### ALICE: Asset Limited, Income Constrained, Employed



#### Council of NJ Grantmakers, November 21, 2024



#### **United For ALICE Leadership**





#### Kiran Handa Gaudioso, M.A.

CEO, United Way of Northern New Jersey President, United for ALICE

#### Stephanie Hoopes, Ph.D.

National Director, United for ALICE



## **United For ALICE**

- Founded and powered by United Way of Northern New Jersey
- Driver of innovation for ALICE households since 2009
- Comprehensive measures of financial hardship
- Data for all 3,000+ counties in U.S.
- ALICE partners convene, advocate, and innovate for ALICE in local communities

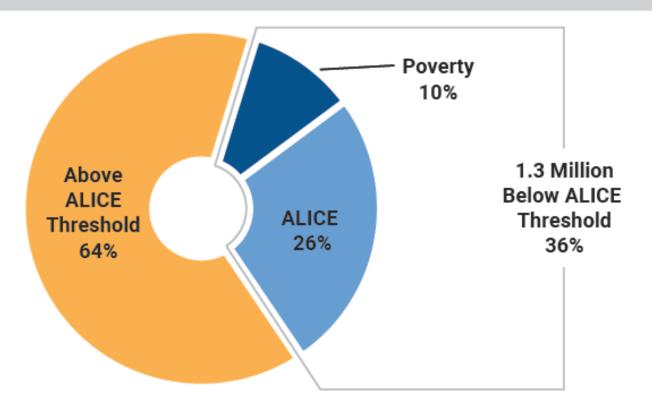


UnitedForALICE.org



## **ALICE in New Jersey**

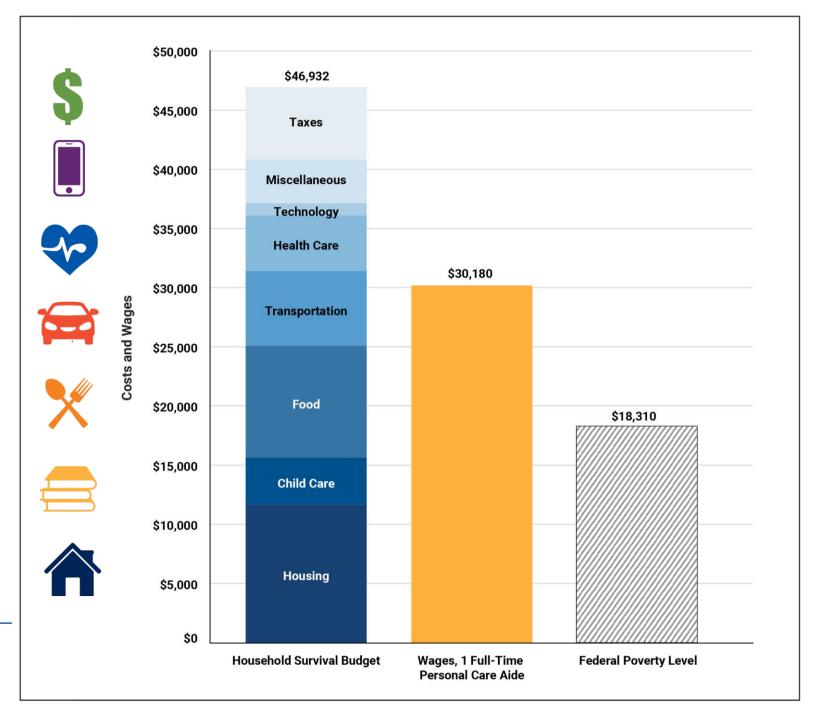
#### Total Households in New Jersey = 3.5 Million



