

# ALICE<sup>®</sup>

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



## IOWA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, **IDAHO**, ILLINOIS, **INDIANA**, **IOWA**, KANSAS, KENTUCKY, **LOUISIANA**, MAINE, **MARYLAND**, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, **NEW YORK**, NORTH CAROLINA, NORTH DAKOTA, **OHIO**, OKLAHOMA, **OREGON**, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, **VIRGINIA**, **WASHINGTON**, WEST VIRGINIA, **WISCONSIN**, WYOMING



Spring 2016

## STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

United Ways of Iowa

[UnitedWayALICE.org/iowa](http://UnitedWayALICE.org/iowa)

LIVE UNITED



# THE UNITED WAYS OF IOWA

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Washington Counties**

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**Mid-Iowa Health Foundation**

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The following companies are major funders and supporters of the United Way *ALICE Project*.

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*NOTE: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above.*

# LETTER TO THE COMMUNITY

Dear Iowans,

Once upon a time is the opening line of so many of our favorite childhood books. But there is a real story told every day in Iowa that is not a fairy tale. It is the story of ALICE. She is working (often at more than one job), has income above the Federal Poverty Level, and yet still cannot make ends meet each month.

**ALICE** is an acronym to represent all those in our community who are **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. She is not an individual, but a conceptual blending of all those in our community who bring home a paycheck that doesn't stretch to cover a household's needs.



If we look around, we can see ALICE everywhere we go. She is the heroine that holds the fabric of our communities together. She's in convenience stores, coffee shops and restaurants, the person taking care of our youngest children and our oldest citizens. ALICE is glad to have a job, proud of her work and happy to contribute to the community. She is also always afraid of the wolf at the door – the next car repair, doctor visit or unexpected bill.

This report, a joint project of the United Ways in Iowa, tells the real story of those in our communities who are below the ALICE Threshold. Businesses, public officials and community members are well aware that people are struggling in our state. However, they often don't understand the depths of the struggle, the real fears of these families and the consequences for all of us when we don't listen to their tale. This report is a first step in further opening the conversation with a common language to create a new ending for ALICE's story.

ALICE deserves to be remembered in our conversations. She represents more than 30% of Iowa's population. We find her in all areas of our state, from the cities of Des Moines and Cedar Rapids to my small hometown of Gladbrook. This report will shine a light on her opportunities and challenges so policymakers, community members and service providers will ask themselves, "How does my decision today affect ALICE tomorrow?"

You are reading this report because you have the opportunity to engage in work that will write new chapters for ALICE. Please review the executive summary and the county data to better understand the experiences and implications of Iowa's ALICE population. Connect with your local United Way and other organizations to raise awareness about ALICE and participate in efforts to maximize her opportunities.

United Ways of Iowa invested in this project to provide a tool for all those in our state who serve ALICE. We will continue to engage our communities to address these issues and allow ALICE to achieve and maintain financial stability. Her success strengthens our state, and our work together can create a happier ending for ALICE and future generations of Iowans.

Sincerely,

A handwritten signature in blue ink that reads "Deann Cook". The signature is fluid and cursive.

**Deann Cook**, Executive Director, United Ways of Iowa

# THE UNITED WAY *ALICE PROJECT*

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities who do not earn enough to afford basic necessities, a population called ALICE. This research initiative partners with state United Way organizations, such as United Ways of Iowa, to deliver research-based data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

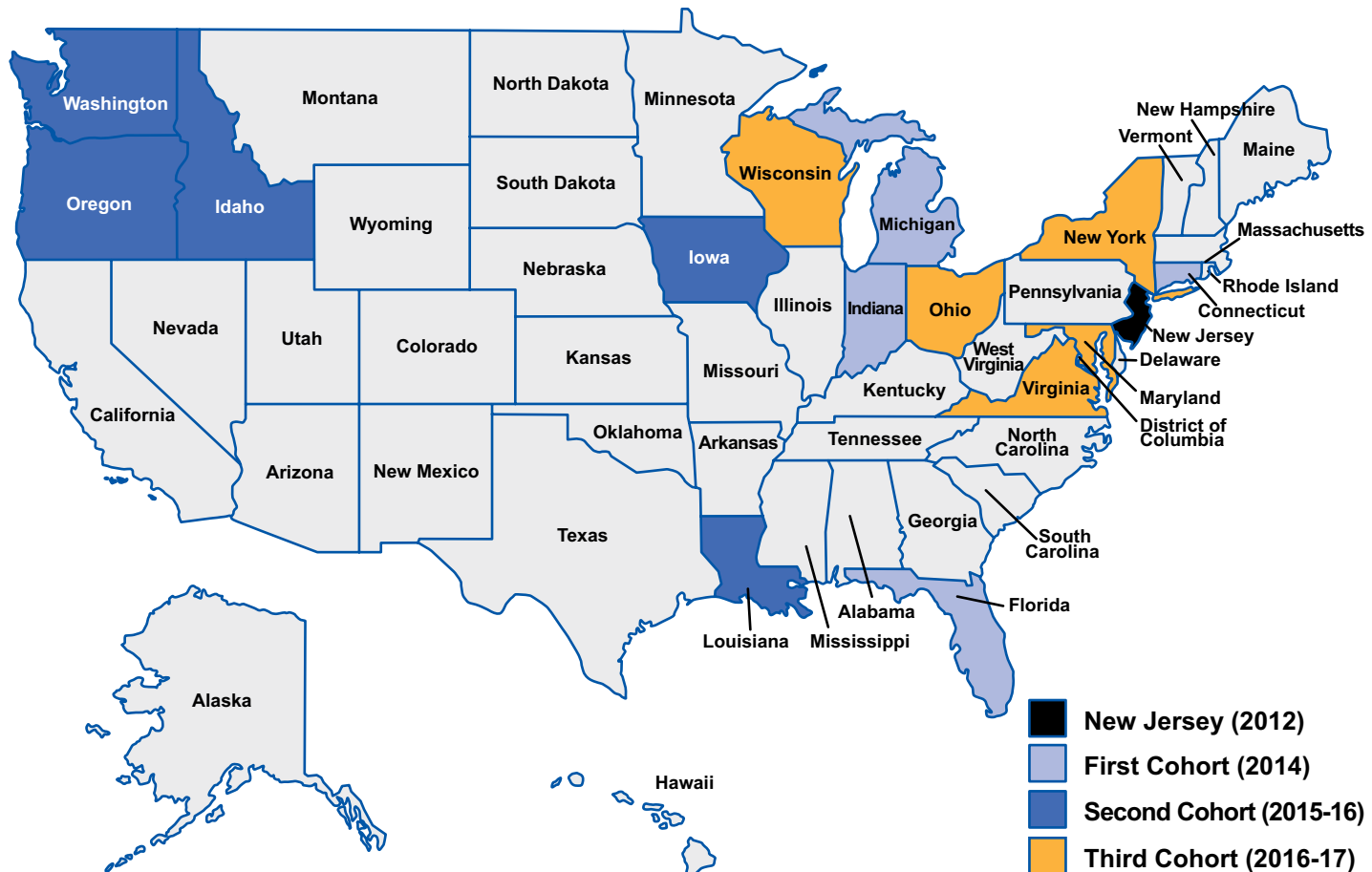
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with United Way ALICE Reports in ten states and more on the way.

As much as one-third of the population of the United States lives in an ALICE household. United Ways of Iowa are proud to join the some 250 United Ways from the participating states to better understand the struggles of ALICE. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in grant applications, in the media, and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate the current solutions and discover innovative approaches to give ALICE a voice, and to create changes that improve life for ALICE and the wider community.

To access reports from all states, visit [UnitedWayALICE.org](http://UnitedWayALICE.org)

## States with United Way ALICE Reports



# THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for Iowa, a team of researchers collaborated with a Research Advisory Committee, composed of 13 representatives from across the state, who advised and contributed to our United Way ALICE Report. This collaborative model, practiced in each state, ensures each United Way ALICE Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

## Lead Researcher

**Stephanie Hoopes, Ph.D.** is the lead researcher and director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a broad-based initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to grow this work in new and innovative ways as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a Ph.D. from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

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# EXECUTIVE SUMMARY

In Iowa, 381,266 households – fully 31 percent—struggled to afford basic household necessities in 2014.

## WHO IS ALICE?

With the cost of living higher than what most wages pay, **ALICE** families – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – work hard and earn above the Federal Poverty Level (FPL), but not enough to afford a basic household budget of housing, child care, food, transportation, and health care. ALICE households live in every county in Iowa – urban, suburban, and rural – and they include women and men, young and old, of all races and ethnicities.

## WHO IS STRUGGLING?

While the FPL reports that only 12 percent of Iowa households face financial hardship, an additional 19 percent (233,027 households) qualify as ALICE.

## WHY ARE THERE SO MANY ALICE HOUSEHOLDS IN IOWA?

**Low wage jobs dominate the local economy:** More than 68 percent of all jobs in Iowa pay less than \$20 per hour, with most paying between \$10 and \$15 per hour (\$15 per hour full time = \$30,000 per year). These jobs—especially service jobs that pay wages below \$20 per hour and require a high school education or less – will grow far faster than higher-wage jobs over the next decade.

**The basic cost of living outpaces wages:** The cost of basic household expenses in Iowa is more than most of the state's jobs can support. The average annual Household Survival Budget for an Iowa family of four (two adults with one infant and one preschooler) is \$46,680 — nearly double the U.S. family poverty level of \$23,850.

**Jobs are not located near housing that is affordable:** Though economic conditions were not as harsh in Iowa through the Great Recession as in many other states, it remains difficult for ALICE households to find both housing affordability and job opportunities in many Iowa counties. From 2007 to 2012, housing became more affordable while job opportunities remained flat. From 2012 to 2014 housing became more expensive but job opportunities increased.

**Public and private assistance helps, but doesn't achieve financial stability:** Iowa households earn 44 percent of what is needed to reach basic financial stability. Assistance provides essential support for households below the ALICE Threshold but cannot lift all households to economic stability. Government, nonprofit, and health care organizations spend \$7.2 billion on services for ALICE and poverty-level households in Iowa to supplement their income, but there is a 1 percent Unfilled Gap for all households to meet the ALICE Threshold for economic survival. However, government spending is increasingly composed of health care spending, which consists of health care services and can't be transferred to meet other needs like housing or child care. As a result, the gap for households who do not use many health care services can be as much as 38 percent.

# WHAT ARE THE CONSEQUENCES, AND WHAT WOULD IMPROVE THE ECONOMIC SITUATION FOR ALICE HOUSEHOLDS?

**Consequences:** When ALICE households cannot make ends meet, they are forced to make difficult choices such as forgoing health care, accredited child care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

**Effective change:** While short-term strategies can make conditions less severe, only structural economic changes will significantly improve the prospects for ALICE and enable hardworking households to support themselves. Strengthening the Iowa economy and meeting ALICE’s challenges are linked: Improvement for one would directly benefit the other. The ALICE tools can help policymakers, community leaders, and business leaders to better understand the magnitude and variety of households facing financial hardship, and to create more effective change.

## GLOSSARY

**ALICE** is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

**The Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in Iowa, adjusted for different counties and household types.

**The ALICE Threshold** is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in Iowa. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

**The Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different counties and household types.

**The ALICE Income Assessment** is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

**The Economic Viability Dashboard** is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

## Consequences of Households Living Below the ALICE Threshold in Iowa

Impact on ALICE		Impact on Community
<b>HOUSING</b>		
<b>Live in substandard housing</b>	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
<b>Move farther away from job</b>	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities
<b>Homeless</b>	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
<b>CHILD CARE AND EDUCATION</b>		
<b>Substandard child care</b>	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
<b>No child care</b>	One parent cannot work; forgoing immediate income and future promotions	Future need for education and other social services
<b>Substandard public education</b>	Learning risks; limited earning potential/mobility; limited career opportunity	Stressed parents; future need for social services
<b>FOOD</b>		
<b>Less healthy</b>	Poor health; obesity	Less productive worker/student; increased future demand for health care
<b>Not enough</b>	Poor daily functioning	Even less productive; increased future need for social services and health care
<b>TRANSPORTATION</b>		
<b>Old car</b>	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
<b>No insurance/registration</b>	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
<b>Long commute</b>	Less time for other activities; more costly	More traffic on road; workers late to job; increased demand for road maintenance and services
<b>No car</b>	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
<b>HEALTH CARE</b>		
<b>Underinsured</b>	Forgo preventative health care; more out-of-pocket expenses; substandard or no mental health coverage	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
<b>No insurance</b>	Forgo preventative health care; use emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs
<b>INCOME</b>		
<b>Low wages</b>	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-interest payday loans	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
<b>No wages</b>	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
<b>SAVINGS</b>		
<b>Minimal savings</b>	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
<b>No savings</b>	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: *United Way ALICE Report – Iowa, 2016*

# AT-A-GLANCE: IOWA

2014 Point-in-Time Data

Population: 3,107,126 | Number of Counties: 99 | Number of Households: 1,242,859

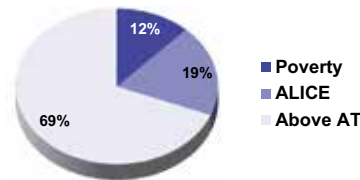
Median Household Income (state average): \$53,712

Unemployment Rate (state average): 4.4%

Gini Coefficient (zero = equality; one = inequality) (state average): 0.44

## How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty and ALICE households (31 percent) equals the total Iowa population struggling to afford basic needs.



## Income Assessment for Iowa

The total annual income of poverty-level and ALICE households in Iowa is \$5.8 billion, which includes wages and Social Security. This is only 44 percent of the amount needed just to reach the ALICE Threshold of \$13.1 billion statewide. Government and nonprofit assistance makes up an additional 55 percent, or \$7.2 billion, but that still leaves an Unfilled Gap of 1 percent, or \$74 million.

<b>ALICE Threshold</b>	–	<b>Earned Income and Assistance</b>	=	<b>Unfilled Gap</b>
\$13.1 billion	–	\$13 billion	=	\$74 million

## What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Monthly Costs – Iowa Average – 2014			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE, 2007–2014
Housing	\$422	\$623	12%
Child Care	\$-	\$745	10%
Food	\$176	\$533	20%
Transportation	\$351	\$702	8%
Health Care	\$147	\$587	43%
Miscellaneous	\$128	\$354	17%
Taxes	\$187	\$346	35%
Monthly Total	\$1,411	\$3,890	17%
<b>ANNUAL TOTAL</b>	\$16,932	\$46,680	17%
Hourly Wage	\$8.47	\$23.34	17%

Source: See Appendix C

# AT-A-GLANCE: IOWA

2014 Point-in-Time Data

Population: 3,107,126 | Number of Counties: 99 | Number of Households: 1,242,859

Median Household Income (state average): \$53,712

Unemployment Rate (state average): 4.4%

Gini Coefficient (zero = equality; one = inequality) (state average): 0.44

# AT-A-GLANCE: IOWA

Iowa Counties, 2014		
County	Total HH	% ALICE & Poverty
Adair	3,252	29%
Adams	1,735	29%
Allamakee	5,899	32%
Appanoose	5,447	39%
Audubon	2,703	29%
Benton	10,137	26%
Black Hawk	53,204	34%
Boone	10,619	28%
Bremer	9,296	27%
Buchanan	8,298	22%
Buena Vista	7,635	35%
Butler	6,222	26%
Calhoun	4,310	34%
Carroll	8,557	34%
Cass	6,074	31%
Cedar	7,639	23%
Cerro Gordo	19,864	30%
Cherokee	5,384	28%
Chickasaw	5,330	28%
Clarke	3,686	36%
Clay	7,269	28%
Clayton	7,698	30%
Clinton	19,977	33%
Crawford	6,371	35%
Dallas	27,718	21%
Davis	3,085	41%
Decatur	3,085	46%
Delaware	7,115	28%
Des Moines	16,881	38%
Dickinson	7,831	25%
Dubuque	38,824	28%
Emmet	4,150	34%
Fayette	8,470	31%
Floyd	6,923	34%
Franklin	4,321	31%
Fremont	3,003	29%
Greene	3,849	31%
Grundy	5,112	28%

Iowa Counties, 2014		
County	Total HH	% ALICE & Poverty
Guthrie	4,559	33%
Hamilton	6,354	35%
Hancock	4,629	25%
Hardin	6,997	29%
Harrison	5,959	33%
Henry	7,512	38%
Howard	3,917	32%
Humboldt	4,200	32%
Ida	3,124	27%
Iowa	6,705	23%
Jackson	8,494	32%
Jasper	14,658	30%
Jefferson	6,886	39%
Johnson	55,574	35%
Jones	8,235	25%
Keokuk	4,386	32%
Kossuth	6,628	28%
Lee	14,319	34%
Linn	88,216	24%
Louisa	4,386	31%
Lucas	3,745	38%
Lyon	4,495	28%
Madison	6,103	31%
Mahaska	9,084	31%
Marion	12,843	30%
Marshall	15,354	32%
Mills	5,348	26%
Mitchell	4,453	29%
Monona	3,972	36%
Monroe	3,280	34%
Montgomery	4,590	39%
Muscatine	16,301	33%
O'Brien	6,018	31%
Osceola	2,697	30%
Page	6,379	32%
Palo Alto	4,011	30%
Plymouth	9,899	25%
Pocahontas	3,222	32%

Iowa Counties, 2014		
County	Total HH	% ALICE & Poverty
Polk	179,188	29%
Pottawattamie	37,321	32%
Poweshiek	7,424	30%
Ringgold	2,078	37%
Sac	4,413	29%
Scott	67,822	27%
Shelby	5,171	31%
Sioux	11,782	27%
Story	35,880	42%
Tama	6,815	28%
Taylor	2,752	31%
Union	5,293	38%
Van Buren	2,986	29%
Wapello	14,608	39%
Warren	17,584	25%
Washington	9,056	24%
Wayne	2,548	40%
Webster	15,397	37%
Winnebago	4,584	31%
Winneshiek	8,141	28%
Woodbury	38,898	42%
Worth	3,194	30%
Wright	5,419	35%

Sources: 2014 Point-in-Time Data: American Community Survey, 2014. ALICE Demographics: American Community Survey, 2014, and the ALICE Threshold, 2014. Income Assessment: Office of Management and Budget, 2015; Department of Treasury, 2016; American Community Survey, 2014; National Association of State Budget Officers, 2015; NCCS Data Web Report Builder, 2012; see Appendix E. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS) and Iowa Department of Revenue; Iowa Department of Human Services, 2014.

# INTRODUCTION

Iowa is perhaps best known for being an agricultural-industry center – the site of some of the country’s largest farms and host to the Iowa State Fair—as well as for being the first presidential caucus state in the nation.

Yet the idea of bounty that often describes farmland states can be deceptive in Iowa. Despite its agriculture and the strength of its advanced manufacturing, financial services, biotechnology, and green energy production industries, the Hawkeye state also contains disparities in wealth and income. What is often overlooked is the growing number of households that earn above the Federal Poverty Level (FPL), but are unable to afford the state’s cost of living.

**Traditional measures hide the reality that 31 percent of households in Iowa struggle to support themselves.** Because income is distributed unequally in Iowa, there is both great wealth and significant economic hardship. That inequality increased by 13 percent from 1979 to 2014; now, the top 20 percent of Iowa’s population earns 48 percent of all income earned in the state, while the bottom quintile earns only 4 percent (see Appendix A).

In 2014, Iowa’s poverty rate of 12 percent was below the U.S. average of 15 percent and the median annual household income of \$53,712 was just slightly above the U.S. median of \$53,657. Yet, the state’s overall economic situation is more complex. Iowa has outpaced the national economic recovery from the Great Recession (2007 to 2010). In particular, the state’s Gross Domestic Product (GDP) fell by less than one percent through the Great Recession and unemployment has been lower than the national average; but labor force participation has fallen as well. Economic recovery has not benefited all of the state’s workers to the same degree.

None of the economic measures traditionally used to calculate the financial status of Iowa’s households, such as the FPL, consider the actual cost of living in each county in Iowa or the wage rate of jobs in the state. For that reason, those indices do not fully capture the number of households facing economic hardship across Iowa’s 99 counties.

**The term “ALICE” describes a household that is Asset Limited, Income Constrained, Employed.** ALICE is a household with income above the FPL but below a basic survival threshold, defined here as the ALICE Threshold. Defying many stereotypes, ALICE households are working households, composed of women and men; young and old; urban, suburban, and rural; of all races and ethnicities. They live in every county in Iowa.

This United Way ALICE Report for Iowa provides better measures and language to describe the sector of Iowa’s population that struggles to afford basic household necessities. It presents a more accurate picture of the economic reality in the state, especially regarding the number of households that are severely economically challenged.

The Report asks whether conditions have improved since the Great Recession, and whether families have been able to work their way above the ALICE Threshold. It includes a toolbox of ALICE measures that provide greater understanding of how and why so many families are still struggling financially. Some of the challenges Iowa faces are unique, while others are trends that have been unfolding nationally for at least three decades.

**This Report is about far more than poverty; it reveals profound changes in the structure of Iowa’s communities and jobs.** It documents the increase in the basic cost of living, the decrease in the availability of jobs that can support household necessities, and the shortage of housing that workers in the majority of the state’s jobs can afford.

*“None of the economic measures traditionally used to calculate the financial status of Iowa’s households, such as the FPL, consider the actual cost of living in each county in Iowa or the wage rate of jobs in the state.”*

*“The ALICE measures show how many households in the state are struggling, and they provide the new language needed to discuss this segment of our community and the economic challenges that so many residents face.”*

The findings are sobering: Though the impact of the Great Recession seemed relatively mild in Iowa, conditions were hard for ALICE households in the four years following the technical end of the Recession in 2010. In 2007, 28 percent of Iowa households had income below the ALICE Threshold, and that share increased to 29 percent in 2010. By 2014, 31 percent of Iowa households had income below the ALICE Threshold. In contrast, the official U.S. poverty rate in Iowa reports that in 2014, only 12 percent, or 148,239 households, were struggling. But the FPL was developed in 1965, its methodology has remained largely unchanged despite changes in the cost of living over time, and it is not adjusted to reflect cost of living differences across the country.

The ALICE measures show how many households in the state are struggling, and they provide the new language needed to discuss this segment of our community and the economic challenges that so many residents face. In Iowa, there are 233,027 ALICE households that have income above the FPL but below the ALICE Threshold. **When combined with households below the poverty level, in total, 381,266 households in Iowa –31 percent – struggled to support themselves in 2014.**

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the Iowa economy, in a variety of positions such as retail salespeople, truck drivers, food preparers, and office clerks. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise. Given these projections, ALICE households will continue to make up a significant percentage of households in the state.

## REPORT OVERVIEW

### Who is struggling in Iowa?

Section I presents the **ALICE Threshold**: a realistic measure for income inadequacy in Iowa that takes into account the current cost of basic necessities and geographic variation. In Iowa there are 381,266 households – 31 percent of the state’s total – with income below the realistic cost of basic necessities; 148,239 of those households are living below the FPL and another 233,027 are ALICE households. This section provides a statistical picture of ALICE household demographics, including geography, age, race/ethnicity, gender, family type, disability, education, military service, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

### How costly is it to live in Iowa?

Section II details the average minimum costs for households in Iowa to simply survive – not to save or otherwise “get ahead.” It is well known that the cost of living in Iowa outpaces the state’s low average wages. The annual **Household Survival Budget** quantifies the costs of the five basic essentials of housing, child care, food, transportation, and health care. Using the thriftiest official standards, including those used by the U.S. Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for an Iowa family of four (two adults with one infant and one preschooler) is \$46,680 and for a single adult it is \$16,932. These numbers vary by county, but all highlight the inadequacy of the 2014 U.S. poverty designation of \$23,850 for a family and \$11,670 for a single adult as an economic survival standard in Iowa.



The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for Iowa households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. Even at this level, it is more than double the Household Survival Budget for a family of four in Iowa.

## Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With more than 68 percent of jobs in Iowa paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing and stock market crash associated with the Great Recession, as well as high unemployment, took a toll on household savings in the state. More than 22 percent of Iowa households are asset poor, and 26 percent do not have sufficient liquid net worth to subsist at the FPL for three months without income.

*“With more than 68 percent of jobs in Iowa paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold.”*

## How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable Iowa households to afford the Household Survival Budget. This section also compares that level of income to how much households actually earn as well as the amount of public and private assistance they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in Iowa earn 44 percent of what is required to reach the ALICE Threshold. Resources from nonprofits and federal, state, and local governments contribute 14 percent, and health care spending adds another 37 percent. What remains is an Unfilled Gap of 5 percent for families below the ALICE Threshold to reach the basic economic survival standard that the Threshold represents.

## What are the economic conditions for ALICE households in Iowa?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that Iowa’s ALICE households actually face. The Dashboard compares three indices—Housing Affordability, Job Opportunities, and Community Resources—across the state’s 99 counties. From 2007 to 2010, housing actually became more affordable and community resources increased. Job opportunities fell slightly from 2010 to 2012, but improved above 2007 levels by 2014. Housing affordability improved through 2012, but has fallen since. It remains difficult for ALICE households in Iowa to find both affordable housing and job opportunities in the same county.

## What are the consequences of insufficient household income?

Section VI focuses on how households survive without sufficient income and assets to meet the ALICE Threshold. It outlines the difficult choices ALICE households face, such as forgoing preventative health care, accredited child care, healthy food, or car insurance. These choices threaten their health, safety, and future, and have consequences for their wider communities as well.

## Conclusion

The Report concludes by outlining the structural issues that pose the greatest challenges to ALICE households going forward. These include changes in the age and diversity of Iowa's population, Iowa's prospects for both numbers and types of jobs in the coming decades, and ALICE's leverage at the ballot box. This section also identifies a range of general strategies that would reduce the number of Iowa households living below the ALICE Threshold.

## DATA PARAMETERS

The ALICE measures presented in this Report are calculated for each county. Because Iowa is economically diverse across the state, state averages mask significant differences between counties. For example, the percent of households below the ALICE Threshold ranges from 21 percent in Dallas County to 46 percent in Decatur County.

The ALICE measures are calculated for 2007, 2010, 2012, and 2014 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the four years since the technical end of the Recession. The 2014 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead.

This Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available. The Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware (formerly NACCRRA), and these agencies' Iowa state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3-, or 5-year averages depending on population size. Starting in 2014, 3-year averages are no longer produced by American Community Survey, so data for all communities with populations of less than 65,000 will be 5-year averages.

For the purposes of this Report, many percentages are rounded to whole numbers. In some cases, this may result in percentages totaling 99 or 101 percent instead of 100 percent.

*“Because Iowa is economically diverse across the state, state averages mask significant differences between counties.”*

# I. WHO IS STRUGGLING IN IOWA?

## Measure 1 – The ALICE Threshold

### AT-A-GLANCE: SECTION I

- **ALICE**—Asset Limited, Income Constrained, Employed—defined: Despite being employed, many households earning more than the Federal Poverty Level (FPL) still do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care.
- In Iowa, there are 233,027 ALICE households, while another 148,239 households live below the poverty level. In total, 31 percent of Iowa households earn below the ALICE Threshold.
- Households with income below the ALICE Threshold make up between 21 and 46 percent of households in every county in Iowa.
- The racial and ethnic makeup of ALICE households mirrors the overall Iowa population: 91 percent of Iowa households are white, and 87 percent of ALICE households are White, as are 84 percent of households in poverty.
- More than one-quarter—28 percent—of senior households in Iowa qualify as ALICE.
- There are 349,747 families with children in Iowa, and more than one quarter of them (92,378) have income below the ALICE Threshold.
- Reflecting the changing household composition across the country, “other” households – single and cohabitating households younger than 65 with no children under 18—account for 47 percent of the state’s households with income below the ALICE Threshold.
- Several demographic factors make Iowa residents more likely to fall into the ALICE population, including being a woman or an LGBT person; being a member of a racial/ethnic minority; having lower levels of education; having a disability; being an unauthorized or unskilled immigrant; being a younger veteran; having been incarcerated; or facing language barriers.

*“Despite being employed, many households earning more than the Federal Poverty Level (FPL) still do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care.”*

According to the U.S. Census Bureau, the federal poverty rate in Iowa increased through the Great Recession and beyond, from 10.9 percent in 2007 to 12 percent, or 148,239 of the state’s 1,242,859 households, in 2014. However, the continued demand for public and private assistance over the four years following the technical end of the Recession suggests that many times that number of the state’s households struggle to support themselves.

The Federal Poverty Level (FPL) is not a realistic measure to define the level of financial hardship in households across each county in the U.S. Developed in 1965, the FPL no longer reflects the actual current cost of basic household necessities. Its methodology has not been updated since 1974 to accommodate changes in the cost of living over time, nor is it adjusted to reflect cost-of-living differences across the country.

*“The lack of accurate information about the number of people who are “poor” distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness.”*

There have been extensive critiques of the FPL and arguments for better poverty measures (O’Brien and Pedulla, 2010; Uchitelle, 2001). The official poverty level is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, Iowa’s State Child Care Assistance uses 145 percent of the FPL and the Low-Income Home Energy Assistance Program uses 175 percent of the FPL to determine program eligibility (National Women’s Law Center, 2013; Iowa Department of Human Rights, 2016). Even Medicaid and the Children’s Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (National Conference of State Legislatures, 2014; Roberts, Povich, and Mather, 2012).

Recognizing the shortcomings of the FPL, the U.S. Census Bureau has developed an alternative metric, the Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Bureau of Labor Statistics’ (BLS) Consumer Expenditure Survey and adjusted for geographic differences in the cost of housing. The SPM was meant to capture more of a state’s struggling households, but the 3-year average SPM of 8.7 for Iowa is actually lower than the state’s 3-year poverty rate of 10.6 percent (U.S. Census Bureau, 2014; Short, 2013).

Despite its shortcomings, the FPL has provided a standard measure over time to determine how many people in the U.S. are living in deep poverty. The needs and challenges that these people face are severe, and they require substantial community assistance. The definition of “poverty”, however, is vague, often has moral connotations, and can be inappropriately—and inaccurately – associated only with the unemployed. **To clarify the economic challenges that working households face, this Report measures what it actually costs to live in each county in Iowa; calculates how many households have income below that level; and offers an enhanced set of tools to describe the impact of financial hardship on them and on their communities.**

This is not merely an academic issue, but a practical one. The lack of accurate information about the number of people who are “poor” distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness. Using the FPL may also over-report the number of households facing financial hardship in areas with a low cost of living and under-report the number in areas with a high cost of living. For example, the Geography of Poverty project at the U.S. Department of Agriculture (USDA) finds that nearly 84 percent of persistent-poverty counties are located in the South (USDA, May 2015), the region of the country with a lower cost of living. By the same token, there may be as many households struggling in other regions where the cost of living is higher, but they are often not counted in the official numbers. The ALICE Threshold, which takes into account the relative cost of living at the local level, enables more meaningful comparisons across the country.

## INTRODUCING ALICE

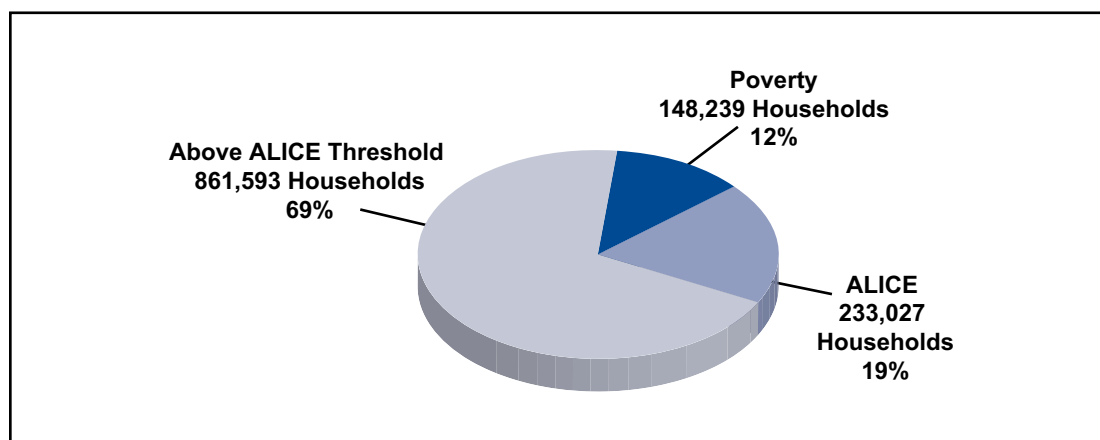
Despite being employed, many individuals and families in Iowa do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care. Even though they are working, their income does not cover the cost of living in the state and they often require public assistance to survive.

Until recently, this group of people was loosely referred to as the working poor, or technically, as the lowest two income quintiles. The term “**ALICE**” – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed—more clearly defines this population as households with income above the official FPL but below a newly defined basic survival income level. ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities, living in rural, urban, and suburban areas.

# THE ALICE THRESHOLD

In Iowa, where the cost of living is relatively low, it is still important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each county. **The ALICE Threshold** is a realistic standard developed from the **Household Survival Budget**, a measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. **Based on calculations from the American Community Survey and the ALICE Threshold, 381,266 households in Iowa – 31 percent – are either in poverty or qualify as ALICE (Figure 1).**

Figure 1.  
**Household Income, Iowa, 2014**



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

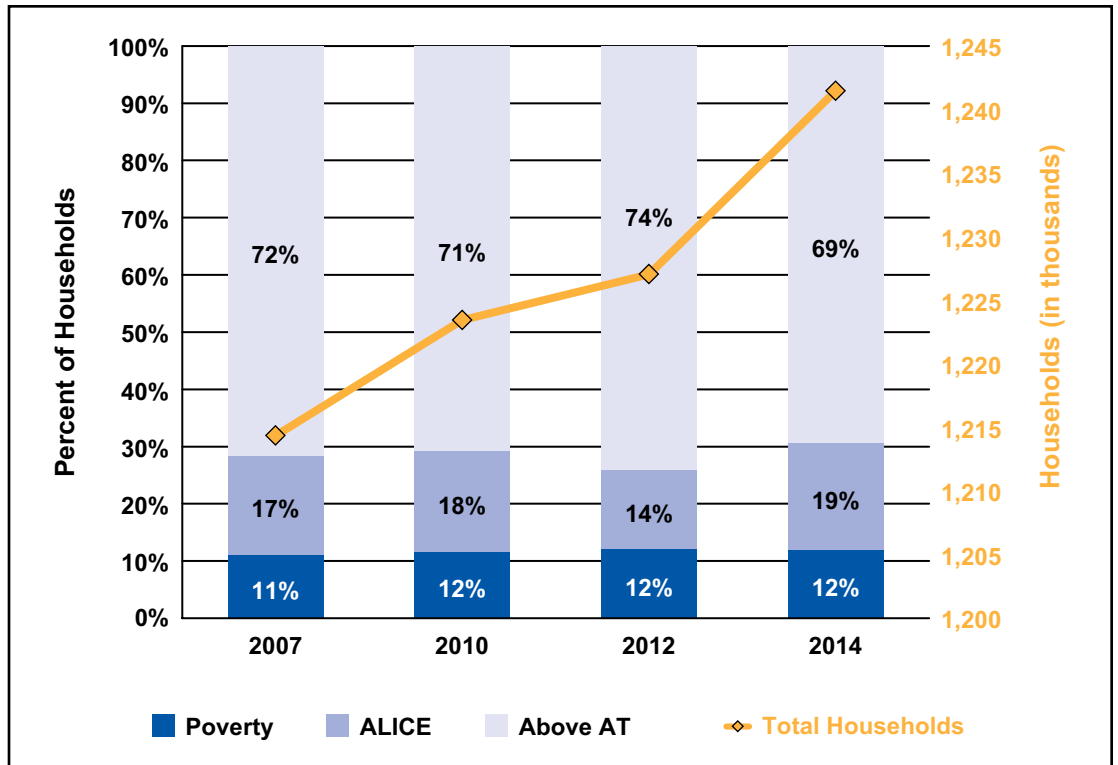
Based on the Household Survival Budget and average household size, the ALICE Threshold is calculated in each county for two sets of households: those headed by someone younger than 65 years old, and those headed by someone 65 years and older. Because the basic cost of living varies across the state, the ALICE Threshold for Iowa households headed by someone under 65 years old ranges from \$30,000 to \$40,000 per year. For older households, the ALICE Threshold ranges from \$25,000 to \$35,000 per year. The methodology for the ALICE Threshold is presented in Appendix B; the ALICE Threshold for each county is listed in Appendix J, the ALICE County Pages.

*“In Iowa, where the cost of living is relatively low, it is still important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each county.”*

## ALICE OVER TIME

The impact of the Great Recession of 2007-2010 on Iowa’s economy dramatically shaped household demographics, and that trend has continued during the four years following the technical end of the downturn, from 2010 to 2014. Between 2007 and 2014, the total number of households in Iowa increased by 6 percent, to 1.2 million. The Recession had the biggest impact on those below the FPL, with the number of households in poverty increasing from 11 percent of the population in 2007 to 12 percent in 2010, a 9 percent jump. That number continued to increase slightly from 2010 to 2014 as the population increased. ALICE households increased slightly through the Great Recession and then rose from 18 percent of the population in 2010 to 19 percent in 2014, an 8 percent increase. The number of households above the ALICE Threshold increased by 3 percent throughout the period (Figure 2).

Figure 2.  
Households by Income, Iowa, 2007 to 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

*“These statistics don’t fully capture fluidity; beneath the static numbers, households are moving above and below the ALICE Threshold over time as economic and personal circumstances change.”*

These statistics don’t fully capture fluidity; beneath the static numbers, households are moving above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

## WHERE DOES ALICE LIVE?

ALICE lives across Iowa, in every county and every town. Contrary to some stereotypes, ALICE families live in rural, urban, and suburban areas.

### ALICE by County

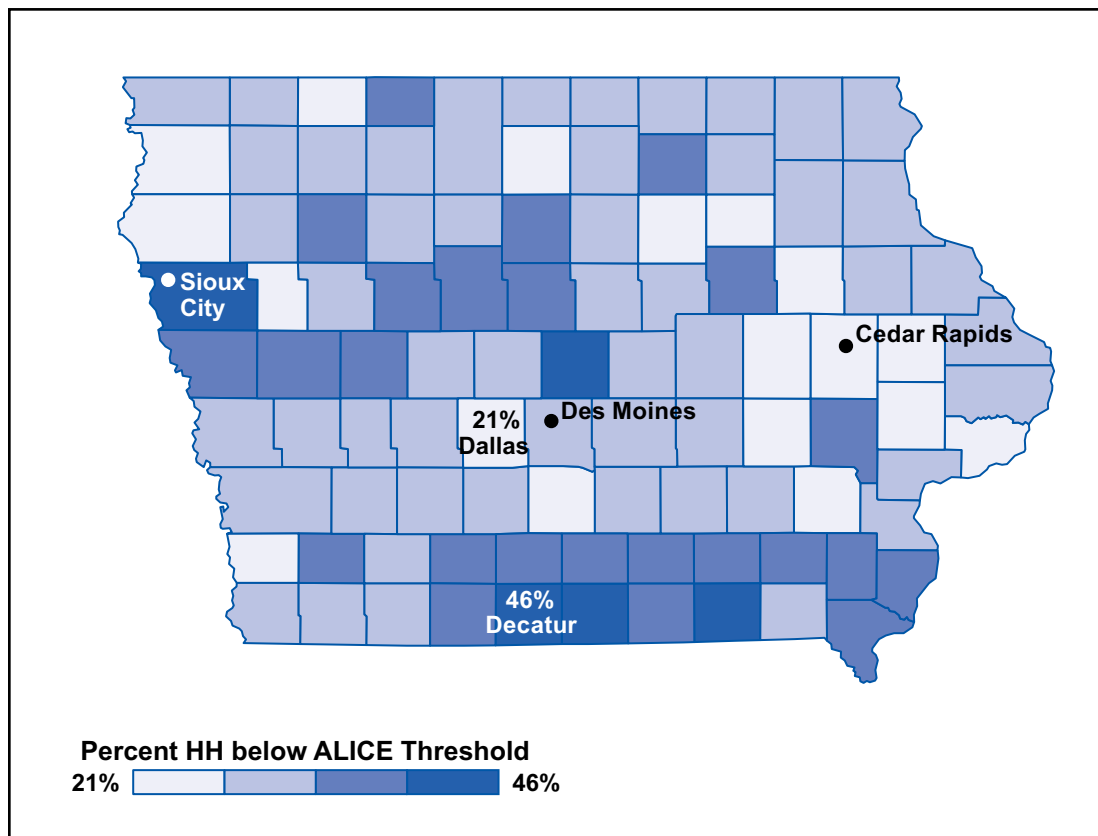
The total number of households and the number of households living below the ALICE Threshold vary greatly across Iowa’s 99 counties. For example, Adams County is the smallest county in the state, with 1,735 households, and Polk County is the largest, with 179,188 households. Adams County has the smallest number of households with income below the ALICE Threshold, with 484; Polk County has the largest number, with 44,439. (For county breakdowns over time, see Appendix I.)

Figure 3 shows that households living below the ALICE Threshold constitute a significant percentage of households in all Iowa counties. However, there is variation between counties in terms of overall magnitude as well as share of poverty and ALICE households:

- **Below the ALICE Threshold (including households in poverty):** Percentages range from 21 in Dallas County to 46 in Decatur County.
- **Poverty:** Percentages range from 6 in Grundy County to 21 in Decatur County.
- **ALICE:** Percentages range from 12 in Dallas County to 28 in Woodbury County.

Figure 3.

### Percent of Households below the ALICE Threshold by County, Iowa, 2014



*“Households living below the ALICE Threshold constitute a significant percentage of households in all Iowa counties.”*

Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Another measure of economic conditions in a county is the persistence of economic hardship over time. According to the USDA, however, none of Iowa’s 99 counties are persistent-poverty counties, where 20 percent or more of the population has lived in poverty over the last 30 years (USDA, May 2015).

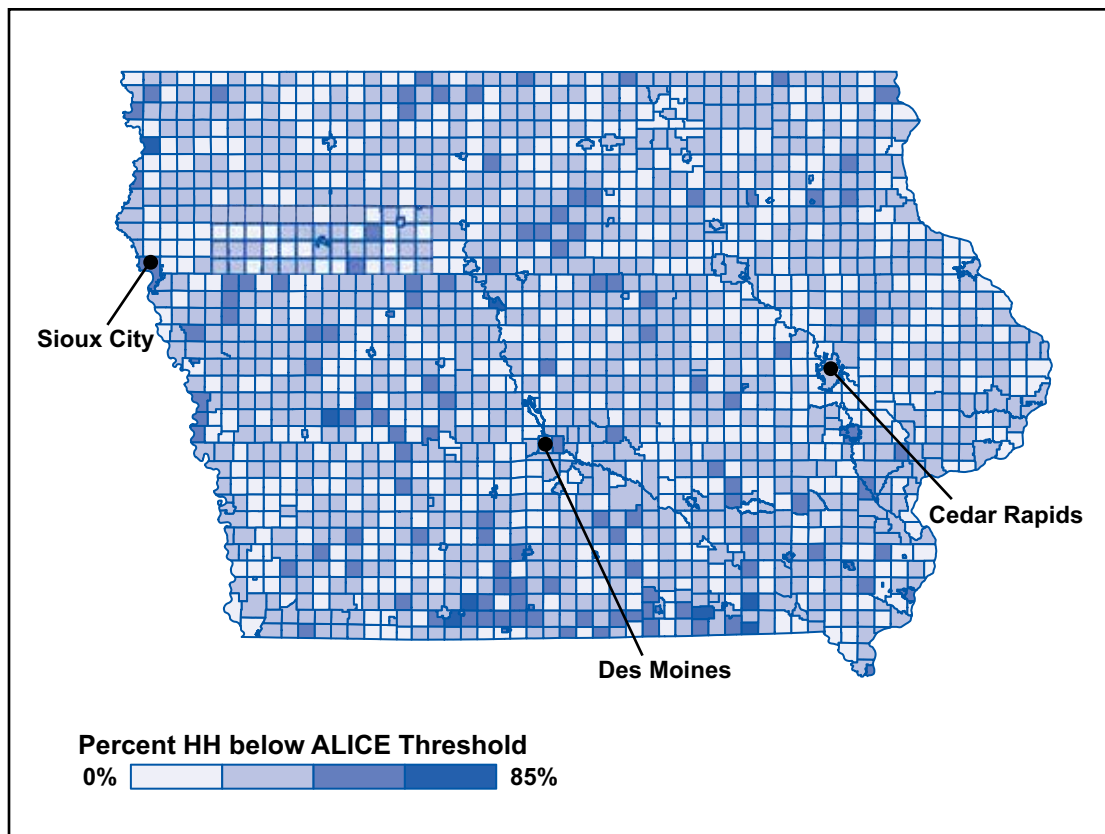
### ALICE Breakdown within Counties

ALICE and poverty households live in every area across the state. Because Iowa has large geographic areas with very sparsely-populated towns and cities where it can be difficult to get accurate data, the distribution of ALICE and poverty households in the state’s towns and cities is shown instead on a map of county subdivisions (Figure 4). County subdivisions include towns and cities as well as their surrounding areas, to provide a more complete view of local variation in household income.

County subdivisions with the lowest percentage of households below the ALICE Threshold are shaded lightest blue on the map in Figure 4; those with the highest percentage are shaded darkest blue. Full data for cities and towns is in Appendix H, and the percent of households below the ALICE Threshold in each municipality is included in the municipal list on each County Page in Appendix J.

**Figure 4.**  
**Percent of Households below the ALICE Threshold by County Subdivision, Iowa, 2014**

*“Only 28 county subdivisions have more than 50 percent of households with income below the ALICE Threshold, and most have 20 to 40 percent.”*



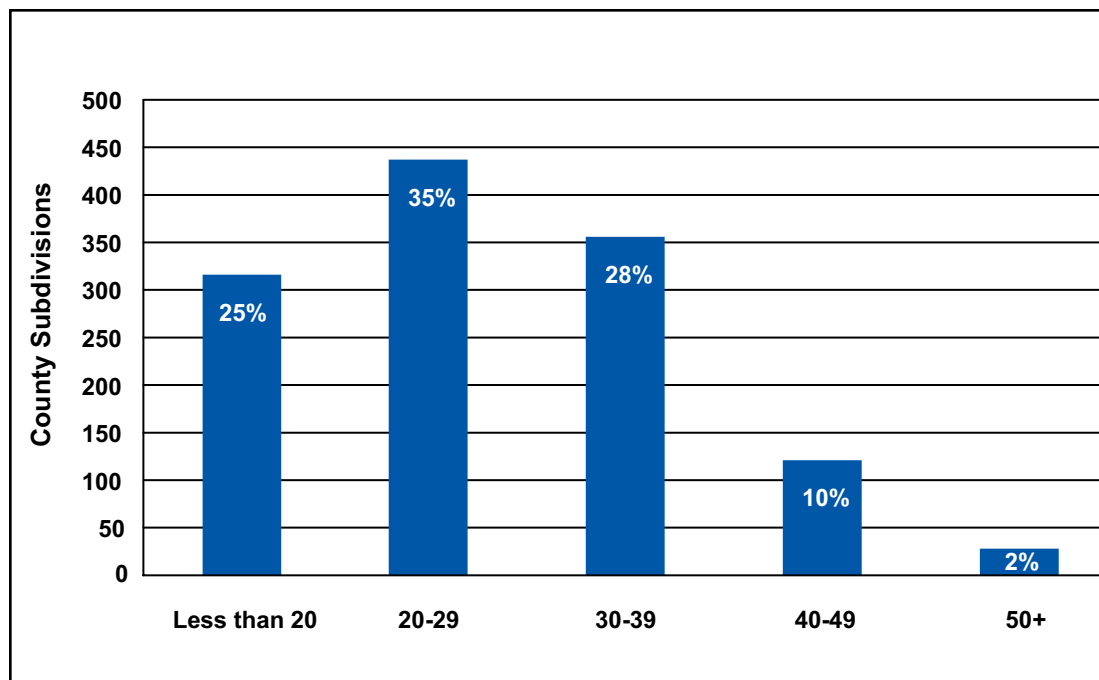
Source: American Community Survey, 2014, and the ALICE Threshold, 2014

NOTE: For areas with small populations, the American Community Survey estimates of household income are often based on 3- or 5-year averages, making these ALICE estimates less precise than the county-level estimates.

**Of Iowa’s 1,258 county subdivisions, 505 have more than 30 percent of households living on an income below the ALICE Threshold.** Only 28 county subdivisions have more than 50 percent of households with income below the ALICE Threshold, and most have 20 to 40 percent (Figure 5).



Figure 5.  
**Distribution of Households below the ALICE Threshold across County Subdivisions, Iowa, 2014**



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

There are large concentrations of households with income below the ALICE Threshold in Iowa's largest cities. Of the 10 cities with more than 20,000 households, all have more than 24 percent of households with income below the ALICE Threshold (Figure 6).

*“There are large concentrations of households with income below the ALICE Threshold in Iowa’s largest cities.”*

Figure 6.  
**Households below the ALICE Threshold, Largest Cities and Towns in Iowa, 2014**

Largest Cities and Towns (above 20,000 Households)	Number of Households	Percent of Households below ALICE Threshold
Des Moines	81,779	40%
Cedar Rapids	53,672	28%
Davenport	40,657	34%
Sioux City	31,220	44%
Iowa City	29,824	43%*
Waterloo	29,169	40%
West Des Moines	25,261	24%
Council Bluffs	24,769	39%
Dubuque	24,025	36%
Ames	23,566	47%*

Source: American Community Survey, 2014, and the ALICE Threshold, 2014

*\*In two of Iowa's largest cities, age also factors into the size of the population earning below the ALICE Threshold. Ames and Iowa City are home to large universities where more than two-thirds of undergraduate students live off-campus and are included in American Community Survey totals, whereas their counterparts in dorms are not (U.S. News and World Report, 2015). While younger households account for only a small percentage of all households, they are more likely to have income below the ALICE Threshold. Removing all under-25-year-old households from the ALICE calculations reduces the percentage of households with income below the ALICE Threshold dramatically in these college towns, from 43 to 41 percent in Iowa City and from 47 to 28 percent in Ames. By comparison, removing them in Des Moines, which has far fewer students, reduces it only from 40 to 39 percent.*

## ALICE DEMOGRAPHICS

**ALICE households vary in size and makeup; there is no typical configuration. In fact, contrary to some stereotypes, the composition of ALICE households mirrors that of the population in general.** There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas.

These households move in and out of being ALICE over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer from a disaster and slip into poverty.

While the demographic characteristics of households in poverty measured by the FPL are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population.

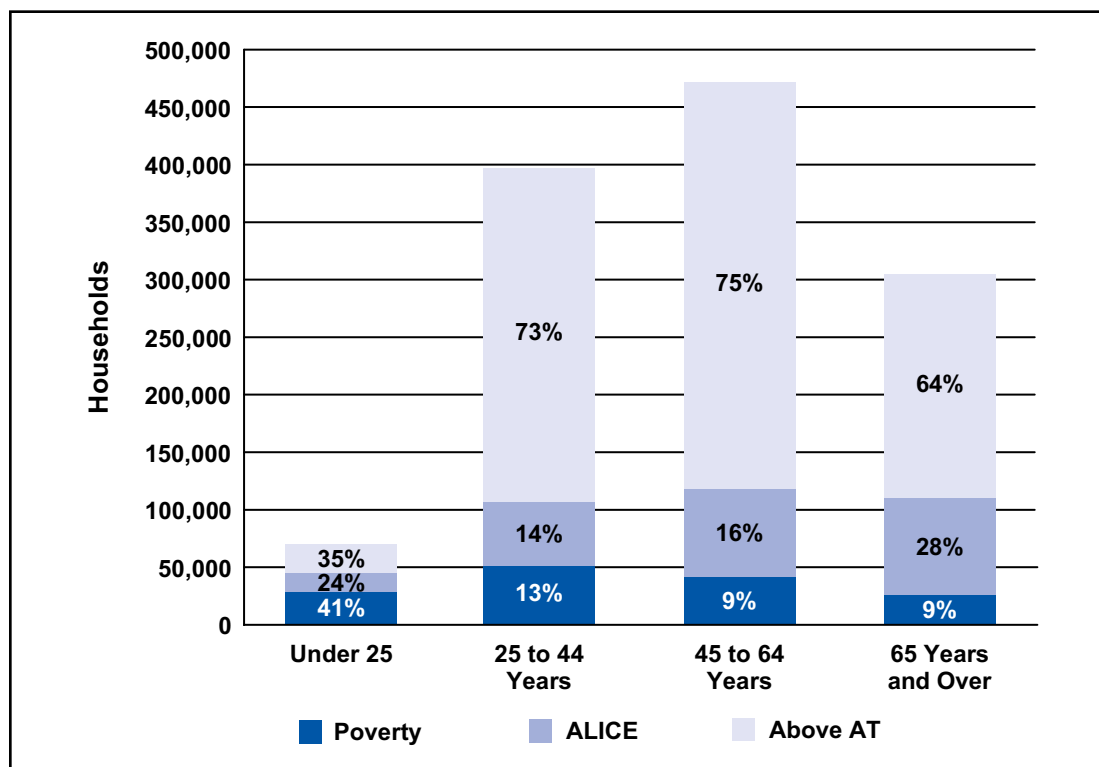
Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest wages: women; lesbian, gay, bisexual, and transgender (LGBT) people; racial/ethnic minorities; recent immigrants who are undocumented, unskilled, or in limited English-speaking households (all household members 14 years old and over have at least some difficulty with English); people with low levels of education; people with a disability; formerly incarcerated people; and younger veterans. County statistics for race/ethnicity and age are presented in Appendix B.

### Age

There are ALICE households in every age bracket in Iowa (Figure 7). Within each age bracket, the number of ALICE households and households in poverty generally reflect their proportion of the overall population. Where they differ, the youngest are overrepresented in poverty and the oldest are overrepresented in the ALICE population.

*“Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.”*

Figure 7.  
Household Income by Age, Iowa, 2014



*“In Iowa’s 65- to 74-year-old age group, 29 percent are in the labor force, as are 7 percent of those 75 years and over.”*

Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Within the youngest Iowa age group (under 25), 41 percent are in poverty, while an additional 24 percent are ALICE households. As households get older, a smaller percentage of them are in poverty. Middle-aged households (25 to 64 years) are also the least likely to be ALICE households. Senior households (65 years and older) are less likely to be in poverty (9 percent) but have the highest share of ALICE households (28 percent).

The comparatively low rate of senior households in poverty (9 percent) provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 28 percent of senior households qualify as ALICE highlights the reality that these same benefits often do not enable financial stability. This is reinforced by the fact that many senior households continue to work, some by choice and others because of low income. In Iowa’s 65- to 74-year-old age group, 29 percent are in the labor force, as are 7 percent of those 75 years and over (American Community Survey, 2014).

Earning enough income to reach the ALICE Threshold is especially challenging for young households in Iowa, and that difficulty has contributed to a decline in young households in the state. From 2007 to 2014, the number of Iowa households headed by someone under 25 decreased by 4 percent. Three factors drove that decrease: Some young workers moved in with their parents to save money, some moved in with roommates, and others left Iowa to look for other opportunities (Vespa, Lewis and Kreider, 2013; American Community Survey, 2014).

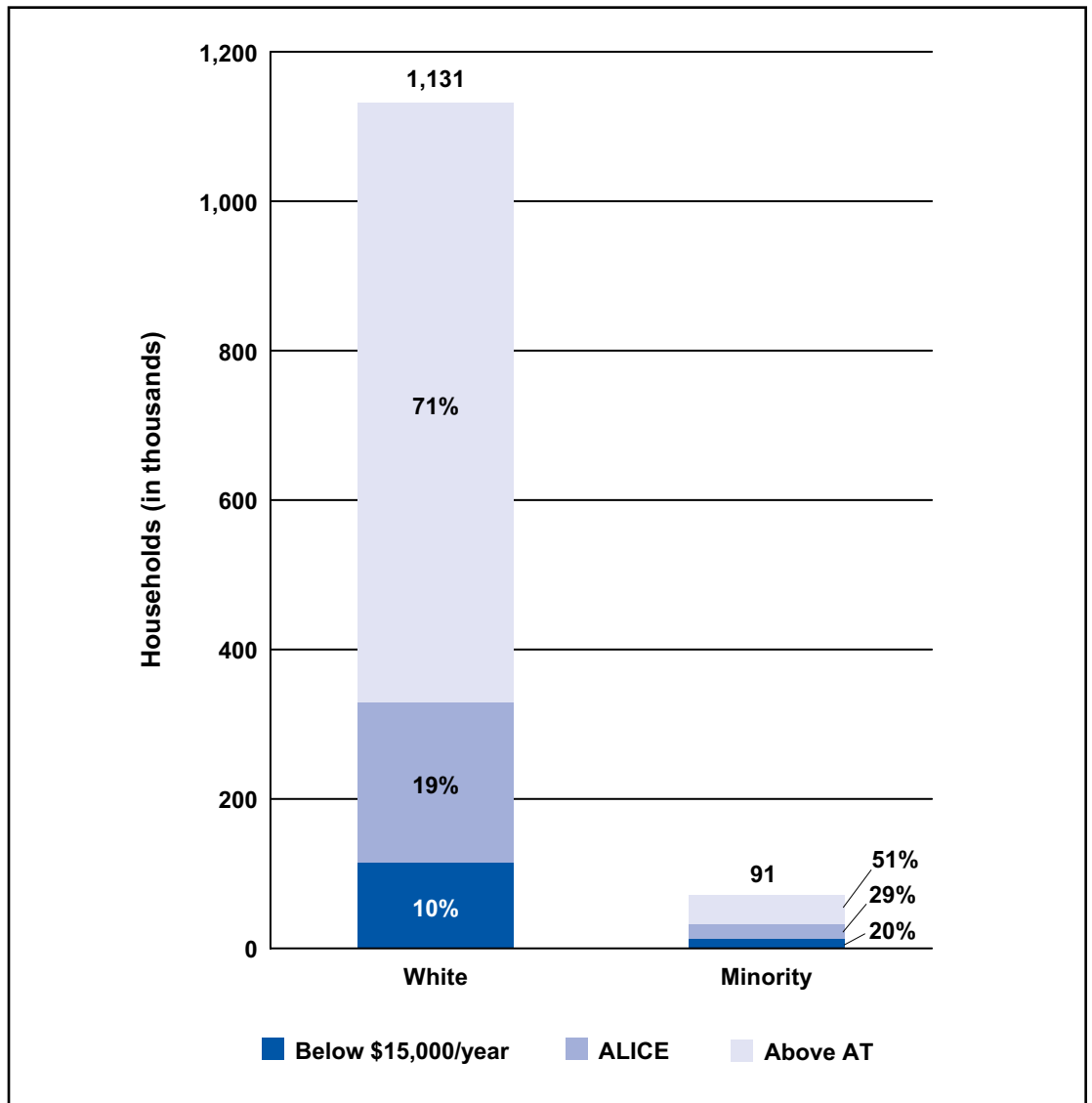
## Race/Ethnicity

Historically, Iowa has been one of the most homogeneous states in the country in terms of race and ethnicity. Of Iowa’s 1.2 million households, 91 percent are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 87 percent of ALICE households and 84 percent of households in poverty. In fact, White households remain the majority in all income categories. While still comprising a small percent of the total, minority populations have been growing over the last two decades.

While minority households are over-represented as a percentage of Iowa’s ALICE households, overall, the race and ethnicity of ALICE households fairly closely mirrors that of the state population as a whole (Figure 8).

Figure 8.  
Households by Race/Ethnicity and Income, Iowa, 2014

*“While minority households are over-represented as a percentage of Iowa’s ALICE households, overall, the race and ethnicity of ALICE households fairly closely mirrors that of the state population as a whole.”*

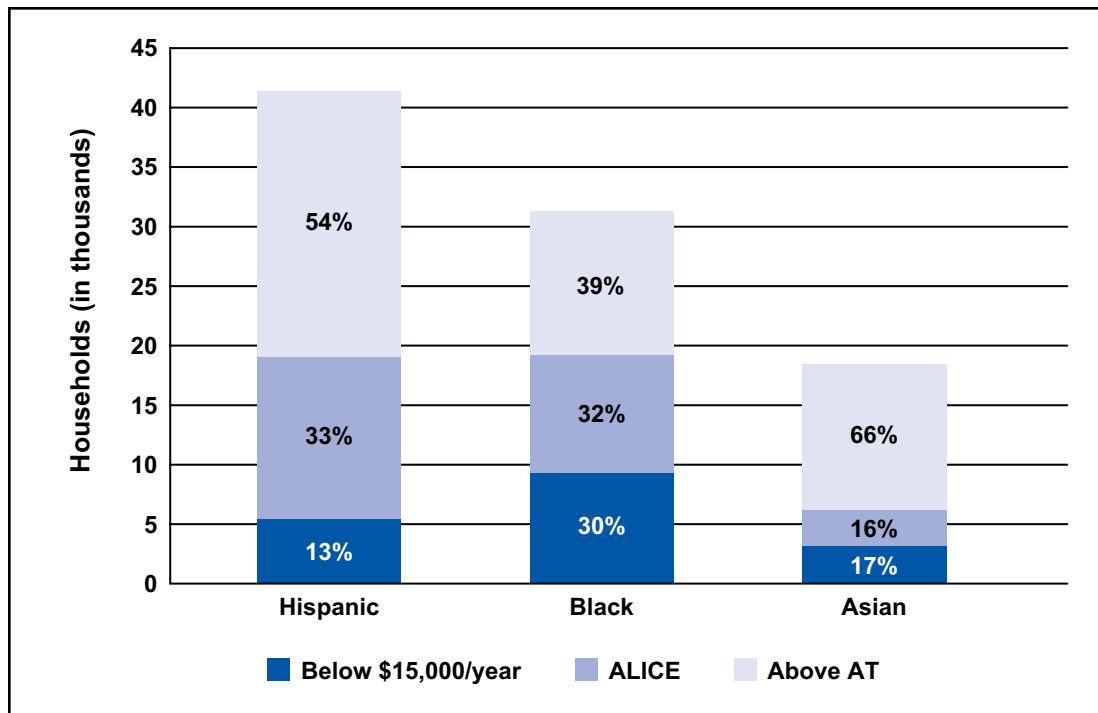


Source: American Community Survey, 2014, and the ALICE Threshold, 2014

NOTE: Because household poverty data is not available for the American Community Survey’s Race/Ethnicity categories, annual income below \$15,000 is used as a proxy.

Figure 9.

## Hispanic, Black, and Asian Households by Income, Iowa, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

NOTE: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below \$15,000 is used as a proxy.

The state's White population has European roots. Iowa became a territory in 1838 and was settled primarily by descendants of western Europeans. Today, the largest ancestry groups in Iowa are German (35.7 percent), Irish (13.5 percent), English (9.5 percent), and Norwegian (5.7 percent).

The largest minority populations in Iowa are Hispanic (Figure 9); their share of the population grew from 1.2 percent in 1990 to 4 percent in 2014. The majority of Iowa's Hispanic population, 78 percent, has Mexican origin. The next largest group, 10 percent, comes from Central America. Cities with high concentrations of Hispanic residents include Des Moines and Sioux City (American Community Survey, 2014; Migration Policy Institute, 2015; American Immigration Council, 2015).

Blacks are the second-largest minority population in Iowa. They were not a part of the original settlement of the state, yet by the turn of the 20<sup>th</sup> century there were Black workers in many areas of Iowa. Buxton, a 5,000-resident, majority-Black coal-mining town that boasted 40 businesses and 5 integrated elementary schools, was known as a "black utopia" in the early 1900s. Black service members came to Iowa for the Black Officer Training Camp at Ft. Des Moines, which trained 600 men in 1917, and the Women's Army Auxiliary Corps (WAAC) Training Camp during World War II. Since the Civil Rights movement of the 1950s and '60s, Black Iowans have become more integrated into business, medicine, politics, and higher education, and the Black population, while still relatively small, increased from less than one percent in 1960 to 3 percent in 2014 (American Community Survey, 2014; Berrier, Chase, Gradwohl, Lufkin, Morris, and Walker-Webster, 2001).

The Asian share of Iowa's population increased from less than 1 percent in 1990 to 1.5 percent in 2014, including some who arrived as refugees. Iowa has been a leader in

*"The largest minority populations in Iowa are Hispanic; their share of the population grew from 1.2 percent in 1990 to 4 percent in 2014."*

welcoming refugees; between 1975 and 1999 the state settled nearly 22,000 refugees, primarily Tai Dam and Vietnamese. More recent refugees have arrived from countries in Europe, Asia, and Africa, including Bosnia, Burma, Iraq and Afghanistan, Bhutan, Somalia, Congo, Eritrea, Sudan, and Syria. Resettlement has been concentrated in Des Moines (Iowa Bureau of Refugee Services, 2013; American Community Survey, 2014; American Immigration Council, 2015; Grey, Woodrick, Yehieli, and Hoelscher, 2003).

Native Americans make up 0.12 percent of the Iowa population; people of Some Other Race (Census classification) account for 0.29 percent; and those who identify as Two or More Races represent 0.4 percent (American Community Survey, 2014).

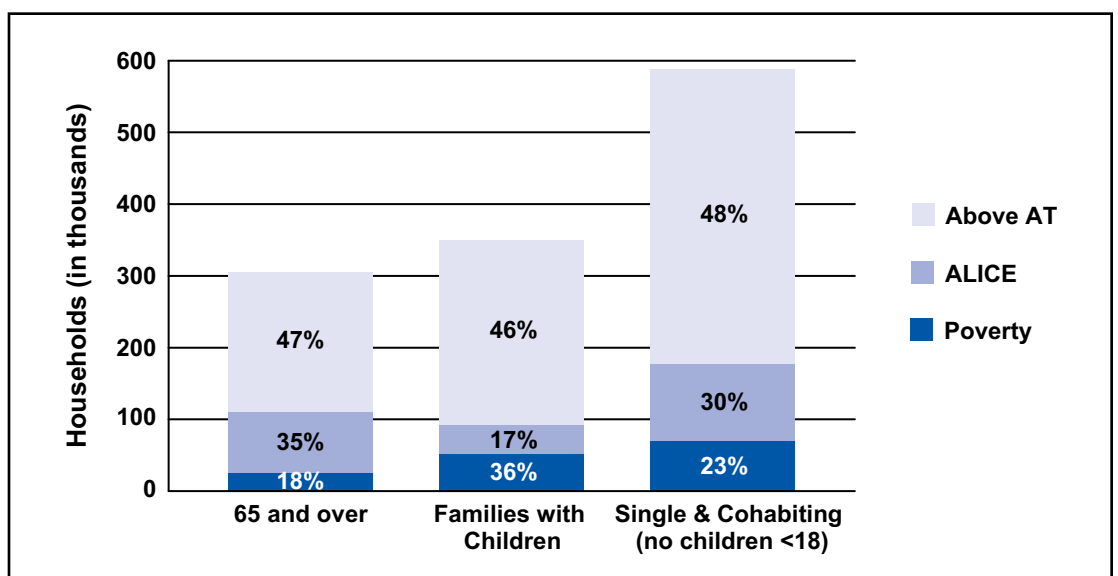
## Household Type

While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children. Yet in a reflection of changing family structures across the country, there are now many more types of households as well, and these “other” households now make up the largest proportion of households with income below the ALICE Threshold in Iowa, at 47 percent. “Other” households include families with at least two members related by birth, marriage, or adoption, but with no children under the age of 18; single adults younger than 65; or people who share a housing unit with non-relatives – for example, boarders or roommates. Across the country, these “other” households increased between 1970 and 2012: The share of households comprised of married couples with children under 18 decreased by half, from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, and Kreider, 2013).

After “other” households, seniors (29 percent) and households with children (24 percent) still reliably make up the second- and third-largest populations of Iowa households below the ALICE Threshold (Figure 10). This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

*“While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children.”*

Figure 10.  
Household Types by Income, Iowa, 2014

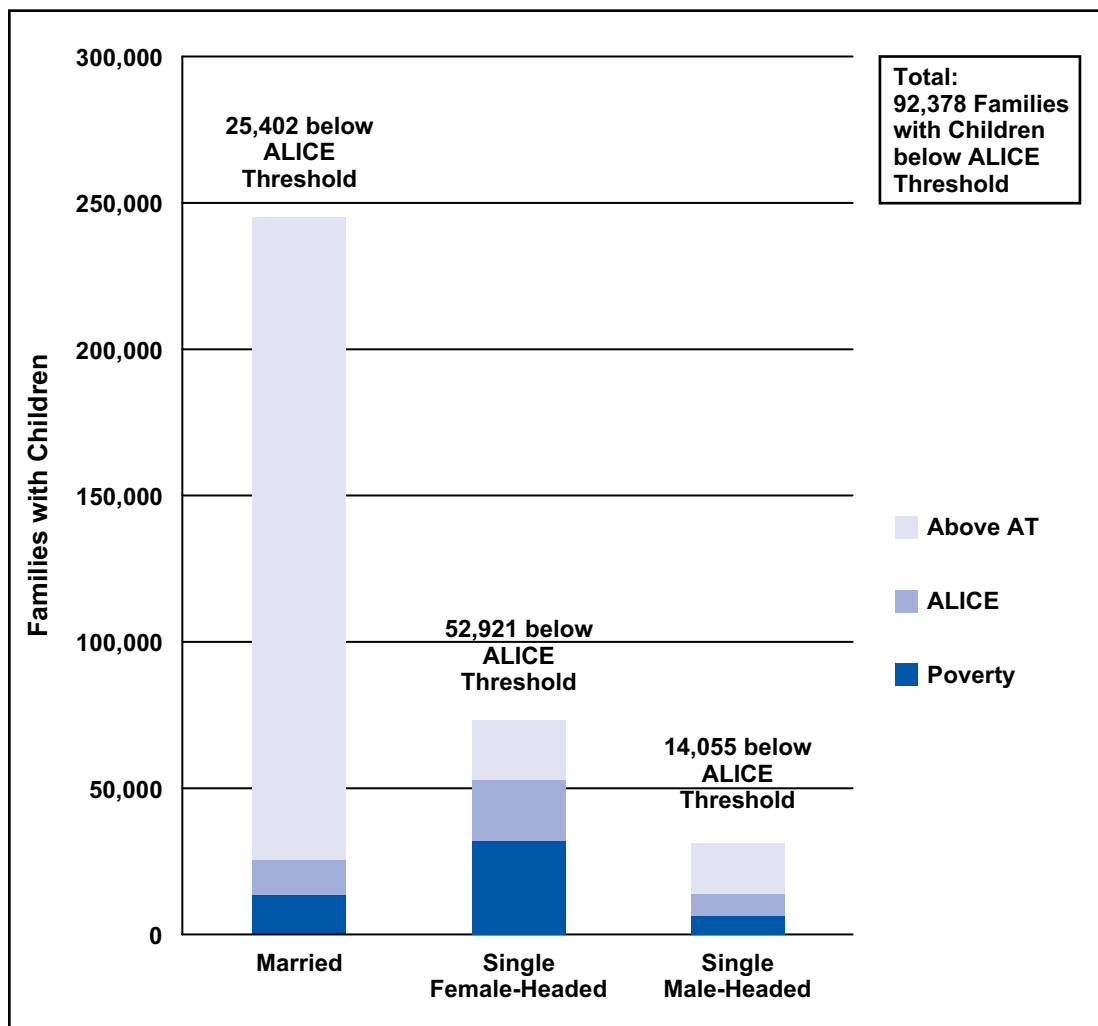


Source: American Community Survey, 2014, and the ALICE Threshold, 2014

## Families with Children

The economic status of America’s families with children under the age of 18 has declined since 2007. Of Iowa’s 349,747 families with children, more than one-quarter (92,378) have income below the ALICE Threshold. Most families with children under 18 in Iowa (70 percent) have married adults, and children in families with income below the ALICE Threshold are more likely to live in single-parent families (Figure 11). Because discussions of low-income families often focus on single parents, it is important to note that the lines between married-couple and single-parent households are often blurred. Nationally, only 37 percent of single-parent homes have one parent as the sole adult in the household. In 11 percent of single-parent homes, the parent has a cohabiting partner; in 52 percent, another adult age 18 or older lives in the home (Vespa, Lewis, and Kreider, 2013).

