



ALICE IN FOCUS: DISABILITY – TALKING POINTS

NJ Legislative Disability Caucus, July 26, 2022

The latest research from United For ALICE, a driver of research and innovation around financial hardship, is *ALICE in Focus: People With Disabilities*. The national and state Research Briefs and an interactive Dashboard focus on ALICE - Asset Limited, Income Constrained, Employed - workers and families are essential parts of our community yet struggle paycheck to paycheck. Available at UnitedForALICE.org

Top level finding: Traditional measures of poverty have severely undercounted the number of people with disabilities who experience financial hardship – in New Jersey and nationwide.

The numbers tell a familiar but uncomfortable story: According to the Federal Poverty Level, 14% of people with disabilities in New Jersey were struggling in 2019 just before the pandemic hit. But the ALICE measures show another 33% could not afford a basic household budget of housing, child care, food, transportation, health care, a smart phone, and taxes. Which means, combined, more than 400,000 – or 47% – of people with disabilities in the U.S. were below the ALICE Threshold.

Disability is a significant differentiator: Over the past 10 years, United For ALICE has explored many dimensions of ALICE workers and families, including race/ethnicity, gender, education, and work status. The gap in financial hardship by disability status is one of the biggest they've uncovered: 47% of people with disabilities were struggling compared to 29% of people without disabilities.

People with disabilities face substantial barriers to employment: In addition to physical and cognitive issues that make it difficult for some people with disabilities to work, people with disabilities face other barriers to employment including discrimination, accessibility issues, income and asset limits for public benefits programs, and transportation challenges. The impact is staggering:

- People with disabilities were more than twice as likely as people without disabilities to be unemployed (actively looking for work) (11% vs. 4%), and three times as likely to be out of the labor force as people without disabilities (55% vs. 16%).
- Challenges persisted for those working: even for people with disabilities who worked full-time, 24% were below the ALICE Threshold, compared to 17% of workers without disabilities.

Education also has implications for job success. The United For ALICE research shows that people with disabilities were less likely to go on to higher education than people without disabilities, and even when they did, they were more likely to live below the ALICE Threshold.

- Notably, 32% of adults with disabilities who attained an associate or Bachelor's degree were below the ALICE Threshold, compared to only 14% of their peers without disabilities.



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By securing racial and economic equity for ALICE we can improve life for all.



Direct care workers are often ALICE. Many people with disabilities rely on direct care workers and direct support professionals, fields that have faced significant staffing challenges for years, a situation made even more difficult by the pandemic.

- 36% of home health aides and 45% of personal care aides were below the ALICE Threshold.
- In addition, many home health aides and personal care aides have a disability themselves.

About United For ALICE

United For ALICE is a driver of innovation, research and action to improve life across the country for ALICE (Asset Limited, Income Constrained, Employed) and for all. Through the development of the ALICE measurements, a comprehensive, unbiased picture of financial hardship has emerged. Harnessing this data and research on the mismatch between low-paying jobs and the cost of survival, ALICE partners convene, advocate and collaborate on solutions that promote financial stability at local, state and national levels. This grassroots ALICE movement, led by United Way of Northern New Jersey, has spread to 24 states and includes United Ways, corporations, nonprofits and foundations in Arkansas, Connecticut, Delaware, Florida, Hawai'i, Idaho, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, Mississippi, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, Washington, D.C., West Virginia and Wisconsin; we are United For ALICE. For more information, visit: UnitedForALICE.org.
