

# ALICE®

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## INDIANA

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2016  
UPDATE



Summer 2016

## STUDY OF FINANCIAL HARDSHIP

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Indiana Association of  
United Ways

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

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United Way of Delaware County

United Way of Elkhart County

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# LETTER TO THE COMMUNITY



Dear Hoosiers,

In 2014, we learned more about the hard-working families in our communities that are struggling to get by, and the conditions that define their financial hardship. Communities across Indiana continue to have concerns about the state of financial hardship and the growing need for programmatic and policy solutions to help our friends and neighbors reach financial stability.

ALICE represents the men and women of all ages and races who get up each day to go to work, but who face tough financial choices. Do they put dinner on the table or pay for the car repair? These individuals and families are working hard, but struggling to make ends meet. The Indiana Association of United Ways helped bring attention to these hardworking households when they brought the data-driven research about **ALICE**, shorthand for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, to communities in 2014. Now, two years later, we have an updated report that provides more insight into the hard choices that an ALICE individual or family may face on any given day.

We know that ALICE is a vital member of our community. ALICE is the child care worker that is helping to teach your daughter how to say the letters in the alphabet. ALICE is the home health aide that keeps your grandparent healthy and secure in their own home. These jobs are critical to the success of our communities and they can't be outsourced.

ALICE is the mother in Evansville who is working multiple part-time jobs to put food on the table. ALICE is the family in Anderson whose entire economic life was turned upside when the manufacturing company closed its doors during the recession. ALICE is the young man in Richmond who is just starting out his career and needs to pay off his student loan debt, along with the other costs of living.

In Indiana, we care about ALICE and our hard-working neighbors. Indiana's United Ways and Funds are working with community, business and faith-based leaders to mobilize real solutions to help ALICE become financially stable. Food pantries are opening their doors during odd hours to support working families. Local businesses are providing on-site tax assistance and healthcare to support their ALICE employees.

This updated report will help you learn more about the households that need our help. ALICE families are working and earning, and we need to understand their vulnerability and the need for support. Please join us as we continue to raise awareness and serve ALICE in our communities. Together, we can provide ALICE an opportunity to succeed and become financially stable in Indiana.

Sincerely,

A handwritten signature in blue ink that reads "Sarah Nahmias". The signature is fluid and cursive.

**Sarah Nahmias**, *Chair, Board of Directors, Indiana Association of United Ways*

## Thank You to Our Sponsor, OneMain

OneMain Holdings, Inc. is a leading consumer finance company providing loan products to customers through its nationwide branch network and the internet. The Company has a 100-year track record of high quality origination, underwriting, and servicing of personal loans, primarily to nonprime consumers. OneMain is proud to support the United Way *ALICE Project* in Indiana and Maryland.



# 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 Indiana, a team of researchers collaborated with a Research Advisory Committee, composed of 16 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

This United Way ALICE Report provides the most current look at Hoosiers who are struggling financially: 36 percent of households in Indiana could not afford basic needs such as housing, child care, food, health care, and transportation in 2014. This includes both households living below the Federal Poverty Level (FPL) and those living above that level but who still struggle to afford basic household necessities, a group called **ALICE** – for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. But evidence is emerging that jobs and wages are improving, and for the first time since the Great Recession in 2007, the proportion of ALICE households fell, from 23 percent in 2012 to 22 percent in 2014. However, recovery has not reached all groups; most notably the percentage of households living below the FPL has remained at 14 percent since 2010.

This Report focuses on what has changed in Indiana since the first United Way ALICE Report was published two years ago. It describes the cost of basic needs, reflected in the Household Survival Budget, for each county in Indiana, as well as the number of households earning below this amount – the ALICE Threshold. It also delves deeper into county and municipal data to reveal variations in hardship that are often masked by state averages. This Report more fully describes ALICE and poverty households by race, ethnicity, age, and household type over time. And finally this Report highlights emerging trends that will be important to ALICE in the future.

Key highlights demonstrate the ongoing struggles of ALICE households and their obstacles to achieving financial stability.

- **Struggling Households:** Using FPL criteria, 14 percent of Indiana's 2.5 million households lived in poverty in 2014. Another 22 percent were ALICE. Combined, 36 percent (912,947 households) were ALICE or in poverty.
- **Basic Cost of Living:** The cost of basic household expenses increased steadily in every county in Indiana between 2007 and 2014. The average budget rose by 14 percent, which is equal to the national rate of inflation of 14 percent during that time period. The average annual Household Survival Budget for an Indiana family of four (two adults with one infant and one preschooler) ranged from \$43,548 in Randolph County to \$58,932 in Hamilton County – compared to the FPL of \$23,850.
- **Low-wage Jobs:** Low-wage jobs continued to dominate the landscape in Indiana, with 68 percent of all jobs in the state paying less than \$20 per hour – a wage that is almost enough to afford the family Household Survival Budget. However, three-quarters of these jobs pay less than \$15 per hour.
- **Public Assistance for ALICE:** Government and nonprofit programs provide resources that supplement the income earned by ALICE and poverty-level households in Indiana. Public and private assistance supplied 15 percent of the income needed to reach the ALICE Threshold. What stands out is that health care spending increased to reach 30 percent of all government and nonprofit spending, while spending on government programs and cash public assistance dropped by half.
- **Emerging trends:** Several trends could change the economic landscape for ALICE families:
  - The Indiana population is aging, and many seniors do not have the resources they need to support themselves.
  - Differences by race and ethnicity persist, creating challenges for many ALICE families as well as for immigrants in Indiana.
  - Low-wage jobs are projected to grow faster than higher-wage jobs over the next decade.
  - Technology is changing the workplace, adding some jobs, replacing many others, while also changing where people work, the hours they work, and skills required. Technology creates opportunities as well as challenges for ALICE workers.

Using the best available information on those who are struggling, this Report offers an enhanced set of tools for stakeholders to measure the real challenges ALICE households face in trying to make ends meet. This information is presented to inform the discussion around programmatic and policy solutions for these households and their communities now and for the future. The lack of accurate information about the number of people who are “poor” and struggling distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness in the allocation of resources based on an outdated FPL.