Figure 11.  
Families with Children by Income, Iowa, 2014



*“Of Iowa’s 349,747 families with children, more than one-quarter (92,378) have income below the ALICE Threshold.”*

Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households’ larger sizes but also to the cost of child care, preschool, and after-school care (discussed further in Section II). The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, the number of children, and the costs of child care for children of different ages.

## Married-Couple Families with Children

With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 90 percent of married-couple families with children in Iowa have income above the ALICE Threshold. However, because they are such a large demographic group, married-couple families with children still account for 26 percent of families with children who live in poverty and 29 percent of ALICE families with children.

Nationally, married-couple families experienced a 33 percent increase in unemployment for at least one parent during the Great Recession. A subset of this group, families who owned their own homes, faced an additional challenge: Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 15 percent (Vespa, Lewis, and Kreider, 2013).

## Single Female-Headed Families with Children

Households headed by single women with children account for 21 percent of all Iowa families with children but 57 percent of households with children below the ALICE Threshold. They are much more likely to be in poverty, accounting for 62 percent of all of the state's households with children in poverty and 52 percent of ALICE households with children.

This rate is higher than the findings of the Working Poor Families Project (WFPF), which estimated that in 2012, 41 percent of low-income working families in Iowa were headed by women, as were 39 percent nationally. The WFPF rate does not include families with unemployed workers or those with a disability, as the ALICE Threshold does (Povich, Roberts, and Mather, 2014).

Single female-headed families are often highlighted as the most typical low-income household. With only one wage earner, it is not surprising that single-parent families are over-represented among ALICE households. For women, this is compounded by the fact that in Iowa, they still earn significantly less than men, as detailed below in Figure 12. Yet it is important to note that in Iowa, single female-headed families account for only 20 percent of all working-age households below the ALICE Threshold. Many other types of households also struggle to afford basic necessities.

## Single Male-Headed Families with Children

The number of households headed by single men with children is a growing group in Iowa and across the country. While most single-parent families are still headed by mothers, single-father families account for 9 percent of all Iowa families with children and 15 percent of families with income below the ALICE Threshold. While they are less common than single female-headed families, single male-headed families face similar challenges, with only one wage earner responsible for child care. In fact, when looking at parent types by income tier in Iowa, 41 percent of all single male-headed families with children have income below the ALICE Threshold.

*“Nationally, married-couple families experienced a 33 percent increase in unemployment for at least one parent during the Great Recession.”*



# ADDITIONAL RISK FACTORS FOR BEING ALICE

Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely than other groups to be in poverty or to be ALICE. In addition to the challenges faced by racial/ethnic minorities discussed earlier in this section, three other demographic factors make a household more likely to fall into the ALICE population: being female or LGBT; having low levels of education; and living with a disability. Groups with more than one of these factors – such as younger combat veterans; formerly incarcerated people; and undocumented, unskilled, or limited English-speaking recent immigrants—are even more likely to fall below the ALICE Threshold.

## Women

Although women make up nearly half of the U.S. workforce, receive more college and graduate degrees than men, and are the equal or primary breadwinner in four out of ten families, they continue to earn significantly less than men in comparable jobs.

According to the U.S. Bureau of Labor Statistics (BLS) Current Population Survey, women's median earnings are lower than men's in nearly all occupations. In 2014, female full-time workers still made only 78 cents on each dollar earned by men, a gap of 22 percent. In addition, male-dominated occupations tend to pay more than female-dominated occupations at similar skill levels. Despite many changes to the economy, these disparities remain persistent features of the U.S. labor market (BLS, 2015; Hegewisch and Ellis, 2015). The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE.

Older women are also more likely to be poor: Recent data reveal that nationally, among people 65 and older, 64 percent more women than men are poor (Hess and Román, 2016). In Iowa, senior women are more likely to live longer and to be in poverty. Of Iowans 65 years and older, there were 26 percent more women than men in 2014, yet almost twice as many women as men were in poverty—9 percent of women compared to 5 percent of men (American Community Survey, 2014).

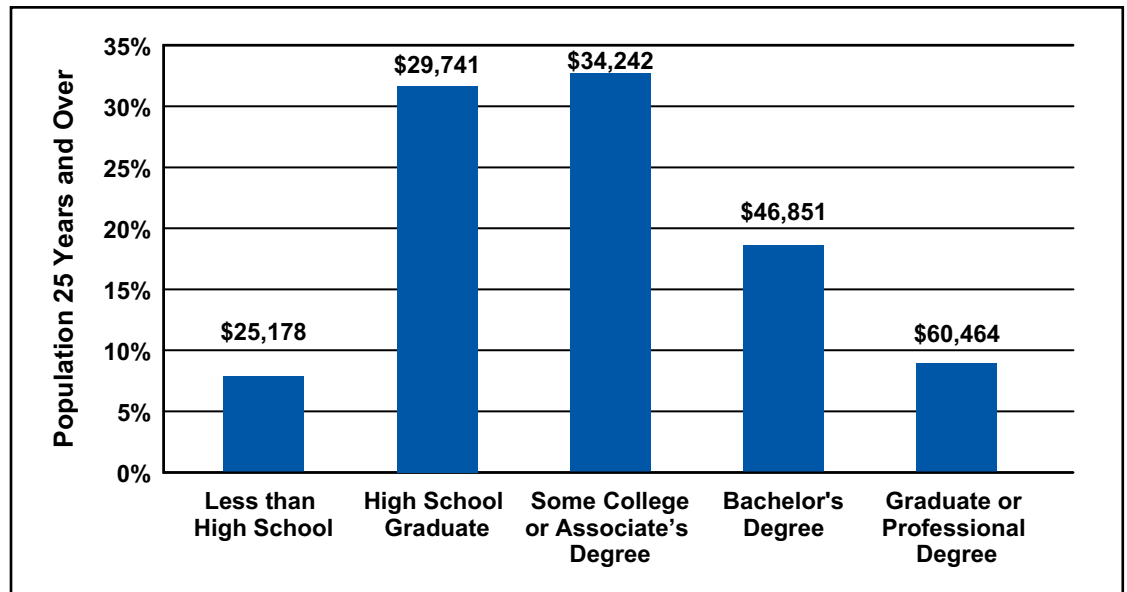
*“The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE.”*

## Workers with Lower Levels of Education

Income continues to be highly correlated with education. In Iowa, 32 percent of the population 25 years and older have only a high school diploma, and 33 percent have some college education or an associate's degree, but only 19 percent have a bachelor's degree and 9 percent have a graduate or professional degree, despite the fact that median earnings increase significantly for those with higher levels of education (Figure 12).

*“ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income.”*

Figure 12.  
Education Attainment and Median Annual Earnings, Iowa, 2014



Source: American Community Survey, 2014

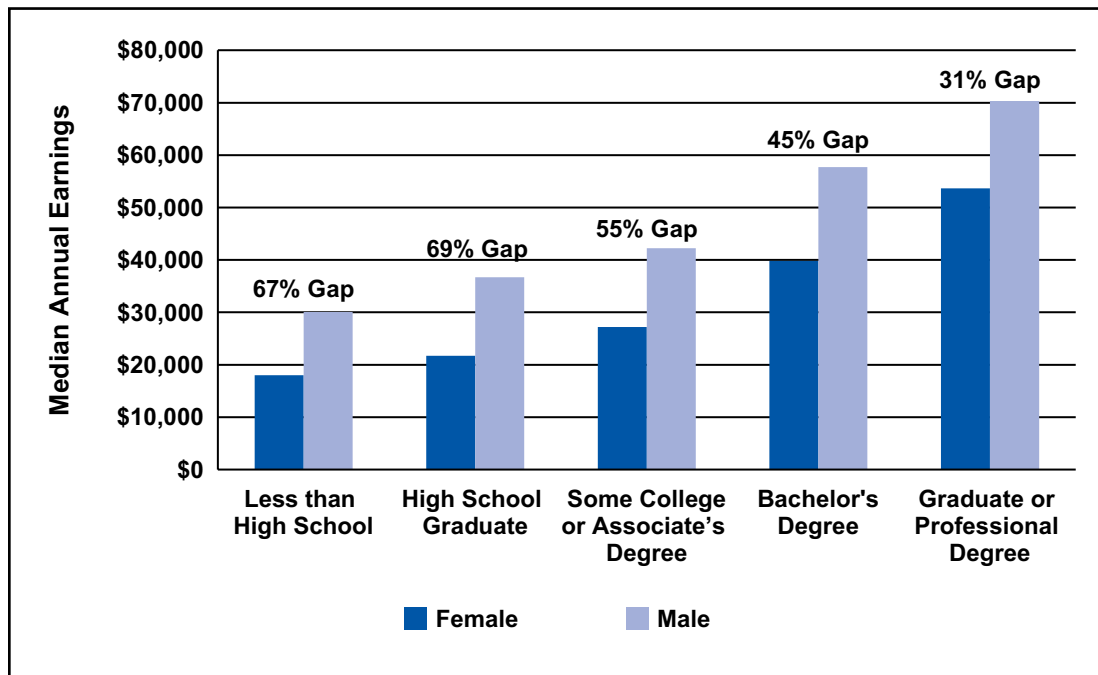
**Those residents with the least education are more likely to have earnings below the ALICE Threshold.** Yet with the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. Although Iowa colleges and universities received more than \$385 million in federal Pell Grants in 2014, 68 percent of Iowa's Class of 2014 still graduated with an average of \$29,732 in student debt (National Priorities Project, 2014; Project on Student Debt, 2015).

ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income. Many demographic factors impact a household's ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students. In Iowa in 2013, the public high school graduation rate was 89 percent for all students, but lower for economically disadvantaged students (80 percent), those with limited English proficiency (74 percent), and those with disabilities (73 percent) (Stetser and Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

Within Iowa and across all states, there is also a striking difference in earnings between men and women at all educational levels (Figure 13). **Men earn at least 31 percent more than women across all educational levels and as much as 69 percent more for those with a high school degree** (American Community Survey, 2014). This, in part, helps explain why so many of Iowa's single female-headed households have incomes below the ALICE Threshold.

Figure 13.

## Median Annual Earnings by Education and Gender, Iowa, 2014



Source: American Community Survey, 2014

*“Only 30 percent of working-age residents (16–64 years old) with a disability are employed, compared to 66 percent of those with no disability. And for those who are working, they earn less.”*

## People with a Disability

Households with a member who is living with a disability are more likely than other households to be in poverty or to be ALICE. These households often have both increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2006 and 2013).

The National Bureau of Economic Research estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer and Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development (HUD), March 2011).

Iowa’s numbers fit with these national findings. Notably, Iowa residents with a disability are far less likely to be employed: Only 30 percent of working-age residents (16–64 years old) with a disability are employed, compared to 66 percent of those with no disability. And for those who are working, they earn less. The median annual earnings for an Iowa resident with a disability are \$18,647 compared to \$30,900 for a worker without a disability (American Community Survey, 2014).

A total of 14 percent of adults in Iowa have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 19 percent of Iowa residents aged 16 and over with a severe disability live in poverty, compared with 11 percent of the total population. Disability is generally disproportionately associated with age; in Iowa, 37 percent of residents 65 years or older are living with a disability, more than double the 14 percent average for all ages (American Community Survey, 2014).

## LGBT Workers

Though there is less data available about LGBT workers, they are also likely to be economically disadvantaged. Despite having more education than the general population, LGBT workers often earn less than their heterosexual counterparts, experience greater unemployment, and are more likely to live in extreme poverty (earning \$10,000 annually or less) (Harrison, Grant and Herman, 2012; Burns, 2012; Harris, 2015).

## Undocumented, Unskilled, and Limited English-Speaking Recent Immigrants

Related to race and ethnicity is immigration, with Hispanics, Asians, and Africans making up the majority of Iowa's 153,321 immigrants. In terms of place of birth, 38 percent of the state's immigrants were born in Asia; 37 percent were born in Latin America; 13 percent were born in Europe; and 9 percent were born in Africa (Migration Policy Institute, 2014; Maciag 2014).

Immigrant groups vary widely in language, education, age, and skills. **Nationally, immigrants are only slightly more likely to be poverty-level or ALICE households than non-immigrants. However, for some subsets of immigrant groups—such as non-citizens; more recent, less-skilled, or unskilled immigrants; and those who are in limited English-speaking households (where no one in the household age 14 or older speaks English only or speaks English “very well”)—the likelihood increases** (Suro, Wilson, and Singer, 2012; American Community Survey, 2014).

Immigrants in general earn less than native-born residents; the median annual income for foreign-born Iowa residents who entered the state since 2010 is \$30,503, while the median income for all Iowa residents is \$ 53,712 (American Community Survey, 2014).

In terms of education attainment, foreign-born residents living in Iowa are more likely than residents born in Iowa not to graduate from high school (32 percent, compared to 6 percent for residents born in-state), and they achieve slightly less in college (14 percent have a bachelor's degree, compared to 18 percent for those born in-state). Yet they receive twice as many graduate degrees (14 percent, compared to 7 percent for those born in-state) (American Community Survey, 2014).

Across income and educational levels, the data on immigrants reinforces the point that ALICE households are working and are an essential part of the economy. Immigrant-owned businesses contributed at least \$1.2 billion to the Iowa economy in 2007 (the last year for which data is available). Immigrants comprised 4.8 percent of the state's population and 5.8 percent of the state's workforce in 2013 (American Immigration Council, 2015).

However, some immigrant groups face language and citizenship barriers that keep them from jobs, higher wages, and resources (Suro, Wilson, and Singer, 2012). The Pew Research Center estimates that there were 40,000 unauthorized immigrants in Iowa, or roughly 1.4 percent of the state's population, in 2014. Elementary and secondary students

*“Immigrant-owned businesses contributed at least \$1.2 billion to the Iowa economy in 2007 (the last year for which data is available).”*

with an unauthorized immigrant parent account for 2.7 percent of schoolchildren, and unauthorized adult immigrants account for 2 percent of the state's workforce (Passel, Cohn, and Rohai, 2014). Because this group of immigrants is often paid off the books, they are not formally recognized and therefore have few or no labor protections (such as minimum wage or safety regulations) and little or no access to the public safety net (discussed further in the Conclusion).

According to a report by the Congressional Budget Office (CBO), in general, state and local governments carry most of the cost of providing a range of public services to unauthorized immigrants—particularly services related to education, health care, and law enforcement. Because governments provide these services to all residents in their jurisdiction, the amount spent on services to unauthorized immigrants represents a small percentage of the total. The tax revenues that unauthorized immigrants generate for state and local governments, however, do not offset the total cost of services that they receive, and federal aid programs do not fully cover the costs that state and local governments incur (Merrell, 2007).

Research by the U.S. Census Bureau has found that English-speaking ability among immigrants influences their employment status, ability to find full-time employment, and earning levels, regardless of the particular language spoken at home. Those with the highest level of spoken English have the highest earnings, which approach the earnings of English-only speakers (Day and Shin, 2005). The American Community Survey reports more than 100 different foreign languages spoken in Iowa, with Spanish being the most common at 2.9 percent. Of Iowa households, 2 percent are limited English-speaking households (American Community Survey, 2014; American Community Survey, October 2015).

## Veterans

As of 2014, there were 198,627 veterans living in Iowa. Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire. Younger veterans, in particular, embody a trifecta of factors that make them more likely to be ALICE: They are dealing with the complex physical, social, and emotional consequences of military service; they are more likely to have less education and training than veterans of other service periods; and they are more likely to have a disability than older veterans.

Unemployment is a major challenge for younger vets. Eighty-one percent of Iowa's veterans are in the labor force (including those looking for work); of those, 3.4 percent were unemployed in 2014. But while 92 percent of Iowa veterans are 35 years or older (Figure 14), **the most recent and youngest—15,692 veterans aged 18 to 34 years—are most likely to be unemployed or in struggling ALICE households.** While state-level data is not available, at the national level veterans aged 18-34 years old are twice as likely as their older counterparts to be unemployed. Within the young age group, the very youngest—those aged 18 to 24 years old—are the most likely to be unemployed, with 16 percent unemployed in 2014 (American Community Survey, 2014; Bureau of Labor Statistics, 2014).

There were 202 homeless Iowa veterans in 2014, down 24 percent from 267 in 2011 (HUD, November 2015a).

*“Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire.”*

Figure 14.  
Veterans by Age, Iowa, 2014

Age	Number of Veterans (Iowa)	Percent of Total Veterans (Iowa)	Percent of Veterans Unemployed (U.S.)
18 to 34 years	15,692	7.9	9%
35 to 54 years	43,499	21.9	5%
55 to 64 years	35,753	18.0	5%
65 years and over	103,683	52.2	4%

Source: American Community Survey, 2014; Bureau of Labor Statistics, 2014

The root causes of higher unemployment of veterans from recent deployments are uncertain, but the Federal Reserve Bank of Chicago suggests a number of possibilities. First, wartime deployments often result in physical or psychological trauma that affects the ability of new veterans to find work. Second, deployed veterans receive combat-specific training that is often not transferable to the civilian labor market. Finally, new veterans are typically younger and less educated than average workers—two factors that predispose job-seekers to higher unemployment rates (Faberman and Foster, 2013; BLS, 2015).

## Ex-Offenders

Iowa has a relatively low incarceration rate at 282 per 100,000 adults, compared to the national average of 392 per 100,000 adults. However, the incarceration rate for Black Iowans was nearly 14 times higher than for Whites – the highest ratio in the nation—in 2007, the last year for which data is available (National Institute of Corrections, 2014; The Sentencing Project, 2007; Iowa Civil Rights Commission, 2009).

People with past convictions in Iowa and across the country are more likely to be unemployed or to work in low-wage jobs. Research has documented that ex-offenders are confronted by an array of barriers that significantly impede their ability to find work and otherwise reintegrate into their communities, including low levels of education, lack of skills and experience due to time out of the labor force, employer reluctance to hire ex-offenders, questions about past convictions on initial job applications, problems obtaining subsidized housing, and substance abuse issues. The Center for Economic and Policy Research estimates that ex-offenders experience a decline in average annual employment of between 9.7 and 23 percent, and that in 2008, those declines lowered the total male employment rate in the U.S. by 1.5 to 1.7 percentage points. When ex-offenders do find employment, it tends to be in low-wage service jobs often held by ALICE workers, in industries including construction, food service, hotel/hospitality, landscaping/lawn care, manufacturing, telemarketing, temporary employment, and warehousing (Leshnick, Geckeler, Wiegand, Nicholson, and Foley, 2012; Schmitt and Warner, 2010).

*“People with past convictions in Iowa and across the country are more likely to be unemployed or to work in low-wage jobs.”*

# II. HOW COSTLY IS IT TO LIVE IN IOWA?

## Measure 2 – The Household Budget: Survival vs. Stability

### AT-A-GLANCE: SECTION II

- **The Household Survival Budget** estimates what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.
- The average annual Household Survival Budget for a four-person family living in Iowa is \$46,680—nearly double the U.S. family poverty level of \$23,850 per year.
- The Household Survival Budget for a family translates to a full-time hourly wage of \$23.34 for one parent (or \$11.67 per hour each, if two parents work).
- The average annual Household Survival Budget for a single-adult in Iowa is \$16,932, which translates to an hourly wage of \$8.47.
- For a single adult in Iowa, an efficiency apartment accounts for 30 percent of the Household Survival Budget, just at the upper limit of the HUD affordability guidelines.
- Child care represents an Iowa family’s greatest expense: an average of \$928 per month for two children in licensed and accredited child care, or \$745 for registered home-based care.
- **The Household Stability Budget** measures how much income is needed to support and sustain an economically viable household, including both a 10 percent savings plan and the cost of a smartphone.
- The average annual Household Stability Budget is \$94,020 per year for a family of four – double the Household Survival Budget.
- To afford the Household Stability Budget for a two-parent family, each parent must earn \$23.51 per hour, or one parent must earn \$47.01 per hour.

*“The cost of basic household necessities increased in Iowa from 2007 to 2014 despite low inflation during the Great Recession.”*

The cost of basic household necessities increased in Iowa from 2007 to 2014 despite low inflation during the Great Recession. As a result, 31 percent of households in Iowa are challenged to afford the basic necessities. This section presents the **Household Survival Budget**, a realistic measure estimating what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.

# THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the Federal Poverty Level (FPL) as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household items needed to live and work in today's economy. Figure 15 shows a statewide average Household Survival Budget for Iowa in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. A Household Survival Budget for each county in Iowa is presented in Appendix J, and additional family variations are available at: <http://spaa.newark.rutgers.edu/united-way-alice>.

The average annual Household Survival Budget for a four-person family living in Iowa is \$46,680, an increase of 17 percent from the start of the Great Recession in 2007, driven primarily by a 43 percent increase in the cost of health care and a 20 percent increase in the cost of food. The rate of inflation over the same period was 14 percent.

**The Household Survival Budget for a family translates to an hourly wage of \$23.34, 40 hours per week for 50 weeks per year for one parent (or \$11.67 per hour each, if two parents work).**

The annual Household Survival Budget for a single adult is \$16,932, an increase of 17 percent since 2007. The single-adult budget translates to an hourly wage of \$8.47.

Figure 15.  
Household Survival Budget, Iowa Average, 2014

Iowa Average – 2014			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE 2007 – 2014
<b>Monthly Costs</b>			
Housing	\$422	\$623	12%
Child Care	\$-	\$745	10%
Food	\$176	\$533	20%
Transportation	\$351	\$702	8%
Health Care	\$147	\$587	43%
Miscellaneous	\$128	\$354	17%
Taxes	\$187	\$346	35%
<b>Monthly Total</b>	\$1,411	\$3,890	17%
<b>ANNUAL TOTAL</b>	\$16,932	\$46,680	17%
<b>Hourly Wage</b>	\$8.47	\$23.34	17%

Source: See Appendix C

In comparison to the annual Household Survival Budget, the U.S. poverty level was \$23,850 per year for a family of four and \$11,670 per year for a single adult in 2014. In that same year, the Iowa median family income was \$67,771 per year, and the median household income was \$53,712.

*“The average annual Household Survival Budget for a four-person family living in Iowa is \$46,680, an increase of 17 percent from the start of the Great Recession in 2007, driven primarily by a 43 percent increase in the cost of health care and a 20 percent increase in the cost of food.”*



Increased costs occurred primarily from 2007 to 2010, but increases continued through 2014. The 12 percent increase in housing, while below the 14 percent national rate of inflation, is still surprising in that it happened during a downturn in the housing market. However, it is understandable when seen against the backdrop of the foreclosure crisis that occurred at the top and middle of the housing market during the Great Recession. As foreclosed homeowners moved into lower-end housing, there was increased demand for an already limited housing supply, and housing prices rose accordingly.

The Household Survival Budget varies across Iowa counties. The basic essentials are least expensive in several rural counties for a family at \$45,708 per year, and in Jones County for a single adult at \$15,612. They are most expensive in Johnson County for a family at \$51,480, and in Marion County for a single adult at \$19,392. For each county's Survival Budget, see Appendix J.

## Housing

The cost of housing for the Household Survival Budget is based on the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

Housing costs vary by county in Iowa. Rental housing is least expensive for a two-bedroom apartment in most rural counties at \$579 per month and for an efficiency apartment in Jones County at \$344. Rental housing is most expensive for a two-bedroom apartment in Johnson County at \$851 per month and for an efficiency apartment in Marion County at \$566. To put these costs in national context, the National Low Income Housing Coalition (NLIHC) reports that Iowa is one of the least expensive states in the country for housing, ranking 47th (NLIHC, 2015).

In the Household Survival Budget, housing for a family accounts for 16 percent of the budget, which is well below HUD's affordability guidelines of 30 percent (HUD, 2013). However, for a single adult in Iowa, an efficiency apartment accounts for 30 percent of the Household Survival Budget and the renter would just be considered "housing burdened." The availability of affordable housing units is addressed in Section V.

## Child Care

Child care is an especially crucial issue in Iowa, which has the highest percentage in the nation (76 percent) of children under 6 with all available parents in the workforce (Annie E. Casey Foundation, 2014). Income inadequacy rates in the state are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of \$745 per month (\$381 per month for an infant and \$364 for a 4-year-old).

Though home-based child care sites are registered with the state, the quality of care that they provide is not fully regulated and may vary widely between locations. However, licensed and accredited child care centers, which are regulated to meet standards of quality care, are significantly more expensive with an average cost of \$928 per month (\$496 per month for an infant and \$432 for a 4-year-old). Child care costs in Iowa are compiled by the Iowa Department of Human Services (Iowa Department of Human Services, 2014).

*"The cost of housing for the Household Survival Budget is based on the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family."*

*“The cost of child care in Iowa increased by 10 percent through and after the Great Recession, from 2007 to 2014. These increases have made child care costs prohibitive for many ALICE families, not just in Iowa but nationwide.”*

Costs vary across counties: the least expensive home-based child care for two children, an infant and a preschooler, is found in Sac County at \$736 per month, and the most expensive home-based child care is in Dallas, Grundy, Guthrie, Johnson, Madison, Polk, and Warren counties at \$778 per month.

Child care for two children accounts for 19 percent of the family’s budget, their greatest expense. The cost of child care in Iowa increased by 10 percent through and after the Great Recession, from 2007 to 2014. These increases have made child care costs prohibitive for many ALICE families, not just in Iowa but nationwide. For example, a recent study from the Oregon Child Care Research Partnership found that it was 24 percent harder (measured by increases in prices combined with decreases in income) for a family to purchase care in 2012 than in 2004, and 33 percent harder for single parents (Weber, 2015).

## Food

The original U.S. poverty level was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The food budget for the Household Survival Budget is based on the U.S. Department of Agriculture’s (USDA) Thrifty Food Plan, in keeping with the purpose of the overall budget to show the minimal budget amount possible for each category. The Thrifty Food Plan is also the basis for Supplemental Nutrition Assistance Program (SNAP) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account regional variation across the country but not localized variation, which can be even greater, especially for fruits and vegetables (Hanson, 2008; Leibtag, Ephraim, and Kumcu, 2011).

Within the Household Survival Budget, the cost of food in Iowa is \$533 per month for a family of two adults and two young children and \$176 per month for a single adult (USDA, 2014). The cost of food increased in Iowa by a surprisingly large 20 percent from 2007 to 2014, 43 percent more than the rate of inflation. The original FPL was based on the premise that food accounts for one-third of a household budget, so that a total household budget was the cost of food multiplied by three. Yet with the large increases in the cost of other parts of the household budget, food now accounts for only 14 percent of the Household Survival Budget for a family and 12 percent for a single adult in Iowa. Because the methodology of the FPL has not evolved in tandem with changing lifestyles and work demands, the FPL significantly underestimates the cost of even the most minimal household budget today.

## Transportation

The fourth item in the Household Survival Budget is transportation, a prerequisite for most employment in Iowa. The average cost of transportation by car is several times greater than by public transport. According to the Consumer Expenditure Survey, an Iowa family pays an average of \$702 per month for gasoline, motor oil, and other vehicle expenses. The Household Survival Budget in Figure 15 shows state average transportation costs adjusted for household size. Actual county costs are shown in Appendix J.

Transportation costs represent 18 percent of the average Household Survival Budget for a family and 25 percent for a single adult. These costs are lower than in other budgets for

households with incomes similar to ALICE. The Housing and Transportation Affordability Index finds that for low-income Iowa households, transportation costs take up more than 30 percent of the household budget in metro Des Moines, and up to 35 percent in more rural parts of Iowa (Center for Neighborhood Technology, 2015).

Public transportation is typically the cheapest form of transportation, but it is not generally available in any part of Iowa. Therefore, workers in the state must have a car to get to work, which is a significant additional cost for ALICE households.

## Health Care

The fifth item in the Household Survival Budget is health care costs. The health care budget includes the nominal out-of-pocket health care spending indicated in the Consumer Expenditure Survey. In 2014, the average health care cost in Iowa was \$147 per month for a single adult (10 percent of the budget) and \$587 per month for a family (15 percent of the budget), which represents an increase of 43 percent from 2007 to 2014. Since it does not include health insurance, such a low health care budget is not realistic in Iowa, especially if any household member has a serious illness or a medical emergency.

Because ALICE does not qualify for Medicaid but cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the “shared responsibility payment” – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2014 is the higher of these: 1 percent of household income, yearly premium for the national average price of a Bronze plan sold through the Marketplace, or \$95 per adult and \$47.50 per child under 18, for a maximum of \$285 (U.S. Centers for Medicare & Medicaid Services, 2016).

Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a prohibitive additional budget expense for ALICE families. For example, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs in Iowa, with wide geographic variation across the state. Costs for daily adult day care range from \$1,395 per month in Dubuque to \$1,517 in Sioux City; costs for assisted living range from \$2,621 per month in Sioux City to \$3,627 in Des Moines (John Hancock, 2013).

*“Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a prohibitive additional budget expense for ALICE families.”*

## Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in Iowa, even for low-income households. Taxes represent 13 percent of the average Household Survival Budget for a single adult, and with credits and exemptions, only 9 percent for a family. A single adult in Iowa earning \$17,000 per year pays on average \$187 in federal and state taxes, and a family earning around \$46,000 per year, benefitting from the federal Child Tax Credit and the Child and Dependent Care Credit, pays approximately \$346. These rates include standard federal and state deductions and exemptions. Iowa income tax rates remained flat from 2007 to 2014, but the income brackets increased slightly, and the reduced payroll tax rates ended in 2013. The largest portion of the tax bill is for payroll deduction taxes for Social Security and Medicare. Though taxes increased only slightly, as the entire budget increased more taxes were required. Because of this, the average tax bill for a single adult increased by 14 percent and for a family increased by 57 percent from 2007 to 2014 (Internal Revenue Service (IRS) and Iowa Department of Treasury, 2007, 2010 and 2014). For tax details, see Appendix C.

The Earned Income Tax Credit (EITC), a benefit for working individuals with low to moderate incomes, is not included in the tax calculation because the gross income threshold for EITC is below the ALICE Threshold, \$43,756 vs. \$46,680 for a family of four and \$14,590 vs. \$16,932 for a working adult. However, many ALICE households at the lower end of the income scale are eligible for EITC (IRS, 2014). The IRS estimates that the federal EITC helped more than 208,000 families in Iowa in 2014, reaching 78 percent of those eligible. In addition, between 2011 and 2013 the federal EITC and the Child Tax Credit lifted 70,000 Iowa taxpayers out of poverty, including 39,000 children. The Iowa EITC is 15 percent of the federal credit (IRS, 2014; Tax Policy Center, 2015; Center on Budget and Policy Priorities, 2013).

As in many states in the U.S., in Iowa, low- or middle-income groups pay more of their income in state and local taxes than wealthy families. In addition, the state's deduction for paid federal income taxes benefits wealthy residents more than middle- and low-income residents (Iowa Department of Treasury, 2014; Institute on Taxation and Economic Policy, 2013).

## What is Missing from the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a “get-ahead” budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories. It could be used for essentials such as toiletries, diapers, cleaning supplies, or work clothes. With changes in technology over the last decade, phone usage has shifted so dramatically that the Miscellaneous category could also have to cover the cost of a smartphone, which many people use in place of a home landline. According to the Pew Research Center, nearly two-thirds (64 percent) of U.S. adults owned a smartphone in 2014, up from 35 percent in 2011. Nearly half (46 percent) of smartphone owners say their smartphone is something “they couldn’t live without.” Yet at the same time, this added expense has presented new challenges. Almost one-quarter (23 percent) of Pew survey respondents report that they have canceled or suspended their smartphone service at some point because of cost (Pew Research Center, 2015).

The Miscellaneous category is not enough to purchase cable service, or cover automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. And there is no room in the Household Survival Budget for a financial indulgence such as holiday gifts or a new television – something that many households take for granted. This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households and the wider community – are discussed in Section VI.

## THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the **Household Stability Budget** is a measure of how much income is needed to support and sustain an economically viable household. The Stability Budget represents the basic household items necessary for a household to participate in the modern economy in a sustainable manner over time. **In Iowa, the Household Stability Budget is \$94,020 per year for a family of four – double the Household Survival Budget** (Figure 16). That comparison highlights yet again how minimal the expenses are in the Household Survival Budget.

*“The Household Survival Budget is a bare-minimum budget, not a ‘get-ahead’ budget.”*

Figure 16.

## Average Household Stability Budget vs. Household Survival Budget, Iowa, 2014

Iowa Average – 2014			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Stability	Survival	Percent Difference
<b>Monthly Costs</b>			
<b>Housing</b>	\$924	\$623	39%
<b>Child Care</b>	\$928	\$745	22%
<b>Food</b>	\$1,021	\$533	63%
<b>Transportation</b>	\$1,174	\$702	50%
<b>Health Care</b>	\$1,009	\$587	53%
<b>Cell Phone</b>	\$99	\$-	NA
<b>Savings</b>	\$516	\$	NA
<b>Miscellaneous</b>	\$516	\$354	37%
<b>Taxes</b>	\$1,648	\$346	131%
<b>Monthly Total</b>	\$7,835	\$3,890	67%
<b>ANNUAL TOTAL</b>	\$94,020	\$46,680	67%
<b>Hourly Wage</b>	\$47.01	\$23.34	67%

*“Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category.”*

Source: See Appendix D

The spending amounts in the Household Stability Budget are those that can be maintained over time. Better quality housing that is safer and needs fewer repairs is represented in the median rent for single adults and single parents, and in a moderate house with a mortgage. Child care has been upgraded to licensed and accredited child care, where quality is fully regulated. Food is elevated to the USDA’s Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus one meal out per month, which is realistic for a working family. For transportation, the Stability Budget includes leasing a car, which allows drivers to more easily maintain a basic level of safety and reliability. For health care, the budget adds in health insurance and is represented by the cost of an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget.

Because most jobs now require access to the internet and a smartphone, this year’s Household Stability Budget includes the cost of a cell phone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The least expensive option has been selected from the Consumer Reports plan comparison. Full details and sources are listed in Appendix D, as are the Household Stability Budget figures for a single adult.

Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of \$516 per month for a family is probably enough to invest in education and retirement, while \$163 per month for a single adult might be enough to cover the monthly payments on a student loan or build toward the down payment on a house. However, in many cases, the reality is that savings are used for an emergency and never accumulated for further investment.

The Household Stability Budget for an Iowa family with two children is moderate in what it includes, yet it still totals \$94,020 per year. This is double the Household Survival Budget of \$46,680 and well above the Iowa median family income of \$67,771 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn \$23.51 per hour or one parent must earn \$47.01 per hour.

The Household Stability Budget for a single adult totals \$28,404 per year, 68 percent higher than the Household Survival Budget, but lower than the Iowa median earnings for a single adult of \$33,520. To afford the Household Stability Budget, a single adult must earn \$14.20 per hour.

## COMPARISON WITH OTHER BUDGETS

How do the Household Survival and Stability Budgets compare with other measures? The Household Survival Budget is the lowest of all family budget measures, except the Federal Poverty Level. It is designed to measure the bare minimum required to live and work in the modern economy, and it is not sustainable over time. Other measures, including the Iowa Policy Project’s (IPP) Cost of Living Budget and the Economic Policy Institute’s (EPI) Family Budget Calculator, provide for greater housing and child care quality, more nutritious food, and less risky transportation and health care (Fisher and French, 2014; Economic Policy Institute, 2014). Though slightly more comfortable, these budgets, too, are limiting and would be difficult to sustain for long periods of time. To put all of these budgets in perspective, the Household Stability Budget estimates the cost for the range of household items at the level needed to support and sustain an economically viable household—and it is significantly higher than both the other measures and Iowa’s median family income.

Comparing the Household Survival Budget and the IPP’s Cost of Living Budget for a family of four in Polk County (Iowa’s most populous county), the Survival Budget assumes more basic costs in all categories, except for taxes:

- **Housing:** The Survival Budget reflects HUDs 40<sup>th</sup> rent percentile for a two-bedroom apartment. IPP also uses HUD’s parameter but adds utilities and taxes, even though HUD reports that those are included in their totals.
- **Child Care:** The Survival Budget reflects the cost of home-based child care; IPP does the same, but at a slightly higher number. Child Care totals for the Household Survival and Stability budgets may exceed IPP costs because the ALICE budgets use child care data for one infant and one preschooler. IPP’s budget uses data for one 4-year-old and one school-age child, a configuration for which child care costs are lower.
- **Food:** The Survival Budget reflects the cost for the USDA’s Thrifty Food Plan; IPP reports the USDA’s slightly more generous Low-Cost Food Plan.
- **Transportation:** The two budgets are similar in terms of operating costs for a car.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses; IPP instead reports the cost of employer-sponsored health insurance or the lowest-cost Silver plan available through Iowa’s health insurance Exchange.
- **Miscellaneous:** Both plans have a modest additional category: In the Survival Budget, it is 10 percent of the budget for cost overruns, and in IPP’s budget, it is a category for essential clothing and household expenses.

*“The Household Survival Budget is the lowest of all family budget measures, except the Federal Poverty Level. It is designed to measure the bare minimum required to live and work in the modern economy, and it is not sustainable over time.”*

The result is that the IPP Cost of Living Budget allows slightly more cushion for households, and the total is 15 percent higher than the Survival Budget for a family of four in Polk County (Fisher and French, 2014).

Comparing the Household Survival Budget for Polk County and the EPI's Family Budget Calculator for the Des Moines metro area (which occupies most of Polk County) for a family of four, the Survival Budget uses more basic budget items in most categories:

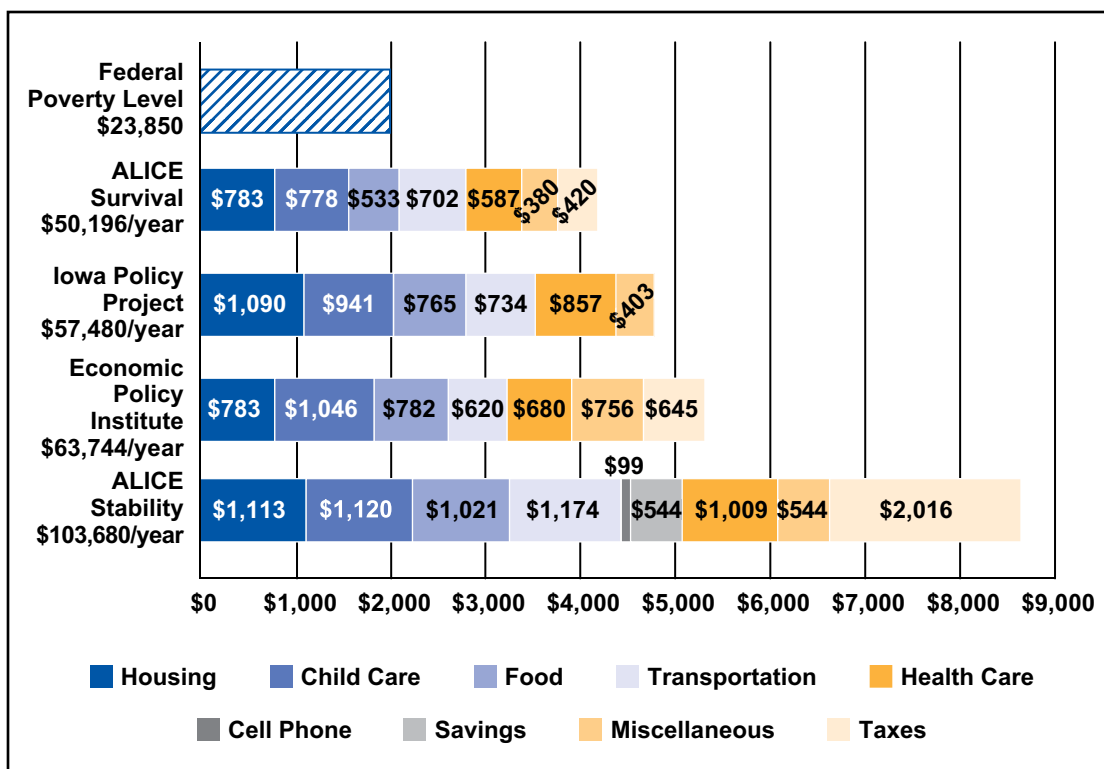
- The budgets are similar for **Housing, Transportation, and Taxes**.
- **Child Care:** The cost of licensed and accredited child care centers used by EPI is significantly higher than the Survival Budget's home-based child care. Child Care totals for the Household Survival and Stability budgets may exceed EPI costs because the ALICE budgets use child care data for one infant and one preschooler. EPI's Family Budget Calculator uses data for one 4-year-old and one school-age child, a configuration for which child care costs are lower.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan, while the Family Budget Calculator uses the USDA's Low-Cost Food Plan.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses; the Family Budget Calculator reports the cost based on the least expensive Bronze plan.
- **Miscellaneous:** The Survival Budget allocates 10 percent for cost overruns, but the Family Budget also includes costs for apparel, personal care, and household supplies.

In Summary, the Family Budget Calculator allows more cushion for households, and the total is 27 percent higher than the Survival Budget for a family of four in Polk County, and 11 percent higher than the IPP budget (Economic Policy Institute, 2014).

While the Household Survival Budget provides the lowest estimate of a household's needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here. It includes a 30-year mortgage for a three-bedroom house, licensed and accredited child care, the USDA's Moderate Food Plan (and two meals out per month), leasing a car, employer-sponsored health care, the cost of a cell phone, and savings. At an annual budget of \$103,680 for a family with two working adults and two children, the Stability Budget exceeds the EPI's Family Budget Calculator by 63 percent and the IPP's Cost of Living Budget by 80 percent. The Stability Budget exceeds the other budgets in each category by at least 18 percent with only two exceptions: The Stability Budget estimates the cost of housing at 2 percent higher than the IPP's Cost of Living Budget, and the cost of child care at 7 percent higher than the EPI's Family Budget Calculator.

*“While the Household Survival Budget provides the lowest estimate of a household's needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here.”*

Figure 17.  
Household Budget Comparison, Family of Four, Polk County, Iowa, 2014



Source: ALICE Household Survival Budget, 2014; Iowa Policy Project and the Economic Policy Institute's Family Budget Calculator, 2014



# III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

## AT-A-GLANCE: SECTION III

- Both the Great Recession and the reshaping of the U.S. economy over the last 35 years have had an impact on the economy in Iowa, although that impact has not been as harsh as in much of the rest of the country.
- In 2014, the unemployment rate in Iowa was 4.2 percent—significantly lower than the national rate of 7.2 percent—and the underemployment rate was 8.8 percent, well below the national rate of 13.8 percent.
- In Iowa, 68 percent of jobs pay less than \$20 per hour, with 48 percent of those paying between \$10 and \$15 per hour.
- A full-time job that pays \$15 per hour grosses \$30,000 per year, which is only 64 percent of the Household Survival Budget for a family of four in Iowa.
- There are more than 47,500 retail salesperson jobs in Iowa, paying on average of \$9.13 per hour. This salary falls short of meeting the family Household Survival Budget by more than \$28,000 per year.
- However, the number of higher-paying jobs in Iowa has increased: Those paying between \$20 and \$30 per hour rose by 24 percent between 2007 and 2014.
- In 2011, 22 percent of Iowa’s households had less than \$4,632 in savings or other assets.
- From 2007 to 2012, housing values in Iowa fluctuated from year to year, reaching a low in 2011 and then increasing 7 percent by the end of 2014. Many homeowners who could not keep up with mortgage payments were forced to sell their homes at a loss.
- Many households in Iowa do not use basic banking services. In 2011, 42 percent of Iowa’s households with an annual income below \$50,000 had used an Alternative Financial Product such as non-bank money orders or non-bank check cashing.

*“The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets.”*

More than any demographic feature, ALICE households are defined by their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets. As a consequence, these households are more likely to use costly alternative financial services and to risk losing their housing in the event of an unforeseen emergency or health issue. This section examines the declining job opportunities and savings trends for ALICE households in Iowa.

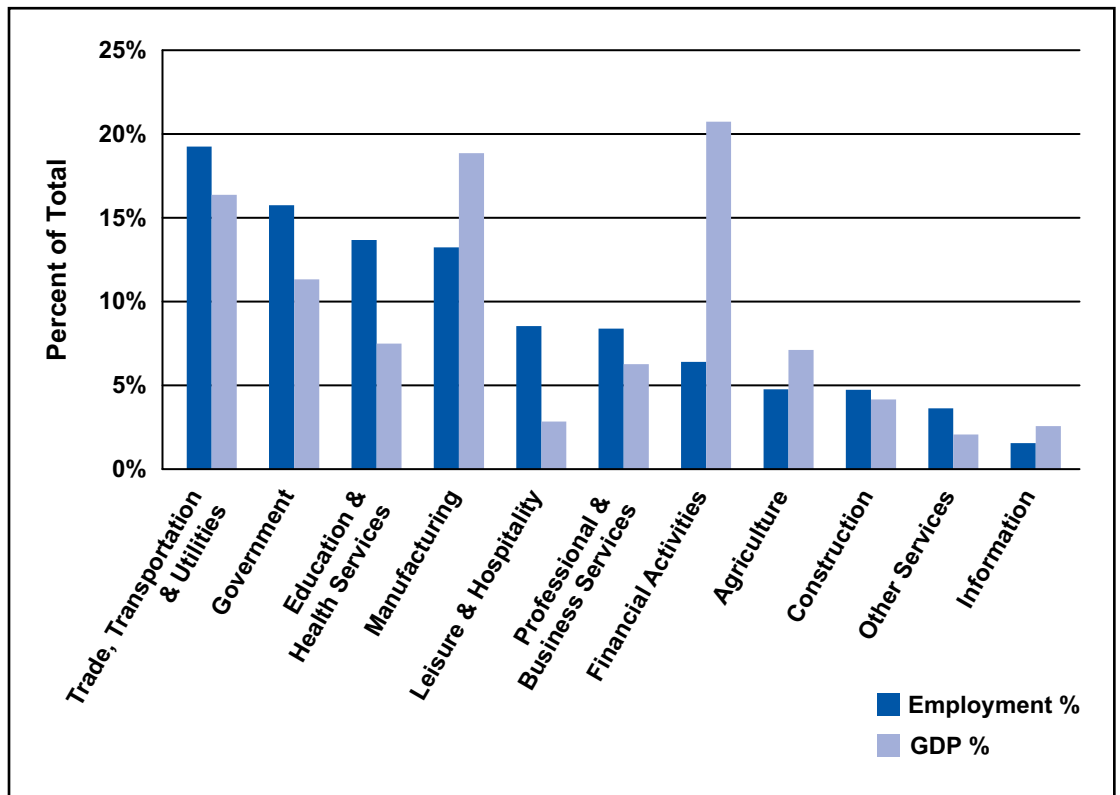
*“Changes in the labor market over the past 35 years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy.”*

Changes in the labor market over the past 35 years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. Most notably, middle-wage, middle-skill jobs have declined while lower-paying service occupation levels have grown (Autor, 2010; National Employment Law Project, 2014). These changes, added to the effects of the Great Recession, have greatly impacted the Iowa economy, particularly by increasing the consolidation of farms into larger and more technologically advanced operations (USDA, 2012). But with Iowa’s broad mix of industries and range of manufacturing products, the impact of these changes has not been as harsh as in much of the rest of the country.

During the Great Recession, Iowa’s Gross Domestic Product (GDP) fell less than 1 percent, from \$137.4 billion in 2007 to \$136.7 billion in 2009. Recovery has been slow and steady; GDP surpassed 2007 levels by 2011 and continued to more than \$152 billion in 2014 (Federal Reserve, 2016). At the same time, changes in employment have taken a slightly different trajectory. Labor force participation has declined over the last two decades, from a high of 73.4 percent in 1996 to a low of 69 percent in 2012; it was 70.1 percent in 2014. This means that even though the unemployment rate was low at 4.2 percent\* in 2014, the number of adults in the workforce had only started to increase after the end of the Great Recession (Bureau of Labor Statistics (BLS), 2014). These changes to Iowa’s economy have had a significant downward effect on both the income and the assets of ALICE households.

\*Iowa state average unemployment rate for 2014 from the Bureau of Labor Statistics (BLS). Note that Appendix J, the Iowa County Pages, uses the 2014 Iowa state average unemployment rate from the American Community Survey, which was 4.4 percent.

**Figure 18.**  
**Iowa Economy, Employment, and GDP by Industry, 2014**



Source: Bureau of Labor Statistics, 2014

The Iowa economy consists of several strong sectors, but a given industry's contribution to the state GDP does not always match its level of employment or wages (Figure 18). For example, the largest industry in terms of contribution to GDP is finance, yet employment in the financial industry ranks 7<sup>th</sup> out of 11 industries statewide. Manufacturing and agriculture also make significantly larger contributions to GDP than to employment. Conversely, several industries—trade, transportation, and utilities; government; educational and health services; and leisure and hospitality—carry more weight as employers than their financial contribution to GDP would indicate (BLS, 2014). Because Iowa is a national leader in agriculture, industry statistics do not fully capture the impact of agriculture on the state's economy (USDA, 2012).

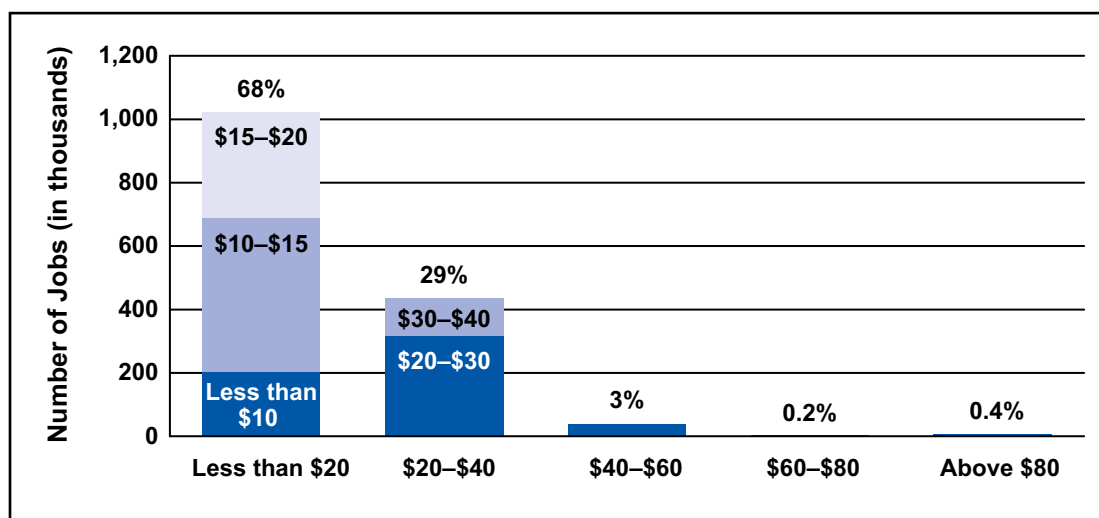
Different industries are also concentrated in different parts of the state, so that national market shifts in one industry may have a more local effect in some counties than in others depending on the dominant industry in a particular geographic area. This is particularly true for agriculture: Agriculture and forestry employ more than 15 percent of the labor force in Audubon, Osceola, and Pocahontas counties, but less than 5 percent across the state (USDA, 2012).

## INCOME CONSTRAINED

One of the defining characteristics of ALICE households is that they are “Income Constrained”. Changes in Iowa's economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs. **In Iowa, 68 percent of jobs pay less than \$20 per hour, with 48 percent of those paying between \$10 and \$15 per hour** (Figure 19). Another 29 percent of jobs pay between \$20 and \$40 per hour, with 73 percent of those paying between \$20 and \$30 per hour. Only 3 percent of jobs pay between \$40 and \$60 per hour; 0.2 percent pay between \$60 and \$80 per hour, and another 0.4 percent pay above \$80 per hour. **A full-time job that pays \$15 per hour grosses \$30,000 per year, which is 64 percent of the Household Survival Budget for a family of four in Iowa.**

*“One of the defining characteristics of ALICE households is that they are ‘Income Constrained’. Changes in Iowa's economy over the last several decades have reduced the job opportunities for ALICE households.”*

Figure 19.  
Number of Jobs by Hourly Wage, Iowa, 2014



Source: Bureau of Labor Statistics, 2014

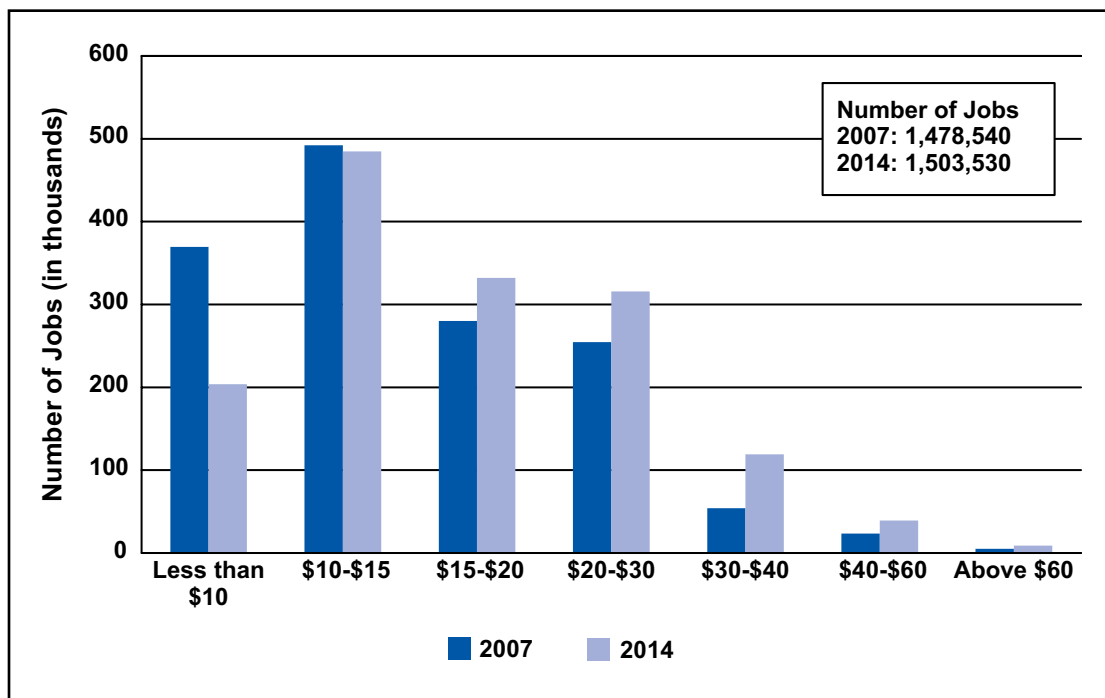
Over the last several decades, Iowa experienced a structural shift from relatively high-wage manufacturing jobs to relatively low-wage service industry jobs, such as office and administrative support, sales, education and training, transportation and material moving, and

*“Service sector jobs have become an essential and dominant component of Iowa’s economy, with occupations employing the largest number of workers now concentrated in this sector.”*

food preparation and serving (Battelle Technology Partnership Practice, 2014; Iowa Workforce Development, 2014). At the same time, the Center for Economic and Policy Research estimates that relative to 1979, the national economy has lost about one-third of its capacity to generate good jobs—those that pay at least \$37,000 per year and offer employer-provided health insurance and an employer-sponsored retirement plan (Schmitt and Jones, 2012).

While the economy has been changing over time, the period from 2007 to 2014 in Iowa shows a positive shift toward jobs that are higher-paying (Figure 20). The number of total jobs in Iowa increased by 2 percent, from 1.479 million in 2007 to 1.503 million in 2014. The number of jobs paying less than \$10 per hour fell by almost half (45 percent), and those paying \$10 to \$15 per hour fell by 1 percent. At the same time, those paying \$15 per hour and more increased—those paying \$15 to \$20 per hour by 19 percent, and those paying \$20 to \$30 per hour by 24 percent. Though the total number of jobs paying more than \$30 per hour is much lower, they increased by large margins: \$30 to \$40 per hour jobs more than doubled, while those paying \$40 to \$60 per hour increased by 69 percent and those paying above \$60 per hour by 79 percent (BLS, 2007 and 2014).

**Figure 20.**  
**Number of Jobs by Hourly Wage, Iowa, 2007 to 2014**



Source: Bureau of Labor Statistics, 2014

Service sector jobs have become an essential and dominant component of Iowa’s economy, with occupations employing the largest number of workers now concentrated in this sector. Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses’ aides, and security guards cannot telecommute or be outsourced. Of the top 20 largest occupations in terms of number of jobs (Figure 21), all require the worker to be there in person. Yet only 56 percent of the jobs pay enough to support the average Iowa family Household Survival Budget of \$46,680 with both parents working, each for more than \$11.67 per hour. None support a family with only one parent working, earning more than \$23.34 per hour; only two – nurses and sales representatives – even come close. This means that Iowa’s economy is dependent on jobs whose wages are so low that workers cannot afford to live near their jobs even though most are required to work on-site.

Low-paid, service-sector workers cannot afford the Household Survival Budget. For example, the most common occupation in Iowa is retail salespersons; there are more than 47,500 retail salespersons' jobs in the state, paying on average \$9.13 per hour, or \$18,260 full-time year round. **These jobs fall short of meeting the family Household Survival Budget by \$28,420 per year.**

Figure 21.  
Occupations by Employment and Wage, Iowa, 2014

Occupation	Number of Jobs	Median Hourly Wage
Retail salespersons	47,500	\$9.13
Cashiers	42,510	\$7.66
Truck drivers	37,890	\$16.56
Food prep, including fast food	35,430	\$7.28
Office clerks, general	34,930	\$11.50
Registered nurses	29,550	\$23.04
Customer service reps	24,670	\$13.15
Waiters and waitresses	24,120	\$7.07
Team assemblers	23,830	\$12.92
Janitors and cleaners	23,130	\$9.94
Laborers and movers, hand	22,870	\$10.48
Bookkeeping, accounting clerks	21,450	\$13.46
Nursing aides, orderlies	20,850	\$10.85
Secretaries	19,600	\$12.32
Stock clerks and order fillers	19,180	\$9.26
Elementary school teachers	18,380	\$18.41
Sales representatives	17,630	\$21.50
Teacher assistants	14,330	\$9.59
Maintenance and repair workers	14,060	\$15.43
Exec secretaries and admin assistants	12,910	\$6.42

*“Low-paid, service-sector workers cannot afford the Household Survival Budget.”*

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2014

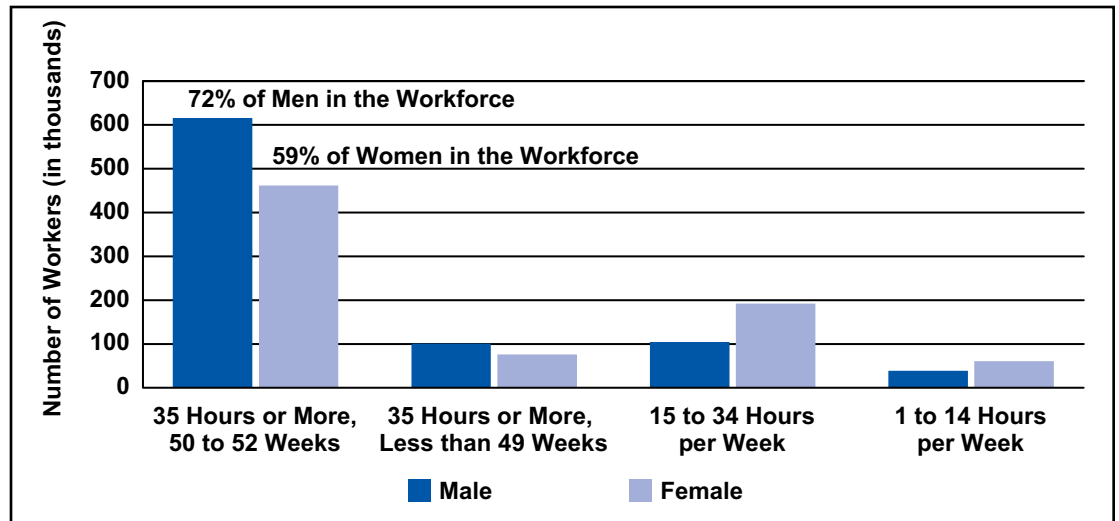
In addition to those who were unemployed in Iowa (4.2 percent) as defined by the BLS unemployment rate in 2014, there are many residents who are underemployed—people who are employed part time for economic reasons or who have stopped looking for work but would like to work (8.8 percent). While the unemployment rate has fallen by 52 percent since 2009, the underemployment rate has fallen by just 3 percent (BLS, 2014).

Of those employed in Iowa in 2014, 72 percent of men (615,991) and 59 percent of women (461,979) worked full time (defined as 35 hours or more per week, 50 to 52 weeks per year). However, 28 percent of men and 41 percent of women worked part time (Figure 22). Jobs paying less than \$20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts.

*“Changes in the sources of income for Iowa households during the period from 2007 to 2014 show that the turbulent economy affected different families in different ways.”*

Figure 22.

## Full-Time and Part-Time Employment by Gender, Iowa, 2014



Source: American Community Survey, 2014

## Shifts in Sources of Income

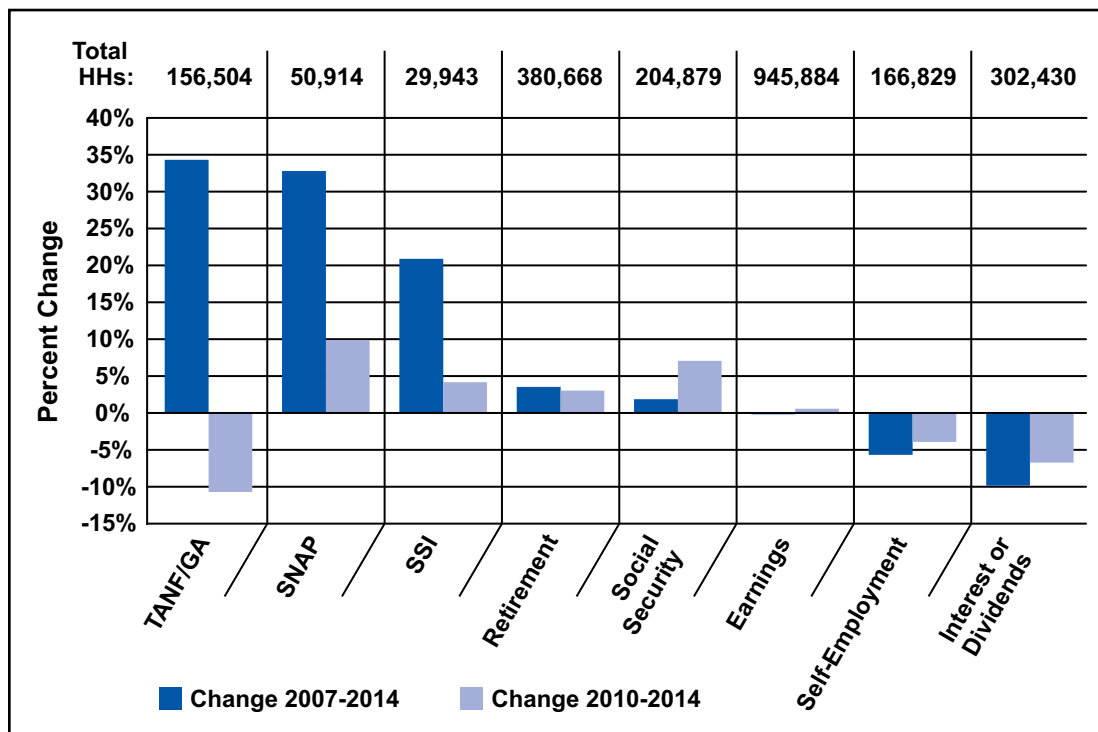
Changes in the sources of income for Iowa households during the period from 2007 to 2014 show that the turbulent economy affected different families in different ways (Figure 23). The toughest economic years were during the Great Recession, from 2007 to 2010, when most of the changes occurred (shown in Figure 23 in dark blue). Some of those trends have since been reversed, but none have returned to pre-2007 levels.

The number of households earning a wage or salary income stayed flat from 2007 to 2010 and then increased by just 1 percent from 2010 to 2014, reflecting the lower number of workers in the labor force. The number of households with self-employment income decreased by 6 percent from 2007 to 2010, then fell 4 percent from 2010 to 2014. Interest, dividend, and rental income decreased by 10 percent during the Great Recession and then by another 7 percent over the ensuing four years (American Community Survey, 2014).

Over the entire time period, the impact of both the aging population and the increasing reliance on a low-wage service economy was evident in a 7 percent increase in the number of households receiving retirement income and a 9 percent increase in households receiving Social Security income. In 2013, in fact, Iowa had the highest percentage in the country of workers participating in employment-based retirement plans, at 57 percent (the Corporation for Enterprise Development (CFED), 2016).

Figure 23.

## Percent Change in Household Sources of Income, Iowa, 2007 to 2014



*“While not all ALICE households qualified for government support between 2007 and 2014, many that became unemployed during this period began receiving government assistance for the first time.”*

Source: American Community Survey, 2014

The impact of the financial downturn on households was also evident in the striking increase in the number of Iowa households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2014, many that became unemployed during this period began receiving government assistance for the first time. The number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, increased by 20 percent. The number of households receiving Supplemental Nutrition Assistance Program benefits (SNAP, formerly Food Stamps) increased by 46 percent. At the same time, the number of households receiving Supplemental Security Income (SSI) increased by 26 percent; SSI includes payments to low-income people who are 65 and older and to people of any age who are blind or disabled.

## ASSET LIMITED

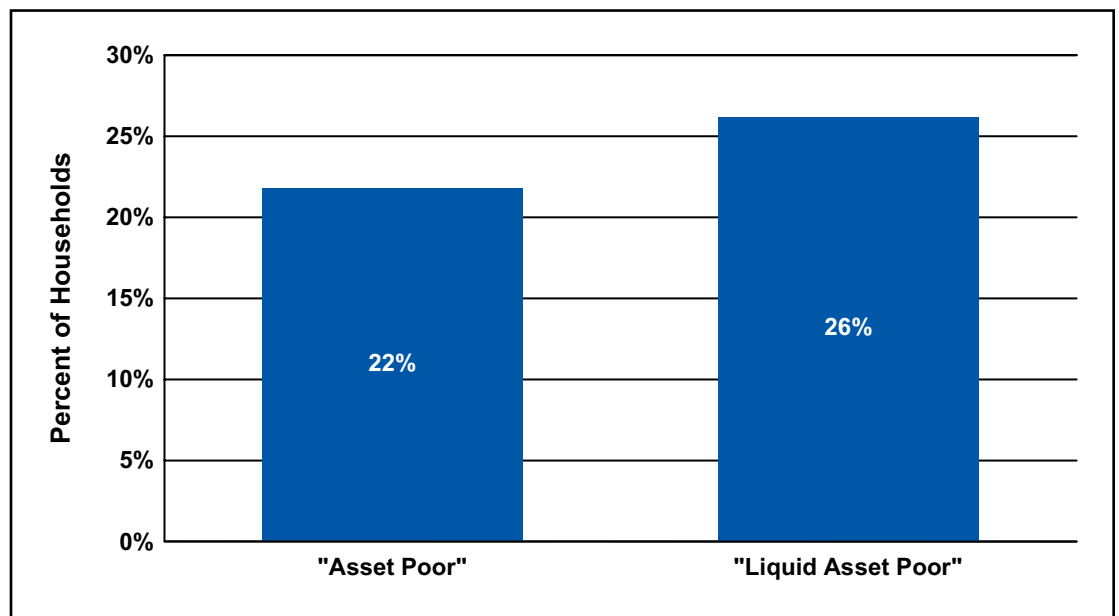
The second defining feature of ALICE households is their lack of assets. Without assets and with low incomes, ALICE households are especially vulnerable to unexpected emergencies or even small fluctuations in income, and they risk economic instability in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. The lack of assets also increases ALICE households’ costs, such as alternative financing fees and high interest rates, which limit efforts to build more assets (Barr and Blank, 2009; Rothwell and Goren, 2011). **Nationally, the average net worth of the lower-income half of American households was \$11,000 in 2013, 50 percent less than the average wealth of the lower-income half of families in 1989.** About a quarter of those families had zero or negative net worth (Board of Governors of the Federal Reserve System, 2014).

*“Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Iowa.”*

Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Iowa. In 2011, 22 percent of Iowa households were considered to be “asset poor”, defined by CFED as not having enough net worth to subsist at the poverty level for three months without income. In other words, an asset-poor family of three in that year had less than \$4,632 in savings or other assets. The percentage of households without sufficient “liquid assets” was even higher, at 26 percent. “Liquid assets” include cash or a savings account, but not a vehicle or home (CFED, 2012) (Figure 24). These rates fit with national trends: A 2014 national survey by the Federal Reserve found that 47 percent of all respondents and two-thirds of respondents with a household income under \$40,000 say they either could not cover an emergency expense costing \$400, or would cover it by selling something or borrowing money (Federal Reserve, 2015).

**Many more households would be considered “asset poor” if the criterion were an inability to subsist without income for three months at the ALICE Threshold instead of at the outdated Federal Poverty Level.** The Pew Research Center reports that almost half of Americans, 48 percent of survey respondents, state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

Figure 24.  
**Households by Wealth, Iowa, 2011**



Source: American Community Survey, 2012; Corporation for Enterprise Development, 2011

## Types of Assets

Almost by definition, those with lower incomes have fewer assets, but they also have different types of assets. Households with income in the lowest quintile are less likely than households in the highest income quintile to have assets of any kind, to have a regular checking account, or to own a motor vehicle. They are only half as likely to have interest-earning assets at financial institutions or to own a business or a home; and they are far less likely to own stocks or mutual funds, or to have an IRA or a 401(k) savings plan (U.S. Census, 2011).

