

ALICE IN THE CROSSCURRENTS

2024
UPDATE

AN UPDATE ON FINANCIAL HARDSHIP IN NEW JERSEY

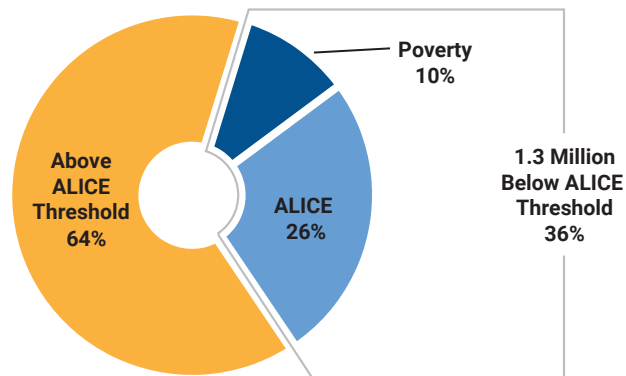
In 2022, financial hardship in New Jersey continued to be shaped by the conflicting economic forces of the pandemic, and remained substantially undercounted by official measures.

These powerful crosscurrents – COVID-19, inflation, wage growth, and the expansion and expiration of [pandemic public assistance](#) – impacted how many New Jersey households were below the [ALICE Threshold of Financial Survival](#).

Between 2021 and 2022, the number of households in poverty in New Jersey decreased by 2,740 (to 10% of all households). During the same period, the number of ALICE households decreased by 21,054 (remaining at 26% of all households). **In 2022, of the 3,512,465 households in New Jersey, 1,268,636 – 36% – were below the ALICE Threshold.** This continued a more than decade-long trend (2010-2022) of over one-third of New Jersey households living in financial hardship.

With the latest data from the [American Community Survey](#) (2022), the [U.S. Census Bureau's Household Pulse Survey](#) (2023), and the [Federal Reserve Board's Survey of Household Economics and Decisionmaking](#) (SHED) (2022), this Update highlights the conflicting forces that continue to present opportunities for, and barriers to, financial stability in New Jersey.

Total Households in New Jersey = 3.5 Million



KEY TERMS

- **ALICE:** Asset Limited, Income Constrained, Employed – households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- **ALICE Household Survival Budget:** Reflects the minimum costs of household necessities in New Jersey (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types
- **ALICE Threshold of Financial Survival:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs, calculated for all U.S. counties
- **Below ALICE Threshold:** Includes households in poverty and ALICE households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of essential goods and services

