

Who is ALICE?

Useful acronym describing real people

- **A**sset
- **L**imited
- **I**ncome
- **C**onstrained
- **E**mployed



Why ALICE?



Provide up-to-date, factual data about an under-recognized population

Provide a standardized set of statistics for grant applications, reporting, inquiry responses, etc.

Determine issues of concern that need to be addressed within our communities

Many ALICE stories



- College students and recent grads – working and tuition debt
- Young families – struggling to pay for child care AND work
- Underemployed – less than full-time work and no benefits
- Military – travel and demanding job
- People with disabilities – less income, more costs
- Family caregivers – for people with disabilities and seniors
- Seniors - loss of income, costs rise, health issues

ALICE moves in and out over time!

Data Sources



U.S. Census & American Community Survey data

U.S. Bureau of Labor

New Jersey Department of Labor and Workforce Development

Poverty Benchmarks, Legal Services of NJ

Monmouth Opinion polls

News reports

The ALICE population in Passaic County



Households with annual income between \$20,000 - \$50,000

Why these numbers?

- \$20,000 = poverty level for family of 4
- \$50,000 = minimum required for family of 4 to afford the basics of self-sufficiency (housing, childcare, food, transportation and healthcare)

Passaic County – Overview



Population: 491,000

Households: 156,000

Medium household Income: \$57,000

Poverty Rate: 14%

Source: US Census, American Community Survey, 2008

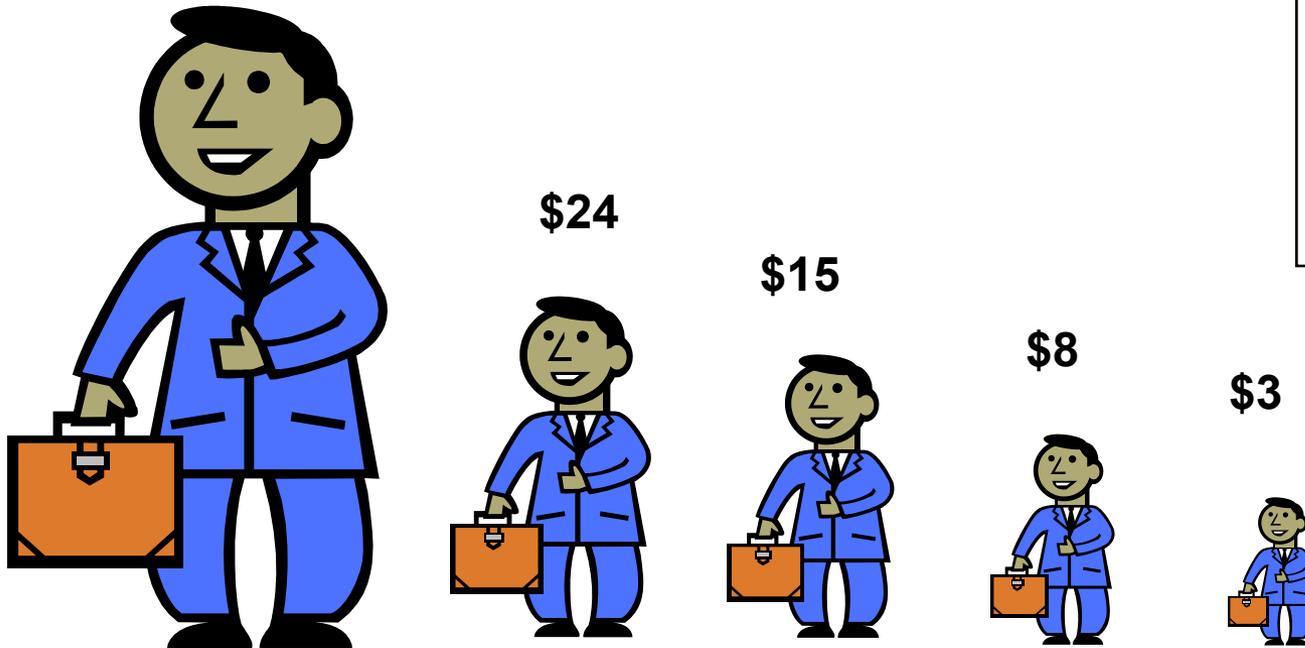
GIVE. ADVOCATE. VOLUNTEER.

LIVE UNITED.