*\*Additional data, methodology, and ALICE reports are available at [www.UnitedWayALICE.org](http://www.UnitedWayALICE.org).*

## DATA & METHODOLOGY— WHAT'S NEW

The ALICE methodology is reviewed every two years to ensure that the measures continue to accurately define who is struggling in each county in a state, and to provide a useful understanding of the economic hardships ALICE households face. The core measures – the ALICE Threshold, the Household Survival Budget, the ALICE Income Assessment, and the Economic Viability Dashboard – remain the same. Change over time continues to be measured with the years before and after the Great Recession – 2007 and 2010 – and then every two years – 2012 and 2014.

Data sources remain a variety of publicly available sources, including state, county, and municipal. The data are estimates; some are geographic averages, while others are 1- or 5-year averages, depending on population size. One change is that the American Community Survey no longer provides 3-year estimates.

There were a few changes to the methodology since the last report. In order for the Household Budgets to fully reflect the current cost of living and working in the modern economy, there were two additions this year: costs for the Affordable Care Act (ACA) and technology.

- **The ACA:** The Household Survival Budget's health care costs now include the cost of the penalty for not buying health insurance in the budget for nominal out-of-pocket health care spending (medical services, prescription drugs, and medical supplies), using the average annual health expenditure reported in the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, the penalty for not having coverage is added to the current out-of-pocket health care cost. The penalty for 2014 was \$95 per adult and \$47.50 per child under 18, for a maximum of \$285 per family.
- **Technology:** The Household Stability Budget was updated to reflect the fact that most jobs now require access to the internet and a smartphone. These are necessary to receive work schedules, changes in start time or location, access to work support services, and customer follow-up. In 2015, nearly two-thirds (64 percent) of U.S. adults owned a smartphone, up from 35 percent in 2011. However, because nearly one-quarter (23 percent) of smartphone owners have canceled or suspended their cell phone service due to its high cost, a cell phone was not added to the basic Household Survival Budget this year (Pew, 2015).

In addition to these changes, the Economic Viability Dashboard updated the variables in the Community Resources Index to focus on items that vary more by county. The indicator for Education Resources is now 3- and 4-year-olds enrolled in preschool; the indicator for Health Resources remains the percent of the population under 65 years old with health insurance; and the indicator for Social Capital is the percent of the population 18 and older who voted in the most recent election.

The Income Assessment includes two changes. First, the public assistance measure only includes programs specifically for low-income households that directly help them meet the basic Household Survival Budget, such as TANF and Medicaid. It does not include programs that assist low-income households in broader ways, such as to attend college, or that assist communities, like community policing. Second, the source for state spending now comes from the National Association of State Budget Officers (NASBO) instead of individual state budgets. The assessment only documents funds spent, and is not an evaluation of the efficacy of the programs or of meeting household needs.

Lastly, the ALICE Threshold now uses the average household size for each county rather than the statewide average household size.

A full overview of the methodology is available at [UnitedWayALICE.org](http://UnitedWayALICE.org)

## GLOSSARY

**ALICE** is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, 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 Indiana, adjusted for different counties and household types.

**The ALICE Threshold** is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in Indiana. 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 and a cell phone 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.

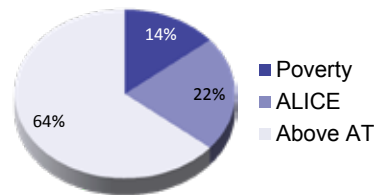
# AT-A-GLANCE: INDIANA, 2014

## Point-in-Time Data

Population: 6,596,855 | Number of Counties: 92 | Number of Households: 2,497,198

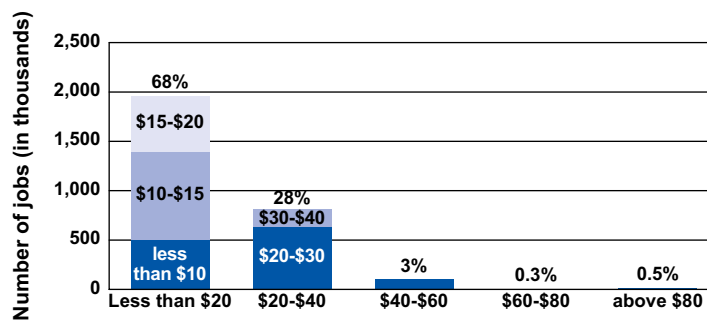
## How many households are struggling?

**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 state (the ALICE Threshold). Of Indiana's 2.5 million households, 14 percent earn below the FPL and another 22 percent are ALICE, down slightly from 2012 but still above the 2007 level.



## How much does ALICE earn?

In Indiana, 68 percent of jobs pay less than \$20 per hour, with three-quarters of those paying less than \$15 per hour. Another 28 percent of jobs pay between \$20 and \$40 per hour. Only 3 percent of jobs pay between \$40 and \$60 per hour. Only 0.3 percent of jobs pay between \$60 and \$80 per hour. Only 0.5 percent of jobs pay above \$80 per hour.



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

This bare-minimum Household Survival Budget increased by 14 percent from 2007 to 2014, equal to the national rate of inflation. Affording only a very modest living, this budget is still significantly more than the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four.