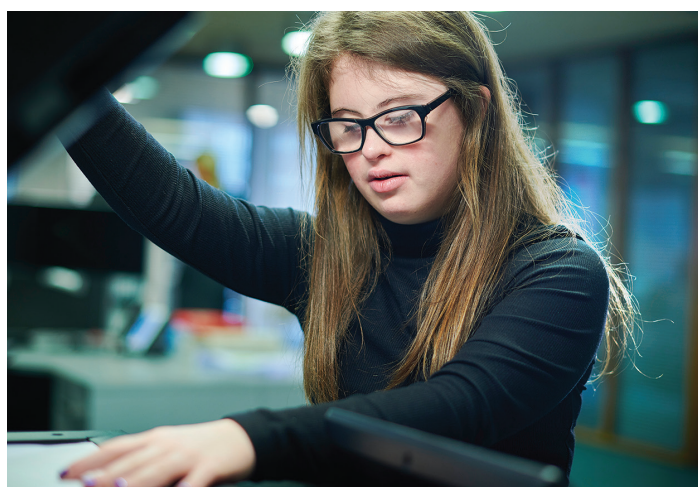


United Ways of New Jersey

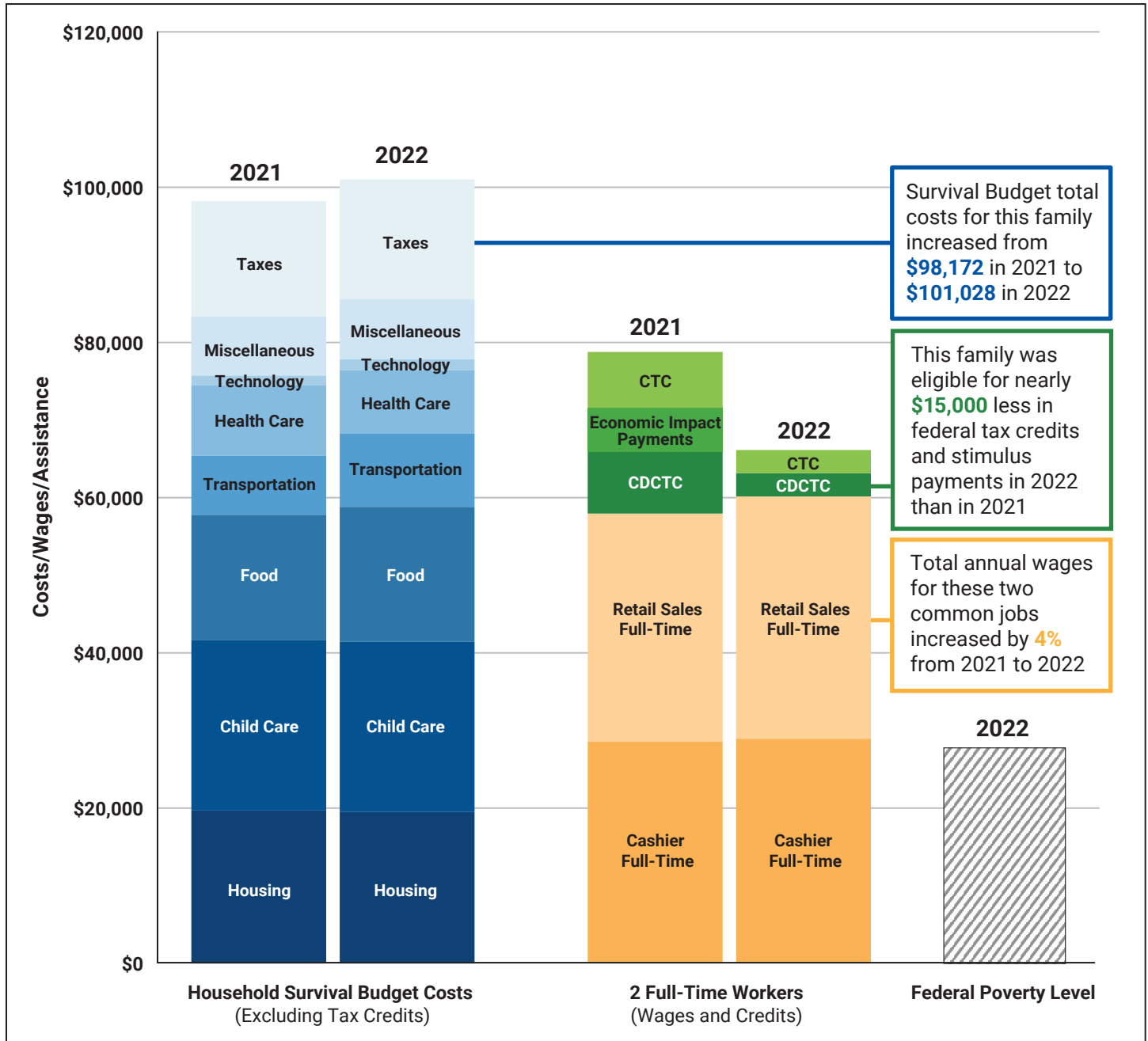
HOUSEHOLD COSTS, PUBLIC ASSISTANCE, AND WAGES

Financial hardship among New Jersey households shifted slightly from 2021 to 2022 based primarily on three factors:

- **Costs:** From 2021 to 2022, the ALICE Household Survival Budget for a single adult in New Jersey increased from \$33,984 to \$34,644, well above the FPL of \$13,590; and for a family of four with an infant and a preschooler, the budget (including tax credits) increased from \$82,176 to \$95,592, well above the FPL of \$27,750. Excluding tax credits, costs for a family of four totaled \$101,028 in 2022, up from \$98,172 in 2021. (More data on inflation is available in the [ALICE Essentials Index](#) June 2024 Update.)
- **Public assistance:** Pandemic assistance had the most pronounced effects on families with children. The Economic Impact Payments and the expansions of the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) helped many ALICE families through 2021. But this assistance was substantially reduced when the [2021 American Rescue Plan](#) expired, stimulus payments ended, and tax credits reverted to 2020 levels. In 2022, a family of four with an infant and a preschooler in New Jersey was eligible for approximately \$15,000 less in maximum federal tax credits and stimulus payments than in 2021.
- **Wages:** As pandemic assistance wound down, wages increased for most low-wage jobs. For example, median retail sales wages in New Jersey increased from \$14.13 per hour in 2021 to \$15.00 per hour in 2022.



Comparison of Costs, Public Assistance, and Wages, Family of Four, New Jersey, 2021 and 2022



Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021 and 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2021 and 2022; Internal Revenue Service, tax credits—CTC, CDCTC, EITC, 2021 and 2022; U.S. Department of the Treasury, 2022 and 2023.

See page 13 for Household Survival Budget sources and visit UnitedForALICE.org/Household-Budgets/New-Jersey to see the Household Survival Budget for all counties and for any household composition.

