

THE STATE OF ALICE IN NEW JERSEY

2026 Update on Financial Hardship

NJ State Human Service Advisory Council
July 10, 2026



OUR RESEARCH ARM: UNITED FOR ALICE

- National, nonpartisan research organization led by United Way of Northern New Jersey
- Trusted ALICE data drives action nationwide; recognized as the most accurate measure of financial hardship
- Grassroots ALICE movement now spans 40+ states
- More info: UnitedForALICE.org



WHO IS ALICE?

Asset Limited, Income
Constrained, Employed



ALICE FACES IMPOSSIBLE CHOICES



The True Extent of Hardship

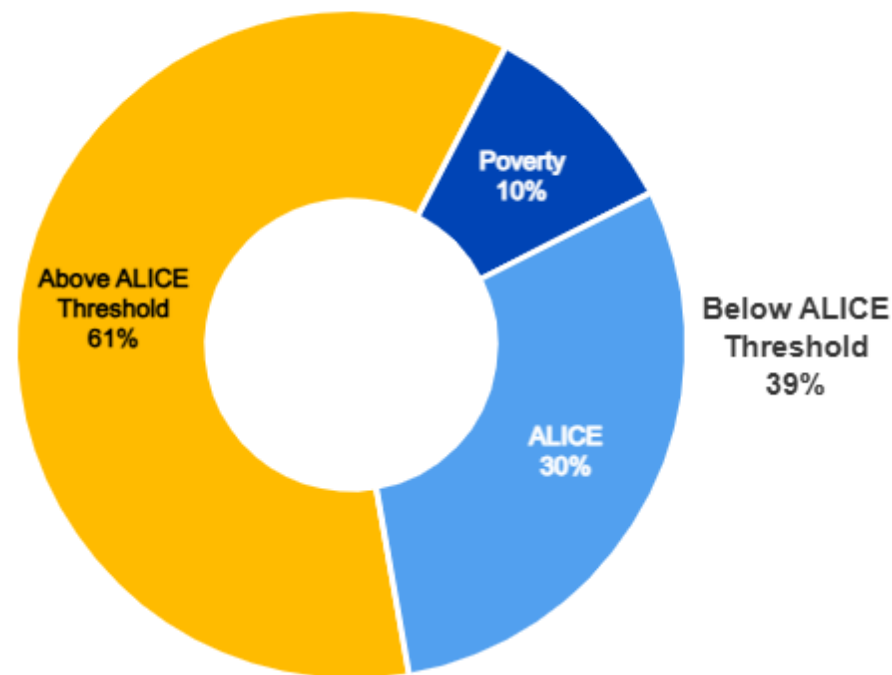
In 2024, in New Jersey:

Nearly 1.4 million households (39%) of all households were living in financial hardship

Lower than the national rate (41%)

Placing NJ 26th among all states and D.C.

Total State Households: 3,543,650



The Demographics of Hardship

Groups with the highest rates of hardship include:

- American Indian/Alaska Native households, Black households and Hispanic households
- Households under age 25
- Households led by a single female



Snapshot of New Jersey Counties

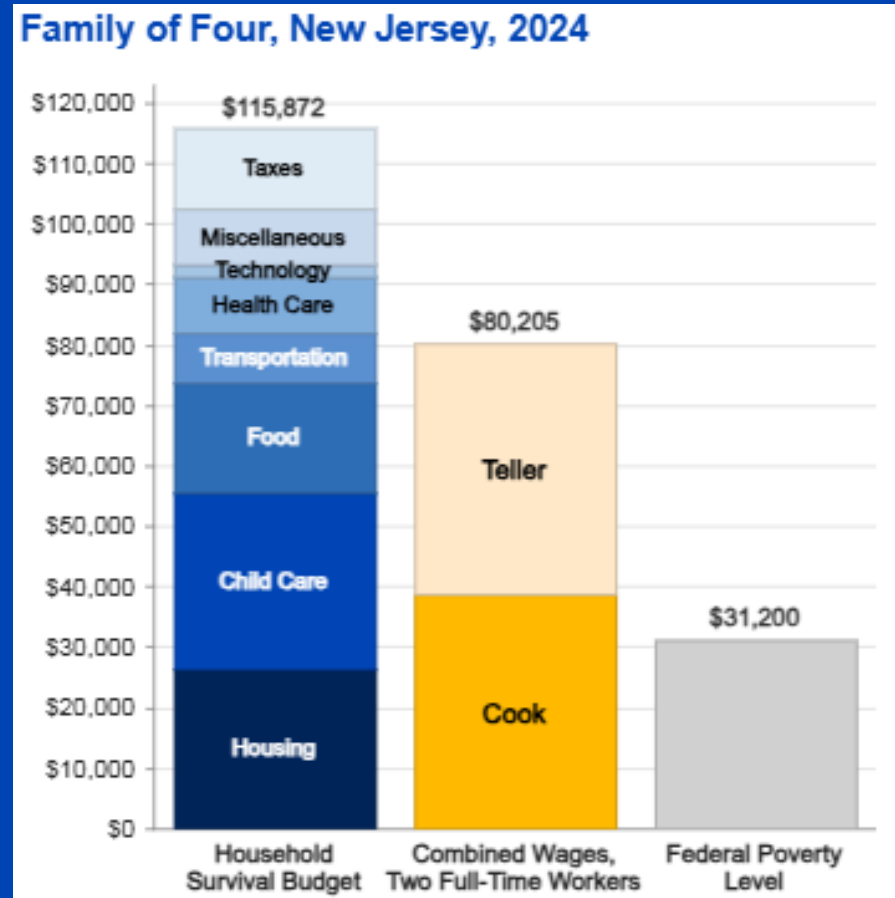
Percentage of Struggling Households:

- Highest: Cumberland County, 53%
- Lowest: Hunterdon County, 27%

Data Source: United For ALICE (2026). *The State of ALICE in New Jersey*.



Basics Should Be Within Reach For **Every Family**



The Hidden Story Behind Inflation, 2007-2024

CONSUMER PRICE INDEX

CPI, which tracks basics and luxuries, increased

52%



ALICE ESSENTIALS INDEX

ALICE Essentials Index, which tracks only basics, increased

70%



Hard Work Should Build Opportunity

New Jersey sectors with highest share of workers in financial hardship:

Accommodation & Food Services: 40%

Support/Waste Management: 38%

Transportation & Warehousing: 36%

Data Source: United For ALICE (2026). *The State of ALICE in New Jersey*.



Hard Work Should Build Opportunity

**24% of
workers**

in New Jersey's 20
most common
jobs couldn't make
ends meet

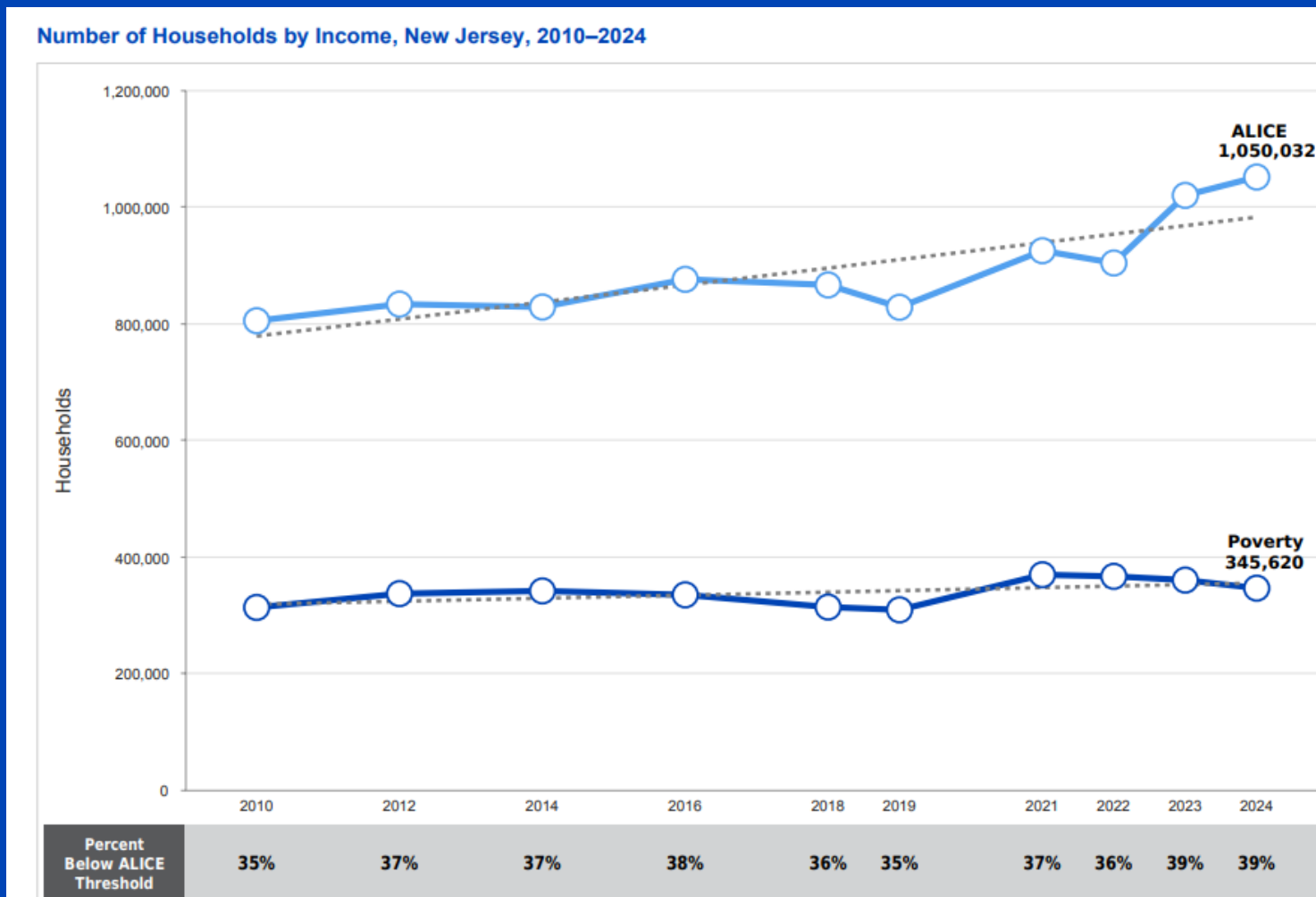
Most Common Occupations	Total Workers in Occupation Residing in New Jersey	Percent of Workers Below ALICE Threshold	Median Hourly Wage
Elementary and Middle School Teachers	109,716	14%	\$36.12
Driver/Sales Workers and Truck Drivers	108,957	37%	\$26.85
Registered Nurses	104,370	8%	\$46.86
Retail Salespersons	94,248	33%	\$24.41
Cashiers	84,219	43%	\$16.64
Customer Service Representatives	81,700	32%	\$25.38
First-Line Supervisors of Retail Sales Workers	81,627	24%	\$29.29
Software Developers	80,208	6%	\$73.22
Laborers and Freight, Stock, and Material Movers, Hand	78,666	48%	\$19.28
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	65,863	23%	\$26.85