Income is not distributed equally in Passaic County

\$50

Income Distribution by Quintile



Gini coefficient

Passaic County: 47%

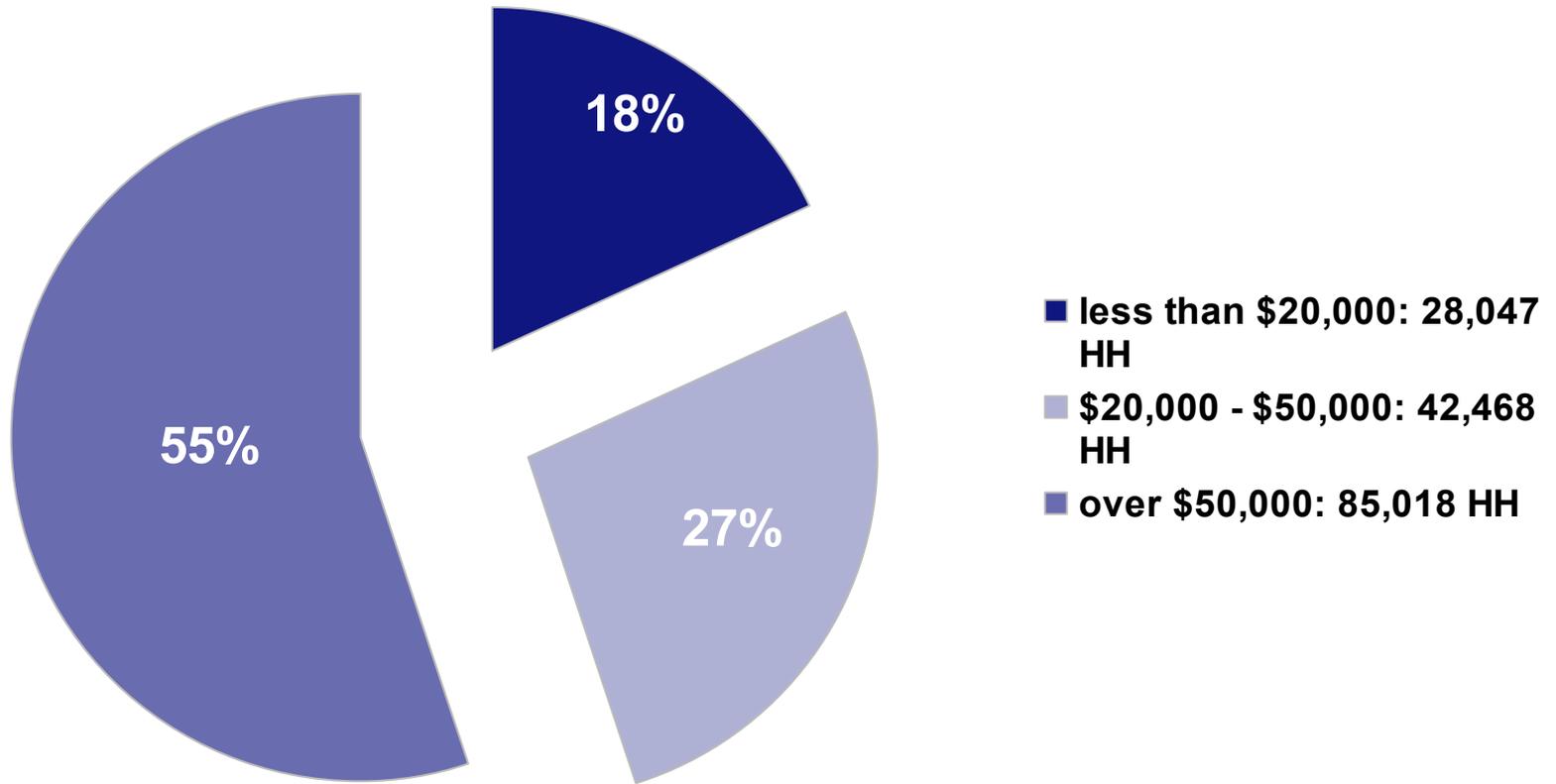
New Jersey: 46%

United States: 47%

(Manhattan to Mississippi)

Source: American Community Survey, 2008

ALICE population in Passaic County



Source: American Community Survey, 2008

Self-sufficiency budget, Passaic County:

Monthly Costs 2008

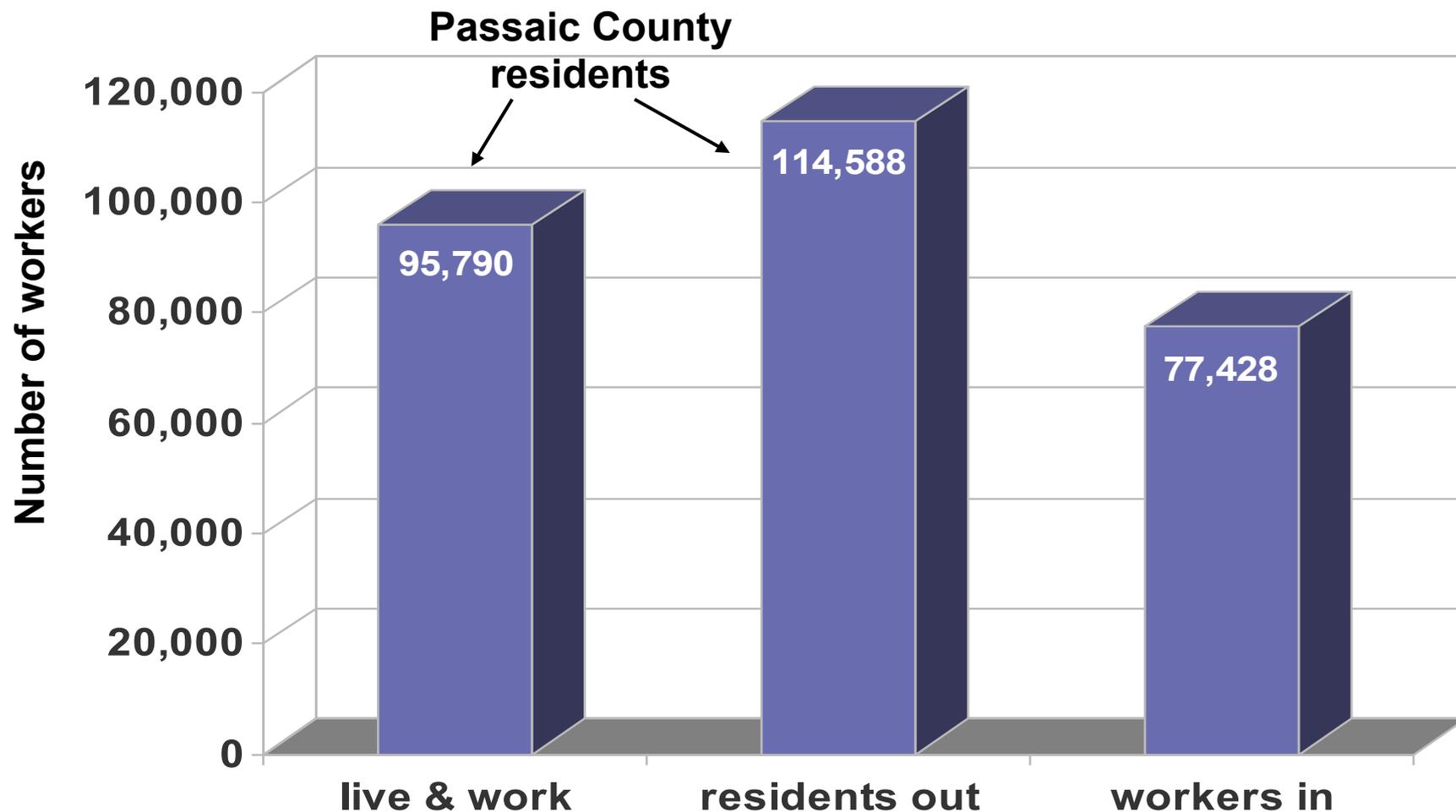


	One Adult	2 Adults + 2 pre-K
Housing	\$ 1,108	\$ 1,141
Child care	0	1,528
Food	245	704
Transportation	57	114
Health care	133	383
Miscellaneous	145	387
Taxes (net)	318	552
TOTAL	\$ 1,916	\$ 4,810
Self-sufficiency wage	\$10.89/hour \$22,997/year	\$13.67/hour/adult \$57,723 total/year

NOTE: No allowances are made for clothing, entertainment or travel

Source: Self-Sufficiency Standard for Morris County, NJ, Poverty Research Institute, Legal Services of New Jersey, 2008

Two Workforces for Passaic County, 2000



Source: Regional Economic Accounts, Bureau of Economic Analysis, U.S. Department of Commerce, 2004