Average Monthly Costs, Indiana, 2014			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE, 2007-2014
Housing	\$448	\$680	9%
Child Care	-	\$831	3%
Food	\$176	\$533	20%
Transportation	\$349	\$698	8%
Health Care	\$147	\$587	43%
Miscellaneous	\$132	\$363	14%
Taxes	\$198	\$304	28%
Monthly Total	\$1,450	\$3,996	14%
<b>ANNUAL TOTAL</b>	<b>\$17,400</b>	<b>\$47,952</b>	<b>14%</b>
Hourly Wage	\$8.70	\$23.98	14%

\*Wage required to support/fund this budget

# AT-A-GLANCE: INDIANA, 2014

Point-in-Time Data

Population: 6,596,855 | Number of Counties: 92 | Number of Households: 2,497,198

Indiana Counties, 2014		
County	Total HH	% ALICE & Poverty
Adams	12,164	36%
Allen	138,980	39%
Bartholomew	31,827	34%
Benton	3,464	39%
Blackford	5,236	37%
Boone	22,248	29%
Brown	5,926	34%
Carroll	7,828	34%
Cass	14,759	36%
Clark	42,686	34%
Clay	10,221	40%
Clinton	11,853	33%
Crawford	4,166	40%
Daviess	11,462	35%
Dearborn	18,648	28%
Decatur	9,809	34%
DeKalb	16,235	30%
Delaware	45,207	47%
Dubois	15,926	29%
Elkhart	70,636	39%
Fayette	9,336	45%
Floyd	29,679	33%
Fountain	6,912	31%
Franklin	8,726	36%
Fulton	8,208	37%
Gibson	12,987	32%
Grant	25,600	41%
Greene	12,879	36%
Hamilton	110,844	17%
Hancock	26,700	28%
Harrison	14,678	33%
Hendricks	56,010	23%
Henry	18,214	45%
Howard	34,026	38%
Huntington	14,413	31%
Jackson	16,657	36%
Jasper	11,988	30%
Jay	8,196	36%
Jefferson	12,746	34%
Jennings	10,585	37%
Johnson	53,015	32%
Knox	14,705	39%
Kosciusko	29,741	28%
LaGrange	11,735	38%
Lake	182,108	37%
LaPorte	42,068	36%

Indiana Counties, 2014		
County	Total HH	% ALICE & Poverty
Lawrence	18,561	36%
Madison	52,650	37%
Marion	360,783	44%
Marshall	17,468	39%
Martin	4,199	32%
Miami	13,246	39%
Monroe	54,003	44%
Montgomery	14,574	37%
Morgan	25,255	37%
Newton	5,327	37%
Noble	17,703	33%
Ohio	2,445	33%
Orange	7,618	42%
Owen	8,539	37%
Parke	6,128	38%
Perry	7,356	37%
Pike	5,093	34%
Porter	61,797	31%
Posey	10,178	28%
Pulaski	5,134	33%
Putnam	12,557	37%
Randolph	10,514	37%
Ripley	10,871	35%
Rush	6,920	33%
St Joseph	101,296	40%
Scott	8,973	39%
Shelby	17,315	34%
Spencer	7,917	31%
Starke	9,009	43%
Steuben	13,409	32%
Sullivan	7,720	40%
Switzerland	4,065	41%
Tiptecanoe	65,834	43%
Tipton	6,479	28%
Union	2,949	36%
Vanderburgh	73,663	43%
Vermillion	6,491	33%
Vigo	41,395	42%
Wabash	12,777	37%
Warren	3,325	25%
Warrick	22,675	26%
Washington	10,512	39%
Wayne	26,937	42%
Wells	10,952	32%
White	9,458	27%
Whitley	13,091	26%

# I. WHO IS STRUGGLING IN INDIANA?

Indiana's economy saw only incremental growth in recent years, making it difficult for many Hoosiers to improve their financial status. The economy showed signs of improvement starting in 2012, yet more than one in three households in Indiana struggles financially, as the cost of living continues to exceed what most wages pay. In 2014, 36 percent of households in Indiana could not afford basic needs such as housing, child care, food, health care, and transportation. Many of Indiana's households are living in poverty. An even greater number of Hoosiers are households with incomes above the Federal Poverty Level (FPL), but not earning enough to afford basic household necessities. They are **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed.

This section reviews demographic trends of ALICE and poverty households by race, ethnicity, age, and household type from 2007 to 2014. While many expected the economic climate to improve in 2010, the technical end of the Great Recession, evidence of recovery only starts to emerge in 2012, and not always statewide. This section delves into county and municipal data to reveal local variations that are often masked by state averages.