After a bank account, the most common assets are vehicles, homes, and investments. Data on wealth and assets at the state level is limited, but the American Community Survey provides some basic figures.



## Vehicles

Ninety percent of households in Iowa own a vehicle (a very broad category that includes cars, vans, sport utility vehicles, trucks, motor homes, recreational vehicles, motorcycles, boats, airplanes, and helicopters); most own two or three (Figure 25). Nationally, the most commonly held type of non-financial asset in 2013 was vehicles. Between 2010 and 2013, the share of families owning a vehicle declined slightly from 86.7 percent to 86.3 percent. In 2013, 31 percent of families had vehicle loans (Bricker et al., September 2014). While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally decreases over time.

Most households in Iowa own a vehicle because owning a car is essential for work, but many ALICE households need to borrow money in order to buy a vehicle. The auto debt per capita in Iowa more than doubled from 1999 to 2012 to \$3,150, the 7<sup>th</sup>-highest level in the country (Bankrate, 2014).

Nationally, low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and resort to non-traditional financing such as car-title loans. Iowa capped the interest rates on these loans in 2007, effectively shutting down the industry within the state. Iowa is now one of 30 states without significant high-cost car-title lending (Center for Responsible Lending, 2014; Mills, 2014; Zabritski, 2015).

However, there is a robust national market in other kinds of subprime vehicle loans. “Buy Here Pay Here” loans account for 14 percent of the used car loan market nationally, and banks, credit unions, and especially wholly-owned finance subsidiaries of car manufacturers are also making subprime loans to customers. In fact, in 2014, 28 percent of new car loans and 57 percent of used car loans were subprime. In the current low-interest banking market, the average rate for a prime loan in 2014 was 5 percent, while the average subprime rate was far more attractive to lenders at 20 percent. That difference means that customers with fair credit spend about six times more to finance a vehicle than those with excellent credit, which equates to \$6,176 in additional interest payments over the life of a \$20,000, five-year loan (Kiernan, 2016; Bankrate, 2014).

*“Nationally, low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and resort to non-traditional financing such as car-title loans.”*

## Home Ownership

The next most common asset in Iowa is a home, an asset that has traditionally provided financial stability. In 2014, 71 percent of Iowa households owned their own home, although nearly two-thirds of those had a mortgage. Interestingly, 48 percent of the state’s households with income below the ALICE Threshold own their home. Yet the number of homeowners in Iowa has fallen over the last decade. The rate of homeownership peaked in 2001 at 76.6 percent and has fallen steadily since (Federal Reserve Bank of St. Louis, 2015; American Community Survey, 2014). Many Iowans who sold their homes lost money, with some owing more than the sale price.

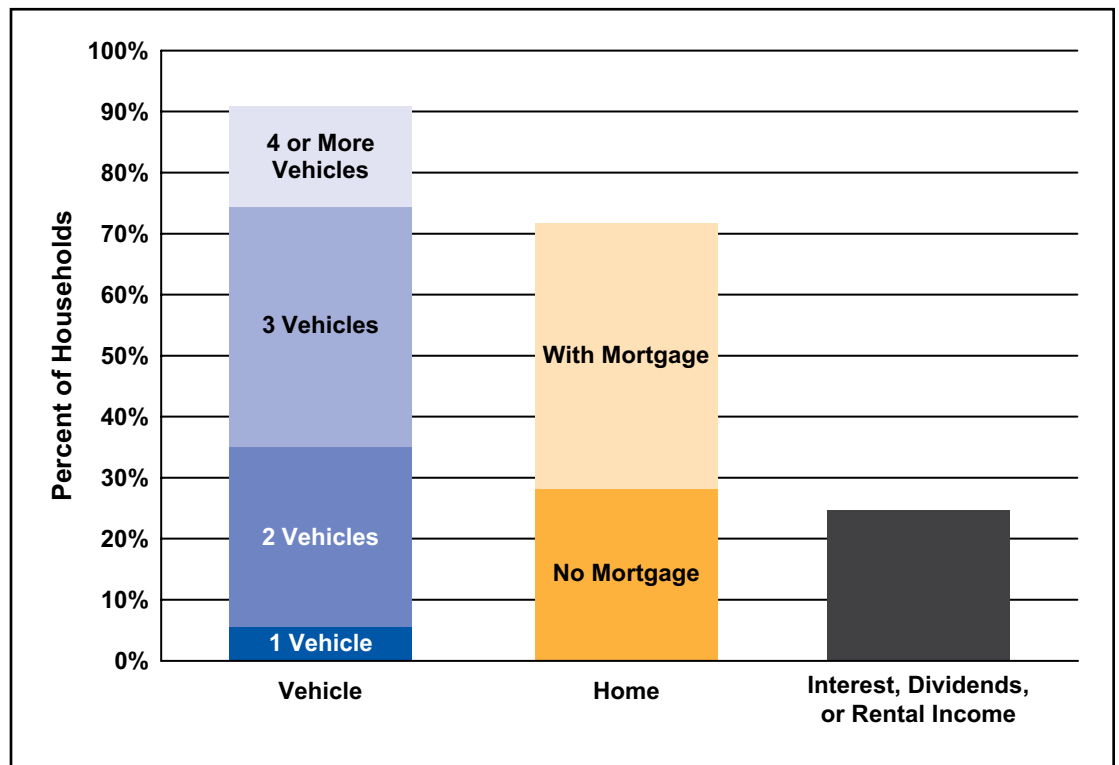
For those Iowa households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. Low incomes and declining home values made it financially difficult for many ALICE homeowners to maintain their homes. In addition, with a contracted housing stock and increased demand, some residents who wanted to buy a home but did not have funds for a down payment or could not qualify for a mortgage turned to risky and expensive lease or rent-to-own options. In fact, 6 percent of the total population and 19 percent of unbanked households in Iowa have used a rent-to-own financial product (FDIC, 2013).

*“From 2007 to 2013, homeowners in the bottom half of households by wealth reported a drop of 61 percent in their home equity.”*

From 2007 to 2012, housing values in Iowa fluctuated from year to year, reaching a low in 2011 and then increasing 7 percent by the end of 2014, according to the Federal Reserve’s House Price Index. The price drops, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments. Yet Iowa was not as hard-hit as some states, ranking 25th in the country in the number of completed foreclosures (5,020 from 2012 to 2014). Those numbers have fallen since, and as of January 2016, the mortgage foreclosure rate in Iowa was 0.9 percent, below the national rate of 1.2 percent (Federal Reserve Bank of St. Louis, 2015; CoreLogic, 2016).

Housing wealth is the most important source of wealth for all but those at the very top, accounting for 60 percent of wealth for the lower-wealth half of all homeowners in 2013. These families’ overall wealth is significantly affected by changes in home prices, and even more so for those who are highly leveraged. From 2007 to 2013, homeowners in the bottom half of households by wealth reported a drop of 61 percent in their home equity. However, on balance, homeownership remains an effective means of producing wealth, though slightly less so for lower-income and minority households (Herbert, McCue, and Sanchez-Moyano, 2013; Board of Governors of the Federal Reserve System, 2014).

Figure 25.  
Household Assets, Iowa, 2014



Source: American Community Survey, 2014

## Investments

Investments that produce income, such as stocks or rental properties, are a less common asset; in 2014, only 25 percent of Iowa households had this type of investment (see black bar in Figure 25). While the American Community Survey does not report the value of investments, nationally, the bottom half of households by wealth owned only 2 percent of the country’s stocks in 2014. The number of

households receiving interest, dividend income, or net rental income decreased by 10 percent through the Great Recession, a clear consequence of the stock market crash. This large reduction fits with the national trend of reduced assets for households of all income types. The recovery has not helped these investments: In the four years following the end of the Recession, the number of households receiving interest, dividend income, or net rental income decreased yet again, by 7 percent. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (American Community Survey, 2014; Yellen, 2014).

## Declining Assets

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to The Pew Charitable Trusts Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Boguslaw, Thomas, Sullivan, Meschede, Chaganti, and Shapiro, 2013). This will have an impact on those who retire before their assets can be replenished, as discussed in the Conclusion.

Data on wealth at the state level is limited, but the national information available suggests that Iowa fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families across the country experienced an increase in wealth of 13 percent, compared to an increase of 120 percent for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall below zero, meaning that their average debts exceeded their assets (McKernan, Ratcliffe, Steuerle, and Zhang, 2013).

According to the Urban Institute, the racial wealth gap was even larger. The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socio-economic groups nationally, but in percentage terms, the declines were greater for less-advantaged groups as defined by minority status, education, and pre-recession income and wealth (Pfeffer, Danziger, and Schoeni, 2013; McKernan, Ratcliffe, Steuerle and Zhang, 2013).

A drop in wealth is also the reason many households fall below the ALICE Threshold. Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households will take to cope with unemployment. When these reserves are used up, financial instability increases (Boguslaw et al., 2013).

*“From 1983 to 2010, middle-wealth families across the country experienced an increase in wealth of 13 percent, compared to an increase of 120 percent for the highest-wealth families.”*

## Alternative Financial Products

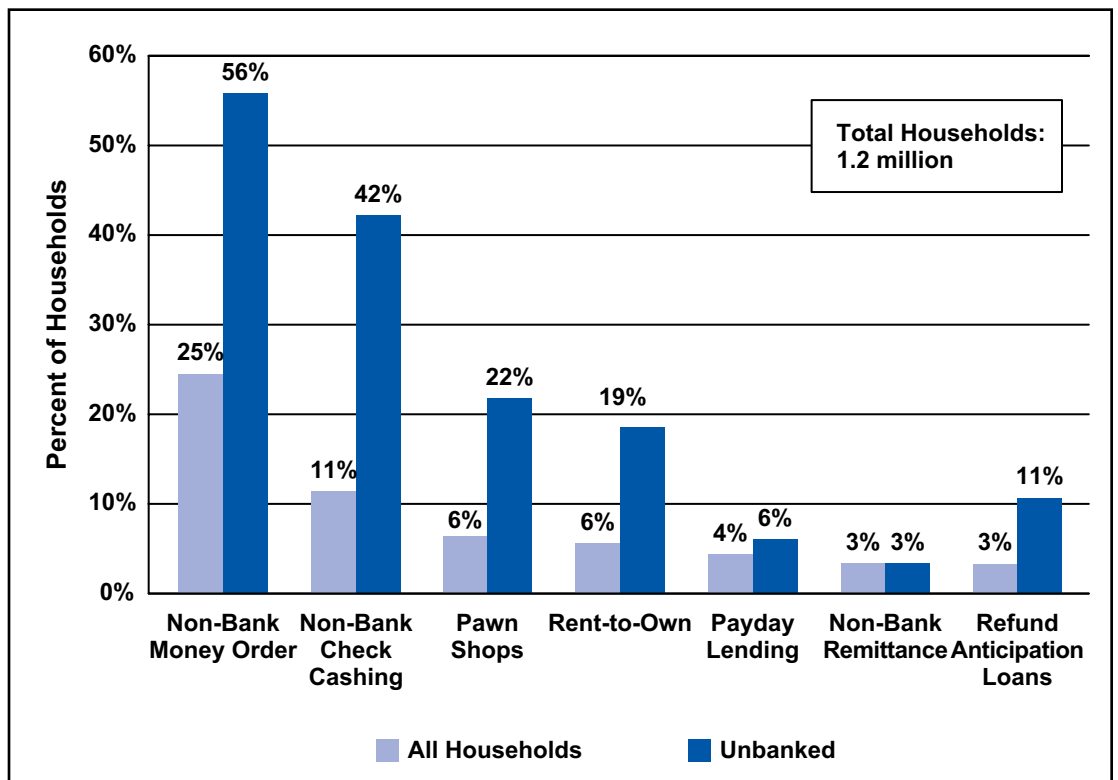
Once assets have been depleted, the cost of staying financially afloat increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability and in some cases does as much to reduce hardship as tripling family income (Mayer and Jencks, 1989; Barr and Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013). But many Iowa households do not use basic banking services. Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, they frequently use local networks and Alternative Financial Products (AFP) establishments, especially for small financial transactions (Flores, 2012; Servon and Castro-Cosio, 2015). **According to the Federal Deposit Insurance Corporation (FDIC), 4 percent of households in Iowa are unbanked, and 17 percent are under-banked** (i.e., households that have a mainstream account but use often costly alternative services for basic transaction and credit needs) (FDIC, 2013).

Informal lending groups range from loans from friends and family to rotating savings and credit associations to loan sharks. For the over-16-year-old population in the U.S., the World Bank estimates that in 2011, six percent of the population participated in an informal lending group and 17 percent borrowed from family and friends. Studies of low-income families show that as many as 40 percent borrow or lend informally (Morduch, Ogden, and Schneider, 2014; Servon and Castro-Cosio, 2015).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. **In 2011, 42 percent of Iowa households with an annual income below \$50,000 had used an AFP.** In contrast, that figure was only 27 percent for households with an annual income above \$75,000 (FDIC, 2013). The biggest group of AFP users is people with income between \$30,000 and \$50,000. They are a large demographic, and they have enough money to make financial transactions but not enough to qualify for higher-end financial services (FDIC, 2014). Groups with even lower income are more disproportionately represented among AFP users, with use increasing as income declines.

The most commonly used AFPs in Iowa are non-bank money orders, with 25 percent of all households and 56 percent of unbanked households having used a non-bank money order in 2011. The next most commonly used AFP is non-bank check cashing, used by 11 percent of all households and 42 percent of unbanked households. The use of other AFPs by the total population is 6 percent or less. However, unbanked households make use of a range of other AFPs: 22 percent have used a pawn shop, 19 percent have used rent-to-own agreements, 11 percent have used Refund Anticipation Loans, 6 percent have used payday lending, and 3 percent have used non-bank remittances (FDIC, 2013) (Figure 26).

**Figure 26.**  
**Use of Alternative Financial Products by Banking Status, Iowa, 2011**



Source: Federal Deposit Insurance Corporation, 2013

*“The biggest group of AFP users is people with income between \$30,000 and \$50,000.”*

Two tax-related AFPs are Refund Anticipation Loans (RALs) and Refund Anticipation Checks (RACs), which charge fees for advancing funds against tax returns and tax preparation, at rates estimated at more than 260 percent APR (annual percentage rate). According to IRS data, 94 percent of taxpayers who applied for a RAL and 84 percent who applied for a RAC in 2011 were low-income (Civil Justice, Inc, and Maryland CASH Campaign, 2013). RALs have declined since becoming federally regulated in 2012, but RAC use continues to rise.

A newly emerging AFP is the payroll card, a debit card used to pay wages of an estimated 5.8 million workers in 2013 and expected to double in use by 2017. Payroll cards deliver wages electronically, with cost savings for employers and in some cases convenience and lower expenses for workers. However, virtually all payroll card programs charge fees. In many cases these have been excessive, reducing take-home pay especially for the lowest-paid workers and those without Internet access, who, for example, can be charged a fee just to call to learn their account balance. Industry regulation is starting to curb excessive payroll card practices (NY State Attorney General Eric T. Schneiderman, 2014; Saunders, 2015; Young, 2016).

## Access to Credit

Overall, few assets and a weak credit record mean that many ALICE families are vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to many of the foreclosures in Iowa (McKernan, Ratcliffe, and Shank, 2011). Iowa has one of the highest rates of credit users with prime credit (57 percent), ranking 7<sup>th</sup> nationally in 2014. But more than 43 percent of the state's credit users—and more who might need access to credit—still use subprime rates (CFED, 2016).

High-interest, unsecured debt from credit cards and payday loans can be a useful short-term alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring discontinued utilities is often greater than the interest rate on a credit card. Because payday loans and rent-to-own stores fill an important need by allowing families to access furniture, electronics, major appliances, computers, tires, and other products, their use has proliferated both over the Internet and through local businesses. At the end of 2012 there were 209 payday loan storefronts in Iowa, which combined made \$950,000 in loans and earned nearly \$5 million annually (Association of Progressive Rental Organizations, 2015; Center for Responsible Lending, 2014; Bhutla, Skiba, and Tobacman, 2014; Iowa Division of Banking, 2013).

This means that the downside of such loans continues in Iowa as it does across the country. According to IowaWatch, customers rely on payday loans to cover chronic shortages: Roughly 53 percent of customers at Iowa's payday loan stores took out 12 or more loans in a year, and an additional 32 percent took out 15 or more loans. **The average annual interest rate on Iowa payday loans in 2013 was 268 percent** (Mills, 2014).

The repeated use of payday loans and credit card debt increases fees and interest rates; decreases the chance that they can be repaid; and is linked to a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (Montezemolo, 2013; Campbell, Jackson, Madrian, and Tufano, 2011; Boguslaw et al., 2013). For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. Indeed, to discourage payday loans to military personnel, the 2007 National Defense Authorization Act capped rates on payday loans to service members at 36 percent annually (Campbell, Jackson, Madrian, and Tufano, 2011).

*“According to IowaWatch, customers rely on payday loans to cover chronic shortages: Roughly 53 percent of customers at Iowa's payday loan stores took out 12 or more loans in a year, and an additional 32 percent took out 15 or more loans.”*

# IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

## Measure 3 – The ALICE Income Assessment

### AT-A-GLANCE: SECTION IV

- In Iowa in 2014, the total needed to ensure that all households had income at the ALICE Threshold was \$13.1 billion. Families earned \$5.8 billion – just 44 percent of that total.
- The total annual public and private spending on Iowa households below the ALICE Threshold, which includes families in poverty, provided an additional \$7.2 billion, or 55 percent.
- Health care spending accounted for two-thirds of all public spending on Iowa households below the ALICE Threshold.
- Yet the total of income and assistance still left an Unfilled Gap of \$74 million, or 1 percent of what was needed. In other words, it would take approximately \$74 million in additional wages or public resources for all Iowa households to have income at the ALICE Threshold.
- For households living below the ALICE Threshold in Iowa, the average benefit from federal, state, and local government and nonprofit sources in 2014 was \$6,085 per household, plus another \$12,808 in health care spending.
- ALICE and poverty-level households in Iowa received an aggregate \$535 million to reduce their taxes through the federal and Iowa Earned Income Tax Credit (EITC) in 2014, for an average refund of \$2,570 per eligible household.
- Without public and nonprofit spending, ALICE households in Iowa would face great hardship, with many more qualified as living below the Federal Poverty Level (FPL).

*“Thirty-one percent of Iowa households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough to enable all households to meet their basic needs?”*

Thirty-one percent of Iowa households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough to enable all households to meet their basic needs?

Recent national studies have quantified the cost of public services needed to support low-wage workers, specifically at big box retail chain stores and fast food restaurants (Allegretto et al., 2013; Dube and Jacobs, 2004; Wider Opportunities for Women (WOW), 2011). But the total cost of public and nonprofit assistance for struggling households had not been tallied for a state until the first ALICE Report for New Jersey (Hoopes Halpin, 2012).

The ALICE Income Assessment provides a tool to measure these resources for ALICE and poverty households. Because funds are allocated differently for different programs (some based on the FPL or multiples, others using local cost budgets), it is not possible to separate spending on ALICE from spending on those in poverty. In fact, some programs that are focused on those in poverty, such as Medicaid, end up supporting other low-income residents as well (Finkelstein, Hendren, and Luttmer, 2015).

## THE ALICE INCOME ASSESSMENT

<b>ALICE Threshold</b>	–	<b>Earned Income and Assistance</b>	=	<b>Unfilled Gap</b>
<b>\$13.1 billion</b>	–	<b>\$13 billion</b>	=	<b>\$74 million</b>

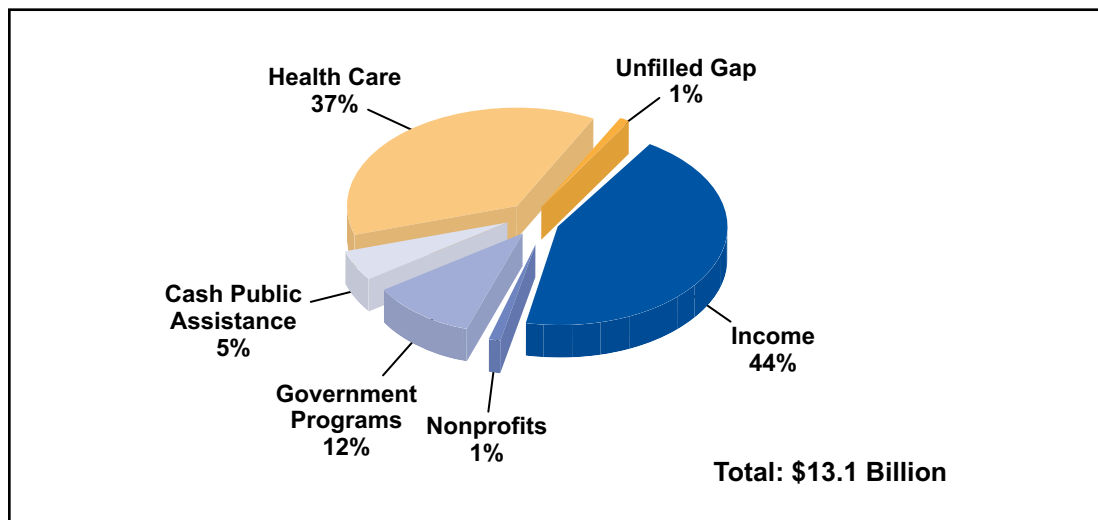
The ALICE Income Assessment is a tool to measure how much income a household needs to reach the ALICE Threshold compared to how much they actually earn and how much public assistance is provided to help them meet their basic needs. The Assessment totals the income needed to reach the ALICE Threshold (see the Household Survival Budget in Section II), then subtracts earned income, as well as government and nonprofit assistance. The remainder is the Unfilled Gap, highlighted in Figure 27.

The total annual income of poverty-level and ALICE households in Iowa is \$5.8 billion, which includes wages and Social Security. This is only 44 percent of the amount needed just to reach the ALICE Threshold of \$13.1 billion statewide. Government and nonprofit assistance to Iowa households below the ALICE Threshold, which includes families in poverty, provides \$7.2 billion, making up an additional 55 percent, but that still leaves an Unfilled Gap of 1 percent, or \$74 million (additional details in Appendix E).

**In other words, it would require approximately \$74 million in additional wages or public resources for all Iowa households to have income at the ALICE Threshold.** The consequences of the Unfilled Gap for ALICE households are discussed in Section VI.

*“The total annual income of poverty-level and ALICE households in Iowa is \$5.8 billion, which includes wages and Social Security. This is only 44 percent of the amount needed just to reach the ALICE Threshold of \$13.1 billion statewide.”*

Figure 27.  
**Categories of Income and Assistance for Households below the ALICE Threshold, Iowa, 2014**



Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2015; NCCS Data Web, Urban Institute, 2012; see Appendix E.

# DEFINITIONS

- **Earned Income** = Wages, dividends, Social Security
- **Health Care** = Medicaid, Children's Health Insurance Program (CHIP), community health benefits
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), EITC, housing, and human services, federal and state
- **Nonprofits** = Human services revenue not from the government or user fees
- **Unfilled Gap** = Shortfall to ALICE Threshold

The total annual public and private spending on Iowa households below the ALICE Threshold is \$7.2 billion, or 4 percent of Iowa's \$170 billion Gross Domestic Product (Bureau of Labor Statistics (BLS), 2014). That spending includes several types of assistance:

- Health Care assistance, the largest single category, provides nearly \$4.9 billion, or 37 percent of the total required for ALICE families to reach the ALICE Threshold
- Cash Public Assistance delivers \$627 million, adding another 5 percent
- Government Programs spend \$1.6 billion, or 12 percent
- Nonprofits in the human services area provide \$92 million, or 1 percent

Public assistance used in this analysis includes only programs that are directed specifically at low-income families and individuals; it does not include programs such as neighborhood policing, which are provided to all families. In addition, the Assessment includes only programs that directly help ALICE families meet the basic Household Survival Budget, such as TANF and Medicaid; it does not include programs that assist low-income families in broader ways, such as college subsidies. The analysis is only of funds spent, not an evaluation of the efficiency of the programs or their efficacy in meeting household needs.

## Details for Spending Categories in Iowa

As shown in Figure 28, **Health Care** accounts for the largest single amount of assistance to low-income households in Iowa: \$4.883 billion, or 68 percent of all spending. This figure includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and community benefits provided by Iowa hospitals (Office of Management and Budget, 2014; National Association of State Budget Officers (NASBO), 2014; NCCS Data Web Report Builder, 2012). Health care is separated from other public spending because it has become such a large category and is a different type of spending.

*“The total annual public and private spending on Iowa households below the ALICE Threshold is \$7.2 billion, or 4 percent of Iowa’s \$170 billion Gross Domestic Product.”*



Together, **Cash Public Assistance** and **Government Programs** comprise the remainder of public spending on low-income families. This combined spending pool breaks down further by federal and state sources:

**Federally-funded programs** (excluding health care) for Iowa households below the ALICE Threshold total \$2.1 billion and are the second largest source of assistance. These programs account for 29 percent of spending on the state’s low-income households. The federal programs fall into five categories:

- **Food programs**, the largest category, provide \$729 million in assistance, including the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- **Social services** spends \$642 million on Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Services Block Grant.
- **Education spending** is \$60 million, which includes only Head Start, the programs that helps children meet their basic needs or is necessary to enable their parents to work. Though advanced education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included in the education spending figure.
- **Housing programs** account for \$188 million, including Section 8 Housing Vouchers, the Low-Income Home Energy Assistance Program, and Community Development Block Grants (CDBG).
- **Earned Income Tax Credit (federal)** accounts for \$465 million, the amount of this refundable tax credit for working households with low and moderate incomes, primarily those with children

*“Federally-funded programs (excluding health care) for Iowa households below the ALICE Threshold total \$1.6 billion and are the second largest source of assistance.”*

**State and local government assistance** for Iowa households below the ALICE Threshold totals \$144 million, accounting for 2 percent of spending. This category includes state matching grants for public assistance such as TANF and other cash benefits and the state’s EITC (NASBO, 2015).

In addition to government spending, **Nonprofit** support from human services organizations in Iowa is \$92 million, or 1.3 percent of assistance to households below the ALICE Threshold. Although many nonprofits also receive government funding to deliver programs, the \$92 million figure does not include government grants or user fees (NCCS Data Web, 2012). Most of the \$92 million is raised by the nonprofits from corporations, foundations, and individuals. Human services nonprofits provide a wide array of services for households below the ALICE Threshold including job training, temporary housing, and child care.

*“Despite the seemingly large amounts of welfare and health care spending nationwide, this spending in fact makes up a small percentage of GDP, and it falls well short of what is necessary to provide financial stability for a family.”*

Figure 28.

## Sources of Public and Private Assistance to Households below the ALICE Threshold, Iowa, 2014

Source of Assistance	Spending in Millions
<b>Federal</b>	
<i>Social Services</i>	\$642
<i>Education</i>	\$60
<i>Food</i>	\$730
<i>Housing</i>	\$188
<i>EITC</i>	\$465
<b>State and Local Government</b>	\$144
<b>Nonprofits</b>	\$92
<b>Health Care</b>	\$4,883
<b>TOTAL</b>	<b>\$7,204</b>

Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012.

## Public and Nonprofit Spending per Household

When looking at households (not individuals) below the ALICE Threshold in Iowa, the average benefit from federal, state, and local government and nonprofit sources (excluding health care) in 2014 was \$6,085 per household. On average, each household also received \$12,808 in health care resources from government and hospitals. In total, the average household below the ALICE Threshold received a total of \$18,893 in cash and services, shared between all members of the household and spread throughout the year (Figure 29).

Figure 29.

## Public and Private Assistance per Household below the ALICE Threshold, Iowa, 2014

Spending per Household below the ALICE Threshold			
	HEALTH ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH	TOTAL ASSISTANCE
<b>Iowa</b>	\$12,808	\$6,085	\$18,893

Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012; American Community Survey, 2014; and the ALICE Threshold, 2014

Despite the seemingly large amounts of welfare and health care spending nationwide, this spending in fact makes up a small percentage of GDP, and it falls well short of what is necessary to provide financial stability for a family (Weaver, 2009). A single-parent three-person family earning federal minimum wage and relying on a basic assistance package falls 50 percent short for basic household expenses in almost every state, according to Wider

Opportunities for Women (WOW), a Washington, D.C.-based research organization. WOW also notes that a worker earning slightly more than the federal minimum wage may not be much closer to economic security than those earning below it, as those who earn above minimum wage lose eligibility for many benefits (WOW, 2011).

In Iowa, as earnings rise above the FPL, families lose benefits: SNAP benefits cease once income reaches 130 percent of the poverty level, Medicaid benefits at 138 percent, and Child Care Assistance at 145 percent. According to the Iowa Fiscal Partnership, the loss of these benefits creates a cliff effect. Families who reach these limits lose \$500 to \$800 in SNAP and Medicaid; for child care, a single parent loses \$4,890 and a married couple loses \$8,905 (Fisher and French, 2014). Without public and nonprofit spending, however, ALICE households would face great hardship; many more would be qualified as living below the FPL, particularly in the wake of the Great Recession. Nationally, federal spending per capita grew significantly during the Recession, especially in SNAP, EITC, Unemployment Insurance, and Medicaid programs. This growth was spread across demographic groups, including single-parent families, two-parent families, and families with and without children (Moffitt, 2013).

## Health Care Considerations

Health care assistance to households requires special consideration. Many studies have found that a few people use a disproportionately large share of health care, while the rest use small amounts, and that the emergency room is a costly and inefficient way of delivering care (U.S. Department of Housing and Urban Development, 2010; Silletti, 2005; Culhane, Park, and Metraux, 2011). While Iowa households below the ALICE Threshold receive an average of \$12,808 in health care assistance, it is likely that many ALICE and poverty households actually receive far less. A very few probably receive much larger amounts of health care assistance, as in Malcolm Gladwell's famous anecdote about the homeless man whose repeated ER use cost the system a million dollars a year (Gladwell, 2006). For those households that do not receive health care assistance, however, the Unfilled Gap goes up to 38 percent – the average Unfilled Gap of 1 percent plus 37 percent from the health care assistance they did not receive.

*“While Iowa households below the ALICE Threshold receive an average of \$12,808 in health care assistance, it is likely that many ALICE and poverty households actually receive far less.”*

## Earned Income Tax Credit

Another source of relief for many ALICE households is the Earned Income Tax Credit (EITC). In fact, in 2014, eligible households in Iowa received an aggregate \$535 million through the federal and Iowa EITC for an average per household refund of \$2,570 to reduce these households' taxes, which helped more than 208,000 ALICE and poverty-level families (IRS, 2014). From 2011 to 2013, the federal and state EITC, and the Child Tax Credit (CTC), lifted 70,000 Iowa taxpayers out of poverty, including 39,000 children on average, according to the Center on Budget and Policy Priorities, 2015). The per-household amount depends on a recipient's income and number of children.

EITC filing data provides another window into households with income below the ALICE Threshold. In 2014, 17 percent of tax filers in Iowa were eligible for federal EITC. Of those, 25 percent were married households, 48 percent were single heads of households, and 27 percent were single adults. Their median Adjusted Gross Income was \$15,126. In terms of industries that employ EITC-eligible workers, the most common is health care, followed by retail trade, and then manufacturing (Brookings Institution, 2014).

*“Families in a wide range of economic circumstances access public assistance, especially in the wake of the Great Recession.”*

## The National Context

While government and nonprofit spending on households with income below the ALICE Threshold is not enough to lift all households into financial stability (Ben-Shalom, Moffitt, and Scholz, 2012; Shaefer and Edin, 2013), it makes a significant difference for many ALICE families. Without it, their situation would be much worse: Programs like SNAP, the EITC and CTC, Medicaid, and, increasingly, food banks provide a critical safety net for basic household well-being and enable many families to work (Sherman, Trisi, and Parrott, 2013; Grogger, 2003; Dowd and Horowitz, 2011; Rosenbaum, 2013; Feeding America, August 2014; Coleman-Jenson, 2013).

Families in a wide range of economic circumstances access public assistance, especially in the wake of the Great Recession. Findings from the The Pew Charitable Trusts Economic Mobility Project, a national survey of working-age families from 1999 to 2012, show that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. Many had never depended on social welfare programs before and were surprised to find themselves in need (Boguslaw et al., 2013). For many of these families, things have not improved, and Feeding America reports seeing more regular clients (Feeding America, August 2014).

# V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN IOWA?

## *Measure 4 – The Economic Viability Dashboard*

### AT-A-GLANCE: SECTION V

- The Economic Viability Dashboard incorporates three Indices – Housing Affordability, Job Opportunities, and Community Resources – for each county.
- Only 6 counties in Iowa scored in the highest third on all three Indices of the Dashboard, while 5 counties scored in lowest third on all three Indices.
- Housing became more affordable from 2007 to 2012, then less affordable from 2012 to 2014, but still slightly better than the pre-Recession level.
- Job Opportunities declined slightly during the Great Recession and even further in the two years after, but there was a significant increase from 2012 to 2014, so that opportunities are now higher than before the Recession.
- Community Resources improved significantly from 2007 to 2010, then continued to increase from 2010 to 2012 and increased very slightly from 2012 to 2014.
- The average affordable housing gap in Iowa is a 6 percent shortage in rental and owner housing stock.
- Housing burdened: On average in Iowa, 44 percent of renters pay more than 30 percent of their household income on rent, and 17 percent of owners pay more than 30 percent of their income on monthly owner costs.
- There is wide variation in job opportunities across Iowa counties; the wage for a new hire ranges from \$1,292 per month in Lucas County to \$4,411 per month in Lee County.
- In most counties in Iowa, the 2014 unemployment rate was below the national average of 7.2 percent, but rates ranged from a low of 1.9 percent to a high of 9.9 percent.
- Preschool enrollment, a marker of education resources in each county, varies widely: Only 18 percent of 3- and 4-year-olds are enrolled in Floyd County, while 72 percent are enrolled in Monona County.
- The share of voting-eligible Iowa residents who voted in the 2012 presidential election was 70 percent, well above the national average of 58 percent.

*“For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially.”*

Place matters. The Harvard Equality of Opportunity Project has brought to the fore the importance of where we live, and especially where we grow-up, in determining the directions that our lives take (Chetty and Hendren, April 2015). For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially.

These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

In order to understand the challenges that the ALICE population faces in Iowa, it is essential to recognize that local conditions do not impact all socio-economic and geographic groups in the same way. For example, Iowa's growing GDP obscures the lack of high-skilled jobs in many counties.

By contrast, county unemployment statistics clearly reveal where there are not enough jobs. Yet having a job is only part of the economic landscape for ALICE households. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses and the level of community resources in each county.

## ECONOMIC VIABILITY DASHBOARD

**The Economic Viability Dashboard is a tool that presents three parallel indices focused on the economic conditions ALICE households face in Iowa: Housing Affordability, Job Opportunities, and Community Resources.** The Dashboard reports how each county performs on the three dimensions; the ideal for a county is to have good conditions in all three indices. The indices provide the means to compare counties in Iowa and also to see changes over time.

The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households. The Dashboard offers the means to better understand why so many households struggle to achieve basic economic stability throughout Iowa, and why that struggle is harder in some parts of the state than in others.

*“The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households.”*

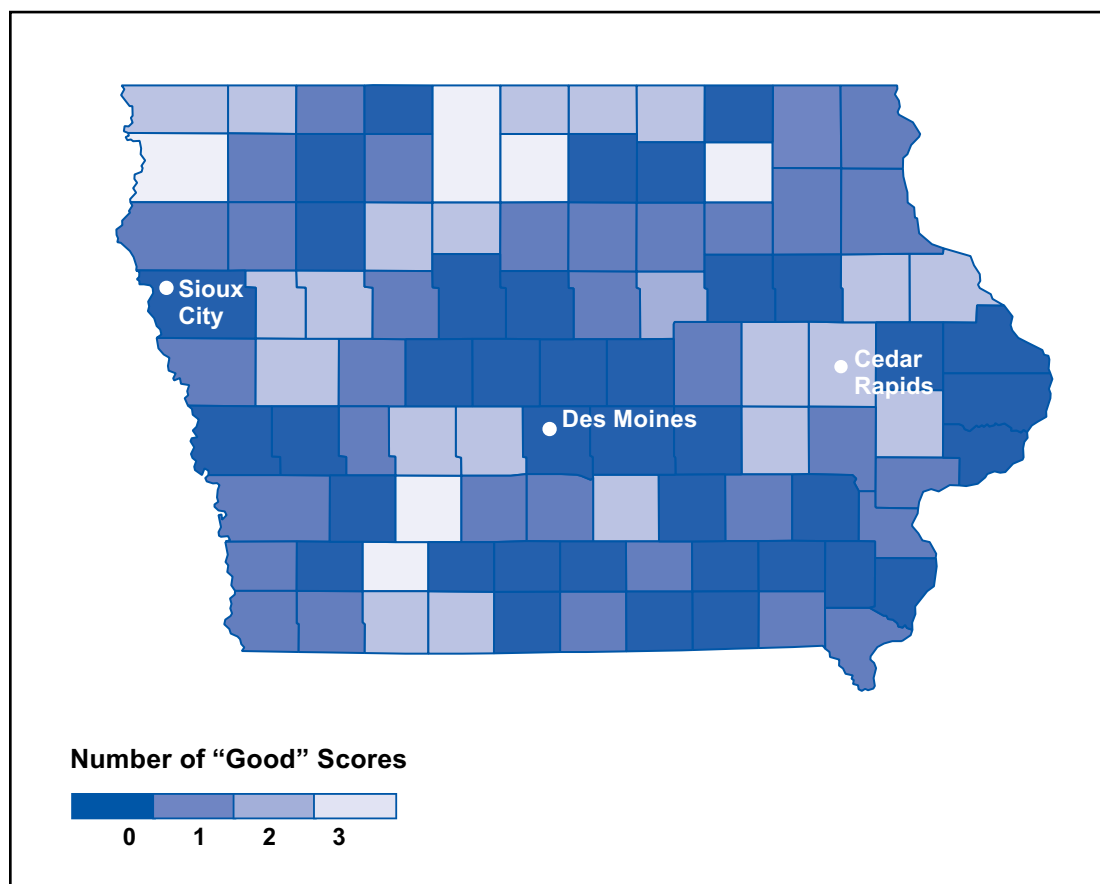
### Economic Viability Dashboard Scores

The cumulative Dashboard results are presented in the color-coded Iowa county map in Figure 30, and the detailed index results are presented in the table in Figure 31. Full results, as well as the methodology and sources, are in Appendix F. Index scores for each county range from a possible 1 (worst economic conditions for ALICE) to 100 (best economic conditions). Scores that fall in the bottom third are labeled “poor” and color-coded dark blue; the middle third of scores are labeled “fair” and colored medium blue; and the top third of scores are labeled “good” and colored light blue.

ALICE households have to navigate a range of variables, and The Economic Viability Dashboard, using the best available proxies, shows them clearly. A common challenge is to find job opportunities in the same counties that are affordable places for ALICE households to live. In addition, many affordable counties do not offer key community resources such as access to quality schools, high levels of health coverage, and the types of community engagement that create social capital. The ideal locations are those that offer affordable housing, job opportunities, and high levels of community resources.

For ALICE households, those locations are both most needed and hardest to find. The Economic Viability Dashboard shows that only 6 counties in Iowa score in the highest third on all three indices, while 5 counties scored in the lowest third on all three Indices. Most counties have a mix of scores, which shows how difficult it is for ALICE households in Iowa to find jobs in areas where housing is affordable and there are high levels of community resources (Figure 31).

Figure 30.  
Economic Viability Dashboard, Number of “Good” Scores, Iowa, 2014



Sources and Methodology: See Appendix F

Figure 31.  
Economic Viability Dashboard, Iowa, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Adair County	Good	Good	Fair
Adams County	Good	Good	Fair
Allamakee County	Good	Poor	Fair
Appanoose County	Fair	Poor	Fair
Audubon County	Good	Fair	Good
Benton County	Fair	Good	Fair
Black Hawk County	Poor	Fair	Poor
Boone County	Poor	Poor	Poor
Bremer County	Fair	Fair	Good
Buchanan County	Fair	Fair	Fair
Buena Vista County	Good	Fair	Poor
Butler County	Good	Fair	Fair
Calhoun County	Good	Poor	Fair

County	Housing Affordability	Job Opportunities	Community Resources
Carroll County	Fair	Fair	Fair
Cass County	Fair	Fair	Fair
Cedar County	Fair	Good	Fair
Cerro Gordo County	Poor	Poor	Good
Cherokee County	Good	Poor	Good
Chickasaw County	Good	Good	Good
Clarke County	Poor	Poor	Poor
Clay County	Fair	Fair	Good
Clayton County	Fair	Good	Fair
Clinton County	Poor	Fair	Good
Crawford County	Good	Good	Poor
Dallas County	Poor	Good	Fair
Davis County	Poor	Poor	Poor
Decatur County	Fair	Poor	Fair
Delaware County	Fair	Good	Good
Des Moines County	Poor	Fair	Poor
Dickinson County	Fair	Fair	Fair
Dubuque County	Poor	Good	Good
Emmet County	Fair	Poor	Poor
Fayette County	Good	Poor	Fair
Floyd County	Fair	Poor	Poor
Franklin County	Good	Fair	Fair
Fremont County	Fair	Good	Poor
Greene County	Fair	Poor	Fair
Grundy County	Good	Good	Good
Guthrie County	Good	Good	Good
Hamilton County	Poor	Fair	Fair
Hancock County	Good	Good	Fair
Hardin County	Good	Fair	Good
Harrison County	Fair	Fair	Poor
Henry County	Fair	Poor	Fair
Howard County	Fair	Fair	Poor
Humboldt County	Good	Poor	Good
Ida County	Good	Good	Fair
Iowa County	Fair	Good	Fair
Jackson County	Poor	Poor	Good
Jasper County	Poor	Fair	Fair
Jefferson County	Poor	Poor	Poor
Johnson County	Poor	Poor	Good
Jones County	Fair	Fair	Fair
Keokuk County	Good	Fair	Poor
Kossuth County	Good	Good	Good
Lee County	Fair	Good	Poor



County	Housing Affordability	Job Opportunities	Community Resources
Linn County	Poor	Good	Good
Louisa County	Fair	Good	Poor
Lucas County	Fair	Poor	Good
Lyon County	Good	Good	Poor
Madison County	Poor	Poor	Poor
Mahaska County	Poor	Poor	Good
Marion County	Fair	Good	Fair
Marshall County	Fair	Fair	Poor
Mills County	Poor	Good	Fair
Mitchell County	Good	Good	Fair
Monona County	Good	Fair	Good
Monroe County	Fair	Good	Poor
Montgomery County	Fair	Poor	Fair
Muscatine County	Poor	Good	Fair
O'Brien County	Fair	Good	Fair
Osceola County	Good	Good	Good
Page County	Good	Fair	Good
Palo Alto County	Good	Fair	Fair
Plymouth County	Fair	Good	Good
Pocahontas County	Good	Good	Poor
Polk County	Poor	Fair	Fair
Pottawattamie County	Poor	Good	Poor
Poweshiek County	Poor	Fair	Fair
Ringgold County	Good	Good	Poor
Sac County	Good	Good	Good
Scott County	Poor	Fair	Fair
Shelby County	Fair	Fair	Good
Sioux County	Good	Good	Fair
Story County	Poor	Poor	Fair
Tama County	Good	Fair	Fair
Taylor County	Fair	Good	Fair
Union County	Poor	Fair	Good
Van Buren County	Good	Poor	Poor
Wapello County	Poor	Poor	Fair
Warren County	Poor	Fair	Fair
Washington County	Poor	Fair	Poor
Wayne County	Good	Poor	Poor
Webster County	Poor	Poor	Good
Winnebago County	Good	Poor	Fair
Winneshiek County	Poor	Fair	Good
Woodbury County	Poor	Fair	Fair
Worth County	Fair	Fair	Good
Wright County	Good	Poor	Good

The three indices are reviewed below. Each index is comprised of three indicators.

## The Housing Affordability Index

**Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes**

The more affordable housing a county has, the easier it is for a household to be financially stable. In Iowa, there is wide variation between counties on Housing Affordability scores (Figure 31 and Appendix F). The least affordable county is Johnson County (where Iowa City is located), with a score of only 3 out of 100; the most affordable is rural Pocahontas County, with a score of 70. Yet even the most affordable counties are well below the possible top score of 100 points. In terms of regions, the counties in the metro Des Moines area are among the most populated but least affordable, while more rural counties with smaller populations are more affordable.

The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

### Affordable Housing Gap Indicator

The first key indicator in the Housing Affordability Index is the affordable housing gap. In a given county, there is a difference between the total number of available renter and owner units and the number of those units that households below the ALICE Threshold can afford while spending no more than one-third of their income on housing. This indicator measures that gap, as a percent of the overall housing stock. This is one of the few indicators that assesses the total housing stock in a county and includes subsidized as well as market-rate units that are affordable to ALICE and poverty households. This is discussed further in Section VI.

The larger the gap, the harder it is for households below the ALICE Threshold to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in Iowa is a 6 percent shortage in the rental and owner housing stock, but there is large variation between counties. Dickinson County scored best with no shortage; Clarke County had the largest gap, with a 15 percent shortage.

### Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the housing burden—housing costs that exceed 30 percent of income, as defined by the U.S. Department of Housing and Urban Development (HUD). That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz and Wilson, 2008).

On average, 44 percent of Iowa renters pay more than 30 percent of their household income on rent, and 17 percent of owners pay more than 30 percent of their income on monthly owner costs, which include their mortgage. There is wide variation across the state, with the highest housing burden across renters and owners in Story County at a rate of 34 percent; the lowest is 14 percent in the rural and sparsely populated Audubon, Ida and Osceola counties (American Community Survey, 2013). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

*“On average, 44 percent of Iowa renters pay more than 30 percent of their household income on rent, and 17 percent of owners pay more than 30 percent of their income on monthly owner costs, which include their mortgage.”*

## Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. Even for renters, real estate taxes raise the cost of housing. The average annual real estate tax in Iowa is \$1,483, but there is wide variation across counties. Average annual real estate taxes are lowest in Pocahontas County at \$710 and highest in fast-growing Dallas County at \$3,192 (American Community Survey, 2013). For the Housing Affordability Index, real estate taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

## The Job Opportunities Index

### Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a county, the more likely a household is to be financially stable. There is wide variation in job opportunities across Iowa: The fewest opportunities are in Lucas County with a score of 20, and the most are in Lee County with a score of 97. With an economy with a wide range of industries, from agriculture and food production to advanced manufacturing to insurance, job opportunities are spread throughout the state. Many of the industries in Iowa have transformed over time to keep pace with the modern economy; those transitions, though, have caused local unemployment at times and new jobs at others.

*“With an economy with a wide range of industries, from agriculture and food production to advanced manufacturing to insurance, job opportunities are spread throughout the state.”*

### Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county's median income, and therefore the higher the Index score. The distribution of income in Iowa is more equal than in the U.S. overall. Within the state, income is most unequal in Johnson County, where the lowest two quintiles earn only 9 percent of the income. The highest percentage that these two quintiles earn is 17 percent in Cedar County (American Community Survey, 2014).

### Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to financial stability; the higher the unemployment level in a given county, the fewer opportunities there are for earning income, and therefore the lower the Index score. In most Iowa counties, the 2014 unemployment rate was below the national average of 7.2 percent. The lowest rate was in Sioux County, at 1.9 percent, and the highest was 9.9 percent in Montgomery County (American Community Survey, 2014).

### New Hire Wages Indicator

The third indicator in the Job Opportunities Index is the “average wage for new hires” as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This indicator seeks to capture the types of jobs that are currently available in each county. The higher the wage for new hires, the greater the contribution employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in Iowa is \$2,153 per month (or \$12.92 per hour) according to the U.S. Census' Quarterly

Workforce Indicators, but there is wide variation between counties. At the low end of the spectrum, new hires in Lucas County earn \$1,292 per month. At the top of the spectrum, the average new hire wage is more than triple that, at \$4,411 per month in Lee County. This degree of variation reflects the very different economic activity across the state at any point in time, such as the construction of the \$1.9 billion Iowa Fertilizer Co. plant in Lee County, and the kinds of jobs and/or wage levels available (see further discussion in Sections III and VI) (U.S. Census, 2014; Regional Economic Models, Inc. (REMI), 2013).

## The Community Resources Index

### Key Indicators: Education Resources + Health Resources + Social Capital

The Community Resources Index measures the education, health, and social capital resources that are available in a community. These resources are fundamental prerequisites to being able to work and raise a family. The Index focuses on resources that can make a difference in the financial stability of ALICE households in both the short and long terms. It also looks at resources that reflect on a specific locality, rather than those that are available in all communities across the country.

In Iowa, on average, the Community Resources Index has fared better than the other indices, with slightly less variation between counties. The fewest community resources are in Floyd County, with a score of 45 out of 100; the most resources are in Monona County, with a score of 74.

### Education Resources Indicator

The first indicator in the Community Resources Index reflects the level of education resources in each county. Providing public education is a fundamental American value, and education is widely regarded as a means to achieve economic success. Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential. For these reasons, the quality of education available to low-income children could be one of the most important determinants of their future. As a proxy for the level of education resources in a county, the Index uses the percent of 3- and 4-year-olds enrolled in preschool (American Community Survey, 2014). The higher the percentage of the population enrolled in preschool, the higher the Index score.

The average share of 3- and 4-year-olds enrolled in preschool in Iowa is 48 percent, but there is wide variation between counties. Only 18 percent of 3- and 4-year-olds are enrolled in preschool in Floyd County, while 72 percent are enrolled in Monona County. This extreme variation indicates that there are very different policies and resources devoted to early childhood education across the state.

### Health Resources Indicator

The second indicator in the Community Resources Index reflects the level of health resources in each county. Health insurance is especially important for people living below the ALICE Threshold who earn more than 133 percent of the FPL, the qualification level for Medicaid, but not enough to afford the high deductibles of the lowest-cost plans offered through the Affordable Care Act (ACA), as they do not have the resources to pay for a health emergency. As a proxy for the level of health resources in a county, the Index uses percent of the population with health insurance. The higher the rate of health insurance, the higher the Index score.

*“The Community Resources Index measures the education, health, and social capital resources that are available in a community. These resources are fundamental prerequisites to being able to work and raise a family.”*

Health coverage rates are generally correlated with higher income, and in Iowa low-income households are less likely than high-income households to have insurance, even taking into account eligibility for Medicaid and the Children’s Health Insurance Program (CHIP) and the rollout of the ACA. For Iowans under the age of 64 with annual income under 200 percent of the FPL, 16 percent still did not have health insurance in 2014 (compared with 19 percent across the U.S.). Yet for Iowans under age 64 of all income levels, that rate drops to only 7 percent (Kaiser Family Foundation, 2014).

The overall level of health insurance coverage in Iowa increased over the last two decades, from 90.3 percent in 1994 to 93.8 percent in 2014 (U.S. Census, 1994 and 2014). However, coverage rates vary widely across the state today: The county with the lowest health insurance coverage rate is Davis County with 74 percent, and the highest is Bremer County with 94 percent (American Community Survey, 2014).

## Social Capital Indicator

The third indicator reflects the level of social capital in each county. Communities with engaged citizens build the social capital necessary to mobilize resources, improve quality of life, and resolve conflict. The greater the community engagement, the more the community’s activities reflect the population’s values (Putnam, 1995; National Task Force on Civic Learning and Democratic Engagement, 2012; Saguaro Seminar on Civic Engagement in America, 2000). Participating in electoral and political processes, such as voting, campaigning, attending rallies and protests, contacting officials or serving on local boards, is one aspect of community engagement. Broader community engagement includes volunteering and contributing with religious, educational, neighborhood, and community organizations.

As a proxy for the level of social capital in a county, the Index uses one of the longest-standing indicators of community engagement: the percent of the adult population who voted in the most recent national election (U.S. Election Assistance Commission, 2014; Hoopes Halpin, Holzer, Jett, Piotrowski, and Van Ryzin, 2012). The higher the proportion of the total population (taking into account the impact of noncitizens) that voted, the greater the community engagement and ability to build social capital in the community, and therefore, the higher the Index score.

Fully 70 percent of voting-age Iowa residents voted in the 2012 presidential election, well above the national average of 58 percent. This is much higher than the 2014 mid-term election rate of 50 percent of adults in Iowa and nearly double the national mid-term average of 36 percent (United States Elections Project, 2014 and 2015). There is also great variation across the state: In Pottawattamie County, only 37 percent of residents voted, while 58 percent voted in Madison County (U.S. Census, 2013; American Community Survey, 2014).

*“Fully 70 percent of voting-age Iowa residents voted in the 2012 presidential election, well above the national average of 58 percent.”*

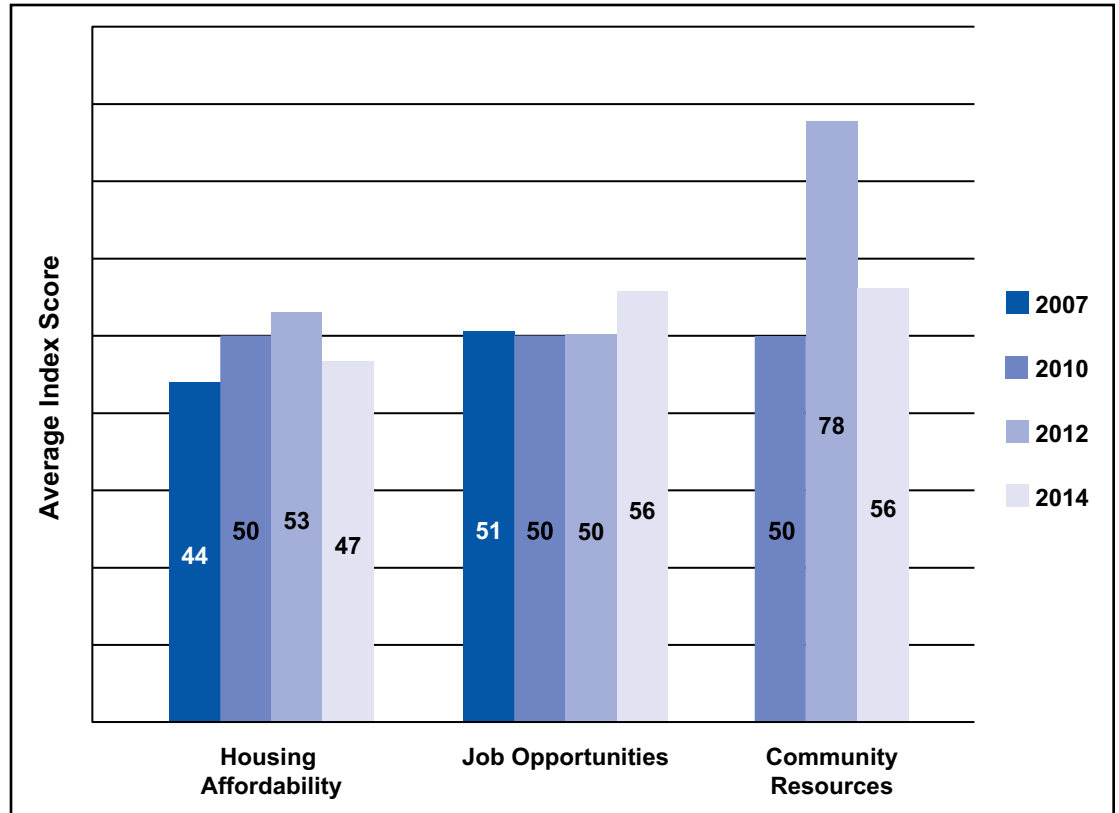
## Changes Over Time

The Economic Viability Dashboard enables comparison over time for the three dimensions that it measures. To visualize changes over time, the average scores for all counties in Iowa on each Index are presented in Figure 32. With 2010 as the baseline for each Index, the score for each is 50. Scores in 2007, 2012, or 2014 that are above 50 show better conditions than in 2010; scores below that level represent worse conditions. In measuring change over time, 2007 is less precise than the later years as complete data was available for only 35 out of 99 counties.

The change in Dashboard scores from 2007 to 2014 provides a picture of mixed conditions for Iowa’s ALICE households. Since the technical end of the Great Recession, housing is less affordable but job opportunities and community resources have improved.

Figure 32.

### Economic Viability Dashboard, Iowa, 2007 to 2014



Source and Methodology: See Appendix F

*“Housing affordability has two sides; while higher housing costs often represent economic recovery, they can also strain a stagnant, low-wage income.”*

For most of the latter half of the 20<sup>th</sup> century, housing prices increased steadily. This trend reached its peak around 2005, then abruptly ended with the housing market crash that led to the Great Recession. Since then, housing prices have declined in Iowa and most of the U.S., causing financial strain for many but making housing more affordable for others (Public Policy Center, 2010). In Iowa, that tide may be beginning to turn: Housing affordability in the state increased by 17 percent through the Great Recession and then by 6 percent from 2010 to 2012, though it declined by 12 percent from 2012 to 2014. Housing affordability has two sides; while higher housing costs often represent economic recovery, they can also strain a stagnant, low-wage income.

Job opportunities may also have hit a turning point. After declining slightly through the Great Recession to 2012, they showed an 11 percent increase from 2012 to 2014. However, it is still too soon to tell if this will be a long-term trend.

Community resources have fluctuated. Because 2007 data is incomplete, we focus on changes from 2010 to 2014. Health insurance coverage and early childhood education improved slightly; voting was highest during the presidential election year of 2012. Community resources – including health care, early childhood education and social capital – are important to ALICE households. The research is not clear on whether these factors lead to or result from better economic conditions. But the fact that their improvement preceded other signs of economic recovery suggests that they support the needs of ALICE households while those households wait for market-driven forces, such as jobs and housing, to catch up.

## Comparison with Other Indices

### THE HUMAN DEVELOPMENT INDEX

A project of the Social Science Research Council, this Index measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. Of all the states, Iowa ranks 22nd in social and economic development, driven primarily by the state's low education attainment, short life expectancy, and low median earnings (Lewis and Burd-Sharps, 2014).

### BE THE CHANGE'S OPPORTUNITY INDEX

This Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state's economic, educational, and community health. Iowa ranks 8th overall and scores slightly above average on all three measures. This Index also breaks down opportunity scores by county (Opportunity Nation, 2013).

### THE INSTITUTION FOR SOCIAL AND POLICY STUDIES' ECONOMIC SECURITY INDEX

This Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and the corresponding “financial insecurity” level in each state. Iowa residents face less financial insecurity than the national average; like the national average, the scores in Iowa have improved since 2010 (Hacker, Huber, Nichols, Rehm, and Craig, 2012).

### THE GALLUP-HEALTHWAYS WELL-BEING INDEX

This Index provides a view of life in Iowa at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Iowa has scored slightly higher overall than the national average, especially on the percent uninsured, but slightly lower in terms of exercise and eating produce frequently (Gallup-Healthways, 2013).

### THE NATIONAL ASSOCIATION OF HOME BUILDERS (NAHB)/WELLS FARGO HOUSING OPPORTUNITY INDEX

This Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. However, the Index's 225 metro areas do not include any in Iowa (NAHB/Wells Fargo, 2015).

### THE INTERGENERATIONAL MOBILITY INDEX

Developed by the Equality of Opportunity Project at Harvard University, this Index looks at the upward mobility of children from low-income families across several parameters, measuring the additional income that children with parents at the 25th percentile of national income distribution would earn by age 26. Of the 100 largest commuting zones in the U.S., growing up in the Des Moines commuting zone increases income opportunity by 6.6 percent, the 6th-highest positive effect in the nation. Smaller cities in Iowa have an even greater impact: Growing up in Sioux City increases income opportunities by 41.3 percent—the highest increase of all the 741 commuting zones included in the Index, across the country (Chetty, Hendren, Kline, and Saez, 2014).

### THE HUMAN NEEDS INDEX

Developed by the Indiana University Lilly Family School of Philanthropy and the Salvation Army, this Index is based on the services that the Salvation Army provides (clothing, food, basic medical care, and shelter). Iowa ranked 23<sup>rd</sup> nationally in the composite index of poverty-related need and the impact of Salvation Army services in 2014 (Indiana University Lilly Family School of Philanthropy, 2015).

*“Of the 100 largest commuting zones in the U.S., growing up in the Des Moines commuting zone increases income opportunity by 6.6 percent, the 6th-highest positive effect in the nation.”*

# VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

When households face challenging economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take costly risks. When the overall economic climate worsens, as it did from 2007 to 2010 during the Great Recession, many households have to make even harder trade-offs; the same is true when families are faced with emergencies and unexpected expenses. Many of Iowa’s ALICE households have depleted their savings and are still having trouble finding higher-wage jobs years after the end of the Great Recession.

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, transportation, and health care, as well as income and savings. **Yet what is not always acknowledged is that these problems have consequences not just for ALICE households, but for their broader communities as well.**

The choices that ALICE households are forced to make often include skipping health care, accredited child care, healthy food, or car insurance. While these “savings” have direct impacts on the health, safety, and future of these households, their wider effects can include reducing Iowa’s economic productivity and raising insurance premiums and taxes for everyone (Figure 33).

Figure 33.

## Consequences of Households Living below the ALICE Threshold in Iowa

Impact on ALICE		Impact on Community
<b>HOUSING</b>		
<b>Live in substandard housing</b>	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
<b>Move farther away from job</b>	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities
<b>Homeless</b>	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
<b>CHILD CARE AND EDUCATION</b>		
<b>Substandard child care</b>	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
<b>No child care</b>	One parent cannot work; forgoing immediate income and future promotions	Future need for education and other social services
<b>Substandard public education</b>	Learning risks; limited earning potential/mobility; limited career opportunity	Stressed parents; future need for social services

*“Many of Iowa’s ALICE households have depleted their savings and are still having trouble finding higher-wage jobs years after the end of the Great Recession.”*



Impact on ALICE		Impact on Community
<b>FOOD</b>		
<b>Less healthy</b>	Poor health; obesity	Less productive worker/student; increased future demand for health care
<b>Not enough</b>	Poor daily functioning	Even less productive; increased future need for social services and health care
<b>TRANSPORTATION</b>		
<b>Old car</b>	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
<b>No insurance/ registration</b>	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
<b>Long commute</b>	Less time for other activities; more costly	More traffic on road; workers late to job; increased demand for road maintenance and services
<b>No car</b>	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
<b>HEALTH CARE</b>		
<b>Underinsured</b>	Forgo preventative health care; more out-of-pocket expenses; substandard or no mental health coverage	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
<b>No insurance</b>	Forgo preventative health care; use emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs
<b>INCOME</b>		
<b>Low wages</b>	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-interest payday loans	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
<b>No wages</b>	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
<b>SAVINGS</b>		
<b>Minimal savings</b>	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
<b>No savings</b>	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

*“Housing is the cornerstone of financial stability, and as such, its relatively high cost often forces ALICE households into difficult situations.”*

Suggested reference: United Way ALICE Report – Iowa, 2016

## HOUSING

Housing is the cornerstone of financial stability, and as such, its relatively high cost often forces ALICE households into difficult situations. Homelessness is the worst possible outcome when ALICE cannot afford basic housing, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units. Finding housing that is affordable is especially challenging for low-wage workers in some urban areas of Iowa. In addition, the most recent economic challenges in Iowa have cost many

*“While the cost of housing is generally lower in Iowa than in other parts of the country, its portion of the household budget has increased over time.”*

homeowners the equity in their homes and even forced some into foreclosure, which is a key reason why Iowa’s rate of homeownership has declined. As the housing market recovers, some owners are benefiting from the higher values, but rent is becoming more expensive.

The first and most common way ALICE households deal with these challenges is by paying more for housing than they can afford. While the cost of housing is generally lower in Iowa than in other parts of the country, its portion of the household budget has increased over time. From 1990 to 2010 the percentage of the Iowa population that was housing burdened (i.e., spent over 30 percent of its income on housing costs) increased across the state (Public Policy Center, 2016). As discussed in Section V, in 2013, 44 percent of Iowa renters paid more than 30 percent of their household income on rent, and 17 percent of owners paid more than 30 percent of their income on monthly owner costs, which include their mortgage. Owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2012 and 2013). When households with income below the ALICE Threshold spend more than 30 percent of income on rent and utility costs, they are often forced to forgo other basics, such as food, medicine, child care, or heat (National Low Income Housing Coalition (NLIHC), 2015).

Finding lower-cost housing is a second strategy for ALICE families, but those who pay less face a range of problems that accompany lower-cost units. Many housing units cost less because they are in undesirable locations – areas with high crime rates, poor infrastructure, no public transportation, or long distances to grocery stores, public services, and jobs. Families also often face a trade-off between spending money on housing or on transportation: Harvard University’s Joint Center for Housing Studies estimates that low-income households that spend 30 percent or less of their income on housing spend on average \$100 more per month on transportation than those that allocate over half their income to housing (Belsky, Goodman, and Drew, 2005).

Lower cost housing can also be older, and older units are more likely to need maintenance and costly repairs. Iowa’s housing stock is significantly older than the national average: 42 percent of units were built before 1960 (above the U.S. average of 30 percent), and those preceding 1940 account for approximately 26 percent of the state’s housing stock, versus 13 percent nationally (American Community Survey, 2014; Swenson, O’Brien, Borich, Johnston, and Logan, 2009).

Finally, lower-cost housing units are often substandard units. Of the state’s low-cost housing stock, 3,653 units lack complete plumbing facilities and 11,569 lack complete kitchen facilities (American Community Survey, 2014). Low-rent housing often needs maintenance, so ALICE families face the additional cost of upkeep as well as the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household.

Overall, with very low vacancy rates statewide – 2 percent for homeowners and 6 percent for renters – Iowa residents are more likely to face problems of either higher costs, or poor housing conditions in lower-cost units (American Community Survey, 2014).

## Renters

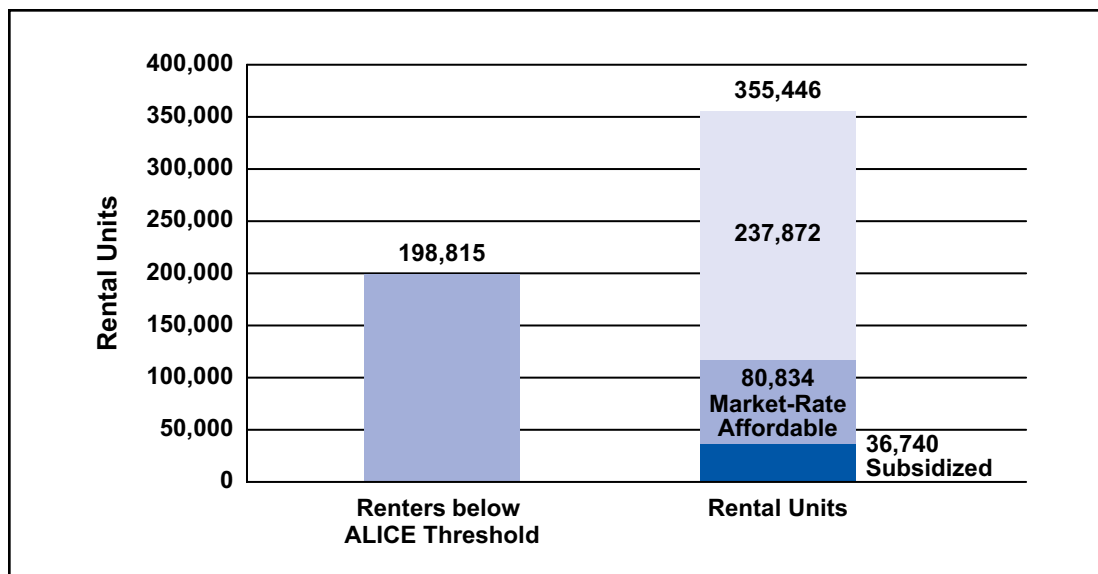
ALICE households are more likely to be renters than owners in Iowa, occupying more than half (56 percent) of all rental units. Slow growth in the economy, layered on top of the national housing crisis, led to an increase in the demand for rental housing in Iowa. The percentage of total Iowa households renting increased from 26 percent in 2007 to 30.6 percent in 2014 (American Community Survey, 2014).

While renting is prevalent among ALICE households, it has downsides relative to owning. While renting offers greater mobility, allowing people to move more easily for work, and renters are more likely than homeowners to have moved in the last few years, there are associated costs (American Community Survey, 2014). Any move has a range of costs, from financial transition costs and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community. In addition, and perhaps most importantly, renters are not able to build equity in a home.

Analysis of the housing stock in each county in Iowa reveals that the available units do not match current needs in many areas of the state. According to housing and income data that roughly aligns with the ALICE dataset, there are nearly 200,000 renters with income below the ALICE Threshold, yet there are fewer than 118,000 rental units—subsidized or market-rate—that these households can afford without being housing burdened (Figure 34). In other words, Iowa would need at least 81,000 more lower-cost rental units to meet the demand of renters below the ALICE Threshold. This assumes that all ALICE and poverty households are currently living in rental units they can afford, but the number of households that are housing burdened reveals that this is often not the case in Iowa, and that assessment of need for low-cost rental units across the state is in fact a low estimate. Using a different methodology, the NLIHC estimates a shortage of 54,739 units in Iowa that are affordable and available for extremely low-income renters, based on affordability to residents earning less than 30 percent of the median income (NLIHC, 2015). Despite using different parameters, the NLIHC and ALICE estimates both confirm the significant shortage of affordable rental units in Iowa.

*“Iowa would need at least 81,000 more lower-cost rental units to meet the demand of renters below the ALICE Threshold.”*

**Figure 34.**  
**Renters below the ALICE Threshold vs. Rental Stock, Iowa, 2014**



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Subsidized housing units are an important source of housing that is affordable for ALICE families. Of the nearly 118,000 rental units that households with income below the ALICE Threshold can afford across the state, approximately 31 percent are subsidized: Iowa’s affordable rental housing programs reached 36,740 households across the state in 2014 (HUD, 2014).

Market-rate units can also be a vital source of housing for ALICE families, and the number of market-rate affordable housing units in Iowa is relatively high, at 69 percent of all affordable rental units — the highest percentage in any state that the United Way ALICE Project has analyzed to date.

Across the state, some renters continue to spend large portions of their income on housing. In Iowa, the estimated mean wage for a renter in 2014 was \$10.56 per hour. At this wage, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment without becoming housing burdened, a renter must work 50 hours per week, 52 weeks per year (NLIHC, 2014).

## Homeowners

Iowa is one of the most affordable states for homeownership. According to CFED, Iowa has one of the highest ratios of median housing value to median income (CFED, 2016). For this reason, it is not surprising that many of the state's households with income below the ALICE Threshold are homeowners. And there would be enough affordable units for them (defined as not consuming more than one-third of their income) if all homeowners had a 30-year mortgage at 4 percent for 90 percent of the value of the house or better. But the fact that 21 percent of Iowa households with a mortgage are housing burdened suggests that many homeowners are not able to get competitive financing rates, or that they put less than 10 percent down, or were not able to find units that were affordable. The increase in the number of renters also reflects these challenges.