Across the country, between 2019 and 2022, [wages for the lowest-paid jobs increased](#) at a faster rate than at any point since 1979. This was in part due to a [tighter labor market](#) in which workers reevaluated their employment situation in the wake of the pandemic and inflation, and employers had to offer more competitive wages to attract and retain them. Minimum wage increases in some states also contributed to this effect. In New Jersey, the minimum wage increased from \$11.00 per hour in 2019 to \$13.00 per hour in 2022, while the federal minimum wage remained at \$7.25 per hour.

While these wage increases helped fill the gap when pandemic assistance ended, they were not enough to make up for years of falling behind. In 2022, of the 20 most common occupations in New Jersey as reported by the Bureau of Labor Statistics (BLS), 50% still paid less than \$20 per hour. And of the workers in these 20 most common occupations, 30% were below the ALICE Threshold in 2022. Occupations with the largest share of ALICE workers included packers and packagers, personal care aides, fast food/counter workers, cashiers, and waiters/waitresses.

Labor Characteristics of Most Common Occupations, New Jersey, 2019–2022

Most Common Occupations	Total Employment, 2022 (BLS)	Percent of Workers Below ALICE Threshold, 2022 (ACS PUMS)	Median Hourly Wage, 2022 (BLS)	Percent Change in Wage, 2019–2022 (BLS)
Retail Salespersons	104,660	28%	\$15.00	25%
Laborers and Freight, Stock, and Material Movers, Hand	102,280	33%	\$17.39	27%
Driver/Sales Workers and Truck Drivers	94,460	34%	\$21.88	9%
Personal Care Aides	89,210	56%	\$15.42	26%
Packers and Packagers, Hand	84,260	64%	\$17.67	44%
Cashiers	83,960	41%	\$13.91	27%
Stockers and Order Fillers	83,420	34%	\$16.38	28%
Registered Nurses	78,340	9%	\$47.16	17%
Fast Food and Counter Workers	69,710	51%	\$14.00	35%
Elementary and Middle School Teachers	68,700	9%	\$36.70	9%
Office Clerks, General	66,760	24%	\$20.75	26%
Customer Service Representatives	62,490	27%	\$20.42	11%
General and Operations Managers	56,290	8%	\$69.20	4%
Software Developers	54,920	4%	\$61.49	N/A
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	54,360	20%	\$22.91	12%
Teaching Assistants	52,280	26%	\$19.18	40%
Waiters and Waitresses	52,040	35%	\$17.38	50%
Receptionists and Information Clerks	49,790	25%	\$17.84	14%
Bookkeeping, Accounting, and Auditing Clerks	47,130	22%	\$24.04	7%
Administrative Support Supervisors	44,710	11%	\$32.15	8%

Note: BLS = Bureau of Labor Statistics; ACS PUMS = American Community Survey Public Use Microdata Sample. Occupation titles and percent of workers below the ALICE Threshold come from ACS PUMS. ALICE Threshold status is determined by comparing workers' household income to the Household Survival Budget for their household composition and location. Employment and wage numbers are from BLS and are matched to the closest PUMS occupation title (which are generally broader than those in BLS). The 2019 median wage for Software Developers is missing/renamed in the Bureau of Labor Statistics—Occupational Employment Statistics dataset.

Sources: ALICE Threshold, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2022

To see the most common occupations for workers below the ALICE Threshold in your community, visit UnitedForALICE.org/ALICE-EVD. For more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/Labor-Force/New-Jersey.