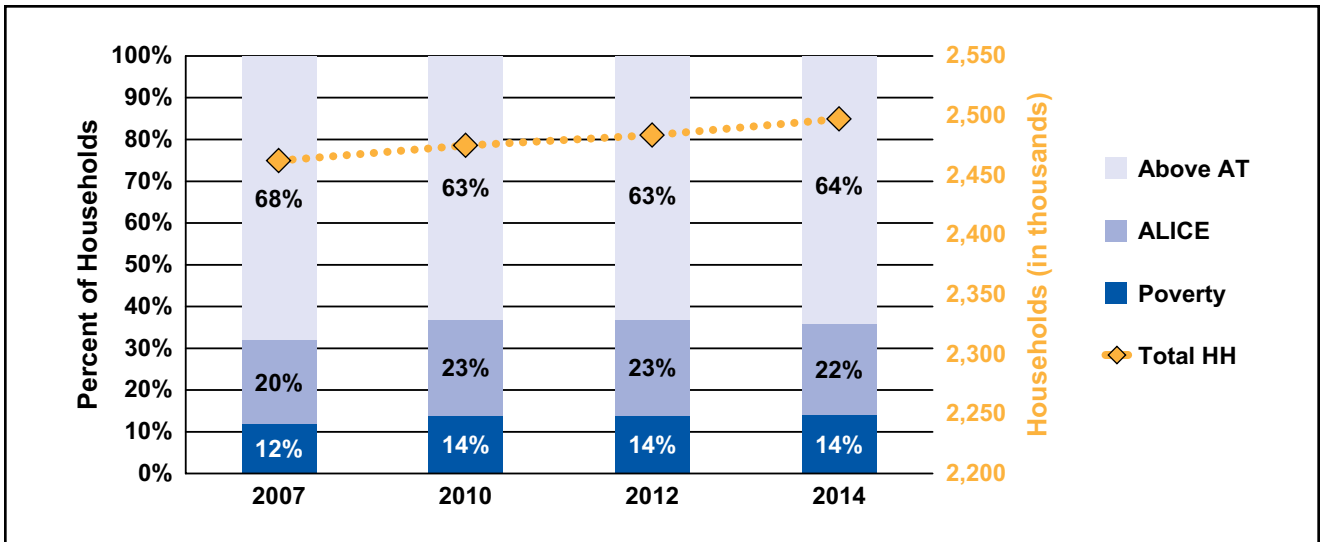
## ALL HOUSEHOLDS

In Indiana, the total number of households increased by 2 percent between 2007 and 2014 to 2.5 million, with most of the increase occurring between 2012 to 2014. Across the state, though, some rural counties saw a decrease in households while the metro area of Indianapolis had the greatest increase. Recovery after the Great Recession has been slow. The percentage of households living in poverty has remained at 14 percent since 2010 (Figure 1). Similarly, the proportion of ALICE households remained at 23 percent through 2012, and then decreased slightly to 22 percent in 2014. The number of households with income above the ALICE Threshold decreased 4 percent, from 1.67 million households in 2007 to 1.60 million households in 2014 (American Community Survey, 2007 to 2014; Kinghorn, 2012).

With the growth in population, the number of households that are struggling to meet their basic needs grew significantly from 2007 to 2010, and then, except for those in poverty, started to improve in 2010 and 2012:

- **Poverty:** Households in poverty increased from 271,601 in 2007 to 357,096 in 2014, an 18 percent increase from 2007 to 2012, followed by a 1 percent increase from 2012 to 2014.
- **ALICE:** ALICE households increased from 492,456 in 2007 to 570,418 in 2012, a 16 percent increase, and then to 550,603 households in 2014, a 3 percent decrease.
- **Above ALICE Threshold:** Households above the ALICE Threshold decreased from 1.67 million households in 2007 to 1.56 million in 2010, a 7 percent decrease, and then to 1.6 million households in 2014, a 3 percent increase.

Figure 1.  
Household Income, Indiana, 2007 to 2014

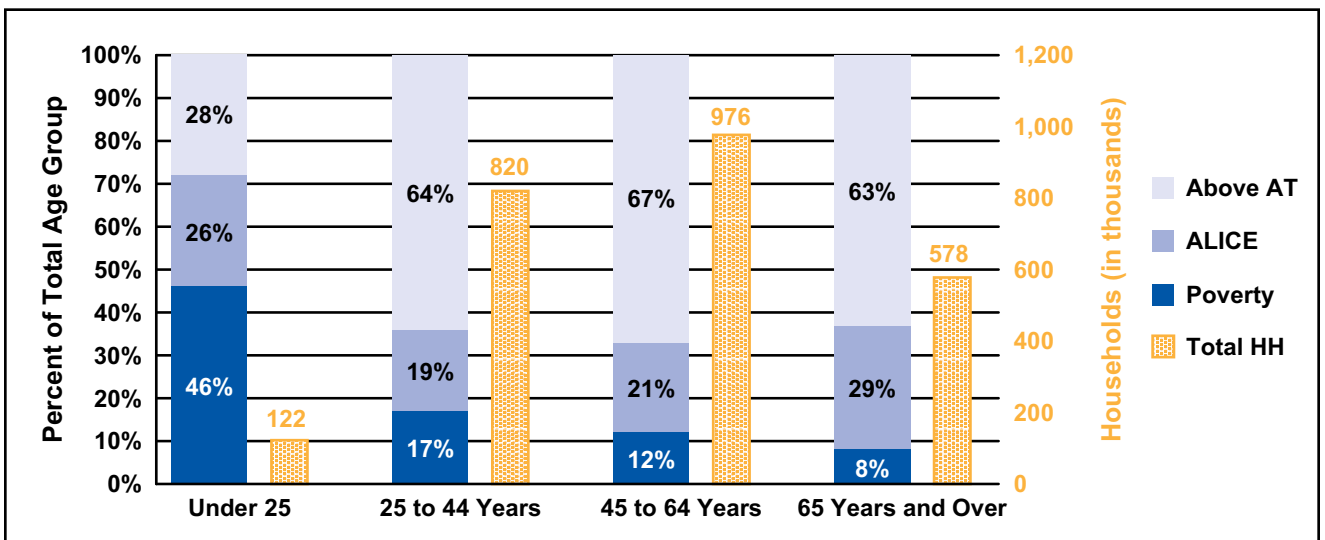


Source: American Community Survey, 2007-2014, and the ALICE Threshold, 2007-2014; see Appendix and ALICE Methodology for details, especially for 2007 data.

## AGE

With some exceptions, the age distribution of ALICE households and households in poverty roughly reflects their proportion of the overall population, and that has been relatively consistent over time. In 2014, households headed by someone under the age of 25 were by far the most likely to be in poverty (46 percent), with a poverty rate more than 3 times that of the other household groups (Figure 2). An additional 26 percent in this age group are ALICE. Households 65 and older have the lowest poverty rate (8 percent), but have a higher ALICE rate (29 percent) than all other age groups. Even groups in their prime earning years struggle to support their families: 36 percent of households headed by 25- to 44-year-olds and 33 percent of households headed by 45- to 64-year-olds earn below the ALICE Threshold.