ALICE families that own their homes are more likely than higher-income families to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. The backlog of foreclosures is starting to decline; in 2014, Iowa had 4,865 completed foreclosures, down from 5,020 in 2013. The state's foreclosure inventory rate dropped from 1.5 percent in 2013 to 0.9 in 2014, below the U.S. historic level of 1.1 percent (CoreLogic, 2014 and 2015). Iowa was not as hard-hit as some states, ranking 25th in the country for the number of completed foreclosures in 2014. In 2012, approximately 8 percent of Iowa homeowners had a balance on their mortgage that was higher than the value of their home (FINRA Investor Education Foundation, 2016; Federal Reserve, 2015; CoreLogic, 2015).

For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner's primary asset but also reduces the owner's credit rating, creating barriers to future home purchases and rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Bernanke, 2008; Kingsley, Smith, and Price, 2009; Frame, 2010).

In addition, with the tightening of mortgage regulations, those who do not qualify for traditional mortgages look for alternatives, leading to an increased use of "contract for deed" or "rent-to-own" mortgages that charge higher interest rates and have less favorable terms for borrowers. The need for such services is reflected in the growth of this industry nationally (Anderson and Jaggia, 2008; Edelman, Zonta, and Gordon, 2015; Kusisto, 2015).

## Homelessness

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe and has to be vacated, they can become homeless. This starts a downward spiral of bad credit and destabilized work, school, and family life. Some households move in with relatives, threatening the stability of another household. Others rely on homeless services like homelessness prevention, rehousing, emergency shelter, and transitional housing, adding to government costs.

In 2014, 3,122 people experienced homelessness in Iowa on a single night, including 202 veterans. The state's rate of 101 homeless people per 100,000 people is much lower than the national rate of 183 per 100,000. Overall, approximately one-half (1,578) of those who are homeless in Iowa are homeless as part of a family (National Alliance to End Homelessness, 2012; U.S. Interagency Council on Homelessness, 2015).

*“ALICE families that own their homes are more likely than higher-income families to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures.”*

## Broader Consequences for Housing in Iowa

When ALICE families cannot afford safe housing near where they work, there are consequences for the whole community. When workers pay more for housing, they have less to spend on other goods and services in the community. They may not have enough resources to maintain their homes, which impacts entire neighborhoods. If they are forced to move due to cost or foreclosure, that adds instability to their neighborhoods. And ultimately, if a family becomes homeless, there are additional costs that the wider community absorbs.

The evidence is clear that keeping a household housed is significantly less expensive than caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services. According to the U.S. Department of Housing and Urban Development (HUD), the average cost of services for homeless individuals ranges from \$1,634 to \$2,308 per month, and for families, from \$3,184 to \$20,031 per month (Spellman, Khadduri, Sokol, and Leopold, March 2010).

Philip Mangano, former executive director of the U.S. Interagency Council on Homelessness, reports that **the cost of keeping people on the street ranges from \$35,000 to \$150,000 per person per year, while the cost of keeping formerly homeless people housed ranges from \$13,000 to \$25,000 per person per year**, based on data from 65 U.S. cities (Mangano, 2008). The highest numbers are for chronically homeless people, who are the most vulnerable and disabled. Expenses include temporary housing as well as crisis services such as emergency room treatment, substance abuse and mental health care, and police and court costs.

*“When ALICE families cannot afford safe housing near where they work, there are consequences for the whole community.”*

## Future Prospects

The cost of housing in Iowa will continue to be a drain on the Household Survival Budget. Based on forecasted economic and demographic changes, significantly more households will be in need of smaller, lower-cost housing over the next two decades, adding to the demand for additional affordable housing options. These trends include the decline in the rate of homeownership (down 8 percentage points from 2001 to 2014), the decrease in household size, the flat level of incomes for renters, and the changing demands of seniors as well as young workers (Federal Reserve Bank of St. Louis, 2014).

In general, rental housing units – especially those that are older and in poor condition – are also vulnerable to removal or to damage and destruction. Nearly 62,000 housing units, or 5 percent of the housing stock, were projected to be removed from Iowa’s inventory between 2010 and 2015. These losses include at least 32,800 occupied single-family units, 10,850 multi-family units, and at least 6,700 mobile homes. In addition, an estimated 11,600 vacant housing units of undetermined type were lost (Swenson et al., 2009). Similarly, 5.6 percent of the nation’s rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under \$400 per month (i.e., those most affordable for ALICE households) was more than twice as high, at 12.8 percent (Joint Center for Housing Studies, 2013). The removal of these units, as inexpensive and unsafe as they may be, puts additional pressure on the remaining rental stock, increasing costs for all renters.

Homeownership continues to elude many workers, especially in Iowa. Nationally, the two most common reasons renters cite for renting rather than owning a home are that they don’t think they can afford the necessary down payment (50 percent of respondents) or they don’t think that they will qualify for a mortgage (31 percent), according to the Federal Reserve’s Survey of Household Economics and Decisionmaking in 2014 (Federal Reserve, 2015). Because homeownership has been the most common vehicle for families to build savings, the shift towards renting and away from homeownership may leave those families without

the assets needed for retirement or education, or to draw upon in an emergency. This, in turn, stands to increase the number of ALICE households in the future.

However, with no extremely expensive major metro areas in Iowa, and a lesser housing bubble than in other states, Iowa has one of the most stable and affordable housing stocks in the country. The biggest challenges will be to replace its older housing stock and to adjust to demand for smaller units for homeowners and renters.

## CHILD CARE AND EDUCATION

Education is one of the few ways ALICE families can get ahead in the long run. In the short term, it is a challenge to find quality, affordable child care, strong public schools, and affordable higher education. As a result, ALICE families often forgo education opportunities, with consequences both for their earning potential and for the development of human capital in their communities.

### Quality, Affordable Child Care

Quality, affordable child care is one of the most important – and most expensive – budget items for ALICE families. The consequences for a family of not having child care are twofold: the child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting both current income and future earning potential. As discussed in Section II, child care in Iowa is one of the most expensive items in the Household Survival Budget. The average cost of registered home-based child care is \$381 per month for an infant in Iowa, and the cost for a 4-year-old is \$364 per month. By comparison, the average cost of a licensed, accredited child care center for an infant is 30 percent more (Iowa Department of Human Services, 2014).

To get a sense of the types of child care that families use, the U.S. Census reports that nationally in 2013, 42 percent of preschoolers were in a regular child care arrangement with a relative, 24 percent were in an organized care facility, 11 percent were in another non-relative care arrangement, and 39 percent had no regular child care arrangement. Since the mid-1980s, the biggest changes have been the decline in non-relative care (falling from 28 percent to 13 percent in 2011) and the increase in other care or no regular arrangements from 1 percent to 13 percent. The percent of children in organized child care facilities nationally also increased from 23 percent to 25 percent (Laughlin, 2013). In Iowa, 50 percent of 3- and 4-year-olds are enrolled in early childhood education, the 15<sup>th</sup> highest rate in the country (CFED, 2016).

In an attempt to save money or because they lack other available child care options, ALICE parents may use unlicensed, home-based child care or rely on friends and neighbors in formal and informal ways. In Iowa, all organized care facilities, except homes serving fewer than 5 children, must be registered with the Department of Human Services. Informal and small home-based child care, while often less expensive, is not regulated, so the safety, health, and learning quality of home-based care can vary greatly and are not guaranteed (Child Care Aware of America, 2014; Iowa Department of Human Services, 2016).

Some child care needs can be covered by publicly subsidized preschools, which provide great savings to ALICE families. In Iowa, state preschool programs enroll more than 26,000 children. The state ranks 32nd nationally in terms of spending per preschool student, at \$2,852 per year. In terms of quality, Iowa Shared Visions, which provides quality child development programs for high-risk children in 51 counties, scored 6 out of 10 in the National Institute for Early Education Research (NIEER)'s Quality Standards Checklist. Iowa Statewide

*“The consequences for a family of not having child care are twofold: the child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting both current income and future earning potential.”*

Voluntary Preschool Program (SVPP), which provides funding to increase the number of children participating in quality programs, scored 7 out of 10 (NIEER, 2014).

Attendance at preschool is related to income, and children in households with higher incomes are more likely to attend. In Iowa, 42 percent of children in households with income below 200 percent of the Federal Poverty Level (FPL) were enrolled in preschool, compared to 51 percent for those in families with income above 200 percent of the FPL. For Hispanic children ages 3 to 4, whose families are disproportionately represented among lower-income households, the rate was only 35 percent (Annie E. Casey Foundation, May 2016).

## The Achievement Gap

One area of particular concern for Iowa's ALICE households is the achievement gap in the state's public schools. Across the state, minorities and low-income students performed lower on test scores throughout K-12 and had lower high school graduation rates than their White or higher-income counterparts.

In terms of overall student achievement, Iowa ranks 19th in the U.S., according to *Education Week's* Quality Counts report. Detailed state data from 2012-13 reveals significant economic and racial gaps in scores on Iowa National Assessment of Educational Progress (NAEP) tests across all grade levels. For example, overall, 73 percent of fourth graders achieved a proficient score in reading, while only 59 percent of students eligible for free or reduced lunches did the same. The gap widened by race, with 46 percent of Black students and 56 percent of Hispanic students achieving proficient scores, and by language ability, with 39 percent of English Language Learner (ELL) students doing so. These gaps were slightly wider by eighth grade. In addition, the effects of these subgroups are additive: **There are major achievement gaps for students who belong to more than one subgroup, particularly if one of them is poverty** (Iowa Department of Education, 2011, 2014, and 2015; (Education Week Research Center, 2016).

The gap narrows slightly in high school; Iowa's public high school graduation rate of 89 percent was higher than the national average of 81 percent for 2012, the latest year for which data is available. However, graduation rates are still significantly lower for economically disadvantaged students (80 percent), those with limited English proficiency (74 percent), and those with disabilities (73 percent) (Stetser and Stillwell, 2014; Education Week Research Center, 2016).

## Broader Consequences for Child Care and Education in Iowa

Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning, in particular, enables children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current income and future earning potential.

The value of quality child care – for children, their families, and the wider community – is well documented. Poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children. Inadequate child care also has wider consequences: It negatively affects parents and employers as well, resulting in absenteeism, tardiness, and low productivity (Alliance for Excellent Education, 2011 and 2013; Haskins, 2011; Childhood Trends, 2011; McCartney, 2008).

Half of Iowa's public schools are located in rural districts, serving more than one-third of the state's students. With one-third of rural students qualifying for free or reduced-price

*“One area of particular concern for Iowa’s ALICE households is the achievement gap in the state’s public schools.”*

*“The importance of high quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Iowa.”*

lunches, rural ALICE families face unique challenges. In large rural school districts, the cost of transportation is much higher than in urban districts; three-fourths of all Iowa districts cover more than 100 miles each, with the average being 165 miles, and the cost for school transportation ranges from \$58 to \$1,143 per pupil. In addition, the cost, distance, and time required to transport students within these districts reduces the ability of families to be engaged in school activities. And because Iowa teacher salaries are among the lowest in the country, many teachers find themselves within the ALICE population as well (Iowa Department of Education, 2015; Johnson et al., 2014).

The evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. Nationally, the difference in earnings between high school graduates and those who hold a bachelor’s degree over a lifetime is \$830,800. The difference in earnings between high school graduates and those with an associate’s degree is \$259,000. And the difference in the net earnings of a high school graduate versus a high school dropout is \$305,000 in the U.S. – and \$386,055 in Iowa – when including income from tax payments minus the cost of government assistance, institutionalization, and incarceration (Center for Labor Market Studies, 2009 and 2009a; Daly and Bengali, 2014; Iowa Department of Education, January 2010; Klor de Alva and Schneider, 2013; Tyler and Lofstrom, 2009; Veale, September 2009).

The lack of a basic education has repercussions society-wide as well, including lower tax revenues, greater public spending on public assistance and health care, and higher crime rates. Closing the education achievement gap would be economically beneficial not only for lower-income individuals and families but for all Iowa residents.

## Future Prospects

The importance of high quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Iowa. From child care through high school, the state’s current facilities do not match the existing need, creating several important consequences for the Iowa economy. Reworking public education to address the achievement gap takes significant financial resources, but if the gap is not addressed, the state economy forgoes local talent. In order for Iowa’s economy to continue to grow and sustain an aging population, the state must also then continue to attract workers from other states and abroad. An education system that works for all residents would be an important draw.

Education is also important for communities; people with lower levels of education are often less engaged in their communities and less able to improve conditions for their families and communities. More than half of those without a high school diploma report not understanding political issues, while 89 percent of those with a bachelor’s degree have at least some understanding of political issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, and Payea, 2013; Campbell, 2006; Mitra, 2011).

Despite these challenges, according to *Education Week’s* Quality Counts report, Iowa’s education system produces the 10th highest rate of “Opportunities for Success” in the U.S. (Education Week Research Center, 2016).



## Child Care

Iowa's younger population is more diverse than its seniors, so the state will need to address the issue of achievement gaps sooner rather than later. Non-white or Hispanic residents account for 21 percent of Iowa's under-6-year-old population and 17 percent of the 6- to 17-year-old population, but only 3 percent of the 65-and-older population (Child and Family Policy Center, 2012). Children of all races and ethnicities in Iowa will need access to quality, affordable child care.

In addition, 92 percent of all Iowa families with children had both or the only parent in the workforce in 2013 – one of the 10 highest state rates in the country, compared to the national average of 88 percent (Working Poor Families Project (WFPF), 2013). With the extensive involvement of parents in the workforce, child care is an issue for virtually all Iowa families, and the high cost makes it even more challenging for parents in low-wage jobs.

## K-12 and Beyond

In many states, the prevalence of charter schools is often an indicator of dissatisfaction with public schools. The lack of charter schools in Iowa (there are currently only 3 charter schools in the state) may be a sign that the public schools are meeting most of the needs of low-income and minority students. It may also be due to the rules surrounding the creation of charter schools or other factors (Iowa Department of Education, 2015).

In terms of K–12 and higher education preparing students for jobs, the state faces two major challenges: job creation, and the reduction in jobs requiring higher education. Education has traditionally been the best guarantee of higher income and the two are still strongly correlated. Yet short- and long-term factors may be changing the equation, especially for ALICE households. Longer-term structural changes have limited the growth of medium- and high-skilled jobs, changing the need for education as well as incentives to pursue higher education and take on student debt.

In addition, tuition has increased beyond the means of many ALICE households and burdened many others. In Iowa's college Class of 2014, 68 percent graduated with an average of \$29,732 in student debt – the 8<sup>th</sup> highest rate in the country – and from 2012 to 2014, more than 13 percent of students defaulted on their loans (Project on Student Debt, 2015; CFED, 2016). As national research by the Federal Reserve reveals, this debt burden jeopardizes the short-term financial health of younger households: **The median net worth for households with no outstanding student loan debt is nearly three times higher than for households with outstanding student loan debt** (Elliott and Nam, 2013)

Because college graduates have greater earning power, more Americans than ever before are attending college, but at the same time, more are dropping out and defaulting on their loans. More than 70 percent of Americans matriculate at a four-year college — the 7<sup>th</sup>-highest rate among 23 developed nations for which the Organisation for Economic Co-operation and Development (OECD) compiles such statistics. But less than two-thirds of matriculating Americans end up graduating; when including community colleges, the graduation rate drops to 53 percent (OECD, 2015). In Iowa, 33 percent of residents have some college or an associate's degree, but not a bachelor's degree. These residents are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 hadn't received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham and Kienzl, 2011).

*“Education has traditionally been the best guarantee of higher income and the two are still strongly correlated. Yet short- and long-term factors may be changing the equation, especially for ALICE households.”*

Another factor limiting the prospects of many recent graduates is the lack of medium- and high-paying job opportunities. Research by the National Bureau of Economic Research and the Federal Reserve has found that many jobs that require highly skilled workers are offering wages that are too low for college-educated students to live on and pay back their loans. When unemployment is high, employers have more choice in applicants and can seek more qualified candidates at lower wages. In pursuit of cost savings, employers may also leave positions open. The competition for these jobs means that less qualified or less experienced workers are passed over even though they could do the job (Rothstein, 2012; Altig and Robertson, 2012). As a result, it appears in recent national surveys that a number of jobs are unfilled due to lack of qualified candidates (Manpower, 2012), when in fact qualifications are not the obstacle to filling these positions.

There is wide disparity in employment and earnings among young workers based on their level of education and also among college graduates based on their major. The unemployment rate for young workers without a college degree is significantly higher than for those with a degree. Degree majors that provide technical training (such as engineering, math, or computer science), or majors that are geared toward growing parts of the economy (such as education and health) have done relatively well.

At the other end of the spectrum, those with majors that provide less technical and more general training, such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business, have not tended to fare particularly well in recent years; hence the increase in well-educated ALICE households (PayScale, 2014; Abel, Deitz, and Su, 2014). For example, the median annual salaries of college-educated workers age 25 to 59 years old range from \$39,000 for an early childhood educator to \$136,000 for a petroleum engineer (Carnevale, Cheah, and Hanson, 2015). Low wages, then, are the main problem, in tandem with strong competition for the fewer well-paying jobs. This situation will improve slightly as unemployment falls, but major change will not occur unless there is a structural shift in the kinds of jobs that make up our economy.

Nevertheless, basic secondary education remains essential for any job, and the performance and graduation rates of Iowa public schools, especially for low-income and minority students, remain an area of particular concern. If all students graduated from high school in Iowa, their aggregate increased income would be \$24 million, and increased federal and state tax revenues would be \$6.9 million, according to the Alliance for Excellent Education (AEE, 2013).

## FOOD

Having enough food is a basic challenge for ALICE households. The U.S. Department of Agriculture (USDA) defines food insecurity as the lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods. According to Feeding America's 2015 Map the Meal Gap study, 12.6 percent of Iowa's residents are food insecure. Similarly, according to the USDA, between 2012 and 2014, 11.4 percent of Iowa households experienced food hardship, below the national average of 14.3 percent, and down from the average rate of 12 percent in 2009-2011 but still higher than the 2002-2004 rate of 10.2 percent. The prevalence of household food insecurity ranges from 9.1 percent in Sioux County to 15 percent in Story County (USDA, 2014; Gundersen, Engelhard, Satoh, and Waxman, 2014; Feeding America, 2015; USDA, 2015; Coleman-Jensen, Rabbitt, Gregory, and Singh, September, 2015).

*“According to Feeding America’s 2015 Map the Meal Gap study, 12.6 percent of Iowa’s residents are food insecure.”*

Food insecurity is often a recurrent situation. USDA national data has found that for both food-insecure and very low food security households (those with multiple instances of disrupted eating patterns and reduced food intake), on average they were food-insecure for 7 months of the year (Coleman–Jensen et al., 2015).

Beyond food insecurity, ALICE families have difficulty accessing healthy food options. Many low-income households work long hours at low-paying jobs and do not have time to regularly shop for and prepare low-cost meals. In addition, they are faced with higher prices for, and often minimal access to, fresh food in low-income, especially rural neighborhoods, which often makes healthy cooking at home difficult and unaffordable. More convenient options like fast food, however, are usually far less healthy.

In Iowa, at least 27 percent of adults and 36 percent of adolescents do not eat fruit or vegetables daily (Centers for Disease Control and Prevention (CDC), May 2013). This may be explained in part by the fact that 45 percent of Iowa neighborhoods do not have healthy food retailers within a half-mile; this percentage is significantly higher than the national average of 30.5 percent. In rural Iowa, 50 percent of the population lives more than 10 miles from a large food store (supermarkets or supercenters), though at some times of the year they may have access to local farm produce (USDA, 2009; Morton and Blanchard, 2007).

When ALICE families do not have enough food, they use various strategies to avoid hunger, but those strategies are not always successful and can result in unintended health problems. According to the recent Feeding America national survey, the purchase of inexpensive, unhealthy food is the most commonly reported coping strategy for food-insecure families (reported by 78.7 percent of respondents), and many families also buy food that has passed its expiration date (56 percent). Eating foods that are higher in fat, sodium, and sugar, or that are no longer fresh, can contribute to obesity, heart disease, diabetes, low energy levels, and poor nutrition. The second most common strategy is to seek federal or charitable food assistance (63 percent), and a third is to sell or pawn personal property to obtain funds for food (34.9 percent), which is not a sustainable solution. Most respondents to the Feeding America survey employed two or more of these strategies (Feeding America, 2014).

In line with documented links between food insecurity and obesity, ALICE families are more vulnerable to obesity than families with higher income. ALICE households often lack access to healthy, affordable food or the time to prepare it, and they have fewer opportunities for physical activity because of long hours at work and poor access to recreational spaces and facilities. In addition, stress often contributes to weight gain, and ALICE households face significant stress from food insecurity and other financial pressures. These factors help explain why obesity is increasing for those in poverty as well as for households with higher levels of income (Hartline-Grafton, 2011; Food Research and Action Center (FRAC), 2015; Kim and Leigh, 2010). In Iowa overall, more than 30 percent of adults were obese in 2013, above the national average of 28 percent and up from 29 percent in 2011 (CDC, 2014).

## Broader Consequences for Food in Iowa

Not having enough income to afford healthy food has consequences not only for ALICE's health, but also for the strength of the local economy and the future health care costs of the wider community. Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis (Seligman, Laraia, and Kushel, 2010; Kendall, Olson, and Frongillo, 1996). The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (USDA, 1999).

*“When ALICE families do not have enough food, they use various strategies to avoid hunger, but those strategies are not always successful and can result in unintended health problems.”*

*“Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment.”*

## Future Prospects

The USDA's Thrifty Food Plan does not provide for a sustainable, healthy diet, especially with the continued increase in the cost of food staples. A recent Institute of Medicine (IOM) report finds that most SNAP benefit levels are based on unrealistic assumptions about the cost of food, preparation time, and access to grocery stores (IOM, 2013). Other public health and nutrition advocates have been even more critical (FRAC, December 2012). Unrealistic assumptions about the cost of food and time it takes to prepare have ripple effects for those relying on SNAP, who often don't get the benefits they need and may be judged as wasteful if they try to use their benefits to buy higher-quality or quick-to-prepare foods.

The use of government food programs as well as soup kitchens, food pantries, and food banks has increased steadily through the Great Recession to the present. SNAP enrollment in Iowa has increased four-fold over the last decade, from 120,000 in 2001 to 420,000 in 2014. The 2009 Recovery Act boosted SNAP benefits, but after it expired in 2013, SNAP enrollment slowed. At that point, some individuals no longer qualified and many others had their benefits reduced (Iowa Department of Human Services, 2015; Dean and Rosenbaum, 2013). Yet the strong, ongoing increase in the use of soup kitchens, food pantries, and food banks suggests that many Iowans continue to be challenged in meeting their food needs today, and often employ more than one strategy to avoid hunger. Feeding America reports that nationally, the number of unique clients served by their programs increased by roughly 25 percent from 2010 to 2014 (Feeding America, 2014).

Many of the strategies people use to avoid hunger are not sustainable, particularly eating cheaper, less healthy food, and selling or pawning personal property to have money for food. In fact, these strategies are likely to lead to more families becoming ALICE or slipping into poverty, either through poor health and additional health care costs or reduced assets to weather an unexpected emergency.

## TRANSPORTATION AND COMMUTING

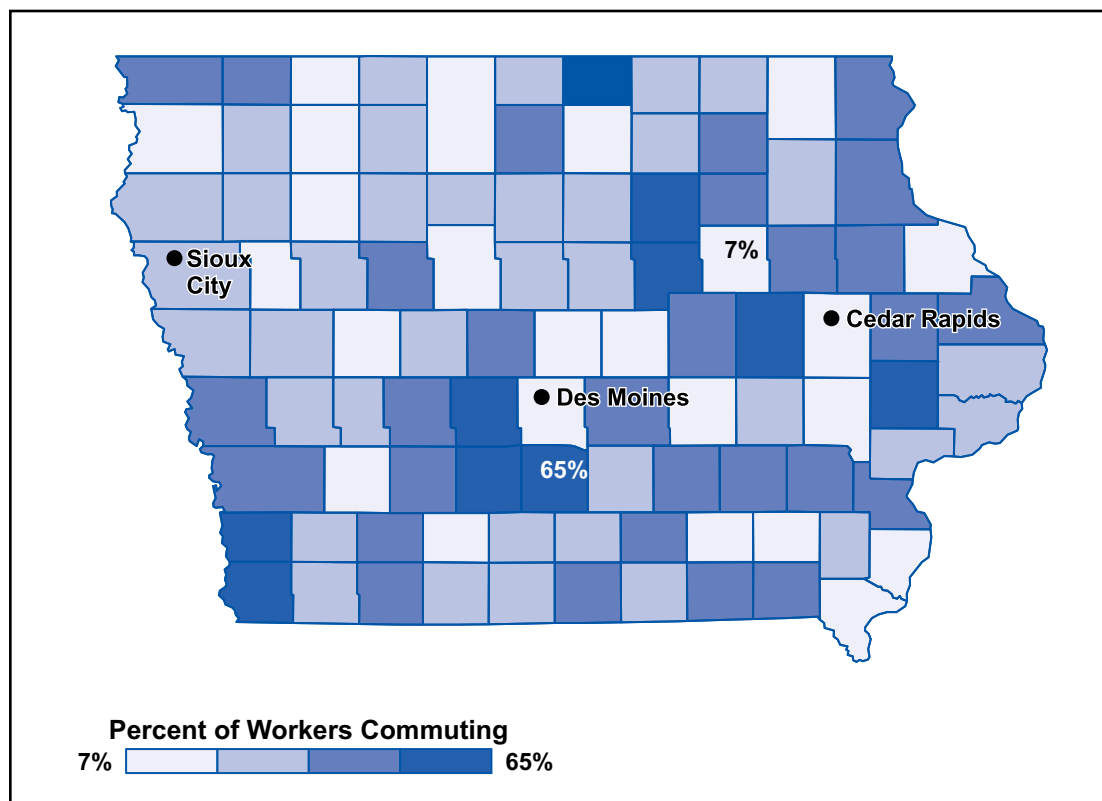
In Iowa there is no public transportation available to workers in most counties. In all but two counties, fewer than 2 percent of workers use public transportation to get to work. The highest usage is in Story County with 7 percent of workers using public transportation for work, followed by 5 percent in Johnson County (American Community Survey, 2014).

Given this public transportation landscape, commuting impacts most workers in Iowa, with a majority using a car to get to their jobs, but it poses particular challenges for ALICE workers. Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment. In 2014, 80 percent of workers drove alone to work; some chose this for convenience, while others with variable work hours had no choice. The commutes in Iowa are shorter than many states; the mean travel time to work of 19 minutes is well below the national average of 26 minutes. However, travel time is higher in some areas: Half of workers in Mills County and 48 percent in Madison County commute more than 25 minutes (American Community Survey, 2014; County Health Rankings, 2015).

Another way to look at transportation is that on average, 32 percent of commuters in Iowa – using both public and private transportation – commute to another county for work (Figure 35). There is huge variation across the state, ranging from 7 percent of workers in Black Hawk County to 65 percent in Warren County. This range may have more to do with county population size than with showing a mismatch between jobs and housing availability (U.S. Census, 2014).

The average cost of owning and operating a car in the U.S. ranges from about \$6,000 to \$12,000 per year, according to AAA. Long commutes add costs (car, gas, child care) that ALICE households cannot afford. Commutes also reduce time for other activities such as exercise, shopping for and cooking healthy food, and community and family involvement (AAA, 2013; HUD, 2014). Since the vehicles that ALICE families can afford are usually older and of lesser value, the median car value for low-income families is \$4,000, or about one-third of the \$12,000 median value of cars owned by middle-income families. Low-income families are also more likely to face higher and more frequent vehicle repair bills and therefore greater disruption in their transportation to work (Bricker, Kennickell, Moore, and Sabelhaus, 2012).

**Figure 35.**  
**Percent of Workers Commuting Outside Home County, Iowa, 2014**



Source: U.S. Census, 2014

Cars also impact the broader quality of life. Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without cars. Both cars and transit access also have a positive effect on earnings, though the effect of car ownership is considerably larger (Pendall et al., 2014).

One way low-income households try to close the income gap is by skimping on expenses, and those expenses often include car insurance. Despite the fact that driving without insurance is a violation in almost all states including Iowa, 11 percent of Iowa motorists were uninsured in 2012 (Insurance Research Council, 2011). Another cost-saving strategy is not registering a vehicle, avoiding the annual fee and possibly the repairs needed for it to pass inspection. These strategies may provide short-term savings, but they have long-term consequences such as fines, towing and storage fees, points on a driver's license that increase the cost of car insurance, and even impounding of the vehicle. And the fines can be more than ALICE families can pay: For example, studies have estimated that 17 percent of adults in California currently have suspended licenses for missing a hearing or payment deadline (Levin, 2015).

*“Long commutes add costs (car, gas, child care) that ALICE households cannot afford. Commutes also reduce time for other activities such as exercise, shopping for and cooking healthy food, and community and family involvement.”*

Similarly, ALICE drivers face challenges paying traffic tickets. The system of sizable fixed fines for particular offenses in most municipalities hits low-income drivers harder than those who are more affluent. Preliminary reports across the country have found that in many states, when drivers can't pay a ticket, their driver's license can be suspended, harming credit ratings, raising public safety concerns, and making it harder for people to get and keep jobs and take care of their families (Urbana IDOT Traffic Stop Data Task Force, 2015; Lawyers Committee for Civil Rights, 2015).

## Broader Consequences for Transportation in Iowa

“Cost-cutting” strategies have risks for ALICE households as well as for the wider community. Long commutes reduce worker productivity and state economic competitiveness. In fact, one study finds that, on average, absenteeism would be about 15 to 20 percent lower if all workers had a negligible commute. Long commutes can also impact new hire retention and performance (van Ommeren and Gutierrez-i-Puigarnau, 2010; Belsky, Goodman, and Drew, 2005; Sullivan, 2015; National Economic Council, 2014).

Older cars that may need repairs make driving less safe and increase pollution for all, as does deferring car maintenance. Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorist coverage adds roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008). And when there is an emergency, such as a child being sick or injured, if an ALICE household does not have reliable transportation, their options are poor – forgo treatment and risk the child's health, rely on friends or neighbors for transportation, or resort to public specialty transit services or even an ambulance, increasing costs for all taxpayers.

## Future Prospects

For ALICE households in Iowa, housing and transportation are tightly linked and can have a large impact on the household budget. People who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs than those who don't. According to the Center for Neighborhood Technology's (CNT) Housing and Transportation Affordability Index, many Iowa workers live in location-inefficient areas, and as a result, have high transportation costs (CNT, 2013). Commuting long distances will only increase in the coming years as lack of affordable housing persists and pushes people away from employment centers.

Jobs and transportation are also linked. The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or on limited public transportation, making it difficult to get to work on time or too cost-prohibitive on less than a full-time work schedule (Watson, Frohlich, and Johnston, 2014).

Given the size and age of Iowa's transportation infrastructure, and the state's growing population, it will be expensive for the state to meet the increasing demand for transportation improvements. A majority of Iowa's roadways were built 50 to 60 years ago, and the design life of these streets and highways has been met or exceeded, according to the U.S. Department of Transportation's Iowa infrastructure report card. Traffic volumes, along with freight traffic, have increased by about 123 percent on primary roadways over the last 30 years, and system-wide pavement conditions are deteriorating. In addition, one in every five bridges in Iowa is rated structurally deficient or posted with weight restrictions, the 3<sup>rd</sup>-worst rating in the nation despite increased freight needs (U.S. Department of Transportation,

*“Commuting long distances will only increase in the coming years as lack of affordable housing persists and pushes people away from employment centers.”*

2015). Yet without transportation infrastructure improvements, costs will increase for ALICE commuters in terms of both time spent in transit and wear and tear on their vehicles (such as flat tires caused by unfilled potholes).

## HEALTH CARE

Quality of health directly correlates to income: Low-income households in the U.S. are more likely than higher-income households to have poorer health in general. In Iowa, more than 25 percent of low-income adults report a poor health-related quality of life. In fact, in 2011, household income had the greatest impact on health status: 26 percent of people in households with annual incomes below \$15,000 reported having 14 or more poor physical health days, while fewer than 5 percent of people in households with incomes of \$75,000 or more did so (CDC, 2011; CDC, Behavioral Risk Factor Surveillance System, 2010 and 2011). This is a two-way connection: Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie and Tekin, 2011; Federal Reserve, 2013; Zurlo, Yoon, and Kim, 2014).

Iowa and national research on “toxic stress” has found that living in chronically stressful situations, such as living in a dangerous neighborhood or in a family that struggles to afford daily food, damages neurological functioning, which in turn impedes a person’s – especially a child’s – ability to function well (Shonkoff and Garner, 2012; Evans, Brooks-Gunn, and Klebanov, 2011; Central Iowa ACEs Steering Committee, 2015).

Recent studies have found that in any situation, access to medical care alone cannot help people achieve and maintain good health if they have unmet basic needs, such as not having enough to eat, living in a dilapidated apartment without heat, or being unemployed (Berkowitz et al., 2015; Robert Wood Johnson Foundation, December 2011). In a 2011 survey by the Robert Wood Johnson Foundation, physicians reported that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), employment assistance (52 percent), adult education (49 percent), transportation assistance (47 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, December 2011).

ALICE households often try to save on health care by forgoing preventative care and health insurance. As a result, they more frequently use the emergency room (ER) for advanced treatment that might not have been necessary if they had had earlier access to in-office primary or specialty care. In addition, without regular preventative care and coverage, they are more likely to develop chronic health conditions. These ongoing conditions lead to additional medical and care expenses and often require family members to devote time to caregiving.

### Preventative Health Care

A common way to try to save on health care costs is to forgo preventative health care, which typically includes seeing a primary care doctor, taking regular medication as needed, and maintaining a healthy lifestyle. For many ALICE households, visits to doctors are often seen as too expensive. In 2011 in Iowa, 23 percent of adults with income under 200 percent of the FPL went without care because of cost, while 16 percent of all adults did so (Commonwealth Fund, 2013; Cohen, Kirzinger, and Gindi, 2013).

*“Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress.”*

*“Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment.”*

Forgoing preventative dental care is even more common, and low-income adults are almost twice as likely as higher-income adults to have gone without a dental check-up in the previous year. In Iowa, 31 percent of residents did not visit the dentist in 2014. Yet poor oral health impacts overall health and increases the risk for diabetes, heart disease, and poor birth outcomes (Kellogg, 2014; McCarthy, Radley, and Hayes, 2015; U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

Dental care is improving for children in Iowa through I-Smile, a program run by the state, the Iowa College of Dentistry, and the Iowa Dental Association. Of Iowa’s Medicaid-enrolled children through age 12, 43 percent saw a dentist in 2010—better than the U.S. rate of 37 percent—and the rate improved to 48 percent in 2013 (Iowa Department of Health, 2013; U.S. Government Accountability Office (U.S. GAO), 2015).

The Health Policy Institute reports that the number of ER visits for dental conditions in the U.S. doubled from 2000 to 2012 and continues to rise as the number of dental office visits declines. In 2012, ER dental visits cost the U.S. health care system \$1.6 billion, with an average cost of \$749 per visit. Up to 79 percent of ER dental visits could be diverted to more cost-efficient community settings. For example, an analysis in Maryland estimates that the state Medicaid program could save up to \$4 million each year through these types of diversion programs (Wall and Vujicic, 2015).

Almost one-third of Iowa adults reported poor mental health (“not good” on at least one of the last 30 days) in 2014. Yet Iowa’s public health system has struggled to provide services, which fits with national trends. National data from 2013 shows that fewer than 40 percent of adults living with mental illness received treatment—and that represented an increase from 2007, when only 17 percent of adults received treatment. Across the U.S., funding has been cut for mental health services while demand has increased. This has resulted in longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting ERs for psychiatric care. In Iowa in 2014, there were 67 Mental Health Professional Shortage Areas (HPSAs), with only 60 percent of need being met (Kaiser Family Foundation, 2014; Aron, Honberg, Duckworth et al., 2009; Glover, Miller and Sadowski, 2012).

Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment. Even among individuals with private insurance, over half said that the number one reason they do not seek mental health treatment is because they are worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; Parity Project, 2003).

More than 80,000 children—approximately 15 percent of all children in Iowa—live with serious mental health conditions, according to the National Alliance on Mental Illness (NAMI), yet 64,000 do not receive any mental health services (NAMI Iowa, 2015; Coalition for a Children’s Mental Health Redesign in Iowa, 2016). The consequences of untreated mental illness in children and teens are severe. According to the National Center for Children in Poverty, nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman and Cooper, 2010; NAMI, 2010). In Iowa in 2012, nearly 14,000 middle school and high school students reported having thought seriously about killing themselves in the previous 12 months. Within the state’s juvenile justice system, 70 percent of youth have mental illness, and the cost to incarcerate them – typically without adequate care—exceeds \$9.4 million annually. National research also shows that, consistent with other areas of health, children in low-income households (such as ALICE) and minority children who have special



health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem and Brach, 2009; Coalition for a Children’s Mental Health Redesign in Iowa, 2016).

In addition to the high costs of health care, low-income and minority families across the country may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements to accommodate health care appointments (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). When care is hard to access, a health problem worsens, and the cost of treatment increases significantly for the patient or, if the patient cannot pay, for the state.

## Insurance Coverage

Another way to save on health care costs is to go without health insurance. Iowa’s rates of insurance coverage are relatively high: According to the Kaiser Family Foundation, based on the Census Bureau’s March 2014 Current Population Survey, for the total population under 65 years old in Iowa, only 7 percent did not have health insurance in 2014 (the 6<sup>th</sup>-best rate in the country), and 14 percent of those in the bottom income quintile were without insurance (the 8<sup>th</sup>-best in the country). These low rates of uninsured residents show the impact of the Affordable Care Act (ACA) and the Health Insurance Marketplace in Iowa (Kaiser Family Foundation, 2014; Kaiser Family Foundation, June 2014; CFED, 2016; Schoen et al., 2013; McCarthy, Radley, and Hayes, 2015; Cohen and Martinez, 2015; Witters, 2015; Business Record, 2015).

Medicaid coverage does not provide comprehensive care for low-income families; until 2015, coverage was focused on certain categories of low-income individuals—primarily children, parents, pregnant women, and persons with disabilities. In 2015, Iowa expanded coverage to non-elderly, non-pregnant adults with incomes at or below 133 percent of the FPL. Coverage has been affected as Iowa’s expansion has gone through different configurations; specialty care, such as mental health and dental care, is particularly difficult to obtain in part due to the lack of providers accepting Medicaid (Kaiser Family Foundation, 2015; Kaiser Commission on Medicaid and the Uninsured, June 2012; U.S. GAO, 2015; U.S. GAO, 2012).

The national rate of health insurance coverage for low-wage workers fell steadily over the last three decades, but in the last few years it has started to improve. In 2010, 73 percent of people with less than \$25,000 in household income had health insurance; by 2014 the rate was 79 percent. Yet even with the Medicaid expansion, there remains a strong correlation between income and insurance coverage: In 2014, more than 90 percent of those with household income over \$75,000 had health insurance (U.S. Census, 2010 and 2014; Federal Reserve, 2014; Schmitt, 2012).

## Emergency Room Use

The consequences of forgoing preventative care and health insurance include poorer health status and increases in ER use, hospitalizations, and cardiovascular problems (Heisler, Langa, Eby, Fendrick, Kabeto, and Piette, 2004; Piette, Rosland, Silveira, Hayward, and McHorney, 2011). When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option. Notably, low income is the most important cause of avoidable hospital use and costs, according to a recent Rutgers study (DeLia and Lloyd, 2014).

*“When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option.”*

These consequences are very apparent in the high rate of ER use in Iowa. In 2014, the number of ER visits was 415 per 1,000 people, similar to the high national rate of 428 per 1,000. Nationally, Iowa was ranked 25th in deterring avoidable hospital use in 2013 (Schoen et al., 2013; McCarthy, Radley, and Hayes, 2015; Kaiser Family Foundation, 2015; United Health Foundation, 2013).

## Caregiving

Another hidden health care cost is that of caring for a sick or elderly family member or someone living with a disability. A 2015 AARP Survey in Iowa found that fully half of the state's registered voters age 45 and older are currently providing or have provided unpaid care to an adult loved one who is ill, frail, elderly, or has a physical or mental disability. About 24 percent of those caregivers felt financially strained as a result and 60 percent were stressed emotionally (AARP, 2015).

National estimates of the number of caregivers vary, ranging from 18 percent (in a 2015 AARP survey) to 23 percent of workers and 16 percent of retirees (in the Employee Benefit Research Institute's 2015 Retirement Confidence Survey) to 9 percent of the adult population (in a 2014 RAND Corporation survey) (AARP Public Policy Institute, 2015; Helman, Copeland, and VanDerhei, 2015; Ramchand et al., 2014).

While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care. In fact, half of caregivers report that they had no choice in taking on their caregiving responsibilities, and almost half (47 percent) reported household income of less than \$50,000 per year (AARP Public Policy Institute, 2015). The value of caregiving is significant for care recipients; the presence of an informal caregiver can improve care recipients' well-being and recovery and defray medical care and institutionalization costs. Yet caregiving is costly for families in several ways, including added direct costs, mental and physical strain on the caregiver, and lost income due to decreased work hours or loss of a job (Ramchand et al., 2014; Tanielian et al., 2013).

Family caregiving exacts a toll on the caregivers and on the broader economy. Nationally, 18 percent of caregivers report experiencing extreme financial strain as a result of providing care (4 or 5 on a 5-point scale), and another 20 percent report moderate financial strain. Another 19 percent of caregivers report a high level of physical strain resulting from caregiving, and 38 percent consider their caregiving situation to be emotionally stressful (AARP Public Policy Institute, 2015).

For the 60 percent of caregivers who are working, caregiving is also costly in the time it takes away from employment. Six in 10 caregivers report having experienced at least one impact or change to their employment situation as a result of caregiving, such as cutting back on their working hours, taking a leave of absence, or receiving a warning about performance or attendance (AARP Public Policy Institute, 2015). A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reducing hours of work because of caregiving responsibilities was on average \$142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was \$131,351, and a very conservative estimate for reduced pensions was approximately \$50,000. In total, nationally, the cost impact of caregiving on an individual female caregiver in terms of lost wages and retirement benefits was \$324,044 (MetLife, 2010).

*“A 2015 AARP Survey in Iowa found that fully half of the state’s registered voters age 45 and older are currently providing or have provided unpaid care to an adult loved one who is ill, frail, elderly, or has a physical or mental disability.”*

## Broader Consequences for Health Care in Iowa

When ALICE households forgo health care and insurance in an attempt to save money, their health and household finances suffer, but there are effects on the broader community as well.

Untreated mental health and substance abuse issues shift problems to other areas: They increase ER and acute care costs, add to caseloads in the criminal, juvenile justice, and corrections systems, and increase costs to assist the homeless and the unemployed. It should be noted that nationally, each \$1 spent on substance abuse treatment saves \$7 in future health care spending (Glover, Miller, and Sadowski, 2012).

Untreated or improperly treated mental illness also costs employees lost wages for absenteeism, and their companies feel the cost in decreased productivity. A NAMI study estimated that the annual cost to employers for mental-health absenteeism ranged from \$10,000 for small organizations to over \$3 million for large organizations (Harvard Mental Health Letter, 2010; Parity Project, 2003).

The wider community feels the consequences of increased ER use in higher health insurance premiums and more need for charity care, Medicare, and hospital community assistance (Bureau of Labor Statistics (BLS), 2010; Kaiser Family Foundation, 2011).

In terms of impact on the economy as a whole, family caregiving offers substantial health care cost savings, since it is much less expensive than hospital care or a nursing home, but it incurs significant costs for U.S. employers. Family caregiving for the elderly costs employers approximately \$13.4 billion in excess health care spending each year for employees who are also caregivers, due to the toll that caregiving takes on their own health (MetLife, 2010). In addition, an analysis of the Gallup Well-Being survey found that lost productivity due to absenteeism among full- and part-time caregivers cost the U.S. economy more than \$28 billion in 2010 (Witters, 2011).

*“Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.”*

## Future Prospects

The trend for low-income households to have poorer overall health than higher-income households will increase as health care and healthy food costs rise and the Iowa population ages. Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers that will increase health care needs and costs in the future.

New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker and Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold. The availability of health insurance for low-income families in Iowa is changing with the implementation of the ACA and the more recent privatization of Medicaid, though the impact is not yet clear.

### Affording Health Care

With the expansion of Medicaid in Iowa, 70 percent of uninsured nonelderly people are eligible for financial assistance to gain coverage through either Medicaid or the Marketplaces. Half of those were eligible for Medicaid or CHIP starting in 2014. Another quarter—families earning 138 to 400 percent of the FPL (\$32,499 to \$94,200 in 2014)—were eligible for tax credits to offset the cost of the Marketplaces.

An additional 24 percent had incomes too high to be eligible for tax subsidies, but they may benefit from more affordable or comprehensive coverage through the Marketplace than they could obtain on their own (Kaiser Family Foundation, 2014).

However, even with tax subsidies, the ACA plans may not be economical, especially when incorporating the plans' high deductibles. A Linn County example is illuminating. According to the Kaiser Family Foundation Subsidy Calculator, a married couple with two children living in Linn County with an annual income of \$ 47,808 (the cost of the Household Survival Budget for Linn County) would pay a monthly premium of \$250 for the Silver Plan (after taking into account \$10,182 in annual subsidies), which looks much better than the \$587 budgeted in the Household Survival Budget for the family's health care costs without health insurance. However, the out-of-pocket expenses for the Silver Plan, including co-pays and deductible, could total at least \$4,500 per year, increasing the monthly cost of the Silver Plan to \$625, more than their current spending. With the subsidies, the cost of the ACA Bronze Plan would actually be \$32, but the co-pays and deductible would still apply and fewer items are covered, so out-of-pocket costs would be higher (Kaiser Family Foundation Health Insurance Marketplace Calculator, 2015). These families will need to make difficult decisions about their health care.

### The Physician Shortage

Finding doctors to treat low-income families may be even more difficult in the coming years. According to the Kaiser Family Foundation, there are 118 Primary Care Health Professional Shortage Areas (HPSAs) in Iowa, with 68 percent of need being met in 2014. This is better than the national rate of 60 percent for HPSAs across the country. In addition, there are approximately 117 Dental Care and 67 Mental HPSAs in Iowa, with 53 and 60 percent, respectively, of need being met (Kaiser Family Foundation, 2014).

The availability of primary care is especially important for prevention and cost-effective treatment. People without a usual source of care, particularly the uninsured and Medicaid enrollees, are more likely to rely on ERs for care (Liaw, Petterson, Rabin, and Bazemore, 2014). The lack of primary care not only reduces the quality of health in the short term, but it contributes to more complicated health issues and increased costs over the long term.

Just to maintain current rates of utilization, Iowa will need an additional 119 primary care physicians (PCPs) by 2030, a 5 percent increase compared to the state's 1,996 PCP workforce as of 2010. But even more physicians will be needed to meet the increased demand for health care in Iowa from a population that is aging and is increasingly insured due to the ACA (Petterson, Cai, Moore, and Bazemore, 2013).

### Access to Care

In addition, insurance coverage does not guarantee access to health care in Iowa. While only 12 percent of PCPs in Iowa did not accept new Medicaid patients in 2011–2012, the 8th-lowest rate in the country, more doctors are likely to stop accepting Medicaid patients as reimbursement rates decline, now that federal funding to keep Medicaid reimbursement rates at the same level as when the ACA was introduced has ended (Ollove, 2015; Decker, 2013).

Accessing and affording health care in Iowa is most difficult for non-citizens, who are not covered by the ACA. Lastly, the approximately 5 percent of uninsured people in Iowa who are undocumented immigrants are ineligible for financial assistance

*“The lack of primary care not only reduces the quality of health in the short term, but it contributes to more complicated health issues and increased costs over the long term.”*

under the ACA and barred from purchasing coverage through the Marketplaces. This group is likely to remain uninsured, though they will still have a need for health care services, but will continue to struggle to find and afford health care coverage (Lloyd, Cantor, Gaboda, and Guarnaccia, 2011; DeNavas-Walt, Proctor, and Smith, 2013; Kaiser Family Foundation, 2014).

## TAXES

While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. There is some tax relief for the elderly and the lowest-income earners, but most ALICE households pay about 10 percent of their income in federal taxes. Only very low-income households, earning less than \$20,000 per year for a couple or \$10,000 per year for a single individual (below the poverty level), are not required to file a tax return (IRS, 2013). However, when households do not pay their taxes, they increase the cost to other taxpayers and incur the risk of being audited and paying fines and interest in addition to the original amount due.

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households, they do not match the size of those received by higher-income households, such as the mortgage tax deduction. Taxes paid after federal deductions result in the lowest income quintile paying more than 10 percent in income tax while the highest income quintile pays less than 8 percent, according to the Institute on Taxation and Economic Policy (ITEP). In terms of payroll taxes, on average, the lowest income group pays more than 8 percent of their income while those in the highest income quintile pay less than 6 percent of theirs. The lowest income group on average also pays more than 6 percent of their income in state sales and excise taxes, while those in the highest income quintile pay less than 3 percent (Marr and Huang, 2012; ITEP, 2015).

The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are important ways to reduce poverty, primarily for families with children. According to recent reports, the credits encourage work, with little or no effect on the number of hours worked, and they supplement the wages of low-paid workers. For taxpayers eligible for the EITC who have no qualifying children, the credit does little to offset income and payroll taxes. However, among taxpayers (married or single) with qualifying children, there is often a reduction in poverty rates due to the EITC and CTC. For taxpayers with the lowest income, the two credits together more than offset income and payroll taxes to raise living standards (Marr, Huang, Sherman, and Debot, 2015; Hungerford and Thiess, 2013). Overall, the median adjusted gross income of EITC filers in Iowa is very low – \$15,126 for a household – so the tax credits for which they are eligible are helpful, but are not enough to move them to financial stability (Brookings, 2015)

## Broader Consequences for Taxes in Iowa

When ALICE workers cannot pay their taxes, not only do they face penalties, fees, and the hassle of collection agencies and more paperwork, but the wider community must cover that gap. According to the U.S. GAO, at the end of fiscal year 2011, individuals owed a total of \$258 billion in federal unpaid tax debts (U.S. GAO, 2012). When this happens, the rest of the community must pay more to cover both the shortfall and the cost of collection efforts.

*“While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes.”*

*“While stress in general is felt by Americans across the income spectrum, stress about money follows a different pattern; adults in lower-income households are twice as likely as those in higher-income households to say they feel stress about money all or most of the time (36 percent vs. 18 percent).”*

## Future Prospects

Besides the cost of household basics and the level of current wages, the tax code is another factor in questions of economic inequality. According to the Federal Reserve, federal taxes compress income distribution and reduce income inequality while state taxes widen the after-tax income distribution. According to ITEP’s Tax Inequality Index, Iowa has the 27th most unfair state and local tax system in the country (ITEP, 2015). Reductions in tax rates – for income tax, sales tax, and payroll taxes – could increase the income families have to afford the basic Household Survival Budget. In addition, changes in the tax structure could reduce inequality between income groups.

## INCOME AND SAVINGS

As discussed throughout this Report, there are many consequences when ALICE families do not have enough income to afford basic household necessities. A common but under-recognized consequence – both for these households and for their wider communities – can center around extreme levels of stress.

Concerns about money have been the number one source of stress for Americans for the last 6 years, according to an annual survey by the American Psychological Association (APA). While stress in general is felt by Americans across the income spectrum, stress about money follows a different pattern; adults in lower-income households are twice as likely as those in higher-income households to say they feel stress about money all or most of the time (36 percent vs. 18 percent). The difference in overall stress levels based on income also increased during and after the Great Recession: In 2007, average reported stress levels were the same regardless of income, but by 2014, those living in lower-income households report higher overall stress levels than those living in higher-income households (5.2 vs. 4.7 on a 10-point scale) (APA, 2015).

There are several sources of stress for low-income households. The most common sources in the APA survey were paying for unexpected expenses (54 percent said very or somewhat significant), paying for essentials (44 percent) and saving for retirement (44 percent) (APA, 2015). Others are more subtle – such as forms of bias that flow from the everyday social experience of being poor in America – but they nevertheless function as a constant and potent source of stress. Whether discrimination is driven by income, gender, skin color, or other factors, the health impacts and cognitive consequences of persistent bias can be devastating (Damingler, Hayes, Barrows, and Wright, 2015).

An extensive body of research attests to the fact that the multiple stresses that accompany poverty can overload the brain systems involved in decision-making, with severe consequences (Center on the Developing Child, 2016; Mani, Mullainathan, Shafir, and Zhao, 2013; Mullainathan and Shafir, 2009; McEwen and Gianaros, 2011; Damingler, Hayes, Barrows, and Wright, 2015). Working in low-wage, high stress jobs (such as demanding service positions), especially those with low levels of autonomy and high emotional demands, can lead to decreased functioning on and off the job, reducing parents’ ability to provide for their children or plan for their own future. These workers are more likely to have poorer performance, higher turnover, and a greater likelihood of negative or aggressive responses while on the job.

Some people experiencing stress attempt to self-medicate with drugs or alcohol. Addiction can be the cause of a family becoming ALICE, but it can also be a consequence (Center on the Developing Child, 2016). In addition, the stresses that accompany poverty are most often overlapping and compounding, so ALICE individuals and families are likely to experience more intractable stress levels than individuals and families with higher incomes.

## Broader Consequences for Income and Savings in Iowa

When ALICE workers and their families struggle to afford a basic household budget, there are consequences for the whole community, as outlined above. From another perspective, ALICE individuals who are struggling to make ends meet are often less productive workers. They are more likely to be tired or stressed on the job, late to work, or absent. With fewer dollars in savings to weather an emergency, they are disproportionately impacted by natural disasters and less able to return to work quickly. Together, these factors put a strain on fellow workers and drain company resources. In addition, unemployed workers add costs to government programs, from unemployment benefits to all the social services necessary to support a family, as outlined in the ALICE Income Assessment in Section IV. These expenses increase taxes for all.

When ALICE families do not have savings, they do not have the resources to resolve an emergency and are often forced to seek public assistance, which puts them in a more vulnerable position than if they had had the means to address the issue immediately. The community as a whole not only shares the cost of emergency services, but feels the broader social and economic disruption that such emergencies cause.

## Future Prospects

While prospects for jobs and income in Iowa (discussed further in the Conclusion) are key to knowing what the future will hold for ALICE families, the long-term effects of a lack of savings may have just as great an effect on the state in the years to come.

The lack of savings may not be noticed from day to day, but it takes its toll over time — when there are no resources for an emergency and a family spirals into homelessness, when a family cannot send their child to college, or when seniors cannot retire. Those who lost their jobs or moved into lower-paying jobs during the Great Recession have used their savings to get by, and with lower wages, many have not been able to replenish those savings. This lack of resources to invest is one of the strongest drivers of financial inequality in the U.S. Because low-income households have few assets to begin with — and the assets they have are more likely to be either liquid assets, which are consumed by emergencies, or cars, which do not gain in value over time — it is extremely difficult for ALICE families to improve their asset base.

Lack of savings has consequences both for short-term financial stability and for longer-term economic mobility. According to The Pew Charitable Trusts Economic Mobility Project, even for low-income families, the children of parents who save are more likely to experience upward mobility than those who do not (Cramer, O'Brien, Cooper, and Luengo-Prado, 2009).

*“Those who lost their jobs or moved into lower-paying jobs during the Great Recession have used their savings to get by, and with lower wages, many have not been able to replenish those savings. This lack of resources to invest is one of the strongest drivers of financial inequality in the U.S.”*

# CONCLUSION

This Report on **Asset Limited, Income Constrained, Employed (ALICE)** households across Iowa offers a new set of tools that policymakers and stakeholders in Iowa's future can use to understand financial hardship on both the state and local levels. The Report explains what it costs to function at the most basic level in the local economy in each Iowa county, using the **Household Survival Budget**. In addition, the Report reveals that a full 31 percent of households in Iowa cannot reach even that most basic level of functioning, because they earn below the **ALICE Threshold** for economic survival.

In order to address the economic challenges in the state's economy, it is also important to recognize that these families are forced to take risks in order to get by, such as forgoing health insurance, car repairs, or a meal — risks that can be harmful to the families as well as costly for the wider community.

ALICE households range from young families with children to senior citizens, and they face challenges ranging from low-wage jobs located far from their homes, with the associated increased cost of commuting, to financial barriers that limit access to low-cost community banking services, to having few or no assets to cushion the cost of an unexpected health emergency or caregiving need. Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.

While ALICE families differ in their composition, obstacles, and magnitude of need, there are three broad trends that will influence who becomes ALICE in Iowa and what the implications will be for the wider community:

1. Population changes – aging, migration, and racial and ethnic diversity
2. Jobs – unemployment and underemployment, employment practices, trends, and changes in the number and types of jobs that are available
3. Voting – the upcoming presidential election and ALICE's political voice

What will it take to make a difference for ALICE families and expand the options that they have? With the **Economic Viability Dashboard**, Iowa stakeholders can better identify where housing is affordable for local wages, where there are job opportunities, where there are strong community resources for ALICE households – and where there are gaps.

As the **ALICE Income Assessment** documents, despite aggregate ALICE household earnings of more than \$5.8 billion and another \$7.2 billion in spending by government, nonprofits, and hospitals, there are still 381,266 households in Iowa that struggle financially.

Without public assistance, ALICE households would face even greater hardship, and many more would be in poverty. However, the majority of government programs are intended to alleviate poverty and help the poor obtain basic housing, food, clothing, health care, and education (Haskins, 2011; Shaefer and Edin, 2013), not to enable economic stability.

Accordingly, these efforts have not solved the problem of economic insecurity among ALICE households. This is clearest in Social Security spending: Senior households largely have incomes that are above the Federal Poverty Level (FPL) but often still below the ALICE Threshold for economic survival. Quantifying the problem can help stakeholders best decide whether to fill that gap by working to increase income for ALICE households or decrease expenses for basic household necessities.

*“Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession.”*



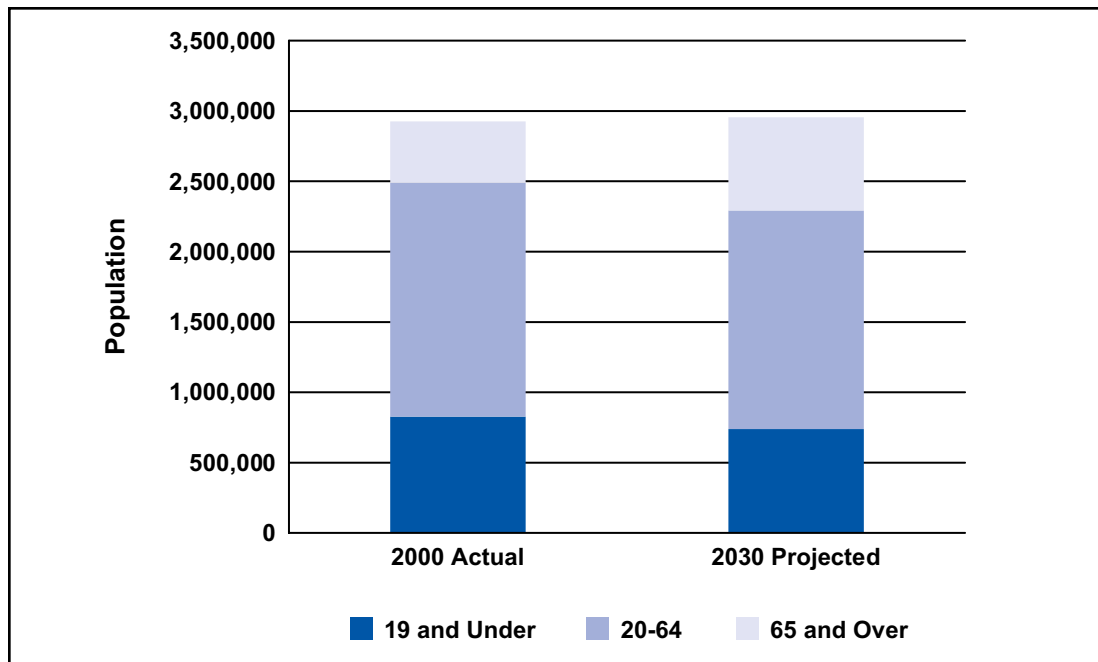
This section also reviews the short-term interventions that can help sustain ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability in Iowa. Finally, this section considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

## POPULATION CHANGES

Iowa is one of the slowest-growing states in the U.S.; the overall population is only expected to grow by 1 percent from 2000 to 2030, and as a result the state is projected to lose one Electoral Vote during that time period (Figure 36). There is important movement in and out of the state, notable especially by age group. The non-elderly population is expected to decrease overall—those aged 19 and under by 11 percent and those aged 20 to 64 by 7 percent. At the same time, the population 65 years and older is predicted to increase by more than 50 percent (State Data Center of Iowa, 2016; Frey, 2005).

*“Iowa’s population has become both older and more diverse, and this trend is projected to continue into the next two decades.”*

Figure 36.  
Population Growth, Iowa, 2000 to 2030



Source: State Data Center of Iowa, 2016

Iowa’s population has become both older and more diverse, and this trend is projected to continue into the next two decades. The aging of the Baby Boomers has wide implications, including a smaller proportion of younger families, a more racially and ethnically diverse population of families with children, and a decrease in the working-age population.

Iowa’s low unemployment rate and growing economy will provide ongoing opportunities for migration to the state, which is a leading component of population change. Domestic migration is more important than immigration in Iowa, though the foreign-born population has increased from 3.1 percent of the overall population in 2000 to 4.9 percent in 2014 (Migration Policy Institute, 2014). Because there are still obstacles in the state to economic stability for racial and ethnic minority groups, those groups may be harder to attract.

# AN AGING POPULATION

Overall, the comparative well-being of lowans aged 55 and older is slightly above the national average according to the Gallup-Healthways Well-Being Index. But as the Baby Boomer cohort ages, the share of the population aged 65 and over is projected to increase in nearly every country in the world by 2030. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth and the ability to provide financial stability for those no longer able to work (Bloom, Canning, and Fink, 2011; Gallup-Healthways Well-Being Index, 2014).

With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase. Retirement plan participation has continued to decrease since the Great Recession for families in the bottom half of the income distribution. Participation rebounded slightly only for upper-middle-income families from 2010 to 2013, but it did not return to the levels observed in 2007 (Bricker et al., 2014).

This shift in demographics, as well as the impact of the stock market crash, falling house prices, and periods of unemployment, will likely produce more senior ALICE households and increase their economic challenges. Some aging householders in Iowa have seen the value of their homes decline. Many have seen their retirement assets go toward emergencies and their wages decrease so that they cannot save. A recent AARP report on working-age adults (18 to 64 years old) found that 42 percent of Iowa's private sector employees work for an employer that does not offer a retirement plan; more than 80 percent of these employees earn less than \$40,000 per year (Federal Reserve, 2015; John and Koenig, 2015).

*“With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase.”*

More of the ALICE seniors will be women because they are likely to live longer than their generation of men. Generally, women have worked less and earned less than men, and therefore have lower or no pensions and lower Social Security retirement benefits. Since women live longer than men, they are more likely to be single and depend on one income at older ages. Nationally in 2012, only 46 percent of women aged 65 and older were married, compared to 73 percent of men (Waid, 2013; Bureau of Labor Statistics (BLS), 2015; Hounsell, 2008; U.S. Census, 2012).

## Infrastructure

The aging population, combined with other trends, will have significant consequences for ALICE households and the wider community. First, there will be increased pressure on the infrastructure in the state, especially the housing market for smaller, affordable rental units. These units will need to be in proximity to family, health care, and other services, or transportation services will need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to Iowa's housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing home values they had estimated in better times, which they had thought would support their retirement plans (U.S. Department of Transportation, 2015).

## Senior Living and Eldercare

Second, there will be increased demand for geriatric health services, including assisted living and nursing facilities and home health care. But without sufficient savings, many families will not be able to afford these services. The median annual cost of a private room in a nursing

home in Iowa is \$64,058, representing 185 percent of the median annual household income in the state, according to the AARP Scorecard on Long-Term Services and Supports. In terms of access to long-term care, Iowa ranked 37th in the country on an index that includes information, awareness, counseling, and quality (Reinhard, Kassner, Houser, Ujvari, Mollica, and Hendrickson, 2014).

The need for quality elder caregiving is already apparent. Over 6,300 cases of abuse involving older and vulnerable adults were reported in Iowa in 2013, resulting in 755 interventions with the individuals responsible for the abuse, according to the Iowa Department of Human Services. This is a significant increase from 3,600 cases in 2009, with 545 interventions (Iowa Department of Human Services, 2009 and 2013).

In terms of health services, older adults frequently don't receive recommended preventive care. In Iowa, 43 percent of older adults got recommended preventive care in 2014, down from 44 percent in 2012 but above the national average of 40 percent. In addition, 12 percent of at-risk adults (age 50 or older, in fair or poor health, or ever told they have diabetes or pre-diabetes, acute myocardial infarction, heart disease, stroke, or asthma) had not visited a doctor for a routine checkup in the past two years, slightly better than the national average of 13 percent (McCarthy, Radley, and Hayes, 2015).

In addition to the traditional increase in physical health problems, seniors are likely to face mental health issues, yet reported rates of mental distress among seniors are relatively low in Iowa. According to the 2011 Behavioral Risk Factor Surveillance System (BRFSS) survey, in Iowa, 8 percent of 50- to 64-year-olds and 5 percent of those 65 and older report mental distress, lower than the national average of 13 percent of 50- to 64-year-olds and 7 percent of those 65 and older. These seniors are also more likely to report poor or fair physical health (Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging, 2012).

*“Currently, approximately 20 percent of households have a family caregiver, and half of those households report annual income of less than \$50,000, or close to the ALICE Threshold.”*

## Caregiving

Third, there will be a need for even more caregivers in the future, both paid home health aides and unpaid family members, and they are both more likely to be ALICE. Personal care aides are one of the fastest growing jobs in Iowa, followed closely by home health aides and nursing assistants. (Top projected occupations are discussed further in Section VI.) These jobs often pay around \$10 per hour, are not well regulated, and yet involve substantial responsibility for the health of vulnerable clients. They also require the worker to be there in person, which can mean travelling great distances even in bad weather and with variable hours (Bercovitz, Moss, Park-Lee, Jones, Harris-Kojetin, and Squillace, 2011; Redfoot, Feinberg, and Houser, 2013).

Iowa has one of the lowest rates of caregivers per senior. There are 20 personal care, psychiatric, and home health aide direct care workers per 1,000 population age 65 or older, compared to the national average of 40 per 1,000 in 2010-2012 (Reinhard et al., 2014).

ALICE families will more likely take on caregiving responsibilities for their own relatives because they cannot afford other care options. Currently, approximately 20 percent of households have a family caregiver, and half of those households report annual income of less than \$50,000, or close to the ALICE Threshold. The demand for caregivers is projected to increase across the country. At the same time, it is projected that there will be relatively fewer family members available to provide care, which is not surprising given the financial burdens that caregiving imposes. The Caregiver Support Ratio, which measures the number of people aged 45 to 64 for each person aged 80 and older, was 8.3 in 2010 and is projected

*“Iowa is actually attracting large numbers of college students; some return home with their degrees, but many stay, work, and raise families.”*

to fall to 4.4 by 2030 and 3.4 in 2050. This means that the overall pool of middle-aged people who could potentially serve as caregivers to seniors will shrink significantly (AARP Public Policy Institute, 2015; Redfoot, Feinberg, and Houser, 2013). Recent surveys have found that this trend has already started in Iowa.

There are serious health and financial consequences for caregivers; they risk future financial instability due not just to reduced work opportunities but also to lost Social Security benefits and reduced pensions, in addition to the toll caregiving takes on both mental and physical health. This is reflected in the high percentage of caregivers who report stress: A recent study found that in Iowa, 38 percent of caregivers reported experiencing a lot of stress, or were not well-rested (Reinhard et al., 2014).

One particularly vulnerable subset of caregivers is the 5.5 million military caregivers in the United States. Military caregivers helping veterans from earlier eras tend to resemble civilian caregivers in many ways; by contrast, post-9/11 military caregivers (accounting for 20 percent of military caregivers) differ systematically, according to a RAND Corporation survey. These caregivers are more likely to be caring for a younger individual with a mental health or substance use condition. They themselves tend to be younger (more than 40 percent are between ages 18 and 30), nonwhite, a veteran of military service, employed, and perhaps most significantly, not connected to a support network (Ramchand et al., 2014).

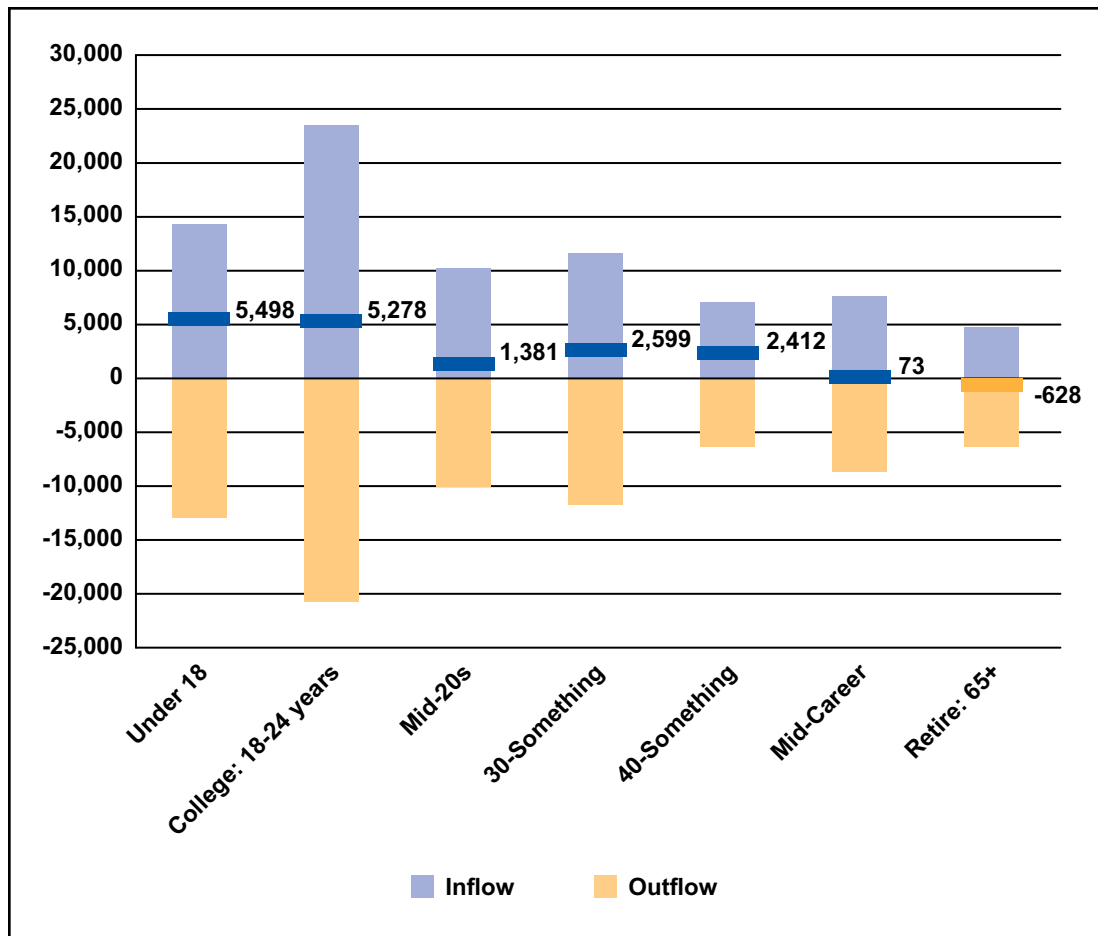
## MIGRATION

The perception of Iowa is often as a state with a low immigration rate and low population growth, a state that is facing a brain drain and an outflow of income. However, the large flows of people coming into and out of the state, broken down by age group, tell a different story (Figure 37). Iowa is actually attracting large numbers of college students; some return home with their degrees, but many stay, work, and raise families. Some older Iowans leave their high-paying jobs in Iowa for jobs in other states, and others retire to states in warmer climates, but many stay in Iowa and retire there. These population flows present both opportunities and challenges for ALICE.