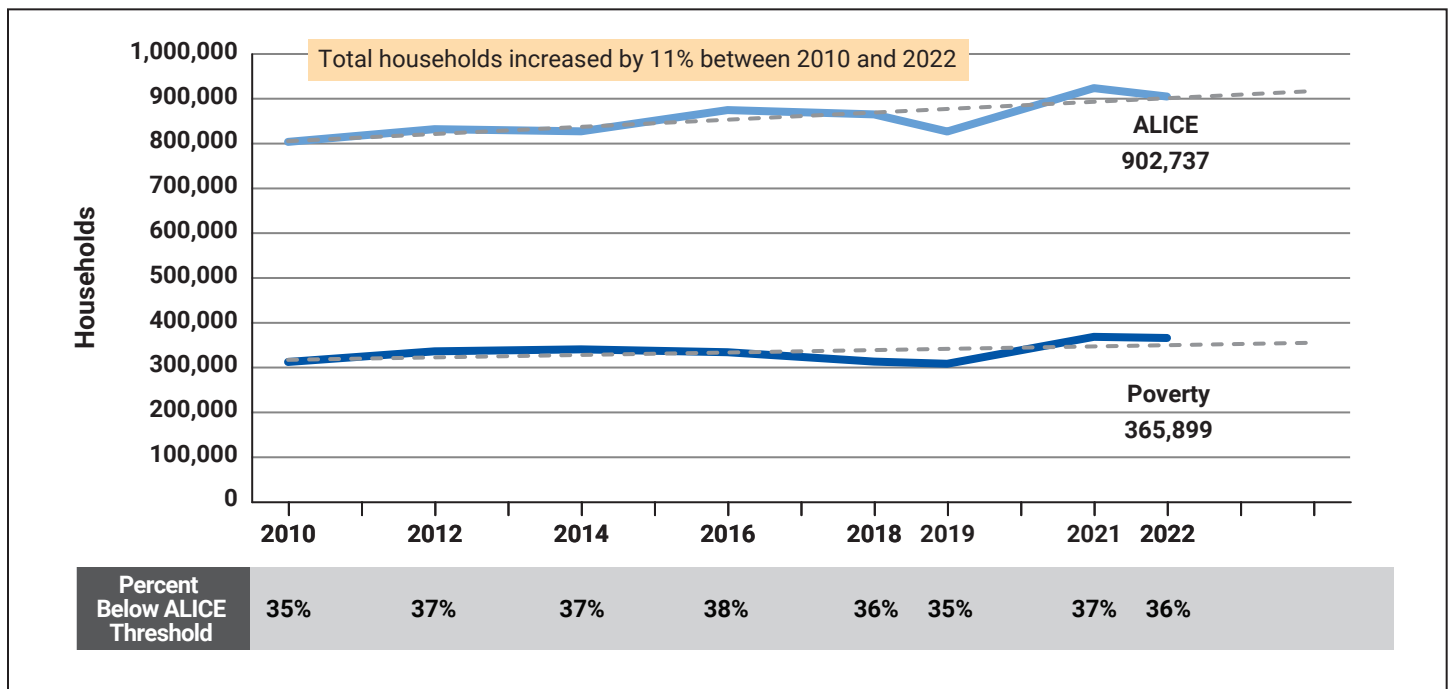
Financial Hardship Over Time

Despite some ups and downs in rates of financial hardship since the end of the Great Recession (2010–2022), the trend is clear: **The number of ALICE households in New Jersey has remained stubbornly high.** During this period, the total number of households in the state increased by 11%, the number of ALICE households increased by 12%, and households in poverty increased even more (17%). Although there was some improvement in the rate of financial hardship in New Jersey in 2019, this gain was lost during the pandemic and has not yet fully returned to the pre-pandemic rate. By 2022, 10% (365,899) of all households were below the FPL, and 26% (902,737) of all households were ALICE – a combined 36% (1,268,636) of households struggling to make ends meet.

Narrowing the focus to the period around the COVID-19 pandemic, the number of households below the ALICE Threshold increased from 1,135,420 in 2019 to 1,268,636 in 2022, though the overall rate of financial hardship in New Jersey showed little change (35% of households were below the ALICE Threshold in 2019 and 36% in 2022).

This consistent trend – a growing number of households that are struggling financially, often ineligible for public assistance, and undercounted by official measures – represents a major vulnerability in our economic system. It also suggests that overall social and economic policies are falling short in addressing the root causes of financial instability.

Households by Income, New Jersey, 2010–2022



Note: The gray dashed trend lines in this figure highlight the general direction of the point-in-time data for the years shown. These lines indicate whether the numbers of ALICE and Poverty-Level households have been generally increasing, decreasing, or remaining flat. The ALICE trend line is statistically significant at $p < 0.05$; however, the Poverty trend line is not statistically significant, and caution should be used when making predictions.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

To see additional data on financial hardship over time in New Jersey, visit UnitedForALICE.org/New-Jersey.

SPOTLIGHT ON ALICE DEMOGRAPHICS

Families With Children

While recent attention has focused on the rising [Supplemental Poverty Rate](#) for children following the expansion and reversal of Child Tax Credits during and after the pandemic, longer-term trends — specifically, the decline in total families with children and the rise in ALICE households — tell a more nuanced story.

The number of households with children in New Jersey has been declining (down 4% from 2010 to 2022). This trend is driven by married-parent households, which fell in number from 733,487 in 2010 to 706,271 in 2022 (down 4%), and single-female-headed households, which fell from 212,376 in 2010 to 197,815 in 2022 (down 7%). At the same time, the

number of single-male-headed households increased by 4% from 67,173 in 2010 to 70,167 in 2022.

While overall in New Jersey, the number of households with children and the number of households with children in poverty has been declining over the past decade, the number of ALICE households with children has increased for married-parent and single-parent families. By 2022, 31% of families with children in New Jersey were below the ALICE Threshold. And longstanding disparities in financial hardship by household type remained: 71% of single-female-headed families and 55% of single-male-headed families were below the ALICE Threshold in 2022, compared to 17% of married-parent families.