Figure 2.  
Household Income by Age of Head of Household, Indiana, 2014



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



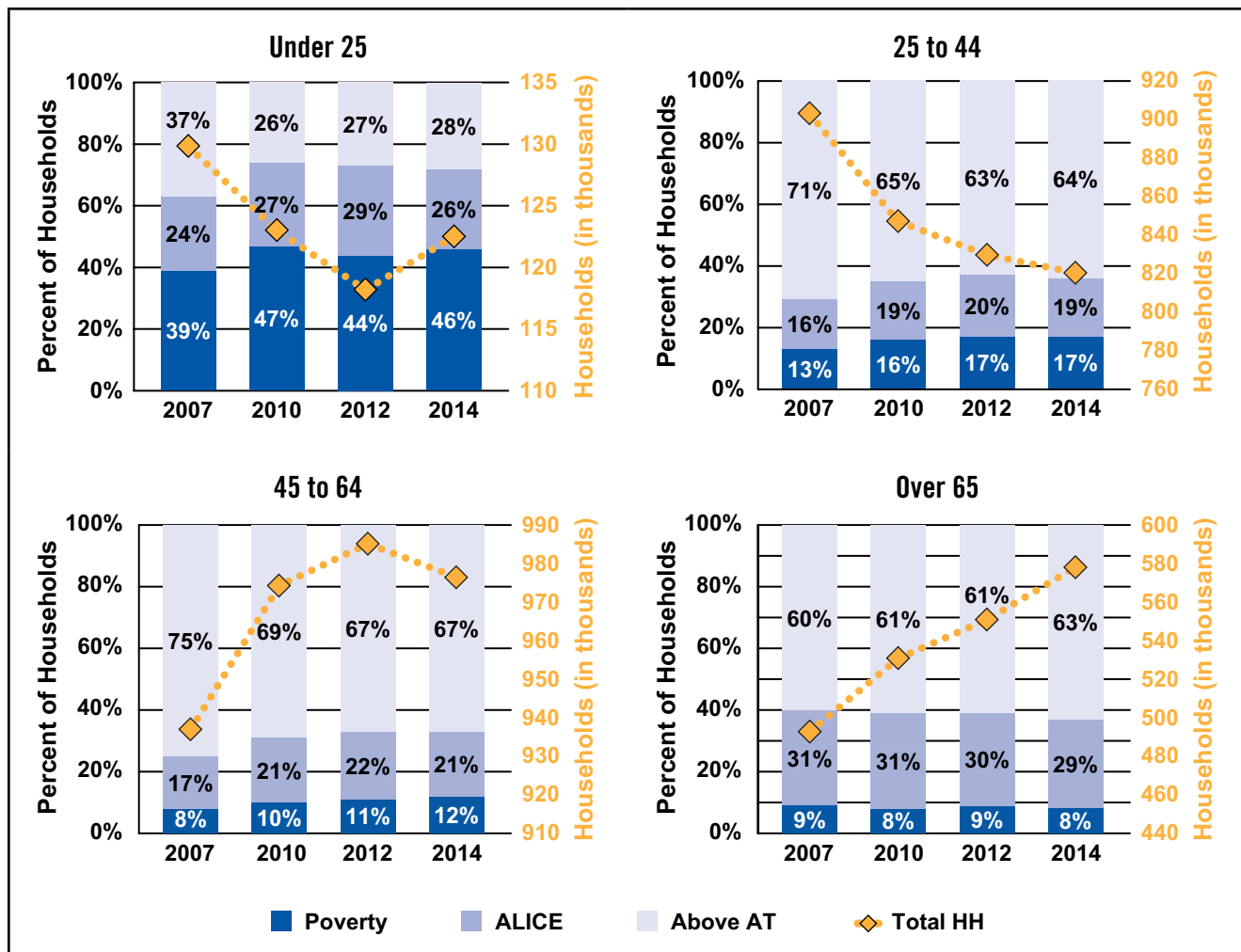
Figure 3 shows changes in the population size as well as poverty and ALICE rates for each age group from 2007 to 2014. Most notably, each age group, except seniors, have a higher percentage of struggling households in 2014 than they did in 2007.

The gap between older households and those headed by younger adults grew from 2007 to 2014. The number and proportion of households headed by someone 45 or older has increased, while those headed by someone younger than 45 have decreased. Those headed by 25- to 44-year olds have seen the biggest decline, dropping 9 percent, while those 25 or younger dropped by 6 percent.

Indiana has a large senior population, with nearly a quarter of households headed by a senior citizen, on par with the national average of 24 percent. The number of households aged 65 or older grew steadily every year, increasing by 19 percent from 2007 to 2014 (American Community Survey, 2014).

Most distinct is the economic resilience of senior households: Those over the age of 65 were the only group to have no increase in poverty or ALICE rates from 2007 to 2010. Between 2010 and 2012, the percent of senior ALICE households actually decreased slightly though poverty increased. But from 2012 to 2014, the percent of senior households in poverty and ALICE fell by one percentage point each to 8 and 29 percent respectively.