The largest movement of people in Iowa in 2014 was among those aged 18 to 24 years old. More than 12,000 people aged 18 to 19 and almost 14,000 people aged 20 to 24 moved to Iowa that year. Because those 26,000 people are college-age and predominately moving to the Cedar Rapids/Iowa City corridor, home of the University of Iowa; Ames where Iowa State is located; and Des Moines, which is home to several universities, it is likely that they were coming to study at Iowa’s universities. Many left after graduating; 8,000 18- to 19-year-olds and more than 17,000 20- to 24-year-olds moved out of the state in 2014. But each year, more than 5,000 people in the combined 18- to 24-year-old age group stay (American Community Survey, 2014; Stone, 2015).

The next largest movement of people was among those aged 1 to 17 years old. More than 18,000 children and teens moved to Iowa in 2014; 22 percent came from outside the United States. As minors, most came with their families, reflecting inflows of 20-, 30-, and 40-somethings as well. Almost the same number left, reflecting the outflow of those in their 20s and especially their 40s. The largest outflow of residents occurred among those in their 40s.

Figure 37.  
Population Inflows and Outflows, Iowa, 2014



Source: American Community Survey, 2014

When unemployment rates are low, a large college-age population is a potential engine for a state’s future economic growth. The challenge for Iowa is to have job opportunities and affordable living available to these young residents. For college graduates with debt, financial concerns can mount quickly if there are few jobs available. Iowa’s college loan default rate in 2012 was 13.1 percent, slightly higher than the national default rate of 11.3 percent.

International migration is playing an increasing role in Iowa’s racial and ethnic composition. The foreign-born population now represents 4.9 percent of the state total, and while that is a relatively small proportion, the increase of 62,236 foreign-born residents from 2000 to 2014 represents 34 percent of the state’s overall population growth. The light blue portions of the inflow bars in Figure 37 represent the number of people moving to Iowa from outside the United States. Compared to natural-born citizens, foreign-born residents are one-third more likely to be working-age (82 percent vs. 60 percent) and slightly more likely to be married or male. Asia (38.4 percent) and Latin America (37 percent) are the two predominant regions of origin for Iowa’s foreign-born residents, consistent with data from 2000 (Migration Policy Institute, 2013).

Immigrants vary widely in language, education, age, and skills. Many are well-educated and financially successful in the United States. However, many other immigrant families have distinct challenges that make them more likely to be unemployed or in struggling ALICE households, including low levels of education, minimal English proficiency, and lack of access to support services if they have unauthorized citizenship status (Gonzalez-Barrera, Lopez, Passel, and Taylor, 2013).

*“The foreign-born population now represents 4.9 percent of the state total, and while that is a relatively small proportion, the increase of 62,236 foreign-born residents from 2000 to 2014 represents 34 percent of the state’s overall population growth.”*

*“As the population in Iowa grows, it is also becoming more racially and ethnically diverse, and this diversity is projected to increase at an even faster rate in the next two decades, primarily through international migration.”*

As both workers and entrepreneurs, immigrants have been an important source of economic growth in Iowa, making up 5.4 percent of the state’s workforce (118,068 workers) in 2013, according to the U.S. Census Bureau (American Immigration Council, 2015). Across the state there were 11,068 Latino-owned businesses with sales and receipts of \$2.6 billion, employing 13,271 people in 2007, the last year for which data is available. The state’s 10,365 Asian-owned businesses had sales and receipts of \$2.6 billion and employed 20,401 people in 2007, according to the U.S. Census Bureau’s Survey of Business Owners.

Unauthorized workers are also important to Iowa’s economy. According to an estimate by the Perryman Group, if all unauthorized immigrants were removed from the state, Iowa would lose \$947 million in economic activity, \$420 million in gross state product, and approximately 6,660 jobs (Perryman Group, 2008). Unauthorized workers are often underpaid, and are among the most vulnerable to living in ALICE and poverty households.

The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled higher-income American women to work more and to pursue careers while having children (Furman and Gray, 2012). Both job opportunities and wages need to be sufficient in order to continue to attract these workers.

## RACIAL/ETHNIC DIVERSITY AND ECONOMIC DISPARITIES

As the population in Iowa grows, it is also becoming more racially and ethnically diverse, and this diversity is projected to increase at an even faster rate in the next two decades, primarily through international migration. The state’s Black population is expected to increase through domestic migration. Aging will have an impact on the ethnic composition of Iowa’s workforce as well. As older residents retire in the next two decades, a lower percentage of the remaining working-age population will be White and a higher percentage will be Hispanic and Asian. These younger and more racially and ethnically diverse cohorts will make up an increasing share of the labor force over the next two decades and beyond.

While attitudes about race have greatly improved over the last few decades, the economic disparities that remain indicate a deeper cause. Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics, with individual behavior playing only a minimal role. Structural impediments to equity exist in the legal system, health care, housing, education, and jobs. For these reasons, it is not surprising that Blacks and Hispanics are two of the demographic groups disproportionately likely to have lower income and to be among households below the ALICE Threshold (Mishel, Bivens, Gould, and Shierholz, 2012; Shapiro, Meschede, and Osoro, 2013; Oliver and Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality, 2015; Goldrick-Rab, Kelchen, and Houle, 2014; Sum and Khatiwada, 2010).

### Economic Disparities

While ALICE households consist of all races and ethnicities and Iowa’s struggling households are primarily White, economic disparities continue to be marked in Iowa for Black and Hispanic communities. This is a particular concern as the Iowa population increases in diversity. These differences start with education, then extend to employment, income, and the ability to accumulate wealth.

## Education

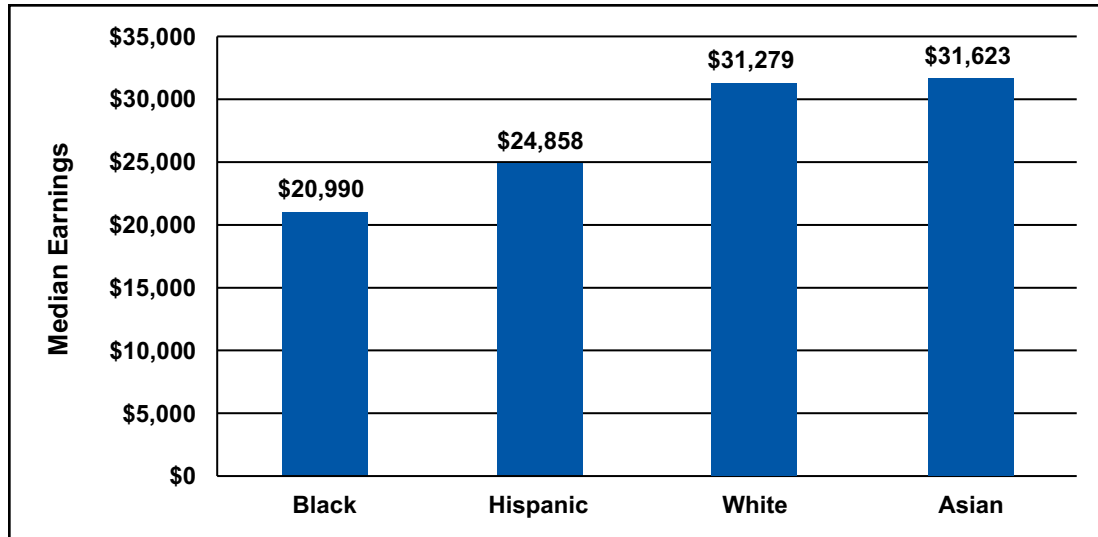
As Section VI explained, one area of particular and ongoing concern for Iowa's ALICE households is the achievement gap in Iowa's public schools. Across the state, minorities and low-income students perform lower on math and reading test scores throughout K-12 and have lower high school graduation rates, all of which makes them more likely to live in poverty or ALICE households as adults. In addition to structural issues of school funding and residential segregation that feed the achievement gap, current research also shows that academic success is deeply tied to family resources, especially access to books, high-quality child care, and other goods and services that foster the stimulating environment necessary for cognitive development (Bradbury, Corak, Waldfogel, and Washbrook, 2015).

## Employment and Earnings

Employment and wage differences between Whites, Hispanics, and Blacks in Iowa are less pronounced than in many states. In 2014, according to the American Community Survey, the median earnings for Black workers were 10 percent lower than for White workers in Iowa; the median earnings for Hispanic workers were 6 percent less than for White workers; and the median earnings for Asian workers were virtually the same as those of White workers. However, it is harder for minorities to find employment in Iowa: In 2014, the unemployment rate for Whites was 4 percent and for Asians was 2.7 percent, while for Hispanics it was 8 percent, and for Blacks it was 12 percent (American Community Survey, 2014) (Figure 38).

*“Employment and wage differences between Whites, Hispanics, and Blacks in Iowa are less pronounced than in many states.”*

Figure 38.  
Median Earnings by Race and Ethnicity, Iowa, 2014



Source: American Community Survey, 2014

## Assets

With less income, it follows that it is harder to save and build assets. Blacks and Hispanics face economic and racial barriers to wealth accumulation in Iowa and across the U.S., including difficulty buying a home in a popular neighborhood, accessing quality financial services including a mortgage, and earning a college degree.

Home ownership is the most common means of accumulating wealth, but in Iowa, as in the rest of the country, Blacks are more likely to be renters than homeowners, with 53 percent of Black households living in renter-occupied units compared to 27 percent of White households in 2014 (American Community Survey, 2007 and 2014).

While state-level data is not available, national data provides a window into the way income disparities lead to greater wealth disparities. For example, nationally, less than half of all households have investment assets, but even among these types of assets, there are large differences by race and ethnicity. More than 44 percent of White and Asian families have a 401(k) savings plan, while 32 percent of Black families and 26 percent of Hispanic families do. Similarly, one-third of White and Asian families have an IRA account, while less than 11 percent of Black and Hispanic families do; and more than 22 percent of White and Asian families have stocks or mutual funds, while less than 6 percent of Black and Hispanic families do (U.S. Census, 2011). With such a different base, Blacks and Hispanics are much less able to build assets for the future.

Ultimately, these issues of race, ethnicity, and financial stability are interrelated and will continue to be in the decades to come. According to the National Center for Children in Poverty, children under 18 years are more likely to live in poverty or in low-income families than the general population, and that fact is directly related to parental education and employment levels, racial and ethnic disparities, housing instability, and family structure (Jiang, Ekono, and Skinner, 2015). For this reason, trends including the predominance of low-wage jobs, a continuing lack of affordable housing, and the persistence of race-based economic disparities have serious implications for the next generation.

## JOBS

Over the last three decades, the Iowa economy has been impacted by fluctuations in agriculture and fuel prices, as well as the overall influence of the Great Recession and slow recovery. While 2010 marked the technical end of the Recession, low-income families continued to struggle in Iowa and nationally over the four years that followed. Families at the bottom of the income distribution saw continued substantial declines in average real incomes between 2010 and 2014, while those in the top half saw, on average, modest gains (Bricker et al., 2014). The most immediate challenge to financial stability for Iowa's ALICE households is employment – finding jobs with wages and numbers of hours that can support a basic household budget, as well as basic work protections such as employment security, paid sick days, and access to health care. Other important sources of income for some ALICE families are government benefit programs and less commonly, income from investments.

### Unemployment and Underemployment

The unemployment rate in Iowa has improved since the Great Recession, falling from 6.4 percent in 2009 to 4.2 percent in 2014. However, that does not include those who are underemployed, such as those working less than a 40-hour week who want to be working more. The underemployment rate was 8.8 percent in 2014, down only 3 percent from 2009 (BLS, 2014). According to national statistics from the Federal Reserve, half of part-time workers and one-third of underemployed workers would prefer to work more hours (Federal Reserve, 2015). A notably underemployed group is farm workers, who account for about 4 percent of workers in Iowa. While the average wage is about \$13.83 per hour, much of the work is seasonal and weather-dependent (BLS, Occupational Employment Statistics, 2014).

*“Over the last three decades, the Iowa economy has been impacted by fluctuations in agriculture and fuel prices, as well as the overall influence of the Great Recession and slow recovery.”*



For a small but significant number of people, long-term unemployment continues to be a problem. As former Federal Reserve Chairman Ben Bernanke explained, “Because of its negative effects on workers’ skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy” (Bernanke, 2012). Obviously, long spells of unemployment can also have disastrous financial consequences for low-income families.

In the current economy, pressure for additional family income often spurs teens to drop out of school in order to work. Iowa has a better high school graduation rate than the national average, with only 11 percent not graduating on time in 2011-2012, compared to 19 percent nationally. But graduation rates are lower for youth in households where insufficient income drives family members to drop out of school and find jobs. Unfortunately, there are also fewer job opportunities in today’s economy, especially for youth in poorer areas. Across the U.S. in 2013, 16 percent of people age 18 to 24 were not enrolled in school, were not working, and had no degree beyond a high school diploma or GED; in Iowa, that rate was 9 percent (Annie E. Casey Foundation, 2013). Low graduation rates and high unemployment both contribute to higher rates of crime, teen pregnancy, and substance abuse.

## Employment Practices

In Iowa, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of employment security, no paid sick days or parental leave, and no access to health care (Schmitt, 2012; Schwartz, Wasser, Gillard, and Paarlberg, 2015; Watson and Swanberg, 2011). These industries in Iowa include tourism, education and health services, and transportation. The financial and modern manufacturing industries provide higher-wage jobs, which contribute strongly to the state’s GDP, but offer fewer jobs overall, as discussed in Section III. And even within seemingly high-skilled industries, there is a substantial portion of workers who provide critical support services but do not receive high wages. For example, in the professional and business services industry in Iowa, more than 14 percent of jobs are administrative and support services (BLS, 2014).

The employment practices in many of these low-wage jobs, especially part-time jobs, make it harder for workers to earn a minimal income or plan for the future. According to the BLS, nationally, only 23 percent of part-time workers in the private sector have medical benefits available, compared to 86 percent of full-time employees. Similarly, 37 percent of part-time workers have access to retirement benefits, compared to 74 percent of full-time employees; and only 24 percent of part-time workers are offered paid sick leave, compared to 74 percent of full-time employees (BLS, 2014).

Even within industries, employment practices can vary by employer. Within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Employers who provide well-structured jobs make a difference for Iowa’s ALICE households. Research shows that these employers make a particular difference for workers with a disability, who are often disadvantaged economically and thus more likely to be ALICE (Ton, 2012; Schur, Kruse, Blasi, and Blanck, 2009).

One of the greatest economic shifts over the last 50 years has been the increase in working mothers. In 1967, 27.5 percent of mothers were primary or co-breadwinners for their families; by 2012, nearly two-thirds (63.3 percent) brought home at least 25 percent of their families’ incomes (Glynn, 2014). This shift has had a number of different repercussions for families. On the one hand, families have greater income or more diversified sources of income when there is more than one income earner. On the other, women still earn less than men and are more likely to work in low-wage jobs. These jobs typically have work scheduling policies and other practices that pose particular challenges for workers with significant responsibilities outside of

*“In Iowa, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of employment security, no paid sick days or parental leave, and no access to health care.”*

*“Total jobs in Iowa are projected to grow slowly over the ten years from 2012 to 2022, but there is wide variation across industries and geographies.”*

their job, including caregiving, pursuing education and workforce training, or holding down a second job (Watson, Frohlich, and Johnston, 2014).

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used to cover basic living expenses. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Charitable Trusts’ Economic Mobility Project found that families that experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Boguslaw et al., 2013).

ALICE workers who are struggling to make ends meet are often less productive workers. They are more likely to be tired or stressed on the job, late to work, or absent. With fewer savings to weather an emergency, they are disproportionately impacted by natural disasters and less able to return to work quickly. Together, these factors put a strain on fellow workers and drain company resources. In addition, unemployed workers add costs to government programs, from unemployment benefits to all the social services necessary to support a family, as outlined in the ALICE Income Assessment in Section IV. These expenses increase taxes for all.

## Future Jobs Prospects in Iowa

The most immediate challenge to financial stability for Iowa’s ALICE households is employment. Public assistance also makes a big difference for many ALICE families, as well as, to a lesser extent, income from investments, which is discussed in Section III. Employment will depend on the growth of the Iowa economy and the kinds of jobs it produces. The impact of technology replacing jobs will also be an important factor in the future; both low-wage and high-wage jobs will be replaced.

Total jobs in Iowa are projected to grow slowly over the ten years from 2012 to 2022, but there is wide variation across industries and geographies. While attention is often focused on top-level jobs in agribusiness and the financial industries, a different group of occupations – many of them low-skilled, low-wage service jobs – will have the greatest impact on ALICE workers in the state.

Looking ahead, low-skilled jobs make up the highest share of occupations with the largest projected growth in Iowa through 2022 (Figure 39). The two industries projected to grow the most – the health care and social assistance sector and retail trade – are dominated by ALICE workers. In fact, more than 89 percent of the 7,000 projected new jobs in the top 20 occupations in Iowa pay less than \$20 per hour (equivalent to an annual full-time salary of less than \$40,000), with most paying between \$15 and \$20 per hour. Few of these occupations require a bachelor’s degree and offer wages over \$25 per hour. While jobs at that higher wage level account for a small percentage of new job growth, they offer much more financial stability for workers and their families. These occupations include 265 projected annual openings for elementary school teachers with an hourly wage of \$24, and 565 new registered nurses per year with an hourly wage of \$25.95 (Iowa Workforce Development, 2014).

These projections support national findings that the U.S. economy is less able to generate middle-wage jobs than in years past. According to the Center for Economic and Policy Research, at every age level, workers with four years or more of college are actually less likely to have a good job (one that pays at least \$37,000 per year and has employer-provided health insurance and an employer-sponsored retirement plan) now than three decades ago (Schmitt and Jones, 2012). Similarly, according to the Economic Policy Institute, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level

of education than workers currently possess (Thiess, 2012). The experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, and Zukin, 2012). With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

Figure 39.

### Projected Occupational Demand by Wage, Education, and Work Experience, Iowa, 2012–2022

Occupational Title	2012 Employment	Annual New Growth	Hourly Wage	Education or Training	Work Experience
Heavy & Tractor-Trailer Truck Drivers	42,685	805	\$ 19.93	Post-secondary	None
Registered Nurses	32,490	565	\$ 25.97	Associate degree	None
Food Prep, Including Fast Food	32,200	500	\$ 8.72	Less than HS	None
Retail Salespersons	47,025	465	\$ 12.34	Less than HS	None
Customer Service Reps	24,670	420	\$ 15.27	High school	None
Laborers & Movers, Hand	24,865	355	\$ 13.38	Less than HS	None
Child Care Workers	17,045	350	\$ 8.91	High school	None
Home Health Aides	10,305	340	\$ 10.91	Less than HS	None
Janitors & Cleaners	26,870	335	\$ 12.18	Less than HS	None
Cashiers	42,585	335	\$ 9.09	Less than HS	None
Bookkeeping, Accounting	25,295	325	\$ 15.76	High school	None
Secretaries & Admin	22,080	315	\$ 15.00	High school	None
Carpenters	9,980	290	\$ 19.31	High school	None
Office Clerks	34,740	270	\$ 15.02	High school	None
Team Assemblers	22,460	270	\$ 15.19	High school	None
Elementary School Teachers	21,870	265	\$ 24.00	Bachelor's degree	None
Construction Laborers	10,365	265	\$ 15.75	Less than HS	None
Maids & Housekeeping	13,390	230	\$ 10.02	Less than HS	None
Personal Care Aides	6,050	225	\$ 10.75	Less than HS	None

*“The experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations.”*

*“Low-wage workers, especially those with lower levels of education, are most likely to lose their jobs to technological advances.”*

## Jobs and Technology

In addition the changes to demand in specific industries, technology will likely have a large impact on the future of both low-wage and high-wage jobs as many are likely to be replaced by improved automation (Figure 40). Some of this impact will be positive, but some could be negative:

**New opportunities to earn income:** Technology has enabled new job opportunities, especially in the “gig” economy; these range from freelance writers to Uber drivers. Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020. These positions may help ALICE households who need to fill short-term gaps in standard employment, and may provide more lucrative opportunities than exist in the traditional employment market. Companies have also come to value the new hiring model since it provides flexibility to scale up or down on demand, and often can be cheaper than hiring a part-time or full-time employee on staff when considering health insurance and other benefits (Wald, 2014).

**Less job security:** While sometimes beneficial, the type of flexibility offered by contingent or on-call work does not help ALICE households make long-term financial plans. For one, there is no job security: a lucrative job today can be gone tomorrow. In addition, independent contractor positions provide no benefits, such as health insurance and retirement plans, for ALICE families. They also lack other standard workplace protections. For example, independent contractors have no recourse under the Fair Labor Standards Act (FLSA), which mandates that eligible workers be compensated for hours worked in excess of 40 per workweek, or the Family and Medical Leave Act (FMLA), which entitles eligible workers to unpaid, job-protected leave depending on their work history with a company (Donovan, Bradley, and Shimabukuro, 2016).

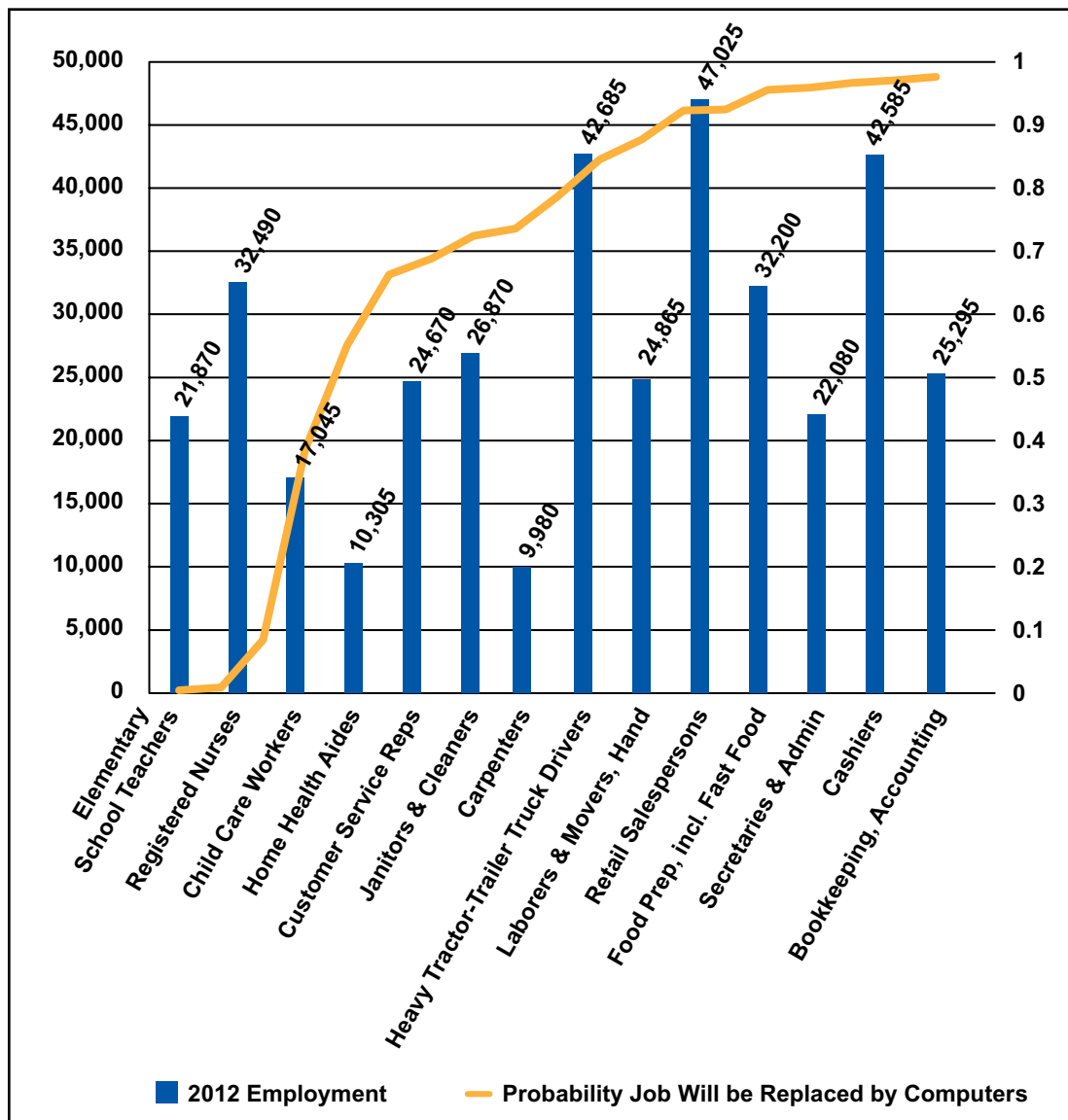
**Loss of low-wage jobs:** Low-wage workers, especially those with lower levels of education, are most likely to lose their jobs to technological advances. The probability that an occupation will be replaced by technology is negatively correlated with the average income of people in that profession and the proportion of people in that profession that have at least a bachelor’s degree. Among the 20 jobs with the highest chances of being replaced by technology, an average of only 8 percent require a bachelor’s degree or higher. While many of these jobs are not highly sought after (such as janitors), finding a new job will be harder, especially for those without education or transferable skills (Brynjolfsson and McAfee, 2014, Frey and Osborne 2013).

**Unstable schedules:** Job transitions are increasingly difficult for low-wage workers, especially with many government benefits now linked to work. Because many jobs are increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position. An unexpected reduction in hours means a loss of pay, and it can mean the loss of employer or government benefits that are tied to work hours, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. In fact, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, and Rouhani, 2015; Watson, Frohlich and Johnston, 2014; U.S. GAO, 2007).

**Economic change:** New technology will have an impact across the economic and educational spectrum. Accountants and auditors making an average of

\$62,000 per year, highly educated mathematical technicians making \$45,000 per year, and nuclear reactor power operators, who make an average of \$76,000 per year, have greater than 90 percent chances of being replaced by technology. More people-oriented professions, such as teachers, nurses, and home health aides, understandably have less probability of being replaced by new technology (Figure 40). However, employees in other roles, which include the use of computers, accounting skills, and administrative functions, face a higher chance that new computer processes will eliminate their jobs. For example, cashiers, bookkeepers, and accountants have a greater than 97 percent probability of being replaced by technology (Frey and Osborne, 2013).

Figure 40.  
Occupations by Number of Jobs and Technology, Iowa, 2014



*“Technology – and increasingly affordable technology – will enable more online education options, and could change the recent trajectory of having poor returns on education.”*

Source: Iowa Workforce Commission, 2015; BLS, OES wages, 2014; Frey and Osborne, 2013.

**The impact of technology on education:** Technology – and increasingly affordable technology – will enable more online education options, and could change the recent trajectory of having poor returns on education. Colleges are embracing online courses for matriculated students and Massive Open Online Courses (MOOCs) for the wider community as high-profit opportunities (West,

2015). But currently, of the top 20 occupations with the most projected job openings in Iowa, a bachelor's degree is the highest education requirement and is needed for only 4 percent of job openings. Seventy-three percent of the new jobs in the state require a high school diploma or less. Only 8 percent require an associate's degree, yet 15 percent require a postsecondary non-degree award; none require a master's or doctoral degree. In addition, there are already many cases involving fraudulent educational credentials and money-making education schemes (Iowa Workforce Development, 2014; Cohen, 2015).

## VOTING

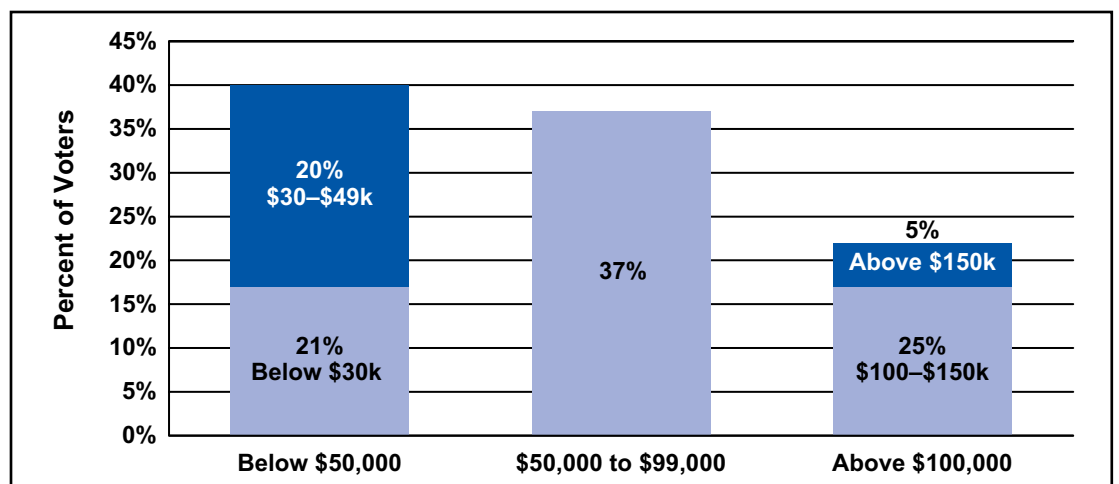
Both state and national elections raise questions about ALICE's voice at the voting booth, especially in light of headlines about the voting rates of lower-income households, such as "Rich Americans are Nearly Twice as Likely to Vote as the Poor" (Kavoussi, 2014). Analysis of historical data reinforces this view, such as the U.S. Census report that highlights the demographic trend that voting rates have been highest for Americans 65 years and older, non-Hispanic Whites, individuals with high levels of education, and those with relatively high incomes (File, 2015).

While rates are higher for those groups, the majority of ALICE households do vote and ALICE households make up a sizable voting demographic. In fact, nationally, those living in households with income below \$50,000 per year (near the average ALICE Threshold) vote at only slightly lower rates than wealthier households: In the 2012 presidential election, 68 percent were registered to vote compared to 76 percent of households with income above \$50,000, and 56 percent reported voting compared to 67 percent of households with income above \$50,000. ALICE voters represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of those who voted in the 2012 presidential election (U.S. Census, 2012).

ALICE voters make up an even bigger block of the Iowa electorate. In the 2014 Iowa senate election, the largest voting block were voters with household income below \$50,000 per year, close to the ALICE Threshold. In fact, 40 percent of voters had income less than \$50,000, with half of those reporting income of less than \$30,000 and the other half with income between \$30,000 and \$50,000. In comparison, 37 percent of voters had income between \$50,000 and \$100,000, and 22 percent had income above \$100,000 (NBCnews.com, 2014) (Figure 41).

Figure 41.

### Iowa Voters by Annual Income, 2014 U.S. Senate Election



Source: NBCnews.com, 2014

*“ALICE voters make up an even bigger block of the Iowa electorate. In the 2014 Iowa senate election, the largest voting block were voters with household income below \$50,000 per year, close to the ALICE Threshold.”*

# IMPROVING LIFE FOR ALICE: SHORT-, MEDIUM-, AND LONG-TERM STRATEGIES

The United Way ALICE Report provides a way to look at strategies that support ALICE families now and in the near future, as well as those that might help them become financially stable in the longer term. There are two basic approaches that would make a difference: increase ALICE’s income or reduce their expenses. Because ALICE families are part of our economy and our communities, there is a wide range of interventions that can improve ALICE’s situation at different points in time. Many stakeholders have a role, including friends and family, nonprofits, employers, and government (Figure 42).

Figure 42.

## Short-, Medium-, and Long-Term Strategies to Assist ALICE Families

Strategies to Assist ALICE Families			
	SHORT-TERM	MEDIUM-TERM	LONG-TERM
<b>Friends and Family</b>	<ul style="list-style-type: none"> <li>• Temporary housing</li> <li>• Food</li> <li>• Rides</li> <li>• Child care</li> <li>• Caregiving for ill/elderly relatives</li> </ul>	<ul style="list-style-type: none"> <li>• Loans</li> </ul>	<ul style="list-style-type: none"> <li>• Support to access good employers</li> </ul>
<b>Nonprofits</b>	<ul style="list-style-type: none"> <li>• Temporary housing</li> <li>• Food pantries</li> <li>• Utility assistance</li> <li>• Home repair</li> <li>• Tax preparation</li> <li>• Caregiver respite</li> <li>• Subsidized child care</li> </ul>	<ul style="list-style-type: none"> <li>• Loans and affordable financial products</li> </ul>	<ul style="list-style-type: none"> <li>• Support to access good employers</li> </ul>
<b>Employers</b>	<ul style="list-style-type: none"> <li>• Paid days off</li> <li>• Transportation assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Regular work schedule</li> <li>• Full-time opportunities</li> <li>• Higher wages</li> <li>• Benefits</li> <li>• Flex-time</li> <li>• Telecommuting</li> <li>• HR resources for caregivers</li> <li>• On-site health services, presentations, wellness incentives</li> </ul>	<ul style="list-style-type: none"> <li>• Career paths</li> <li>• Mentoring</li> </ul>
<b>Government</b>	<ul style="list-style-type: none"> <li>• TANF</li> <li>• Child care and housing subsidies</li> <li>• Educational vouchers and charter school options</li> <li>• Social Security credit for caregivers</li> <li>• Tax credit for caregivers</li> </ul>	<ul style="list-style-type: none"> <li>• Quality, affordable housing, child care, education, health care, transportation, and financial products</li> <li>• Reduced student loan burden</li> </ul>	<ul style="list-style-type: none"> <li>• Attract higher-skilled jobs</li> <li>• Strengthen infrastructure</li> </ul>

*“Because ALICE families are part of our economy and our communities, there is a wide range of interventions that can improve ALICE’s situation at different points in time.”*

*“For ALICE households to be able to support themselves, structural economic changes are required to make Iowa more affordable and provide better income opportunities.”*

Efforts to assist ALICE and poverty households in supporting themselves can be broken down into short-, medium-, and long-term actions. Short-term intervention by family, employers, nonprofits, and government throughout Iowa can be essential to supporting a household through a crisis and preventing a downward spiral to homelessness. The chief value of short-term measures is in the stability that they provide. Food pantries, TANF, utility assistance, emergency housing repairs, and child care subsidies all help stabilize ALICE households, potentially preventing much larger future costs.

To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make Iowa more affordable and provide better income opportunities. The cost of basic necessities – housing, child care, transportation, food, and health care – is high in Iowa relative to the income currently available to ALICE households. Broad improvement in financial stability is dependent upon changes to the housing market and the health care delivery system. Investments in transportation infrastructure, affordable quality child care, and healthy living would also help.

One of the most direct and significant ways to impact ALICE would be an improvement in job opportunities, in the form of either an increase in the wages of current low-wage jobs or an increase in the number of higher-paying jobs, which would enable ALICE households to afford to live near their work, build assets, and become financially independent. How much would have to change? **In Iowa, 28 percent, or 414,990, of the state’s 1.5 million jobs pay less than \$11.67 per hour, the least amount needed for each of two working parents to support their family.**

The biggest impact on income opportunity in Iowa would come through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors. Such a shift would require an influx of new businesses and possibly new industries, as well as increased education and training.

In expanding job opportunities, both the kind of job and the kind of employer matter. Across industries, employers who can offer adequate wages and benefits, consistent schedules, job security, and advancement potential can make a significant difference for ALICE households.

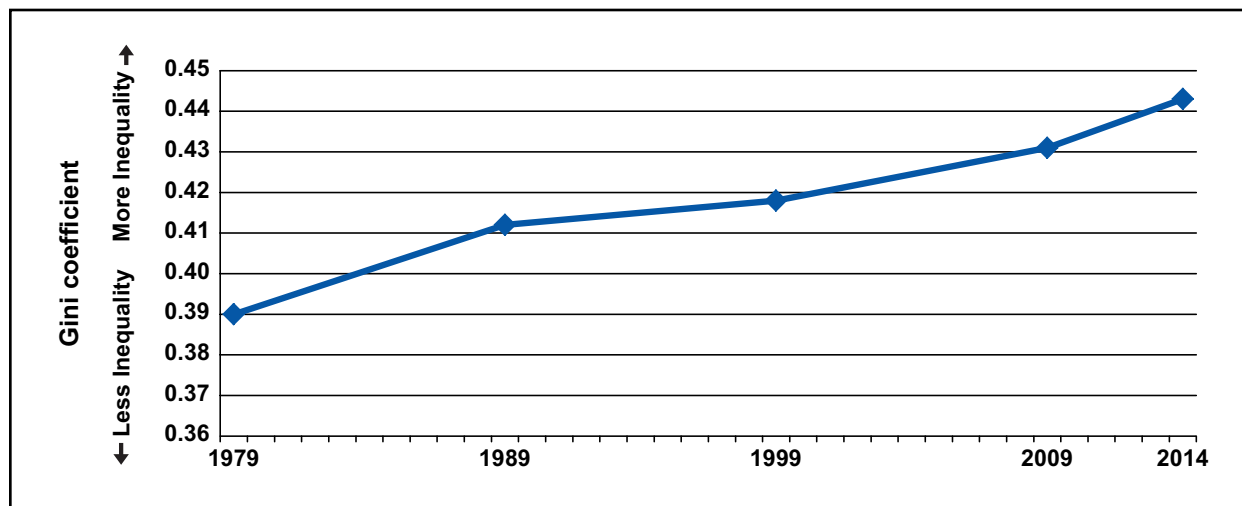
In addition, the extensive use of alternative financial services in Iowa suggests that more cost-effective financial resources, such as better access to savings, auto loans, and sound microloans, would also help ALICE households become more financially stable.

**Ultimately, improvements in job opportunities and a decrease in the cost of household essentials would enable ALICE households to afford to live near their work, build assets, and become financially independent.**



# APPENDIX A – INCOME INEQUALITY IN IOWA

## Income Inequality in Iowa, 1979–2014

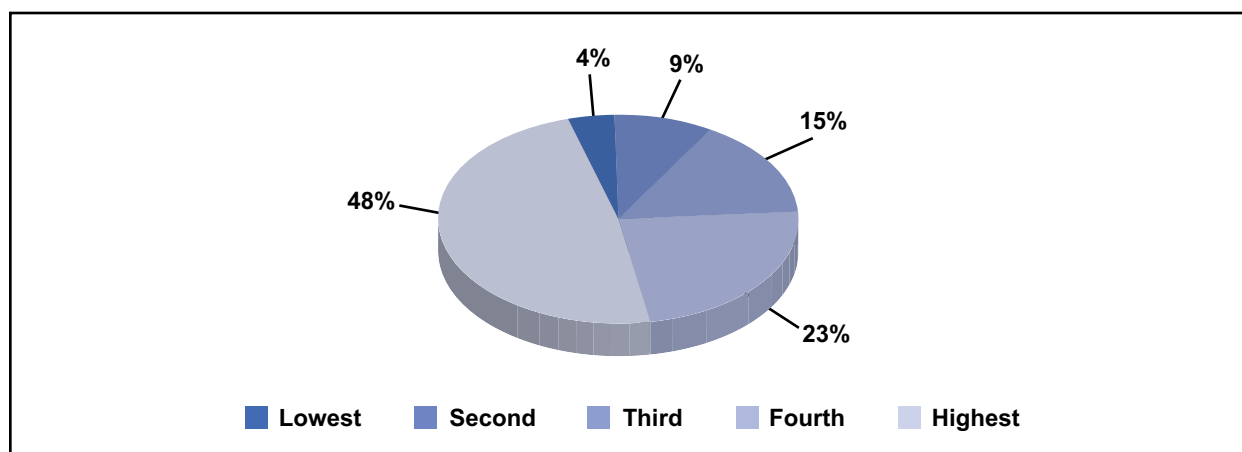


Source: American Community Survey, 1979–2014

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicates perfect inequality (when one person has all the income). The distribution of income in Iowa was 14 percent more unequal in 2014 than in 1979.

Sources: 1979-1999: <https://www.census.gov/hhes/www/income/data/historical/state/state4.html>, 2009: <https://www.census.gov/prod/2010pubs/acsbr09-2.pdf>, 2013: <https://www.census.gov/content/dam/Census/library/publications/2014/acs/acsbr13-02.pdf>

## Income Distribution by Quintile in Iowa, 2014



Source: American Community Survey, 2014

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In Iowa, the top 20 percent of the population (the highest quintile) receives 48 percent of all income, while the bottom quintile earns only 4 percent. If five Iowa residents divided \$100, according to the current distribution of income, the first person would get \$48, the second would get \$23, the third, \$15, the fourth, \$9, and the last, \$4.

# APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold determines how many households are struggling in a county based upon the Household Survival Budget. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each county, one for households headed by someone younger than 65 years old and one for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by the average household size for households headed by someone under 65 years old in each county.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by the average senior household size in each county.
- The results are rounded to the nearest Census break (\$30,000, \$35,000, \$40,000, \$45,000, \$50,000, \$60,000 or \$75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey, 2007–2014, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the American Community Survey, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than \$15,000 per year is used as an approximation for households in poverty.

*NOTE: American Community Survey data for Iowa counties with populations over 65,000 are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates. Because there was not a 5-year survey for 2007, the data for the least populated counties (see chart below) is not available. For statewide totals, the numbers from counties are extrapolated from overall percentages. Starting in 2014, there was no 3-year survey data, so that only 1- and 5-year estimates are used in the ALICE calculations.*

## Least Populated Counties in Iowa (no 2007 American Community Survey data available):

Adair	Clayton	Hancock	Mills	Tama
Adams	Crawford	Hardin	Mitchell	Taylor
Allamakee	Davis	Harrison	Monona	Union
Appanoose	Decatur	Howard	Monroe	Van Buren
Audubon	Delaware	Humboldt	Montgomery	Wayne
Buena Vista	Dickinson	Ida	O'Brien	Winnebago
Butler	Emmet	Iowa	Osceola	Worth
Calhoun	Floyd	Jefferson	Page	Wright
Cass	Franklin	Keokuk	Palo Alto	
Cedar	Fremont	Kossuth	Pocahontas	
Cherokee	Greene	Louisa	Poweshiek	
Chickasaw	Grundy	Lucas	Ringgold	
Clarke	Guthrie	Lyon	Sac	
Clay	Hamilton	Madison	Shelby	

## ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Iowa, 2014

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT - Race/Ethnicity				Percent HH below AT - Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Senior	ALICE Threshold - HH under 65 years
Adair	3,252	29%	0%	0%	24%	29%	38%	\$35,000	\$25,000
Adams	1,735	29%	N/A	100%	69%	29%	44%	\$35,000	\$25,000
Allamakee	5,899	32%	0%	100%	67%	30%	37%	\$35,000	\$25,000
Appanoose	5,447	39%	0%	100%	74%	38%	47%	\$35,000	\$25,000
Audubon	2,703	29%	N/A	N/A	0%	29%	43%	\$30,000	\$25,000
Benton	10,137	26%	N/A	86%	76%	26%	41%	\$35,000	\$30,000
Black Hawk	53,204	34%	29%	68%	54%	30%	31%	\$40,000	\$25,000
Boone	10,619	28%	0%	N/A	56%	28%	32%	\$35,000	\$25,000
Bremer	9,296	27%	0%	8%	33%	27%	36%	\$40,000	\$30,000
Buchanan	8,298	22%	33%	0%	47%	23%	32%	\$35,000	\$25,000
Buena Vista	7,635	35%	23%	78%	35%	35%	44%	\$40,000	\$30,000
Butler	6,222	26%	0%	0%	58%	26%	35%	\$35,000	\$25,000
Calhoun	4,310	34%	0%	100%	46%	34%	40%	\$35,000	\$25,000
Carroll	8,557	34%	0%	100%	34%	34%	48%	\$35,000	\$30,000
Cass	6,074	31%	0%	52%	26%	31%	34%	\$30,000	\$25,000
Cedar	7,639	23%	28%	0%	6%	23%	38%	\$35,000	\$25,000
Cerro Gordo	19,864	30%	5%	27%	31%	30%	35%	\$30,000	\$25,000
Cherokee	5,384	28%	0%	N/A	43%	28%	34%	\$30,000	\$25,000
Chickasaw	5,330	28%	69%	N/A	54%	28%	41%	\$30,000	\$25,000
Clarke	3,686	36%	0%	0%	71%	33%	50%	\$35,000	\$25,000
Clay	7,269	28%	N/A	N/A	65%	26%	35%	\$30,000	\$25,000
Clayton	7,698	30%	50%	64%	54%	29%	36%	\$35,000	\$25,000
Clinton	19,977	33%	75%	63%	31%	32%	39%	\$35,000	\$25,000
Crawford	6,371	35%	100%	0%	48%	32%	44%	\$40,000	\$25,000
Dallas	27,718	21%	10%	23%	31%	21%	33%	\$40,000	\$30,000
Davis	3,085	41%	0%	N/A	45%	41%	51%	\$40,000	\$30,000
Decatur	3,085	46%	75%	100%	68%	45%	44%	\$40,000	\$25,000
Delaware	7,115	28%	N/A	100%	85%	27%	39%	\$35,000	\$30,000
Des Moines	16,881	38%	45%	80%	73%	35%	44%	\$35,000	\$30,000
Dickinson	7,831	25%	0%	0%	9%	25%	32%	\$30,000	\$25,000
Dubuque	38,824	28%	21%	80%	43%	27%	33%	\$35,000	\$30,000
Emmet	4,150	34%	N/A	100%	21%	34%	42%	\$35,000	\$30,000
Fayette	8,470	31%	0%	100%	39%	31%	36%	\$35,000	\$25,000
Floyd	6,923	34%	52%	77%	72%	33%	37%	\$35,000	\$25,000
Franklin	4,321	31%	0%	95%	54%	29%	37%	\$35,000	\$25,000
Fremont	3,003	29%	N/A	N/A	49%	29%	40%	\$35,000	\$25,000
Greene	3,849	31%	0%	N/A	71%	30%	33%	\$35,000	\$25,000
Grundy	5,112	28%	0%	N/A	20%	29%	37%	\$40,000	\$30,000
Guthrie	4,559	33%	0%	100%	51%	33%	40%	\$40,000	\$30,000
Hamilton	6,354	35%	47%	11%	67%	34%	44%	\$35,000	\$30,000
Hancock	4,629	25%	55%	N/A	55%	25%	31%	\$35,000	\$25,000
Hardin	6,997	29%	0%	N/A	41%	28%	36%	\$35,000	\$25,000
Harrison	5,959	33%	0%	100%	83%	32%	42%	\$40,000	\$30,000

## ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Iowa, 2014

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT - Race/Ethnicity				Percent HH below AT - Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Senior	ALICE Threshold - HH under 65 years
Henry	7,512	38%	20%	60%	54%	37%	41%	\$40,000	\$30,000
Howard	3,917	32%	0%	N/A	100%	31%	39%	\$35,000	\$25,000
Humboldt	4,200	32%	0%	N/A	63%	31%	42%	\$35,000	\$25,000
Ida	3,124	27%	0%	100%	48%	26%	39%	\$30,000	\$25,000
Iowa	6,705	23%	N/A	100%	52%	21%	32%	\$35,000	\$25,000
Jackson	8,494	32%	68%	29%	0%	31%	42%	\$35,000	\$25,000
Jasper	14,658	30%	32%	69%	71%	29%	33%	\$35,000	\$25,000
Jefferson	6,886	39%	44%	56%	77%	38%	49%	\$35,000	\$30,000
Johnson	55,574	35%	49%	65%	38%	32%	30%	\$40,000	\$30,000
Jones	8,235	25%	86%	78%	70%	24%	34%	\$35,000	\$25,000
Keokuk	4,386	32%	N/A	N/A	62%	32%	37%	\$35,000	\$25,000
Kossuth	6,628	28%	100%	N/A	81%	28%	36%	\$35,000	\$25,000
Lee	14,319	34%	15%	63%	51%	34%	36%	\$35,000	\$25,000
Linn	88,216	24%	12%	62%	45%	23%	26%	\$35,000	\$25,000
Louisa	4,386	31%	62%	56%	36%	30%	51%	\$35,000	\$30,000
Lucas	3,745	38%	N/A	100%	0%	38%	49%	\$35,000	\$25,000
Lyon	4,495	28%	100%	N/A	17%	28%	40%	\$35,000	\$25,000
Madison	6,103	31%	0%	100%	45%	31%	43%	\$40,000	\$30,000
Mahaska	9,084	31%	22%	36%	57%	31%	36%	\$35,000	\$25,000
Marion	12,843	30%	0%	21%	56%	31%	42%	\$40,000	\$30,000
Marshall	15,354	32%	37%	66%	43%	30%	39%	\$40,000	\$30,000
Mills	5,348	26%	N/A	100%	28%	26%	44%	\$40,000	\$35,000
Mitchell	4,453	29%	N/A	N/A	92%	28%	39%	\$35,000	\$25,000
Monona	3,972	36%	100%	N/A	9%	37%	39%	\$35,000	\$25,000
Monroe	3,280	34%	13%	N/A	74%	34%	47%	\$35,000	\$30,000
Montgomery	4,590	39%	0%	N/A	70%	38%	49%	\$35,000	\$25,000
Muscatine	16,301	33%	22%	68%	40%	32%	35%	\$40,000	\$30,000
O'Brien	6,018	31%	50%	N/A	83%	30%	39%	\$35,000	\$25,000
Osceola	2,697	30%	0%	N/A	25%	30%	39%	\$35,000	\$25,000
Page	6,379	32%	0%	89%	13%	33%	41%	\$35,000	\$25,000
Palo Alto	4,011	30%	0%	11%	45%	30%	41%	\$30,000	\$25,000
Plymouth	9,899	25%	100%	100%	51%	24%	32%	\$35,000	\$25,000
Pocahontas	3,222	32%	N/A	76%	52%	31%	39%	\$30,000	\$25,000
Polk	179,188	29%	27%	60%	46%	26%	37%	\$40,000	\$30,000
Pottawattamie	37,321	32%	36%	59%	44%	32%	36%	\$40,000	\$25,000
Poweshiek	7,424	30%	11%	81%	58%	29%	32%	\$35,000	\$25,000
Ringgold	2,078	37%	0%	N/A	N/A	37%	54%	\$35,000	\$30,000
Sac	4,413	29%	0%	0%	50%	29%	39%	\$35,000	\$25,000
Scott	67,822	27%	29%	56%	37%	25%	29%	\$35,000	\$25,000
Shelby	5,171	31%	100%	N/A	7%	31%	39%	\$35,000	\$25,000
Sioux	11,782	27%	41%	46%	61%	24%	35%	\$40,000	\$25,000
Story	35,880	42%	62%	55%	53%	37%	20%	\$40,000	\$30,000
Tama	6,815	28%	0%	38%	53%	26%	28%	\$40,000	\$25,000

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT - Race/Ethnicity				Percent HH below AT - Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Senior	ALICE Threshold - HH under 65 years
<b>Taylor</b>	2,752	31%	N/A	N/A	54%	29%	45%	\$30,000	\$25,000
<b>Union</b>	5,293	38%	N/A	87%	21%	37%	46%	\$35,000	\$25,000
<b>Van Buren</b>	2,986	29%	100%	N/A	13%	29%	33%	\$35,000	\$25,000
<b>Wapello</b>	14,608	39%	28%	71%	40%	38%	43%	\$35,000	\$25,000
<b>Warren</b>	17,584	25%	30%	66%	55%	24%	34%	\$40,000	\$30,000
<b>Washington</b>	9,056	24%	0%	30%	38%	23%	30%	\$35,000	\$25,000
<b>Wayne</b>	2,548	40%	N/A	0%	0%	40%	45%	\$40,000	\$25,000
<b>Webster</b>	15,397	37%	0%	65%	65%	36%	41%	\$35,000	\$25,000
<b>Winnebago</b>	4,584	31%	14%	31%	66%	31%	40%	\$35,000	\$25,000
<b>Winneshiek</b>	8,141	28%	0%	0%	62%	27%	38%	\$35,000	\$25,000
<b>Woodbury</b>	38,898	42%	43%	51%	53%	40%	51%	\$40,000	\$30,000
<b>Worth</b>	3,194	30%	0%	100%	38%	30%	28%	\$35,000	\$25,000
<b>Wright</b>	5,419	35%	0%	75%	48%	34%	44%	\$35,000	\$25,000

# APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each county. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and taxes for each county. The minimum level is used in each category for 2007, 2010, 2012, and 2014. The line items and sources are reviewed below.

## HOUSING

The housing budget is based on HUD's Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.

*Source: U.S. Department of Housing and Urban Development (HUD)*

## CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive child care option). Data are compiled by local child care resource and referral agencies and reported to the Iowa Department of Human Services. Iowa child care data are reported by rural and urban counties. For the budget calculations, counties were designated as rural or urban as defined by their U.S. Census Metropolitan Statistical Area (MSA). MSAs are revised after each decennial Census. For 2006 and 2008 child care data we use MSAs as defined by Census.gov in 2009. For 2010 and 2012 child care data we use MSAs as defined by Census.gov in 2013. The only change from 2009 to 2013 is that Plymouth County is redefined as urban. Since the data was reported, we converted the daily rate for 75<sup>th</sup> percentile to 50<sup>th</sup> percentile in monthly totals with the formula:

$((75\% \text{Market} / 2 \text{DayRate} * 2 \text{ (=whole day)} * 5 \text{ (= week)} * 52 \text{ (=Year)}) * 50 \text{ (=50\%MarketRate)}) / 75 \text{ (=75\%Market Rate)}$

*Sources:*

*Iowa Department of Human Services, "Iowa Child Care Provider Survey - All Providers - Urban/Rural Rates," 2008, 2009, 2010, 2012, 2013, 2014.*

*Email correspondence with Tammi Christ, Child Care Bureau, Iowa Department of Human Services, 1/26/16.*

*2009 census data: <http://www.census.gov/population/metro/data/defhist.html>*

*2013 census data: <http://www.census.gov/population/metro/data/metrodef.html>*

# FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) “Food Plans: Cost of Food at Home, U.S. Average,” June 2007. The household food budget is adjusted for six select household compositions including: single adult male 19-50 years old; family of two adults (male and female) 19-50 years old; one adult female and one child 2-3 years old; one adult female and one child 9-11 years old; family of four with two adults (male and female) and children 2-3 and 4-5 years old; and family of four with two adults (male and female as specified by the USDA) and children 6-8 and 9-11 years old. Data for June is used as that is considered by USDA to be the annual average. Iowa’s food costs are estimated using the USDA’s regional variation, “Regional Variation Nearly Double Inflation Rate for Food Prices,” Food CPI, Price, and Expenditures, USDA, 2009.

Sources:

<http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>

[http://www.cnpp.usda.gov/sites/default/files/usda\\_food\\_plans\\_cost\\_of\\_food/FoodPlans2007AdminReport.pdf](http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/FoodPlans2007AdminReport.pdf)

<http://www.ers.usda.gov/media/176139/page19.pdf>

# TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics’ Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, counties are matched with the most local level possible.

Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). Building on work by the Institute of Urban and Regional Development, we suggest that in counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead (Porter & Deakin, 1995; Pearce, 2015). Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas, oil, and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

# HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and regions, counties were matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health care budget does not include the cost of health insurance.

Starting with the 2016 ALICE Reports, the health care cost will incorporate changes from the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the “shared responsibility payment” – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2014 was the higher of these: 1 percent of household income, yearly premium for the national average price of a Bronze plan sold through the Marketplace, or \$95 per adult and \$47.50 per child under 18, for a maximum of \$285.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

# MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (including taxes) to cover cost overruns.

## TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. Iowa income tax rates remained flat from 2007 to 2014, but the income brackets increased slightly. Iowa tax calculations also include the Personal Tax Credit.

Federal taxes include income tax using standard deductions and exemptions for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2014, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent, respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Sources:

**Federal:**

*Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions, 2007, 2010, 2012, and 2014.*

<http://www.irs.gov/pub/irs-prior/i1040--2012.pdf>

<http://www.irs.gov/pub/irs-prior/i1040--2010.pdf>

<http://www.irs.gov/pub/irs-prior/i1040--2007.pdf>

**Iowa:**

2007: PDF attachment to email from Greg Stokke, Iowa Department of Revenue, 1/25/16; and <https://tax.iowa.gov/sites/files/idr/forms1/0741002.pdf>

2010: PDF attachment to email from Greg Stokke, Iowa Department of Revenue, 1/25/16; and <https://tax.iowa.gov/sites/files/idr/forms1/1040LongBooklet10.pdf>

2012: Tax Foundation, <http://taxfoundation.org/article/state-individual-income-tax-rates>; and <https://tax.iowa.gov/sites/files/idr/forms1/LongBook12.pdf>

2014: Tax Rate Schedules for 2014 [https://tax.iowa.gov/sites/files/idr/forms1/1378914\\_0\\_0.pdf](https://tax.iowa.gov/sites/files/idr/forms1/1378914_0_0.pdf); and <https://tax.iowa.gov/sites/files/idr/forms1/IA%201040%20instructions%20%2841002%29.pdf>

## HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by county can be found at:

<http://spaa.newark.rutgers.edu/united-way-alice>



# APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each county at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

## HOUSING

The housing budget is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency, at the Fair Market Rent of 40th percentile, for a single adult. For a head of household with children, the basis is a two-bedroom apartment at the median rent. Housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below for households with a mortgage.

## CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by local child care resource and referral agencies and reported to the national organization, Child Care Aware.

## FOOD

The food budget is based on the USDA's Moderate Level Food Plans for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey (CES).

## TRANSPORTATION

Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas and maintenance for one car as reported by the CES.

## HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.

Sources:

[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_2/2012/tiic2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm)

[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_7/2012/tviid2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm)

## CELL PHONE

Most jobs now require access to the internet and a smartphone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the minimal cost of a smartphone for each adult in the family.

Sources:

<http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm>

## SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

## MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

## TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

# HOUSEHOLD STABILITY BUDGET

Average Household Stability Budget, Iowa, 2014

Monthly Costs – Iowa Average – 2014		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$609	\$924
Child Care	\$–	\$928
Food	\$330	\$1,021
Transportation	\$352	\$1,174
Health Care	\$271	\$1,009
Cell Phone	\$64	\$99
Savings	\$163	\$516
Miscellaneous	\$163	\$516
Taxes	\$415	\$1,648
Monthly Total	\$2,367	\$7,835
<b>ANNUAL TOTAL</b>	\$28,404	\$94,020
<i>Hourly Wage</i>	\$14.20	\$47.01

The Household Stability Budget for all household variations by county can be found at:  
<http://spaa.newark.rutgers.edu/united-way-alice>

# APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. Data is for 2012 unless otherwise noted.

## Sources:

*Community Health Benefits – NCCS Data Web Report Builder, Statistics of Income 990c3 Report for 2012, Urban Institute*

*Department of Treasury, “[USAspending.gov](https://www.usaspending.gov) Data Download,” Bureau of the Fiscal Service, accessed 9/1/15: <https://www.usaspending.gov/DownloadCenter/Pages/DataDownload.aspx>*

*Federal spending data was gathered from Office of Management and Budget, “Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government,” U.S. Government Printing Office, Washington, DC. 2016: <https://www.gpo.gov/fdsys/browse/collectionGPO.action?collectionCode=BUDGET>*

*Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990c3 Report, Urban Institute, 2012*

*State spending data was gathered from: National Association of State Budget Officers (NASBO), “State Expenditure Report: Examining Fiscal 2012-2014 State Spending,” 2014: <https://www.nasbo.org/sites/default/files/State%20Expenditure%20Report%20%28Fiscal%202012-2014%29S.pdf>*

*Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. <http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>*

*Supplemental Social Insurance, B19066 - Aggregate Supplemental Security Income (SSI) in the Past 12 Months For Households, American Community Survey, 2014*

*Earned Income Tax Credit – Federal spending retrieved from <https://www.eitc.irs.gov/EITC-Central/eitcstats>*

## FEDERAL SPENDING

### Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant – Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

- Earned Income Tax Credit – Is a refundable tax credit for working households with low and moderate incomes, primarily those with children, and includes those who do not owe taxes. Eligibility is based on income and household size.

## Child Care and Education

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Supplemental Education Opportunity Grants – Provide grants to financially needy undergraduate students.
- Vocational Education Basic Grants to States – Provide money to states to offset the costs of running vocational programs for secondary and postsecondary students.
- Pell Grants – provide grants to undergraduate students with demonstrated financial need.
- College Work Study Program – Funds part-time jobs for undergraduate students with demonstrated financial need.
- Adult Education – Funds local programs for adult education and literacy services as authorized by the Title II Workforce Investment Act of 1998. Programs include workplace literacy services, family literacy services, and English literacy and integrated English literacy-civics education programs.
- Title I Grants to Local Educational Agencies – Provide funds to school districts and schools with high numbers or high percentages of children who are disadvantaged to support a variety of services.

## Food

- Supplemental Nutrition Assistance Program (SNAP) – Provides money to low-income households to supplement their food budgets. Formerly Food Stamps.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

## Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).
- Low Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.

# HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children’s Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state’s discretion, to low-income pregnant women and legal immigrants.

# STATE AND LOCAL GOVERNMENT SPENDING

Spending on ALICE was estimated from the National Association of State Budget Officers’ (NASBO) “State Expenditure Report: Examining Fiscal 2013-2015 State Spending”, which includes most data on benefits provided by Iowa. In addition, Iowa provides an additional 15% of the federal EITC for those that meet the federal eligibility standards.

Sources:

<https://www.nasbo.org/sites/default/files/State%20Expenditure%20Report%20%28Fiscal%202013-2015%29S.pdf>

<https://www.etc.irs.gov/EITC-Central/eitcstats>

<http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx>

# NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990c3 Report, Urban Institute.  
Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>
- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including unreimbursed Medicaid minus direct offsetting revenue as reported on the 990c3 Report. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990c3 Report for 2010, Urban Institute.  
Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>

# APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. The methodology and sources for each are presented below.

## INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to “z-scores”, which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where  $x$  is the indicator’s value,  $\mu$  is the unweighted average,  $\sigma$  the standard deviation for that indicator and  $z$  is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the violent crime rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100.

## INDICATORS AND THEIR SOURCES

### Housing Affordability Index

- Affordable Housing Gap – Measures the number of units needed to house all ALICE and poverty households spending no more than one-third of their income on housing, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.

*Source: American Community Survey and ALICE Threshold calculations*

- Housing Burden – Households spending more than 30 percent of income on housing

*Source: American Community Survey*

- Real Estate Taxes – Median real estate taxes

*Source: American Community Survey Table B25103*

### Job Opportunities Index

- Income Distribution – Share of income of the lowest two quintiles

*Source: American Community Survey.*

- Unemployment Rate – U.S. Department of Labor, Bureau of Labor Statistics  
Source: <http://www.bls.gov/lau/#tables>
- New Hire Wages (4<sup>th</sup> quarter) – Quarterly Workforce Indicators (QWI), U.S. Census  
Source: LED Extraction Tool: <http://ledextract.ces.census.gov/>

## Community Resources Index

- Education Resources – Enrollment of 3- to 4-year-olds in preschool  
Source: American Community Survey, Table B14003
- Health Resources – Percent of population under 65 years old with health insurance  
Source: U.S. Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey
- Social Capital – Percent of population 18 and older registered to vote. For consistency with the presidential cycle, for 2014 we use 2014 data, for 2010 we use 2010 data, and for 2007 we use 2006 data.  
Sources:  
Election Administration and Voting Survey and Data Sets, Section F, 2014 and 2010.  
[http://www.eac.gov/research/election\\_administration\\_and\\_voting\\_survey.aspx](http://www.eac.gov/research/election_administration_and_voting_survey.aspx)  
Election Administration and Voting Survey and Data Sets, Appendix C: 2006 Election Administration and Voting Survey. [http://www.eac.gov/research/uocava\\_survey.aspx#2006eavsdata](http://www.eac.gov/research/uocava_survey.aspx#2006eavsdata)

## Economic Viability Dashboard, Iowa, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Adair County	Good (56)	Good (68)	Fair (61)
Adams County	Good (56)	Good (65)	Fair (60)
Allamakee County	Good (53)	Poor (45)	Fair (63)
Appanoose County	Fair (44)	Poor (45)	Fair (58)
Audubon County	Good (67)	Fair (55)	Good (66)
Benton County	Fair (48)	Good (69)	Fair (60)
Black Hawk County	Poor (35)	Fair (55)	Poor (56)
Boone County	Poor (35)	Poor (49)	Poor (54)
Bremer County	Fair (45)	Fair (51)	Good (66)
Buchanan County	Fair (51)	Fair (58)	Fair (63)
Buena Vista County	Good (53)	Fair (53)	Poor (57)
Butler County	Good (55)	Fair (58)	Fair (62)
Calhoun County	Good (57)	Poor (43)	Fair (62)
Carroll County	Fair (48)	Fair (52)	Fair (61)
Cass County	Fair (43)	Fair (56)	Fair (59)
Cedar County	Fair (46)	Good (74)	Fair (62)
Cerro Gordo County	Poor (39)	Poor (47)	Good (64)
Cherokee County	Good (66)	Poor (49)	Good (67)
Chickasaw County	Good (55)	Good (62)	Good (68)
Clarke County	Poor (23)	Poor (49)	Poor (53)
Clay County	Fair (48)	Fair (53)	Good (64)



County	Housing Affordability	Job Opportunities	Community Resources
Clayton County	Fair (48)	Good (61)	Fair (63)
Clinton County	Poor (36)	Fair (50)	Good (66)
Crawford County	Good (57)	Good (63)	Poor (50)
Dallas County	Poor (33)	Good (67)	Fair (60)
Davis County	Poor (40)	Poor (43)	Poor (52)
Decatur County	Fair (44)	Poor (37)	Fair (58)
Delaware County	Fair (43)	Good (72)	Good (71)
Des Moines County	Poor (34)	Fair (53)	Poor (47)
Dickinson County	Fair (48)	Fair (54)	Fair (62)
Dubuque County	Poor (25)	Good (56)	Good (65)
Emmet County	Fair (49)	Poor (48)	Poor (56)
Fayette County	Good (53)	Poor (49)	Fair (63)
Floyd County	Fair (49)	Poor (48)	Poor (45)
Franklin County	Good (53)	Fair (58)	Fair (59)
Fremont County	Fair (51)	Good (69)	Poor (54)
Greene County	Fair (44)	Poor (45)	Fair (62)
Grundy County	Good (55)	Good (65)	Good (64)
Guthrie County	Good (53)	Good (61)	Good (67)
Hamilton County	Poor (40)	Fair (58)	Fair (59)
Hancock County	Good (61)	Good (79)	Fair (62)
Hardin County	Good (58)	Fair (52)	Good (71)
Harrison County	Fair (48)	Fair (56)	Poor (56)
Henry County	Fair (43)	Poor (48)	Fair (58)
Howard County	Fair (43)	Fair (55)	Poor (52)
Humboldt County	Good (56)	Poor (49)	Good (69)
Ida County	Good (69)	Good (64)	Fair (63)
Iowa County	Fair (52)	Good (70)	Fair (63)
Jackson County	Poor (42)	Poor (47)	Good (66)
Jasper County	Poor (35)	Fair (55)	Fair (60)
Jefferson County	Poor (41)	Poor (42)	Poor (51)
Johnson County	Poor (3)	Poor (42)	Good (68)
Jones County	Fair (50)	Fair (54)	Fair (58)
Keokuk County	Good (54)	Fair (57)	Poor (57)
Kossuth County	Good (61)	Good (65)	Good (66)
Lee County	Fair (46)	Good (97)	Poor (57)
Linn County	Poor (30)	Good (61)	Good (73)
Louisa County	Fair (52)	Good (63)	Poor (52)
Lucas County	Fair (50)	Poor (20)	Good (66)
Lyon County	Good (58)	Good (61)	Poor (47)
Madison County	Poor (34)	Poor (40)	Poor (55)
Mahaska County	Poor (40)	Poor (37)	Good (72)
Marion County	Fair (45)	Good (68)	Fair (59)
Marshall County	Fair (49)	Fair (59)	Poor (57)

## Economic Viability Dashboard, Iowa, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Mills County	Poor (37)	Good (74)	Fair (59)
Mitchell County	Good (57)	Good (63)	Fair (58)
Monona County	Good (55)	Fair (53)	Good (74)
Monroe County	Fair (51)	Good (61)	Poor (54)
Montgomery County	Fair (45)	Poor (32)	Fair (61)
Muscatine County	Poor (38)	Good (66)	Fair (60)
O'Brien County	Fair (52)	Good (67)	Fair (62)
Osceola County	Good (66)	Good (79)	Good (65)
Page County	Good (53)	Fair (53)	Good (68)
Palo Alto County	Good (57)	Fair (55)	Fair (62)
Plymouth County	Fair (48)	Good (65)	Good (65)
Pocahontas County	Good (70)	Good (63)	Poor (53)
Polk County	Poor (25)	Fair (60)	Fair (61)
Pottawattamie County	Poor (35)	Good (64)	Poor (57)
Poweshiek County	Poor (38)	Fair (53)	Fair (58)
Ringgold County	Good (53)	Good (61)	Poor (53)
Sac County	Good (65)	Good (61)	Good (64)
Scott County	Poor (25)	Fair (57)	Fair (63)
Shelby County	Fair (44)	Fair (50)	Good (69)
Sioux County	Good (55)	Good (69)	Fair (59)
Story County	Poor (12)	Poor (48)	Fair (58)
Tama County	Good (56)	Fair (59)	Fair (62)
Taylor County	Fair (52)	Good (62)	Fair (62)
Union County	Poor (39)	Fair (52)	Good (64)
Van Buren County	Good (62)	Poor (48)	Poor (57)
Wapello County	Poor (35)	Poor (39)	Fair (60)
Warren County	Poor (33)	Fair (60)	Fair (62)
Washington County	Poor (41)	Fair (56)	Poor (57)
Wayne County	Good (58)	Poor (47)	Poor (51)
Webster County	Poor (40)	Poor (39)	Good (65)
Winnebago County	Good (56)	Poor (46)	Fair (63)
Winneshiek County	Poor (42)	Fair (57)	Good (65)
Woodbury County	Poor (35)	Fair (54)	Fair (59)
Worth County	Fair (52)	Fair (52)	Good (66)
Wright County	Good (56)	Poor (44)	Good (69)

# APPENDIX G – HOUSING DATA BY COUNTY

This table presents key housing data for each county in Iowa in 2014 for both owner-occupied and renter-occupied housing units. For owner-occupied units, the table presents the percent of owner units that are occupied by households with income below the ALICE Threshold and the percent of all owner-occupied units that are housing burdened, meaning that housing costs are more than 30 percent of household income. For renter-occupied units, the table presents the percent of renter units occupied by households with income below the ALICE Threshold and the percent of all renter-occupied units that are housing burdened. In addition, the table includes the Affordable Housing Gap, the number of additional rental units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than one third of their income on housing.

