, universities, or houses of worship. Most current data is for 2010.
Source: Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute. <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>
- Health Care – Percent of population under 65 years old with health insurance.
Source: U.S. Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey

APPENDIX G – HOUSING DATA BY COUNTY

Rental and Owner Gaps – The number of additional rental and owner units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than 35 percent of income on housing.

Housing Data by County, New Jersey, 2012

County	Owner Occupied Units			Renter Occupied Units				Source
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Owners Pay more than 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Renters Pay more than 35% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey
Atlantic County	64,897	32%	35%	35,168	69%	53%	1,502	1 year estimate
Bergen County	219,807	19%	34%	117,049	47%	41%	0	1 year estimate
Burlington County	126,351	23%	25%	38,468	53%	43%	276	1 year estimate
Camden County	126,421	28%	30%	59,056	69%	51%	4,983	1 year estimate
Cape May County	29,689	30%	33%	10,781	65%	47%	1,037	1 year estimate
Cumberland County	34,006	41%	29%	16,062	75%	55%	967	1 year estimate
Essex County	126,170	22%	37%	152,932	68%	48%	52,282	1 year estimate
Gloucester County	85,156	22%	25%	19,535	62%	48%	526	1 year estimate
Hudson County	79,888	23%	40%	169,140	51%	39%	43,845	1 year estimate
Hunterdon County	38,620	23%	25%	8,607	72%	37%	6,211	1 year estimate
Mercer County	86,024	21%	25%	45,980	60%	48%	737	1 year estimate
Middlesex County	187,331	20%	29%	96,006	49%	41%	29,484	1 year estimate
Monmouth County	177,977	18%	30%	58,470	60%	49%	3,866	1 year estimate
Morris County	136,458	23%	27%	43,418	58%	37%	4,097	1 year estimate
Ocean County	182,764	49%	31%	40,835	81%	53%	12,435	1 year estimate
Passaic County	86,544	36%	36%	77,168	79%	49%	10,689	1 year estimate
Salem County	17,598	26%	23%	7,263	71%	51%	959	1 year estimate
Somerset County	89,911	26%	27%	26,929	70%	44%	7,051	1 year estimate
Sussex County	46,098	19%	28%	8,081	65%	58%	1,216	1 year estimate
Union County	109,258	19%	34%	75,621	62%	48%	27,963	1 year estimate
Warren County	30,513	23%	29%	10,749	56%	35%	0	1 year estimate

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR NEW JERSEY MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in New Jersey. Key data and ALICE statistics for the state’s municipalities are presented here. Because they build on American Community Survey data, for most towns with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

Key Facts and ALICE Statistics by Municipality, New Jersey, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Aberdeen Township, Monmouth County	18,155	6,880	6%	25%	69%	0.41	9%	88%	41%	52%	5 year estimate
Absecon City, Atlantic County	8,369	3,139	6%	37%	58%	0.4	12%	89%	44%	46%	5 year estimate
Alexandria Township, Hunterdon County	4,912	1,692	0%	18%	82%	0.33	10%	98%	40%	NA	5 year estimate
Allamuchy Township, Warren County	4,363	1,953	2%	22%	76%	0.37	10%	95%	50%	33%	5 year estimate
Allendale Borough, Bergen County	6,549	2,005	4%	12%	84%	0.42	5%	93%	38%	77%	5 year estimate
Allenhurst Borough, Monmouth County	526	230	5%	30%	65%	0.45	8%	88%	43%	49%	5 year estimate
Allentown Borough, Monmouth County	1,856	691	3%	20%	77%	0.32	6%	96%	32%	39%	5 year estimate
Alloway Township, Salem County	3,440	1,133	7%	22%	71%	0.33	8%	91%	38%	62%	5 year estimate
Alpha Borough, Warren County	2,489	1,005	5%	34%	61%	0.33	8%	97%	35%	49%	5 year estimate
Alpine Borough, Bergen County	2,006	668	5%	13%	82%	0.56	4%	88%	35%	65%	5 year estimate
Andover Borough, Sussex County	816	324	6%	18%	76%	0.33	8%	93%	20%	62%	5 year estimate
Andover Township, Sussex County	6,325	2,025	2%	20%	79%	0.34	9%	94%	44%	36%	5 year estimate
Asbury Park City, Monmouth County	16,081	6,738	27%	43%	30%	0.53	14%	73%	39%	62%	5 year estimate
Atlantic City, Atlantic County	39,543	16,101	30%	45%	25%	0.5	18%	79%	53%	59%	3 year estimate
Atlantic Highlands Borough, Monmouth County	4,385	1,768	6%	26%	68%	0.39	8%	90%	49%	60%	5 year estimate
Audubon Borough, Camden County	8,834	3,633	6%	31%	63%	0.37	10%	91%	34%	47%	5 year estimate
Audubon Park Borough, Camden County	1,006	480	9%	54%	37%	0.39	13%	92%	26%	42%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Avalon Borough, Cape May County	2,087	1,037	6%	21%	73%	0.61	9%	99%	36%	54%	5 year estimate
Avon-By-The-Sea Borough, Monmouth County	1,972	943	4%	26%	70%	0.5	11%	89%	47%	27%	5 year estimate
Barnegat Light Borough, Ocean County	556	266	5%	26%	68%	0.41	1%	94%	34%	NA	5 year estimate
Barnegat Township, Ocean County	21,258	8,192	8%	36%	56%	0.38	12%	92%	42%	59%	3 year estimate
Barrington Borough, Camden County	6,966	3,114	7%	36%	57%	0.37	8%	94%	28%	42%	5 year estimate
Bass River Township, Burlington County	1,682	590	9%	28%	63%	0.38	14%	89%	42%	32%	5 year estimate
Bay Head Borough, Ocean County	992	468	5%	26%	69%	0.57	9%	97%	40%	58%	5 year estimate
Bayonne City, Hudson County	63,826	25,802	13%	28%	59%	0.42	9%	84%	52%	42%	3 year estimate
Beach Haven Borough, Ocean County	1,191	588	5%	29%	66%	0.5	8%	93%	41%	31%	5 year estimate
Beachwood Borough, Ocean County	11,067	3,679	6%	23%	71%	0.34	8%	91%	38%	67%	5 year estimate
Bedminster Township, Somerset County	8,190	3,945	2%	26%	71%	0.47	5%	95%	40%	47%	5 year estimate
Belleville Township, Essex County	36,048	12,994	8%	27%	65%	0.37	11%	82%	56%	48%	3 year estimate
Bellmawr Borough, Camden County	11,585	4,433	10%	40%	50%	0.4	11%	85%	40%	49%	5 year estimate
Belmar Borough, Monmouth County	5,796	2,635	10%	38%	52%	0.44	9%	77%	44%	45%	5 year estimate
Belvidere Town, Warren County	2,681	1,076	5%	36%	58%	0.34	5%	93%	38%	69%	5 year estimate
Bergenfield Borough, Bergen County	26,911	9,133	10%	25%	65%	0.44	8%	84%	50%	54%	3 year estimate
Berkeley Heights Township, Union County	13,264	4,408	1%	11%	88%	0.42	7%	97%	33%	32%	5 year estimate
Berkeley Township, Ocean County	41,395	20,479	7%	50%	44%	0.43	14%	93%	40%	56%	3 year estimate
Berlin Borough, Camden County	7,531	2,722	6%	27%	66%	0.46	8%	91%	39%	72%	5 year estimate
Berlin Township, Camden County	5,371	1,912	4%	31%	65%	0.38	13%	89%	40%	64%	5 year estimate
Bernards Township, Somerset County	26,743	9,736	4%	15%	81%	0.47	4%	97%	37%	61%	3 year estimate
Bernardsville Borough, Somerset County	7,710	2,560	1%	14%	84%	0.5	6%	90%	40%	51%	5 year estimate
Bethlehem Township, Hunterdon County	3,957	1,291	5%	18%	77%	0.38	9%	95%	32%	74%	5 year estimate

Key Facts and ALICE Statistics by Municipality, New Jersey, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Beverly City, Burlington County	2,584	986	16%	37%	46%	0.48	16%	81%	40%	69%	5 year estimate
Blairstown Township, Warren County	5,957	2,096	6%	16%	78%	0.4	10%	94%	46%	22%	5 year estimate
Bloomfield Township, Essex County	47,494	18,094	8%	24%	68%	0.41	8%	87%	48%	42%	3 year estimate
Bloomingdale Borough, Passaic County	7,654	2,830	5%	32%	63%	0.36	10%	87%	49%	54%	5 year estimate
Bloomsbury Borough, Hunterdon County	737	286	2%	30%	67%	0.36	13%	96%	40%	57%	5 year estimate
Bogota Borough, Bergen County	8,200	2,780	8%	22%	69%	0.38	8%	85%	45%	45%	5 year estimate
Boonton Town, Morris County	8,403	3,230	5%	28%	67%	0.41	9%	85%	42%	42%	5 year estimate
Boonton Township, Morris County	4,311	1,470	4%	21%	75%	0.5	5%	97%	40%	79%	5 year estimate
Bordentown City, Burlington County	3,927	1,806	6%	34%	59%	0.41	10%	92%	33%	53%	5 year estimate
Bordentown Township, Burlington County	11,231	4,260	1%	28%	71%	0.33	5%	94%	38%	28%	5 year estimate
Bound Brook Borough, Somerset County	10,493	3,370	8%	38%	54%	0.4	9%	73%	48%	46%	5 year estimate
Bradley Beach Borough, Monmouth County	4,335	2,343	14%	33%	54%	0.4	7%	76%	41%	50%	5 year estimate
Branchburg Township, Somerset County	14,479	5,130	1%	17%	82%	0.36	6%	97%	31%	24%	5 year estimate
Branchville Borough, Sussex County	886	396	3%	39%	57%	0.37	6%	96%	32%	52%	5 year estimate
Brick Township, Ocean County	75,331	29,922	7%	32%	61%	0.41	10%	88%	43%	51%	1 year estimate
Bridgeton City, Cumberland County	25,298	6,042	30%	38%	32%	0.49	17%	71%	35%	62%	3 year estimate
Bridgewater Township, Somerset County	44,660	15,740	5%	17%	78%	0.41	8%	94%	31%	47%	3 year estimate
Brielle Borough, Monmouth County	4,787	1,957	4%	18%	78%	0.4	7%	96%	37%	77%	5 year estimate
Brigantine City, Atlantic County	9,622	4,359	5%	36%	59%	0.44	11%	89%	43%	50%	5 year estimate
Brooklawn Borough, Camden County	1,811	744	6%	38%	55%	0.3	18%	87%	37%	52%	5 year estimate
Buena Borough, Atlantic County	4,559	1,647	13%	40%	48%	0.45	14%	93%	38%	67%	5 year estimate
Buena Vista Township, Atlantic County	7,580	3,009	13%	41%	46%	0.4	10%	89%	48%	39%	5 year estimate
Burlington City, Burlington County	9,904	3,992	11%	39%	51%	0.39	11%	88%	37%	54%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Burlington Township, Burlington County	22,674	7,730	9%	25%	66%	0.37	11%	93%	38%	43%	3 year estimate
Butler Borough, Morris County	7,547	2,920	2%	29%	69%	0.35	7%	86%	37%	38%	5 year estimate
Byram Township, Sussex County	8,336	2,953	3%	18%	79%	0.36	7%	94%	40%	53%	5 year estimate
Caldwell Borough, Essex County	7,806	3,445	4%	30%	66%	0.44	9%	89%	41%	54%	5 year estimate
Califon Borough, Hunterdon County	1,294	427	3%	16%	81%	0.34	5%	95%	32%	46%	5 year estimate
Camden City, Camden County	77,235	24,329	38%	38%	24%	0.5	22%	81%	35%	63%	1 year estimate
Cape May City, Cape May County	3,613	1,748	8%	48%	44%	0.46	12%	97%	37%	33%	5 year estimate
Cape May Point Borough, Cape May County	161	103	3%	21%	76%	0.43	2%	99%	30%	NA	5 year estimate
Carlstadt Borough, Bergen County	6,161	2,125	5%	30%	65%	0.39	9%	87%	35%	40%	5 year estimate
Carneys Point Township, Salem County	8,035	3,210	11%	41%	48%	0.42	14%	87%	36%	49%	5 year estimate
Carteret Borough, Middlesex County	23,536	7,599	12%	27%	60%	0.4	16%	80%	44%	61%	3 year estimate
Cedar Grove Township, Essex County	12,432	4,346	4%	15%	82%	0.43	6%	94%	39%	47%	5 year estimate
Chatham Borough, Morris County	8,978	2,955	2%	11%	87%	0.46	3%	95%	32%	37%	5 year estimate
Chatham Township, Morris County	10,503	4,021	5%	12%	83%	0.52	6%	97%	35%	47%	5 year estimate
Cherry Hill Township, Camden County	70,980	26,031	4%	23%	73%	0.46	9%	93%	33%	59%	1 year estimate
Chesilhurst Borough, Camden County	1,705	569	15%	31%	53%	0.4	19%	89%	36%	54%	5 year estimate
Chester Borough, Morris County	1,558	557	5%	25%	71%	0.5	7%	91%	35%	49%	5 year estimate
Chester Township, Morris County	7,851	2,483	3%	5%	92%	0.49	6%	96%	30%	NA	5 year estimate
Chesterfield Township, Burlington County	7,607	1,495	1%	15%	84%	0.38	6%	96%	34%	37%	5 year estimate
Cinnaminson Township, Burlington County	15,791	5,789	5%	23%	72%	0.4	8%	94%	42%	44%	5 year estimate
City Of Orange Township, Essex County	30,429	11,140	26%	39%	35%	0.48	17%	75%	71%	60%	3 year estimate
Clark Township, Union County	14,768	5,391	4%	15%	80%	0.39	8%	95%	37%	48%	5 year estimate
Clayton Borough, Gloucester County	8,154	2,999	7%	28%	64%	0.36	8%	88%	37%	60%	5 year estimate
Clementon Borough, Camden County	5,008	2,172	16%	46%	38%	0.41	11%	89%	42%	47%	5 year estimate