**Figure 3.**  
**Trends in Households by Income by Age, Indiana, 2007 to 2014**

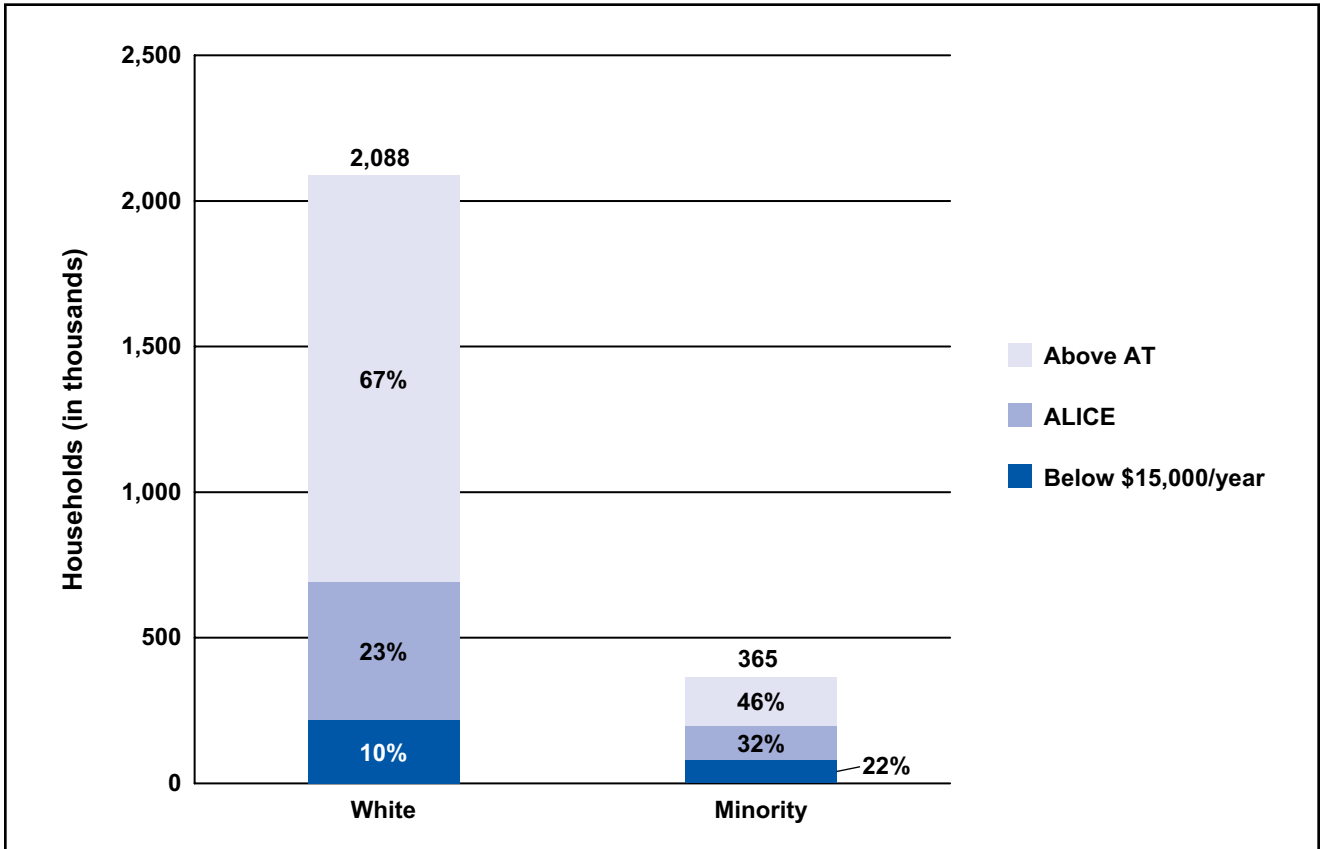


Source: American Community Survey, 2014, and the ALICE Threshold, 2014

# RACE AND ETHNICITY

Poverty and ALICE households exist in every racial and ethnic group in Indiana, but the largest numbers are among White non-Hispanic households. There were 692,884 White households in poverty and ALICE in 2014, compared to 198,682 minority households (Figure 4). However, minority groups made up a proportionally larger share of households both in poverty and ALICE: 58 percent of Black households, 50 percent of Hispanic households, and 41 percent of Asian households had income below the ALICE Threshold in 2014, compared to 33 percent of White households.

Figure 4.  
Households by Race/Ethnicity and Income, Indiana, 2014



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

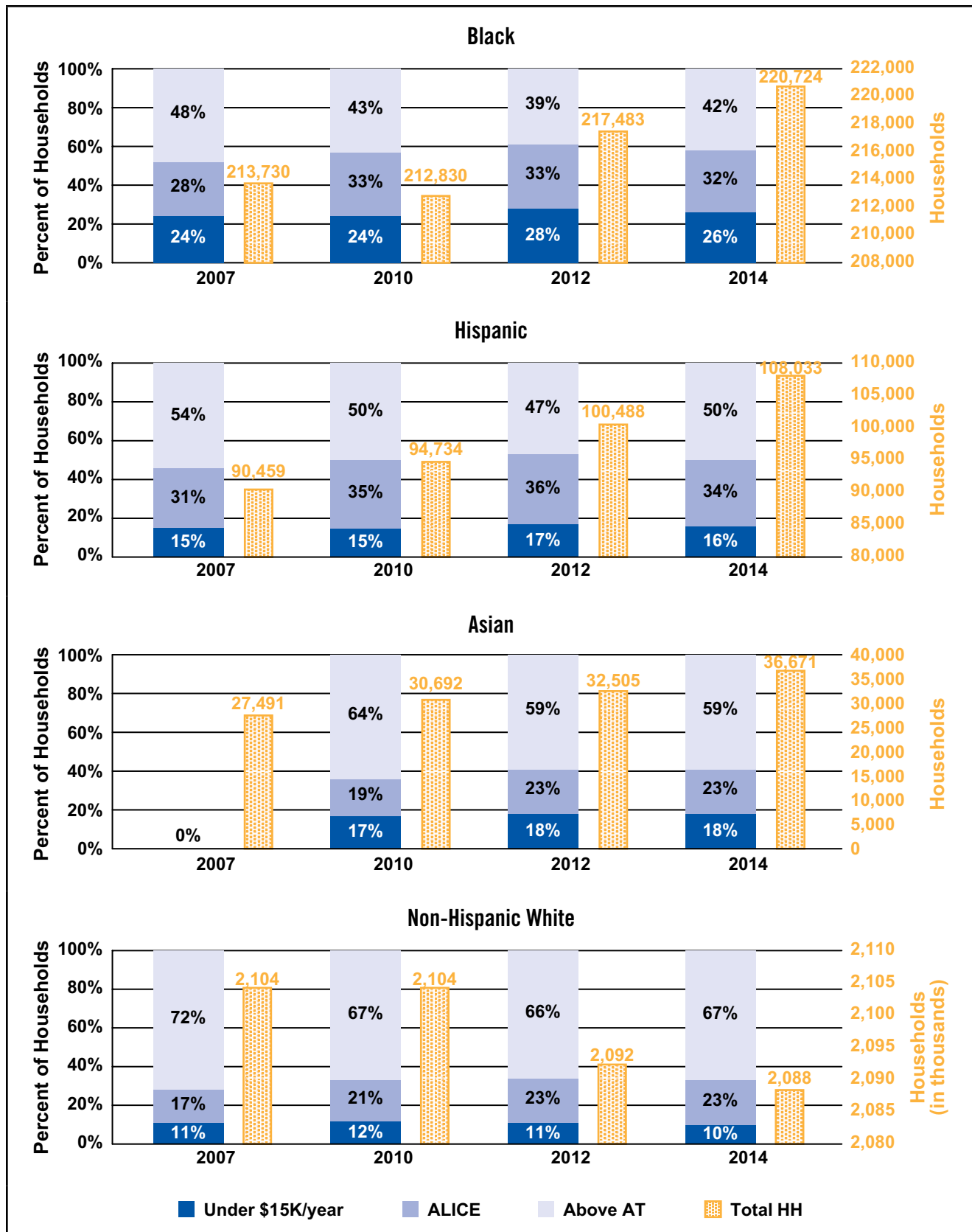
Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below \$15,000 is used as a proxy.