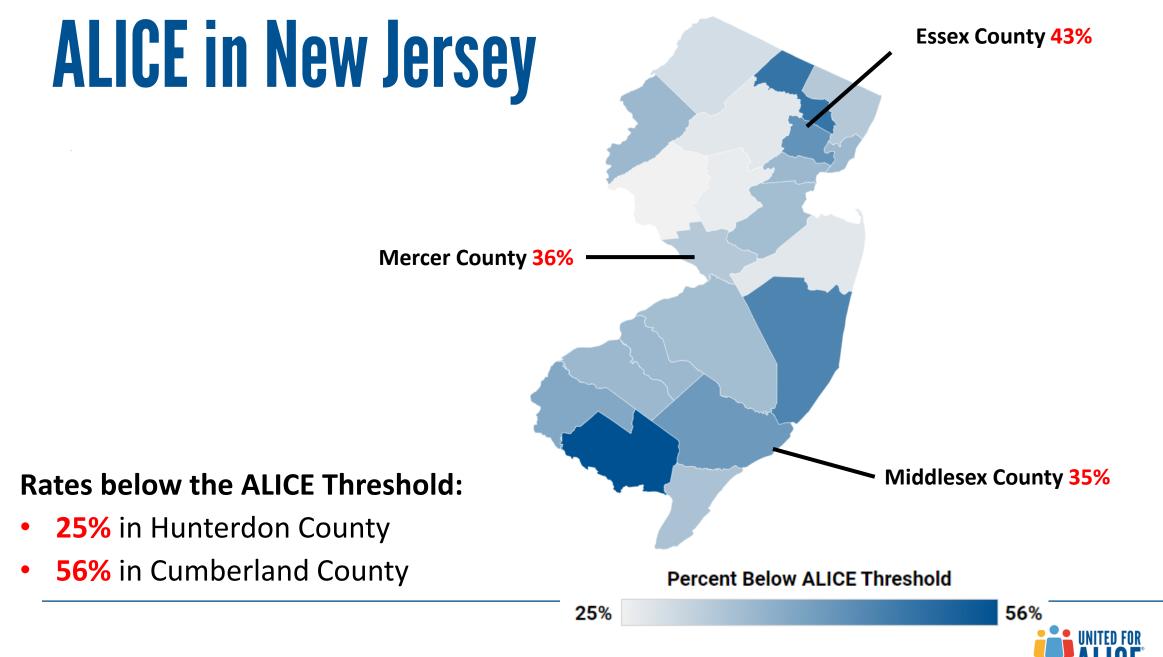


Sources: ALICE Threshold, 2022; ALICE Household Survival Budget, 2022

#### Costs, Wages, and the FPL



Sources: ALICE Threshold, 2022; ALICE Household Survival Budget, 2022; Bureau of Labor Statistics—Occupational Employment Statistics, 2022



# **Deeper Dive: Essex County**



Ranges from 8% below the ALICE Threshold in North Caldwell and Glen Ridge to 63% in Newark.

Newark city, Essex County, New Jersey				
Total Households:	112,635			
Poverty (%):	26%			
ALICE (%):				
Above ALICE Threshold (%):	37%			



# ALICE@WORK



- Good for business
- How to invest in ALICE
- Individualized data analysis
- Course curriculum
- Action plan



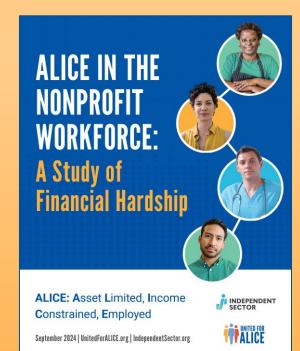
# UNITED IN CARE



- New model for sustainable childcare
- 37 providers in home and Centers
- ALICE scholarships
- 2 million hours of care
- Tracking impact

