ALICE in Focus: People With Disabilities

Supportive Housing Association of New Jersey

August 3, 2022
Agenda

• Welcome & Introductions
• Meet ALICE
• ALICE in Focus research series
• Focus on Disabilities
  • Key findings
  • Dashboard & Brief
  • Data in action
• Next steps
United Way of Northern New Jersey

United For ALICE:

• Driver of innovation for ALICE households since 2007

• Research team developed and updates a set of comprehensive measures of financial hardship

• Data for all 3,000+ counties in U.S.

• ALICE partners convene, advocate, and innovate to highlight issues faced by ALICE households and generate solutions that promote financial stability

UnitedForALICE.org
Meet ALICE: Struggling before the Pandemic

• **Asset Limited, Income Constrained, Employed**
• Above FPL, below Household Survival Budget
• Low-wage jobs – cashiers, health care workers, security guards, laborers, office administration
• No savings:
  • For emergencies
  • For investing in the future – education, homeownership, retirement

Sources: ALICE Threshold, 2018, American Community Survey, 2018
Costs Outpace Wages

- ALICE cost of living far above the Federal Poverty Level
- Laborers, freight/stock, movers, most common occupation in 2018, paid $12.93 hour
ALICE in Focus Research Series

Interactive dashboard and Research brief

**Children** - April 4, 2022  
Week of the Young Child

**People with Disabilities** - July 26, 2022  
National Disability Independence Day

**Veterans** - Nov 11, 2022  
Veterans Day

*Source: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey (ACS) Public Use Microdata Sample (PUMS)*
ALICE in Focus National Leadership Committee for People with Disabilities

• Lewis Bossing, Esq., Bazelon Center for Mental Health Law
• Michael John Carley, NYU Connections Program for Global Students with Autism
• Cyrus Huncharek, National Disability Rights Network (NDRN)
• Elizabeth Jennings, National Disability Institute
• Elaine E. Katz, M.S., C.C.C.-S.L.P., Kessler Foundation
• Kimberly Knackstedt, Ph.D., The Century Foundation
• Lindsay Kubatzky, Ed.M., National Center for Learning Disabilities
• Kenya Martinez, Disability Rights Education and Defense Fund (DREDF)
• Monica Porter, Esq., Bazelon Center for Mental Health Law
• Christopher Purington, Goodwill Industries International
• A. Blythe Ryerson, Ph.D., M.P.H., Centers for Disease Control and Prevention (NCBDD)
• Denise Nix Thompson, M.A., M.B.A., Equally Alive
ALICE in Focus New Jersey Leadership Committee for People with Disabilities

- Paul S. Aronsohn, NJ Ombudsman for Individuals with Intellectual or Developmental Disabilities and their Families
- Deborah Day, United Way Northern New Jersey
- Jeanne Cassano, M.Ed., Greater Raritan Workforce Board
- Trish Colucci Barbosa, R.N., B.C., C.C.M., Peace Aging Care Experts
- Madine Despeine-Udoh, M.A., D.R.C.C., Mental Health Association of Essex and Morris
- Robin Ennis, United Way Northern New Jersey
- Celine R. Fortin, M.S.W., L.S.W., The Arc of NJ
- Paul Grzella, The Greater Raritan Workforce Development Board
- Rachel Helt, Family Partners of Morris & Sussex Counties
- Devin Hosbach, SourceAbled/Rangam
- Stephanie Howland, United Way Northern New Jersey
- Meg Isbitski, L.S.W., D.R.C.C., Somerset County Dept of Human Services
- Kate Kelly, L.S.W., Supportive Housing Association of NJ
- Peg Kinsell, SPAN Parent Advocacy Network
- Naomi Leibowitz, Disability Rights NJ
ALICE in Focus New Jersey Leadership Committee for People with Disabilities