The change in the number of households by race and ethnicity reveals some emerging trends in Indiana (Figure 5). The largest minority group in Indiana, Blacks, has been growing since 2010, totaling 220,724 households in 2014. As the number of Black households increased, so did the proportion that were struggling; those in poverty grew by 22 percent from 2007 to 2012, while Black ALICE households grew by 23 percent. In 2012, the trend started to reverse: The proportion of Black households with income below the ALICE Threshold began to fall. By 2014, 26 percent of Black households were in poverty and 32 percent were ALICE, though these rates were still well above 2007 rates.

Hispanic households are the next largest minority, with their number increasing by 21 percent from 2007 to 2014 to 108,033 households. Similar to Black households, as the total Hispanic population increased, so did the number with income below the ALICE Threshold through 2012. There was some improvement starting in 2012 so that by 2014, 16 percent of Hispanic households were in poverty and 34 percent were ALICE. Though an improvement, these rates are still well above 2007 rates.

Figure 5.

Households by Race/Ethnicity and Income, Indiana, 2007 to 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.

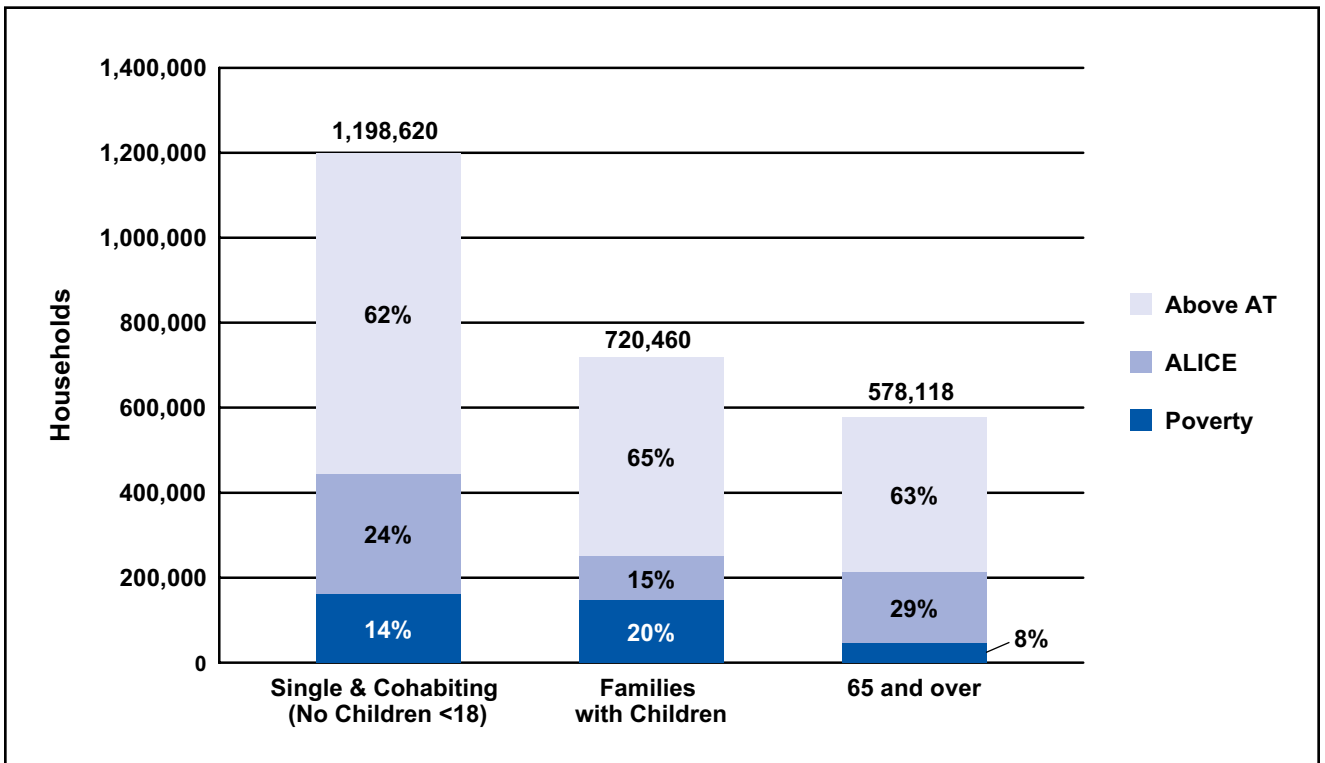
The total number of Asian households rose by 49 percent from 2007 to 2014 to 36,671 households, with most of the growth occurring after 2010. Due to the small number of Asian households in Indiana in 2007, the U.S. Census did not report data on their income levels. Asian households saw an increase in hardship from 2010 to 2012, with 18 percent of households in poverty and 23 percent ALICE. Unlike other minority groups, there was no improvement from 2012 to 2014.

Following a slightly different trajectory, the total number of White (non-Hispanic) households decreased by 0.5 percent from 2007 to 2014, to 2.1 million households, but the population was increasing. These trends reflected a consolidation of households, which suggests that people moved in together to save money (such as college grads moving in with their parents or older workers living with roommates). As the total number of White households was falling, so was the proportion in poverty. The number of ALICE households increased steadily from 2007 to 2012 by a total of 34 percent, and has remained flat since.