Key Facts and ALICE Statistics by Municipality, New Jersey, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Cliffside Park Borough, Bergen County	23,752	10,128	16%	31%	54%	0.52	11%	82%	54%	52%	3 year estimate
Clifton City, Passaic County	84,722	29,318	9%	35%	56%	0.44	7%	80%	41%	53%	1 year estimate
Clinton Town, Hunterdon County	2,710	978	6%	29%	65%	0.41	10%	92%	36%	52%	5 year estimate
Clinton Township, Hunterdon County	13,359	4,563	3%	22%	74%	0.4	7%	98%	32%	44%	5 year estimate
Closter Borough, Bergen County	8,397	2,808	3%	22%	75%	0.45	8%	89%	52%	50%	5 year estimate
Collingswood Borough, Camden County	13,923	6,225	10%	34%	55%	0.41	7%	89%	39%	46%	5 year estimate
Colts Neck Township, Monmouth County	10,132	3,233	3%	10%	86%	0.5	3%	96%	35%	68%	5 year estimate
Commercial Township, Cumberland County	5,195	1,961	21%	40%	39%	0.44	21%	88%	37%	74%	5 year estimate
Corbin City, Atlantic County	625	231	9%	35%	56%	0.35	12%	88%	37%	70%	5 year estimate
Cranbury Township, Middlesex County	3,755	1,300	3%	10%	87%	0.43	4%	97%	19%	54%	5 year estimate
Cranford Township, Union County	22,818	8,350	4%	13%	84%	0.4	8%	95%	30%	40%	3 year estimate
Cresskill Borough, Bergen County	8,541	3,128	7%	19%	73%	0.51	4%	96%	42%	58%	5 year estimate
Deal Borough, Monmouth County	934	376	9%	28%	63%	0.59	7%	88%	38%	42%	5 year estimate
Deerfield Township, Cumberland County	3,111	1,012	4%	30%	66%	0.35	9%	89%	27%	26%	5 year estimate
Delanco Township, Burlington County	4,389	1,739	5%	23%	72%	0.4	8%	92%	31%	43%	5 year estimate
Delaware Township, Hunterdon County	4,562	1,858	1%	29%	70%	0.43	5%	93%	49%	48%	5 year estimate
Delran Township, Burlington County	16,835	6,066	6%	19%	74%	0.37	9%	89%	32%	40%	5 year estimate
Demarest Borough, Bergen County	4,909	1,649	2%	15%	83%	0.49	6%	93%	41%	29%	5 year estimate
Dennis Township, Cape May County	6,436	2,478	5%	30%	65%	0.32	7%	94%	40%	43%	5 year estimate
Denville Township, Morris County	16,649	6,370	3%	17%	80%	0.42	8%	96%	37%	54%	5 year estimate
Deptford Township, Gloucester County	30,567	11,960	9%	31%	60%	0.4	11%	92%	39%	47%	3 year estimate
Dover Town, Morris County	18,208	5,440	7%	40%	53%	0.37	7%	67%	41%	54%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Downe Township, Cumberland County	1,374	534	16%	36%	47%	0.39	12%	92%	34%	54%	5 year estimate
Dumont Borough, Bergen County	17,505	6,333	6%	23%	71%	0.38	8%	92%	41%	45%	5 year estimate
Dunellen Borough, Middlesex County	7,271	2,621	11%	19%	70%	0.37	4%	81%	45%	53%	5 year estimate
Eagleswood Township, Ocean County	1,495	612	3%	37%	59%	0.36	8%	89%	44%	67%	5 year estimate
East Amwell Township, Hunterdon County	4,027	1,469	3%	23%	74%	0.43	9%	94%	38%	25%	5 year estimate
East Brunswick Township, Middlesex County	47,711	16,847	6%	15%	79%	0.41	9%	91%	39%	49%	3 year estimate
East Greenwich Township, Gloucester County	9,570	3,172	4%	14%	81%	0.35	5%	96%	30%	33%	5 year estimate
East Hanover Township, Morris County	11,222	3,821	4%	15%	81%	0.42	7%	94%	35%	38%	5 year estimate
East Newark Borough, Hudson County	2,297	720	14%	28%	58%	0.43	15%	66%	38%	48%	5 year estimate
East Orange City, Essex County	64,275	25,894	24%	39%	37%	0.44	18%	80%	53%	50%	1 year estimate
East Rutherford Borough, Bergen County	8,909	3,969	7%	32%	61%	0.38	5%	84%	40%	36%	5 year estimate
East Windsor Township, Mercer County	27,310	9,907	5%	27%	68%	0.41	8%	87%	33%	39%	3 year estimate
Eastampton Township, Burlington County	6,088	2,340	5%	29%	66%	0.4	11%	92%	26%	47%	5 year estimate
Eatontown Borough, Monmouth County	12,595	5,288	8%	36%	56%	0.44	10%	85%	41%	47%	5 year estimate
Edgewater Borough, Bergen County	11,425	5,770	7%	21%	72%	0.44	8%	92%	45%	41%	5 year estimate
Edgewater Park Township, Burlington County	8,842	3,526	9%	36%	55%	0.39	12%	85%	37%	57%	5 year estimate
Edison Township, Middlesex County	100,887	36,846	5%	19%	76%	0.4	8%	91%	34%	31%	1 year estimate
Egg Harbor City, Atlantic County	4,279	1,509	15%	48%	37%	0.38	18%	83%	59%	57%	5 year estimate
Egg Harbor Township, Atlantic County	43,505	14,903	7%	33%	60%	0.38	15%	89%	47%	50%	3 year estimate
Elizabeth City, Union County	126,459	39,054	21%	38%	41%	0.42	13%	73%	52%	58%	1 year estimate
Elk Township, Gloucester County	4,213	1,465	9%	35%	56%	0.41	17%	90%	40%	56%	5 year estimate
Elmer Borough, Salem County	1,283	476	11%	30%	59%	0.34	13%	89%	33%	60%	5 year estimate
Elmwood Park Borough, Bergen County	19,461	7,231	9%	32%	59%	0.43	6%	88%	51%	51%	5 year estimate

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Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Elsinboro Township, Salem County	1,025	465	4%	29%	66%	0.34	13%	93%	27%	30%	5 year estimate
Emerson Borough, Bergen County	7,471	2,501	4%	21%	75%	0.38	6%	95%	43%	72%	5 year estimate
Englewood City, Bergen County	27,428	10,477	11%	29%	59%	0.52	8%	84%	52%	57%	3 year estimate
Englewood Cliffs Borough, Bergen County	5,297	1,843	9%	15%	76%	0.53	8%	92%	41%	52%	5 year estimate
Englishtown Borough, Monmouth County	1,756	672	5%	31%	65%	0.38	7%	91%	43%	58%	5 year estimate
Essex Fells Borough, Essex County	2,125	702	2%	8%	90%	0.5	3%	98%	35%	50%	5 year estimate
Estell Manor City, Atlantic County	1,698	597	5%	31%	63%	0.33	14%	87%	39%	72%	5 year estimate
Evesham Township, Burlington County	45,719	17,422	4%	22%	74%	0.39	7%	95%	30%	52%	3 year estimate
Ewing Township, Mercer County	36,098	12,538	8%	25%	68%	0.38	11%	91%	37%	46%	3 year estimate
Fair Haven Borough, Monmouth County	6,102	2,108	6%	13%	81%	0.46	5%	98%	44%	40%	5 year estimate
Fair Lawn Borough, Bergen County	32,679	11,834	5%	21%	74%	0.4	9%	93%	40%	39%	3 year estimate
Fairfield Township, Cumberland County	6,426	1,808	12%	46%	43%	0.42	16%	89%	39%	51%	5 year estimate
Fairfield Township, Essex County	7,454	2,597	2%	12%	86%	0.4	7%	98%	40%	67%	5 year estimate
Fairview Borough, Bergen County	13,888	4,849	19%	40%	41%	0.47	5%	66%	52%	59%	5 year estimate
Fanwood Borough, Union County	7,313	2,447	3%	8%	89%	0.31	8%	95%	36%	60%	5 year estimate
Far Hills Borough, Somerset County	1,014	364	4%	26%	71%	0.6	4%	85%	43%	72%	5 year estimate
Farmingdale Borough, Monmouth County	1,310	567	4%	38%	58%	0.36	7%	87%	25%	54%	5 year estimate
Fieldsboro Borough, Burlington County	547	175	1%	43%	55%	0.36	9%	95%	39%	3%	5 year estimate
Flemington Borough, Hunterdon County	4,582	1,978	13%	48%	38%	0.43	6%	85%	22%	58%	5 year estimate
Florence Township, Burlington County	12,150	4,769	3%	26%	71%	0.34	9%	92%	33%	51%	5 year estimate
Florham Park Borough, Morris County	11,693	4,014	2%	22%	76%	0.47	6%	98%	31%	46%	5 year estimate
Folsom Borough, Atlantic County	1,827	621	7%	32%	61%	0.37	14%	86%	36%	74%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Fort Lee Borough, Bergen County	35,553	16,563	12%	27%	61%	0.48	8%	83%	37%	48%	3 year estimate
Frankford Township, Sussex County	5,556	1,997	4%	17%	79%	0.34	8%	95%	32%	36%	5 year estimate
Franklin Borough, Sussex County	5,049	1,934	9%	28%	63%	0.36	10%	87%	44%	48%	5 year estimate
Franklin Lakes Borough, Bergen County	10,596	3,425	3%	9%	88%	0.51	6%	96%	38%	50%	5 year estimate
Franklin Township, Gloucester County	16,789	5,727	6%	26%	68%	0.41	11%	89%	40%	47%	5 year estimate
Franklin Township, Hunterdon County	3,161	1,176	1%	27%	72%	0.38	8%	96%	39%	51%	5 year estimate
Franklin Township, Somerset County	63,043	23,348	6%	24%	71%	0.36	8%	92%	38%	37%	3 year estimate
Franklin Township, Warren County	3,153	1,143	4%	19%	78%	0.39	9%	93%	33%	18%	5 year estimate
Fredon Township, Sussex County	3,392	1,193	4%	19%	77%	0.35	5%	95%	44%	73%	5 year estimate
Freehold Borough, Monmouth County	12,013	3,879	15%	37%	48%	0.42	8%	68%	43%	71%	5 year estimate
Freehold Township, Monmouth County	36,148	12,656	4%	23%	73%	0.4	7%	92%	39%	53%	3 year estimate
Frelinghuysen Township, Warren County	2,347	801	3%	18%	79%	0.35	6%	97%	34%	31%	5 year estimate
Frenchtown Borough, Hunterdon County	1,455	619	6%	47%	46%	0.42	9%	89%	47%	48%	5 year estimate
Galloway Township, Atlantic County	37,324	11,839	7%	35%	58%	0.4	11%	89%	44%	48%	3 year estimate
Garfield City, Bergen County	30,697	11,043	14%	43%	43%	0.43	11%	73%	60%	59%	3 year estimate
Garwood Borough, Union County	4,295	1,645	3%	18%	79%	0.35	11%	92%	46%	38%	5 year estimate
Gibbsboro Borough, Camden County	2,309	796	3%	29%	68%	0.4	7%	92%	35%	31%	5 year estimate
Glassboro Borough, Gloucester County	18,750	5,850	17%	27%	56%	0.43	9%	91%	40%	60%	5 year estimate
Glen Gardner Borough, Hunterdon County	1,729	736	4%	47%	49%	0.41	6%	93%	39%	57%	5 year estimate
Glen Ridge Borough, Essex County	7,520	2,468	3%	7%	89%	0.44	6%	97%	37%	56%	5 year estimate
Glen Rock Borough, Bergen County	11,631	3,677	3%	10%	87%	0.45	7%	97%	34%	42%	5 year estimate
Gloucester City, Camden County	11,468	4,228	13%	35%	52%	0.41	11%	87%	37%	52%	5 year estimate
Gloucester Township, Camden County	64,403	22,291	7%	33%	60%	0.39	8%	91%	39%	55%	1 year estimate

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Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Green Brook Township, Somerset County	7,171	2,266	1%	12%	87%	0.4	5%	96%	37%	25%	5 year estimate
Green Township, Sussex County	3,594	1,158	3%	18%	80%	0.38	7%	94%	45%	61%	5 year estimate
Greenwich Township, Cumberland County	924	382	9%	35%	56%	0.42	15%	93%	46%	64%	5 year estimate
Greenwich Township, Gloucester County	4,906	1,942	6%	27%	66%	0.41	10%	91%	32%	87%	5 year estimate
Greenwich Township, Warren County	5,631	1,828	3%	12%	85%	0.33	11%	94%	31%	54%	5 year estimate
Guttenberg Town, Hudson County	11,166	4,485	16%	28%	55%	0.54	10%	71%	55%	55%	5 year estimate
Hackensack City, Bergen County	43,374	18,410	14%	34%	52%	0.44	8%	79%	53%	49%	3 year estimate
Hackettstown Town, Warren County	9,743	3,721	6%	32%	62%	0.38	7%	82%	35%	40%	5 year estimate
Haddon Heights Borough, Camden County	7,530	2,983	2%	26%	72%	0.4	6%	96%	34%	30%	5 year estimate
Haddon Township, Camden County	14,712	6,073	8%	27%	66%	0.41	6%	94%	35%	48%	5 year estimate
Haddonfield Borough, Camden County	11,588	4,281	4%	17%	78%	0.48	5%	96%	34%	45%	5 year estimate
Hainesport Township, Burlington County	6,022	2,175	4%	23%	73%	0.38	11%	92%	41%	54%	5 year estimate
Haledon Borough, Passaic County	8,375	2,377	7%	42%	51%	0.39	9%	80%	52%	55%	5 year estimate
Hamburg Borough, Sussex County	3,255	1,484	8%	37%	55%	0.38	7%	92%	60%	51%	5 year estimate
Hamilton Township, Atlantic County	26,627	9,118	9%	38%	53%	0.4	13%	89%	44%	52%	3 year estimate
Hamilton Township, Mercer County	88,797	36,008	6%	34%	60%	0.38	12%	92%	36%	52%	1 year estimate
Hammonton Town, Atlantic County	14,745	5,259	11%	35%	54%	0.42	8%	88%	42%	50%	5 year estimate
Hampton Borough, Hunterdon County	1,307	512	14%	35%	51%	0.4	11%	92%	38%	53%	5 year estimate
Hampton Township, Sussex County	5,167	1,962	6%	22%	72%	0.36	10%	94%	40%	26%	5 year estimate
Hanover Township, Morris County	13,766	5,095	4%	19%	77%	0.38	6%	93%	28%	35%	5 year estimate
Harding Township, Morris County	3,833	1,439	8%	9%	83%	0.55	6%	98%	30%	36%	5 year estimate
Hardwick Township, Warren County	1,538	530	3%	17%	81%	0.37	9%	94%	36%	43%	5 year estimate
Hardyston Township, Sussex County	8,096	3,330	5%	24%	71%	0.37	7%	93%	33%	67%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Harmony Township, Warren County	2,673	1,001	1%	26%	74%	0.35	8%	92%	32%	38%	5 year estimate
Harrington Park Borough, Bergen County	4,715	1,624	4%	12%	84%	0.43	8%	92%	46%	25%	5 year estimate
Harrison Town, Hudson County	13,683	4,871	14%	29%	57%	0.42	11%	70%	59%	41%	5 year estimate
Harrison Township, Gloucester County	12,333	3,773	4%	18%	78%	0.4	8%	92%	30%	63%	5 year estimate
Harvey Cedars Borough, Ocean County	513	259	8%	20%	71%	0.51	10%	96%	36%	33%	5 year estimate
Hasbrouck Heights Borough, Bergen County	11,830	4,325	8%	17%	75%	0.41	9%	90%	36%	33%	5 year estimate
Haworth Borough, Bergen County	3,382	1,130	2%	11%	86%	0.45	11%	97%	43%	37%	5 year estimate
Hawthorne Borough, Passaic County	18,753	6,928	5%	28%	67%	0.4	9%	91%	45%	46%	5 year estimate
Hazlet Township, Monmouth County	20,286	7,286	5%	26%	69%	0.41	11%	95%	NA	NA	3 year estimate
Helmetta Borough, Middlesex County	2,235	887	2%	20%	78%	0.3	7%	92%	45%	61%	5 year estimate
High Bridge Borough, Hunterdon County	3,644	1,482	0%	36%	64%	0.34	11%	93%	47%	55%	5 year estimate
Highland Park Borough, Middlesex County	14,074	5,728	9%	22%	69%	0.47	9%	89%	31%	46%	5 year estimate
Highlands Borough, Monmouth County	5,009	2,360	17%	25%	58%	0.47	13%	84%	43%	69%	5 year estimate
Hightstown Borough, Mercer County	5,510	1,959	3%	34%	63%	0.37	7%	83%	46%	39%	5 year estimate
Hillsborough Township, Somerset County	38,636	13,108	3%	20%	77%	0.38	6%	94%	34%	53%	3 year estimate
Hillsdale Borough, Bergen County	10,251	3,502	7%	13%	80%	0.39	6%	95%	38%	41%	5 year estimate
Hillside Township, Union County	21,512	7,230	14%	29%	57%	0.43	21%	85%	NA	NA	3 year estimate
Hi-Nella Borough, Camden County	881	383	9%	61%	30%	0.38	6%	81%	38%	52%	5 year estimate
Hoboken City, Hudson County	51,116	23,958	10%	11%	78%	0.46	4%	95%	34%	29%	3 year estimate
Ho-Ho-Kus Borough, Bergen County	4,085	1,375	3%	12%	85%	0.47	6%	98%	34%	49%	5 year estimate
Holland Township, Hunterdon County	5,274	2,087	2%	29%	69%	0.41	10%	95%	38%	54%	5 year estimate
Holmdel Township, Monmouth County	16,688	5,466	4%	16%	80%	0.5	6%	97%	36%	73%	5 year estimate
Hopatcong Borough, Sussex County	15,169	5,799	4%	23%	74%	0.34	11%	89%	44%	49%	5 year estimate

