

More NJ, Shore families struggle to make ends meet: Report

[Payton Guion](#), @PaytonGuion 12:06 a.m. ET Jan. 15, 2017



(Photo: Doug Hood)

Some 1.2 million New Jersey households – including a growing number at the Shore – don't earn enough to afford basic necessities like rent and food, according to a new United Way report.

That's 37 percent of households in the state, up from 29 percent in 2007, the report found. The new percentage is comprised of the 11 percent of New Jersey households living in poverty ([/story/money/business/main-street/2016/09/15/poverty-down-shore-but-incomes-stagnate/90415118/](#)) and the 26 percent of households whose earnings are above the poverty line but still not enough to afford basic necessities.



In both Monmouth and Ocean county, more households are under such stress.

In Monmouth County, 31 percent of households in 2014 were either living below the poverty line or struggling to make ends meet, up from 22 percent in 2007. Such costs include rent, food, child care, transportation and health care.

In Ocean County, 40 percent of households in 2014 were either in poverty or considered among the working poor, up from 39 percent in 2007.

American families finally got a big pay raise. Why it might not feel like it ([/story/money/2016/09/13/us-household-income-rises-2015/90302206/](#))

"Costs are far outpacing wages for most service jobs and there's been no way for families to catch up no matter how hard they are working," said Stephanie Hoopes, the report's author. "What sets New Jersey apart from other states is our high cost of living. This leaves ALICE families with impossible choices."

ALICE, which stands for "asset-limited, income-constrained, employed," serves as a way to measure the number of people who struggle to get by but don't live below the poverty line.

The report comes on the heels of Gov. Chris Christie's State of the State address (</videos/news/politics/new-jersey/chris-christie/2017/01/10/christie-details-story-addiction-and-recovery-during-state-state/96414316/>) pledge to provide further assistance to the state's "working poor" – a promise that included no specific proposals.

His office did not respond to multiple requests for comment on how Christie plans to help.

United Way, whose findings were released Sunday found that the baseline cost of survival in New Jersey has jumped 23 percent since 2007; inflation over the same period is 14 percent. New Jersey had the second-biggest spike in survival costs of the 14 states studied. Only Maryland, 26 percent, had a bigger jump.

"One-third of society is working and paying taxes and not able to afford to live," said John Franklin, chief executive officer of United Way of Northern New Jersey. "(They are) disenfranchised from participating in most of society."

It now costs \$24,300 per year for a single person to make ends meet in New Jersey, up 23 percent between 2007 and 2014, according to the United Way. Basic needs for a family of four now totals \$64,176 per year in the state. At the same time, 52 percent of jobs in New Jersey pay less than \$20 an hour.

READ: The 5 lowest-paying jobs in NJ (</story/money/business/main-street/2016/09/13/5-lowest-paying-jobs-new-jersey/90304766/>)

For people like Charlene O'Brien, that's not enough. She's among the ALICE group counted in the report. Like many in the state, she doesn't qualify for government assistance, but the cost of living in New Jersey means she can't make ends meet, despite her job at Child and Family Resources.

"I'm not eligible for SNAP and groceries keep getting more expensive," O'Brien said, referring to New Jersey's food stamps program. "I have to say, 'Sorry kids, we can't have that.'"

"I'm hoping there's going to be change. The only way it can change for me is if I get a better paying job...so I can stop being late on these payments."

MORE: Census shows no big payday in NJ (</story/news/local/new-jersey/2016/09/15/census-shows-no-big-payday-nj/90400904/>)

REPORT: One-third of NJ resident live in 'true poverty' ([/story/news/local/new-jersey/2015/11/15/legal-services-poverty-report-](/story/news/local/new-jersey/2015/11/15/legal-services-poverty-report-nj/75593966/)

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