- Mike Marotta, A.T.P., Disability Rights NJ
- JanMarie McDyer, Warren County Department of Human Services
- Kesha S. Moore, Ph.D., Parent
- Peri L. Nearon, M.P.A., Division of Disability Services
- Laura O’Reilly-Stanzilis, R.N. M.S.M., North Jersey Health Collaborative
- Jaclyne Pallies, Division of the Deaf and Hard of Hearing
- Matthew Putts, Ph.D., C.R.C., C.V.E., ACCESS NJ
- Laura Richter, Warren County Department of Human Services
- Javier Robles, NJ Disability Action Committee
- Wayne Roorda, Division of the Deaf and Hard of Hearing
- Carmela Slivinski, DAWN Center for Independent Living
- Deborah M. Spitalnik, Ph.D., The Boggs Center on Developmental Disabilities, Rutgers Robert Wood Johnson Medical School
- Steve Unger, Warren County Division of Aging and Disability Services
- Cindy Wildermuth, Abilities of Northwest Jersey Inc.
- Mercedes Witowsky, New Jersey Council on Developmental Disabilities (NJCDD)
- Rolando Zorrilla, Community Access Unlimited
Meet Dawn and Eric
### Defining Disability

<table>
<thead>
<tr>
<th>American Community Survey Question, New Jersey, 2019</th>
<th>Total Number of People With This Disability</th>
<th>Percent Below ALICE Threshold (Poverty + ALICE)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ambulatory:</strong> Does this person have serious difficulty walking or climbing stairs? (Age 5+ only)</td>
<td>466,865</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Independent Living:</strong> Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor’s office or shopping? (Age 15+ only)</td>
<td>350,910</td>
<td>53%</td>
</tr>
<tr>
<td><strong>Cognitive:</strong> Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions? (Age 5+ only)</td>
<td>332,479</td>
<td>52%</td>
</tr>
<tr>
<td><strong>Hearing:</strong> Is this person deaf or does he/she have serious difficulty hearing? (All ages)</td>
<td>218,654</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Self-Care:</strong> Does this person have difficulty dressing or bathing? (Age 5+ only)</td>
<td>189,963</td>
<td>53%</td>
</tr>
<tr>
<td><strong>Vision:</strong> Is this person blind or does he/she have serious difficulty seeing even when wearing glasses? (All ages)</td>
<td>168,289</td>
<td>51%</td>
</tr>
<tr>
<td><strong>Any of the Above = Person With a Disability</strong></td>
<td>892,076</td>
<td>47%</td>
</tr>
</tbody>
</table>
Overlooked and Underserved

People With Disabilities, Financial Status, NJ, 2019
Number of People With Disabilities in New Jersey = 892,076

- Above ALICE Threshold: 53%
- ALICE: 33%
- Poverty: 14%
- Below ALICE Threshold: 47%

418,963
Gap in financial hardship by disability status

• 47% of people with disabilities in NJ were struggling compared to …

• 29% of people without disabilities

• One of the biggest gaps of any variable
## Hardship’s Disproportionate Impact

<table>
<thead>
<tr>
<th>RACE/ETHNICITY</th>
<th>TOTAL</th>
<th>BELOW ALICE THRESHOLD</th>
<th>POVERTY</th>
<th>ALICE</th>
<th>ABOVE ALICE THRESHOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian/Alaska Native</td>
<td>1,876</td>
<td>676</td>
<td>21%</td>
<td>16%</td>
<td>64%</td>
</tr>
<tr>
<td>Asian</td>
<td>44,463</td>
<td>14,968</td>
<td>9%</td>
<td>25%</td>
<td>66%</td>
</tr>
<tr>
<td>Black</td>
<td>130,778</td>
<td>81,039</td>
<td>27%</td>
<td>35%</td>
<td>38%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>155,407</td>
<td>103,591</td>
<td>21%</td>
<td>45%</td>
<td>33%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>12,411</td>
<td>6,121</td>
<td>15%</td>
<td>35%</td>
<td>51%</td>
</tr>
<tr>
<td>White</td>
<td>542,104</td>
<td>210,913</td>
<td>10%</td>
<td>29%</td>
<td>61%</td>
</tr>
</tbody>
</table>
# Education and Hardship