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Hope Township, Warren County	1,842	668	4%	23%	73%	0.35	10%	93%	40%	41%	5 year estimate
Hopewell Borough, Mercer County	1,908	779	1%	17%	82%	0.37	4%	98%	34%	43%	5 year estimate
Hopewell Township, Cumberland County	4,561	1,698	4%	34%	62%	0.36	8%	83%	41%	63%	5 year estimate
Hopewell Township, Mercer County	17,265	6,103	2%	11%	87%	0.41	5%	98%	30%	49%	5 year estimate
Howell Township, Monmouth County	51,132	17,495	5%	23%	72%	0.4	9%	93%	39%	49%	3 year estimate
Independence Township, Warren County	5,672	2,181	5%	21%	74%	0.33	7%	90%	45%	58%	5 year estimate
Interlaken Borough, Monmouth County	821	366	3%	15%	82%	0.43	7%	97%	26%	19%	5 year estimate
Irvington Township, Essex County	54,072	20,299	21%	36%	43%	0.44	20%	78%	62%	58%	3 year estimate
Island Heights Borough, Ocean County	1,536	659	6%	27%	67%	0.4	12%	95%	36%	81%	5 year estimate
Jackson Township, Ocean County	55,329	19,456	6%	22%	72%	0.38	12%	92%	40%	58%	3 year estimate
Jamesburg Borough, Middlesex County	5,914	2,278	7%	32%	61%	0.37	12%	84%	49%	64%	5 year estimate
Jefferson Township, Morris County	21,395	7,829	3%	22%	75%	0.34	8%	94%	NA	NA	3 year estimate
Jersey City, Hudson County	254,444	97,144	18%	26%	56%	0.5	9%	80%	46%	47%	1 year estimate
Keansburg Borough, Monmouth County	10,097	3,997	20%	44%	36%	0.45	11%	84%	55%	61%	5 year estimate
Kearny Town, Hudson County	41,098	13,643	10%	26%	63%	0.4	14%	77%	45%	45%	3 year estimate
Kenilworth Borough, Union County	7,907	2,736	6%	14%	80%	0.34	9%	95%	37%	49%	5 year estimate
Keyport Borough, Monmouth County	7,265	3,248	8%	42%	50%	0.42	7%	79%	42%	46%	5 year estimate
Kingwood Township, Hunterdon County	3,848	1,400	5%	18%	77%	0.35	7%	95%	40%	40%	5 year estimate
Kinnelon Borough, Morris County	10,276	3,533	3%	14%	83%	0.42	11%	96%	43%	39%	5 year estimate
Knowlton Township, Warren County	3,043	1,114	3%	21%	75%	0.39	5%	89%	49%	25%	5 year estimate
Lacey Township, Ocean County	27,759	10,319	5%	32%	63%	0.39	13%	92%	45%	44%	3 year estimate
Lafayette Township, Sussex County	2,530	896	3%	20%	77%	0.39	10%	93%	41%	36%	5 year estimate
Lake Como Borough, Monmouth County	1,780	810	12%	36%	52%	0.46	15%	80%	50%	57%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Lakehurst Borough, Ocean County	2,659	979	9%	42%	49%	0.41	12%	92%	43%	61%	5 year estimate
Lakewood Township, Ocean County	92,746	23,750	24%	39%	38%	0.42	5%	89%	56%	65%	1 year estimate
Lambertville City, Hunterdon County	3,890	1,940	5%	45%	50%	0.44	4%	89%	39%	28%	5 year estimate
Laurel Springs Borough, Camden County	1,968	681	6%	26%	69%	0.37	4%	89%	37%	49%	5 year estimate
Lavallette Borough, Ocean County	2,276	1,040	10%	30%	60%	0.49	9%	95%	39%	26%	5 year estimate
Lawnside Borough, Camden County	2,930	1,007	10%	35%	55%	0.38	15%	87%	42%	57%	5 year estimate
Lawrence Township, Cumberland County	3,268	1,165	7%	34%	59%	0.39	15%	87%	35%	27%	5 year estimate
Lawrence Township, Mercer County	33,302	12,168	6%	25%	69%	0.43	8%	91%	36%	48%	3 year estimate
Lebanon Borough, Hunterdon County	1,616	645	3%	36%	61%	0.46	8%	89%	36%	26%	5 year estimate
Lebanon Township, Hunterdon County	6,535	2,135	5%	23%	72%	0.42	8%	92%	38%	58%	5 year estimate
Leonia Borough, Bergen County	8,948	3,428	10%	31%	59%	0.48	5%	77%	42%	64%	5 year estimate
Liberty Township, Warren County	2,941	1,086	8%	25%	67%	0.35	8%	87%	50%	50%	5 year estimate
Lincoln Park Borough, Morris County	10,553	4,015	3%	21%	75%	0.34	8%	95%	38%	37%	5 year estimate
Linden City, Union County	40,693	14,784	10%	28%	62%	0.39	13%	81%	50%	45%	3 year estimate
Lindenwold Borough, Camden County	17,663	7,532	14%	48%	38%	0.39	14%	77%	51%	49%	5 year estimate
Linwood City, Atlantic County	7,109	2,597	4%	26%	70%	0.46	7%	91%	40%	45%	5 year estimate
Little Egg Harbor Township, Ocean County	20,222	8,205	8%	39%	53%	0.39	15%	93%	39%	75%	3 year estimate
Little Falls Township, Passaic County	14,279	5,150	7%	29%	64%	0.4	9%	88%	44%	44%	5 year estimate
Little Ferry Borough, Bergen County	10,635	3,947	6%	38%	57%	0.39	5%	79%	45%	44%	5 year estimate
Little Silver Borough, Monmouth County	5,970	2,078	1%	11%	88%	0.43	5%	96%	39%	42%	5 year estimate
Livingston Township, Essex County	29,475	9,645	2%	12%	86%	0.43	5%	95%	NA	NA	3 year estimate
Loch Arbour Village, Monmouth County	242	87	0%	9%	91%	0.42	3%	96%	38%	43%	5 year estimate
Lodi Borough, Bergen County	24,277	9,115	13%	39%	48%	0.42	9%	83%	56%	50%	3 year estimate
Logan Township, Gloucester County	6,062	2,208	5%	22%	74%	0.33	10%	90%	33%	18%	5 year estimate

Key Facts and ALICE Statistics by Municipality, New Jersey, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Long Beach Township, Ocean County	3,064	1,487	7%	24%	69%	0.54	5%	96%	41%	37%	5 year estimate
Long Branch City, Monmouth County	30,734	11,976	14%	42%	44%	0.5	14%	74%	49%	58%	3 year estimate
Long Hill Township, Morris County	8,740	3,081	3%	18%	79%	0.44	8%	92%	40%	29%	5 year estimate
Longport Borough, Atlantic County	979	522	6%	31%	63%	0.58	4%	98%	40%	25%	5 year estimate
Lopatcong Township, Warren County	7,950	2,898	5%	24%	70%	0.37	4%	96%	40%	53%	5 year estimate
Lower Alloways Creek Township, Salem County	1,812	656	5%	32%	63%	0.35	11%	94%	24%	36%	5 year estimate
Lower Township, Cape May County	22,726	10,074	8%	40%	51%	0.4	12%	86%	38%	55%	3 year estimate
Lumberton Township, Burlington County	12,453	4,419	7%	25%	68%	0.42	9%	92%	34%	58%	5 year estimate
Lyndhurst Township, Bergen County	20,824	7,999	7%	29%	64%	0.4	8%	88%	45%	51%	3 year estimate
Madison Borough, Morris County	15,923	5,520	4%	20%	76%	0.49	7%	95%	34%	42%	5 year estimate
Magnolia Borough, Camden County	4,352	1,813	10%	37%	54%	0.37	7%	87%	43%	47%	5 year estimate
Mahwah Township, Bergen County	26,040	9,693	3%	23%	74%	0.46	9%	92%	42%	37%	3 year estimate
Manalapan Township, Monmouth County	39,066	13,093	4%	19%	77%	0.42	8%	96%	43%	43%	3 year estimate
Manasquan Borough, Monmouth County	5,904	2,453	3%	28%	69%	0.51	6%	95%	40%	41%	5 year estimate
Manchester Township, Ocean County	43,072	22,766	8%	53%	39%	0.41	11%	95%	36%	54%	3 year estimate
Mannington Township, Salem County	1,621	496	9%	28%	63%	0.38	13%	86%	35%	46%	5 year estimate
Mansfield Township, Burlington County	8,417	3,078	3%	17%	80%	0.41	8%	88%	34%	NA	5 year estimate
Mansfield Township, Warren County	7,734	3,052	8%	33%	59%	0.38	8%	87%	37%	43%	5 year estimate
Mantoloking Borough, Ocean County	433	220	1%	24%	75%	0.53	7%	100%	41%	50%	5 year estimate
Mantua Township, Gloucester County	15,185	5,880	8%	25%	67%	0.39	8%	91%	35%	59%	5 year estimate
Manville Borough, Somerset County	10,358	3,826	6%	42%	52%	0.39	12%	84%	48%	61%	5 year estimate
Maple Shade Township, Burlington County	19,198	8,438	9%	40%	51%	0.37	8%	89%	36%	48%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Maplewood Township, Essex County	24,001	7,869	4%	15%	81%	0.45	7%	90%	NA	NA	3 year estimate
Margate City, Atlantic County	6,459	3,094	10%	29%	61%	0.52	10%	94%	37%	49%	5 year estimate
Marlboro Township, Monmouth County	40,199	12,584	2%	14%	84%	0.41	8%	95%	NA	NA	3 year estimate
Matawan Borough, Monmouth County	8,795	3,444	5%	27%	67%	0.48	9%	94%	45%	45%	5 year estimate
Maurice River Township, Cumberland County	7,965	1,437	7%	30%	63%	0.37	11%	87%	38%	59%	5 year estimate
Maywood Borough, Bergen County	9,547	3,709	6%	29%	65%	0.38	8%	91%	45%	44%	5 year estimate
Medford Lakes Borough, Burlington County	4,160	1,556	1%	14%	85%	0.41	4%	95%	33%	48%	5 year estimate
Medford Township, Burlington County	23,124	8,020	3%	15%	82%	0.4	6%	95%	NA	NA	3 year estimate
Mendham Borough, Morris County	5,004	1,627	3%	16%	81%	0.49	7%	96%	36%	62%	5 year estimate
Mendham Township, Morris County	5,851	2,024	4%	9%	87%	0.5	2%	94%	35%	37%	5 year estimate
Merchantville Borough, Camden County	3,825	1,636	9%	31%	60%	0.45	15%	84%	39%	54%	5 year estimate
Metuchen Borough, Middlesex County	13,585	5,283	4%	14%	82%	0.41	5%	93%	31%	42%	5 year estimate
Middle Township, Cape May County	18,734	7,770	9%	36%	55%	0.41	10%	90%	43%	47%	5 year estimate
Middlesex Borough, Middlesex County	13,661	4,919	3%	22%	75%	0.38	9%	90%	38%	60%	5 year estimate
Middletown Township, Monmouth County	66,329	24,476	4%	23%	73%	0.43	10%	94%	35%	53%	1 year estimate
Midland Park Borough, Bergen County	7,131	2,719	4%	27%	69%	0.43	5%	95%	51%	57%	5 year estimate
Milford Borough, Hunterdon County	1,154	502	3%	42%	54%	0.36	8%	90%	42%	33%	5 year estimate
Millburn Township, Essex County	20,132	6,481	2%	8%	89%	0.5	6%	94%	NA	NA	3 year estimate
Millstone Borough, Somerset County	413	161	1%	32%	66%	0.36	6%	93%	39%	56%	5 year estimate
Millstone Township, Monmouth County	10,462	3,338	2%	12%	85%	0.39	6%	94%	38%	83%	5 year estimate
Milltown Borough, Middlesex County	6,916	2,570	5%	21%	75%	0.34	9%	90%	36%	57%	5 year estimate
Millville City, Cumberland County	28,580	10,290	16%	38%	46%	0.43	15%	85%	38%	58%	3 year estimate

