

# 2017-18 PUBLIC POLICY AGENDA

## IMPROVING LIFE FOR ALICE<sup>®</sup> AND ALL



United Way  
of Northern New Jersey

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 825,000 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 boost the resiliency of these hardworking individuals and families by removing the barriers that keep them from achieving their potential. To further that work, United Way is backing the policies below.

### 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. By investing early in quality care, we promote our future workforce and save 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, giving priority to the infant /toddler rate, 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.
- Expand state-funded quality preschool through a mixed delivery system that promotes collaboration and parent choice by including in-district, private provider, and local Head Start agency settings as options.

*\*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, 2016*

### 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. That's not enough for a family to survive in this high cost region. ALICE families live paycheck to paycheck, unable to set aside savings, leaving them vulnerable in the event of an emergency. We save our communities the high price of lifting families out of poverty when we provide them with the tools to remain financially stable.

- Preserve and expand pro-work, anti-poverty tax credits at the federal and state levels, including the Earned Income Tax Credit, Child Tax Credit, and Child and Dependent Care Tax Credit.
- Protect free, IRS-certified tax preparation services by making the federal Volunteer Income Tax Assistance program a permanent IRS matching grant program.
- Invest in affordable, high-quality, sector-based education and job training programs that ensure more individuals are well-equipped for the workforce with degrees or industry recognized credentials.

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## HEALTHY FAMILIES

Having attainable, affordable health care is not just a health issue – it is a critical component for individuals and families to remain financially stable and for local economies to thrive. In addition, 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. Employers and communities benefit when we keep family caregivers from succumbing to burnout and poor health.

- Promote accessible and affordable health care coverage so that fewer ALICE households and those in poverty are uninsured or underinsured.
  - Promote family caregiving strategies at the national, state, and local levels that recognize the contribution of family caregivers and supports them through tax credits, family and sick leave, respite, and other support services.
  - Support a broader definition of family caregivers to include a loved one who is related by blood or affinity and whose close association is the equivalent of a family relationship.
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