Households With Children, New Jersey

	Married-Parent	Single-Female-Headed	Single-Male-Headed
Percent Change 2010 to 2022			
Total Households	▼ Decreased 4%	▼ Decreased 7%	▲ Increased 4%
Households in Poverty	▼ Decreased 1%	▼ Decreased 24%	▼ Decreased 4%
ALICE Households	▲ Increased 12%	▲ Increased 18%	▲ Increased 18%
Percent Below ALICE Threshold, 2022	17%	71%	55%

Note: Poverty rates for families with children differ from rates for individual children, in part due to different surveys and in part because there are often multiple children in a single household, which can accentuate swings.

Sources: ALICE Threshold, 2010–2022; U.S. Census Bureau, American Community Survey, 2010–2022

THE COST OF CHILD CARE

Child care remains one of the highest Survival Budget costs for households with children, and the [child care system](#) is still feeling the impact of the COVID-19 pandemic. Provider shortages and lack of affordable care present fewer options for parents. According to the October 2023 Household Pulse Survey, when families in the [Middle Atlantic Census Region](#) (which includes New Jersey) were asked what they did when child care was closed, unavailable, or unaffordable, the most common responses for respondents below the ALICE Threshold were to take unpaid leave (34%), to cut work hours (30%), or to supervise one or more children while working (24%).

Households Headed by People Age 65 and Over

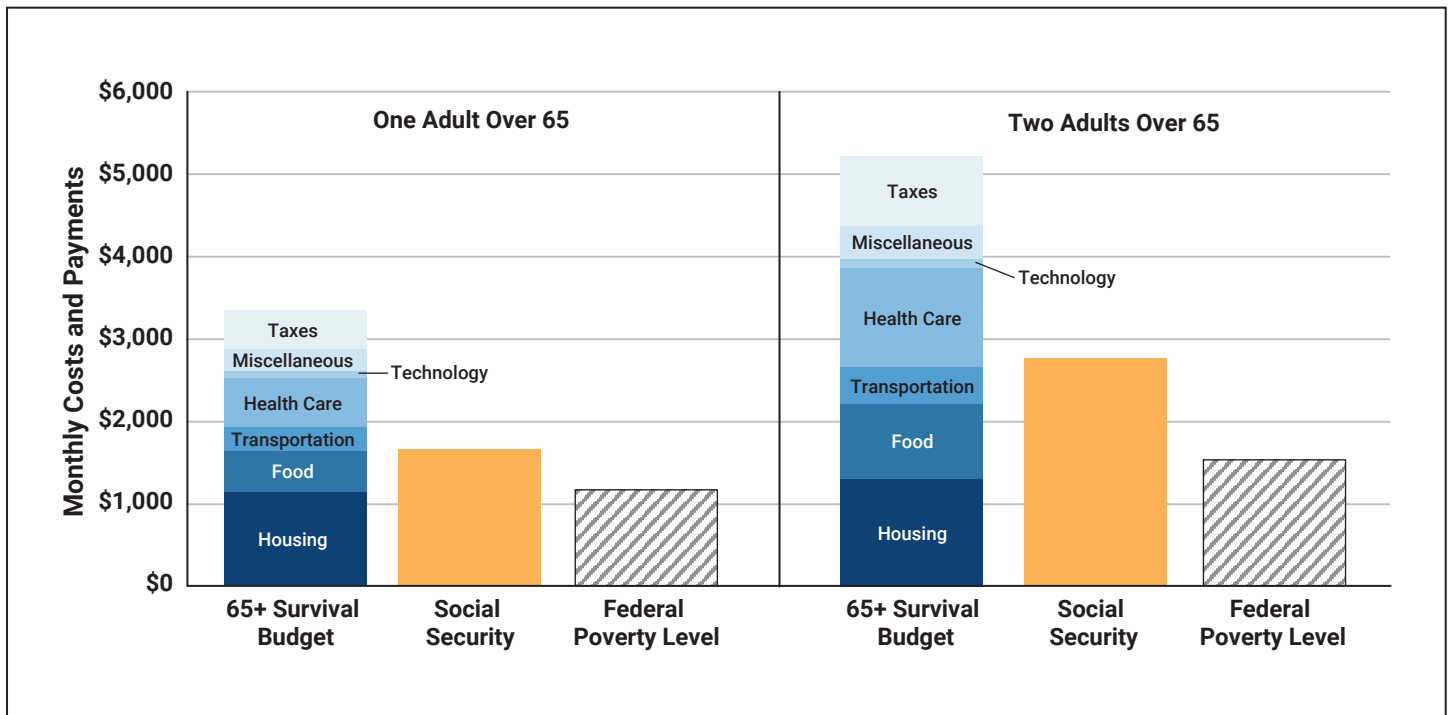
With the [aging of the Baby Boomer generation](#), households headed by people age 65 and over are the fastest-growing group in New Jersey (up 38% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE Threshold (up 26% during the same period).