## Housing Data by County, Iowa, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HH below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HH below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Units Affordable for All HH below ALICE Threshold	American Community Survey
Adair	2,482	27%	18%	770	53%	30%	128	5-Year Estimate
Adams	1,310	29%	23%	425	43%	33%	36	5-Year Estimate
Allamakee	4,572	30%	17%	1,327	59%	25%	390	5-Year Estimate
Appanoose	3,947	34%	20%	1,500	67%	42%	529	5-Year Estimate
Audubon	2,231	36%	13%	472	48%	29%	102	5-Year Estimate
Benton	8,182	22%	16%	1,955	57%	35%	636	5-Year Estimate
Black Hawk	35,307	23%	15%	17,897	57%	47%	3,100	1-Year Estimate
Boone	8,038	22%	19%	2,581	60%	43%	1,040	5-Year Estimate
Bremer	7,502	20%	17%	1,794	56%	39%	326	5-Year Estimate
Buchanan	6,561	21%	16%	1,737	47%	34%	352	5-Year Estimate
Buena Vista	5,358	23%	19%	2,277	57%	32%	251	5-Year Estimate
Butler	4,960	25%	16%	1,262	51%	29%	254	5-Year Estimate
Calhoun	3,359	31%	15%	951	64%	46%	220	5-Year Estimate
Carroll	6,457	26%	14%	2,100	70%	50%	644	5-Year Estimate
Cass	4,293	30%	18%	1,781	63%	37%	598	5-Year Estimate
Cedar	6,056	20%	16%	1,583	49%	38%	505	5-Year Estimate
Cerro Gordo	14,237	28%	19%	5,627	64%	41%	2,154	5-Year Estimate
Cherokee	4,014	30%	13%	1,370	53%	31%	149	5-Year Estimate
Chickasaw	4,207	27%	14%	1,123	70%	44%	320	5-Year Estimate
Clarke	2,561	29%	26%	1,125	65%	55%	563	5-Year Estimate
Clay	5,372	26%	16%	1,897	60%	44%	446	5-Year Estimate
Clayton	6,071	28%	18%	1,627	64%	39%	460	5-Year Estimate
Clinton	14,801	27%	19%	5,176	63%	45%	1,900	5-Year Estimate
Crawford	4,824	25%	14%	1,547	66%	39%	316	5-Year Estimate
Dallas	20,925	0%	13%	6,793	48%	36%	227	1-Year Estimate
Davis	2,406	29%	24%	679	70%	46%	195	5-Year Estimate

## Housing Data by County, Iowa, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HH below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HH below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Units Affordable for All HH below ALICE Threshold	American Community Survey
Decatur	2,066	35%	23%	1,019	71%	46%	116	5-Year Estimate
Delaware	5,619	21%	19%	1,496	61%	36%	464	5-Year Estimate
Des Moines	12,277	31%	22%	4,604	67%	45%	1,875	5-Year Estimate
Dickinson	5,823	14%	20%	2,008	47%	39%	465	5-Year Estimate
Dubuque	28,204	18%	17%	10,620	59%	58%	4,951	1-Year Estimate
Emmet	3,252	28%	17%	898	63%	48%	242	5-Year Estimate
Fayette	6,450	29%	15%	2,020	61%	43%	496	5-Year Estimate
Floyd	4,954	28%	14%	1,969	67%	38%	661	5-Year Estimate
Franklin	3,286	29%	18%	1,035	58%	32%	292	5-Year Estimate
Fremont	2,284	23%	14%	719	62%	43%	260	5-Year Estimate
Greene	2,935	29%	20%	914	62%	45%	350	5-Year Estimate
Grundy	4,129	21%	16%	983	55%	38%	102	5-Year Estimate
Guthrie	3,645	26%	18%	914	49%	39%	120	5-Year Estimate
Hamilton	4,475	28%	20%	1,879	58%	44%	589	5-Year Estimate
Hancock	3,822	25%	15%	807	58%	36%	195	5-Year Estimate
Hardin	5,354	28%	15%	1,643	53%	33%	314	5-Year Estimate
Harrison	4,569	23%	20%	1,390	56%	41%	118	5-Year Estimate
Henry	5,566	26%	19%	1,946	61%	44%	449	5-Year Estimate
Howard	3,121	30%	19%	796	63%	55%	302	5-Year Estimate
Humboldt	3,115	31%	13%	1,085	56%	38%	266	5-Year Estimate
Ida	2,322	31%	12%	802	62%	28%	84	5-Year Estimate
Iowa	5,265	21%	16%	1,440	48%	33%	187	5-Year Estimate
Jackson	6,390	28%	19%	2,104	64%	44%	649	5-Year Estimate
Jasper	10,614	25%	19%	4,044	56%	43%	1,380	5-Year Estimate
Jefferson	4,741	30%	19%	2,145	60%	40%	700	5-Year Estimate
Johnson	34,333	0%	18%	21,241	62%	60%	7,445	1-Year Estimate
Jones	6,347	23%	18%	1,888	47%	40%	253	5-Year Estimate
Keokuk	3,485	33%	19%	901	57%	45%	230	5-Year Estimate
Kossuth	5,368	28%	14%	1,260	59%	40%	292	5-Year Estimate
Lee	10,599	30%	17%	3,720	67%	42%	1,292	5-Year Estimate
Linn	66,483	17%	15%	21,733	59%	41%	8,103	1-Year Estimate
Louisa	3,372	27%	15%	1,014	56%	36%	310	5-Year Estimate
Lucas	2,938	35%	20%	807	67%	44%	211	5-Year Estimate
Lyon	3,693	25%	18%	802	54%	23%	192	5-Year Estimate
Madison	4,628	0%	22%	1,475	60%	42%	238	5-Year Estimate
Mahaska	6,377	27%	21%	2,707	60%	38%	772	5-Year Estimate
Marion	9,712	0%	15%	3,131	56%	42%	517	5-Year Estimate
Marshall	11,249	23%	17%	4,105	51%	39%	423	5-Year Estimate
Mills	4,438	0%	17%	910	55%	38%	502	5-Year Estimate
Mitchell	3,670	29%	16%	783	59%	38%	152	5-Year Estimate
Monona	2,872	34%	19%	1,100	62%	31%	337	5-Year Estimate
Monroe	2,496	29%	17%	784	63%	27%	211	5-Year Estimate
Montgomery	3,174	33%	16%	1,416	66%	42%	513	5-Year Estimate
Muscatine	12,121	23%	20%	4,180	57%	50%	432	5-Year Estimate

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HH below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HH below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Units Affordable for All HH below ALICE Threshold	American Community Survey
O'Brien	4,479	26%	15%	1,539	61%	41%	397	5-Year Estimate
Osceola	2,067	28%	12%	630	52%	28%	148	5-Year Estimate
Page	4,696	30%	16%	1,683	60%	33%	426	5-Year Estimate
Palo Alto	3,017	31%	15%	994	62%	40%	174	5-Year Estimate
Plymouth	7,967	22%	17%	1,932	57%	38%	574	5-Year Estimate
Pocahontas	2,528	34%	13%	694	54%	28%	99	5-Year Estimate
Polk	118,454	16%	19%	60,734	45%	42%	2,736	1-Year Estimate
Pottawattamie	25,236	22%	18%	12,085	52%	43%	1,044	1-Year Estimate
Poweshiek	5,180	24%	17%	2,244	56%	43%	757	5-Year Estimate
Ringgold	1,574	35%	23%	504	51%	34%	34	5-Year Estimate
Sac	3,541	30%	15%	872	48%	32%	122	5-Year Estimate
Scott	46,879	22%	19%	20,943	49%	40%	7,660	1-Year Estimate
Shelby	3,978	27%	19%	1,193	61%	41%	400	5-Year Estimate
Sioux	9,220	20%	15%	2,562	52%	32%	181	5-Year Estimate
Story	18,595	0%	13%	17,285	62%	58%	3,701	1-Year Estimate
Tama	5,187	24%	15%	1,628	52%	41%	256	5-Year Estimate
Taylor	1,980	32%	18%	772	55%	42%	188	5-Year Estimate
Union	3,890	29%	19%	1,403	70%	46%	550	5-Year Estimate
Van Buren	2,545	32%	19%	441	53%	22%	69	5-Year Estimate
Wapello	10,645	33%	21%	3,963	70%	52%	1,727	5-Year Estimate
Warren	13,733	0%	19%	3,851	51%	41%	542	5-Year Estimate
Washington	6,644	20%	17%	2,412	49%	39%	745	5-Year Estimate
Wayne	2,059	33%	19%	489	70%	31%	102	5-Year Estimate
Webster	10,396	29%	17%	5,001	68%	44%	1,677	5-Year Estimate
Winnebago	3,474	25%	14%	1,110	69%	35%	261	5-Year Estimate
Winneshiek	6,190	25%	18%	1,951	55%	33%	542	5-Year Estimate
Woodbury	24,932	27%	16%	13,966	66%	51%	2,671	1-Year Estimate
Worth	2,547	28%	17%	647	68%	41%	178	5-Year Estimate
Wright	4,114	33%	13%	1,305	64%	41%	340	5-Year Estimate

# APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR IOWA MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Iowa. Key data and ALICE statistics for the state's municipalities are presented here. Because they build on American Community Survey data, for most towns with populations over 65,000, the data are 1-year estimates; for populations less than 65,000, data are 5-year estimates. (Starting in 2014, there are no 3-year estimates.)

## Key Facts and ALICE Statistics by Municipality, Iowa, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Adair, Adair County	890	406	14%	21%	65%	0.3889	4.0%	92.8%	18%	30%	5-Year Estimate
Fontanelle, Adair County	700	308	10%	31%	59%	0.3789	7.0%	92.7%	19%	33%	5-Year Estimate
Greenfield, Adair County	2,045	921	13%	19%	68%	0.4097	3.2%	89.8%	19%	32%	5-Year Estimate
Orient, Adair County	385	182	19%	22%	59%	0.3713	2.0%	90.9%	18%	31%	5-Year Estimate
Stuart, Adair County	1,699	687	16%	18%	66%	0.3753	6.5%	90.8%	22%	47%	5-Year Estimate
Corning, Adams County	1,625	753	14%	23%	63%	0.41	6.1%	93.0%	16%	29%	5-Year Estimate
Prescott, Adams County	294	118	4%	19%	77%	0.3468	6.4%	81.6%	6%	12%	5-Year Estimate
Harpers Ferry, Allamakee County	291	170	6%	22%	72%	0.3393	9.2%	94.8%	18%	4%	5-Year Estimate
Lansing, Allamakee County	881	392	12%	31%	57%	0.424	7.7%	86.9%	34%	16%	5-Year Estimate
New Albin, Allamakee County	504	241	7%	39%	54%	0.4121	5.7%	95.2%	19%	45%	5-Year Estimate
Postville, Allamakee County	2,329	849	23%	23%	54%	0.3685	7.5%	76.6%	24%	44%	5-Year Estimate
Waukon, Allamakee County	3,846	1,714	13%	25%	62%	0.3916	9.5%	86.0%	12%	21%	5-Year Estimate
Centerville, Appanoose County	5,480	2,420	18%	28%	54%	0.4511	7.8%	86.6%	18%	41%	5-Year Estimate
Cincinnati, Appanoose County	299	136	15%	35%	50%	0.3918	13.8%	83.9%	25%	33%	5-Year Estimate
Moravia, Appanoose County	843	331	8%	33%	59%	0.3264	1.8%	94.1%	16%	22%	5-Year Estimate
Moulton, Appanoose County	592	244	24%	30%	46%	0.3656	17.7%	86.0%	24%	36%	5-Year Estimate
Mystic, Appanoose County	444	173	29%	29%	42%	0.4533	12.5%	79.7%	34%	68%	5-Year Estimate
Audubon, Audubon County	2,089	976	11%	19%	70%	0.4326	1.5%	93.2%	10%	22%	5-Year Estimate
Exira, Audubon County	828	383	11%	27%	62%	0.3945	4.5%	86.5%	8%	20%	5-Year Estimate
Kimballton, Audubon County	300	138	12%	27%	61%	0.3833	5.2%	85.3%	10%	26%	5-Year Estimate
Atkins, Benton County	1,812	636	3%	8%	89%	0.305	3.3%	97.4%	11%	19%	5-Year Estimate
Belle Plaine, Benton County	2,605	1,059	14%	33%	53%	0.4131	4.3%	85.8%	18%	47%	5-Year Estimate
Blairstown, Benton County	724	298	7%	27%	66%	0.31	3.4%	87.0%	16%	40%	5-Year Estimate
Garrison, Benton County	349	143	6%	15%	79%	0.2973	13.7%	81.7%	11%	8%	5-Year Estimate

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Keystone, Benton County	657	277	7%	12%	81%	0.3274	4.5%	96.0%	12%	54%	5-Year Estimate
Newhall, Benton County	956	376	3%	14%	83%	0.3418	4.7%	97.1%	11%	36%	5-Year Estimate
Norway, Benton County	581	258	6%	16%	78%	0.2875	3.7%	95.4%	12%	8%	5-Year Estimate
Shellsburg, Benton County	1,013	396	13%	23%	64%	0.4425	4.9%	90.8%	26%	42%	5-Year Estimate
Urbana, Benton County	1,431	544	4%	11%	85%	0.3121	3.7%	93.4%	14%	31%	5-Year Estimate
Van Horne, Benton County	742	300	13%	13%	74%	0.3635	2.3%	94.1%	17%	36%	5-Year Estimate
Vinton, Benton County	5,211	2,113	8%	27%	65%	0.4043	6.3%	95.3%	13%	38%	5-Year Estimate
Cedar Falls, Black Hawk County	40,009	14,290	17%	17%	66%	0.4467	7.1%	93.9%	14%	55%	5-Year Estimate
Dunkerton, Black Hawk County	897	333	9%	22%	69%	0.3533	4.5%	91.6%	9%	28%	5-Year Estimate
Elk Run Heights, Black Hawk County	1,020	460	5%	22%	73%	0.3202	8.3%	95.3%	13%	27%	5-Year Estimate
Evansdale, Black Hawk County	4,768	1,921	7%	30%	63%	0.3642	3.9%	94.9%	15%	50%	5-Year Estimate
Gilbertville, Black Hawk County	633	306	7%	29%	64%	0.3423	4.9%	87.7%	31%	59%	5-Year Estimate
Hudson, Black Hawk County	2,393	933	5%	13%	82%	0.3482	5.5%	97.1%	9%	18%	5-Year Estimate
La Porte City, Black Hawk County	2,403	917	9%	22%	69%	0.4216	3.8%	94.4%	11%	48%	5-Year Estimate
Raymond, Black Hawk County	872	300	3%	11%	86%	0.3013	4.3%	97.4%	16%	52%	5-Year Estimate
Washburn, Black Hawk County	957	406	0%	24%	76%	0.2646	9.0%	96.6%	16%	0%	5-Year Estimate
Waterloo, Black Hawk County	68,365	29,169	15%	25%	60%	0.4232	7.3%	92.6%	13%	46%	1-Year Estimate
Boone, Boone County	12,619	5,245	11%	24%	65%	0.3921	6.1%	89.7%	20%	42%	5-Year Estimate
Boxholm, Boone County	238	107	19%	29%	52%	0.411	13.7%	88.7%	7%	15%	5-Year Estimate
Madrid, Boone County	2,548	1,001	6%	14%	80%	0.3159	2.3%	93.6%	15%	40%	5-Year Estimate
Ogden, Boone County	2,199	848	9%	22%	69%	0.3751	7.3%	94.8%	21%	46%	5-Year Estimate
Denver, Bremer County	1,844	703	6%	17%	77%	0.3556	1.9%	97.4%	16%	33%	5-Year Estimate
Janesville, Bremer County	888	384	6%	24%	70%	0.3524	6.2%	93.8%	25%	45%	5-Year Estimate
Plainfield, Bremer County	443	193	5%	31%	64%	0.3334	4.6%	95.0%	13%	28%	5-Year Estimate
Readlyn, Bremer County	851	335	7%	18%	75%	0.3319	1.5%	95.5%	19%	13%	5-Year Estimate
Sumner, Bremer County	2,081	901	12%	26%	62%	0.3963	7.5%	94.4%	24%	34%	5-Year Estimate
Tripoli, Bremer County	1,557	516	12%	22%	66%	0.3576	5.6%	94.9%	13%	19%	5-Year Estimate
Waverly, Bremer County	9,998	3,533	10%	17%	73%	0.4461	6.9%	97.3%	14%	41%	5-Year Estimate
Brandon, Buchanan County	325	152	20%	14%	66%	0.3248	1.1%	90.5%	28%	39%	5-Year Estimate
Fairbank, Buchanan County	1,129	444	6%	17%	77%	0.4255	4.3%	98.1%	11%	35%	5-Year Estimate
Hazleton, Buchanan County	811	347	21%	21%	58%	0.3637	10.6%	84.3%	29%	52%	5-Year Estimate
Independence, Buchanan County	5,955	2,601	11%	15%	74%	0.4065	4.2%	94.3%	20%	32%	5-Year Estimate
Jesup, Buchanan County	2,642	1,066	9%	13%	78%	0.4755	9.5%	95.0%	14%	37%	5-Year Estimate
Lamont, Buchanan County	354	163	10%	23%	67%	0.3454	4.5%	94.1%	20%	52%	5-Year Estimate
Quasqueton, Buchanan County	457	232	12%	27%	61%	0.4114	5.8%	92.1%	28%	28%	5-Year Estimate
Winthrop, Buchanan County	956	388	8%	16%	76%	0.3585	4.2%	95.0%	9%	43%	5-Year Estimate
Albert City, Buena Vista County	672	285	16%	23%	61%	0.3589	9.2%	93.8%	13%	49%	5-Year Estimate
Alta, Buena Vista County	1,919	766	8%	31%	61%	0.4749	3.6%	91.4%	13%	29%	5-Year Estimate

## Key Facts and ALICE Statistics by Municipality, Iowa, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Lakeside, Buena Vista County	650	246	4%	27%	69%	0.3751	1.4%	92.0%	28%	33%	5-Year Estimate
Marathon, Buena Vista County	286	109	18%	26%	56%	0.3597	8.7%	79.7%	15%	26%	5-Year Estimate
Newell, Buena Vista County	1,239	446	13%	21%	66%	0.3464	2.0%	88.3%	7%	14%	5-Year Estimate
Sioux Rapids, Buena Vista County	678	297	13%	35%	52%	0.3619	1.9%	89.6%	9%	27%	5-Year Estimate
Storm Lake, Buena Vista County	10,743	3,665	16%	23%	61%	0.423	5.1%	87.3%	22%	29%	5-Year Estimate
Allison, Butler County	1,184	481	9%	10%	81%	0.3788	4.9%	93.1%	10%	30%	5-Year Estimate
Aplington, Butler County	1,104	433	11%	19%	70%	0.385	6.1%	90.9%	16%	45%	5-Year Estimate
Clarksville, Butler County	1,388	556	10%	28%	62%	0.3649	7.3%	89.2%	8%	43%	5-Year Estimate
Dumont, Butler County	682	280	15%	17%	68%	0.3858	5.1%	94.0%	12%	21%	5-Year Estimate
Greene, Butler County	1,128	507	9%	26%	65%	0.5029	2.9%	96.8%	8%	37%	5-Year Estimate
New Hartford, Butler County	598	265	8%	27%	65%	0.3285	7.4%	87.6%	15%	13%	5-Year Estimate
Parkersburg, Butler County	1,859	821	9%	19%	72%	0.3884	4.1%	94.4%	18%	23%	5-Year Estimate
Shell Rock, Butler County	1,242	531	11%	18%	71%	0.3571	3.7%	88.6%	17%	36%	5-Year Estimate
Farnhamville, Calhoun County	339	177	12%	25%	63%	0.401	7.1%	92.6%	6%	25%	5-Year Estimate
Lake City, Calhoun County	1,754	777	15%	29%	56%	0.4438	13.7%	89.7%	17%	44%	5-Year Estimate
Lohrville, Calhoun County	413	156	6%	23%	71%	0.3162	3.9%	87.2%	6%	7%	5-Year Estimate
Manson, Calhoun County	1,724	806	17%	23%	60%	0.4578	3.0%	92.4%	17%	45%	5-Year Estimate
Pomeroy, Calhoun County	887	339	30%	10%	60%	0.4397	0.6%	95.0%	23%	59%	5-Year Estimate
Rockwell City, Calhoun County	2,074	796	17%	20%	63%	0.4161	0.4%	91.5%	13%	38%	5-Year Estimate
Twin Lakes, Calhoun County	288	164	6%	3%	91%	0.4253	0.0%	100.0%	24%	N/A	5-Year Estimate
Arcadia, Carroll County	563	207	10%	12%	78%	0.3299	4.3%	95.0%	12%	24%	5-Year Estimate
Breda, Carroll County	456	197	5%	24%	71%	0.3797	0.0%	96.5%	5%	32%	5-Year Estimate
Carroll, Carroll County	10,051	4,319	14%	25%	61%	0.4299	0.8%	95.5%	17%	51%	5-Year Estimate
Coon Rapids, Carroll County	1,408	587	17%	23%	60%	0.4175	5.1%	91.9%	10%	46%	5-Year Estimate
Glidden, Carroll County	1,403	515	11%	24%	65%	0.3964	4.1%	91.0%	13%	46%	5-Year Estimate
Manning, Carroll County	1,554	679	18%	20%	62%	0.4135	5.7%	91.7%	9%	50%	5-Year Estimate
Templeton, Carroll County	370	154	10%	28%	62%	0.4308	3.7%	98.4%	11%	50%	5-Year Estimate
Anita, Cass County	927	402	15%	16%	69%	0.434	6.3%	92.3%	12%	32%	5-Year Estimate
Atlantic, Cass County	6,983	3,298	12%	23%	65%	0.4396	2.2%	90.5%	20%	35%	5-Year Estimate
Cumberland, Cass County	371	131	23%	21%	56%	0.4402	6.0%	89.8%	28%	23%	5-Year Estimate
Griswold, Cass County	1,182	470	17%	9%	74%	0.3672	5.6%	88.7%	11%	34%	5-Year Estimate
Lewis, Cass County	467	201	19%	21%	60%	0.3787	12.5%	86.9%	24%	40%	5-Year Estimate
Massena, Cass County	367	172	20%	6%	74%	0.4021	2.6%	91.8%	17%	55%	5-Year Estimate
Bennett, Cedar County	369	159	4%	18%	78%	0.314	7.0%	91.1%	14%	22%	5-Year Estimate
Clarence, Cedar County	907	427	13%	20%	67%	0.4064	7.1%	95.8%	21%	44%	5-Year Estimate
Durant, Cedar County	2,041	843	7%	17%	76%	0.3831	1.3%	95.9%	13%	37%	5-Year Estimate



Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Lowden, Cedar County	769	365	10%	33%	57%	0.4257	5.3%	92.7%	36%	33%	5-Year Estimate
Mechanicsville, Cedar County	1,063	457	12%	18%	70%	0.3815	3.3%	90.0%	18%	31%	5-Year Estimate
Stanwood, Cedar County	634	272	17%	18%	65%	0.3604	14.6%	87.1%	27%	37%	5-Year Estimate
Tipton, Cedar County	3,207	1,394	10%	20%	70%	0.359	3.2%	95.0%	13%	43%	5-Year Estimate
West Branch, Cedar County	2,684	1,047	8%	17%	75%	0.3594	2.2%	93.6%	17%	31%	5-Year Estimate
Clear Lake, Cerro Gordo County	7,718	3,400	11%	17%	72%	0.4402	3.6%	93.6%	21%	26%	5-Year Estimate
Mason City, Cerro Gordo County	27,775	12,873	16%	18%	66%	0.454	5.9%	90.5%	18%	41%	5-Year Estimate
Meservey, Cerro Gordo County	232	109	17%	16%	67%	0.3521	9.4%	88.4%	8%	56%	5-Year Estimate
Plymouth, Cerro Gordo County	398	174	6%	9%	85%	0.2825	6.0%	95.0%	23%	25%	5-Year Estimate
Rockwell, Cerro Gordo County	1,028	471	7%	15%	78%	0.3504	4.6%	95.3%	11%	31%	5-Year Estimate
Thornton, Cerro Gordo County	422	189	15%	16%	69%	0.3676	5.2%	88.4%	19%	24%	5-Year Estimate
Ventura, Cerro Gordo County	667	348	2%	15%	83%	0.401	1.7%	95.5%	20%	20%	5-Year Estimate
Aurelia, Cherokee County	1,084	460	13%	13%	74%	0.3857	6.3%	88.6%	10%	21%	5-Year Estimate
Cherokee, Cherokee County	5,203	2,442	13%	21%	66%	0.4269	3.4%	92.0%	14%	31%	5-Year Estimate
Marcus, Cherokee County	1,230	551	10%	14%	76%	0.4208	2.4%	92.6%	7%	31%	5-Year Estimate
Quimby, Cherokee County	280	116	15%	25%	60%	0.3604	6.6%	90.4%	7%	20%	5-Year Estimate
Washta, Cherokee County	271	112	13%	34%	53%	0.3655	23.2%	93.7%	9%	39%	5-Year Estimate
Alta Vista, Chickasaw County	293	132	6%	17%	77%	0.3132	0.0%	91.1%	10%	12%	5-Year Estimate
Fredericksburg, Chickasaw County	1,034	480	14%	25%	61%	0.3776	6.8%	96.9%	13%	46%	5-Year Estimate
Ionia, Chickasaw County	387	139	8%	27%	65%	0.3647	8.4%	94.1%	7%	22%	5-Year Estimate
Lawler, Chickasaw County	313	175	17%	23%	60%	0.4242	5.0%	91.7%	22%	45%	5-Year Estimate
Nashua, Chickasaw County	1,632	731	11%	24%	65%	0.4318	10.4%	93.5%	15%	44%	5-Year Estimate
New Hampton, Chickasaw County	3,555	1,546	8%	23%	69%	0.3751	7.0%	95.5%	10%	45%	5-Year Estimate
Murray, Clarke County	555	270	9%	26%	65%	0.4803	5.1%	90.5%	25%	26%	5-Year Estimate
Osceola, Clarke County	4,981	2,038	20%	24%	56%	0.4989	6.2%	82.1%	30%	55%	5-Year Estimate
Everly, Clay County	530	219	7%	13%	80%	0.3438	7.3%	88.3%	14%	46%	5-Year Estimate
Peterson, Clay County	320	174	11%	24%	65%	0.3945	4.0%	94.4%	20%	32%	5-Year Estimate
Royal, Clay County	540	218	7%	19%	74%	0.3301	5.6%	88.9%	13%	15%	5-Year Estimate
Spencer, Clay County	11,177	5,015	13%	17%	70%	0.4963	4.4%	90.5%	17%	46%	5-Year Estimate
Elkader, Clayton County	1,208	608	8%	18%	74%	0.3761	4.8%	95.8%	14%	17%	5-Year Estimate
Farmersburg, Clayton County	264	112	17%	13%	70%	0.3258	2.2%	94.7%	19%	19%	5-Year Estimate
Garnavillo, Clayton County	854	362	7%	22%	71%	0.4037	0.2%	91.6%	17%	25%	5-Year Estimate
Guttenberg, Clayton County	1,884	862	9%	29%	62%	0.3954	7.7%	88.3%	23%	49%	5-Year Estimate
Luana, Clayton County	293	129	22%	16%	62%	0.414	7.7%	82.3%	25%	48%	5-Year Estimate
Marquette, Clayton County	426	222	17%	34%	49%	0.431	18.8%	86.2%	17%	42%	5-Year Estimate
McGregor, Clayton County	884	398	12%	21%	67%	0.3774	1.4%	92.5%	18%	35%	5-Year Estimate
Monona, Clayton County	1,625	760	8%	21%	71%	0.3956	5.3%	89.6%	17%	52%	5-Year Estimate
Strawberry Point, Clayton County	1,371	578	13%	26%	61%	0.4681	4.8%	93.3%	13%	40%	5-Year Estimate

## Key Facts and ALICE Statistics by Municipality, Iowa, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Volga, Clayton County	216	102	15%	35%	50%	0.3818	12.8%	82.4%	16%	48%	5-Year Estimate
Calamus, Clinton County	380	165	7%	23%	70%	0.3385	4.0%	94.7%	17%	15%	5-Year Estimate
Camanche, Clinton County	4,401	1,939	15%	17%	68%	0.4429	5.7%	90.5%	20%	36%	5-Year Estimate
Charlotte, Clinton County	383	141	11%	15%	74%	0.3449	6.5%	91.1%	14%	39%	5-Year Estimate
Clinton, Clinton County	26,611	11,239	15%	24%	61%	0.4585	6.3%	91.2%	18%	45%	5-Year Estimate
De Witt, Clinton County	5,297	2,153	13%	17%	70%	0.4111	5.5%	93.2%	18%	39%	5-Year Estimate
Delmar, Clinton County	499	205	5%	21%	74%	0.3543	6.1%	93.4%	18%	25%	5-Year Estimate
Grand Mound, Clinton County	554	208	11%	21%	68%	0.3274	1.6%	96.2%	28%	70%	5-Year Estimate
Lost Nation, Clinton County	502	176	28%	20%	52%	0.4042	5.2%	94.8%	36%	43%	5-Year Estimate
Wheatland, Clinton County	670	246	13%	22%	65%	0.3933	9.4%	89.3%	24%	79%	5-Year Estimate
Charter Oak, Crawford County	503	233	12%	24%	64%	0.4081	3.4%	88.5%	15%	35%	5-Year Estimate
Deloit, Crawford County	369	145	19%	26%	55%	0.3447	5.7%	89.2%	11%	41%	5-Year Estimate
Denison, Crawford County	8,370	2,700	19%	19%	62%	0.4433	5.9%	83.8%	12%	41%	5-Year Estimate
Dow City, Crawford County	561	256	14%	27%	59%	0.3497	3.6%	89.1%	16%	28%	5-Year Estimate
Kiron, Crawford County	277	111	23%	21%	56%	0.3963	3.3%	86.6%	14%	38%	5-Year Estimate
Manilla, Crawford County	997	404	9%	31%	60%	0.3691	6.6%	92.4%	9%	21%	5-Year Estimate
Schleswig, Crawford County	859	395	15%	18%	67%	0.45	8.3%	88.6%	13%	28%	5-Year Estimate
Vail, Crawford County	385	161	14%	30%	56%	0.353	7.2%	84.4%	17%	10%	5-Year Estimate
Westside, Crawford County	358	155	10%	18%	72%	0.399	8.4%	94.6%	17%	0%	5-Year Estimate
Adel, Dallas County	3,940	1,593	12%	26%	62%	0.4312	2.5%	95.0%	15%	28%	5-Year Estimate
Dallas Center, Dallas County	1,757	621	2%	21%	77%	0.3689	3.8%	97.0%	8%	35%	5-Year Estimate
De Soto, Dallas County	1,142	391	8%	20%	72%	0.3289	6.7%	90.1%	17%	34%	5-Year Estimate
Dexter, Dallas County	751	295	5%	22%	73%	0.3241	5.0%	88.9%	16%	31%	5-Year Estimate
Granger, Dallas County	1,408	481	11%	17%	72%	0.3553	3.6%	94.2%	18%	43%	5-Year Estimate
Minburn, Dallas County	359	143	8%	36%	56%	0.3608	5.6%	89.4%	23%	33%	5-Year Estimate
Perry, Dallas County	7,986	2,818	14%	27%	59%	0.3751	4.4%	82.3%	24%	49%	5-Year Estimate
Redfield, Dallas County	844	359	11%	22%	67%	0.3865	6.9%	88.0%	17%	39%	5-Year Estimate
Van Meter, Dallas County	1,463	478	2%	11%	87%	0.3335	3.1%	94.0%	14%	13%	5-Year Estimate
Waukee, Dallas County	15,944	5,748	5%	12%	83%	0.4143	0.6%	94.5%	18%	44%	5-Year Estimate
Woodward, Dallas County	1,485	463	7%	23%	70%	0.3487	7.4%	97.1%	21%	21%	5-Year Estimate
Bloomfield, Davis County	2,636	1,073	22%	25%	53%	0.3986	8.3%	89.1%	22%	52%	5-Year Estimate
Pulaski, Davis County	295	120	14%	33%	53%	0.3953	7.9%	88.8%	20%	40%	5-Year Estimate
Davis City, Decatur County	276	109	28%	23%	49%	0.3342	4.2%	77.2%	19%	38%	5-Year Estimate
Grand River, Decatur County	259	111	20%	41%	39%	0.3845	10.8%	75.3%	26%	53%	5-Year Estimate
Lamoni, Decatur County	2,547	788	28%	27%	45%	0.4879	9.3%	90.3%	23%	43%	5-Year Estimate
Leon, Decatur County	1,996	780	23%	30%	47%	0.4767	12.2%	90.2%	20%	39%	5-Year Estimate

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Colesburg, Delaware County	366	150	11%	18%	71%	0.3303	5.3%	97.0%	5%	47%	5-Year Estimate
Delhi, Delaware County	393	216	15%	19%	66%	0.3865	3.3%	92.6%	19%	24%	5-Year Estimate
Earlville, Delaware County	780	320	7%	15%	78%	0.3379	2.9%	92.7%	11%	22%	5-Year Estimate
Edgewood, Delaware County	836	377	15%	33%	52%	0.4205	6.8%	90.6%	16%	18%	5-Year Estimate
Greeley, Delaware County	320	114	15%	17%	68%	0.3489	2.2%	82.5%	34%	57%	5-Year Estimate
Hopkinton, Delaware County	578	276	6%	33%	61%	0.3241	9.9%	91.2%	21%	33%	5-Year Estimate
Manchester, Delaware County	5,126	2,201	10%	28%	62%	0.4031	4.9%	95.1%	15%	33%	5-Year Estimate
Ryan, Delaware County	354	162	2%	35%	63%	0.4072	5.6%	93.8%	12%	50%	5-Year Estimate
Beaverdale, Des Moines County	1,231	369	8%	16%	76%	0.3507	11.1%	88.5%	19%	69%	5-Year Estimate
Burlington, Des Moines County	25,559	10,882	20%	24%	56%	0.4481	8.6%	89.2%	24%	45%	5-Year Estimate
Danville, Des Moines County	989	369	7%	24%	69%	0.3349	2.3%	93.8%	15%	25%	5-Year Estimate
Mediapolis, Des Moines County	1,398	606	10%	28%	62%	0.4199	4.9%	95.6%	15%	25%	5-Year Estimate
Middletown, Des Moines County	302	115	8%	19%	73%	0.3188	4.4%	90.1%	20%	55%	5-Year Estimate
West Burlington, Des Moines County	3,026	1,368	19%	25%	56%	0.4311	8.9%	96.7%	17%	47%	5-Year Estimate
Arnolds Park, Dickinson County	1,109	598	8%	16%	76%	0.4442	11.5%	88.6%	18%	38%	5-Year Estimate
Lake Park, Dickinson County	1,065	440	4%	13%	83%	0.3276	9.0%	91.9%	9%	20%	5-Year Estimate
Milford, Dickinson County	2,955	1,303	11%	17%	72%	0.396	4.9%	85.0%	22%	27%	5-Year Estimate
Okoboji, Dickinson County	923	434	10%	9%	81%	0.5746	4.8%	95.4%	19%	32%	5-Year Estimate
Orleans, Dickinson County	486	224	4%	10%	86%	0.3918	0.0%	99.6%	21%	0%	5-Year Estimate
Spirit Lake, Dickinson County	4,916	2,354	10%	26%	64%	0.4489	6.8%	93.2%	18%	45%	5-Year Estimate
Terril, Dickinson County	379	183	13%	31%	56%	0.3976	3.4%	89.4%	20%	30%	5-Year Estimate
Wahpeton, Dickinson County	345	184	3%	12%	85%	0.4668	7.1%	93.0%	10%	30%	5-Year Estimate
West Okoboji, Dickinson County	332	171	11%	15%	74%	0.4776	6.6%	94.3%	18%	74%	5-Year Estimate
Asbury, Dubuque County	4,848	1,559	4%	5%	91%	0.3275	2.2%	98.2%	15%	36%	5-Year Estimate
Cascade, Dubuque County	2,000	862	10%	19%	71%	0.3342	3.0%	93.7%	15%	55%	5-Year Estimate
Dubuque, Dubuque County	58,068	24,025	13%	23%	64%	0.4255	6.1%	92.8%	16%	51%	5-Year Estimate
Dyersville, Dubuque County	4,178	1,756	10%	18%	72%	0.3557	3.3%	97.4%	20%	33%	5-Year Estimate
Epworth, Dubuque County	1,963	686	5%	10%	85%	0.2973	1.7%	96.6%	19%	27%	5-Year Estimate
Farley, Dubuque County	1,527	568	4%	12%	84%	0.4029	2.6%	98.2%	19%	27%	5-Year Estimate
Holy Cross, Dubuque County	369	166	11%	28%	61%	0.4169	0.5%	99.2%	8%	41%	5-Year Estimate
New Vienna, Dubuque County	420	214	7%	21%	72%	0.3197	2.4%	97.6%	15%	21%	5-Year Estimate
Peosta, Dubuque County	1,587	477	14%	6%	80%	0.3119	3.0%	95.0%	10%	47%	5-Year Estimate
Worthington, Dubuque County	355	160	8%	14%	78%	0.3265	1.3%	99.4%	16%	41%	5-Year Estimate
Armstrong, Emmet County	924	403	10%	22%	68%	0.3362	5.0%	93.2%	16%	0%	5-Year Estimate
Estherville, Emmet County	6,177	2,479	12%	23%	65%	0.4491	5.3%	86.3%	16%	50%	5-Year Estimate
Ringsted, Emmet County	413	188	12%	34%	54%	0.5705	5.1%	84.4%	9%	45%	5-Year Estimate
Arlington, Fayette County	557	223	16%	21%	63%	0.5237	6.2%	91.4%	12%	42%	5-Year Estimate

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Clermont, Fayette County	672	265	6%	29%	65%	0.3949	9.5%	90.8%	23%	44%	5-Year Estimate
Elgin, Fayette County	793	347	14%	23%	63%	0.4024	9.5%	90.4%	14%	56%	5-Year Estimate
Fayette, Fayette County	1,206	344	24%	26%	50%	0.5261	14.1%	87.0%	12%	69%	5-Year Estimate
Hawkeye, Fayette County	602	233	20%	26%	54%	0.4062	4.1%	85.9%	17%	44%	5-Year Estimate
Maynard, Fayette County	541	235	4%	26%	70%	0.3191	9.5%	90.8%	7%	22%	5-Year Estimate
Oelwein, Fayette County	6,321	2,764	13%	24%	63%	0.3909	3.8%	90.5%	17%	42%	5-Year Estimate
Wadena, Fayette County	354	118	23%	19%	58%	0.3865	14.5%	90.7%	23%	48%	5-Year Estimate
Waucoma, Fayette County	286	124	21%	27%	52%	0.502	12.6%	89.9%	18%	48%	5-Year Estimate
West Union, Fayette County	2,642	1,140	14%	21%	65%	0.417	5.3%	92.2%	13%	22%	5-Year Estimate
Westgate, Fayette County	273	103	5%	15%	80%	0.315	5.4%	90.5%	6%	22%	5-Year Estimate
Charles City, Floyd County	7,562	3,512	15%	27%	58%	0.4283	5.8%	91.7%	18%	36%	5-Year Estimate
Floyd, Floyd County	390	155	15%	25%	60%	0.3482	4.7%	84.6%	20%	13%	5-Year Estimate
Marble Rock, Floyd County	292	141	8%	33%	59%	0.3986	3.8%	95.5%	16%	30%	5-Year Estimate
Nora Springs, Floyd County	1,517	653	14%	19%	67%	0.3974	3.0%	94.8%	12%	33%	5-Year Estimate
Rockford, Floyd County	734	321	12%	26%	62%	0.3765	6.0%	93.2%	5%	36%	5-Year Estimate
Rudd, Floyd County	368	182	19%	14%	67%	0.4057	9.4%	94.0%	11%	68%	5-Year Estimate
Coulter, Franklin County	349	152	9%	30%	61%	0.3689	3.2%	87.1%	5%	19%	5-Year Estimate
Hampton, Franklin County	4,402	1,751	16%	21%	63%	0.4367	2.8%	91.2%	20%	31%	5-Year Estimate
Latimer, Franklin County	456	210	7%	25%	68%	0.3761	2.4%	91.9%	8%	16%	5-Year Estimate
Sheffield, Franklin County	1,057	427	15%	19%	66%	0.4083	6.0%	94.8%	24%	50%	5-Year Estimate
Farragut, Fremont County	561	259	12%	21%	67%	0.3819	7.4%	96.8%	14%	32%	5-Year Estimate
Hamburg, Fremont County	1,076	462	13%	39%	48%	0.3889	4.1%	86.5%	14%	45%	5-Year Estimate
Riverton, Fremont County	348	139	12%	12%	76%	0.3351	1.2%	77.6%	9%	29%	5-Year Estimate
Sidney, Fremont County	1,010	404	10%	18%	72%	0.45	6.4%	89.6%	16%	24%	5-Year Estimate
Tabor, Fremont County	1,212	435	15%	15%	70%	0.3777	1.1%	93.6%	11%	50%	5-Year Estimate
Churdan, Greene County	340	149	15%	21%	64%	0.39	2.7%	93.5%	13%	41%	5-Year Estimate
Grand Junction, Greene County	854	309	26%	18%	56%	0.4055	13.5%	88.5%	18%	57%	5-Year Estimate
Jefferson, Greene County	4,296	1,883	15%	17%	68%	0.4926	8.0%	91.2%	19%	55%	5-Year Estimate
Paton, Greene County	294	120	10%	28%	62%	0.3411	5.2%	98.6%	20%	10%	5-Year Estimate
Scranton, Greene County	567	241	11%	29%	60%	0.4503	7.7%	93.1%	23%	5%	5-Year Estimate
Conrad, Grundy County	1,088	451	7%	29%	64%	0.3794	6.3%	91.0%	18%	54%	5-Year Estimate
Dike, Grundy County	1,300	536	5%	21%	74%	0.421	1.8%	98.1%	12%	42%	5-Year Estimate
Grundy Center, Grundy County	2,704	1,109	12%	19%	69%	0.4243	4.7%	93.2%	12%	48%	5-Year Estimate
Reinbeck, Grundy County	1,824	806	7%	29%	64%	0.4595	10.4%	95.2%	14%	44%	5-Year Estimate
Wellsburg, Grundy County	971	408	10%	26%	64%	0.398	5.1%	94.5%	13%	11%	5-Year Estimate
Bagley, Guthrie County	419	158	27%	25%	48%	0.4137	2.2%	86.4%	18%	81%	5-Year Estimate

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Bayard, Guthrie County	488	189	20%	19%	61%	0.4447	11.0%	81.1%	8%	62%	5-Year Estimate
Casey, Guthrie County	447	181	20%	18%	62%	0.3455	4.4%	88.6%	14%	24%	5-Year Estimate
Diamondhead Lake, Guthrie County	343	146	0%	5%	95%	0.4801	7.5%	93.3%	32%	N/A	5-Year Estimate
Guthrie Center, Guthrie County	1,621	663	15%	35%	50%	0.4582	5.6%	89.7%	19%	41%	5-Year Estimate
Lake Panorama, Guthrie County	1,196	564	3%	6%	91%	0.4018	1.4%	98.9%	17%	N/A	5-Year Estimate
Menlo, Guthrie County	363	149	15%	30%	55%	0.3716	12.1%	88.7%	20%	31%	5-Year Estimate
Panora, Guthrie County	1,241	482	8%	29%	63%	0.4298	1.0%	90.6%	20%	36%	5-Year Estimate
Yale, Guthrie County	244	120	13%	33%	54%	0.3236	5.6%	95.1%	10%	66%	5-Year Estimate
Ellsworth, Hamilton County	632	208	6%	29%	65%	0.3199	5.8%	83.7%	25%	13%	5-Year Estimate
Jewell Junction, Hamilton County	1,198	468	7%	20%	73%	0.4163	2.4%	88.5%	18%	27%	5-Year Estimate
Stanhope, Hamilton County	421	176	13%	21%	66%	0.4151	11.5%	88.1%	17%	32%	5-Year Estimate
Stratford, Hamilton County	671	272	15%	19%	66%	0.4208	6.5%	93.4%	17%	40%	5-Year Estimate
Webster City, Hamilton County	7,905	3,411	13%	28%	59%	0.4643	5.3%	88.3%	19%	48%	5-Year Estimate
Williams, Hamilton County	517	197	13%	22%	65%	0.3497	7.1%	87.4%	18%	27%	5-Year Estimate
Britt, Hancock County	1,985	875	9%	26%	65%	0.4092	3.6%	93.5%	16%	47%	5-Year Estimate
Corwith, Hancock County	262	121	8%	34%	58%	0.3425	6.6%	91.6%	15%	22%	5-Year Estimate
Crystal Lake, Hancock County	164	102	10%	33%	57%	0.352	4.9%	96.3%	19%	24%	5-Year Estimate
Garner, Hancock County	3,107	1,138	8%	12%	80%	0.3605	2.2%	95.7%	16%	30%	5-Year Estimate
Kanawha, Hancock County	603	294	15%	22%	63%	0.4973	2.9%	94.5%	24%	24%	5-Year Estimate
Klemme, Hancock County	523	203	12%	20%	68%	0.4392	7.1%	96.4%	17%	25%	5-Year Estimate
Woden, Hancock County	228	115	14%	25%	61%	0.3645	0.0%	95.6%	11%	0%	5-Year Estimate
Ackley, Hardin County	1,546	697	12%	23%	65%	0.4309	7.7%	93.1%	14%	32%	5-Year Estimate
Alden, Hardin County	756	307	5%	28%	67%	0.3583	8.6%	93.2%	12%	29%	5-Year Estimate
Eldora, Hardin County	2,707	959	14%	21%	65%	0.4077	6.6%	90.9%	9%	47%	5-Year Estimate
Hubbard, Hardin County	862	360	4%	22%	74%	0.3716	6.1%	97.6%	16%	31%	5-Year Estimate
Iowa Falls, Hardin County	5,193	2,128	10%	23%	67%	0.3988	9.3%	90.9%	20%	25%	5-Year Estimate
Radcliffe, Hardin County	556	241	4%	21%	75%	0.3085	1.0%	92.8%	15%	12%	5-Year Estimate
Steamboat Rock, Hardin County	254	117	11%	38%	51%	0.4539	3.9%	94.5%	22%	26%	5-Year Estimate
Union, Hardin County	522	192	8%	22%	70%	0.374	4.2%	92.5%	10%	33%	5-Year Estimate
Dunlap, Harrison County	1,172	449	12%	28%	60%	0.4202	2.0%	92.7%	12%	36%	5-Year Estimate
Logan, Harrison County	1,618	607	15%	22%	63%	0.371	4.3%	91.4%	24%	47%	5-Year Estimate
Missouri Valley, Harrison County	2,752	1,162	10%	26%	64%	0.3779	5.2%	85.3%	22%	29%	5-Year Estimate
Mondamin, Harrison County	336	158	4%	34%	62%	0.3375	7.3%	83.0%	17%	19%	5-Year Estimate
Persia, Harrison County	302	120	13%	25%	62%	0.3324	6.8%	84.1%	9%	41%	5-Year Estimate
Pisgah, Harrison County	237	112	11%	36%	53%	0.3963	7.5%	89.9%	11%	34%	5-Year Estimate
Woodbine, Harrison County	1,668	746	17%	30%	53%	0.4801	8.0%	92.1%	17%	48%	5-Year Estimate
Mount Pleasant, Henry County	8,682	3,047	17%	26%	57%	0.4621	4.5%	89.2%	16%	50%	5-Year Estimate

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New London, Henry County	1,844	770	9%	30%	61%	0.4037	5.5%	93.5%	17%	44%	5-Year Estimate
Salem, Henry County	413	171	20%	33%	47%	0.348	5.5%	89.3%	26%	29%	5-Year Estimate
Wayland, Henry County	1,062	417	10%	25%	65%	0.399	3.8%	92.3%	12%	33%	5-Year Estimate
Winfield, Henry County	951	353	12%	34%	54%	0.4215	6.6%	87.1%	21%	33%	5-Year Estimate
Chester, Howard County	263	103	20%	22%	58%	0.43	16.0%	85.3%	34%	6%	5-Year Estimate
Cresco, Howard County	3,871	1,610	16%	20%	64%	0.4027	4.1%	91.9%	14%	58%	5-Year Estimate
Elma, Howard County	629	285	14%	27%	59%	0.4502	6.1%	88.4%	16%	40%	5-Year Estimate
Lime Springs, Howard County	475	206	7%	26%	67%	0.3584	0.8%	92.0%	27%	24%	5-Year Estimate
Protivin, Howard County	248	129	9%	33%	58%	0.428	6.7%	96.4%	12%	10%	5-Year Estimate
Riceville, Howard County	805	377	10%	32%	58%	0.4133	7.0%	88.6%	20%	12%	5-Year Estimate
Bode, Humboldt County	370	143	17%	31%	52%	0.3909	9.5%	77.8%	10%	8%	5-Year Estimate
Dakota City, Humboldt County	769	326	5%	22%	73%	0.3436	1.8%	93.5%	17%	24%	5-Year Estimate
Gilmore City, Humboldt County	465	227	11%	29%	60%	0.3977	10.0%	90.5%	14%	10%	5-Year Estimate
Humboldt, Humboldt County	4,663	2,069	14%	24%	62%	0.4595	6.4%	93.1%	13%	41%	5-Year Estimate
Livermore, Humboldt County	407	175	13%	17%	70%	0.4594	2.8%	95.3%	18%	53%	5-Year Estimate
Renwick, Humboldt County	317	131	11%	27%	62%	0.3547	6.6%	88.3%	9%	3%	5-Year Estimate
Battle Creek, Ida County	676	319	10%	26%	64%	0.3817	2.0%	87.1%	11%	26%	5-Year Estimate
Galva, Ida County	484	186	11%	21%	68%	0.3213	4.2%	90.1%	12%	9%	5-Year Estimate
Holstein, Ida County	1,408	646	8%	22%	70%	0.4054	5.8%	94.8%	14%	21%	5-Year Estimate
Ida Grove, Ida County	2,093	1,008	18%	15%	67%	0.4378	3.1%	91.9%	11%	32%	5-Year Estimate
Amana, Iowa County	334	172	0%	22%	78%	0.3743	0.0%	100.0%	7%	N/A	5-Year Estimate
Conroy, Iowa County	335	156	0%	6%	94%	0.2729	0.0%	93.4%	30%	0%	5-Year Estimate
Ladora, Iowa County	286	130	15%	21%	64%	0.5702	9.8%	86.4%	10%	3%	5-Year Estimate
Marengo, Iowa County	2,502	974	16%	22%	62%	0.3849	3.3%	86.5%	20%	43%	5-Year Estimate
Middle Amana, Iowa County	595	220	0%	29%	71%	0.3783	0.0%	97.5%	19%	0%	5-Year Estimate
North English, Iowa County	1,054	422	16%	10%	74%	0.4014	3.8%	88.5%	13%	24%	5-Year Estimate
Victor, Iowa County	996	449	10%	18%	72%	0.3527	3.9%	92.3%	19%	23%	5-Year Estimate
Williamsburg, Iowa County	3,105	1,271	11%	13%	76%	0.3492	3.1%	96.8%	18%	36%	5-Year Estimate
Andrew, Jackson County	399	155	15%	13%	72%	0.3419	4.8%	84.5%	8%	52%	5-Year Estimate
Bellevue, Jackson County	2,158	995	11%	21%	68%	0.385	4.5%	91.9%	25%	32%	5-Year Estimate
La Motte, Jackson County	228	101	9%	8%	83%	0.3181	4.4%	97.4%	14%	43%	5-Year Estimate
Maquoketa, Jackson County	6,064	2,627	20%	25%	55%	0.435	5.0%	90.5%	13%	54%	5-Year Estimate
Miles, Jackson County	437	204	11%	21%	68%	0.3544	9.2%	95.2%	12%	48%	5-Year Estimate
Preston, Jackson County	981	436	10%	24%	66%	0.3726	3.2%	91.8%	16%	21%	5-Year Estimate
Sabula, Jackson County	516	271	10%	15%	75%	0.3341	4.3%	91.3%	15%	27%	5-Year Estimate
Baxter, Jasper County	971	370	11%	18%	71%	0.4023	6.4%	93.0%	15%	62%	5-Year Estimate

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Colfax, Jasper County	1,835	736	11%	21%	68%	0.3838	11.6%	96.5%	18%	31%	5-Year Estimate
Kellogg, Jasper County	759	303	15%	20%	65%	0.3731	9.4%	91.3%	22%	38%	5-Year Estimate
Lynnville, Jasper County	483	198	6%	11%	83%	0.265	1.3%	96.5%	33%	26%	5-Year Estimate
Mingo, Jasper County	248	108	11%	25%	64%	0.3799	2.8%	95.2%	27%	10%	5-Year Estimate
Monroe, Jasper County	1,800	740	11%	20%	69%	0.3448	5.9%	94.3%	17%	23%	5-Year Estimate
Newton, Jasper County	15,139	6,399	15%	19%	66%	0.4174	6.1%	90.3%	19%	48%	5-Year Estimate
Prairie City, Jasper County	1,656	650	11%	19%	70%	0.3969	6.1%	95.5%	22%	38%	5-Year Estimate
Sully, Jasper County	796	322	8%	11%	81%	0.2963	1.8%	94.3%	16%	6%	5-Year Estimate
Batavia, Jefferson County	549	249	17%	19%	64%	0.3882	3.3%	91.4%	20%	55%	5-Year Estimate
Fairfield, Jefferson County	9,615	3,990	16%	28%	56%	0.4918	5.3%	84.4%	17%	39%	5-Year Estimate
Libertyville, Jefferson County	346	154	13%	25%	62%	0.3998	6.4%	88.2%	13%	46%	5-Year Estimate
Lockridge, Jefferson County	252	108	20%	31%	49%	0.3766	2.8%	83.3%	42%	52%	5-Year Estimate
Packwood, Jefferson County	306	104	5%	29%	66%	0.3991	2.7%	76.8%	11%	16%	5-Year Estimate
Vedic City, Jefferson County	682	121	17%	17%	66%	0.4475	0.0%	68.5%	25%	40%	5-Year Estimate
Coralville, Johnson County	19,677	7,710	11%	18%	71%	0.4568	3.5%	95.0%	16%	45%	5-Year Estimate
Hills, Johnson County	812	317	20%	20%	60%	0.3884	6.8%	93.7%	13%	60%	5-Year Estimate
Iowa City, Johnson County	73,424	29,824	26%	17%	57%	0.5906	3.7%	93.7%	17%	59%	1-Year Estimate
Lone Tree, Johnson County	1,394	586	14%	22%	64%	0.4032	5.7%	97.1%	15%	28%	5-Year Estimate
North Liberty, Johnson County	14,503	5,942	5%	21%	74%	0.3629	0.7%	95.8%	22%	37%	5-Year Estimate
Oxford, Johnson County	877	352	5%	20%	75%	0.3273	5.0%	96.8%	10%	64%	5-Year Estimate
Shueville, Johnson County	506	181	1%	9%	90%	0.3766	1.5%	99.4%	22%	8%	5-Year Estimate
Solon, Johnson County	2,460	852	4%	17%	79%	0.3664	4.7%	94.0%	28%	32%	5-Year Estimate
Swisher, Johnson County	805	312	1%	10%	89%	0.278	1.7%	99.5%	22%	24%	5-Year Estimate
Tiffin, Johnson County	1,921	832	3%	20%	77%	0.344	4.2%	92.0%	17%	26%	5-Year Estimate
University Heights, Johnson County	1,214	534	29%	13%	58%	0.5235	2.7%	97.7%	20%	44%	5-Year Estimate
Anamosa, Jones County	5,526	1,966	16%	23%	61%	0.403	13.2%	92.6%	19%	45%	5-Year Estimate
Martelle, Jones County	242	122	6%	18%	76%	0.3235	7.3%	89.3%	32%	3%	5-Year Estimate
Monticello, Jones County	3,801	1,666	6%	19%	75%	0.3938	4.9%	96.1%	17%	32%	5-Year Estimate
Olin, Jones County	668	299	13%	19%	68%	0.3474	1.5%	92.8%	14%	28%	5-Year Estimate
Onslow, Jones County	218	103	22%	20%	58%	0.4399	7.6%	88.1%	15%	57%	5-Year Estimate
Oxford Junction, Jones County	493	226	20%	20%	60%	0.4608	15.3%	88.8%	30%	47%	5-Year Estimate
Wyoming, Jones County	432	205	9%	20%	71%	0.3769	4.0%	93.1%	21%	43%	5-Year Estimate
Delta, Keokuk County	285	119	19%	42%	39%	0.405	7.9%	82.8%	32%	64%	5-Year Estimate
Hedrick, Keokuk County	964	379	17%	25%	58%	0.3831	10.1%	89.4%	24%	62%	5-Year Estimate
Keota, Keokuk County	907	386	14%	25%	61%	0.4009	5.5%	96.5%	16%	51%	5-Year Estimate
Ollie, Keokuk County	207	104	7%	26%	67%	0.2667	8.8%	93.2%	15%	15%	5-Year Estimate
Richland, Keokuk County	665	255	10%	14%	76%	0.3737	6.7%	93.4%	20%	20%	5-Year Estimate
Sigourney, Keokuk County	2,273	978	15%	24%	61%	0.4473	3.8%	95.3%	25%	51%	5-Year Estimate

## Key Facts and ALICE Statistics by Municipality, Iowa, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
What Cheer, Keokuk County	703	281	21%	33%	46%	0.3527	7.5%	90.3%	11%	27%	5-Year Estimate
Algona, Kossuth County	5,513	2,524	8%	23%	69%	0.3806	1.6%	94.3%	16%	39%	5-Year Estimate
Bancroft, Kossuth County	698	305	14%	23%	63%	0.4163	1.9%	93.9%	15%	40%	5-Year Estimate
Burt, Kossuth County	544	194	11%	35%	54%	0.3659	6.9%	80.3%	15%	17%	5-Year Estimate
Fenton, Kossuth County	290	137	7%	16%	77%	0.3139	8.6%	95.9%	3%	9%	5-Year Estimate
Lakota, Kossuth County	226	111	20%	30%	50%	0.4751	9.3%	90.7%	17%	25%	5-Year Estimate
Lu Verne, Kossuth County	266	106	21%	22%	57%	0.4277	4.9%	83.5%	15%	30%	5-Year Estimate
Swea City, Kossuth County	592	260	12%	32%	56%	0.3985	1.5%	82.8%	8%	38%	5-Year Estimate
Titonka, Kossuth County	394	201	1%	40%	59%	0.323	3.4%	89.2%	16%	27%	5-Year Estimate
Wesley, Kossuth County	326	147	10%	15%	75%	0.3626	3.3%	95.1%	14%	31%	5-Year Estimate
Whittemore, Kossuth County	459	219	8%	23%	69%	0.443	2.3%	95.6%	12%	41%	5-Year Estimate
Denmark, Lee County	309	162	3%	45%	52%	0.3818	7.5%	92.9%	15%	0%	5-Year Estimate
Donnellson, Lee County	815	357	12%	34%	54%	0.3915	2.1%	90.5%	11%	38%	5-Year Estimate
Fort Madison, Lee County	10,929	4,500	16%	18%	66%	0.3907	10.2%	86.5%	16%	35%	5-Year Estimate
Keokuk, Lee County	10,742	4,356	23%	24%	53%	0.4582	9.8%	86.3%	17%	44%	5-Year Estimate
Montrose, Lee County	916	377	12%	25%	63%	0.3866	3.7%	93.2%	27%	39%	5-Year Estimate
West Point, Lee County	1,100	491	10%	24%	66%	0.391	4.0%	97.3%	16%	36%	5-Year Estimate
Alburnett, Linn County	612	229	3%	8%	89%	0.3426	2.8%	96.6%	16%	36%	5-Year Estimate
Bertram, Linn County	334	116	1%	10%	89%	0.367	5.7%	92.0%	17%	0%	5-Year Estimate
Cedar Rapids, Linn County	129,183	53,672	12%	16%	72%	0.4691	4.1%	95.2%	17%	40%	1-Year Estimate
Center Point, Linn County	2,632	944	8%	8%	84%	0.3341	3.4%	95.9%	14%	33%	5-Year Estimate
Central City, Linn County	1,284	530	10%	22%	68%	0.3762	4.9%	93.5%	28%	34%	5-Year Estimate
Coggon, Linn County	705	287	10%	25%	65%	0.4019	5.4%	91.4%	19%	34%	5-Year Estimate
Ely, Linn County	1,966	712	4%	7%	89%	0.2901	3.6%	97.7%	10%	12%	5-Year Estimate
Fairfax, Linn County	2,332	846	2%	6%	92%	0.278	2.9%	95.6%	11%	25%	5-Year Estimate
Hiawatha, Linn County	7,109	3,034	9%	21%	70%	0.4089	4.6%	91.6%	14%	30%	5-Year Estimate
Lisbon, Linn County	1,812	762	8%	22%	70%	0.3834	3.5%	92.5%	25%	64%	5-Year Estimate
Marion, Linn County	35,809	14,590	7%	17%	76%	0.4023	4.8%	92.9%	15%	41%	5-Year Estimate
Mount Vernon, Linn County	4,532	1,273	7%	12%	81%	0.3529	2.1%	95.6%	16%	24%	5-Year Estimate
Palo, Linn County	902	331	8%	9%	83%	0.3123	4.9%	95.5%	18%	35%	5-Year Estimate
Robins, Linn County	3,282	1,130	2%	6%	92%	0.3762	2.7%	99.5%	14%	43%	5-Year Estimate
Springville, Linn County	1,021	439	9%	15%	76%	0.3318	5.5%	95.3%	14%	17%	5-Year Estimate
Walford, Linn County	1,607	495	5%	6%	89%	0.2912	2.6%	97.4%	14%	27%	5-Year Estimate
Walker, Linn County	712	276	8%	9%	83%	0.3265	2.8%	94.4%	19%	28%	5-Year Estimate
Columbus City, Louisa County	417	160	11%	22%	67%	0.3344	3.9%	87.5%	18%	0%	5-Year Estimate
Columbus Junction, Louisa County	2,021	711	16%	19%	65%	0.3572	5.4%	88.6%	17%	43%	5-Year Estimate
Grandview, Louisa County	478	197	6%	27%	67%	0.3512	3.0%	92.9%	19%	20%	5-Year Estimate



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Letts, Louisa County	378	140	8%	26%	66%	0.32	3.1%	94.2%	15%	36%	5-Year Estimate
Morning Sun, Louisa County	1,033	356	10%	19%	71%	0.43	8.6%	91.4%	14%	22%	5-Year Estimate
Wapello, Louisa County	1,903	748	15%	26%	59%	0.3674	10.0%	86.1%	17%	45%	5-Year Estimate
Chariton, Lucas County	4,263	1,881	19%	29%	52%	0.4105	10.8%	89.0%	17%	36%	5-Year Estimate
Russell, Lucas County	522	221	22%	27%	51%	0.3378	11.3%	92.1%	31%	56%	5-Year Estimate
Doon, Lyon County	533	238	10%	19%	71%	0.345	4.6%	94.6%	13%	37%	5-Year Estimate
George, Lyon County	1,115	477	9%	22%	69%	0.3371	2.3%	93.5%	13%	17%	5-Year Estimate
Inwood, Lyon County	772	342	8%	27%	65%	0.3753	1.9%	90.0%	12%	20%	5-Year Estimate
Larchwood, Lyon County	1,004	377	5%	23%	72%	0.3232	5.0%	95.1%	26%	27%	5-Year Estimate
Lester, Lyon County	299	120	4%	19%	77%	0.4457	0.0%	93.6%	16%	10%	5-Year Estimate
Little Rock, Lyon County	466	193	9%	12%	79%	0.298	7.4%	93.8%	12%	32%	5-Year Estimate
Rock Rapids, Lyon County	2,579	1,081	7%	22%	71%	0.3864	3.9%	94.0%	9%	20%	5-Year Estimate
Earlham, Madison County	1,778	630	6%	20%	74%	0.3574	6.9%	94.4%	13%	15%	5-Year Estimate
St. Charles, Madison County	662	261	5%	13%	82%	0.295	3.2%	94.1%	8%	19%	5-Year Estimate
Truro, Madison County	544	178	13%	16%	71%	0.3386	9.1%	89.9%	23%	30%	5-Year Estimate
Winterset, Madison County	5,165	2,125	16%	31%	53%	0.4099	11.0%	88.7%	21%	39%	5-Year Estimate
Beacon, Mahaska County	502	195	24%	21%	55%	0.4263	17.7%	91.2%	32%	41%	5-Year Estimate
Fremont, Mahaska County	644	254	18%	17%	65%	0.4565	6.1%	85.4%	12%	51%	5-Year Estimate
New Sharon, Mahaska County	1,315	523	10%	19%	71%	0.4038	6.5%	94.9%	12%	10%	5-Year Estimate
Oskaloosa, Mahaska County	11,555	4,932	20%	17%	63%	0.4319	9.9%	92.2%	22%	40%	5-Year Estimate
University Park, Mahaska County	555	198	15%	26%	59%	0.3869	8.3%	91.7%	14%	41%	5-Year Estimate
Bussey, Marion County	441	180	20%	29%	51%	0.4134	9.5%	90.5%	13%	23%	5-Year Estimate
Harvey, Marion County	308	131	17%	27%	56%	0.369	6.5%	80.5%	23%	36%	5-Year Estimate
Knoxville, Marion County	7,257	3,041	16%	27%	57%	0.4166	6.3%	91.4%	16%	45%	5-Year Estimate
Melcher-Dallas, Marion County	1,170	531	20%	28%	52%	0.4364	13.6%	90.3%	18%	39%	5-Year Estimate
Pella, Marion County	10,343	3,748	9%	20%	71%	0.3958	4.7%	96.5%	13%	44%	5-Year Estimate
Pleasantville, Marion County	1,953	805	12%	27%	61%	0.4286	4.0%	83.4%	20%	37%	5-Year Estimate
Albion, Marshall County	430	191	5%	15%	80%	0.2906	9.9%	92.8%	9%	57%	5-Year Estimate
Gilman, Marshall County	692	285	12%	18%	70%	0.3882	8.2%	96.2%	16%	13%	5-Year Estimate
Laurel, Marshall County	361	124	7%	33%	60%	0.3418	8.6%	94.7%	19%	28%	5-Year Estimate
Le Grand, Marshall County	954	386	8%	20%	72%	0.3407	2.6%	95.3%	14%	29%	5-Year Estimate
Liscomb, Marshall County	265	104	15%	23%	62%	0.3502	8.9%	89.1%	6%	56%	5-Year Estimate
Marshalltown, Marshall County	27,749	10,054	12%	24%	64%	0.4047	7.6%	89.5%	17%	40%	5-Year Estimate
Melbourne, Marshall County	868	345	8%	30%	62%	0.3451	4.1%	96.5%	15%	27%	5-Year Estimate
Rhodes, Marshall County	310	134	11%	31%	58%	0.328	7.1%	91.3%	16%	38%	5-Year Estimate
State Center, Marshall County	1,475	540	7%	22%	71%	0.338	9.6%	95.6%	14%	30%	5-Year Estimate
Emerson, Mills County	471	182	8%	27%	65%	0.3564	5.2%	86.8%	19%	42%	5-Year Estimate
Glenwood, Mills County	5,253	1,789	6%	22%	72%	0.3742	2.6%	93.6%	14%	26%	5-Year Estimate