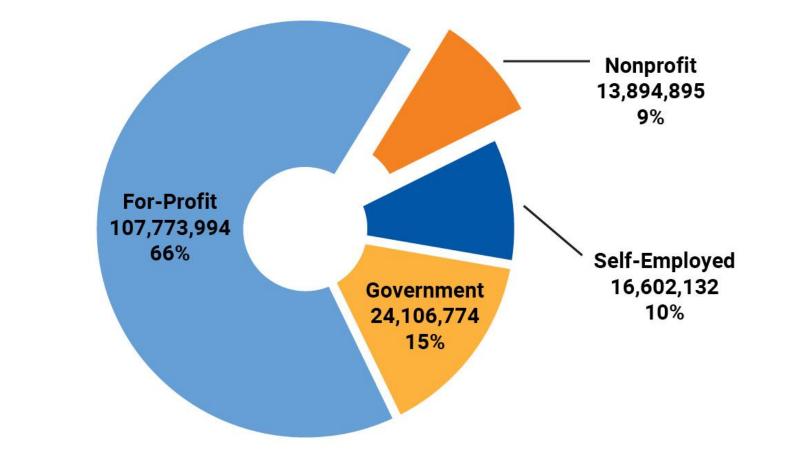


#### **The Nonprofit Workforce**





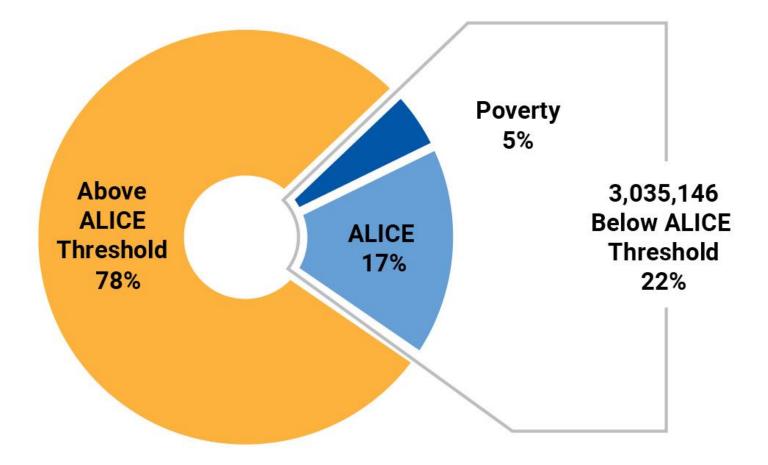
# U.S. Workers by Category





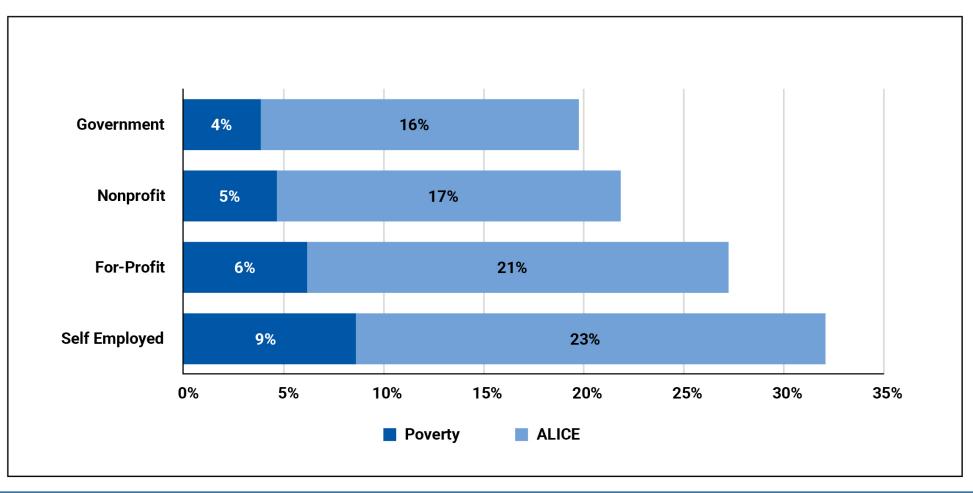
# Nonprofit Workforce by ALICE Status

13.9 million Workers





# ALICE Status by Category





# Demographics - Age

AGE	Total	Below ALICE Threshold	Poverty ALICE Above ALICE Threshold
Under 25 Years	1,207,820	452,235	13% 24% 63%
25 to 44 Years	6,246,565	1,442,685	5% 18% 77%
45 to 64 Years	5,257,830	881,760	3% 14% 83%
65 Years and Over	1,182,680	258,466	2% 19% 78%