In 2022, 48% of New Jersey’s 65+ households were below the ALICE Threshold (472,582). While Social Security helps [reduce the poverty rate for households headed by older adults](#) (12% in New Jersey in 2022), benefits have not been enough to help bring older adults to financial stability.

As a result, for more than a decade, a substantial number of these households have been ALICE (36% in 2022). In 2022, monthly costs for the ALICE 65+ Survival Budget for one adult in New Jersey were \$1,678 more than the [average Social Security payment](#) of \$1,657.

With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 417,000 people age 65 and over living below the ALICE Threshold in New Jersey did not have retirement savings beyond Social Security, and nearly 71,500 were working.

Monthly ALICE 65+ Survival Budget Total, Average Monthly Social Security Payments, and the Federal Poverty Level, New Jersey, 2022



Note: See page 13 for a breakdown of monthly ALICE 65+ Survival Budget costs.

Sources: ALICE 65+ Survival Budget, 2022 (see the ALICE [Methodology](#) for details); Social Security Administration, 2022

Black, Hispanic, and Indigenous Households

Rates of financial hardship differ substantially by race/ethnicity in New Jersey due to [persistent systemic racism](#), [discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability. In 2022, 51% of Black, 48% of Hispanic, 45% of American Indian/Alaska Native, and 44% of both Native Hawaiian/Pacific Islander households and households headed by someone of Two or More Races were below the ALICE Threshold in New Jersey, compared to 32% of White and 23% of Asian households. These disparities are also mirrored in the workforce and in access to health care:

- **Employment:** Black and Hispanic workers were more likely than White workers to experience [disruptions in employment during the pandemic](#). And gaps in employment persisted: By the fourth quarter of 2023, in New Jersey, the [unemployment rate](#) for Black (8.1%) and Hispanic (4.8%) workers was higher than the rate for White workers (4.0%).
- **Health insurance:** Policies adopted during the pandemic (2019 to 2022) prohibited disenrollment in Medicaid and enhanced Marketplace subsidies, leading to [health insurance coverage gains](#). Yet disparities by race/ethnicity persisted. In New Jersey, 17% of Hispanic, 15% of American Indian/Alaska Native, and 7% of Black people were [uninsured in 2022](#), compared to 4% of Asian and 3% of White people. Asian and White people in New Jersey were also more likely to have insurance through their employer (at 68% and 60% respectively), compared to 51% of Black, 44% of Hispanic, and 41% of American Indian/Alaska Native New Jerseyans.



Household Financial Status and Key Demographics, New Jersey, 2022

	Total	Below ALICE Threshold	■ Poverty ■ ALICE ■ Above ALICE Threshold
ALL HOUSEHOLDS	3,512,465	1,268,636	10% 26% 64%
AGE			
Under 25 Years	68,357	41,994	29% 32% 39%
25 to 44 Years	1,086,881	346,755	10% 22% 68%
45 to 64 Years	1,371,470	407,305	9% 21% 70%
65 Years and Over	985,757	472,582	12% 36% 52%
RACE/ETHNICITY			
American Indian/ Alaska Native	9,399	4,192	9% 36% 55%
Asian	310,568	71,044	5% 18% 77%
Black	444,331	224,920	14% 37% 49%
Hispanic	617,734	299,001	10% 39% 52%
Native Hawaiian/ Pacific Islander	785	344	13% 31% 56%
Two or More Races	261,592	114,106	10% 34% 56%
White	2,015,252	638,805	6% 26% 68%
HOUSEHOLD TYPE			
Married With Children	706,271	120,627	5% 12% 83%
Single-Female- Headed With Children	197,815	139,686	33% 38% 29%
Single-Male-Headed With Children	70,167	38,360	16% 38% 45%
Single or Cohabiting, Under 65, no Children	1,552,455	497,381	9% 23% 68%

Note: The groups shown in this figure are based on head of household and overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Report, the American Indian/Alaska Native, Asian, Black, Native Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy.