Northern NJ - Commuter Patterns



Essex, Hunterdon, Morris, Passaic, Somerset, Sussex and Warren Counties

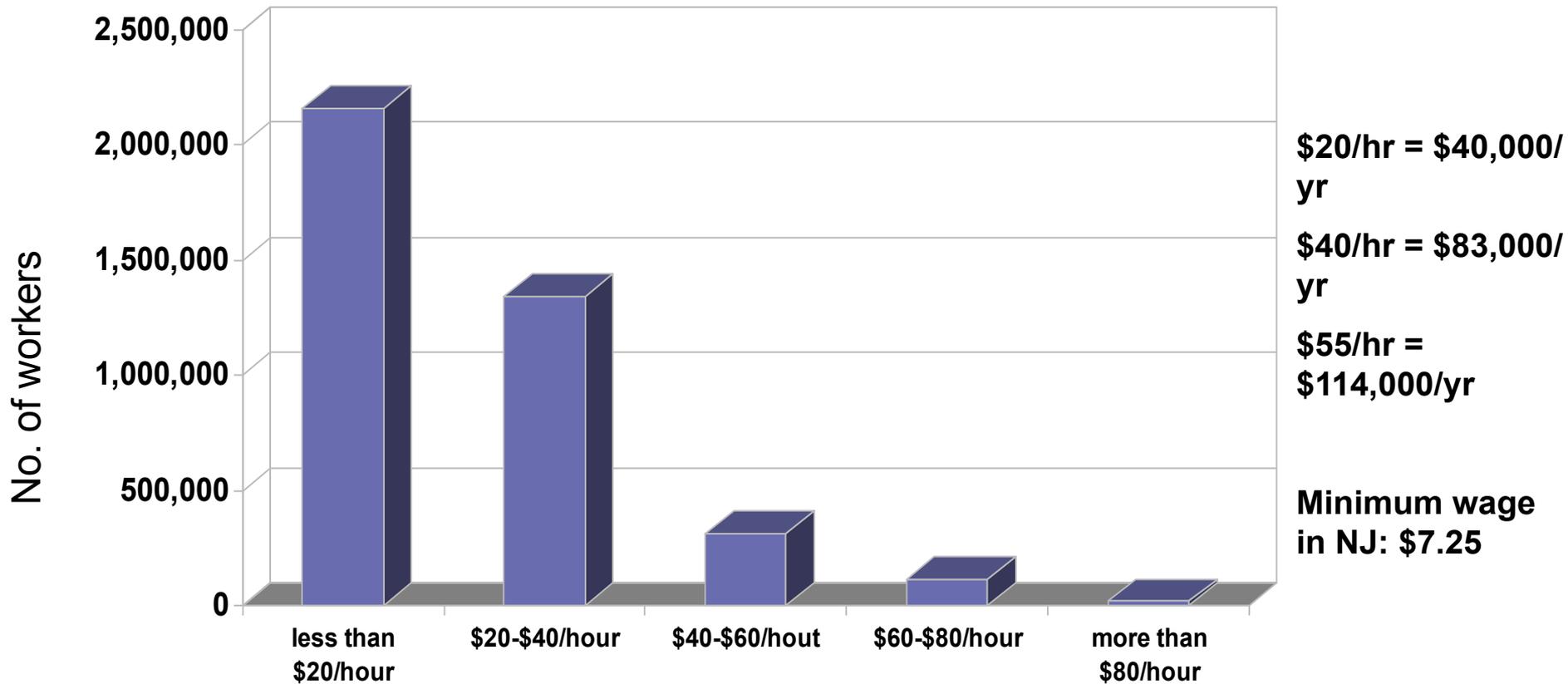
7 counties are the economic engine of New Jersey: 1.1 million workers