# **Demographics – Race/Ethnicity**

	Total	Below ALICE Threshold	Poverty	ALICE Above ALICE Threshold
RACE/ETHNICITY		1110511010		
American Indian/ Alaska Native	51,826	16,991	6% 27%	67%
Asian	927,384	188,387	4% 16%	80%
Black	1,658,184	581,661	9% 26%	65%
Hispanic	1,857,231	639,094	7% 28%	66%
Native Hawaiian/ Pacific Islander	18,152	5,483	5% 26%	70%
Some Other Race	78,774	21,912	8% 20%	72%
Two or More Races	520,673	127,221	5% 19%	76%
White	8,782,671	1,454,397	<mark>3%</mark> 13%	83%



# **Demographics - Disability**

	Total	Below ALICE Threshold	Poverty	<b>ALICE</b>	Above ALICE Threshold
DISABILITY					
With a Disability	1,019,571	335,412	8% 25%		67%
Without a Disability	12,875,324	2,699,734	<mark>4%</mark> 17%		79%

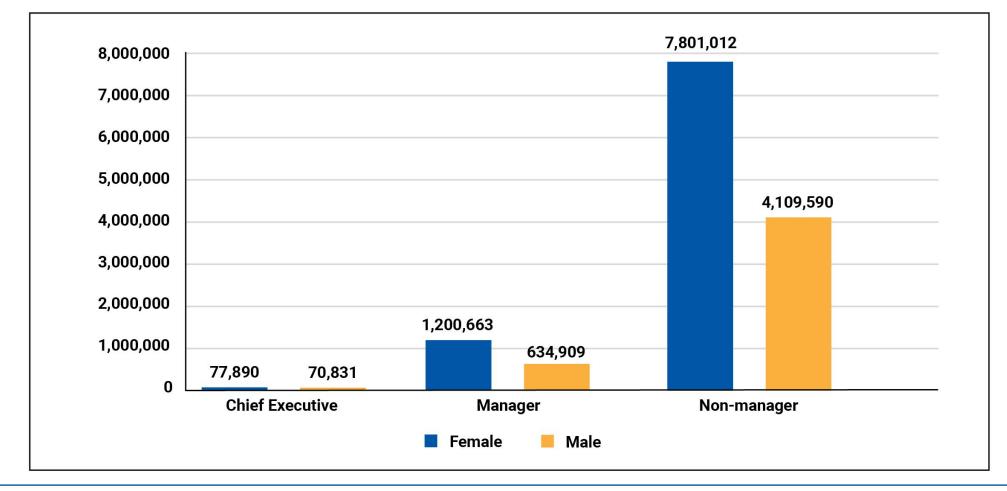


## **Key Characteristics - Education**

	Total	Below ALICE Threshold	Poverty	<b>ALICE</b>	Above ALICE Threshold
EDUCATION	_				
12 <sup>th</sup> Grade or Lower	591,181	270,223	11%	34%	54%
High School Diploma/ GED	3,984,400	1,373,744	8% 26%		66%
Associate or Bachelor's Degree	5,507,766	997,989	<mark>3%</mark> 15%		82%
Master's, Doctoral, or Professional Degree	3,811,548	393,190	<mark>2</mark> % 9%		90%