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Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Mine Hill Township, Morris County	3,669	1,234	2%	20%	78%	0.33	7%	93%	45%	35%	5 year estimate
Monmouth Beach Borough, Monmouth County	3,298	1,603	6%	18%	75%	0.49	3%	99%	42%	27%	5 year estimate
Monroe Township, Gloucester County	36,462	12,602	6%	28%	66%	0.38	12%	91%	43%	58%	3 year estimate
Monroe Township, Middlesex County	40,038	16,518	5%	21%	74%	0.5	10%	96%	43%	53%	3 year estimate
Montague Township, Sussex County	3,839	1,547	12%	31%	57%	0.35	15%	92%	42%	71%	5 year estimate
Montclair Township, Essex County	37,793	14,435	6%	17%	78%	0.53	8%	92%	43%	41%	3 year estimate
Montgomery Township, Somerset County	22,373	7,093	3%	13%	85%	0.43	7%	96%	NA	NA	3 year estimate
Montvale Borough, Bergen County	7,826	2,778	6%	17%	77%	0.42	6%	94%	37%	64%	5 year estimate
Montville Township, Morris County	21,632	7,388	4%	17%	80%	0.44	7%	92%	NA	NA	3 year estimate
Moonachie Borough, Bergen County	2,711	1,122	11%	40%	49%	0.44	9%	85%	38%	56%	5 year estimate
Moorestown Township, Burlington County	20,721	7,374	3%	19%	78%	0.53	7%	95%	29%	53%	3 year estimate
Morris Plains Borough, Morris County	5,586	2,056	2%	20%	78%	0.41	7%	95%	35%	45%	5 year estimate
Morris Township, Morris County	22,478	8,311	3%	16%	82%	0.45	8%	96%	NA	NA	3 year estimate
Morristown Town, Morris County	18,461	7,999	10%	30%	60%	0.43	6%	81%	51%	45%	5 year estimate
Mount Arlington Borough, Morris County	5,110	2,476	3%	33%	64%	0.37	12%	92%	46%	61%	5 year estimate
Mount Ephraim Borough, Camden County	4,664	1,899	11%	33%	56%	0.43	13%	90%	46%	65%	5 year estimate
Mount Holly Township, Burlington County	9,567	3,511	14%	32%	54%	0.39	12%	88%	36%	45%	5 year estimate
Mount Laurel Township, Burlington County	41,917	17,431	4%	24%	72%	0.42	8%	96%	31%	47%	3 year estimate
Mount Olive Township, Morris County	28,314	10,746	6%	29%	65%	0.43	9%	92%	39%	47%	3 year estimate
Mountain Lakes Borough, Morris County	4,206	1,298	2%	7%	91%	0.5	8%	96%	37%	67%	5 year estimate
Mountainside Borough, Union County	6,695	2,377	7%	7%	86%	0.46	6%	97%	34%	45%	5 year estimate
Mullica Township, Atlantic County	6,154	2,087	9%	37%	54%	0.42	15%	89%	42%	92%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
National Park Borough, Gloucester County	3,051	1,049	6%	36%	57%	0.36	15%	85%	43%	48%	5 year estimate
Neptune City Borough, Monmouth County	4,869	2,097	5%	40%	55%	0.37	13%	89%	46%	54%	5 year estimate
Neptune Township, Monmouth County	27,969	11,234	10%	33%	57%	0.42	9%	88%	48%	53%	3 year estimate
Netcong Borough, Morris County	3,252	1,438	13%	32%	54%	0.38	8%	86%	44%	45%	5 year estimate
New Brunswick City, Middlesex County	55,684	14,558	30%	27%	42%	0.46	10%	64%	46%	63%	3 year estimate
New Hanover Township, Burlington County	7,772	809	3%	34%	63%	0.34	8%	90%	32%	54%	5 year estimate
New Milford Borough, Bergen County	16,362	5,947	6%	30%	65%	0.41	6%	90%	48%	43%	5 year estimate
New Providence Borough, Union County	12,191	4,234	3%	12%	85%	0.42	6%	96%	31%	47%	5 year estimate
Newark City, Essex County	277,718	92,479	31%	38%	32%	0.47	23%	75%	64%	56%	1 year estimate
Newfield Borough, Gloucester County	1,717	629	8%	31%	62%	0.36	10%	93%	36%	54%	5 year estimate
Newton Town, Sussex County	7,983	3,394	16%	45%	40%	0.45	12%	88%	57%	63%	5 year estimate
North Arlington Borough, Bergen County	15,407	5,972	6%	30%	64%	0.43	8%	94%	47%	37%	5 year estimate
North Bergen Township, Hudson County	61,430	21,282	14%	32%	54%	0.46	15%	75%	58%	53%	3 year estimate
North Brunswick Township, Middlesex County	40,970	14,196	6%	20%	74%	0.38	7%	87%	41%	41%	3 year estimate
North Caldwell Borough, Essex County	6,276	2,118	6%	7%	88%	0.45	4%	97%	28%	37%	5 year estimate
North Haledon Borough, Passaic County	8,360	2,804	3%	18%	79%	0.36	10%	94%	33%	73%	5 year estimate
North Hanover Township, Burlington County	7,621	2,530	8%	33%	59%	0.4	11%	94%	29%	58%	5 year estimate
North Plainfield Borough, Somerset County	21,992	7,393	8%	37%	55%	0.4	7%	76%	51%	55%	3 year estimate
North Wildwood City, Cape May County	4,049	2,066	12%	47%	42%	0.43	12%	93%	52%	51%	5 year estimate
Northfield City, Atlantic County	8,626	3,250	8%	32%	60%	0.39	10%	94%	46%	59%	5 year estimate
Northvale Borough, Bergen County	4,700	1,477	8%	21%	70%	0.4	7%	84%	50%	61%	5 year estimate
Norwood Borough, Bergen County	5,729	1,810	3%	27%	69%	0.43	7%	91%	51%	76%	5 year estimate
Nutley Township, Essex County	28,502	11,252	7%	20%	73%	0.41	8%	92%	42%	47%	3 year estimate

Key Facts and ALICE Statistics by Municipality, New Jersey, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Oakland Borough, Bergen County	12,763	4,234	4%	17%	79%	0.39	8%	93%	43%	75%	5 year estimate
Oaklyn Borough, Camden County	4,041	1,778	8%	36%	56%	0.41	11%	90%	33%	55%	5 year estimate
Ocean City, Cape May County	11,790	5,809	8%	36%	55%	0.47	9%	91%	37%	49%	5 year estimate
Ocean Gate Borough, Ocean County	1,889	761	9%	34%	57%	0.38	9%	86%	50%	41%	5 year estimate
Ocean Township, Monmouth County	27,269	10,590	7%	27%	66%	0.48	8%	88%	35%	58%	3 year estimate
Ocean Township, Ocean County	8,333	3,398	4%	29%	67%	0.39	14%	89%	37%	53%	5 year estimate
Oceanport Borough, Monmouth County	5,848	2,139	7%	25%	68%	0.5	15%	92%	43%	34%	5 year estimate
Ogdensburg Borough, Sussex County	2,309	850	3%	22%	75%	0.33	5%	97%	48%	48%	5 year estimate
Old Bridge Township, Middlesex County	66,196	24,988	3%	20%	76%	0.4	8%	92%	34%	41%	1 year estimate
Old Tappan Borough, Bergen County	5,754	1,779	3%	16%	81%	0.5	7%	94%	38%	39%	5 year estimate
Oldmans Township, Salem County	2,028	747	6%	34%	60%	0.38	7%	89%	37%	38%	5 year estimate
Oradell Borough, Bergen County	7,997	2,672	3%	11%	86%	0.4	5%	94%	37%	46%	5 year estimate
Oxford Township, Warren County	2,505	1,011	4%	38%	59%	0.35	10%	92%	48%	43%	5 year estimate
Palisades Park Borough, Bergen County	19,561	7,311	16%	32%	52%	0.46	7%	63%	57%	46%	5 year estimate
Palmyra Borough, Burlington County	7,411	3,030	7%	34%	60%	0.4	12%	88%	39%	63%	5 year estimate
Paramus Borough, Bergen County	26,455	8,481	4%	18%	78%	0.43	7%	93%	NA	NA	3 year estimate
Park Ridge Borough, Bergen County	8,699	3,150	4%	18%	77%	0.4	9%	93%	36%	40%	5 year estimate
Parsippany-Troy Hills Township, Morris County	53,522	19,968	7%	22%	71%	0.41	9%	91%	36%	41%	3 year estimate
Passaic City, Passaic County	70,215	18,766	32%	37%	32%	0.51	14%	71%	63%	54%	1 year estimate
Paterson City, Passaic County	145,236	43,838	26%	45%	28%	0.48	13%	75%	61%	60%	1 year estimate
Paulsboro Borough, Gloucester County	6,104	2,326	26%	33%	41%	0.45	18%	90%	36%	75%	5 year estimate
Peapack And Gladstone Borough, Somerset County	2,572	931	3%	21%	75%	0.48	8%	96%	43%	25%	5 year estimate
Pemberton Borough, Burlington County	1,426	630	5%	34%	61%	0.41	9%	90%	22%	53%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Pemberton Township, Burlington County	27,936	10,439	10%	36%	54%	0.38	14%	88%	38%	58%	3 year estimate
Pennington Borough, Mercer County	2,591	1,016	6%	22%	73%	0.47	4%	98%	34%	48%	5 year estimate
Penns Grove Borough, Salem County	5,116	2,008	24%	47%	29%	0.45	17%	83%	52%	59%	5 year estimate
Pennsauken Township, Camden County	35,815	12,346	13%	32%	55%	0.44	13%	86%	44%	55%	3 year estimate
Pennsville Township, Salem County	13,369	5,529	12%	32%	56%	0.42	11%	91%	31%	54%	5 year estimate
Pequannock Township, Morris County	15,469	6,158	5%	21%	74%	0.4	6%	94%	38%	72%	5 year estimate
Perth Amboy City, Middlesex County	51,388	16,535	23%	31%	46%	0.44	7%	67%	52%	57%	3 year estimate
Phillipsburg Town, Warren County	14,936	5,959	16%	47%	38%	0.43	12%	88%	38%	59%	5 year estimate
Pilesgrove Township, Salem County	4,040	1,481	2%	27%	71%	0.4	9%	92%	30%	36%	5 year estimate
Pine Beach Borough, Ocean County	2,143	803	6%	21%	73%	0.35	8%	90%	43%	75%	5 year estimate
Pine Hill Borough, Camden County	10,317	4,021	15%	35%	50%	0.41	12%	87%	43%	58%	5 year estimate
Piscataway Township, Middlesex County	56,878	17,228	5%	13%	81%	0.36	10%	89%	39%	36%	3 year estimate
Pitman Borough, Gloucester County	9,037	3,596	6%	32%	62%	0.36	8%	93%	33%	56%	5 year estimate
Pittsgrove Township, Salem County	9,358	3,182	7%	26%	67%	0.37	8%	90%	28%	53%	5 year estimate
Plainfield City, Union County	50,052	15,077	18%	25%	56%	0.44	15%	69%	53%	63%	3 year estimate
Plainsboro Township, Middlesex County	23,079	9,329	4%	15%	81%	0.41	6%	94%	33%	30%	3 year estimate
Pleasantville City, Atlantic County	20,520	6,477	19%	44%	37%	0.43	21%	77%	55%	59%	3 year estimate
Plumsted Township, Ocean County	8,413	3,109	7%	27%	66%	0.37	8%	94%	46%	48%	5 year estimate
Pohatcong Township, Warren County	3,343	1,268	5%	24%	71%	0.36	10%	93%	47%	28%	5 year estimate
Point Pleasant Beach Borough, Ocean County	4,711	2,034	12%	27%	61%	0.45	7%	93%	35%	54%	5 year estimate
Point Pleasant Borough, Ocean County	18,499	7,251	5%	28%	67%	0.4	10%	91%	39%	52%	5 year estimate
Pompton Lakes Borough, Passaic County	11,074	4,031	5%	30%	65%	0.38	9%	89%	48%	57%	5 year estimate
Port Republic City, Atlantic County	987	363	5%	27%	68%	0.39	9%	90%	50%	32%	5 year estimate
Princeton Borough, Mercer County	12,342	3,004	11%	19%	70%	0.51	10%	96%	35%	41%	5 year estimate

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Princeton Township, Mercer County	16,301	6,153	7%	22%	71%	0.56	6%	93%	32%	43%	5 year estimate
Prospect Park Borough, Passaic County	5,860	1,620	13%	36%	51%	0.45	16%	84%	56%	60%	5 year estimate
Quinton Township, Salem County	2,673	1,036	6%	39%	55%	0.37	9%	92%	33%	42%	5 year estimate
Rahway City, Union County	27,614	10,273	11%	27%	63%	0.4	12%	89%	54%	52%	3 year estimate
Ramsey Borough, Bergen County	14,528	5,342	3%	16%	81%	0.45	5%	96%	37%	41%	5 year estimate
Randolph Township, Morris County	25,831	9,238	5%	16%	79%	0.44	4%	96%	33%	44%	3 year estimate
Raritan Borough, Somerset County	6,968	2,696	10%	32%	58%	0.49	6%	89%	41%	47%	5 year estimate
Raritan Township, Hunterdon County	22,069	8,029	3%	24%	72%	0.4	8%	96%	NA	NA	3 year estimate
Readington Township, Hunterdon County	16,118	6,018	4%	23%	74%	0.43	8%	96%	36%	54%	5 year estimate
Red Bank Borough, Monmouth County	12,194	5,314	15%	31%	54%	0.45	10%	75%	46%	55%	5 year estimate
Ridgefield Borough, Bergen County	11,081	4,155	7%	37%	56%	0.43	10%	83%	54%	53%	5 year estimate
Ridgefield Park Village, Bergen County	12,761	4,601	6%	36%	58%	0.44	7%	87%	51%	46%	5 year estimate
Ridgewood Village, Bergen County	25,098	8,245	4%	13%	83%	0.5	6%	94%	NA	NA	3 year estimate
Ringwood Borough, Passaic County	12,234	3,931	3%	16%	81%	0.34	9%	96%	38%	52%	5 year estimate
River Edge Borough, Bergen County	11,340	4,052	4%	17%	79%	0.36	7%	91%	43%	40%	5 year estimate
River Vale Township, Bergen County	9,678	3,273	3%	14%	83%	0.42	8%	94%	40%	52%	5 year estimate
Riverdale Borough, Morris County	3,659	1,621	2%	24%	74%	0.34	8%	90%	44%	18%	5 year estimate
Riverside Township, Burlington County	8,084	2,845	9%	38%	53%	0.38	8%	83%	35%	53%	5 year estimate
Riverton Borough, Burlington County	2,789	1,102	2%	23%	75%	0.42	8%	95%	34%	45%	5 year estimate
Robbinsville Township, Mercer County	13,612	5,079	5%	16%	79%	0.4	7%	96%	35%	49%	5 year estimate
Rochelle Park Township, Bergen County	5,534	2,106	5%	35%	60%	0.44	12%	90%	50%	52%	5 year estimate
Rockaway Borough, Morris County	6,451	2,445	5%	24%	71%	0.39	8%	92%	36%	49%	5 year estimate
Rockaway Township, Morris County	24,286	8,637	3%	18%	79%	0.39	7%	93%	40%	35%	3 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Rocky Hill Borough, Somerset County	546	231	2%	18%	80%	0.38	3%	96%	29%	19%	5 year estimate
Roosevelt Borough, Monmouth County	833	275	8%	21%	70%	0.39	9%	93%	34%	75%	5 year estimate
Roseland Borough, Essex County	5,812	2,441	1%	13%	86%	0.41	4%	99%	38%	33%	5 year estimate
Roselle Borough, Union County	21,204	7,944	14%	31%	54%	0.46	15%	79%	59%	68%	3 year estimate
Roselle Park Borough, Union County	13,310	5,188	8%	29%	63%	0.4	13%	85%	48%	56%	5 year estimate
Roxbury Township, Morris County	23,446	8,093	4%	18%	78%	0.36	8%	94%	NA	NA	3 year estimate
Rumson Borough, Monmouth County	7,098	2,381	4%	15%	80%	0.55	5%	97%	36%	41%	5 year estimate
Runnemede Borough, Camden County	8,466	3,190	10%	38%	52%	0.4	10%	88%	44%	49%	5 year estimate
Rutherford Borough, Bergen County	18,084	6,895	6%	26%	68%	0.44	8%	92%	47%	39%	5 year estimate
Saddle Brook Township, Bergen County	13,734	5,112	6%	28%	66%	0.39	8%	90%	46%	42%	5 year estimate
Saddle River Borough, Bergen County	3,165	1,067	1%	25%	74%	0.61	7%	96%	44%	68%	5 year estimate
Salem City, Salem County	5,195	2,023	31%	36%	33%	0.51	26%	91%	44%	65%	5 year estimate
Sandyston Township, Sussex County	1,934	812	2%	27%	71%	0.35	12%	95%	40%	53%	5 year estimate
Sayreville Borough, Middlesex County	43,270	15,418	6%	19%	74%	0.39	9%	88%	40%	44%	3 year estimate
Scotch Plains Township, Union County	23,664	8,493	3%	14%	83%	0.4	8%	96%	42%	38%	3 year estimate
Sea Bright Borough, Monmouth County	1,348	741	4%	32%	64%	0.54	10%	91%	39%	42%	5 year estimate
Sea Girt Borough, Monmouth County	1,870	767	4%	20%	76%	0.52	7%	99%	42%	60%	5 year estimate
Sea Isle City, Cape May County	1,994	1,087	15%	26%	59%	0.52	10%	97%	31%	45%	5 year estimate
Seaside Heights Borough, Ocean County	2,906	1,360	29%	44%	28%	0.43	20%	68%	54%	72%	5 year estimate
Seaside Park Borough, Ocean County	1,432	847	11%	41%	48%	0.49	8%	79%	53%	54%	5 year estimate
Secaucus Town, Hudson County	16,809	6,214	6%	15%	78%	0.39	6%	90%	39%	33%	5 year estimate
Shamong Township, Burlington County	6,502	2,210	3%	21%	76%	0.38	8%	95%	27%	100%	5 year estimate
Shiloh Borough, Cumberland County	629	228	5%	24%	71%	0.3	8%	93%	25%	30%	5 year estimate
Ship Bottom Borough, Ocean County	1,098	544	7%	34%	60%	0.4	8%	91%	49%	45%	5 year estimate