## Key Facts and ALICE Statistics by Municipality, Iowa, 2014

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Malvern, Mills County	1,042	391	4%	23%	73%	0.3725	5.1%	92.6%	11%	31%	5-Year Estimate
Pacific Junction, Mills County	384	148	21%	30%	49%	0.3516	17.8%	84.0%	32%	44%	5-Year Estimate
Osage, Mitchell County	3,628	1,615	11%	22%	67%	0.3724	4.9%	91.7%	16%	33%	5-Year Estimate
St. Ansgar, Mitchell County	1,062	483	10%	23%	67%	0.4369	2.7%	98.6%	15%	49%	5-Year Estimate
Stacyville, Mitchell County	553	258	10%	23%	67%	0.3708	0.4%	89.2%	16%	53%	5-Year Estimate
Blencoe, Monona County	244	107	21%	12%	67%	0.4213	14.2%	87.7%	25%	4%	5-Year Estimate
Mapleton, Monona County	1,454	647	15%	25%	60%	0.4792	3.5%	90.0%	20%	39%	5-Year Estimate
Moorhead, Monona County	243	122	11%	31%	58%	0.4496	3.7%	89.7%	11%	74%	5-Year Estimate
Onawa, Monona County	2,954	1,233	15%	31%	54%	0.4151	6.8%	91.8%	18%	24%	5-Year Estimate
Ute, Monona County	433	185	12%	24%	64%	0.395	15.5%	88.9%	8%	21%	5-Year Estimate
Whiting, Monona County	878	340	10%	29%	61%	0.3738	3.0%	88.5%	24%	23%	5-Year Estimate
Albia, Monroe County	3,788	1,629	16%	27%	57%	0.4174	3.8%	86.7%	12%	30%	5-Year Estimate
Lovilia, Monroe County	580	225	26%	22%	52%	0.4154	29.5%	77.2%	21%	0%	5-Year Estimate
Elliott, Montgomery County	379	141	7%	28%	65%	0.3303	4.4%	95.0%	15%	37%	5-Year Estimate
Red Oak, Montgomery County	5,644	2,480	23%	24%	53%	0.443	13.4%	88.0%	17%	45%	5-Year Estimate
Stanton, Montgomery County	708	291	6%	17%	77%	0.3446	3.7%	93.7%	11%	14%	5-Year Estimate
Villisca, Montgomery County	1,282	565	20%	30%	50%	0.4284	7.5%	89.3%	17%	36%	5-Year Estimate
Atalissa, Muscatine County	401	144	12%	26%	62%	0.3011	7.1%	92.3%	11%	54%	5-Year Estimate
Conesville, Muscatine County	462	128	17%	23%	60%	0.352	3.9%	77.1%	9%	27%	5-Year Estimate
Fruitland, Muscatine County	1,296	380	4%	12%	84%	0.2696	4.5%	97.4%	11%	60%	5-Year Estimate
Muscatine, Muscatine County	23,857	9,413	16%	22%	62%	0.4253	5.9%	89.9%	20%	48%	5-Year Estimate
Nichols, Muscatine County	383	156	6%	21%	73%	0.3271	2.7%	94.0%	20%	17%	5-Year Estimate
West Liberty, Muscatine County	3,750	1,119	16%	20%	64%	0.3977	13.0%	81.7%	24%	52%	5-Year Estimate
Wilton, Muscatine County	2,783	1,213	8%	24%	68%	0.3879	5.8%	93.9%	16%	41%	5-Year Estimate
Calumet, O'Brien County	309	116	16%	8%	76%	0.3692	2.9%	93.5%	17%	23%	5-Year Estimate
Hartley, O'Brien County	1,599	726	6%	28%	66%	0.3986	2.3%	92.4%	14%	28%	5-Year Estimate
Paullina, O'Brien County	944	451	10%	18%	72%	0.4137	1.3%	93.9%	10%	13%	5-Year Estimate
Primghar, O'Brien County	949	344	10%	23%	67%	0.3619	2.2%	88.7%	14%	29%	5-Year Estimate
Sanborn, O'Brien County	1,216	544	9%	22%	69%	0.4142	8.5%	93.8%	9%	63%	5-Year Estimate
Sheldon, O'Brien County	5,047	2,348	9%	29%	62%	0.5072	2.4%	92.5%	13%	42%	5-Year Estimate
Sutherland, O'Brien County	591	286	6%	26%	68%	0.3562	1.4%	94.0%	6%	19%	5-Year Estimate
Ashton, Osceola County	417	199	7%	28%	65%	0.3422	0.9%	90.4%	14%	26%	5-Year Estimate
Melvin, Osceola County	255	118	6%	26%	68%	0.3522	4.9%	82.4%	8%	25%	5-Year Estimate
Ocheyedan, Osceola County	446	223	13%	31%	56%	0.4011	6.2%	87.2%	20%	60%	5-Year Estimate
Sibley, Osceola County	2,712	1,109	10%	22%	68%	0.3581	3.6%	89.3%	15%	25%	5-Year Estimate

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Clarinda, Page County	5,490	2,007	15%	18%	67%	0.4215	6.5%	91.0%	11%	29%	5-Year Estimate
Essex, Page County	912	416	7%	23%	70%	0.3462	8.6%	94.4%	11%	16%	5-Year Estimate
Shenandoah, Page County	5,079	2,180	19%	19%	62%	0.4325	4.2%	86.5%	18%	31%	5-Year Estimate
Emmetsburg, Palo Alto County	3,844	1,642	12%	22%	66%	0.454	2.8%	92.5%	15%	46%	5-Year Estimate
Graettinger, Palo Alto County	698	341	8%	27%	65%	0.3714	2.1%	91.1%	14%	21%	5-Year Estimate
Mallard, Palo Alto County	334	173	11%	31%	58%	0.433	10.5%	88.6%	27%	34%	5-Year Estimate
Ruthven, Palo Alto County	651	285	12%	23%	65%	0.3186	7.3%	89.8%	11%	23%	5-Year Estimate
West Bend, Palo Alto County	922	417	12%	18%	70%	0.3761	0.7%	94.6%	15%	36%	5-Year Estimate
Akron, Plymouth County	1,364	585	10%	25%	65%	0.4131	4.6%	90.3%	21%	38%	5-Year Estimate
Hinton, Plymouth County	892	333	8%	9%	83%	0.399	4.6%	94.8%	19%	26%	5-Year Estimate
Kingsley, Plymouth County	1,430	523	11%	15%	74%	0.4101	2.5%	97.1%	9%	24%	5-Year Estimate
Le Mars, Plymouth County	9,783	4,177	8%	21%	71%	0.3864	3.7%	94.6%	15%	36%	5-Year Estimate
Merrill, Plymouth County	862	335	10%	13%	77%	0.3358	6.0%	93.4%	10%	29%	5-Year Estimate
Remsen, Plymouth County	1,869	694	8%	22%	70%	0.3714	4.6%	95.0%	24%	40%	5-Year Estimate
Fonda, Pocahontas County	541	229	23%	17%	60%	0.3782	2.7%	92.5%	15%	35%	5-Year Estimate
Laurens, Pocahontas County	1,268	605	17%	20%	63%	0.4671	3.1%	91.7%	11%	32%	5-Year Estimate
Pocahontas, Pocahontas County	1,732	846	15%	20%	65%	0.4157	5.5%	92.6%	12%	18%	5-Year Estimate
Rolfe, Pocahontas County	560	239	16%	26%	58%	0.4257	6.6%	85.6%	18%	18%	5-Year Estimate
Alleman, Polk County	592	206	0%	13%	87%	0.3345	2.2%	92.4%	23%	50%	5-Year Estimate
Altoona, Polk County	15,317	5,843	6%	18%	76%	0.3824	5.1%	96.0%	20%	36%	5-Year Estimate
Ankeny, Polk County	49,488	19,324	7%	13%	80%	0.3622	3.6%	96.3%	19%	32%	5-Year Estimate
Bondurant, Polk County	4,332	1,347	5%	22%	73%	0.3338	4.6%	95.5%	18%	66%	5-Year Estimate
Carlisle, Polk County	4,062	1,498	13%	15%	72%	0.3844	7.2%	97.3%	16%	34%	5-Year Estimate
Clive, Polk County	16,246	6,132	3%	16%	81%	0.4405	2.2%	92.5%	14%	47%	5-Year Estimate
Des Moines, Polk County	209,064	81,779	19%	21%	60%	0.4549	7.0%	91.0%	24%	47%	1-Year Estimate
Elkhart, Polk County	597	278	13%	25%	62%	0.3848	3.6%	93.8%	26%	29%	5-Year Estimate
Grimes, Polk County	9,037	3,380	3%	12%	85%	0.351	2.2%	97.6%	20%	27%	5-Year Estimate
Johnston, Polk County	18,874	7,211	7%	6%	87%	0.4024	3.6%	95.4%	14%	33%	5-Year Estimate
Mitchellville, Polk County	2,396	681	13%	18%	69%	0.3817	6.9%	91.7%	22%	35%	5-Year Estimate
Pleasant Hill, Polk County	9,011	3,482	6%	17%	77%	0.3701	2.7%	93.1%	20%	37%	5-Year Estimate
Polk City, Polk County	3,770	1,303	3%	10%	87%	0.3404	2.7%	95.6%	12%	10%	5-Year Estimate
Runnells, Polk County	585	208	7%	14%	79%	0.3099	4.9%	89.7%	13%	46%	5-Year Estimate
Saylorville, Polk County	2,944	1,211	1%	12%	87%	0.3468	4.8%	96.5%	12%	11%	5-Year Estimate
Urbandale, Polk County	41,157	16,289	5%	13%	82%	0.4217	3.9%	94.3%	17%	38%	5-Year Estimate
West Des Moines, Polk County	59,815	25,261	8%	16%	76%	0.4408	4.3%	94.5%	16%	35%	5-Year Estimate
Windsor Heights, Polk County	4,877	2,062	16%	13%	71%	0.4082	6.3%	91.6%	29%	36%	5-Year Estimate

## Key Facts and ALICE Statistics by Municipality, Iowa, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Avoca, Pottawattamie County	1,328	597	9%	28%	63%	0.4276	2.6%	90.3%	14%	44%	5-Year Estimate
Carson, Pottawattamie County	860	317	7%	24%	69%	0.3863	6.6%	92.6%	22%	46%	5-Year Estimate
Carter Lake, Pottawattamie County	3,771	1,446	8%	26%	66%	0.4323	7.1%	85.5%	24%	37%	5-Year Estimate
Council Bluffs, Pottawattamie County	62,261	24,769	16%	23%	61%	0.4207	7.0%	87.0%	22%	45%	5-Year Estimate
Crescent, Pottawattamie County	515	203	6%	17%	77%	0.3303	3.2%	95.3%	20%	33%	5-Year Estimate
Macedonia, Pottawattamie County	270	127	14%	17%	69%	0.3609	5.3%	90.4%	13%	31%	5-Year Estimate
Minden, Pottawattamie County	578	225	8%	21%	71%	0.367	4.1%	93.8%	21%	32%	5-Year Estimate
Neola, Pottawattamie County	874	345	11%	22%	67%	0.4191	2.3%	93.7%	27%	54%	5-Year Estimate
Oakland, Pottawattamie County	1,621	599	9%	13%	78%	0.3558	2.3%	94.4%	11%	21%	5-Year Estimate
Treynor, Pottawattamie County	993	387	2%	17%	81%	0.3603	2.4%	96.7%	13%	38%	5-Year Estimate
Underwood, Pottawattamie County	925	314	11%	11%	78%	0.3432	1.4%	99.0%	14%	49%	5-Year Estimate
Walnut, Pottawattamie County	694	334	10%	28%	62%	0.4473	9.7%	87.9%	15%	51%	5-Year Estimate
Brooklyn, Poweshiek County	1,279	541	18%	18%	64%	0.3679	10.0%	89.4%	12%	36%	5-Year Estimate
Deep River, Poweshiek County	330	131	9%	20%	71%	0.3544	9.4%	91.8%	21%	33%	5-Year Estimate
Grinnell, Poweshiek County	9,136	3,541	14%	22%	64%	0.4587	4.8%	94.1%	19%	47%	5-Year Estimate
Holiday Lake, Poweshiek County	559	285	3%	27%	70%	0.3202	12.2%	91.8%	28%	38%	5-Year Estimate
Malcom, Poweshiek County	306	155	14%	22%	64%	0.4064	5.6%	96.4%	14%	13%	5-Year Estimate
Montezuma, Poweshiek County	1,698	664	14%	16%	70%	0.4102	4.8%	94.9%	10%	39%	5-Year Estimate
Diagonal, Ringgold County	310	119	10%	33%	57%	0.3663	5.3%	90.9%	19%	28%	5-Year Estimate
Kellerton, Ringgold County	394	154	12%	29%	59%	0.3413	14.0%	85.8%	18%	18%	5-Year Estimate
Mount Ayr, Ringgold County	1,609	716	11%	27%	62%	0.408	4.6%	89.7%	16%	38%	5-Year Estimate
Auburn, Sac County	260	115	17%	22%	61%	0.3864	5.8%	87.3%	23%	26%	5-Year Estimate
Early, Sac County	647	290	16%	24%	60%	0.4272	7.8%	88.3%	17%	28%	5-Year Estimate
Lake View, Sac County	1,172	587	11%	21%	68%	0.452	2.5%	93.8%	19%	41%	5-Year Estimate
Lytton, Sac County	319	131	13%	22%	65%	0.3583	1.6%	89.7%	11%	35%	5-Year Estimate
Odebolt, Sac County	1,217	508	9%	22%	69%	0.4162	3.1%	90.7%	9%	8%	5-Year Estimate
Sac City, Sac County	2,175	1,031	8%	21%	71%	0.3968	4.0%	92.6%	14%	33%	5-Year Estimate
Schaller, Sac County	803	314	7%	28%	65%	0.393	4.7%	89.7%	10%	30%	5-Year Estimate
Wall Lake, Sac County	698	293	14%	24%	62%	0.4112	8.1%	93.0%	15%	47%	5-Year Estimate
Bettendorf, Scott County	34,247	13,623	7%	13%	80%	0.4362	4.3%	94.7%	16%	44%	5-Year Estimate
Blue Grass, Scott County	1,612	610	8%	8%	84%	0.3502	4.6%	94.4%	20%	50%	5-Year Estimate
Buffalo, Scott County	1,120	479	5%	29%	66%	0.3466	10.6%	92.0%	35%	2%	5-Year Estimate

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Davenport, Scott County	102,431	40,657	14%	20%	66%	0.4328	4.8%	90.4%	21%	38%	1-Year Estimate
Donahue, Scott County	461	151	2%	8%	90%	0.3094	2.6%	93.7%	27%	20%	5-Year Estimate
Eldridge, Scott County	5,908	2,242	6%	15%	79%	0.4292	6.6%	94.8%	12%	48%	5-Year Estimate
Le Claire, Scott County	3,846	1,538	3%	6%	91%	0.4595	4.5%	95.4%	14%	35%	5-Year Estimate
Long Grove, Scott County	940	302	2%	5%	93%	0.281	3.7%	99.1%	15%	32%	5-Year Estimate
McCausland, Scott County	319	130	9%	8%	83%	0.3019	7.7%	97.2%	15%	85%	5-Year Estimate
Park View, Scott County	2,476	923	3%	26%	71%	0.4017	7.4%	92.6%	27%	48%	5-Year Estimate
Princeton, Scott County	1,038	405	6%	19%	75%	0.3675	3.1%	90.1%	17%	48%	5-Year Estimate
Riverdale, Scott County	531	207	10%	10%	80%	0.4216	6.0%	92.1%	13%	33%	5-Year Estimate
Walcott, Scott County	1,702	694	7%	20%	73%	0.3996	5.3%	92.7%	15%	46%	5-Year Estimate
Defiance, Shelby County	254	111	15%	27%	58%	0.4278	9.3%	90.2%	19%	31%	5-Year Estimate
Earling, Shelby County	588	201	6%	31%	63%	0.4562	3.7%	97.2%	15%	18%	5-Year Estimate
Elk Horn, Shelby County	638	263	6%	29%	65%	0.3968	6.3%	95.9%	11%	22%	5-Year Estimate
Harlan, Shelby County	5,047	2,258	17%	19%	64%	0.4497	1.9%	90.8%	20%	49%	5-Year Estimate
Irwin, Shelby County	435	193	14%	22%	64%	0.3926	6.5%	92.9%	13%	59%	5-Year Estimate
Shelby, Shelby County	617	270	20%	18%	62%	0.4359	6.3%	82.5%	24%	24%	5-Year Estimate
Alton, Sioux County	1,190	473	7%	23%	70%	0.3627	0.8%	91.8%	8%	28%	5-Year Estimate
Boyd, Sioux County	697	269	7%	26%	67%	0.3519	1.9%	94.3%	10%	46%	5-Year Estimate
Granville, Sioux County	348	148	11%	28%	61%	0.3555	5.9%	94.0%	14%	19%	5-Year Estimate
Hawarden, Sioux County	2,556	1,050	11%	26%	63%	0.4445	6.4%	86.6%	13%	39%	5-Year Estimate
Hospers, Sioux County	769	296	9%	21%	70%	0.3394	9.3%	96.5%	12%	15%	5-Year Estimate
Hull, Sioux County	2,263	808	8%	23%	69%	0.3715	2.8%	89.9%	10%	24%	5-Year Estimate
Ireton, Sioux County	652	262	11%	24%	65%	0.4027	0.3%	95.7%	18%	25%	5-Year Estimate
Maurice, Sioux County	297	113	4%	15%	81%	0.2782	2.7%	85.5%	13%	11%	5-Year Estimate
Orange City, Sioux County	6,130	1,972	9%	17%	74%	0.392	2.4%	93.7%	14%	26%	5-Year Estimate
Rock Valley, Sioux County	3,495	1,286	14%	17%	69%	0.4254	0.0%	92.3%	9%	54%	5-Year Estimate
Sioux Center, Sioux County	7,218	2,227	5%	18%	77%	0.4103	0.5%	91.0%	19%	34%	5-Year Estimate
Ames, Story County	61,276	23,566	28%	19%	53%	0.4958	6.2%	93.6%	12%	59%	5-Year Estimate
Cambridge, Story County	842	329	5%	19%	76%	0.3402	2.8%	98.0%	23%	38%	5-Year Estimate
Collins, Story County	428	155	17%	20%	63%	0.3428	3.4%	92.3%	20%	17%	5-Year Estimate
Colo, Story County	805	332	9%	26%	65%	0.3403	10.9%	92.4%	14%	10%	5-Year Estimate
Gilbert, Story County	1,398	437	8%	9%	83%	0.314	4.1%	96.6%	15%	35%	5-Year Estimate
Huxley, Story County	3,370	1,297	8%	13%	79%	0.3509	5.1%	97.7%	25%	48%	5-Year Estimate
Kelley, Story County	338	141	4%	24%	72%	0.3134	1.9%	89.6%	21%	18%	5-Year Estimate
Maxwell, Story County	997	403	6%	20%	74%	0.359	3.4%	93.1%	14%	19%	5-Year Estimate
McCallsburg, Story County	365	154	21%	15%	64%	0.431	0.0%	91.2%	16%	43%	5-Year Estimate
Nevada, Story County	6,794	2,809	11%	17%	72%	0.3761	6.4%	93.4%	22%	34%	5-Year Estimate
Roland, Story County	1,463	523	7%	9%	84%	0.3103	1.0%	97.5%	13%	23%	5-Year Estimate

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Slater, Story County	1,587	564	3%	19%	78%	0.3713	3.9%	96.5%	13%	36%	5-Year Estimate
Story City, Story County	3,430	1,495	8%	22%	70%	0.3927	6.7%	93.7%	14%	31%	5-Year Estimate
Zearing, Story County	639	252	14%	21%	65%	0.4196	6.3%	92.5%	23%	25%	5-Year Estimate
Clutier, Tama County	256	115	15%	34%	51%	0.3784	19.8%	92.6%	6%	42%	5-Year Estimate
Dysart, Tama County	1,532	596	8%	19%	73%	0.3545	6.5%	93.9%	13%	25%	5-Year Estimate
Garwin, Tama County	516	204	11%	18%	71%	0.3486	7.7%	89.7%	14%	17%	5-Year Estimate
Gladbrook, Tama County	819	357	6%	21%	73%	0.3128	11.6%	94.7%	5%	27%	5-Year Estimate
Montour, Tama County	268	112	12%	21%	67%	0.3875	7.5%	88.8%	13%	50%	5-Year Estimate
Tama, Tama County	2,835	1,032	19%	18%	63%	0.3996	9.6%	86.4%	14%	45%	5-Year Estimate
Toledo, Tama County	2,208	847	16%	17%	67%	0.3885	5.8%	88.8%	18%	50%	5-Year Estimate
Traer, Tama County	1,814	724	11%	23%	66%	0.4294	7.2%	90.5%	17%	33%	5-Year Estimate
Bedford, Taylor County	1,495	646	17%	24%	59%	0.4011	5.7%	89.2%	20%	52%	5-Year Estimate
Clearfield, Taylor County	378	167	16%	19%	65%	0.3703	2.5%	94.2%	17%	32%	5-Year Estimate
Lenox, Taylor County	1,430	690	17%	21%	62%	0.4108	4.4%	81.3%	14%	41%	5-Year Estimate
New Market, Taylor County	426	200	14%	23%	63%	0.4565	6.1%	92.7%	21%	34%	5-Year Estimate
Afton, Union County	917	390	11%	30%	59%	0.3583	7.2%	87.7%	21%	23%	5-Year Estimate
Creston, Union County	7,846	3,322	15%	27%	58%	0.4123	6.2%	90.8%	18%	48%	5-Year Estimate
Lorimor, Union County	419	181	36%	17%	47%	0.4533	14.2%	73.5%	34%	27%	5-Year Estimate
Birmingham, Van Buren County	471	218	15%	23%	62%	0.3732	3.4%	86.2%	19%	27%	5-Year Estimate
Bonaparte, Van Buren County	400	168	23%	24%	53%	0.3948	3.2%	88.7%	14%	17%	5-Year Estimate
Farmington, Van Buren County	822	344	17%	21%	62%	0.4227	13.8%	77.4%	33%	10%	5-Year Estimate
Keosauqua, Van Buren County	1,078	431	13%	19%	68%	0.4294	6.7%	95.5%	16%	21%	5-Year Estimate
Milton, Van Buren County	428	155	21%	26%	53%	0.4166	5.8%	64.7%	25%	36%	5-Year Estimate
Stockport, Van Buren County	287	112	18%	21%	61%	0.4085	7.2%	86.4%	16%	23%	5-Year Estimate
Agency, Wapello County	694	307	15%	27%	58%	0.4018	2.1%	93.5%	27%	31%	5-Year Estimate
Blakesburg, Wapello County	273	130	22%	20%	58%	0.3892	7.3%	89.4%	24%	47%	5-Year Estimate
Eddyville, Wapello County	1,227	457	16%	17%	67%	0.3786	11.2%	85.6%	24%	25%	5-Year Estimate
Eldon, Wapello County	988	444	14%	34%	52%	0.3948	6.6%	81.4%	25%	22%	5-Year Estimate
Ottumwa, Wapello County	24,847	10,253	21%	22%	57%	0.4356	10.1%	88.2%	22%	49%	5-Year Estimate
Cumming, Warren County	383	138	1%	5%	94%	0.387	3.1%	97.9%	20%	50%	5-Year Estimate
Hartford, Warren County	705	253	9%	23%	68%	0.3373	7.9%	90.1%	28%	31%	5-Year Estimate
Indianola, Warren County	15,014	5,614	9%	25%	66%	0.4073	7.1%	93.7%	21%	48%	5-Year Estimate
Lacona, Warren County	427	171	17%	28%	55%	0.3924	3.8%	96.5%	27%	57%	5-Year Estimate
Martensdale, Warren County	482	190	9%	20%	71%	0.3797	5.4%	91.3%	22%	15%	5-Year Estimate
Milo, Warren County	758	291	7%	18%	75%	0.3621	1.7%	95.4%	14%	66%	5-Year Estimate
New Virginia, Warren County	491	187	4%	22%	74%	0.3253	7.5%	95.5%	10%	25%	5-Year Estimate

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Norwalk, Warren County	9,444	3,459	2%	17%	81%	0.3239	4.5%	95.5%	13%	30%	5-Year Estimate
Ainsworth, Washington County	589	205	11%	18%	71%	0.335	7.9%	75.2%	36%	7%	5-Year Estimate
Brighton, Washington County	550	243	17%	19%	64%	0.3228	7.5%	86.7%	12%	40%	5-Year Estimate
Crawfordsville, Washington County	287	118	6%	31%	63%	0.3335	0.6%	93.0%	24%	21%	5-Year Estimate
Kalona, Washington County	2,501	1,185	11%	18%	71%	0.3828	4.6%	92.5%	18%	39%	5-Year Estimate
Riverside, Washington County	1,034	468	11%	19%	70%	0.3837	5.1%	94.9%	18%	41%	5-Year Estimate
Washington, Washington County	7,315	3,161	10%	18%	72%	0.4245	7.3%	90.7%	18%	43%	5-Year Estimate
Wellman, Washington County	1,537	600	6%	16%	78%	0.3272	1.4%	90.2%	21%	26%	5-Year Estimate
Allerton, Wayne County	474	180	9%	29%	62%	0.3038	4.3%	90.5%	13%	25%	5-Year Estimate
Corydon, Wayne County	1,430	644	17%	28%	55%	0.4473	7.0%	93.5%	14%	26%	5-Year Estimate
Humeston, Wayne County	513	225	9%	36%	55%	0.3738	5.4%	95.5%	14%	24%	5-Year Estimate
Lineville, Wayne County	244	113	19%	40%	41%	0.3934	12.5%	94.7%	34%	15%	5-Year Estimate
Seymour, Wayne County	871	322	31%	22%	47%	0.4672	21.9%	89.5%	21%	38%	5-Year Estimate
Badger, Webster County	495	193	10%	18%	72%	0.359	6.6%	93.7%	10%	23%	5-Year Estimate
Callender, Webster County	436	173	15%	15%	70%	0.3839	7.0%	90.8%	15%	30%	5-Year Estimate
Coalville, Webster County	646	288	18%	14%	68%	0.3471	1.7%	99.1%	20%	32%	5-Year Estimate
Dayton, Webster County	860	348	7%	28%	65%	0.3828	8.5%	87.9%	15%	27%	5-Year Estimate
Duncombe, Webster County	397	176	13%	31%	56%	0.3584	9.8%	90.7%	4%	52%	5-Year Estimate
Fort Dodge, Webster County	24,846	10,169	18%	23%	59%	0.4605	10.7%	88.6%	19%	45%	5-Year Estimate
Gowrie, Webster County	1,090	438	15%	21%	64%	0.3965	10.8%	85.5%	14%	37%	5-Year Estimate
Harcourt, Webster County	246	113	17%	11%	72%	0.3809	5.1%	89.8%	8%	26%	5-Year Estimate
Lehigh, Webster County	419	224	20%	29%	51%	0.3636	18.0%	74.9%	8%	25%	5-Year Estimate
Otho, Webster County	526	234	9%	23%	68%	0.3702	9.5%	92.2%	16%	18%	5-Year Estimate
Buffalo Center, Winnebago County	877	397	13%	23%	64%	0.4038	6.0%	92.5%	10%	35%	5-Year Estimate
Forest City, Winnebago County	4,142	1,734	10%	26%	64%	0.4311	3.1%	96.1%	10%	33%	5-Year Estimate
Lake Mills, Winnebago County	1,878	879	10%	25%	65%	0.3875	7.2%	92.8%	20%	37%	5-Year Estimate
Leland, Winnebago County	290	121	12%	24%	64%	0.346	9.8%	74.5%	14%	56%	5-Year Estimate
Thompson, Winnebago County	568	263	13%	24%	63%	0.3937	6.0%	94.5%	14%	25%	5-Year Estimate
Burr Oak, Winneshiek County	204	102	26%	22%	52%	0.4535	1.6%	88.7%	24%	57%	5-Year Estimate
Calmar, Winneshiek County	1,032	460	15%	16%	69%	0.3399	3.0%	88.0%	18%	21%	5-Year Estimate
Decorah, Winneshiek County	8,058	2,841	11%	21%	68%	0.4012	2.8%	94.9%	15%	36%	5-Year Estimate
Fort Atkinson, Winneshiek County	326	151	10%	28%	62%	0.3761	6.1%	94.8%	19%	56%	5-Year Estimate
Ossian, Winneshiek County	934	379	11%	21%	68%	0.4104	3.3%	95.2%	13%	41%	5-Year Estimate
Ridgeway, Winneshiek County	322	162	5%	20%	75%	0.3229	6.7%	92.9%	6%	17%	5-Year Estimate
Spillville, Winneshiek County	356	165	13%	22%	65%	0.4005	3.8%	94.9%	13%	57%	5-Year Estimate

## Key Facts and ALICE Statistics by Municipality, Iowa, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
<b>Anthon, Woodbury County</b>	713	291	15%	36%	49%	0.4589	4.4%	86.5%	19%	19%	5-Year Estimate
<b>Bronson, Woodbury County</b>	396	133	8%	14%	78%	0.3277	2.7%	96.5%	11%	9%	5-Year Estimate
<b>Correctionville, Woodbury County</b>	848	343	13%	35%	52%	0.3666	8.4%	92.1%	25%	25%	5-Year Estimate
<b>Danbury, Woodbury County</b>	372	166	18%	27%	55%	0.4668	6.1%	89.8%	16%	11%	5-Year Estimate
<b>Hornick, Woodbury County</b>	264	107	7%	36%	57%	0.3437	3.1%	97.3%	24%	40%	5-Year Estimate
<b>Lawton, Woodbury County</b>	904	321	7%	18%	75%	0.3694	3.1%	96.2%	14%	50%	5-Year Estimate
<b>Moville, Woodbury County</b>	1,436	561	6%	23%	71%	0.4127	2.5%	93.2%	8%	33%	5-Year Estimate
<b>Pierson, Woodbury County</b>	423	180	14%	29%	57%	0.3611	7.4%	90.0%	12%	26%	5-Year Estimate
<b>Salix, Woodbury County</b>	356	146	14%	22%	64%	0.3906	3.4%	88.2%	10%	44%	5-Year Estimate
<b>Sergeant Bluff, Woodbury County</b>	4,300	1,429	14%	17%	69%	0.4078	0.6%	94.1%	18%	44%	5-Year Estimate
<b>Sioux City, Woodbury County</b>	81,392	31,220	15%	29%	56%	0.4519	6.6%	86.0%	14%	51%	1-Year Estimate
<b>Sloan, Woodbury County</b>	1,031	403	8%	22%	70%	0.3762	4.5%	94.2%	12%	17%	5-Year Estimate
<b>Fertile, Worth County</b>	333	153	3%	25%	72%	0.3592	1.2%	89.8%	9%	0%	5-Year Estimate
<b>Grafton, Worth County</b>	290	134	10%	36%	54%	0.3833	1.9%	93.4%	24%	55%	5-Year Estimate
<b>Kensett, Worth County</b>	251	125	22%	26%	52%	0.3637	17.2%	74.1%	31%	38%	5-Year Estimate
<b>Manly, Worth County</b>	1,444	545	21%	14%	65%	0.3765	6.9%	91.6%	16%	44%	5-Year Estimate
<b>Northwood, Worth County</b>	2,083	958	19%	18%	63%	0.4055	3.3%	91.9%	21%	38%	5-Year Estimate
<b>Belmond, Wright County</b>	2,391	1,104	9%	31%	60%	0.417	4.9%	90.5%	12%	32%	5-Year Estimate
<b>Clarion, Wright County</b>	2,795	1,107	16%	23%	61%	0.5297	6.6%	92.3%	11%	51%	5-Year Estimate
<b>Dows, Wright County</b>	442	234	9%	32%	59%	0.3896	1.9%	91.6%	19%	33%	5-Year Estimate
<b>Eagle Grove, Wright County</b>	3,506	1,339	14%	20%	66%	0.4652	10.2%	89.3%	12%	46%	5-Year Estimate
<b>Goldfield, Wright County</b>	666	289	12%	28%	60%	0.3758	7.9%	85.7%	15%	17%	5-Year Estimate



# APPENDIX I – HOUSEHOLDS BY INCOME

This table presents the total number of households in each county in 2014, 2012, 2010, and 2007, as well as the percent of households in poverty and ALICE. These numbers reflect the improvements to the Household Survival Budget and the ALICE Threshold. The last column on the right measures the change in percent of households below the ALICE Threshold from 2007 to 2014.

Missing data for 2007 is due to the fact that in that year, the American Community Survey did not report data for counties with populations of less than 20,000.

## ALICE Households, Iowa, 2007–2014

County	2014			2012			2010			2007			Source, American Community Survey
	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	
Adair	3,252	10%	19%	3,270	11%	14%	3,409	12%	14%				5-Year Estimate
Adams	1,735	9%	20%	1,723	11%	17%	1,764	12%	20%				5-Year Estimate
Allamakee	5,899	11%	21%	5,805	10%	12%	5,807	9%	17%				5-Year Estimate
Appanoose	5,447	15%	24%	5,481	15%	16%	5,573	17%	23%				5-Year Estimate
Audubon	2,703	9%	20%	2,696	11%	15%	2,700	12%	20%				5-Year Estimate
Benton	10,137	7%	19%	10,204	8%	11%	10,268	6%	15%	10,110	8%	17%	5-Year Estimate
Black Hawk	53,204	14%	20%	51,942	13%	13%	51,322	15%	19%	50,669	17%	19%	1-Year Estimate
Boone	10,619	9%	19%	10,328	8%	17%	10,827	9%	17%	10,759	10%	15%	5-Year Estimate
Bremer	9,296	9%	18%	9,232	10%	12%	9,259	8%	15%	9,651	8%	13%	5-Year Estimate
Buchanan	8,298	9%	13%	8,225	10%	11%	8,095	10%	17%	8,591	11%	17%	5-Year Estimate
Buena Vista	7,635	12%	23%	7,638	11%	16%	7,554	14%	17%				5-Year Estimate
Butler	6,222	9%	17%	6,084	10%	12%	6,059	10%	16%				5-Year Estimate
Calhoun	4,310	15%	19%	4,420	12%	14%	4,316	10%	21%				5-Year Estimate
Carroll	8,557	12%	22%	8,470	12%	12%	8,822	12%	18%	8,570	10%	18%	5-Year Estimate
Cass	6,074	12%	19%	6,074	13%	15%	6,000	12%	20%				5-Year Estimate
Cedar	7,639	8%	15%	7,594	7%	9%	7,547	7%	12%				5-Year Estimate
Cerro Gordo	19,864	13%	17%	20,034	15%	13%	20,087	13%	14%	19,113	9%	22%	5-Year Estimate
Cherokee	5,384	10%	18%	5,399	7%	19%	5,373	5%	24%				5-Year Estimate
Chickasaw	5,330	9%	19%	5,341	9%	16%	5,328	8%	20%				5-Year Estimate
Clarke	3,686	16%	20%	3,627	12%	17%	3,511	13%	18%				5-Year Estimate
Clay	7,269	12%	16%	7,260	11%	13%	7,459	12%	13%				5-Year Estimate
Clayton	7,698	11%	19%	7,671	10%	12%	7,684	9%	19%				5-Year Estimate
Clinton	19,977	13%	20%	19,677	13%	12%	19,805	11%	15%	20,708	11%	19%	5-Year Estimate
Crawford	6,371	15%	20%	6,303	13%	15%	6,475	10%	24%				5-Year Estimate
Dallas	27,718	9%	12%	27,428	6%	12%	25,366	7%	14%	20,115	5%	20%	1-Year Estimate
Davis	3,085	18%	23%	3,089	14%	14%	3,122	11%	19%				5-Year Estimate
Decatur	3,085	21%	25%	3,196	22%	18%	3,248	20%	19%				5-Year Estimate
Delaware	7,115	8%	20%	7,104	8%	13%	7,336	9%	16%				5-Year Estimate
Des Moines	16,881	16%	22%	16,934	17%	13%	16,904	13%	17%	17,223	11%	22%	5-Year Estimate
Dickinson	7,831	8%	17%	8,074	9%	7%	8,103	9%	13%				5-Year Estimate
Dubuque	38,824	12%	16%	37,726	11%	16%	37,177	10%	14%	36,847	8%	22%	1-Year Estimate
Emmet	4,150	12%	22%	4,208	11%	15%	4,286	11%	21%				5-Year Estimate
Fayette	8,470	11%	20%	8,601	11%	13%	8,367	12%	22%	8,653	13%	25%	5-Year Estimate

## ALICE Households, Iowa, 2007–2014

County	2014			2012			2010			2007			Source, American Community Survey
	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	
Floyd	6,923	13%	21%	6,913	13%	15%	6,779	14%	22%				5-Year Estimate
Franklin	4,321	12%	19%	4,260	11%	12%	4,189	11%	15%				5-Year Estimate
Fremont	3,003	10%	19%	3,053	10%	16%	3,119	10%	20%				5-Year Estimate
Greene	3,849	13%	18%	4,088	10%	14%	4,168	8%	21%				5-Year Estimate
Grundy	5,112	6%	22%	5,062	5%	14%	5,042	7%	13%				5-Year Estimate
Guthrie	4,559	11%	22%	4,768	9%	15%	4,669	9%	20%				5-Year Estimate
Hamilton	6,354	11%	24%	6,427	12%	19%	6,603	10%	20%				5-Year Estimate
Hancock	4,629	8%	17%	4,731	9%	11%	4,774	10%	14%				5-Year Estimate
Hardin	6,997	10%	19%	7,101	10%	18%	7,353	10%	19%				5-Year Estimate
Harrison	5,959	10%	23%	5,995	11%	18%	6,096	11%	21%				5-Year Estimate
Henry	7,512	13%	25%	7,497	14%	16%	7,621	16%	23%	8,093	12%	20%	5-Year Estimate
Howard	3,917	13%	19%	4,016	12%	14%	4,021	11%	20%				5-Year Estimate
Humboldt	4,200	11%	21%	4,272	10%	13%	4,289	9%	20%				5-Year Estimate
Ida	3,124	13%	14%	3,172	12%	14%	3,123	10%	19%				5-Year Estimate
Iowa	6,705	8%	15%	6,717	9%	9%	6,657	9%	13%				5-Year Estimate
Jackson	8,494	13%	19%	8,368	15%	14%	8,368	13%	14%	8,374	14%	21%	5-Year Estimate
Jasper	14,658	11%	19%	14,781	12%	11%	14,952	12%	17%	15,256	12%	17%	5-Year Estimate
Jefferson	6,886	14%	25%	6,844	15%	17%	6,826	16%	17%				5-Year Estimate
Johnson	55,574	18%	17%	55,354	17%	13%	52,676	19%	12%	50,254	16%	15%	1-Year Estimate
Jones	8,235	10%	15%	8,265	8%	14%	8,033	9%	20%	7,759	9%	19%	5-Year Estimate
Keokuk	4,386	12%	20%	4,410	12%	14%	4,571	11%	20%				5-Year Estimate
Kossuth	6,628	7%	21%	6,750	7%	16%	6,661	8%	19%				5-Year Estimate
Lee	14,319	15%	19%	14,194	15%	16%	14,075	13%	19%	14,802	13%	23%	5-Year Estimate
Linn	88,216	9%	15%	84,305	10%	15%	87,059	10%	13%	87,360	11%	15%	1-Year Estimate
Louisa	4,386	10%	21%	4,312	10%	13%	4,280	10%	19%				5-Year Estimate
Lucas	3,745	15%	23%	3,647	17%	15%	3,668	18%	21%				5-Year Estimate
Lyon	4,495	9%	19%	4,445	9%	17%	4,365	6%	20%				5-Year Estimate
Madison	6,103	11%	20%	5,997	9%	16%	5,753	10%	20%				5-Year Estimate
Mahaska	9,084	15%	16%	9,030	16%	11%	8,810	17%	16%	9,053	10%	14%	5-Year Estimate
Marion	12,843	10%	20%	12,780	11%	11%	12,442	9%	17%	12,563	10%	17%	5-Year Estimate
Marshall	15,354	10%	22%	15,316	12%	15%	15,534	12%	22%	15,723	10%	18%	5-Year Estimate
Mills	5,348	6%	20%	5,431	7%	16%	5,581	7%	20%				5-Year Estimate
Mitchell	4,453	9%	20%	4,439	7%	15%	4,328	7%	18%				5-Year Estimate
Monona	3,972	11%	25%	4,065	12%	17%	4,200	12%	22%				5-Year Estimate
Monroe	3,280	12%	22%	3,374	15%	9%	3,384	16%	14%				5-Year Estimate
Montgomery	4,590	16%	23%	4,609	16%	18%	4,519	13%	24%				5-Year Estimate
Muscatine	16,301	13%	20%	16,445	14%	14%	16,617	12%	20%	16,302	10%	17%	5-Year Estimate
O'Brien	6,018	9%	22%	6,138	10%	17%	6,022	11%	21%				5-Year Estimate
Osceola	2,697	8%	22%	2,663	9%	16%	2,724	9%	21%				5-Year Estimate
Page	6,379	13%	19%	6,384	13%	15%	6,396	13%	21%				5-Year Estimate
Palo Alto	4,011	10%	20%	4,044	12%	17%	3,979	13%	22%				5-Year Estimate
Plymouth	9,899	7%	18%	10,008	7%	15%	9,740	6%	20%	9,740	6%	16%	5-Year Estimate
Pocahontas	3,222	15%	17%	3,327	13%	17%	3,317	10%	21%				5-Year Estimate
Polk	179,188	12%	17%	174,383	12%	11%	171,055	9%	19%	169,120	9%	14%	1-Year Estimate
Pottawattamie	37,321	11%	21%	36,552	13%	15%	36,537	14%	20%	36,496	10%	17%	1-Year Estimate
Poweshiek	7,424	11%	19%	7,589	13%	10%	7,650	13%	15%				5-Year Estimate

County	2014			2012			2010			2007			Source, American Community Survey
	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	
Ringgold	2,078	15%	22%	2,043	12%	15%	2,072	12%	17%				5-Year Estimate
Sac	4,413	9%	20%	4,421	10%	13%	4,535	11%	19%				5-Year Estimate
Scott	67,822	10%	17%	67,107	11%	16%	67,141	13%	17%	64,491	11%	17%	1-Year Estimate
Shelby	5,171	12%	19%	5,106	12%	13%	5,070	11%	20%				5-Year Estimate
Sioux	11,782	8%	19%	11,614	8%	13%	11,608	8%	19%	11,132	7%	22%	5-Year Estimate
Story	35,880	20%	22%	35,541	23%	14%	35,851	18%	18%	32,272	14%	23%	1-Year Estimate
Tama	6,815	11%	17%	6,930	10%	16%	7,058	9%	18%				5-Year Estimate
Taylor	2,752	14%	17%	2,736	15%	13%	2,687	12%	22%				5-Year Estimate
Union	5,293	13%	25%	5,351	16%	16%	5,326	17%	18%				5-Year Estimate
Van Buren	2,986	13%	16%	3,041	16%	11%	3,098	15%	20%				5-Year Estimate
Wapello	14,608	19%	20%	14,572	18%	13%	14,594	17%	19%	14,987	14%	19%	5-Year Estimate
Warren	17,584	6%	19%	17,335	7%	12%	17,127	7%	15%	16,362	7%	19%	5-Year Estimate
Washington	9,056	8%	16%	9,213	10%	10%	8,766	10%	13%	8,447	12%	13%	5-Year Estimate
Wayne	2,548	15%	25%	2,651	17%	17%	2,742	16%	20%				5-Year Estimate
Webster	15,397	15%	22%	15,483	16%	14%	16,086	13%	21%	15,776	14%	16%	5-Year Estimate
Winnebago	4,584	10%	21%	4,640	11%	14%	4,711	11%	18%				5-Year Estimate
Winneshiek	8,141	9%	19%	8,078	8%	15%	7,793	8%	19%	7,952	10%	15%	5-Year Estimate
Woodbury	38,898	14%	28%	37,548	16%	18%	38,853	14%	23%	37,953	15%	20%	1-Year Estimate
Worth	3,194	14%	16%	3,207	12%	8%	3,279	10%	13%				5-Year Estimate
Wright	5,419	12%	23%	5,487	12%	14%	5,545	11%	20%				5-Year Estimate

# APPENDIX J – ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of Iowa's 99 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county (where available).

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Iowa.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; and for populations below, data are 5-year estimates. (Starting in 2014, there are no 3-year estimates.)

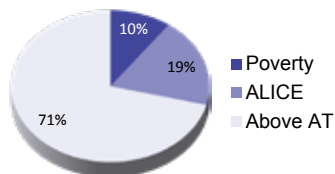
# ALICE IN ADAIR COUNTY

## 2014 Point-in-Time Data

**Population:** 7,543 | **Number of Households:** 3,252  
**Median Household Income:** \$47,264 (state average: \$53,712)  
**Unemployment Rate:** 3.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (56)

**Job Opportunities**  
good (68)

**Community Resources**  
fair (61)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Adair County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$419	\$619
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$128	\$352
Taxes	\$186	\$340
Monthly Total	\$1,407	\$3,869
<b>ANNUAL TOTAL</b>	<b>\$16,884</b>	<b>\$46,428</b>
Hourly Wage	\$8.44	\$23.21

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Adair County, 2014		
Town	Total HH	% ALICE & Poverty
Adair	406	35%
Fontanelle	308	41%
Greenfield	921	32%
Orient	182	41%
Stuart	687	34%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Adams County, 2014

Town	Total HH	% ALICE & Poverty
Corning	753	37%
Prescott	118	23%

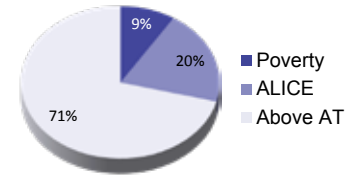
# ALICE IN ADAMS COUNTY

## 2014 Point-in-Time Data

**Population:** 3,937 | **Number of Households:** 1,735  
**Median Household Income:** \$47,335 (state average: \$53,712)  
**Unemployment Rate:** 3.9% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

<b>Housing Affordability</b> good (56)	<b>Job Opportunities</b> good (65)	<b>Community Resources</b> fair (60)
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## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Adams County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$423	\$624
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$128	\$352
<b>Taxes</b>	\$187	\$342
<b>Monthly Total</b>	\$1,412	\$3,876
<b>ANNUAL TOTAL</b>	\$16,944	\$46,512
<b>Hourly Wage</b>	\$8.47	\$23.26

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

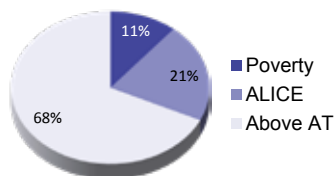
# ALICE IN ALLAMAKEE COUNTY

## 2014 Point-in-Time Data

**Population:** 14,152 | **Number of Households:** 5,899  
**Median Household Income:** \$47,886 (state average: \$53,712)  
**Unemployment Rate:** 6.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (53)

**Job Opportunities**  
poor (45)

**Community Resources**  
fair (63)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Allamakee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Allamakee County, 2014		
Town	Total HH	% ALICE & Poverty
Harpers Ferry	170	28%
Lansing	392	43%
New Albin	241	46%
Postville	849	46%
Waukon	1,714	38%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Appanoose County, 2014

Town	Total HH	% ALICE & Poverty
Centerville	2,420	46%
Cincinnati	136	50%
Moravia	331	41%
Moulton	244	54%
Mystic	173	58%

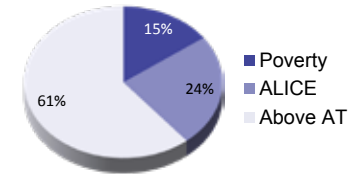
# ALICE IN APPANOOSE COUNTY

## 2014 Point-in-Time Data

**Population:** 12,754 | **Number of Households:** 5,447  
**Median Household Income:** \$41,525 (state average: \$53,712)  
**Unemployment Rate:** 7.8% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability** fair (44)      **Job Opportunities** poor (45)      **Community Resources** fair (58)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Appanoose County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$425	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$129	\$346
<b>Taxes</b>	\$188	\$326
<b>Monthly Total</b>	\$1,416	\$3,809
<b>ANNUAL TOTAL</b>	\$16,992	\$45,708
<b>Hourly Wage</b>	\$8.50	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.



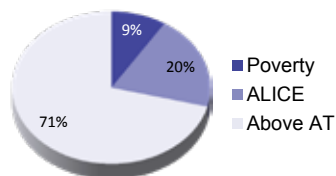
# ALICE IN AUDUBON COUNTY

## 2014 Point-in-Time Data

**Population:** 5,935 | **Number of Households:** 2,703  
**Median Household Income:** \$47,556 (state average: \$53,712)  
**Unemployment Rate:** 2.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.47 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (67)

**Job Opportunities**  
fair (55)

**Community Resources**  
good (66)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Audubon County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Audubon County, 2014		
Town	Total HH	% ALICE & Poverty
Audubon	976	30%
Exira	383	38%
Kimballton	138	39%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Benton County, 2014

Town	Total HH	% ALICE & Poverty
Atkins	636	11%
Belle Plaine	1,059	47%
Blairstown	298	34%
Garrison	143	21%
Keystone	277	19%
Newhall	376	17%
Norway	258	22%
Shellsburg	396	36%
Urbana	544	15%
Van Horne	300	26%
Vinton	2,113	35%

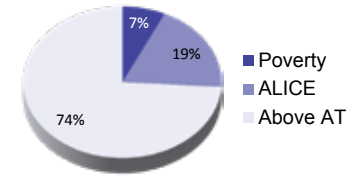
# ALICE IN BENTON COUNTY

## 2014 Point-in-Time Data

**Population:** 25,895 | **Number of Households:** 10,137  
**Median Household Income:** \$59,186 (state average: \$53,712)  
**Unemployment Rate:** 4.2% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (48)

**Job Opportunities**  
good (69)

**Community Resources**  
fair (60)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Benton County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$422	\$579
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$128	\$352
Taxes	\$187	\$340
<b>Monthly Total</b>	<b>\$1,411</b>	<b>\$3,871</b>
<b>ANNUAL TOTAL</b>	<b>\$16,932</b>	<b>\$46,452</b>
<b>Hourly Wage</b>	<b>\$8.47</b>	<b>\$23.23</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

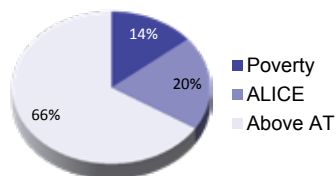
# ALICE IN BLACK HAWK COUNTY

## 2014 Point-in-Time Data

**Population:** 132,897 | **Number of Households:** 53,204  
**Median Household Income:** \$51,685 (state average: \$53,712)  
**Unemployment Rate:** 5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (35)

**Job Opportunities**  
fair (55)

**Community Resources**  
poor (56)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Black Hawk County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$495	\$720
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$138	\$371
Taxes	\$208	\$394
Monthly Total	\$1,515	\$4,085
<b>ANNUAL TOTAL</b>	<b>\$18,180</b>	<b>\$49,020</b>
Hourly Wage	\$9.09	\$24.51

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.

Black Hawk County, 2014		
Town	Total HH	% ALICE & Poverty
Cedar Falls	14,290	34%
Dunkerton	333	31%
Elk Run Heights	460	27%
Evansdale	1,921	37%
Gilbertville	306	36%
Hudson	933	18%
LaPorte City	917	31%
Raymond	300	14%
Washburn	406	24%
Waterloo	29,169	40%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Boone County, 2014

Town	Total HH	% ALICE & Poverty
Boone	5,245	35%
Boxholm	107	48%
Madrid	1,001	20%
Ogden	848	31%

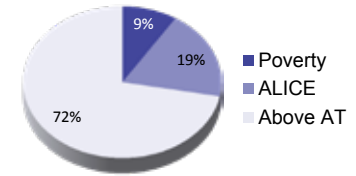
# ALICE IN BOONE COUNTY

## 2014 Point-in-Time Data

**Population:** 26,326 | **Number of Households:** 10,619  
**Median Household Income:** \$52,714 (state average: \$53,712)  
**Unemployment Rate:** 5.3% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (35)

**Job Opportunities**  
poor (49)

**Community Resources**  
poor (54)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Boone County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$374	\$628
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$122	\$353
Taxes	\$173	\$343
<b>Monthly Total</b>	<b>\$1,343</b>	<b>\$3,882</b>
<b>ANNUAL TOTAL</b>	<b>\$16,116</b>	<b>\$46,584</b>
<b>Hourly Wage</b>	<b>\$8.06</b>	<b>\$23.29</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

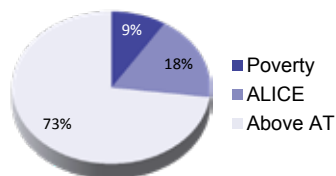
# ALICE IN BREMER COUNTY

## 2014 Point-in-Time Data

**Population:** 24,481 | **Number of Households:** 9,296  
**Median Household Income:** \$61,619 (state average: \$53,712)  
**Unemployment Rate:** 5.3% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (45)

**Job Opportunities**  
fair (51)

**Community Resources**  
good (66)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Bremer County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$446	\$650
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$131	\$361
Taxes	\$194	\$365
Monthly Total	\$1,445	\$3,976
<b>ANNUAL TOTAL</b>	<b>\$17,340</b>	<b>\$47,712</b>
Hourly Wage	\$8.67	\$23.86

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Bremer County, 2014		
Town	Total HH	% ALICE & Poverty
Denver	703	23%
Janesville	384	30%
Plainfield	193	36%
Readlyn	335	25%
Sumner	901	38%
Tripoli	516	34%
Waverly	3,533	27%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Buchanan County, 2014

Town	Total HH	% ALICE & Poverty
Brandon	152	34%
Fairbank	444	23%
Hazleton	347	42%
Independence	2,601	26%
Jesup	1,066	22%
Lamont	163	33%
Quasqueton	232	39%
Winthrop	388	24%

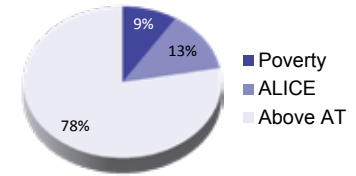
# ALICE IN BUCHANAN COUNTY

## 2014 Point-in-Time Data

**Population:** 20,947 | **Number of Households:** 8,298  
**Median Household Income:** \$56,393 (state average: \$53,712)  
**Unemployment Rate:** 4.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (51)

**Job Opportunities**  
fair (58)

**Community Resources**  
fair (63)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Buchanan County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$432	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$130	\$346
Taxes	\$190	\$326
<b>Monthly Total</b>	<b>\$1,426</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$17,112</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.56</b>	<b>\$22.85</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

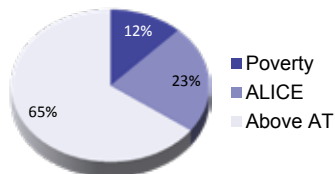
# ALICE IN BUENA VISTA COUNTY

## 2014 Point-in-Time Data

**Population:** 20,460 | **Number of Households:** 7,635  
**Median Household Income:** \$48,010 (state average: \$53,712)  
**Unemployment Rate:** 4.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (53)

**Job Opportunities**  
fair (53)

**Community Resources**  
poor (57)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Buena Vista County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$413	\$610
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$350
Taxes	\$184	\$337
Monthly Total	\$1,398	\$3,855
<b>ANNUAL TOTAL</b>	<b>\$16,776</b>	<b>\$46,260</b>
Hourly Wage	\$8.39	\$23.13

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Buena Vista County, 2014		
Town	Total HH	% ALICE & Poverty
Albert City	285	39%
Alta	766	39%
Lakeside	246	31%
Marathon	109	44%
Newell	446	34%
Sioux Rapids	297	48%
Storm Lake	3,665	39%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Butler County, 2014

Town	Total HH	% ALICE & Poverty
Allison	481	19%
Aplington	433	30%
Clarksville	556	38%
Dumont	280	32%
Greene	507	35%
New Hartford	265	35%
Parkersburg	821	28%
Shell Rock	531	29%

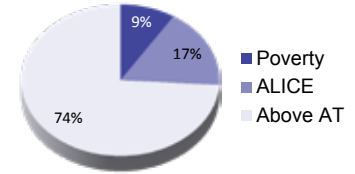
# ALICE IN BUTLER COUNTY

## 2014 Point-in-Time Data

**Population:** 14,966 | **Number of Households:** 6222  
**Median Household Income:** \$51,701 (state average: \$53,712)  
**Unemployment Rate:** 4.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (55)

**Job Opportunities**  
fair (58)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Butler County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
<b>Monthly Total</b>	<b>\$1,368</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.21</b>	<b>\$22.85</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.



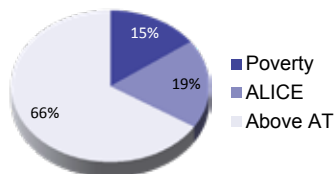
# ALICE IN CALHOUN COUNTY

## 2014 Point-in-Time Data

**Population:** 9,980 | **Number of Households:** 4,310  
**Median Household Income:** \$44,934 (state average: \$53,712)  
**Unemployment Rate:** 4.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (57)

**Job Opportunities**  
poor (43)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Calhoun County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Calhoun County, 2014		
Town	Total HH	% ALICE & Poverty
Farnhamville	177	37%
Lake City	777	44%
Lohrville	156	29%
Manson	806	40%
Pomeroy	339	40%
Rockwell	796	37%
Twin Lakes	164	9%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Carroll County, 2014

Town	Total HH	% ALICE & Poverty
Arcadia	207	22%
Breda	197	29%
Carroll	4,319	39%
Coon Rapids	587	40%
Glidden	515	35%
Manning	679	38%
Templeton	154	38%

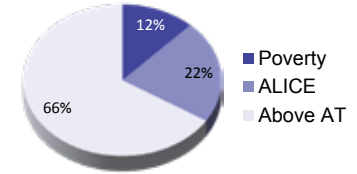
# ALICE IN CARROLL COUNTY

## 2014 Point-in-Time Data

**Population:** 20,702 | **Number of Households:** 8,557  
**Median Household Income:** \$48,998 (state average: \$53,712)  
**Unemployment Rate:** 2.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (48)

**Job Opportunities**  
fair (52)

**Community Resources**  
fair (61)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Carroll County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$458	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$133	\$346
<b>Taxes</b>	\$197	\$326
<b>Monthly Total</b>	\$1,462	\$3,809
<b>ANNUAL TOTAL</b>	\$17,544	\$45,708
<b>Hourly Wage</b>	\$8.77	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

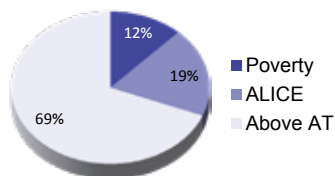
# ALICE IN CASS COUNTY

## 2014 Point-in-Time Data

**Population:** 13,694 | **Number of Households:** 6,074  
**Median Household Income:** \$43,960 (state average: \$53,712)  
**Unemployment Rate:** 3.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (43)

**Job Opportunities**  
fair (56)

**Community Resources**  
fair (59)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Cass County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$386	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$177	\$326
Monthly Total	\$1,361	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,332</b>	<b>\$45,708</b>
Hourly Wage	\$8.17	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Cass County, 2014		
Town	Total HH	% ALICE & Poverty
Anita	402	31%
Atlantic	3,298	35%
Cumberland	131	44%
Griswold	470	26%
Lewis	201	40%
Massena	172	26%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Cedar County, 2014

Town	Total HH	% ALICE & Poverty
Bennett	159	22%
Clarence	427	33%
Durant	843	24%
Lowden	365	43%
Mechanicsville	457	30%
Stanwood	272	35%
Tipton	1,394	30%
West Branch	1,047	25%

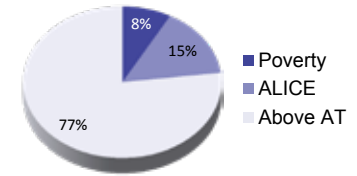
# ALICE IN CEDAR COUNTY

## 2014 Point-in-Time Data

**Population:** 18,434 | **Number of Households:** 7,639  
**Median Household Income:** \$59,672 (state average: \$53,712)  
**Unemployment Rate:** 3.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.36 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (46)

**Job Opportunities**  
good (74)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Cedar County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$430	\$635
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$129	\$354
Taxes	\$189	\$345
<b>Monthly Total</b>	<b>\$1,422</b>	<b>\$3,892</b>
<b>ANNUAL TOTAL</b>	<b>\$17,064</b>	<b>\$46,704</b>
<b>Hourly Wage</b>	<b>\$8.53</b>	<b>\$23.35</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

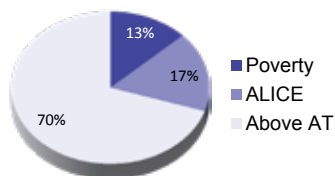
# ALICE IN CERRO GORDO COUNTY

## 2014 Point-in-Time Data

**Population:** 43,707 | **Number of Households:** 19,864  
**Median Household Income:** \$45,012 (state average: \$53,712)  
**Unemployment Rate:** 5.2% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (39)

**Job Opportunities**  
poor (47)

**Community Resources**  
good (64)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Cerro Gordo County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$396	\$666
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$125	\$358
Taxes	\$180	\$356
Monthly Total	\$1,375	\$3,938
<b>ANNUAL TOTAL</b>	<b>\$16,500</b>	<b>\$47,256</b>
Hourly Wage	\$8.25	\$23.63

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Cerro Gordo County, 2014		
Town	Total HH	% ALICE & Poverty
Clear Lake	3,400	28%
Mason City	12,873	34%
Meservey	109	33%
Plymouth	174	15%
Rockwell City	471	22%
Thornton	189	31%
Ventura	348	17%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Cherokee County, 2014

Town	Total HH	% ALICE & Poverty
Aurelia	460	26%
Cherokee	2,442	34%
Marcus	551	24%
Quimby	116	40%
Washta	112	47%

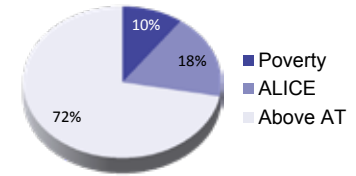
# ALICE IN CHEROKEE COUNTY

## 2014 Point-in-Time Data

**Population:** 11,982 | **Number of Households:** 5,384  
**Median Household Income:** \$50,828 (state average: \$53,712)  
**Unemployment Rate:** 3.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (66)

**Job Opportunities**  
poor (49)

**Community Resources**  
good (67)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Cherokee County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

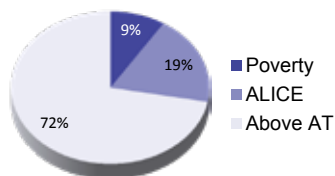
# ALICE IN CHICKASAW COUNTY

## 2014 Point-in-Time Data

**Population:** 12,329 | **Number of Households:** 5,330  
**Median Household Income:** \$46,020 (state average: \$53,712)  
**Unemployment Rate:** 5.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (55)

**Job Opportunities**  
good (62)

**Community Resources**  
good (68)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Chickasaw County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Chickasaw County, 2014		
Town	Total HH	% ALICE & Poverty
Alta Vista	132	23%
Fredericksburg	480	39%
Ionia	139	35%
Lawler	175	40%
Nashua	731	35%
New Hampton	1,546	31%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Clarke County, 2014

Town	Total HH	% ALICE & Poverty
Murray	270	35%
Osceola	2,038	44%

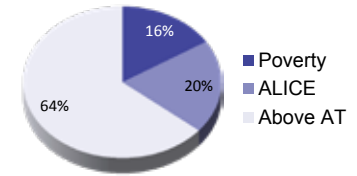
# ALICE IN CLARKE COUNTY

## 2014 Point-in-Time Data

**Population:** 9,284 | **Number of Households:** 3,686  
**Median Household Income:** \$42,430 (state average: \$53,712)  
**Unemployment Rate:** 5.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.46 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (23)

**Job Opportunities**  
poor (49)

**Community Resources**  
poor (53)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Clarke County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$434	\$641
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$130	\$355
<b>Taxes</b>	\$190	\$347
<b>Monthly Total</b>	\$1,428	\$3,901
<b>ANNUAL TOTAL</b>	\$17,136	\$46,812
<b>Hourly Wage</b>	\$8.57	\$23.41

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.



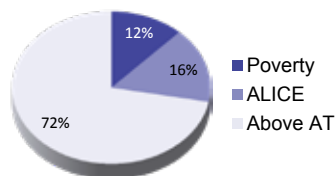
# ALICE IN CLAY COUNTY

## 2014 Point-in-Time Data

**Population:** 16,555 | **Number of Households:** 7,269  
**Median Household Income:** \$49,438 (state average: \$53,712)  
**Unemployment Rate:** 4.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.47 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (48)

**Job Opportunities**  
fair (53)

**Community Resources**  
good (64)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Clay County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Clay County, 2014		
Town	Total HH	% ALICE & Poverty
Everly	219	20%
Peterson	174	35%
Royal	218	26%
Spencer	5,015	30%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Clayton County, 2014

Town	Total HH	% ALICE & Poverty
Elkader	608	26%
Farmersburg	112	30%
Garnavillo	362	29%
Guttenberg	862	38%
Luana	129	38%
Marquette	222	51%
McGregor	398	33%
Monona	760	29%
Strawberry Point	578	39%
Volga	102	50%

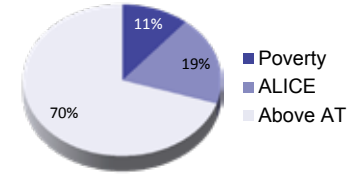
# ALICE IN CLAYTON COUNTY

## 2014 Point-in-Time Data

**Population:** 17,900 | **Number of Households:** 7,698  
**Median Household Income:** \$47,725 (state average: \$53,712)  
**Unemployment Rate:** 5.2% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (48)

**Job Opportunities**  
good (61)

**Community Resources**  
fair (63)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Clayton County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$410	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$346
<b>Taxes</b>	\$184	\$326
<b>Monthly Total</b>	\$1,395	\$3,809
<b>ANNUAL TOTAL</b>	\$16,740	\$45,708
<b>Hourly Wage</b>	\$8.37	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

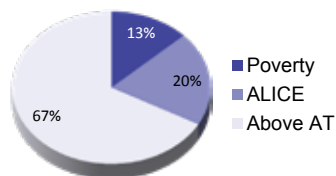
# ALICE IN CLINTON COUNTY

## 2014 Point-in-Time Data

**Population:** 48,663 | **Number of Households:** 19,977  
**Median Household Income:** \$49,849 (state average: \$53,712)  
**Unemployment Rate:** 5.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



Clinton County, 2014		
Town	Total HH	% ALICE & Poverty
Calamus	165	30%
Camanche	1,939	32%
Charlotte	141	26%
Clinton	11,239	39%
De Witt	2,153	30%
Delmar	205	26%
Grand Mound	208	32%
Lost Nation	176	48%
Wheatland	246	35%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (36)

**Job Opportunities**  
fair (50)

**Community Resources**  
good (66)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Clinton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$386	\$624
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$352
Taxes	\$177	\$342
Monthly Total	\$1,361	\$3,876
<b>ANNUAL TOTAL</b>	<b>\$16,332</b>	<b>\$46,512</b>
Hourly Wage	\$8.17	\$23.26

*NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

### Crawford County, 2014

Town	Total HH	% ALICE & Poverty
Charter Oak	233	36%
Deloit	145	45%
Denison	2,700	38%
Dow	256	41%
Kiron	111	44%
Manilla	404	40%
Schleswig	395	33%
Vail	161	44%
Westside	155	28%

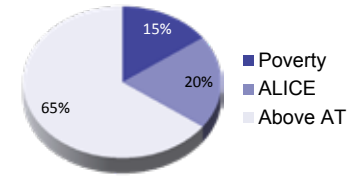
# ALICE IN CRAWFORD COUNTY

## 2014 Point-in-Time Data

**Population:** 17,259 | **Number of Households:** 6,371  
**Median Household Income:** \$47,437 (state average: \$53,712)  
**Unemployment Rate:** 5.3% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (57)

**Job Opportunities**  
good (63)

**Community Resources**  
poor (50)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Crawford County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

*NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

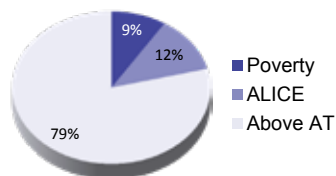
# ALICE IN DALLAS COUNTY

## 2014 Point-in-Time Data

**Population:** 77,400 | **Number of Households:** 27,718  
**Median Household Income:** \$77,412 (state average: \$53,712)  
**Unemployment Rate:** 3.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.47 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (33)

**Job Opportunities**  
good (67)

**Community Resources**  
fair (60)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Dallas County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$525	\$783
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$142	\$380
Taxes	\$217	\$420
Monthly Total	\$1,558	\$4,183
<b>ANNUAL TOTAL</b>	<b>\$18,696</b>	<b>\$50,196</b>
Hourly Wage	\$9.35	\$25.10

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.

Dallas County, 2014		
Town	Total HH	% ALICE & Poverty
Adel	1,593	38%
Dallas Center	621	23%
De Soto	391	28%
Dexter	295	27%
Granger	481	28%
Minburn	143	44%
Perry	2,818	41%
Redfield	359	33%
Van Meter	478	13%
Waukee	5,748	17%
Woodward	463	30%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Davis County, 2014

Town	Total HH	% ALICE & Poverty
Bloomfield	1,073	47%
Pulaski	120	47%

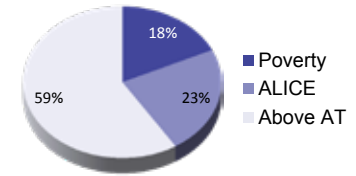
# ALICE IN DAVIS COUNTY

## 2014 Point-in-Time Data

**Population:** 8,765 | **Number of Households:** 3,085  
**Median Household Income:** \$46,048 (state average: \$53,712)  
**Unemployment Rate:** 5.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.46 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (40)

**Job Opportunities**  
poor (43)

**Community Resources**  
poor (52)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Davis County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$421	\$622
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$128	\$352
<b>Taxes</b>	\$187	\$341
<b>Monthly Total</b>	\$1,410	\$3,873
<b>ANNUAL TOTAL</b>	\$16,920	\$46,476
<b>Hourly Wage</b>	\$8.46	\$23.24

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

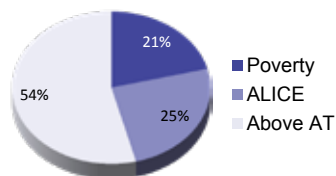
# ALICE IN DECATUR COUNTY

## 2014 Point-in-Time Data

**Population:** 8,286 | **Number of Households:** 3,085  
**Median Household Income:** \$38,275 (state average: \$53,712)  
**Unemployment Rate:** 7.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (44)

**Job Opportunities**  
poor (37)

**Community Resources**  
fair (58)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Decatur County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$432	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$130	\$346
Taxes	\$190	\$326
Monthly Total	\$1,426	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$17,112</b>	<b>\$45,708</b>
Hourly Wage	\$8.56	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Decatur County, 2014		
Town	Total HH	% ALICE & Poverty
Davis City	109	51%
Grand River	111	61%
Lamoni	788	55%
Leon	780	53%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Delaware County, 2014

Town	Total HH	% ALICE & Poverty
Colesburg	150	29%
Delhi	216	34%
Earlville	320	22%
Edgewood	377	48%
Greeley	114	32%
Hopkinton	276	39%
Manchester	2,201	38%
Ryan	162	37%

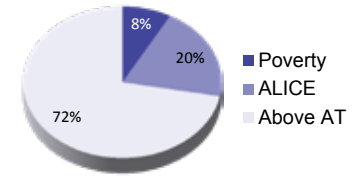
# ALICE IN DELAWARE COUNTY

## 2014 Point-in-Time Data

**Population:** 17,578 | **Number of Households:** 7,115  
**Median Household Income:** \$54,801 (state average: \$53,712)  
**Unemployment Rate:** 4.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (43)

**Job Opportunities**  
good (72)

**Community Resources**  
good (71)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Delaware County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$468	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$134	\$346
<b>Taxes</b>	\$200	\$326
<b>Monthly Total</b>	\$1,476	\$3,809
<b>ANNUAL TOTAL</b>	\$17,712	\$45,708
<b>Hourly Wage</b>	\$8.86	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.