# Nonprofit Management Level





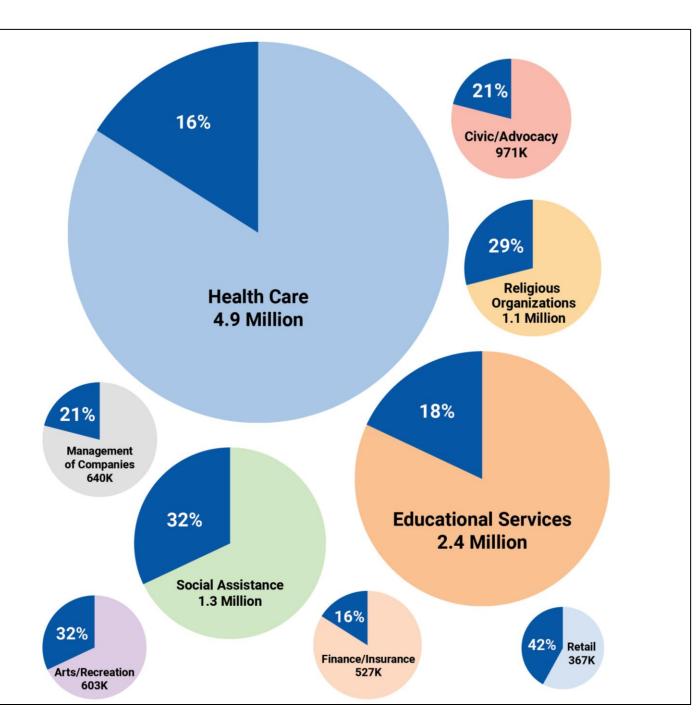
# **Industry Sector**

Nine largest nonprofit industry sectors = 12.7 million employees (Total = 13.9 million employees)

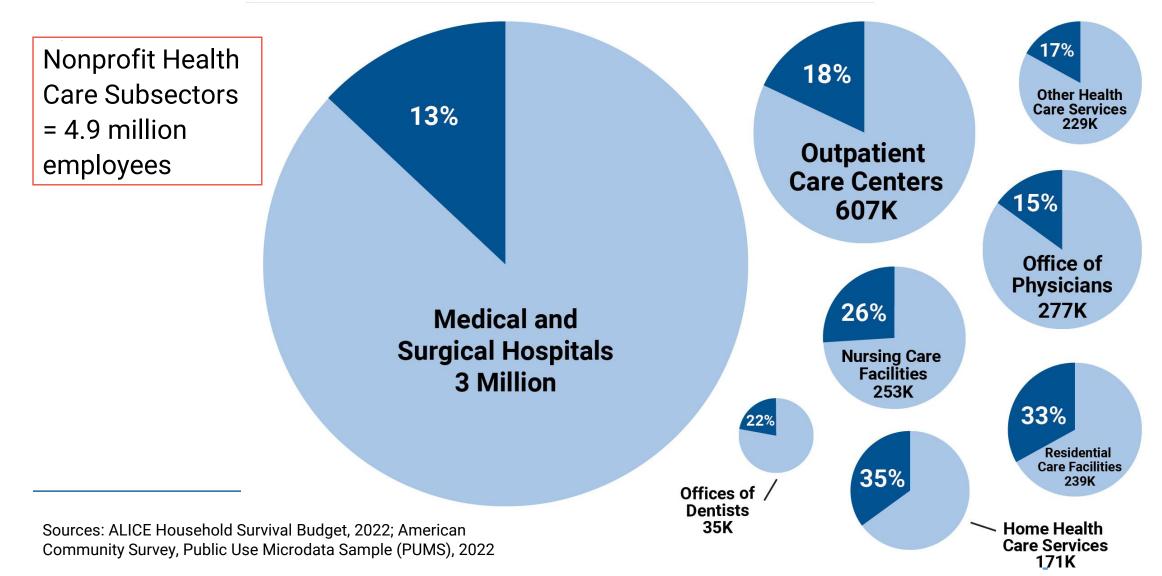


Size of Circle = Total Workers

Sources: ALICE Household Survival Budget, 2022; American Community Survey, Public Use Microdata Sample (PUMS), 2022