Key Facts and ALICE Statistics by Municipality, New Jersey, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Shrewsbury Borough, Monmouth County	3,822	1,367	2%	17%	81%	0.41	3%	93%	38%	86%	5 year estimate
Shrewsbury Township, Monmouth County	1,065	518	9%	47%	44%	0.39	9%	87%	37%	47%	5 year estimate
Somerdale Borough, Camden County	5,185	2,029	8%	38%	54%	0.37	12%	88%	41%	59%	5 year estimate
Somers Point City, Atlantic County	10,853	4,620	13%	42%	45%	0.43	9%	89%	40%	54%	5 year estimate
Somerville Borough, Somerset County	12,132	4,540	6%	34%	60%	0.37	8%	86%	49%	42%	5 year estimate
South Amboy City, Middlesex County	8,630	3,584	6%	28%	66%	0.42	9%	86%	39%	34%	5 year estimate
South Bound Brook Borough, Somerset County	4,653	1,693	5%	37%	59%	0.41	10%	85%	46%	58%	5 year estimate
South Brunswick Township, Middlesex County	43,903	14,658	3%	14%	83%	0.39	7%	92%	34%	39%	3 year estimate
South Hackensack Township, Bergen County	2,335	919	5%	32%	63%	0.36	7%	85%	58%	52%	5 year estimate
South Harrison Township, Gloucester County	3,142	954	0%	14%	86%	0.34	7%	94%	33%	9%	5 year estimate
South Orange Village Township, Essex County	16,212	4,980	8%	10%	82%	0.43	7%	95%	34%	42%	5 year estimate
South Plainfield Borough, Middlesex County	23,520	7,972	4%	15%	81%	0.38	10%	90%	39%	45%	3 year estimate
South River Borough, Middlesex County	15,992	5,248	8%	23%	69%	0.39	15%	83%	38%	64%	5 year estimate
South Toms River Borough, Ocean County	3,691	1,110	24%	22%	55%	0.39	9%	87%	40%	68%	5 year estimate
Southampton Township, Burlington County	10,486	4,747	8%	35%	57%	0.44	7%	96%	43%	40%	5 year estimate
Sparta Township, Sussex County	19,670	6,749	5%	13%	82%	0.39	8%	94%	42%	43%	5 year estimate
Spotswood Borough, Middlesex County	8,283	3,187	6%	23%	71%	0.4	6%	94%	48%	57%	5 year estimate
Spring Lake Borough, Monmouth County	3,018	1,218	4%	12%	84%	0.51	10%	97%	31%	40%	5 year estimate
Spring Lake Heights Borough, Monmouth County	4,733	2,116	6%	28%	66%	0.43	7%	93%	39%	44%	5 year estimate
Springfield Township, Burlington County	3,401	1,205	2%	21%	76%	0.36	7%	94%	40%	31%	5 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Springfield Township, Union County	16,030	6,890	5%	17%	78%	0.42	6%	93%	47%	42%	5 year estimate
Stafford Township, Ocean County	26,726	9,992	7%	32%	62%	0.4	11%	89%	41%	49%	3 year estimate
Stanhope Borough, Sussex County	3,604	1,505	4%	25%	71%	0.34	7%	94%	39%	44%	5 year estimate
Stillwater Township, Sussex County	4,118	1,633	3%	29%	68%	0.38	10%	90%	36%	84%	5 year estimate
Stockton Borough, Hunterdon County	476	202	6%	39%	55%	0.5	10%	90%	46%	65%	5 year estimate
Stone Harbor Borough, Cape May County	799	470	10%	33%	57%	0.58	9%	95%	38%	36%	5 year estimate
Stow Creek Township, Cumberland County	1,414	516	8%	26%	67%	0.37	8%	92%	23%	25%	5 year estimate
Stratford Borough, Camden County	7,048	2,658	6%	33%	61%	0.39	11%	87%	32%	60%	5 year estimate
Summit City, Union County	21,646	7,646	8%	14%	78%	0.54	7%	95%	NA	NA	3 year estimate
Surf City Borough, Ocean County	1,238	653	6%	28%	66%	0.44	11%	91%	28%	11%	5 year estimate
Sussex Borough, Sussex County	2,038	815	17%	38%	44%	0.42	10%	81%	31%	52%	5 year estimate
Swedesboro Borough, Gloucester County	2,651	942	10%	27%	63%	0.37	10%	91%	40%	49%	5 year estimate
Tabernacle Township, Burlington County	6,980	2,440	1%	18%	80%	0.33	6%	93%	33%	25%	5 year estimate
Teaneck Township, Bergen County	39,948	13,238	8%	18%	74%	0.43	8%	89%	44%	56%	3 year estimate
Tenafly Borough, Bergen County	14,473	4,829	7%	15%	79%	0.52	7%	88%	39%	48%	5 year estimate
Teterboro Borough, Bergen County	80	25	12%	4%	84%	0.32	4%	100%	NA	16%	5 year estimate
Tewksbury Township, Hunterdon County	5,949	2,188	3%	11%	86%	0.47	7%	97%	28%	56%	5 year estimate
Tinton Falls Borough, Monmouth County	17,794	7,880	4%	29%	67%	0.39	10%	93%	39%	68%	5 year estimate
Toms River Township, Ocean County	92,102	35,875	7%	36%	57%	0.42	9%	92%	40%	57%	1 year estimate
Totowa Borough, Passaic County	10,784	3,674	7%	31%	62%	0.45	8%	93%	44%	31%	5 year estimate
Trenton City, Mercer County	84,492	28,599	30%	45%	24%	0.47	24%	83%	45%	62%	1 year estimate
Tuckerton Borough, Ocean County	3,378	1,319	10%	38%	52%	0.37	11%	85%	47%	47%	5 year estimate
Union Beach Borough, Monmouth County	6,252	2,098	5%	33%	62%	0.35	10%	88%	48%	65%	5 year estimate
Union City, Hudson County	67,751	23,268	27%	30%	43%	0.51	14%	67%	64%	56%	1 year estimate

Key Facts and ALICE Statistics by Municipality, New Jersey, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Union Township, Hunterdon County	5,884	1,781	3%	26%	71%	0.4	8%	95%	41%	24%	5 year estimate
Union Township, Union County	56,905	19,673	8%	18%	74%	0.43	11%	88%	47%	50%	3 year estimate
Upper Deerfield Township, Cumberland County	7,697	2,902	5%	40%	55%	0.37	8%	88%	41%	51%	5 year estimate
Upper Freehold Township, Monmouth County	6,770	2,290	3%	10%	87%	0.36	8%	95%	38%	13%	5 year estimate
Upper Pittsgrove Township, Salem County	3,519	1,128	5%	24%	70%	0.35	10%	78%	33%	22%	5 year estimate
Upper Saddle River Borough, Bergen County	8,186	2,535	2%	7%	91%	0.45	6%	96%	36%	23%	5 year estimate
Upper Township, Cape May County	12,283	5,013	5%	27%	68%	0.39	8%	93%	40%	36%	5 year estimate
Ventnor City, Atlantic County	10,785	4,500	11%	38%	51%	0.49	11%	85%	43%	65%	5 year estimate
Vernon Township, Sussex County	23,742	8,495	4%	26%	70%	0.36	12%	92%	NA	NA	3 year estimate
Verona Township, Essex County	13,331	5,183	4%	20%	76%	0.45	7%	95%	41%	52%	5 year estimate
Victory Gardens Borough, Morris County	1,686	575	9%	43%	47%	0.32	6%	72%	47%	56%	5 year estimate
Vineland City, Cumberland County	60,830	20,758	14%	36%	50%	0.45	14%	86%	35%	57%	3 year estimate
Voorhees Township, Camden County	29,313	11,239	9%	24%	68%	0.5	8%	90%	41%	41%	3 year estimate
Waldwick Borough, Bergen County	9,693	3,351	3%	20%	77%	0.38	8%	96%	38%	50%	5 year estimate
Wall Township, Monmouth County	26,125	9,671	4%	22%	74%	0.46	9%	96%	39%	49%	3 year estimate
Wallington Borough, Bergen County	11,410	4,845	10%	40%	50%	0.42	8%	80%	48%	45%	5 year estimate
Wanaque Borough, Passaic County	11,062	3,935	4%	24%	72%	0.33	13%	87%	49%	57%	5 year estimate
Wantage Township, Sussex County	11,335	3,926	4%	22%	74%	0.35	9%	88%	46%	48%	5 year estimate
Warren Township, Somerset County	15,412	4,820	2%	13%	85%	0.47	6%	94%	32%	57%	5 year estimate
Washington Borough, Warren County	6,475	2,503	12%	30%	58%	0.37	7%	88%	48%	50%	5 year estimate
Washington Township, Bergen County	9,120	3,295	3%	14%	84%	0.44	7%	97%	38%	36%	5 year estimate
Washington Township, Burlington County	769	290	2%	30%	68%	0.33	2%	94%	30%	7%	5 year estimate
Washington Township, Gloucester County	48,338	17,135	5%	23%	72%	0.38	12%	93%	39%	49%	3 year estimate

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Washington Township, Morris County	18,577	6,461	3%	15%	83%	0.41	6%	97%	35%	54%	5 year estimate
Washington Township, Warren County	6,628	2,513	5%	18%	77%	0.35	7%	95%	42%	36%	5 year estimate
Watchung Borough, Somerset County	5,776	2,181	4%	20%	77%	0.52	5%	94%	39%	64%	5 year estimate
Waterford Township, Camden County	10,683	3,529	6%	23%	70%	0.37	11%	86%	37%	52%	5 year estimate
Wayne Township, Passaic County	54,833	18,272	5%	20%	76%	0.42	10%	93%	42%	57%	3 year estimate
Weehawken Township, Hudson County	12,764	5,602	10%	25%	65%	0.51	7%	79%	48%	39%	5 year estimate
Wenonah Borough, Gloucester County	2,123	773	1%	21%	78%	0.38	5%	96%	32%	33%	5 year estimate
West Amwell Township, Hunterdon County	3,753	1,428	3%	24%	73%	0.44	4%	95%	29%	31%	5 year estimate
West Caldwell Township, Essex County	10,791	3,840	4%	14%	82%	0.41	5%	96%	35%	59%	5 year estimate
West Cape May Borough, Cape May County	916	503	11%	44%	45%	0.43	16%	86%	43%	50%	5 year estimate
West Deptford Township, Gloucester County	21,595	9,038	8%	30%	62%	0.4	11%	89%	34%	42%	3 year estimate
West Long Branch Borough, Monmouth County	8,238	2,479	8%	23%	69%	0.41	10%	88%	39%	56%	5 year estimate
West Milford Township, Passaic County	25,962	8,949	5%	22%	73%	0.36	11%	88%	42%	38%	3 year estimate
West New York Town, Hudson County	50,591	18,230	20%	31%	48%	0.49	15%	68%	50%	50%	3 year estimate
West Orange Township, Essex County	46,464	15,920	7%	19%	74%	0.47	9%	85%	43%	53%	3 year estimate
West Wildwood Borough, Cape May County	518	289	10%	45%	45%	0.42	20%	88%	45%	78%	5 year estimate
West Windsor Township, Mercer County	27,815	9,220	5%	13%	82%	0.45	6%	94%	29%	40%	3 year estimate
Westampton Township, Burlington County	8,738	3,062	4%	17%	79%	0.41	6%	93%	37%	56%	5 year estimate
Westfield Town, Union County	30,504	10,235	3%	11%	86%	0.46	9%	95%	34%	43%	3 year estimate
Westville Borough, Gloucester County	4,295	1,704	17%	30%	54%	0.43	15%	78%	41%	59%	5 year estimate
Westwood Borough, Bergen County	10,936	4,321	5%	24%	71%	0.4	8%	93%	40%	56%	5 year estimate
Weymouth Township, Atlantic County	2,699	1,176	9%	37%	54%	0.42	12%	86%	35%	55%	5 year estimate
Wharton Borough, Morris County	6,531	2,126	8%	25%	67%	0.35	9%	80%	46%	38%	5 year estimate

Key Facts and ALICE Statistics by Municipality, New Jersey, 2012

Municipality	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
White Township, Warren County	4,844	2,231	7%	34%	59%	0.48	8%	92%	43%	75%	5 year estimate
Wildwood City, Cape May County	5,290	2,593	22%	49%	29%	0.47	15%	76%	52%	64%	5 year estimate
Wildwood Crest Borough, Cape May County	3,289	1,692	14%	31%	55%	0.49	10%	91%	32%	57%	5 year estimate
Willingboro Township, Burlington County	31,697	10,760	6%	29%	64%	0.35	16%	88%	50%	54%	3 year estimate
Winfield Township, Union County	1,430	665	6%	31%	62%	0.36	10%	96%	14%	29%	5 year estimate
Winslow Township, Camden County	39,345	14,040	7%	32%	61%	0.41	14%	91%	44%	68%	3 year estimate
Woodbine Borough, Cape May County	2,306	782	24%	47%	28%	0.47	14%	92%	38%	47%	5 year estimate
Woodbridge Township, Middlesex County	100,224	33,653	8%	20%	72%	0.39	8%	90%	39%	43%	1 year estimate
Woodbury City, Gloucester County	10,187	3,976	16%	30%	54%	0.42	11%	89%	35%	58%	5 year estimate
Woodbury Heights Borough, Gloucester County	3,062	1,135	4%	23%	73%	0.32	6%	92%	35%	68%	5 year estimate
Woodcliff Lake Borough, Bergen County	5,750	1,997	3%	14%	83%	0.44	6%	96%	43%	52%	5 year estimate
Woodland Park Borough, Passaic County	11,957	4,367	8%	30%	62%	0.38	7%	90%	43%	40%	5 year estimate
Woodland Township, Burlington County	1,383	476	8%	25%	67%	0.36	6%	87%	38%	49%	5 year estimate
Woodlynne Borough, Camden County	2,970	915	26%	45%	29%	0.41	17%	76%	47%	62%	5 year estimate
Wood-Ridge Borough, Bergen County	7,892	2,961	3%	22%	75%	0.33	6%	92%	40%	41%	5 year estimate
Woodstown Borough, Salem County	3,493	1,380	5%	29%	66%	0.39	9%	94%	37%	46%	5 year estimate
Woolwich Township, Gloucester County	10,113	3,256	4%	14%	82%	0.34	5%	96%	37%	45%	5 year estimate
Wrightstown Borough, Burlington County	827	358	10%	52%	38%	0.42	10%	76%	37%	52%	5 year estimate
Wyckoff Township, Bergen County	16,714	5,652	2%	12%	86%	0.45	5%	97%	38%	47%	5 year estimate

APPENDIX I – HOUSEHOLDS BY INCOME

This table presents the total number of households in each county in 2012, 2010, and 2007, as well as the percent of households in poverty and ALICE. These numbers reflect the improvements to the Household Survival Budget and the ALICE Threshold. The last column on the right measures the change in percent of households below the ALICE Threshold from 2007 to 2012.