Majority in every county commute – 70% go within the 7 counties

More than 50% of jobs in New Jersey pay less than \$20/hour

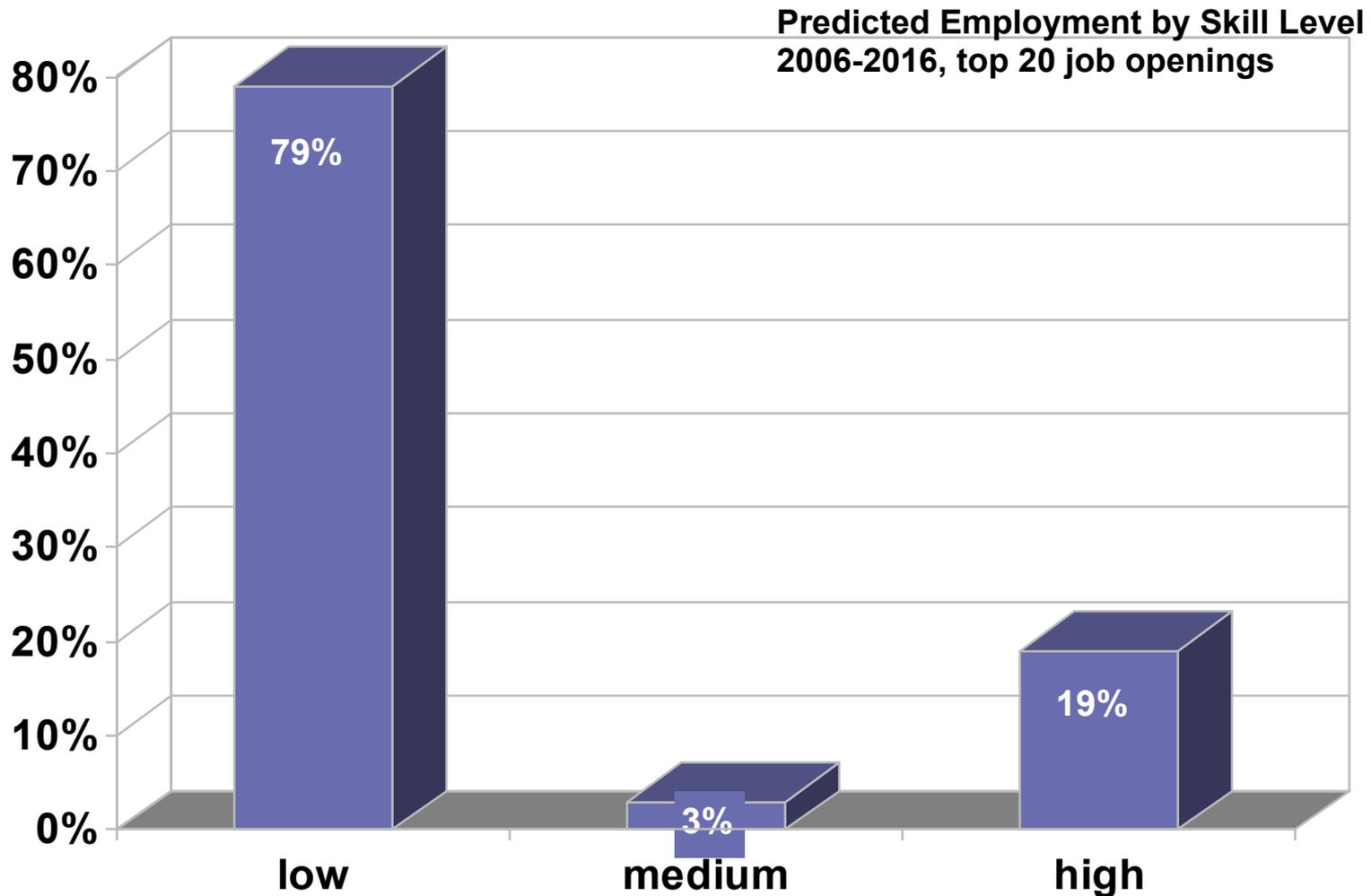


workforce earnings per hour, 2007



Source: NJ DLWD, Occupational Employment Statistics (OES) Wage, 2007

Low-skilled jobs projected to grow by 79% in Passaic County



Source: NJ Dept of Labor and Workforce Development: Community Fact Book, 2010

Top ranked low-skilled occupations in Passaic County by job openings, 2006-16



Occupations	Annual Wage, 2006
Cashiers	\$20,050
Retail sales	\$25,190
Waiter and Waitress	\$22,380
Food preparers	\$19,050
Customer service	\$35,390
Laborers and freight	\$23,670
Office clerks	\$28,310
Janitors and cleaners	\$25,440
Childcare worker	\$21,910