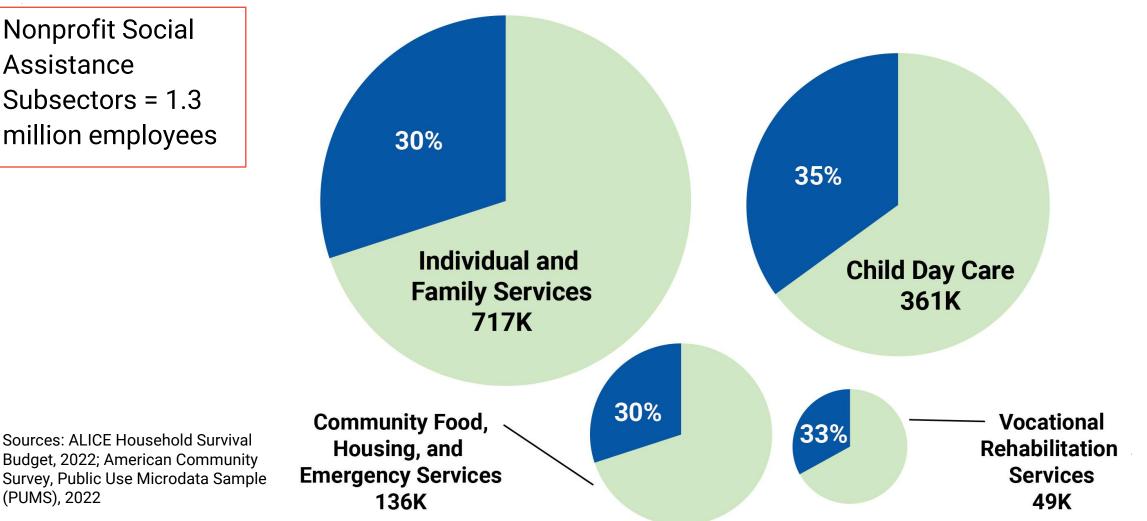
### Health Care



### **Social Assistance**

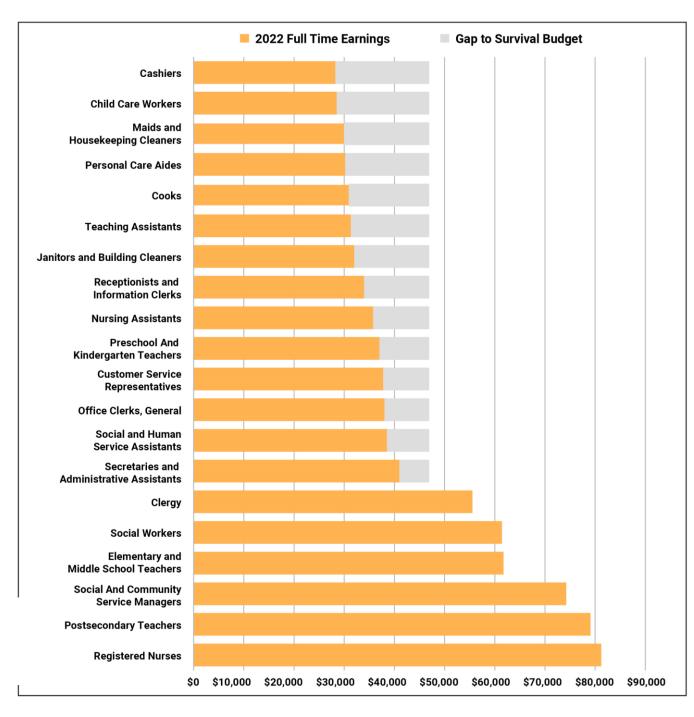
Nonprofit Social Assistance Subsectors = 1.3million employees

(PUMS), 2022



# Nonprofit Occupations

Sources: ALICE Household Survival Budget, 2022; American Community Survey, Public Use Microdata Sample (PUMS), 2022; Bureau of Labor Statistics–Occupational Employment and Wage Statistics, 2022.



## Health Insurance

#### Nonprofit Workers Below ALICE Threshold

Finance and Insurance 5% 18% 78% **Health Care** 21% 6% 73% **Educational Services** 8% 20% 73% Civic, Social, Advocacy and 8% 28% 64% **Grantmaking Organizations** Social Assistance 8% 32% 59% 63% **Religious Organizations** 11% 27% **Retail Trade** 14% 34% 51% Management of 16% 26% 58% **Companies and Enterprises** Arts, Entertainment, 17% 32% 51% and Recreation 0% 20% 40% 60% 80% 100% % No Insurance % Public Insurance % Private Insurance

Sources: ALICE Threshold, 2022; American Community Survey, Public Use Microdata Sample (PUMS), 2022

#### **Planning a Better Future**



### Planning for ALICE's Future

#### Will this help make budget items

- More affordable?
- More accessible?
- Better quality?



#### Rethinking Project Development for ALICE



Consider **ALICE** factors during concept development

Walk in **ALICE**'s shoe's, Ride with **ALICE** 





Develop an **ALICE** check list for evaluation

Be mindful **ALICE** is on your team

### 

UNITED FOR

#### **#ALICEsummit**

Hosted by United Way of Northern New Jersey