ALICE Households, New Jersey, 2007–2012

County	Households 2012	Poverty % 2012	ALICE % 2012	Households 2010	Poverty % 2010	ALICE % 2010	Households 2007	Poverty % 2007	ALICE % 2007	Below ALICE Threshold Change 2007-2012
Atlantic County	100,065	13%	39%	100,096	12%	32%	103,197	11%	19%	22%
Bergen County	336,856	9%	25%	333,002	8%	28%	331,529	6%	21%	7%
Burlington County	164,819	6%	28%	163,961	5%	29%	166,164	5%	21%	8%
Camden County	185,477	13%	33%	189,895	12%	24%	194,073	11%	15%	20%
Cape May County	40,470	8%	39%	42,763	10%	31%	46,717	9%	27%	11%
Cumberland County	50,068	19%	38%	50,237	15%	37%	50,885	17%	32%	7%
Essex County	279,102	17%	30%	275,417	17%	28%	274,095	13%	26%	7%
Gloucester County	104,691	9%	25%	104,782	8%	23%	100,042	8%	20%	7%
Hudson County	249,028	16%	26%	238,692	16%	27%	228,826	14%	29%	-2%
Hunterdon County	47,227	4%	27%	47,550	4%	27%	47,446	3%	20%	8%
Mercer County	132,004	11%	30%	131,500	11%	28%	128,026	9%	24%	8%
Middlesex County	283,337	9%	20%	278,877	7%	27%	271,942	7%	23%	0%
Monmouth County	236,447	7%	26%	234,582	7%	21%	232,730	7%	18%	8%
Morris County	179,876	4%	21%	177,786	5%	21%	175,099	4%	16%	6%
Ocean County	223,599	9%	36%	220,972	9%	36%	222,473	8%	31%	6%
Passaic County	163,712	15%	33%	161,527	15%	30%	158,192	14%	27%	8%
Salem County	24,861	12%	31%	24,898	11%	29%	25,525	10%	28%	5%
Somerset County	116,840	5%	23%	115,913	4%	29%	112,733	3%	23%	3%
Sussex County	54,179	7%	23%	54,881	5%	27%	54,524	5%	20%	5%
Union County	184,879	11%	25%	183,882	10%	24%	182,933	9%	21%	6%
Warren County	41,262	6%	32%	41,208	8%	28%	42,759	6%	27%	5%

APPENDIX J – REVISIONS FROM 2012 REPORT

This 2014 United Way ALICE Report for New Jersey presents an update from the first statewide study published in 2012, and its findings are even more dramatic than originally reported. The impact of the Great Recession (2007 to 2010) was harsher than first realized, and conditions have not improved to 2007 levels in the two years since the formal end of the Recession.

This report capitalizes on the availability of new, more detailed databases and valuable feedback from the many New Jersey stakeholders who have been using the first report. The core methodology for the four ALICE measurements remains the same. However, in order to accommodate the expansion of the ALICE study to other states, refinements were implemented in standardizing cost-of-living calculations. In addition, national databases have become available where previously New Jersey sources were used. Noteworthy changes are explained below and revised county numbers are presented in Appendix I.

ALICE THRESHOLD

The number and percent of ALICE households is larger for 2010, due to a recalculation of the Household Survival Budget, outlined below. This established a new baseline for measuring how ALICE families have fared since the formal end of the Great Recession. The impact of the recession was worse than first reported as the percent of households below the ALICE Threshold in 2010 was higher at 1.2 million households or 37 percent, with 873,764 ALICE households and 312,762 in poverty. This underscores the economic fragility of so many households, showing that even small cost increases for necessities can threaten a family's financial stability.

HOUSEHOLD SURVIVAL BUDGET

The foundation of the Household Survival Budget remains the five basic essentials of housing, child care, food, health care, and transportation, plus taxes and miscellaneous for cost overflows. There are no changes to how housing, child care, or food costs are calculated. Transportation and health care costs are adjusted by household size to follow the Consumer Expenditure Survey's average size of the consumer unit. As a result, the average health care costs are slightly higher and transportation costs slightly lower in the revised budget.

There are two changes to the tax calculation. Previously, the tax bill was based on an average taxable income statewide and was a uniform line item in the budgets across all the counties. Now, the average income for each county is used as the basis for the tax cost. As a result, taxes vary for each county. Also, this report now includes federal and state child and dependent care credits, in addition to the child tax credit.

The 10 percent miscellaneous budget item is now based on the five essential items, plus taxes. Previously, taxes were excluded from this calculation.

ALICE INCOME ASSESSMENT

Since the 2012 report was released, more data from the federal government, the healthcare industry, and nonprofits became available in a consistent format through the Urban Institute's NCCS Data Web Report Builder. This allowed for a shift away from relying mainly on New Jersey specific sources that had a more limited scope.

In the category of federal spending, Community Development Block Grants (CDBG) are now included in calculating funds provided for housing.

In health care spending, this report uses data reported on IRS 990 c3 reports which include charity care and means-tested expenses, including Unreimbursed Medicaid minus direct offsetting revenue. Previously, self-reported hospital spending did not clearly itemize offsetting revenue, likely overstating contributions to the community.

Nonprofit 990 IRS reports are now available across the country, allowing for a more precise calculation of human service nonprofit spending from IRS forms 990EZc3 and 990 c3. These forms detail total revenue minus program service revenue, dues, and government grants, avoiding double counting of government spending. Previously, United Way averages were used to draw out double counts.

The category labeled “cash public assistance” includes Temporary Assistance for Needy Families (TANF) and Supplemental Security Income (SSI). A separate category of non-cash benefits labeled “government programs” now includes federal and state contributions to Supplemental Nutrition Assistance Program (SNAP), Head Start, Special Supplemental Nutrition Program for Women, Infants and Children (WIC), housing, and human services supports.

ECONOMIC VIABILITY DASHBOARD

The new Economic Viability Dashboard presents three parallel indices: Housing Affordability, Job Opportunities, and Community Support. The variables for two of the indices are refined from the previous Economic Viability Index to focus on the specific economic issues of most importance to ALICE households. Affordability was retooled to focus solely on the issue of housing. It includes a new measure that captures the gap between the number of ALICE renters and owners, and how many units – market rate and subsidized – that ALICE can afford.

In order to measure access to health care in Community Support, health insurance coverage is used now instead of payroll per capita of outpatient healthcare centers.

In addition, the Dashboard was built to showcase a community’s strengths and weakness, rather than provide a cumulative score that could result in one strong variable overshadowing a weak one. For example, high levels of housing affordability cannot compensate for a lack of job opportunities in the Dashboard.

CORRECTIONS

The percent of Asian households in New Jersey in 2010 was 4%.

There were 14,695 housing units that lacked complete plumbing facilities and 26,915 units that lacked complete kitchen facilities in 2010.

There were 1.8 million “Other” households in 2010. “Other” households include married-couple households with children older than 18, couples with no children, single-adult households younger than 65 years and non-married adult households.

APPENDIX K – ALICE COUNTY PAGES

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

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in New Jersey.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

Line items in the Household Survival Budget are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

ALICE IN ATLANTIC COUNTY

Population: 275,422 | **Number of Households:** 100,065
Median Household Income: \$51,191 (state average: \$69,667)
Unemployment Rate: 13.2% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
13,381 HH 13%	38,758 HH 39%		47,926 HH 48%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (58)

Job Opportunities
poor (38)

Community Support
poor (43)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Atlantic County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$852	\$1,120
Child Care	\$0	\$1,179
Food	\$196	\$592
Transportation	\$358	\$716
Health Care	\$123	\$494
Miscellaneous	\$208	\$453
Taxes	\$552	\$429
Monthly total	\$2,289	\$4,983
ANNUAL TOTAL	\$27,468	\$59,791
Hourly wage	\$13.73	\$29.90

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Atlantic County, 2012		
Town	Total HH	% ALICE & Poverty
Absecon City	3,139	42%
Atlantic City	16,101	75%
Brigantine City	4,359	41%
Buena Borough	1,647	52%
Buena Vista Township	3,009	54%
Corbin City	231	44%
Egg Harbor Township	14,903	40%
Egg Harbor City	1,509	63%
Estell Manor City	597	37%
Folsom Borough	621	39%
Galloway Township	11,839	42%
Hamilton Township	9,118	47%
Hammonton Town	5,259	46%
Linwood City	2,597	30%
Longport Borough	522	37%
Margate City	3,094	39%
Mullica Township	2,087	46%
Northfield City	3,250	40%
Pleasantville City	6,477	63%
Port Republic City	363	32%
Somers Point City	4,620	55%
Ventnor City	4,500	49%
Weymouth Township	1,176	46%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BERGEN COUNTY

Bergen County, 2012

Town	Total HH	% ALICE & Poverty
Allendale Borough	2,005	16%
Alpine Borough	668	18%
Bergenfield Borough	9,133	35%
Bogota Borough	2,780	31%
Carlstadt Borough	2,125	35%
Cliffside Park Borough	10,128	46%
Closter Borough	2,808	25%
Cresskill Borough	3,128	27%
Demarest Borough	1,649	17%
Dumont Borough	6,333	29%
East Rutherford Borough	3,969	39%
Edgewater Borough	5,770	28%
Elmwood Park Borough	7,231	41%
Emerson Borough	2,501	25%
Englewood City	10,477	41%
Englewood Cliffs Borough	1,843	24%
Fair Lawn Borough	11,834	26%
Fairview Borough	4,849	59%
Fort Lee Borough	16,563	39%
Franklin Lakes Borough	3,425	12%
Garfield City	11,043	57%
Glen Rock Borough	3,677	13%
Hackensack City	18,410	48%
Harrington Park Borough	1,624	16%
Hasbrouck Heights	4,325	25%
Haworth Borough	1,130	14%
Hillsdale Borough	3,502	20%
Ho-Ho-Kus Borough	1,375	15%
Leonia Borough	3,428	41%
Little Ferry Borough	3,947	43%
Lodi Borough	9,115	52%
Lyndhurst Township	7,999	36%
Mahwah Township	9,693	26%
Maywood Borough	3,709	35%
Midland Park Borough	2,719	31%
Montvale Borough	2,778	23%
Moonachie Borough	1,122	51%
New Milford Borough	5,947	35%
North Arlington Borough	5,972	36%
Northvale Borough	1,477	30%
Norwood Borough	1,810	31%
Oakland Borough	4,234	21%
Old Tappan Borough	1,779	19%
Oradell Borough	2,672	14%
Palisades Park Borough	7,311	48%
Paramus Borough	8,481	22%
Park Ridge Borough	3,150	23%
Ramsey Borough	5,342	19%
Ridgefield Borough	4,155	44%
Ridgefield Park Village	4,601	42%
Ridgewood Village	8,245	17%
River Edge Borough	4,052	21%
River Vale Township	3,273	17%
Rochelle Park Township	2,106	40%
Rutherford Borough	6,895	32%
Saddle Brook Township	5,112	34%
Saddle River Borough	1,067	26%
S. Hackensack Township	919	37%
Teaneck Township	13,238	26%
Tenafly Borough	4,829	21%
Teterboro Borough	25	16%
Upper Saddle River	2,535	9%
Waldwick Borough	3,351	23%
Wallington Borough	4,845	50%
Washington Township	3,295	16%
Westwood Borough	4,321	29%
Woodcliff Lake Borough	1,997	17%
Wood-Ridge Borough	2,961	25%
Wyckoff Township	5,652	14%

Population: 918,888 | **Number of Households:** 336,856
Median Household Income: \$82,729 (state average: \$69,667)
Unemployment Rate: 8.0% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
31,060 HH 9%	83,101 HH 25%		222,695 HH 66%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (45)	fair (56)	fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Bergen County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$1,212	\$1,515
Child Care	\$0	\$1,392
Food	\$196	\$592
Transportation	\$95	\$146
Health Care	\$106	\$422
Miscellaneous	\$220	\$449
Taxes	\$595	\$418
Monthly total	\$2,424	\$4,935
ANNUAL TOTAL	\$29,083	\$59,216
Hourly wage	\$14.54	\$29.61

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN BURLINGTON COUNTY

Population: 451,336 | **Number of Households:** 164,819
Median Household Income: \$74,693 (state average: \$69,667)
Unemployment Rate: 9.0% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
10,236 HH 6%	46,748 HH 28%		107,835 HH 65%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (66)	fair (55)	good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Burlington County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$788	\$1,075
Child Care	\$0	\$1,265
Food	\$196	\$592
Transportation	\$358	\$716
Health Care	\$123	\$494
Miscellaneous	\$198	\$458
Taxes	\$517	\$442
Monthly total	\$2,180	\$5,043
ANNUAL TOTAL	\$26,163	\$60,514
Hourly wage	\$13.08	\$30.26

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Burlington County, 2012		
Town	Total HH	% ALICE & Poverty
Bass River Township	590	37%
Beverly City	986	54%
Bordentown City	1,806	41%
Bordentown Township	4,260	29%
Burlington City	3,992	49%
Burlington Township	7,730	34%
Chesterfield Township	1,495	16%
Cinnaminson Township	5,789	28%
Delanco Township	1,739	28%
Delran Township	6,066	26%
Eastampton Township	2,340	34%
Edgewater Park Township	3,526	45%
Evesham Township	17,422	26%
Fieldsboro Borough	175	45%
Florence Township	4,769	29%
Hainesport Township	2,175	27%
Lumberton Township	4,419	32%
Mansfield Township	3,078	20%
Maple Shade Township	8,438	49%
Medford Township	8,020	18%
Medford Lakes Borough	1,556	15%
Moorestown Township	7,374	22%
Mount Holly Township	3,511	46%
Mount Laurel Township	17,431	28%
New Hanover Township	809	37%
North Hanover Township	2,530	41%
Palmyra Borough	3,030	40%
Pemberton Borough	630	39%
Pemberton Township	10,439	46%
Riverside Township	2,845	47%
Riverton Borough	1,102	25%
Shamong Township	2,210	24%
Southampton Township	4,747	43%
Springfield Township	1,205	24%
Tabernacle Township	2,440	20%
Washington Township	290	32%
Westampton Township	3,062	21%
Willingboro Township	10,760	36%
Woodland Township	476	33%
Wrightstown Borough	358	62%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CAMDEN COUNTY