UNITED WAY
Northern New Jersey

Data Source: United For ALICE (2026). *The State of ALICE in New Jersey*.

Financial Hardship Over Time



Applications of the ALICE Data

- Guide strategic planning, help prioritize needs, and target community programs and services
- Advocate and inform policy and legislation
- Paint a more accurate picture of financial hardship in your community when applying for funding
- Better identify strengths and needs when allocating resources or funding
- Determine eligibility for assistance programs and services
- Build and strengthen partnerships and cross-sector collaboration for collective impact
- Create innovative strategies and shared learning to promote financial stability for ALICE

Stories to Tell. Voices to Amplify.



ALICE VOICES

LISTEN TO ALICE STORIES RECORD YOUR STORY

SHARE YOUR ALICE STORY. BE HEARD.

Are you struggling to make ends meet? Do you live paycheck to paycheck? Please share your story with us.

At [United For ALICE](#), we work to lift the voices of individuals and families whose income exceeds poverty guidelines but falls short of affording the basics.

Each ALICE story reveals the incredibly risky strategies that families experiencing financial hardship deploy to meet their most basic needs. Do you skip on prescription medication to afford your rent? Or skip meals to afford your heating bill? Please share how you cope with the impossible choices you face daily due to the high cost of essentials and inflation. We may include your recording in our communications – such as presentations, websites, or social media content – to help community leaders and decision-makers better understand what ALICE households experience and drive more targeted, meaningful change.

Click on the **START VOICE RECORDING** button below to share a two-minute recording. Or if you already have a recording, you can click the **UPLOAD VOICE RECORDING** button.

START VOICE RECORDING **UPLOAD VOICE RECORDING**

Send Your File

Name*

Email*

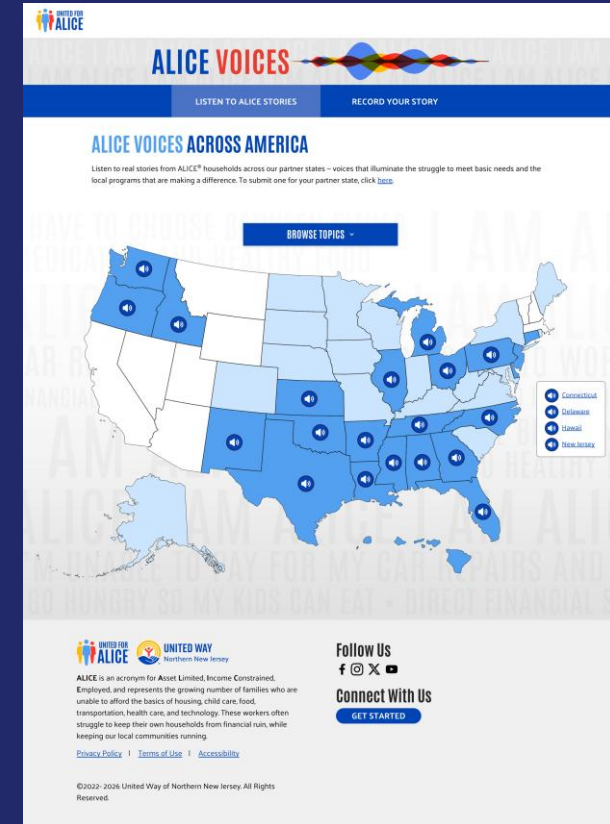
Year born*

State*

☐ I hereby (on behalf of myself or others) hereby agree and consent to the use of my voice recording by United For ALICE for any fundraising, print, or audiovisual purposes, without limitation as to place, time, or medium. Full permission is given to United For ALICE to make editorial changes and additions available for production purposes. This I do without claim to remuneration or charge either immediate or future. I agree that United For ALICE will be the sole owner of all tangible and intangible rights in the above-mentioned paragraphs and recordings, with full power of disposition.

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WE ALL HAVE A **ROLE TO PLAY.**

Policymakers

Community
members

Employers

- Visit UnitedForALICE.org
- Help amplify ALICE's voice: ALICEvoices.org