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Total</th>
<th>Below ALICE Threshold</th>
<th>Poverty</th>
<th>ALICE</th>
<th>Above ALICE Threshold</th>
</tr>
</thead>
<tbody>
<tr>
<td>12th Grade or Lower</td>
<td>141,946</td>
<td>96,644</td>
<td>25%</td>
<td>43%</td>
<td>32%</td>
</tr>
<tr>
<td>High School Graduate</td>
<td>420,756</td>
<td>202,637</td>
<td>13%</td>
<td>35%</td>
<td>52%</td>
</tr>
<tr>
<td>Associate or Bachelor's Degree</td>
<td>154,529</td>
<td>48,841</td>
<td>9%</td>
<td>22%</td>
<td>68%</td>
</tr>
<tr>
<td>Master's or Doctoral Degree</td>
<td>63,394</td>
<td>12,421</td>
<td>7%</td>
<td>13%</td>
<td>80%</td>
</tr>
</tbody>
</table>
# The Challenges of Employment

<table>
<thead>
<tr>
<th>WORK STATUS</th>
<th>TOTAL</th>
<th>BELOW ALICE THRESHOLD</th>
<th>POVERTY</th>
<th>ALICE</th>
<th>ABOVE ALICE THRESHOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed Full-Time</td>
<td>119,704</td>
<td>29,141</td>
<td>3%</td>
<td>21%</td>
<td>76%</td>
</tr>
<tr>
<td>Employed Part-Time</td>
<td>42,975</td>
<td>19,902</td>
<td>14%</td>
<td>32%</td>
<td>54%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>18,321</td>
<td>8,213</td>
<td>23%</td>
<td>22%</td>
<td>55%</td>
</tr>
<tr>
<td>Not in Labor Force</td>
<td>218,064</td>
<td>127,393</td>
<td>23%</td>
<td>35%</td>
<td>42%</td>
</tr>
</tbody>
</table>
Home Sweet Home?

Among people with disabilities in financial hardship in NJ:

Under age 65, more likely to rent (64% vs. 36%)

60% who own a home & 61% who rent spent 35% or more of their income on their housing
Chat Break - Your Perspective

Chat/Share challenges and opportunities related to housing for ALICE people with disabilities
Assistance Out of Reach

Of people with disabilities in financial hardship in NJ:

Nearly 356,000 did not receive SSI

Over 290,000 did not participate in SNAP
Assistance Out of Reach

Of people with disabilities under age 65 and in financial need...

34%
Did not receive Medicare or Medicaid
COVID-19 and Mental Health

Feeling Anxious Nearly Every Day (during the pandemic)

People without disabilities 9%
People with disabilities 30%
People with disabilities below ALICE Threshold 34%
Turning ALICE Data into Action

ALICE metrics:
Raise awareness of the challenges ALICE households face and inspire actions that promote financial stability

- Examples of strategies to improve access to stable housing: homeownership programs first time buyers, *Unite Us* a coordinated platform of health and social services, *Houwzer Rise Up Fund* helps with down payment and housing costs, ARPA foreclosure and utility assistance for ALICE, and others….coming to our website soon!
Website Tour

UnitedForALICE.org/Focus-Disabilities
Follow Us on Social Media

• All posts include #ALICEinFocus and #PeopleWithDisabilities

• Other hashtags we are using:
  • #PWD
  • #ADA32
  • #DisCo
  • #ADA2022
  • #disabilityawareness

• Please share, like, comment!
Next Steps

- Launched, July 26
  - Website live @ [UnitedForALICE.org/Focus-Disabilities](UnitedForALICE.org/Focus-Disabilities)
  - Watch the dashboard tutorial and launch videos

- Ongoing Advocacy for ALICE and people with disabilities
Q & A