Camden County, 2012

Town	Total HH	% ALICE & Poverty
Audubon Borough	3,633	37%
Audubon Park Borough	480	63%
Barrington Borough	3,114	43%
Bellmawr Borough	4,433	50%
Berlin Borough	2,722	34%
Berlin Township	1,912	35%
Brooklawn Borough	744	45%
Camden City	24,329	76%
Cherry Hill Township	26,031	27%
Chesilhurst Borough	569	47%
Clementon Borough	2,172	62%
Collingswood Borough	6,225	45%
Gibbsboro Borough	796	32%
Gloucester Township	22,291	40%
Gloucester City	4,228	48%
Haddon Township	6,073	34%
Haddonfield Borough	4,281	22%
Haddon Heights Borough	2,983	28%
Hi-Nella Borough	383	70%
Laurel Springs Borough	681	31%
Lawnside Borough	1,007	45%
Lindenwold Borough	7,532	62%
Magnolia Borough	1,813	46%
Merchantville Borough	1,636	40%
Mount Ephraim Borough	1,899	44%
Oaklyn Borough	1,778	44%
Pennsauken Township	12,346	45%
Pine Hill Borough	4,021	50%
Runnemede Borough	3,190	48%
Somerdale Borough	2,029	46%
Stratford Borough	2,658	39%
Voorhees Township	11,239	32%
Waterford Township	3,529	30%
Winslow Township	14,040	39%
Woodlynne Borough	915	71%

Population: 513,539 | **Number of Households:** 185,477

Median Household Income: \$59,280 (state average: \$69,667)

Unemployment Rate: 10.3% (state average: 9.5%)

Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
23,630 HH	61,418 HH		100,429 HH
13%	33%		54%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (60)

Job Opportunities
poor (42)

Community Support
poor (41)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Camden County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$788	\$1,075
Child Care	\$0	\$1,118
Food	\$196	\$592
Transportation	\$358	\$716
Health Care	\$123	\$494
Miscellaneous	\$198	\$439
Taxes	\$517	\$395
Monthly total	\$2,180	\$4,829
ANNUAL TOTAL	\$26,163	\$57,946
Hourly wage	\$13.08	\$28.97

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CAPE MAY COUNTY

Population: 96,304 | **Number of Households:** 40,470
Median Household Income: \$57,001 (state average: \$69,667)
Unemployment Rate: 13.2% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRUGGLING	Above ALICE
3,246 HH 8%	15,623 HH 39%		21,601 HH 53%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (75)	poor (36)	fair (46)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Cape May County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$841	\$1,079
Child Care	\$0	\$1,244
Food	\$196	\$592
Transportation	\$358	\$716
Health Care	\$123	\$494
Miscellaneous	\$206	\$456
Taxes	\$546	\$437
Monthly total	\$2,270	\$5,017
ANNUAL TOTAL	\$27,244	\$60,210
Hourly wage	\$13.62	\$30.10

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Cape May County, 2012		
Town	Total HH	% ALICE & Poverty
Avalon Borough	1,037	27%
Cape May City	1,748	56%
Cape May Point Borough	103	24%
Dennis Township	2,478	35%
Lower Township	10,074	49%
Middle Township	7,770	45%
North Wildwood City	2,066	58%
Ocean City	5,809	45%
Sea Isle City	1,087	41%
Stone Harbor Borough	470	43%
Upper Township	5,013	32%
West Cape May Borough	503	55%
West Wildwood Borough	289	55%
Wildwood City	2,593	71%
Wildwood Crest Borough	1,692	45%
Woodbine Borough	782	72%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CUMBERLAND COUNTY

Cumberland County, 2012

Town	Total HH	% ALICE & Poverty
Bridgeton City	6,042	68%
Commercial Township	1,961	61%
Deerfield Township	1,012	34%
Downe Township	534	53%
Fairfield Township	1,808	57%
Greenwich Township	382	44%
Hopewell Township	1,698	38%
Lawrence Township	1,165	41%
Maurice River Township	1,437	37%
Millville City	10,290	54%
Shiloh Borough	228	29%
Stow Creek Township	516	33%
Upper Deerfield Township	2,902	45%
Vineland City	20,758	50%

Population: 157,785 | **Number of Households:** 50,068

Median Household Income: \$47,072 (state average: \$69,667)

Unemployment Rate: 13.7% (state average: 9.5%)

Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
9,316 HH 19%	18,810 HH 38%		21,942 HH 44%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (68)

Job Opportunities
poor (28)

Community Support
poor (37)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Cumberland County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$804	\$1,017
Child Care	\$0	\$1,220
Food	\$196	\$592
Transportation	\$358	\$716
Health Care	\$123	\$494
Miscellaneous	\$201	\$445
Taxes	\$526	\$409
Monthly total	\$2,207	\$4,893
ANNUAL TOTAL	\$26,489	\$58,713
Hourly wage	\$13.24	\$29.36

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN ESSEX COUNTY

Population: 787,744 | **Number of Households:** 279,102
Median Household Income: \$51,009 (state average: \$69,667)
Unemployment Rate: 10.6% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.54 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 48,451 HH 17%	ALICE 82,539 HH 30%	STRAINING	Above ALICE 148,112 HH 53%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (30)

Job Opportunities
poor (37)

Community Support
poor (36)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Essex County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$923	\$1,289
Child Care	\$0	\$1,032
Food	\$196	\$592
Transportation	\$95	\$146
Health Care	\$106	\$422
Miscellaneous	\$176	\$371
Taxes	\$439	\$233
Monthly total	\$1,934	\$4,086
ANNUAL TOTAL	\$23,209	\$49,038
Hourly wage	\$11.60	\$24.52

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Essex County, 2012		
Town	Total HH	% ALICE & Poverty
Belleville Township	12,994	35%
Bloomfield Township	18,094	32%
Caldwell Borough	3,445	34%
Cedar Grove Township	4,346	18%
City Of Orange Township	11,140	65%
East Orange City	25,894	63%
Essex Fells Borough	702	10%
Fairfield Township	2,597	14%
Glen Ridge Borough	2,468	11%
Irvington Township	20,299	57%
Livingston Township	9,645	14%
Maplewood Township	7,869	19%
Millburn Township	6,481	11%
Montclair Township	14,435	22%
Newark City	92,479	68%
North Caldwell Borough	2,118	12%
Nutley Township	11,252	27%
Roseland Borough	2,441	14%
South Orange Village Township	4,980	18%
Verona Township	5,183	24%
West Caldwell Township	3,840	18%
West Orange Township	15,920	26%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN GLOUCESTER COUNTY

Gloucester County, 2012

Town	Total HH	% ALICE & Poverty
Clayton Borough	2,999	36%
Deptford Township	11,960	40%
East Greenwich Township	3,172	19%
Elk Township	1,465	44%
Franklin Township	5,727	32%
Glassboro Borough	5,850	44%
Greenwich Township	1,942	34%
Harrison Township	3,773	22%
Logan Township	2,208	26%
Mantua Township	5,880	33%
Monroe Township	12,602	34%
National Park Borough	1,049	43%
Newfield Borough	629	38%
Paulsboro Borough	2,326	59%
Pitman Borough	3,596	38%
South Harrison Township	954	14%
Swedesboro Borough	942	37%
Washington Township	17,135	28%
Wenonah Borough	773	22%
West Deptford Township	9,038	38%
Westville Borough	1,704	46%
Woodbury City	3,976	46%
Woodbury Heights Borough	1,135	27%
Woolwich Township	3,256	18%

Population: 289,586 | **Number of Households:** 104,691
Median Household Income: \$72,930 (state average: \$69,667)
Unemployment Rate: 9.7% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
9,202 HH 9%	26,629 HH 25%		68,860 HH 66%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (67)	fair (52)	fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Gloucester County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$788	\$1,075
Child Care	\$0	\$1,352
Food	\$196	\$592
Transportation	\$358	\$716
Health Care	\$123	\$494
Miscellaneous	\$198	\$470
Taxes	\$517	\$471
Monthly total	\$2,180	\$5,169
ANNUAL TOTAL	\$26,163	\$62,032
Hourly wage	\$13.08	\$31.02

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HUDSON COUNTY

Population: 652,302 | **Number of Households:** 249,028
Median Household Income: \$57,539 (state average: \$69,667)
Unemployment Rate: 10.2% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 39,707 HH 16%	ALICE 63,755 HH 26%	STRUGGLING	Above ALICE 145,566 HH 58%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability poor (39)	Job Opportunities fair (48)	Community Support poor (32)
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What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Hudson County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$1,027	\$1,266
Child Care	\$0	\$1,154
Food	\$196	\$592
Transportation	\$95	\$146
Health Care	\$106	\$422
Miscellaneous	\$192	\$384
Taxes	\$494	\$264
Monthly total	\$2,109	\$4,229
ANNUAL TOTAL	\$25,309	\$50,743
Hourly wage	\$12.65	\$25.37

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Hudson County, 2012		
Town	Total HH	% ALICE & Poverty
Bayonne City	25,802	41%
East Newark Borough	720	43%
Guttenberg Town	4,485	45%
Harrison Town	4,871	43%
Hoboken City	23,958	22%
Jersey City	97,144	44%
Kearny Town	13,643	37%
North Bergen Township	21,282	46%
Secaucus Town	6,214	22%
Union City	23,268	57%
Weehawken Township	5,602	35%
West New York Town	18,230	52%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HUNTERDON COUNTY

Hunterdon County, 2012

Town	Total HH	% ALICE & Poverty
Alexandria Township	1,692	18%
Bethlehem Township	1,291	23%
Bloomsbury Borough	286	33%
Califon Borough	427	19%
Clinton Town	978	35%
Clinton Township	4,563	26%
Delaware Township	1,858	30%
East Amwell Township	1,469	26%
Flemington Borough	1,978	62%
Franklin Township	1,176	28%
Frenchtown Borough	619	54%
Glen Gardner Borough	736	51%
Hampton Borough	512	49%
High Bridge Borough	1,482	36%
Holland Township	2,087	31%
Kingwood Township	1,400	23%
Lambertville City	1,940	50%
Lebanon Borough	645	39%
Lebanon Township	2,135	28%
Milford Borough	502	46%
Raritan Township	8,029	28%
Readington Township	6,018	26%
Stockton Borough	202	45%
Tewksbury Township	2,188	14%
Union Township	1,781	29%
West Amwell Township	1,428	27%

Population: 127,050 | **Number of Households:** 47,227

Median Household Income: \$105,186 (state average: \$69,667)

Unemployment Rate: 7.0% (state average: 9.5%)

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
1,888 HH	12,908 HH		32,431 HH
4%	27%		69%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (45)

Job Opportunities
good (62)

Community Support
good (66)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Hunterdon County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$1,086	\$1,324
Child Care	\$0	\$1,902
Food	\$196	\$592
Transportation	\$311	\$623
Health Care	\$106	\$422
Miscellaneous	\$234	\$554
Taxes	\$644	\$676
Monthly total	\$2,577	\$6,093
ANNUAL TOTAL	\$30,924	\$73,120
Hourly wage	\$15.46	\$36.56

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MERCER COUNTY

Population: 368,303 | **Number of Households:** 132,004
Median Household Income: \$67,991 (state average: \$69,667)
Unemployment Rate: 7.7% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
13,940 HH 11%	39,814 HH 30%		78,250 HH 59%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (60)

Job Opportunities
fair (55)

Community Support
good (66)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Mercer County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$916	\$1,267
Child Care	\$0	\$1,193
Food	\$196	\$592
Transportation	\$358	\$716
Health Care	\$123	\$494
Miscellaneous	\$218	\$474
Taxes	\$587	\$481
Monthly total	\$2,398	\$5,218
ANNUAL TOTAL	\$28,774	\$62,616
Hourly wage	\$14.39	\$31.31

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Mercer County, 2012		
Town	Total HH	% ALICE & Poverty
East Windsor Township	9,907	32%
Ewing Township	12,538	32%
Hamilton Township	36,008	40%
Hightstown Borough	1,959	37%
Hopewell Borough	779	18%
Hopewell Township	6,103	13%
Lawrence Township	12,168	31%
Pennington Borough	1,016	27%
Princeton Borough	3,004	30%
Princeton Township	6,153	29%
Robbinsville Township	5,079	21%
Trenton City	28,599	76%
West Windsor Township	9,220	18%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MIDDLESEX COUNTY

Middlesex County, 2012

Town	Total HH	% ALICE & Poverty
Carteret Borough	7,599	40%
Cranbury Township	1,300	13%
Dunellen Borough	2,621	30%
East Brunswick Township	16,847	21%
Edison Township	36,846	24%
Helmetta Borough	887	22%
Highland Park Borough	5,728	31%
Jamesburg Borough	2,278	39%
Metuchen Borough	5,283	18%
Middlesex Borough	4,919	25%
Milltown Borough	2,570	25%
Monroe Township	16,518	26%
New Brunswick City	14,558	58%
North Brunswick Township	14,196	26%
Old Bridge Township	24,988	24%
Perth Amboy City	16,535	54%
Piscataway Township	17,228	19%
Plainsboro Township	9,329	19%
Sayreville Borough	15,418	26%
South Amboy City	3,584	34%
South Brunswick Township	14,658	17%
South Plainfield Borough	7,972	19%
South River Borough	5,248	31%
Spotswood Borough	3,187	29%
Woodbridge Township	33,653	28%

Population: 823,041 | **Number of Households:** 283,337
Median Household Income: \$77,478 (state average: \$69,667)
Unemployment Rate: 8.3% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
26,082 HH 9%	56,176 HH 20%		201,079 HH 71%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (50)	good (61)	fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Middlesex County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$1,086	\$1,324
Child Care	\$0	\$1,410
Food	\$196	\$592
Transportation	\$95	\$146
Health Care	\$106	\$422
Miscellaneous	\$201	\$426
Taxes	\$526	\$363
Monthly total	\$2,209	\$4,683
ANNUAL TOTAL	\$26,513	\$56,194
Hourly wage	\$13.26	\$28.10

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MONMOUTH COUNTY

Population: 629,384 | **Number of Households:** 236,447
Median Household Income: \$81,308 (state average: \$69,667)
Unemployment Rate: 8.8% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
17,230 HH 7%	60,647 HH 26%		158,570 HH 67%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (53)	fair (49)	good (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Monmouth County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$1,005	\$1,417
Child Care	\$0	\$1,282
Food	\$196	\$592
Transportation	\$311	\$623
Health Care	\$106	\$422
Miscellaneous	\$222	\$484
Taxes	\$600	\$505
Monthly total	\$2,439	\$5,325
ANNUAL TOTAL	\$29,272	\$63,905
Hourly wage	\$14.64	\$31.95

