



September 21, 2022

N.J. Assembly Human Services Committee testimony re: Employment for individuals with disabilities
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Dear Chairwoman Jimenez and members of the Assembly Human Services Committee:

Thank you, Chairwoman and Committee members, for this opportunity to speak to you today both as a researcher for United For ALICE and as a New Jersey mother of a child with a disability.

My daughter Erin is 21 years old and has cerebral palsy. She's in her last year of school and is in the process of transitioning to the next phase in her life which will hopefully include some type of employment. As a parent, I vacillate between hope and anxiety for Erin's future. As a researcher who has been studying the impact of financial hardship on health and well-being, I am all too aware that having a disability puts an individual at substantial risk of financial instability, and the consequences that go with it.

At United For ALICE, the research arm of United Way of Northern New Jersey, we recently released **ALICE in Focus: People with Disabilities, a research brief accompanied by series of online interactive dashboards**. What we found dramatically expands the scope of data now available on the realities of financial instability for people with disabilities. **Our dashboards provide filters for regional and local geographies, age, race, disability status, living arrangements and work status**. We believe this research can be an incredible resource as you seek ways to improve employment outcomes in this state.

What we uncovered is that an astounding **47% of people with disabilities in New Jersey were struggling to afford the basics even before the pandemic hit – that includes those in poverty and ALICE® (Asset Limited, Income Constrained, Employed)**. While I believe some of you are familiar with the term ALICE, I'll just quickly refresh memories to say that it's a metric our United Way created to define and quantify individuals and families that earn above the poverty level, but less than what it costs to afford the basics in this state.

In addition to the 14% of New Jersey residents with a disability who live below the poverty level, **another 33% – more than twice as many – are ALICE**, living in financial hardship.

Next what we discovered is that people with disabilities were more than twice as likely as those without disabilities to be unemployed or actively looking for work and three times as likely to be out of the labor force as people without disabilities.

And for those who were working, either full or part time, people with disabilities were more likely to be living paycheck to paycheck than those without disabilities: **24% of full-time workers with disabilities couldn't afford the basics compared to 17% of full-time workers without disabilities**.

Sadly, even though we just celebrated the 32nd anniversary of the Americans with Disabilities Act, this research illustrates that **residents with physical, mental or emotional conditions continue to face significant challenges in the path toward self-sufficiency. People with disabilities who are struggling financially are not only being undercounted but underserved**.



The federal poverty level alone is not an accurate measure of financial hardship. Capturing the true extent of financial hardship is an important step toward ensuring people with disabilities can fully participate in their communities alongside individuals without disabilities.

We have a wealth of data that is publicly available on our website at United4ALICE.org/PWD that can help you make decisions about how to improve employment outcomes for people with disabilities in this state. This is not data merely for the sake of academics. **This is data that is meant to be put into action** for the residents of our state like my daughter Erin and the nearly 420,000 people with disabilities in our state who cannot make ends meet.

Thank you.
