

2016-17 PUBLIC POLICY AGENDA



United Way of Northern New Jersey believes that improving life for all begins with improving life for **ALICE**[®]. An acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, ALICE describes the nearly 890,000 New Jersey families who are working, yet unable to afford life's basic necessities. ALICE lives in a precarious financial situation – earning above what's formally considered the poverty level, but below what it takes to survive. ALICE and those in poverty account for a total of 1.2 million households in New Jersey.

United Way's goal is to promote policy changes that boost the resiliency of these hardworking individuals and families by removing the barriers that keeping them from achieving their potential.

QUALITY, AFFORDABLE EARLY EDUCATION

A quality early childhood education can cost more than \$1,600* a month for a family of four – on par with housing costs – putting it out of reach for many ALICE and families in poverty. A quality start is the foundation children need to be successful in school and life and provides peace of mind for working parents aiming to be their most productive at work. This early investment promotes our future workforce and saves our communities the costly game of playing catch up in lower special education costs, higher graduation rates and reduced crime.

- Increase New Jersey's child care subsidy reimbursement rates, improving access to quality care for our most vulnerable families.
- Provide a stable source of funding for Grow NJ Kids, a statewide quality rating system so parents can easily identify quality care.
- Promote a grassroots movement to expand access to quality preschool through the Pre-K Our Way campaign.

**Based on Household Stability Budget for a family of four (two adults, an infant and preschooler) living in New Jersey.
Source: United Way ALICE Report – New Jersey, 2014*

FINANCIAL STABILITY AND INDEPENDENCE

More than half of all jobs in New Jersey pay less than \$20 an hour or \$40,000 annually when full time, which is less than what it costs for a family to survive in this high cost region. ALICE families live paycheck to paycheck, unable to set aside savings, leaving them vulnerable to one emergency.

- Preserve and expand the Earned Income Tax Credit, the nation's top pro-work, anti-poverty policy so that ALICE can have a shot at paying down debt and establishing savings.
- Support a New Jersey child care tax credit that allows working ALICE and families in poverty to receive an income tax credit for child and dependent care expenses.
- Provide clear information about the cost of a higher education degree versus the return on investment through the Student Right to Know Before You Go Act so students weigh the cost of higher education debt versus anticipated future earnings.
- Expand Pell Grant eligibility to individuals seeking short-term postsecondary certificates.

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HEALTHY FAMILY CAREGIVERS

The majority of long-term care – 80 percent – is provided in the home by unpaid family caregivers who put their own physical, mental, and financial health at risk to care for a loved one. Family caregivers have high rates of depression and those 50 or older who reduce their hours or leave the workforce due to caregiving lose an estimated \$300,000 in income and benefits.

- Support tax credits for expenses incurred by family members caring for loved ones across the lifespan.
 - Preserve and expand funding for quality respite for family caregivers regardless of age or disability.
 - Support a New Jersey Caregiver Task Force to evaluate caregiver support services and provide recommendations for the improvement and expansion of such services.
 - Promote the development and maintenance of family caregiving strategies at the national, state, and local levels.
 - Support the establishment of a Caregiver Corps program that would provide caregivers with a respite volunteer from community-based organizations to address the shortage of assistance available for family caregivers.
 - Support giving caregivers credits within Social Security for up to five years of unpaid care for a loved one.
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