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Monmouth County, 2012		
Town	Total HH	% ALICE & Poverty
Aberdeen Township	6,880	31%
Allenhurst Borough	230	35%
Allentown Borough	691	23%
Asbury Park City	6,738	70%
Atlantic Highlands Borough	1,768	32%
Avon-By-The-Sea Borough	943	30%
Belmar Borough	2,635	48%
Bradley Beach Borough	2,343	46%
Brielle Borough	1,957	22%
Colts Neck Township	3,233	14%
Deal Borough	376	37%
Eatontown Borough	5,288	44%
Englishtown Borough	672	35%
Fair Haven Borough	2,108	19%
Farmingdale Borough	567	42%
Freehold Borough	3,879	52%
Freehold Township	12,656	27%
Hazlet Township	7,286	31%
Highlands Borough	2,360	42%
Holmdel Township	5,466	20%
Howell Township	17,495	28%
Interlaken Borough	366	18%
Keansburg Borough	3,997	64%
Keyport Borough	3,248	50%
Lake Como Borough	810	48%
Little Silver Borough	2,078	12%
Loch Arbour Village	87	9%
Long Branch City	11,976	56%
Manalapan Township	13,093	23%
Manasquan Borough	2,453	31%
Marlboro Township	12,584	16%
Matawan Borough	3,444	33%
Middletown Township	24,476	27%
Millstone Township	3,338	15%
Monmouth Beach Borough	1,603	25%
Neptune Township	11,234	43%
Neptune City Borough	2,097	45%
Ocean Township	10,590	34%
Oceanport Borough	2,139	32%
Red Bank Borough	5,314	46%
Roosevelt Borough	275	30%
Rumson Borough	2,381	20%
Sea Bright Borough	741	36%
Sea Girt Borough	767	24%
Shrewsbury Borough	1,367	19%
Shrewsbury Township	518	56%
Spring Lake Borough	1,218	16%
Spring Lake Heights Borough	2,116	34%
Tinton Falls Borough	7,880	33%
Union Beach Borough	2,098	38%
Upper Freehold Township	2,290	13%
Wall Township	9,671	26%
West Long Branch Borough	2,479	31%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MORRIS COUNTY

Morris County, 2012

Town	Total HH	% ALICE & Poverty
Boonton Town	3,230	33%
Boonton Township	1,470	25%
Butler Borough	2,920	31%
Chatham Borough	2,955	13%
Chatham Township	4,021	17%
Chester Borough	557	29%
Chester Township	2,483	8%
Denville Township	6,370	20%
Dover Town	5,440	47%
East Hanover Township	3,821	19%
Florham Park Borough	4,014	24%
Hanover Township	5,095	23%
Harding Township	1,439	17%
Jefferson Township	7,829	25%
Kinnelon Borough	3,533	17%
Lincoln Park Borough	4,015	25%
Long Hill Township	3,081	21%
Madison Borough	5,520	24%
Mendham Borough	1,627	19%
Mendham Township	2,024	13%
Mine Hill Township	1,234	22%
Montville Township	7,388	20%
Morris Township	8,311	18%
Morris Plains Borough	2,056	22%
Morristown Town	7,999	40%
Mountain Lakes Borough	1,298	9%
Mount Arlington Borough	2,476	36%
Mount Olive Township	10,746	35%
Netcong Borough	1,438	46%
Parsippany-Troy Hills Township	19,968	29%
Pequannock Township	6,158	26%
Randolph Township	9,238	21%
Riverdale Borough	1,621	26%
Rockaway Borough	2,445	29%
Rockaway Township	8,637	21%
Roxbury Township	8,093	22%
Victory Gardens Borough	575	53%
Washington Township	6,461	17%
Wharton Borough	2,126	33%

Population: 497,999 | **Number of Households:** 179,876
Median Household Income: \$95,294 (state average: \$69,667)
Unemployment Rate: 7.1% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
7,979 HH 4%	38,175 HH 21%		133,722 HH 74%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (48)

Job Opportunities
good (69)

Community Support
good (66)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Morris County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$923	\$1,289
Child Care	\$0	\$1,637
Food	\$196	\$592
Transportation	\$311	\$623
Health Care	\$106	\$422
Miscellaneous	\$209	\$514
Taxes	\$555	\$579
Monthly total	\$2,300	\$5,656
ANNUAL TOTAL	\$27,599	\$67,871
Hourly wage	\$13.80	\$33.94

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN OCEAN COUNTY

Population: 580,470 | **Number of Households:** 223,599
Median Household Income: \$59,312 (state average: \$69,667)
Unemployment Rate: 10.1% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
21,020 HH 9%	80,564 HH 36%		122,015 HH 55%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (54)

Job Opportunities
poor (45)

Community Support
fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Ocean County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$1,005	\$1,417
Child Care	\$0	\$1,538
Food	\$196	\$592
Transportation	\$358	\$716
Health Care	\$123	\$494
Miscellaneous	\$232	\$540
Taxes	\$635	\$642
Monthly total	\$2,549	\$5,939
ANNUAL TOTAL	\$30,589	\$71,267
Hourly wage	\$15.29	\$35.63

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Ocean County, 2012		
Town	Total HH	% ALICE & Poverty
Barnegat Township	8,192	44%
Barnegat Light Borough	266	32%
Bay Head Borough	468	31%
Beach Haven Borough	588	34%
Beachwood Borough	3,679	29%
Berkeley Township	20,479	56%
Brick Township	29,922	39%
Eagleswood Township	612	41%
Harvey Cedars Borough	259	29%
Island Heights Borough	659	33%
Jackson Township	19,456	28%
Lacey Township	10,319	37%
Lakehurst Borough	979	51%
Lakewood Township	23,750	62%
Lavallette Borough	1,040	40%
Little Egg Harbor Township	8,205	47%
Long Beach Township	1,487	31%
Manchester Township	22,766	61%
Mantoloking Borough	220	25%
Ocean Township	3,398	33%
Ocean Gate Borough	761	43%
Pine Beach Borough	803	27%
Plumsted Township	3,109	34%
Point Pleasant Borough	7,251	33%
Point Pleasant Beach Borough	2,034	39%
Seaside Heights Borough	1,360	73%
Seaside Park Borough	847	52%
Ship Bottom Borough	544	40%
South Toms River Borough	1,110	45%
Stafford Township	9,992	38%
Surf City Borough	653	34%
Toms River Township	35,875	43%
Tuckerton Borough	1,319	48%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN PASSAIC COUNTY

Passaic County, 2012

Town	Total HH	% ALICE & Poverty
Bloomington Borough	2,830	37%
Clifton City	29,318	44%
Haledon Borough	2,377	49%
Hawthorne Borough	6,928	33%
Little Falls Township	5,150	36%
North Haledon Borough	2,804	21%
Passaic City	18,766	68%
Paterson City	43,838	72%
Pompton Lakes Borough	4,031	35%
Prospect Park Borough	1,620	49%
Ringwood Borough	3,931	19%
Totowa Borough	3,674	38%
Wanaque Borough	3,935	28%
Wayne Township	18,272	24%
West Milford Township	8,949	27%
Woodland Park Borough	4,367	38%

Population: 502,885 | **Number of Households:** 163,712

Median Household Income: \$59,050 (state average: \$69,667)

Unemployment Rate: 11.2% (state average: 9.5%)

Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
24,289 HH 15%	54,818 HH 33%		84,605 HH 52%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (34)

Job Opportunities
poor (38)

Community Support
poor (36)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Passaic County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$1,212	\$1,515
Child Care	\$0	\$1,386
Food	\$196	\$592
Transportation	\$311	\$623
Health Care	\$106	\$422
Miscellaneous	\$254	\$511
Taxes	\$713	\$571
Monthly total	\$2,791	\$5,620
ANNUAL TOTAL	\$33,494	\$67,437
Hourly wage	\$16.75	\$33.72

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SALEM COUNTY

Population: 65,774 | **Number of Households:** 24,861
Median Household Income: \$60,360 (state average: \$69,667)
Unemployment Rate: 10.6% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAINING	Above ALICE
3,068 HH 12%	7,658 HH 31%		14,135 HH 57%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (71)	fair (49)	fair (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Salem County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$788	\$1,075
Child Care	\$0	\$1,118
Food	\$196	\$592
Transportation	\$358	\$716
Health Care	\$123	\$494
Miscellaneous	\$198	\$439
Taxes	\$517	\$395
Monthly total	\$2,180	\$4,829
ANNUAL TOTAL	\$26,163	\$57,952
Hourly wage	\$13.08	\$28.98

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Salem County, 2012		
Town	Total HH	% ALICE & Poverty
Alloway Township	1,133	29%
Carneys Point Township	3,210	52%
Elmer Borough	476	41%
Elsinboro Township	465	34%
Lower Alloways Creek Township	656	37%
Mannington Township	496	37%
Oldmans Township	747	40%
Penns Grove Borough	2,008	71%
Pennsville Township	5,529	44%
Pilesgrove Township	1,481	29%
Pittsgrove Township	3,182	33%
Quinton Township	1,036	45%
Salem City	2,023	67%
Upper Pittsgrove Township	1,128	30%
Woodstown Borough	1,380	34%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SOMERSET COUNTY

Somerset County, 2012

Town	Total HH	% ALICE & Poverty
Bedminster Township	3,945	29%
Bernards Township	9,736	19%
Bernardsville Borough	2,560	16%
Bound Brook Borough	3,370	46%
Branchburg Township	5,130	18%
Bridgewater Township	15,740	22%
Far Hills Borough	364	29%
Franklin Township	23,348	29%
Green Brook Township	2,266	13%
Hillsborough Township	13,108	23%
Manville Borough	3,826	48%
Millstone Borough	161	34%
Montgomery Township	7,093	15%
North Plainfield Borough	7,393	45%
Peapack and Gladstone Borough	931	25%
Raritan Borough	2,696	42%
Rocky Hill Borough	231	20%
Somerville Borough	4,540	40%
South Bound Brook Borough	1,693	41%
Warren Township	4,820	15%
Watchung Borough	2,181	23%

Population: 327,707 | **Number of Households:** 116,840
Median Household Income: \$95,825 (state average: \$69,667)
Unemployment Rate: 7.3% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
6,363 HH 5%	27,429 HH 23%		83,048 HH 71%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (45)	good (73)	good (64)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Somerset County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$1,086	\$1,324
Child Care	\$0	\$1,721
Food	\$196	\$592
Transportation	\$311	\$623
Health Care	\$106	\$422
Miscellaneous	\$234	\$530
Taxes	\$644	\$617
Monthly total	\$2,577	\$5,829
ANNUAL TOTAL	\$30,924	\$69,943
Hourly wage	\$15.46	\$34.97

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SUSSEX COUNTY

Population: 147,442 | **Number of Households:** 54,179
Median Household Income: \$86,625 (state average: \$69,667)
Unemployment Rate: 9.0% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 3,568 HH 7%	ALICE 12,611 HH 23%	STRUGGLING	Above ALICE 38,000 HH 70%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (58)

Job Opportunities
good (58)

Community Support
fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Sussex County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$923	\$1,289
Child Care	\$0	\$1,577
Food	\$196	\$592
Transportation	\$311	\$623
Health Care	\$106	\$422
Miscellaneous	\$209	\$506
Taxes	\$555	\$559
Monthly total	\$2,300	\$5,569
ANNUAL TOTAL	\$27,599	\$66,827
Hourly wage	\$13.80	\$33.41

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Sussex County, 2012		
Town	Total HH	% ALICE & Poverty
Andover Borough	324	24%
Andover Township	2,025	21%
Branchville Borough	396	43%
Byram Township	2,953	21%
Frankford Township	1,997	21%
Franklin Borough	1,934	37%
Fredon Township	1,193	23%
Green Township	1,158	20%
Hamburg Borough	1,484	45%
Hampton Township	1,962	28%
Hardyston Township	3,330	29%
Hopatcong Borough	5,799	26%
Lafayette Township	896	23%
Montague Township	1,547	43%
Newton Town	3,394	60%
Ogdensburg Borough	850	25%
Sandyston Township	812	29%
Sparta Township	6,749	18%
Stanhope Borough	1,505	29%
Stillwater Township	1,633	32%
Sussex Borough	815	56%
Vernon Township	8,495	30%
Wantage Township	3,926	26%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN UNION COUNTY

Union County, 2012

Town	Total HH	% ALICE & Poverty
Berkeley Heights Township	4,408	12%
Clark Township	5,391	20%
Cranford Township	8,350	16%
Elizabeth City	39,054	59%
Fanwood Borough	2,447	11%
Garwood Borough	1,645	21%
Hillside Township	7,230	43%
Kenilworth Borough	2,736	20%
Linden City	14,784	38%
Mountainside Borough	2,377	14%
New Providence Borough	4,234	15%
Plainfield City	15,077	44%
Rahway City	10,273	37%
Roselle Borough	7,944	46%
Roselle Park Borough	5,188	37%
Scotch Plains Township	8,493	17%
Springfield Township	6,890	22%
Summit City	7,646	22%
Union Township	19,673	26%
Westfield Town	10,235	14%
Winfield Township	665	38%

Population: 543,976 | **Number of Households:** 184,879
Median Household Income: \$65,876 (state average: \$69,667)
Unemployment Rate: 9.5% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty	ALICE	STRAWLING	Above ALICE
20,276 HH 11%	46,194 HH 25%		118,409 HH 64%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (34)	fair (50)	poor (40)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Union County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$923	\$1,289
Child Care	\$0	\$1,191
Food	\$196	\$592
Transportation	\$95	\$146
Health Care	\$106	\$422
Miscellaneous	\$176	\$392
Taxes	\$439	\$283
Monthly total	\$1,934	\$4,316
ANNUAL TOTAL	\$23,209	\$51,789
Hourly wage	\$11.60	\$25.89

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN WARREN COUNTY

Population: 107,653 | **Number of Households:** 41,262
Median Household Income: \$71,086 (state average: \$69,667)
Unemployment Rate: 8.1% (state average: 9.5%)
Gini Coefficient (zero = equality; one = inequality): 0.36 (state average: 0.47)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty 2,298 HH 6%	ALICE 13,269 HH 32%	STRUGGLING	Above ALICE 25,695 HH 62%
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What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability good (61)	Job Opportunities good (67)	Community Support fair (56)
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What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Warren County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$849	\$1,111
Child Care	\$0	\$1,252
Food	\$196	\$592
Transportation	\$311	\$623
Health Care	\$106	\$422
Miscellaneous	\$198	\$440
Taxes	\$515	\$397
Monthly total	\$2,174	\$4,837
ANNUAL TOTAL	\$26,089	\$58,039
Hourly wage	\$13.04	\$29.02

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Warren County, 2012		
Town	Total HH	% ALICE & Poverty
Allamuchy Township	1,953	24%
Alpha Borough	1,005	39%
Belvidere Town	1,076	42%
Blairstown Township	2,096	22%
Franklin Township	1,143	22%
Frelinghuysen Township	801	21%
Greenwich Township	1,828	15%
Hackettstown Town	3,721	38%
Hardwick Township	530	19%
Harmony Township	1,001	26%
Hope Township	668	27%
Independence Township	2,181	26%
Knowlton Township	1,114	25%
Liberty Township	1,086	33%
Lopatcong Township	2,898	30%
Mansfield Township	3,052	41%
Oxford Township	1,011	41%
Phillipsburg Town	5,959	62%
Pohatcong Township	1,268	29%
Washington Borough	2,503	42%
Washington Township	2,513	23%
White Township	2,231	41%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

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