Services jobs – need to be there in person - No telecommuting

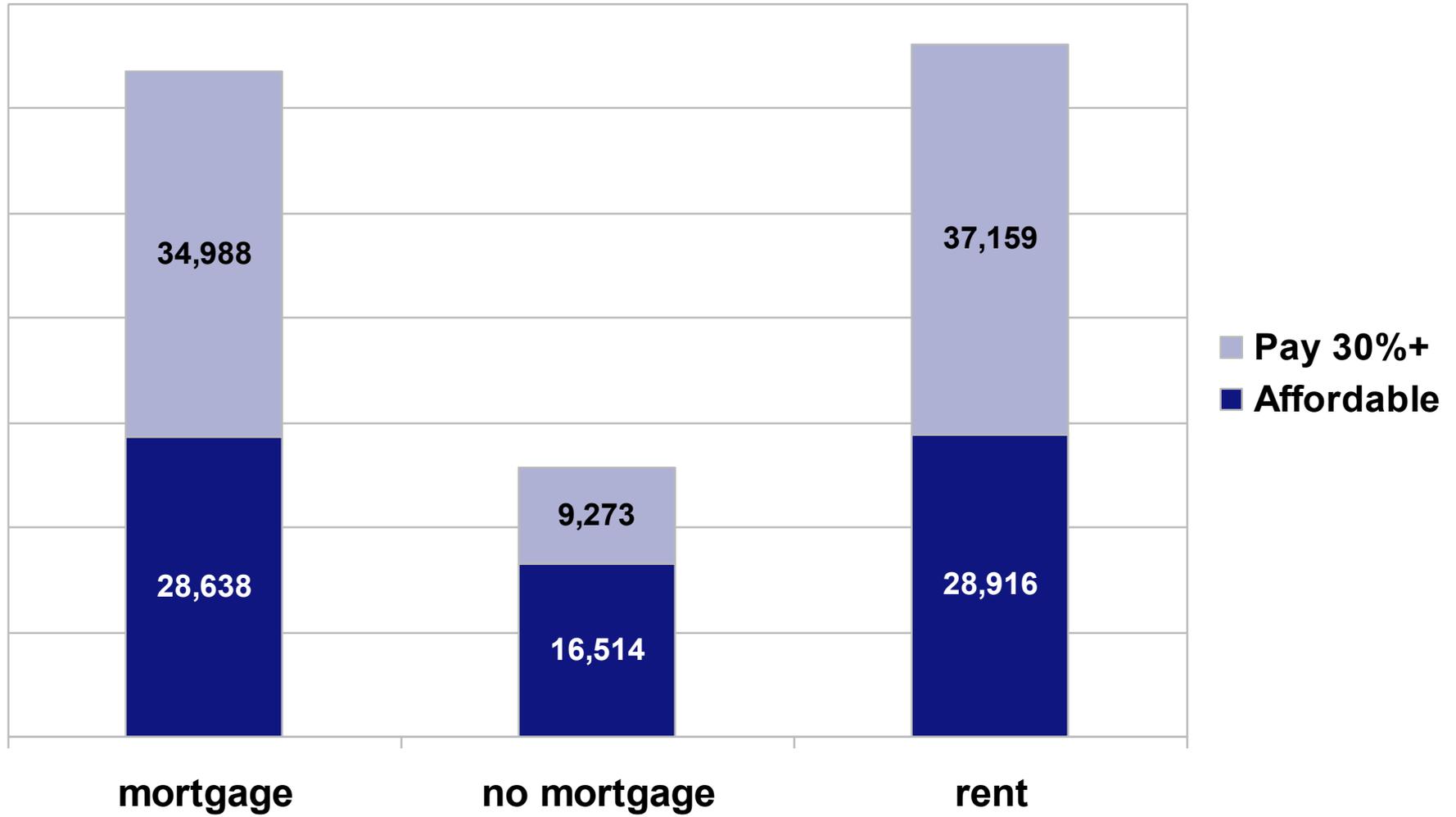
Housing Costs in Northern NJ

The largest increase in expenses

The number of households paying more than 30% of their income on housing increased by **66%** in the 7 counties from 1990 to 2008

In 2008, 46% of seniors who owned their own home paid more than 30% of their income on housing

Housing is Not Affordable for 45% of HH in Passaic County



ALICE Households Struggling in New Jersey

Monmouth University/New Jersey Monthly Poll – June 2007

Income is falling behind the cost of living

- Below \$50,000: 72% feel they are falling behind
- \$50,000-100,000: 64% feel they are falling behind

Two incomes are necessary to meet monthly living expenses (67%)

No savings for emergencies

- Below \$50,000: 69% do not have enough savings for 6 months
- \$50,000-100,000: 59% do not have enough for 6 months



ALICE households make Tough Choices



ALICE does not plan to have a crisis

With little or no savings, does not have means to overcome:

- Car breakdown
- Medical emergency – personal or family
- House repair

Need for Temporary Assistance

What can YOU do for ALICE?



ALICE is an essential part of our communities – there are benefits for **everyone** of supporting ALICE

Encourage and support in your community

- Data driven policy – use the ALICE data
- More affordable housing
- Quality, affordable child care
- Higher wages (when feasible)
- Temporary assistance
- Savings programs