

More Central Jersey families struggling to make ends meet, United Way report says

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Some 1.2 million New Jersey households – including a growing number at the Central Jersey – 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 and the 26 percent of households whose earnings are above the poverty line but still not enough to afford basic necessities.

"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 lead author and researcher of the report released by the United Way of Northern New Jersey. "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.

In Central Jersey, the number of ALICE households have increased significantly as well since 2007. Among Hunterdon, Middlesex, Somerset and Union counties, Union County has the highest number of ALICE households as of 2014, comprising 36 percent of the 186,037 households below the ALICE threshold. Middlesex County comes in second with 34 percent ALICE households out of 186,037 and Somerset County has 26 percent ALICE households out of 117,482. Hunterdon County has the least number of ALICE households at 24 percent out of 47,387.

The ALICE threshold is at \$60,000 for a household with the head of the household being under 65 years old for Middlesex, Hunterdon and Somerset counties and at \$50,000 for Union County. For households with a head of household over 65 years old, the ALICE threshold is \$40,000 for Middlesex, Hunterdon and Union counties and \$45,000 for Somerset County.

The report comes on the heels of Gov. Chris Christie's State of the State address 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.

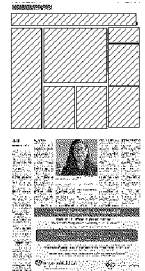
The new report's numbers represent an increase for three Central Jersey counties since 2007. Union County had 30 percent of 182,933 households as ALICE households, Middlesex County had 26 percent of 271,942 households as ALICE households and Hunterdon County had 22 percent of 47,446 households as ALICE households in 2007.

Only Somerset County, which saw an increase in 2010 and 2012, was back at its 2007 levels with 26 percent of 112,733 households falling into the ALICE category.

Within each county, seniors have been hit hard economically, the report found. Union saw 44 percent of its senior population below the ALICE threshold, while Middlesex and Somerset both had 41 percent and Hunterdon had 30 percent for 2014.

Race and ethnicity was another economic dividing factor, according to the United Way ALICE report.

» In Hunterdon County, the Asian



population saw 24 percent below the ALICE threshold, 37 percent of the black population, 40 percent of the Hispanic population and 23 percent of the white population.

» Middlesex County saw 19 percent of the Asian population below the ALICE threshold, 39 percent of the black population, 53 percent of the Hispanic population and 34 percent of the white population.

» Somerset County saw 12 percent of the Asian population below the ALICE threshold, 38 percent of the black population, 41 percent of the Hispanic population and 24 percent of the white population.

» Union County had 20 percent of the Asian population below the ALICE threshold, 46 percent of the black population, 50 percent of the Hispanic population and 26 percent of the white population.

Charlene O'Brien is 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.

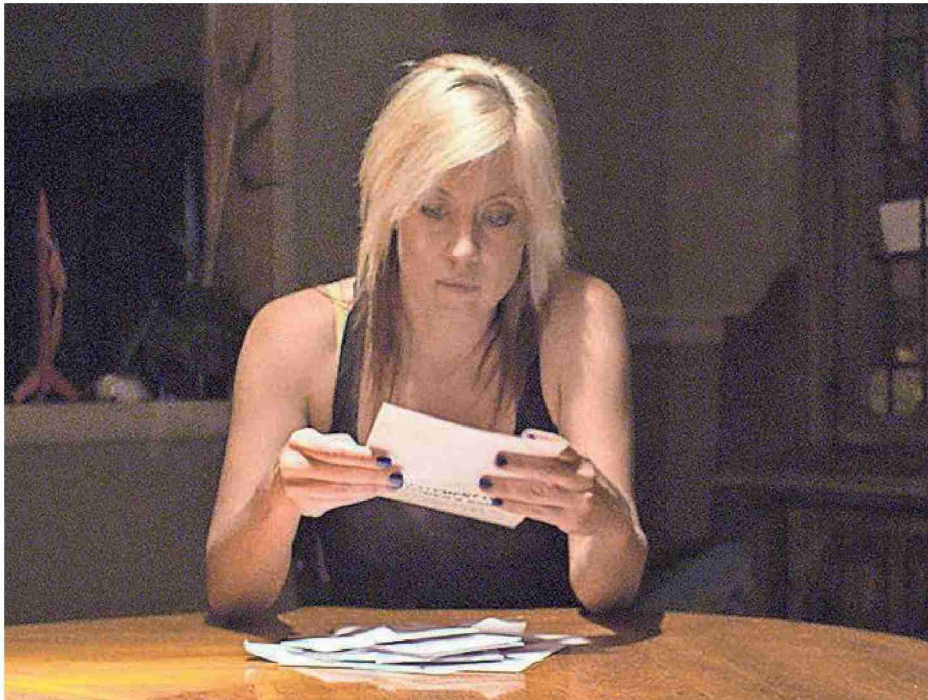
"I'm not eligible for SNAP and groceries keep getting more expensive," O'Brien said, referring to New Jersey's food stamps program. "I have to say, 'Sorry kids, we can't have that.'

"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."

For more information or to find data about ALICE in local communities, visit www.UnitedWayALICE.org. In addition, county-by-county survival and stability budgets for six family sizes are available at: <https://spaa.newark.rutgers.edu/united-way-ALICE>.

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