Sources: ALICE Threshold, 2022; American Community Survey, 2022

ALICE REMAINS IN THE CROSSCURRENTS

Many ALICE households face [ongoing distress](#) because they have not recovered from the Great Recession, debt accumulation, a job loss, or other major challenges. Many are working hard and still struggling to find safe housing, quality child care, nutritious food, accessible health care, and reliable transportation that they can afford. Rising wages and pandemic assistance mitigated some of the financial impact of business disruptions, a health crisis, and rising inflation that characterized the past few years. Yet 36% of households in New Jersey were still struggling in 2022 – [ranking](#) New Jersey 9th among all states and the District of Columbia in financial hardship (with 1st representing the lowest rate of hardship). Insights from the Federal Reserve SHED and the Household Pulse Survey help explain why:



Inflation is Hitting ALICE Harder

- **The cost of basics** is increasing faster than the overall rate of inflation, as reported by the [ALICE Essentials Index](#). And it has continued to be difficult for ALICE to keep up with bills since the height of the pandemic. According to the Household Pulse Survey, 55% of households below the ALICE Threshold in New Jersey reported that it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses in October 2023, up slightly from 52% in August 2020.
- **Housing costs** are on the rise in many parts of the state, and the impact is greater for those who were already struggling financially. According to the SHED, in 2022, 38% of households below the ALICE Threshold in the New Jersey reported that their rent or mortgage had increased in the prior 12 months (compared to 27% of households above the Threshold).

Changes in Public Assistance Impact ALICE

- **Food assistance:** Increased need for food assistance was a hallmark of the pandemic. Food pantries experienced a substantial increase in [demand for services](#), and Supplemental Nutrition Assistance Program (SNAP) [eligibility criteria broadened and monthly payments increased](#) (through February 2023). In 2022, the need remained high, with one in six Americans (49 million) [receiving private charitable food assistance](#) – down from the height of the pandemic, but still up markedly from 40 million in 2019. In part due to the SNAP income eligibility level in New Jersey (185% of the FPL), public food assistance was not accessible to all households that were struggling financially: Only 37% of all New Jersey households in poverty and 17% of all ALICE households participated in SNAP in 2022.
 - Among all eligible people, estimated [SNAP participation rates were higher](#).
- **Rent:** With rising costs, the expiration of the [pandemic rental assistance](#), and the expiration of both [state](#) and [federal eviction bans](#), many New Jerseyans continued to struggle to pay their rent. In New Jersey in 2022, 74% of households below the ALICE Threshold were rent burdened (paying more than 30% of their income on rent) and 47% were severely rent burdened (paying more than 50% of their income on rent). According to the Household Pulse Survey, 15% of renter households below the ALICE Threshold in New Jersey were behind on rent payments in October 2023.

ALICE is Less Prepared for Crises and Retirement

- **ALICE struggles to save:** According to the SHED, in 2022, only 53% of households below the ALICE Threshold in New Jersey had emergency savings (or rainy day funds) that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency, similar to 52% in 2019 – leaving nearly one-half of households below the Threshold with no cushion to cover an unexpected expense such as a medical bill, or a home or auto repair.
- **ALICE faces unexpected medical expenses:** According to the SHED, 14% of respondents below the ALICE Threshold in New Jersey incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance in 2022, up slightly from 12% in 2021. Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and can lead to [lower credit scores](#) and [additional financial hardship](#). Additionally, the [consequences of medical debt](#) are not experienced equally; those with lower incomes and people of color are more likely than their counterparts to be contacted by collection agencies and denied future care.
- **Financial hardship impedes retirement savings:** According to the SHED, in 2022, while 30% of all

non-retired adults and 40% of non-retired adults above the ALICE Threshold in the New Jersey reported that their retirement savings plan was currently on track, only 19% of those below the Threshold reported the same.
















- **Financial hardship takes a toll on mental health:** The negative impact of financial stress on mental health has been [well established](#). According to the Household Pulse Survey, 17% of respondents below the ALICE Threshold in New Jersey reported feeling nervous, anxious, or on edge nearly every day over the prior two weeks in October 2023 – down from 25% in August 2020, yet still higher than for those above the Threshold (10% in 2023).

This research shows a clear trend in our communities and our economy: Financial hardship is widespread, and it is not going away. The current system is not working for ALICE. The narrative in this Update helps make the case for innovative, cross-sector change in New Jersey and across the U.S. The data, tools, and resources on the [United For ALICE](#) website can equip business, government, education, and nonprofit leaders to make data-informed decisions that address the root causes of financial hardship. Collaborative effort at all levels – local, state, and federal – will be needed to change the trajectory for ALICE households.



ALICE ONLINE

Visit UnitedForALICE.org to explore interactive data and resources. Click the icons below to get started.