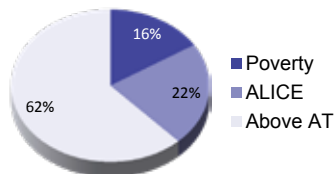
# ALICE IN DES MOINES COUNTY

## 2014 Point-in-Time Data

**Population:** 40,265 | **Number of Households:** 16,881  
**Median Household Income:** \$42,146 (state average: \$53,712)  
**Unemployment Rate:** 7.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (34)

**Job Opportunities**  
fair (53)

**Community Resources**  
poor (47)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Des Moines County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$501	\$682
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$138	\$360
Taxes	\$210	\$362
Monthly Total	\$1,523	\$3,962
<b>ANNUAL TOTAL</b>	<b>\$18,276</b>	<b>\$47,544</b>
Hourly Wage	\$9.14	\$23.77

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Des Moines County, 2014		
Town	Total HH	% ALICE & Poverty
Beaverdale	369	24%
Burlington	10,882	44%
Danville	369	31%
Mediapolis	606	38%
Middletown	115	27%
West Burlington	1,368	44%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Dickinson County, 2014

Town	Total HH	% ALICE & Poverty
Arnolds Park	598	24%
Lake Park	440	17%
Milford	1,303	28%
Okoboji	434	19%
Orleans	224	14%
Spirit Lake	2,354	36%
Terril	183	44%
Wahpeton	184	15%
West Okoboji	171	26%

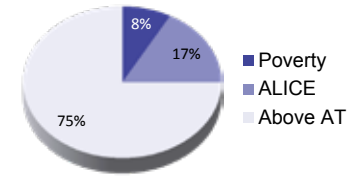
# ALICE IN DICKINSON COUNTY

## 2014 Point-in-Time Data

**Population:** 16,877 | **Number of Households:** 7,831  
**Median Household Income:** \$56,086 (state average: \$53,712)  
**Unemployment Rate:** 5.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (48)

**Job Opportunities**  
fair (54)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Dickinson County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$408	\$602
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$126	\$349
Taxes	\$183	\$334
<b>Monthly Total</b>	<b>\$1,391</b>	<b>\$3,843</b>
<b>ANNUAL TOTAL</b>	<b>\$16,692</b>	<b>\$46,116</b>
<b>Hourly Wage</b>	<b>\$8.35</b>	<b>\$23.06</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

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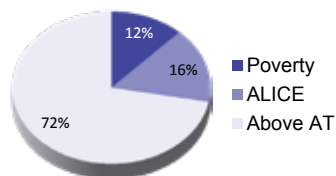
# ALICE IN DUBUQUE COUNTY

## 2014 Point-in-Time Data

**Population:** 96,370 | **Number of Households:** 38,824  
**Median Household Income:** \$56,129 (state average: \$53,712)  
**Unemployment Rate:** 3.2% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (25)

**Job Opportunities**  
good (65)

**Community Resources**  
good (65)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Dubuque County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$452	\$725
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$132	\$372
Taxes	\$196	\$396
Monthly Total	\$1,454	\$4,093
<b>ANNUAL TOTAL</b>	<b>\$17,448</b>	<b>\$49,116</b>
Hourly Wage	\$8.72	\$24.56

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.

Dubuque County, 2014		
Town	Total HH	% ALICE & Poverty
Asbury	1,559	9%
Cascade	862	29%
Dubuque	24,025	36%
Dyersville	1,756	28%
Epworth	686	15%
Farley	568	16%
Holy Cross	166	39%
New Vienna	214	28%
Peosta	477	20%
Worthington	160	22%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Emmet County, 2014

Town	Total HH	% ALICE & Poverty
Armstrong	403	32%
Estherville	2,479	35%
Ringsted	188	46%

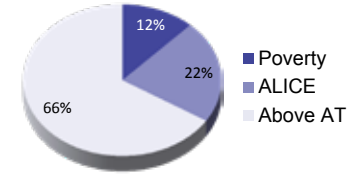
# ALICE IN EMMET COUNTY

## 2014 Point-in-Time Data

**Population:** 10,068 | **Number of Households:** 4,150  
**Median Household Income:** \$48,545 (state average: \$53,712)  
**Unemployment Rate:** 4.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.48 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (49)

**Job Opportunities**  
poor (48)

**Community Resources**  
poor (56)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Emmet County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$418	\$617
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$128	\$351
<b>Taxes</b>	\$186	\$339
<b>Monthly Total</b>	\$1,406	\$3,865
<b>ANNUAL TOTAL</b>	\$16,872	\$46,380
<b>Hourly Wage</b>	\$8.44	\$23.19

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

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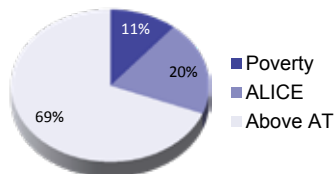
# ALICE IN FAYETTE COUNTY

## 2014 Point-in-Time Data

**Population:** 20,693 | **Number of Households:** 8,470  
**Median Household Income:** \$45,443 (state average: \$53,712)  
**Unemployment Rate:** 5.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (53)

**Job Opportunities**  
poor (49)

**Community Resources**  
fair (63)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Fayette County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$361	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$120	\$346
Taxes	\$170	\$326
Monthly Total	\$1,325	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$15,900</b>	<b>\$45,708</b>
Hourly Wage	\$7.95	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Fayette County, 2014		
Town	Total HH	% ALICE & Poverty
Arlington	223	37%
Clermont	265	35%
Elgin	347	37%
Fayette	344	50%
Hawkeye	233	46%
Maynard	235	30%
Oelwein	2,764	37%
Wadena	118	42%
Waucoma	124	48%
West Union	1,140	35%
Westgate	103	20%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Floyd County, 2014

Town	Total HH	% ALICE & Poverty
Charles City	3,512	42%
Floyd	155	40%
Marble Rock	141	41%
Nora Springs	653	33%
Rockford	321	38%
Rudd	182	33%

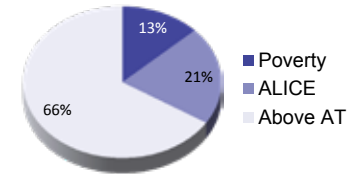
# ALICE IN FLOYD COUNTY

## 2014 Point-in-Time Data

**Population:** 16,153 | **Number of Households:** 6,923  
**Median Household Income:** \$43,169 (state average: \$53,712)  
**Unemployment Rate:** 5.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (49)

**Job Opportunities**  
poor (48)

**Community Resources**  
poor (45)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Floyd County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
<b>Monthly Total</b>	<b>\$1,368</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.21</b>	<b>\$22.85</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

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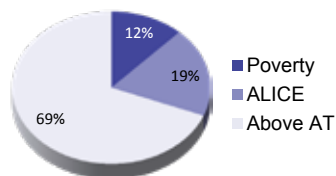
# ALICE IN FRANKLIN COUNTY

## 2014 Point-in-Time Data

**Population:** 10,572 | **Number of Households:** 4,321  
**Median Household Income:** \$48,218 (state average: \$53,712)  
**Unemployment Rate:** 3.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (53)

**Job Opportunities**  
fair (58)

**Community Resources**  
fair (59)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Franklin County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$425	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$129	\$346
Taxes	\$188	\$326
Monthly Total	\$1,416	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,992</b>	<b>\$45,708</b>
Hourly Wage	\$8.50	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Franklin County, 2014		
Town	Total HH	% ALICE & Poverty
Coulter	152	39%
Hampton	1,751	37%
Latimer	210	32%
Sheffield	427	34%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Fremont County, 2014

Town	Total HH	% ALICE & Poverty
Farragut	259	33%
Hamburg	462	52%
Riverton	139	24%
Sidney	404	28%
Tabor	435	30%

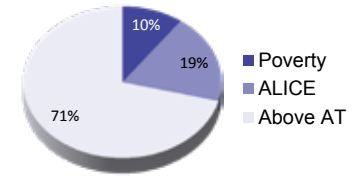
# ALICE IN FREMONT COUNTY

## 2014 Point-in-Time Data

**Population:** 7,200 | **Number of Households:** 3,003  
**Median Household Income:** \$52,221 (state average: \$53,712)  
**Unemployment Rate:** 4.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (51)

**Job Opportunities**  
good (69)

**Community Resources**  
poor (54)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Fremont County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

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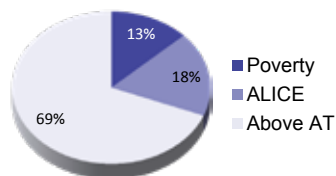
# ALICE IN GREENE COUNTY

## 2014 Point-in-Time Data

**Population:** 9,232 | **Number of Households:** 3,849  
**Median Household Income:** \$47,255 (state average: \$53,712)  
**Unemployment Rate:** 6.9% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (44)

**Job Opportunities**  
poor (45)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Greene County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$400	\$590
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$125	\$348
Taxes	\$181	\$330
Monthly Total	\$1,380	\$3,826
<b>ANNUAL TOTAL</b>	<b>\$16,560</b>	<b>\$45,912</b>
Hourly Wage	\$8.28	\$22.96

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Greene County, 2014		
Town	Total HH	% ALICE & Poverty
Churdan	149	36%
Grand Junction	309	44%
Jefferson	1,883	32%
Paton	120	38%
Scranton	241	40%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Grundy County, 2014

Town	Total HH	% ALICE & Poverty
Conrad	451	36%
Dike	536	26%
Grundy Center	1,109	31%
Reinbeck	806	36%
Wellsburg	408	36%

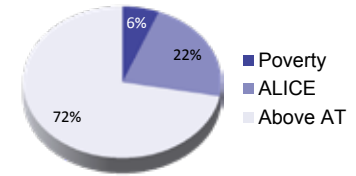
# ALICE IN GRUNDY COUNTY

## 2014 Point-in-Time Data

**Population:** 12,403 | **Number of Households:** 5,112  
**Median Household Income:** \$55,896 (state average: \$53,712)  
**Unemployment Rate:** 5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (55)

**Job Opportunities**  
good (65)

**Community Resources**  
good (64)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Grundy County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$495	\$720
<b>Child Care</b>	\$-	\$778
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$138	\$371
<b>Taxes</b>	\$208	\$394
<b>Monthly Total</b>	\$1,515	\$4,085
<b>ANNUAL TOTAL</b>	\$18,180	\$49,020
<b>Hourly Wage</b>	\$9.09	\$24.51

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

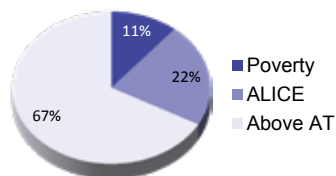
# ALICE IN GUTHRIE COUNTY

## 2014 Point-in-Time Data

**Population:** 10,794 | **Number of Households:** 4,559  
**Median Household Income:** \$50,238 (state average: \$53,712)  
**Unemployment Rate:** 4.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (53)

**Job Opportunities**  
good (61)

**Community Resources**  
good (67)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Guthrie County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$525	\$783
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$142	\$380
Taxes	\$217	\$420
Monthly Total	\$1,558	\$4,183
<b>ANNUAL TOTAL</b>	<b>\$18,696</b>	<b>\$50,196</b>
Hourly Wage	\$9.35	\$25.10

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Guthrie County, 2014		
Town	Total HH	% ALICE & Poverty
Bagley	158	52%
Bayard	189	39%
Casey	181	38%
Diamondhead Lake	146	5%
Guthrie Center	663	50%
Lake Panorama	564	9%
Menlo	149	45%
Panora	482	37%
Yale	120	46%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Hamilton County, 2014

Town	Total HH	% ALICE & Poverty
Ellsworth	208	35%
Jewell Junction	468	27%
Stanhope	176	34%
Stratford	272	34%
Webster City	3,411	41%
Williams	197	35%

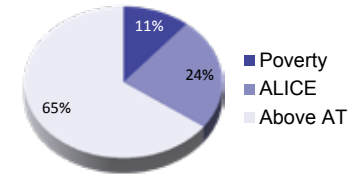
# ALICE IN HAMILTON COUNTY

## 2014 Point-in-Time Data

**Population:** 15,363 | **Number of Households:** 6,354  
**Median Household Income:** \$47,358 (state average: \$53,712)  
**Unemployment Rate:** 5.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability** poor (40)      **Job Opportunities** fair (58)      **Community Resources** fair (59)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Hamilton County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$442	\$652
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$131	\$356
<b>Taxes</b>	\$193	\$351
<b>Monthly Total</b>	\$1,440	\$3,917
<b>ANNUAL TOTAL</b>	\$17,280	\$47,004
<b>Hourly Wage</b>	\$8.64	\$23.50

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

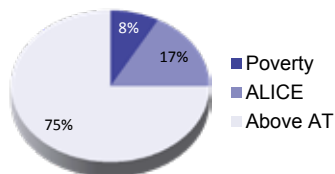
# ALICE IN HANCOCK COUNTY

## 2014 Point-in-Time Data

**Population:** 11,175 | **Number of Households:** 4,629  
**Median Household Income:** \$52,057 (state average: \$53,712)  
**Unemployment Rate:** 2.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (61)

**Job Opportunities**  
good (79)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Hancock County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Hancock County, 2014		
Town	Total HH	% ALICE & Poverty
Britt	875	35%
Corwith	121	42%
Crystal Lake	102	43%
Garner	1,138	20%
Kanawha	294	37%
Klemme	203	32%
Woden	115	39%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Hardin County, 2014

Town	Total HH	% ALICE & Poverty
Ackley	697	35%
Alden	307	33%
Eldora	959	35%
Hubbard	360	26%
Iowa Falls	2,128	33%
Radcliffe	241	25%
Steamboat Rock	117	49%
Union	192	30%

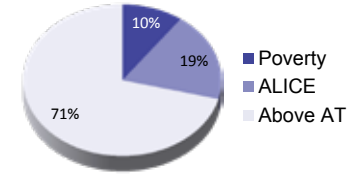
# ALICE IN HARDIN COUNTY

## 2014 Point-in-Time Data

**Population:** 17,406 | **Number of Households:** 6,997  
**Median Household Income:** \$50,941 (state average: \$53,712)  
**Unemployment Rate:** 6.3% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (58)

**Job Opportunities**  
fair (52)

**Community Resources**  
good (71)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Hardin County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

*NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

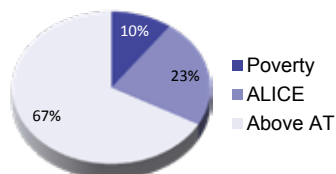
# ALICE IN HARRISON COUNTY

## 2014 Point-in-Time Data

**Population:** 14,600 | **Number of Households:** 5,959  
**Median Household Income:** \$53,506 (state average: \$53,712)  
**Unemployment Rate:** 4.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (48)

**Job Opportunities**  
fair (56)

**Community Resources**  
poor (56)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Harrison County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$470	\$790
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$134	\$381
Taxes	\$201	\$423
Monthly Total	\$1,479	\$4,194
<b>ANNUAL TOTAL</b>	<b>\$17,748</b>	<b>\$50,328</b>
Hourly Wage	\$8.87	\$25.16

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Harrison County, 2014		
Town	Total HH	% ALICE & Poverty
Dunlap	449	40%
Logan	607	37%
Missouri Valley	1,162	36%
Mondamin	158	38%
Persia	120	38%
Pisgah	112	47%
Woodbine	746	47%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Henry County, 2014

Town	Total HH	% ALICE & Poverty
Mount Pleasant	3,047	43%
New London	770	39%
Salem	171	53%
Wayland	417	35%
Winfield	353	46%

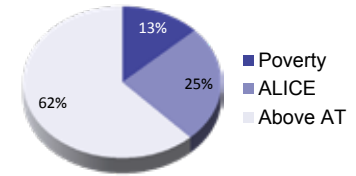
# ALICE IN HENRY COUNTY

## 2014 Point-in-Time Data

**Population:** 20,197 | **Number of Households:** 7,512  
**Median Household Income:** \$49,036 (state average: \$53,712)  
**Unemployment Rate:** 6.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (43)

**Job Opportunities**  
poor (48)

**Community Resources**  
fair (58)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Henry County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$405	\$598
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$126	\$349
Taxes	\$182	\$332
<b>Monthly Total</b>	<b>\$1,387</b>	<b>\$3,837</b>
<b>ANNUAL TOTAL</b>	<b>\$16,644</b>	<b>\$46,044</b>
<b>Hourly Wage</b>	<b>\$8.32</b>	<b>\$23.02</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

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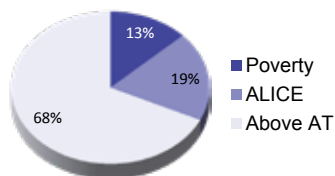
# ALICE IN HOWARD COUNTY

## 2014 Point-in-Time Data

**Population:** 9,529 | **Number of Households:** 3,917  
**Median Household Income:** \$47,300 (state average: \$53,712)  
**Unemployment Rate:** 3.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (43)

**Job Opportunities**  
fair (55)

**Community Resources**  
poor (52)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Howard County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Howard County, 2014		
Town	Total HH	% ALICE & Poverty
Chester	103	42%
Cresco	1,610	36%
Elma	285	41%
Lime Springs	206	33%
Protivin	129	42%
Riceville	377	42%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Humboldt County, 2014

Town	Total HH	% ALICE & Poverty
Bode	143	48%
Dakota	326	27%
Gilmore City	227	40%
Humboldt	2,069	38%
Livermore	175	30%
Renwick	131	38%

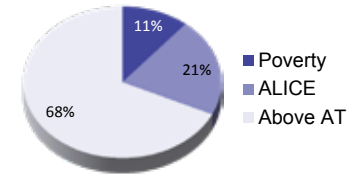
# ALICE IN HUMBOLDT COUNTY

## 2014 Point-in-Time Data

**Population:** 9,731 | **Number of Households:** 4,200  
**Median Household Income:** \$47,500 (state average: \$53,712)  
**Unemployment Rate:** 4.9% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (56)

**Job Opportunities**  
poor (49)

**Community Resources**  
good (69)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Humboldt County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
<b>Monthly Total</b>	<b>\$1,368</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.21</b>	<b>\$22.85</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

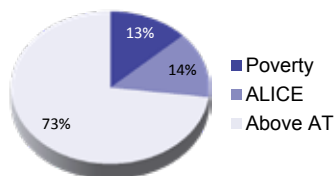
# ALICE IN IDA COUNTY

## 2014 Point-in-Time Data

**Population:** 7,085 | **Number of Households:** 3,124  
**Median Household Income:** \$45,912 (state average: \$53,712)  
**Unemployment Rate:** 3.2% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (69)

**Job Opportunities**  
good (64)

**Community Resources**  
fair (63)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Ida County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Ida County, 2014		
Town	Total HH	% ALICE & Poverty
Battle Creek	319	36%
Galva	186	32%
Holstein	646	30%
Ida Grove	1,008	33%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Iowa County, 2014

Town	Total HH	% ALICE & Poverty
Amana	172	22%
Conroy	156	6%
Ladora	130	36%
Marengo	974	38%
Middle Amana	220	29%
North English	422	26%
Victor	449	28%
Williamsburg	1,271	24%

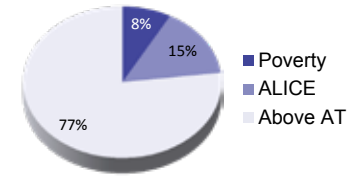
# ALICE IN IOWA COUNTY

## 2014 Point-in-Time Data

**Population:** 16,316 | **Number of Households:** 6,705  
**Median Household Income:** \$58,553 (state average: \$53,712)  
**Unemployment Rate:** 2.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (52)

**Job Opportunities**  
good (70)

**Community Resources**  
fair (63)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Iowa County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

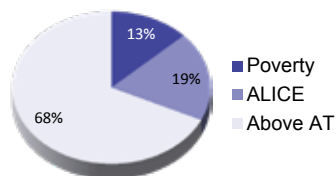
# ALICE IN JACKSON COUNTY

## 2014 Point-in-Time Data

**Population:** 19,656 | **Number of Households:** 8,494  
**Median Household Income:** \$47,004 (state average: \$53,712)  
**Unemployment Rate:** 4.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (42)

**Job Opportunities**  
poor (47)

**Community Resources**  
good (66)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Jackson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Jackson County, 2014		
Town	Total HH	% ALICE & Poverty
Andrew	155	28%
Bellevue	995	32%
La Motte	101	17%
Maquoketa	2,627	45%
Miles	204	32%
Preston	436	34%
Sabula	271	25%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Jasper County, 2014

Town	Total HH	% ALICE & Poverty
Baxter	370	29%
Colfax	736	32%
Kellogg	303	35%
Lynnville	198	17%
Mingo	108	36%
Monroe	740	31%
Newton	6,399	34%
Prairie City	650	30%
Sully	322	19%

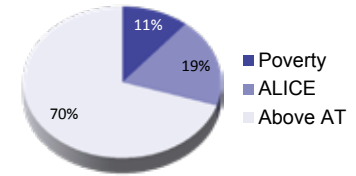
# ALICE IN JASPER COUNTY

## 2014 Point-in-Time Data

**Population:** 36,715 | **Number of Households:** 14,658  
**Median Household Income:** \$52,430 (state average: \$53,712)  
**Unemployment Rate:** 5.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (35)

**Job Opportunities**  
fair (55)

**Community Resources**  
fair (60)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Jasper County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$390	\$655
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$356
<b>Taxes</b>	\$178	\$352
<b>Monthly Total</b>	\$1,366	\$3,921
<b>ANNUAL TOTAL</b>	\$16,392	\$47,052
<b>Hourly Wage</b>	\$8.20	\$23.53

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

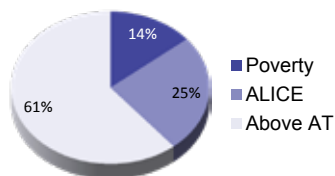
# ALICE IN JEFFERSON COUNTY

## 2014 Point-in-Time Data

**Population:** 17,102 | **Number of Households:** 6,886  
**Median Household Income:** \$44,688 (state average: \$53,712)  
**Unemployment Rate:** 4.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.51 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (41)

**Job Opportunities**  
poor (42)

**Community Resources**  
poor (51)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Jefferson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$433	\$639
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$130	\$354
Taxes	\$190	\$347
Monthly Total	\$1,427	\$3,898
<b>ANNUAL TOTAL</b>	<b>\$17,124</b>	<b>\$46,776</b>
Hourly Wage	\$8.56	\$23.39

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Jefferson County, 2014		
Town	Total HH	% ALICE & Poverty
Batavia	249	36%
Fairfield	3,990	44%
Libertyville	154	38%
Lockridge	108	51%
Packwood	104	34%
Vedic City (Maharishi)	121	34%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Johnson County, 2014

Town	Total HH	% ALICE & Poverty
Coralville	7,710	29%
Hills	317	40%
Iowa City	29,824	43%
Lone Tree	586	36%
North Liberty	5,942	26%
Oxford	352	25%
Shueyville	181	10%
Solon	852	21%
Swisher	312	11%
Tiffin	832	23%
University Heights	534	42%

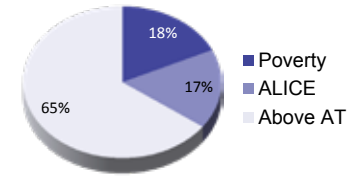
# ALICE IN JOHNSON COUNTY

## 2014 Point-in-Time Data

**Population:** 142,287 | **Number of Households:** 55,574  
**Median Household Income:** \$60,254 (state average: \$53,712)  
**Unemployment Rate:** 3.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.53 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (3)

**Job Opportunities**  
poor (42)

**Community Resources**  
good (68)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Johnson County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$558	\$851
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$146	\$390
Taxes	\$227	\$449
<b>Monthly Total</b>	<b>\$1,605</b>	<b>\$4,290</b>
<b>ANNUAL TOTAL</b>	<b>\$19,260</b>	<b>\$51,480</b>
<b>Hourly Wage</b>	<b>\$9.63</b>	<b>\$25.74</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.



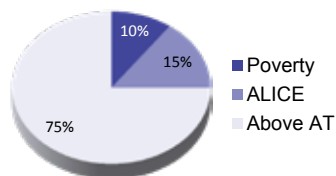
# ALICE IN JONES COUNTY

## 2014 Point-in-Time Data

**Population:** 20,607 | **Number of Households:** 8,235  
**Median Household Income:** \$54,264 (state average: \$53,712)  
**Unemployment Rate:** 6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (50)

**Job Opportunities**  
fair (54)

**Community Resources**  
fair (58)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Jones County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$344	\$579
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$118	\$352
Taxes	\$165	\$340
Monthly Total	\$1,301	\$3,871
<b>ANNUAL TOTAL</b>	<b>\$15,612</b>	<b>\$46,452</b>
Hourly Wage	\$7.81	\$23.23

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Jones County, 2014		
Town	Total HH	% ALICE & Poverty
Anamosa	1,966	39%
Martelle	122	24%
Monticello	1,666	25%
Olin	299	32%
Onslow	103	42%
Oxford Junction	226	40%
Wyoming	205	29%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Keokuk County, 2014

Town	Total HH	% ALICE & Poverty
Delta	119	61%
Hedrick	379	42%
Keota	386	39%
Ollie	104	33%
Richland	255	24%
Sigourney	978	39%
What Cheer	281	54%

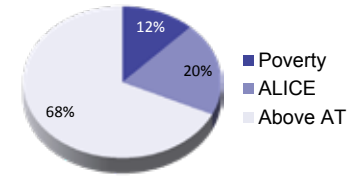
# ALICE IN KEOKUK COUNTY

## 2014 Point-in-Time Data

**Population:** 10,361 | **Number of Households:** 4,386  
**Median Household Income:** \$44,745 (state average: \$53,712)  
**Unemployment Rate:** 4.8% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (54)

**Job Opportunities**  
fair (57)

**Community Resources**  
poor (57)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Keokuk County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
<b>Monthly Total</b>	<b>\$1,368</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.21</b>	<b>\$22.85</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

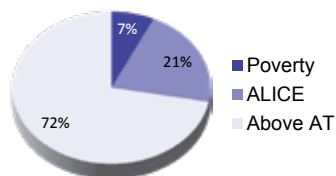
# ALICE IN KOSSUTH COUNTY

## 2014 Point-in-Time Data

**Population:** 15,347 | **Number of Households:** 6,628  
**Median Household Income:** \$52,345 (state average: \$53,712)  
**Unemployment Rate:** 2.2% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (61)

**Job Opportunities**  
good (65)

**Community Resources**  
good (66)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Kossuth County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Kossuth County, 2014		
Town	Total HH	% ALICE & Poverty
Algona	2,524	31%
Bancroft	305	37%
Burt	194	46%
Fenton	137	23%
Lakota	111	50%
Lu Verne	106	43%
Swea	260	44%
Titonka	201	41%
Wesley	147	25%
Whittemore	219	31%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Lee County, 2014

Town	Total HH	% ALICE & Poverty
Denmark	162	48%
Donnellson	357	46%
Fort Madison	4,500	34%
Keokuk	4,356	47%
Montrose	377	37%
West Point	491	34%

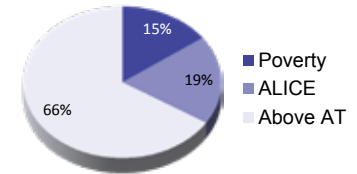
# ALICE IN LEE COUNTY

## 2014 Point-in-Time Data

**Population:** 35,552 | **Number of Households:** 14,319  
**Median Household Income:** \$43,314 (state average: \$53,712)  
**Unemployment Rate:** 8.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (46)

**Job Opportunities**  
good (97)

**Community Resources**  
poor (57)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Lee County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$399	\$589
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$125	\$348
Taxes	\$180	\$329
<b>Monthly Total</b>	<b>\$1,378</b>	<b>\$3,824</b>
<b>ANNUAL TOTAL</b>	<b>\$16,536</b>	<b>\$45,888</b>
<b>Hourly Wage</b>	<b>\$8.27</b>	<b>\$22.94</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

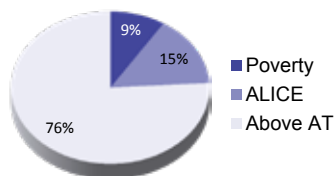
# ALICE IN LINN COUNTY

## 2014 Point-in-Time Data

**Population:** 217,751 | **Number of Households:** 88,216  
**Median Household Income:** \$62,984 (state average: \$53,712)  
**Unemployment Rate:** 3.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (30)

**Job Opportunities**  
good (61)

**Community Resources**  
good (73)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Linn County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$390	\$655
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$362
Taxes	\$178	\$367
Monthly Total	\$1,366	\$3,984
<b>ANNUAL TOTAL</b>	\$16,392	\$47,808
Hourly Wage	\$8.20	\$23.90

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.

Linn County, 2014		
Town	Total HH	% ALICE & Poverty
Alburnett	229	11%
Bertram	116	11%
Cedar Rapids	53,672	28%
Center Point	944	16%
Central City	530	32%
Coggon	287	35%
Ely	712	11%
Fairfax	846	8%
Hiawatha	3,034	30%
Lisbon	762	30%
Marion	14,590	24%
Mount Vernon	1,273	19%
Palo	331	17%
Robins	1,130	8%
Springville	439	24%
Walford	495	11%
Walker	276	17%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Louisa County, 2014

Town	Total HH	% ALICE & Poverty
Columbus City	160	33%
Columbus Junction	711	35%
Grandview	197	33%
Letts	140	34%
Morning Sun	356	29%
Wapello	748	41%

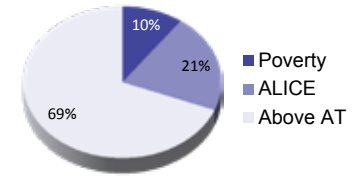
# ALICE IN LOUISA COUNTY

## 2014 Point-in-Time Data

**Population:** 11,305 | **Number of Households:** 4,386  
**Median Household Income:** \$52,750 (state average: \$53,712)  
**Unemployment Rate:** 6.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (52)

**Job Opportunities**  
good (63)

**Community Resources**  
poor (52)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Louisa County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$419	\$618
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$128	\$351
Taxes	\$186	\$339
<b>Monthly Total</b>	<b>\$1,407</b>	<b>\$3,866</b>
<b>ANNUAL TOTAL</b>	<b>\$16,884</b>	<b>\$46,392</b>
<b>Hourly Wage</b>	<b>\$8.44</b>	<b>\$23.20</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

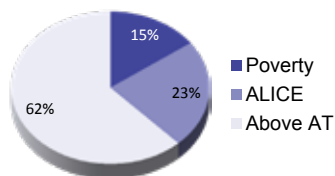
# ALICE IN LUCAS COUNTY

## 2014 Point-in-Time Data

**Population:** 8,785 | **Number of Households:** 3,745  
**Median Household Income:** \$43,280 (state average: \$53,712)  
**Unemployment Rate:** 8.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (50)

**Job Opportunities**  
poor (20)

**Community Resources**  
good (66)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Lucas County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Lucas County, 2014		
Town	Total HH	% ALICE & Poverty
Chariton	1,881	48%
Russell	221	49%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Lyon County, 2014

Town	Total HH	% ALICE & Poverty
Doon	238	29%
George	477	31%
Inwood	342	35%
Larchwood	377	28%
Lester	120	23%
Little Rock	193	21%
Rock Rapids	1,081	29%

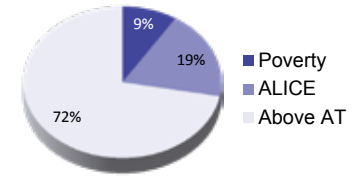
# ALICE IN LYON COUNTY

## 2014 Point-in-Time Data

**Population:** 11,680 | **Number of Households:** 4,495  
**Median Household Income:** \$54,344 (state average: \$53,712)  
**Unemployment Rate:** 2.9% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (58)

**Job Opportunities**  
good (61)

**Community Resources**  
poor (47)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Lyon County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
<b>Monthly Total</b>	<b>\$1,368</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.21</b>	<b>\$22.85</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

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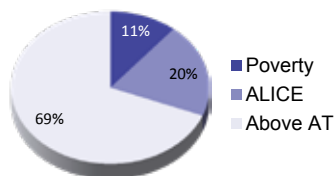
# ALICE IN MADISON COUNTY

## 2014 Point-in-Time Data

**Population:** 15,629 | **Number of Households:** 6,103  
**Median Household Income:** \$56,661 (state average: \$53,712)  
**Unemployment Rate:** 7.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (34)

**Job Opportunities**  
poor (40)

**Community Resources**  
poor (55)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Madison County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$525	\$783
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$142	\$380
Taxes	\$217	\$420
Monthly Total	\$1,558	\$4,183
<b>ANNUAL TOTAL</b>	<b>\$18,696</b>	<b>\$50,196</b>
Hourly Wage	\$9.35	\$25.10

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Madison County, 2014		
Town	Total HH	% ALICE & Poverty
Earlham	630	26%
St. Charles	261	18%
Truro	178	29%
Winterset	2,125	47%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Mahaska County, 2014

Town	Total HH	% ALICE & Poverty
Beacon	195	45%
Fremont	254	35%
New Sharon	523	29%
Oskaloosa	4,932	37%
University Park	198	41%

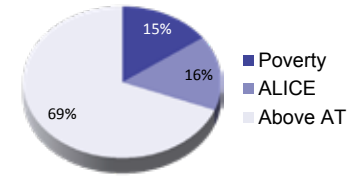
# ALICE IN MAHASKA COUNTY

## 2014 Point-in-Time Data

**Population:** 22,420 | **Number of Households:** 9,084  
**Median Household Income:** \$48,750 (state average: \$53,712)  
**Unemployment Rate:** 8.2% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (40)

**Job Opportunities**  
poor (37)

**Community Resources**  
good (72)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Mahaska County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$451	\$585
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$132	\$347
Taxes	\$195	\$328
<b>Monthly Total</b>	<b>\$1,452</b>	<b>\$3,818</b>
<b>ANNUAL TOTAL</b>	<b>\$17,424</b>	<b>\$45,816</b>
<b>Hourly Wage</b>	<b>\$8.71</b>	<b>\$22.91</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

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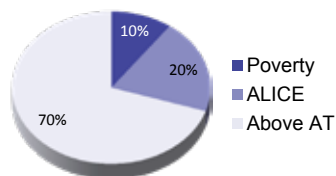
# ALICE IN MARION COUNTY

## 2014 Point-in-Time Data

**Population:** 33,308 | **Number of Households:** 12,843  
**Median Household Income:** \$55,419 (state average: \$53,712)  
**Unemployment Rate:** 4.3% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (45)

**Job Opportunities**  
good (68)

**Community Resources**  
fair (59)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Marion County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$566	\$701
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$147	\$363
Taxes	\$229	\$368
Monthly Total	\$1,616	\$3,990
<b>ANNUAL TOTAL</b>	<b>\$19,392</b>	<b>\$47,880</b>
Hourly Wage	\$9.70	\$23.94

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Marion County, 2014		
Town	Total HH	% ALICE & Poverty
Bussey	180	49%
Harvey	131	44%
Knoxville	3,041	43%
Melcher-Dallas	531	48%
Pella	3,748	29%
Pleasantville	805	39%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Marshall County, 2014

Town	Total HH	% ALICE & Poverty
Albion	191	20%
Gilman	285	30%
Laurel	124	40%
Le Grand	386	28%
Liscomb	104	38%
Marshalltown	10,054	36%
Melbourne	345	38%
Rhodes	134	42%
State Center	540	29%

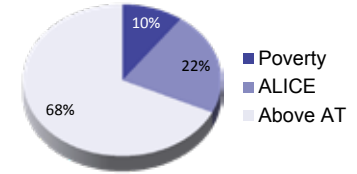
# ALICE IN MARSHALL COUNTY

## 2014 Point-in-Time Data

**Population:** 40,922 | **Number of Households:** 15,354  
**Median Household Income:** \$52,354 (state average: \$53,712)  
**Unemployment Rate:** 6.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (49)

**Job Opportunities**  
fair (59)

**Community Resources**  
poor (57)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Marshall County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$438	\$625
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$130	\$352
Taxes	\$192	\$342
<b>Monthly Total</b>	<b>\$1,434</b>	<b>\$3,877</b>
<b>ANNUAL TOTAL</b>	<b>\$17,208</b>	<b>\$46,524</b>
<b>Hourly Wage</b>	<b>\$8.60</b>	<b>\$23.26</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

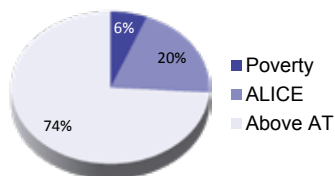
# ALICE IN MILLS COUNTY

## 2014 Point-in-Time Data

**Population:** 14,946 | **Number of Households:** 5,348  
**Median Household Income:** \$65,160 (state average: \$53,712)  
**Unemployment Rate:** 3.8% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.37 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (37)

**Job Opportunities**  
good (74)

**Community Resources**  
fair (59)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Mills County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$470	\$790
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$134	\$381
Taxes	\$201	\$423
Monthly Total	\$1,479	\$4,194
<b>ANNUAL TOTAL</b>	<b>\$17,748</b>	<b>\$50,328</b>
Hourly Wage	\$8.87	\$25.16

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Mills County, 2014		
Town	Total HH	% ALICE & Poverty
Emerson	182	35%
Glenwood	1,789	28%
Malvern	391	27%
Pacific Junction	148	51%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Mitchell County, 2014

Town	Total HH	% ALICE & Poverty
Osage	1,615	33%
St. Ansgar	483	33%
Stacyville	258	33%

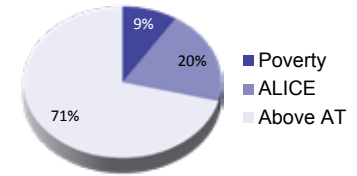
# ALICE IN MITCHELL COUNTY

## 2014 Point-in-Time Data

**Population:** 10,744 | **Number of Households:** 4,453  
**Median Household Income:** \$47,326 (state average: \$53,712)  
**Unemployment Rate:** 4.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (57)

**Job Opportunities**  
good (63)

**Community Resources**  
fair (58)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Mitchell County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

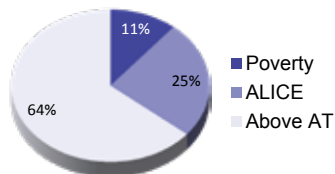
# ALICE IN MONONA COUNTY

## 2014 Point-in-Time Data

**Population:** 9,149 | **Number of Households:** 3,972  
**Median Household Income:** \$41,238 (state average: \$53,712)  
**Unemployment Rate:** 5.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (55)

**Job Opportunities**  
fair (53)

**Community Resources**  
good (74)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Monona County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Monona County, 2014		
Town	Total HH	% ALICE & Poverty
Blencoe	107	33%
Mapleton	647	40%
Moorhead	122	42%
Onawa	1,233	46%
Ute	185	36%
Whiting	340	39%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Monroe County, 2014

Town	Total HH	% ALICE & Poverty
Albia	1,629	43%
Lovilia	225	48%

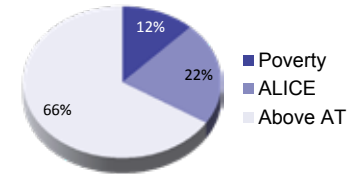
# ALICE IN MONROE COUNTY

## 2014 Point-in-Time Data

**Population:** 8,019 | **Number of Households:** 3,280  
**Median Household Income:** \$47,297 (state average: \$53,712)  
**Unemployment Rate:** 6.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

<b>Housing Affordability</b> fair (51)	<b>Job Opportunities</b> good (61)	<b>Community Resources</b> poor (54)
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## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Monroe County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$401	\$592
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$126	\$348
<b>Taxes</b>	\$181	\$330
<b>Monthly Total</b>	\$1,382	\$3,828
<b>ANNUAL TOTAL</b>	\$16,584	\$45,936
<b>Hourly Wage</b>	\$8.29	\$22.97

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

*NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*



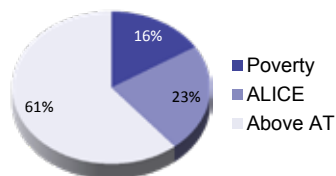
# ALICE IN MONTGOMERY COUNTY

## 2014 Point-in-Time Data

**Population:** 10,549 | **Number of Households:** 4,590  
**Median Household Income:** \$43,566 (state average: \$53,712)  
**Unemployment Rate:** 9.9% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (45)

**Job Opportunities**  
poor (32)

**Community Resources**  
fair (61)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Montgomery County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$425	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$129	\$346
Taxes	\$188	\$326
Monthly Total	\$1,416	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,992</b>	<b>\$45,708</b>
Hourly Wage	\$8.50	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Montgomery County, 2014		
Town	Total HH	% ALICE & Poverty
Elliott	141	35%
Red Oak	2,480	47%
Stanton	291	23%
Villisca	565	50%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Muscatine County, 2014

Town	Total HH	% ALICE & Poverty
Atalissa	144	38%
Conesville	128	40%
Fruitland	380	16%
Muscatine	9,413	38%
Nichols	156	27%
West Liberty	1,119	36%
Wilton	1,213	32%

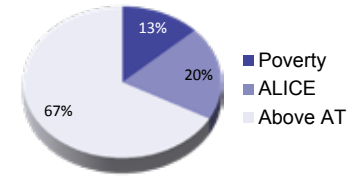
# ALICE IN MUSCATINE COUNTY

## 2014 Point-in-Time Data

**Population:** 42,857 | **Number of Households:** 16,301  
**Median Household Income:** \$52,899 (state average: \$53,712)  
**Unemployment Rate:** 6.2% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (38)

**Job Opportunities**  
good (66)

**Community Resources**  
fair (60)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Muscatine County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$483	\$713
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$136	\$364
Taxes	\$204	\$373
<b>Monthly Total</b>	<b>\$1,497</b>	<b>\$4,008</b>
<b>ANNUAL TOTAL</b>	<b>\$17,964</b>	<b>\$48,096</b>
<b>Hourly Wage</b>	<b>\$8.98</b>	<b>\$24.05</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

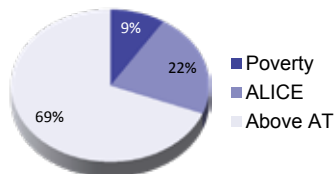
# ALICE IN O'BRIEN COUNTY

## 2014 Point-in-Time Data

**Population:** 14,173 | **Number of Households:** 6,018  
**Median Household Income:** \$52,458 (state average: \$53,712)  
**Unemployment Rate:** 2.9% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.48 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (52)

**Job Opportunities**  
good (67)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, O'Brien County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$429	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$129	\$346
Taxes	\$189	\$326
Monthly Total	\$1,421	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$17,052</b>	<b>\$45,708</b>
Hourly Wage	\$8.53	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

O'Brien County, 2014		
Town	Total HH	% ALICE & Poverty
Calumet	116	24%
Hartley	726	34%
Paullina	451	28%
Pringhar	344	33%
Sanborn	544	31%
Sheldon	2,348	38%
Sutherland	286	32%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Osceola County, 2014

Town	Total HH	% ALICE & Poverty
Ashton	199	35%
Melvin	118	32%
Ocheyedan	223	44%
Sibley	1,109	32%

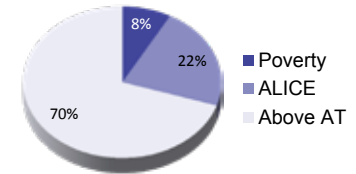
# ALICE IN OSCEOLA COUNTY

## 2014 Point-in-Time Data

**Population:** 6,279 | **Number of Households:** 2,697  
**Median Household Income:** \$50,700 (state average: \$53,712)  
**Unemployment Rate:** 3.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (66)

**Job Opportunities**  
good (79)

**Community Resources**  
good (65)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Osceola County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$416	\$614
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$351
Taxes	\$185	\$338
<b>Monthly Total</b>	<b>\$1,402</b>	<b>\$3,861</b>
<b>ANNUAL TOTAL</b>	<b>\$16,824</b>	<b>\$46,332</b>
<b>Hourly Wage</b>	<b>\$8.41</b>	<b>\$23.17</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

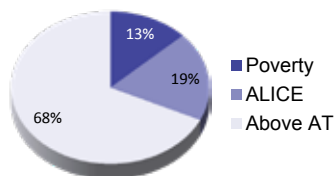
# ALICE IN PAGE COUNTY

## 2014 Point-in-Time Data

**Population:** 15,737 | **Number of Households:** 6,379  
**Median Household Income:** \$44,786 (state average: \$53,712)  
**Unemployment Rate:** 5.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (53)

**Job Opportunities**  
fair (53)

**Community Resources**  
good (68)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Page County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Page County, 2014		
Town	Total HH	% ALICE & Poverty
Clarinda	2,007	33%
Essex	416	30%
Shenandoah	2,180	38%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Palo Alto County, 2014

Town	Total HH	% ALICE & Poverty
Emmetsburg	1,642	34%
Graettinger	341	35%
Mallard	173	42%
Ruthven	285	35%
West Bend	417	30%

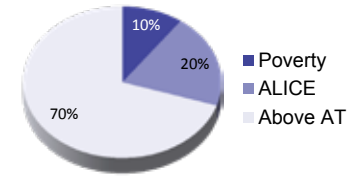
# ALICE IN PALO ALTO COUNTY

## 2014 Point-in-Time Data

**Population:** 9,263 | **Number of Households:** 4,011  
**Median Household Income:** \$46,334 (state average: \$53,712)  
**Unemployment Rate:** 3.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (57)

**Job Opportunities**  
fair (55)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Palo Alto County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

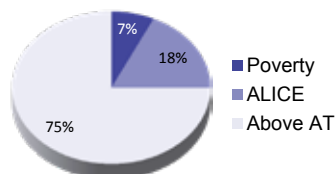
# ALICE IN PLYMOUTH COUNTY

## 2014 Point-in-Time Data

**Population:** 24,899 | **Number of Households:** 9,899  
**Median Household Income:** \$57,583 (state average: \$53,712)  
**Unemployment Rate:** 3.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (48)

**Job Opportunities**  
good (65)

**Community Resources**  
good (65)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Plymouth County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$423	\$625
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$128	\$358
Taxes	\$187	\$356
Monthly Total	\$1,412	\$3,939
<b>ANNUAL TOTAL</b>	<b>\$16,944</b>	<b>\$47,268</b>
Hourly Wage	\$8.47	\$23.63

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Plymouth County, 2014		
Town	Total HH	% ALICE & Poverty
Akron	585	35%
Hinton	333	17%
Kingsley	523	26%
Le Mars	4,177	29%
Merrill	335	23%
Remsen	694	30%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Pocahontas County, 2014

Town	Total HH	% ALICE & Poverty
Fonda	229	40%
Laurens	605	37%
Pocahontas	846	35%
Rolfe	239	42%

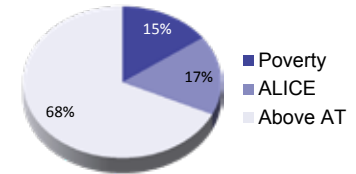
# ALICE IN POCAHONTAS COUNTY

## 2014 Point-in-Time Data

**Population:** 7,191 | **Number of Households:** 3,222  
**Median Household Income:** \$45,500 (state average: \$53,712)  
**Unemployment Rate:** 4.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

<b>Housing Affordability</b> good (70)	<b>Job Opportunities</b> good (63)	<b>Community Resources</b> poor (53)
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## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Pocahontas County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.



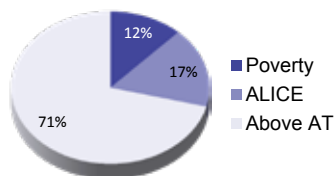
# ALICE IN POLK COUNTY

## 2014 Point-in-Time Data

**Population:** 459,862 | **Number of Households:** 179,188  
**Median Household Income:** \$60,978 (state average: \$53,712)  
**Unemployment Rate:** 4.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (25)

**Job Opportunities**  
fair (60)

**Community Resources**  
fair (61)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Polk County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$525	\$783
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$142	\$380
Taxes	\$217	\$420
Monthly Total	\$1,558	\$4,183
<b>ANNUAL TOTAL</b>	<b>\$18,696</b>	<b>\$50,196</b>
Hourly Wage	\$9.35	\$25.10

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.

Polk County, 2014		
Town	Total HH	% ALICE & Poverty
Alleman	206	13%
Altoona	5,843	24%
Ankeny	19,324	20%
Bondurant	1,347	27%
Carlisle	1,498	28%
Clive	6,132	19%
Des Moines	81,779	40%
Elkhart	278	38%
Grimes	3,380	15%
Johnston	7,211	13%
Mitchellville	681	31%
Pleasant Hill	3,482	23%
Polk City	1,303	13%
Runnells	208	21%
Saylorville	1,211	13%
Urbandale	16,289	18%
West Des Moines	25,261	24%
Windsor Heights	2,062	29%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Pottawattamie County, 2014

Town	Total HH	% ALICE & Poverty
Avoca	597	37%
Carson	317	31%
Carter Lake	1,446	34%
Council Bluffs	24,769	39%
Crescent	203	23%
Macedonia	127	31%
Minden	225	29%
Neola	345	33%
Oakland	599	22%
Treynor	387	19%
Underwood	314	22%
Walnut	334	38%

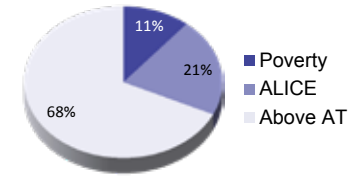
# ALICE IN POTTAWATTAMIE COUNTY

## 2014 Point-in-Time Data

**Population:** 93,128 | **Number of Households:** 37,321  
**Median Household Income:** \$52,239 (state average: \$53,712)  
**Unemployment Rate:** 5.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (35)

**Job Opportunities**  
good (64)

**Community Resources**  
poor (57)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Pottawattamie County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$470	\$790
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$134	\$381
Taxes	\$201	\$423
<b>Monthly Total</b>	<b>\$1,479</b>	<b>\$4,194</b>
<b>ANNUAL TOTAL</b>	<b>\$17,748</b>	<b>\$50,328</b>
<b>Hourly Wage</b>	<b>\$8.87</b>	<b>\$25.16</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

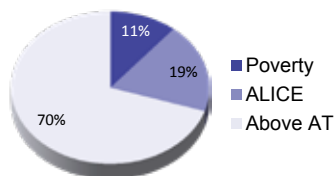
# ALICE IN POWESHIEK COUNTY

## 2014 Point-in-Time Data

**Population:** 18,765 | **Number of Households:** 7,424  
**Median Household Income:** \$51,650 (state average: \$53,712)  
**Unemployment Rate:** 5.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (38)

**Job Opportunities**  
fair (53)

**Community Resources**  
fair (58)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Poweshiek County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$437	\$645
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$130	\$355
Taxes	\$191	\$349
Monthly Total	\$1,432	\$3,907
<b>ANNUAL TOTAL</b>	<b>\$17,184</b>	<b>\$46,884</b>
Hourly Wage	\$8.59	\$23.44

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Poweshiek County, 2014		
Town	Total HH	% ALICE & Poverty
Brooklyn	541	36%
Deep River	131	29%
Grinnell	3,541	36%
Holiday Lake	285	30%
Malcom	155	36%
Montezuma	664	30%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Ringgold County, 2014

Town	Total HH	% ALICE & Poverty
Diagonal	119	43%
Kellerton	154	41%
Mount Ayr	716	38%

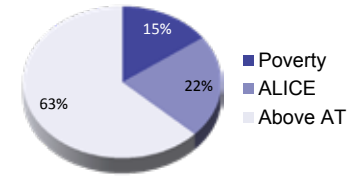
# ALICE IN RINGGOLD COUNTY

## 2014 Point-in-Time Data

**Population:** 5,082 | **Number of Households:** 2,078  
**Median Household Income:** \$44,032 (state average: \$53,712)  
**Unemployment Rate:** 5.3% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (53)

**Job Opportunities**  
good (61)

**Community Resources**  
poor (53)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Ringgold County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

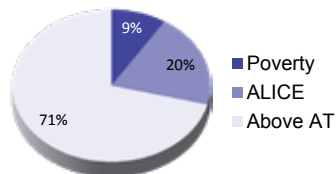
# ALICE IN SAC COUNTY

## 2014 Point-in-Time Data

**Population:** 10,162 | **Number of Households:** 4,413  
**Median Household Income:** \$48,581 (state average: \$53,712)  
**Unemployment Rate:** 3.8% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (65)

**Job Opportunities**  
good (61)

**Community Resources**  
good (64)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Sac County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$347	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$119	\$346
Taxes	\$166	\$326
Monthly Total	\$1,306	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$15,672</b>	<b>\$45,708</b>
Hourly Wage	\$7.84	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Sac County, 2014		
Town	Total HH	% ALICE & Poverty
Auburn	115	39%
Early	290	40%
Lake View	587	32%
Lytton	131	35%
Odebolt	508	31%
Sac City	1,031	29%
Schaller	314	35%
Wall Lake	293	38%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Scott County, 2014

Town	Total HH	% ALICE & Poverty
Bettendorf	13,623	20%
Blue Grass	610	16%
Buffalo	479	34%
Davenport	40,657	34%
Donahue	151	10%
Eldridge	2,242	21%
Le Claire	1,538	9%
Long Grove	302	7%
Mccausland	130	17%
Park View	923	29%
Princeton	405	25%
Riverdale	207	20%
Walcott	694	27%

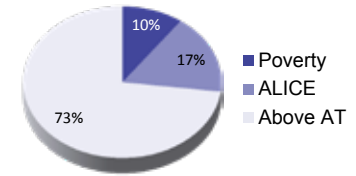
# ALICE IN SCOTT COUNTY

## 2014 Point-in-Time Data

**Population:** 171,387 | **Number of Households:** 67,822  
**Median Household Income:** \$54,679 (state average: \$53,712)  
**Unemployment Rate:** 5.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (25)

**Job Opportunities**  
fair (57)

**Community Resources**  
fair (63)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Scott County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$431	\$683
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$129	\$366
Taxes	\$190	\$378
<b>Monthly Total</b>	<b>\$1,424</b>	<b>\$4,027</b>
<b>ANNUAL TOTAL</b>	<b>\$17,088</b>	<b>\$48,324</b>
<b>Hourly Wage</b>	<b>\$8.54</b>	<b>\$24.16</b>

*NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

*Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.*

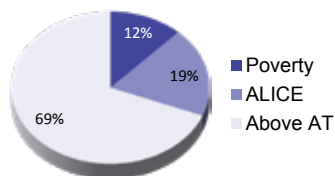
# ALICE IN SHELBY COUNTY

## 2014 Point-in-Time Data

**Population:** 12,034 | **Number of Households:** 5,171  
**Median Household Income:** \$49,599 (state average: \$53,712)  
**Unemployment Rate:** 3.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (44)

**Job Opportunities**  
fair (50)

**Community Resources**  
good (69)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Shelby County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Shelby County, 2014		
Town	Total HH	% ALICE & Poverty
Defiance	111	42%
Earling	201	37%
Elk Horn	263	35%
Harlan	2,258	36%
Irwin	193	36%
Shelby	270	38%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Sioux County, 2014

Town	Total HH	% ALICE & Poverty
Alton	473	30%
Boyden	269	33%
Granville	148	39%
Hawarden	1,050	37%
Hospers	296	30%
Hull	808	31%
Ireton	262	35%
Maurice	113	19%
Orange City	1,972	26%
Rock Valley	1,286	31%
Sioux Center	2,227	23%

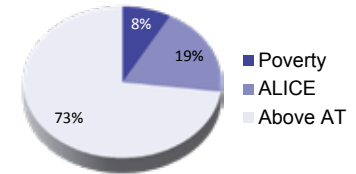
# ALICE IN SIOUX COUNTY

## 2014 Point-in-Time Data

**Population:** 34,261 | **Number of Households:** 11,782  
**Median Household Income:** \$59,272 (state average: \$53,712)  
**Unemployment Rate:** 1.9% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (55)

**Job Opportunities**  
good (69)

**Community Resources**  
fair (59)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Sioux County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
<b>Monthly Total</b>	<b>\$1,368</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.21</b>	<b>\$22.85</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.



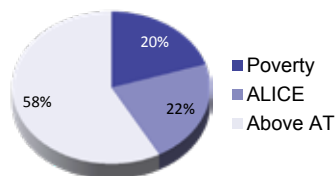
# ALICE IN STORY COUNTY

## 2014 Point-in-Time Data

**Population:** 94,073 | **Number of Households:** 35,880  
**Median Household Income:** \$46,091 (state average: \$53,712)  
**Unemployment Rate:** 4.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.47 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (12)

**Job Opportunities**  
poor (48)

**Community Resources**  
fair (58)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Story County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$491	\$717
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$137	\$371
Taxes	\$207	\$393
Monthly Total	\$1,509	\$4,081
<b>ANNUAL TOTAL</b>	<b>\$18,108</b>	<b>\$48,972</b>
Hourly Wage	\$9.05	\$24.49

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.

Story County, 2014		
Town	Total HH	% ALICE & Poverty
Ames	23,566	47%
Cambridge	329	24%
Collins	155	37%
Colo	332	35%
Gilbert	437	17%
Huxley	1,297	21%
Kelley	141	28%
Maxwell	403	26%
McCallsburg	154	36%
Nevada	2,809	28%
Roland	523	16%
Slater	564	22%
Story City	1,495	30%
Zearing	252	35%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Tama County, 2014

Town	Total HH	% ALICE & Poverty
Clutier	115	49%
Dysart	596	27%
Garwin	204	29%
Gladbrook	357	27%
Montour	112	33%
Tama	1,032	37%
Toledo	847	33%
Traer	724	34%

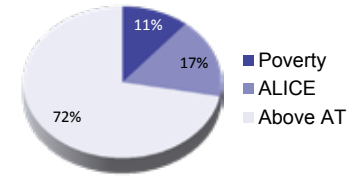
# ALICE IN TAMA COUNTY

## 2014 Point-in-Time Data

**Population:** 17,568 | **Number of Households:** 6,815  
**Median Household Income:** \$54,325 (state average: \$53,712)  
**Unemployment Rate:** 6.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (56)

**Job Opportunities**  
fair (59)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Tama County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$404	\$596
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$126	\$348
<b>Taxes</b>	\$182	\$332
<b>Monthly Total</b>	\$1,386	\$3,834
<b>ANNUAL TOTAL</b>	\$16,632	\$46,008
<b>Hourly Wage</b>	\$8.32	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

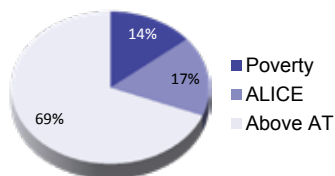
# ALICE IN TAYLOR COUNTY

## 2014 Point-in-Time Data

**Population:** 6,225 | **Number of Households:** 2,752  
**Median Household Income:** \$44,939 (state average: \$53,712)  
**Unemployment Rate:** 4.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (52)

**Job Opportunities**  
good (62)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Taylor County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Taylor County, 2014		
Town	Total HH	% ALICE & Poverty
Bedford	646	41%
Clearfield	167	35%
Lenox	690	38%
New Market	200	37%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Union County, 2014

Town	Total HH	% ALICE & Poverty
Afton	390	41%
Creston	3,322	42%
Lorimor	181	53%

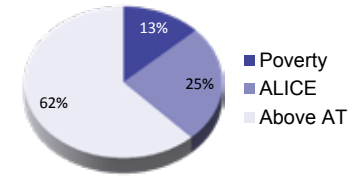
# ALICE IN UNION COUNTY

## 2014 Point-in-Time Data

**Population:** 12,554 | **Number of Households:** 5,293  
**Median Household Income:** \$44,134 (state average: \$53,712)  
**Unemployment Rate:** 6.5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

<b>Housing Affordability</b> poor (39)	<b>Job Opportunities</b> fair (52)	<b>Community Resources</b> good (64)
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## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Union County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$392	\$579
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$124	\$346
<b>Taxes</b>	\$178	\$326
<b>Monthly Total</b>	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	\$16,416	\$45,708
<b>Hourly Wage</b>	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

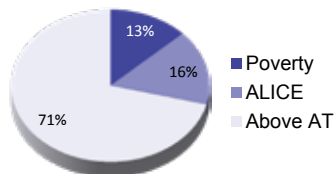
# ALICE IN VAN BUREN COUNTY

## 2014 Point-in-Time Data

**Population:** 7,487 | **Number of Households:** 2,986  
**Median Household Income:** \$45,057 (state average: \$53,712)  
**Unemployment Rate:** 6.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (62)

**Job Opportunities**  
poor (48)

**Community Resources**  
poor (57)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Van Buren County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Van Buren County, 2014		
Town	Total HH	% ALICE & Poverty
Birmingham	218	38%
Bonaparte	168	47%
Farmington	344	38%
Keosauqua	431	32%
Milton	155	47%
Stockport	112	39%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Wapello County, 2014

Town	Total HH	% ALICE & Poverty
Agency	307	42%
Blakesburg	130	42%
Eddyville	457	33%
Eldon	444	48%
Ottumwa	10,253	43%

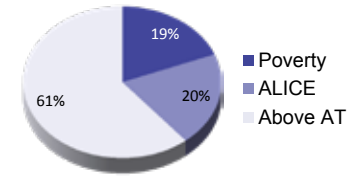
# ALICE IN WAPELLO COUNTY

## 2014 Point-in-Time Data

**Population:** 35,406 | **Number of Households:** 14,608  
**Median Household Income:** \$41,519 (state average: \$53,712)  
**Unemployment Rate:** 8.9% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (35)

**Job Opportunities**  
poor (39)

**Community Resources**  
fair (60)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Wapello County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$420	\$650
<b>Child Care</b>	\$-	\$736
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$128	\$356
<b>Taxes</b>	\$186	\$351
<b>Monthly Total</b>	\$1,408	\$3,915
<b>ANNUAL TOTAL</b>	\$16,896	\$46,980
<b>Hourly Wage</b>	\$8.45	\$23.49

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

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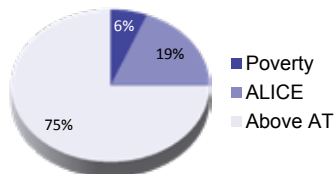
# ALICE IN WARREN COUNTY

## 2014 Point-in-Time Data

**Population:** 47,058 | **Number of Households:** 17,584  
**Median Household Income:** \$64,956 (state average: \$53,712)  
**Unemployment Rate:** 5.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (33)

**Job Opportunities**  
fair (60)

**Community Resources**  
fair (62)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Warren County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$525	\$783
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$142	\$380
Taxes	\$217	\$420
Monthly Total	\$1,558	\$4,183
<b>ANNUAL TOTAL</b>	<b>\$18,696</b>	<b>\$50,196</b>
Hourly Wage	\$9.35	\$25.10

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Warren County, 2014		
Town	Total HH	% ALICE & Poverty
Cumming	138	6%
Hartford	253	32%
Indianola	5,614	34%
Lacona	171	45%
Martensdale	190	29%
Milo	291	25%
New Virginia	187	26%
Norwalk	3,459	19%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Washington County, 2014

Town	Total HH	% ALICE & Poverty
Ainsworth	205	29%
Brighton	243	36%
Crawfordsville	118	37%
Kalona	1,185	29%
Riverside	468	30%
Washington	3,161	28%
Wellman	600	22%

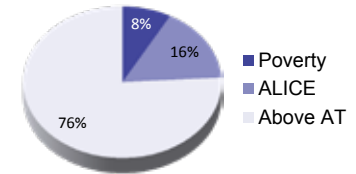
# ALICE IN WASHINGTON COUNTY

## 2014 Point-in-Time Data

**Population:** 21,906 | **Number of Households:** 9,056  
**Median Household Income:** \$55,198 (state average: \$53,712)  
**Unemployment Rate:** 5% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (41)

**Job Opportunities**  
fair (56)

**Community Resources**  
poor (57)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Washington County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Housing</b>	\$429	\$645
<b>Child Care</b>	\$-	\$778
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$129	\$361
<b>Taxes</b>	\$189	\$363
<b>Monthly Total</b>	\$1,421	\$3,969
<b>ANNUAL TOTAL</b>	\$17,052	\$47,628
<b>Hourly Wage</b>	\$8.53	\$23.81

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.



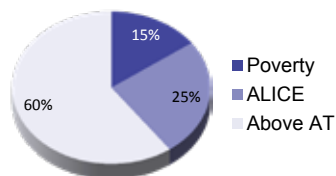
# ALICE IN WAYNE COUNTY

## 2014 Point-in-Time Data

**Population:** 6,385 | **Number of Households:** 2,548  
**Median Household Income:** \$42,083 (state average: \$53,712)  
**Unemployment Rate:** 7.3% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (58)

**Job Opportunities**  
poor (47)

**Community Resources**  
poor (51)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Wayne County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Wayne County, 2014		
Town	Total HH	% ALICE & Poverty
Allerton	180	38%
Corydon	644	45%
Humeston	225	45%
Lineville	113	59%
Seymour	322	53%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Webster County, 2014

Town	Total HH	% ALICE & Poverty
Badger	193	28%
Callender	173	30%
Coalville	288	32%
Dayton	348	35%
Duncombe	176	44%
Fort Dodge	10,169	41%
Gowrie	438	36%
Harcourt	113	28%
Lehigh	224	49%
Otho	234	32%

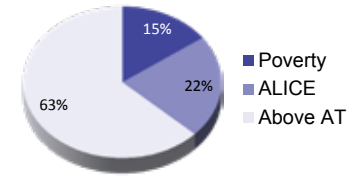
# ALICE IN WEBSTER COUNTY

## 2014 Point-in-Time Data

**Population:** 37,399 | **Number of Households:** 15,397  
**Median Household Income:** \$42,112 (state average: \$53,712)  
**Unemployment Rate:** 9.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (40)

**Job Opportunities**  
poor (39)

**Community Resources**  
good (65)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Webster County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$466	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$134	\$346
Taxes	\$200	\$326
<b>Monthly Total</b>	<b>\$1,474</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$17,688</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.84</b>	<b>\$22.85</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

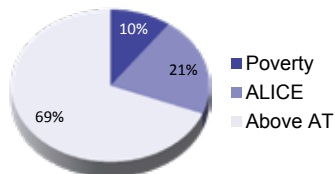
# ALICE IN WINNEBAGO COUNTY

## 2014 Point-in-Time Data

**Population:** 10,645 | **Number of Households:** 4,584  
**Median Household Income:** \$49,208 (state average: \$53,712)  
**Unemployment Rate:** 5.6% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (56)

**Job Opportunities**  
poor (46)

**Community Resources**  
fair (63)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Winnebago County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Winnebago County, 2014		
Town	Total HH	% ALICE & Poverty
Buffalo Center	397	36%
Forest City	1,734	36%
Lake Mills	879	35%
Leland	121	36%
Thompson	263	37%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Winneshiek County, 2014

Town	Total HH	% ALICE & Poverty
Burr Oak	102	48%
Calmar	460	31%
Decorah	2,841	32%
Fort Atkinson	151	38%
Ossian	379	32%
Ridgeway	162	25%
Spillville	165	35%

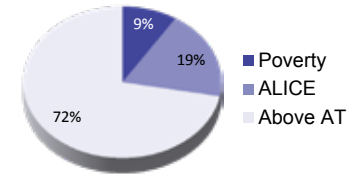
# ALICE IN WINNESHIK COUNTY

## 2014 Point-in-Time Data

**Population:** 20,957 | **Number of Households:** 8,141  
**Median Household Income:** \$53,735 (state average: \$53,712)  
**Unemployment Rate:** 3.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (42)

**Job Opportunities**  
fair (57)

**Community Resources**  
good (65)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Winneshiek County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$425	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$129	\$346
Taxes	\$188	\$326
<b>Monthly Total</b>	<b>\$1,416</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$16,992</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.50</b>	<b>\$22.85</b>

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

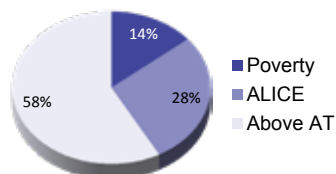
# ALICE IN WOODBURY COUNTY

## 2014 Point-in-Time Data

**Population:** 102,271 | **Number of Households:** 38,898  
**Median Household Income:** \$44,721 (state average: \$53,712)  
**Unemployment Rate:** 6.1% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (35)

**Job Opportunities**  
fair (54)

**Community Resources**  
fair (59)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Woodbury County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$414	\$696
Child Care	\$-	\$778
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$368
Taxes	\$185	\$384
Monthly Total	\$1,400	\$4,048
<b>ANNUAL TOTAL</b>	<b>\$16,800</b>	<b>\$48,576</b>
Hourly Wage	\$8.40	\$24.29

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 1-year estimate.

Woodbury County, 2014		
Town	Total HH	% ALICE & Poverty
Anthon	291	51%
Bronson	133	22%
Correctionville	343	48%
Danbury	166	45%
Hornick	107	43%
Lawton	321	25%
Moville	561	29%
Pierson	180	43%
Salix	146	36%
Sergeant Bluff	1,429	31%
Sioux City	31,220	44%
Sloan	403	30%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

### Worth County, 2014

Town	Total HH	% ALICE & Poverty
Fertile	153	28%
Grafton	134	46%
Kensett	125	48%
Manly	545	35%
Northwood	958	37%

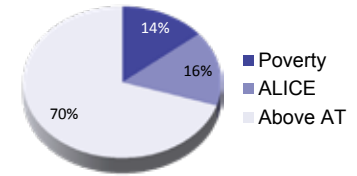
# ALICE IN WORTH COUNTY

## 2014 Point-in-Time Data

**Population:** 7,567 | **Number of Households:** 3,194  
**Median Household Income:** \$49,977 (state average: \$53,712)  
**Unemployment Rate:** 5.4% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (52)

**Job Opportunities**  
fair (52)

**Community Resources**  
good (66)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

### Household Survival Budget, Worth County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$383	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$123	\$346
Taxes	\$176	\$326
<b>Monthly Total</b>	<b>\$1,356</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$16,272</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.14</b>	<b>\$22.85</b>

*NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

*Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.*

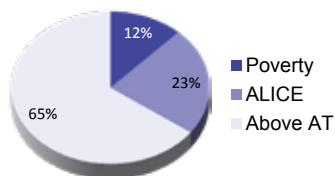
# ALICE IN WRIGHT COUNTY

## 2014 Point-in-Time Data

**Population:** 13,007 | **Number of Households:** 5,419  
**Median Household Income:** \$43,082 (state average: \$53,712)  
**Unemployment Rate:** 6.7% (state average: 4.4%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.46 (state average: 0.44)

## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total Iowa population struggling to afford basic needs.



## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (56)

**Job Opportunities**  
poor (44)

**Community Resources**  
good (69)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four.

Household Survival Budget, Wright County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$392	\$579
Child Care	\$-	\$736
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$346
Taxes	\$178	\$326
Monthly Total	\$1,368	\$3,809
<b>ANNUAL TOTAL</b>	<b>\$16,416</b>	<b>\$45,708</b>
Hourly Wage	\$8.21	\$22.85

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and Iowa Department of Revenue, and Iowa Department of Human Services, 2014; American Community Survey, 5-year estimate.

Wright County, 2014		
Town	Total HH	% ALICE & Poverty
Belmond	1,104	40%
Clarion	1,107	39%
Dows	234	41%
Eagle Grove	1,339	34%
Goldfield	289	40%

NOTE: Municipal-level data on this page is for Census Places. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

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