 <p>Interactive Maps</p> <p>Data at the state, county, municipal, and ZIP-code levels</p>	 <p>ALICE Demographics</p> <p>Information about ALICE households by age, race/ethnicity, household type, and location</p>	 <p>County Reports</p> <p>An in-depth look at ALICE data, county by county</p>
 <p>Data Sheet</p> <p>Spreadsheet of ALICE data over time and by location</p>	 <p>ALICE Household Budgets</p> <p>ALICE Household Survival and Stability Budgets for the state and one or more counties</p>	 <p>ALICE Essentials Index</p> <p>Key data on the increase in the cost of household basics over time</p>
 <p>Legislative District Tool</p> <p>ALICE data by legislative district, including state upper and lower chambers and congressional districts</p>	 <p>National Overview</p> <p>National ALICE data and a comparison of financial hardship across U.S. states</p>	 <p>Economic Viability Dashboard</p> <p>Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources</p>
 <p>Research Advisory Committees</p> <p>Information about the members and role of these critical groups</p>	 <p>ALICE Methodology</p> <p>Overview of the sources and calculations used in the ALICE research</p>	 <p>Equity for ALICE</p> <p>Creating equity for ALICE by illustrating how structural racism and systemic barriers limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems</p>
 <p>ALICE Voices</p> <p>Are you ALICE? Use this tool to share your story</p>	 <p>ALICE in Action</p> <p>Programs, practices, and policy changes implemented by partners across the United For ALICE network</p>	 <p>ALICE Videos</p> <p>Videos that highlight the ALICE research and partner network</p>

ALICE RESEARCH & METHODOLOGY

The ALICE Household Survival Budget calculates the cost of household essentials for each county in New Jersey and relies on a wide range of public data sources, listed below. For household income, the ALICE measures rely on the U.S. Census Bureau’s American Community Survey (ACS) – both household tabulated data and individual data from the Public Use Microdata Sample (PUMS) records. Household costs are compared to household income to determine if households are below the ALICE Threshold. The latest [ALICE Methodology](#) review was completed in the summer of 2023. Methodology enhancements include:

- **Health care costs:** A “poor health multiplier” is used to capture the additional costs lower-income households incur for being in poor or fair health. Based on the latest research, out-of-pocket costs in the health care line item are increased by 19% (a more conservative estimate than the 30% used in prior years).

- **Broadband added:** To reflect the finding that the majority of Americans now [have home broadband](#), basic broadband internet has been added to technology costs. The smartphone plan has been updated to include an unlimited (albeit less expensive than the previous 10GB version) smartphone plan for each adult in the household.
- **Determining ALICE status:** For 2021 data years and prior, the ALICE Threshold was rounded to the nearest ACS income bracket (e.g., Threshold of \$32,500 corresponded to bracket \$30,000–\$34,999; all households in that bracket were below the ALICE Threshold). Starting this year (2022 data), the Threshold is calculated in proportion to where it falls within the bracket (e.g., if Threshold is \$32,500, half of households in the bracket are below the Threshold).

ALICE Household Survival Budget, New Jersey, 2022			
	Single Adult (Age 18–64)	Single Adult (Age 65+)	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$982	\$982	\$1,314
Housing – Utilities	\$163	\$163	\$310
Child Care	-	-	\$1,827
Food	\$532	\$491	\$1,450
Transportation	\$327	\$287	\$784
Health Care	\$183	\$598	\$686
Technology	\$86	\$86	\$116
Miscellaneous	\$227	\$261	\$649
Tax Before Credits	\$387	\$467	\$1,283
Monthly Total	\$2,887	\$3,335	\$8,419
ANNUAL TOTAL Before Tax Credits	\$34,644	\$40,020	\$101,028
Tax Credits (CTC and CDCTC)	\$0	\$0	(\$5,436)
ANNUAL TOTAL With Tax Credits	\$34,644	\$40,020	\$95,592
Full-Time Hourly Wage	\$17.32	\$20.01	\$47.80

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For the family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent.

Sources: AAA, 2022; Agency for Healthcare Research and Quality, 2022; American Community Survey, 2022; Bureau of Labor Statistics, 2022—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2022—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2023—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2020—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2023; Federal Reserve Bank of Atlanta—Policy Rules Database; Federal Highway Administration, 2017; Feeding America, 2023; Frank, 2022; Internal Revenue Service, 2022; Medicare.gov; New Jersey Department of Human Services, 2022; The Zebra, 2022; U.S. Department of Agriculture, 2022—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2022—Fair Market Rents; USTelecom, 2022

To view ALICE Household Survival Budgets for all counties and for any household composition, visit UnitedForALICE.org/Household-Budgets/New-Jersey.

Data Notes: The income data used in this Update rely on ACS estimates. The ACS is based on a representative sample, rather than all housing units and people; therefore, these estimates have a [degree of uncertainty](#). Some data points are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes households regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work. ALICE analysis does not include people who are unhoused or living in group quarters.

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: An Update on Financial Hardship in New Jersey is brought to you by the [United Ways in New Jersey](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for ALICE households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across New Jersey share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by [United Way of Northern New Jersey](#), has spread to 31 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

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United Ways of New Jersey



To learn more about how you can get involved in advocating and creating change for ALICE in New Jersey, contact: **Kiran Handa Gaudio**, CEO, *United Way of Northern New Jersey*, at Kiran.Gaudio@UnitedWayNNJ.org.

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

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