## HOUSEHOLD TYPE

Households are changing across the U.S. People are increasingly living in a wider variety of arrangements, including singles living alone or with roommates, and grown children living with parents. Since the 1970s, U.S. households have followed a trend of smaller households, fewer households with children, fewer married-couple households, and more people living alone, especially at older ages. Today, single and cohabiting adults with no children under 18 years old make up the largest group in Indiana, accounting for 48 percent of households (Figure 6). Nationally, approximately 37 percent of all households are single-adult households younger than 65 (Vespa, Lewis, & Kreider, 2013).

Figure 6.  
Household Types by Income, Indiana, 2014

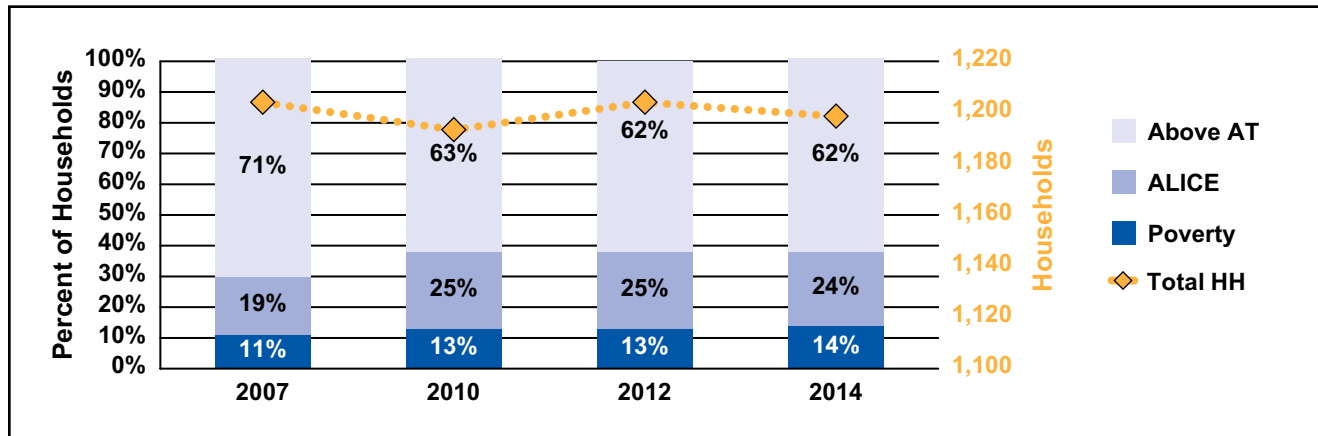


Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Like all households, ALICE households come in all sizes and demographic pairings. Among single and cohabiting adults with no children under 18 years, 38 percent have income below the ALICE Threshold (Figure 7). The total number of these households dropped during the recession, while at the same time the number of these households in poverty and ALICE increased. Then starting in 2010, their total population increased steadily, as did the rates of those in poverty. In 2014, 14 percent of these households were in poverty; the percent of ALICE households saw a slight reduction from 25 percent in 2012 to 24 percent in 2014.

Figure 7.

### Single & Cohabiting (no children <18) Households by Income, Indiana, 2014

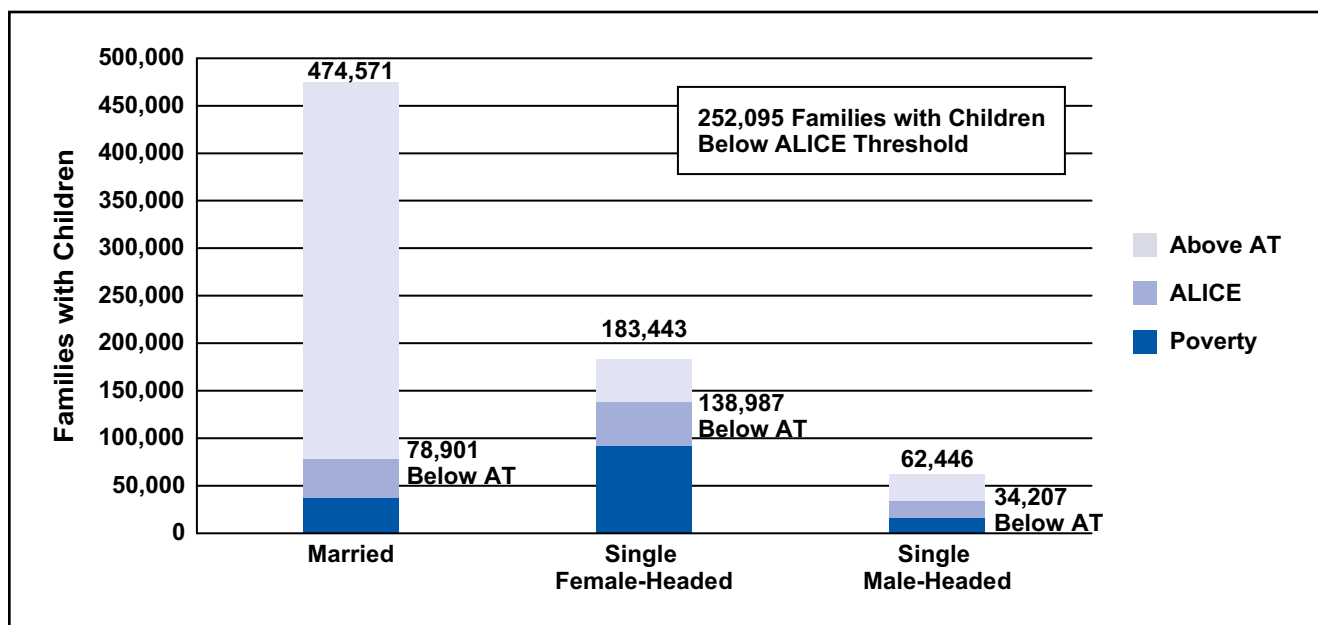


### Families with Children

Not surprisingly, households with young children have the most expensive Household Survival Budget of all household types. Not only are these households larger, they also have to pay for child care, preschool, and after-school care. The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, and the number of children.

Figure 8.

### Families with Children by Income, Indiana, 2014



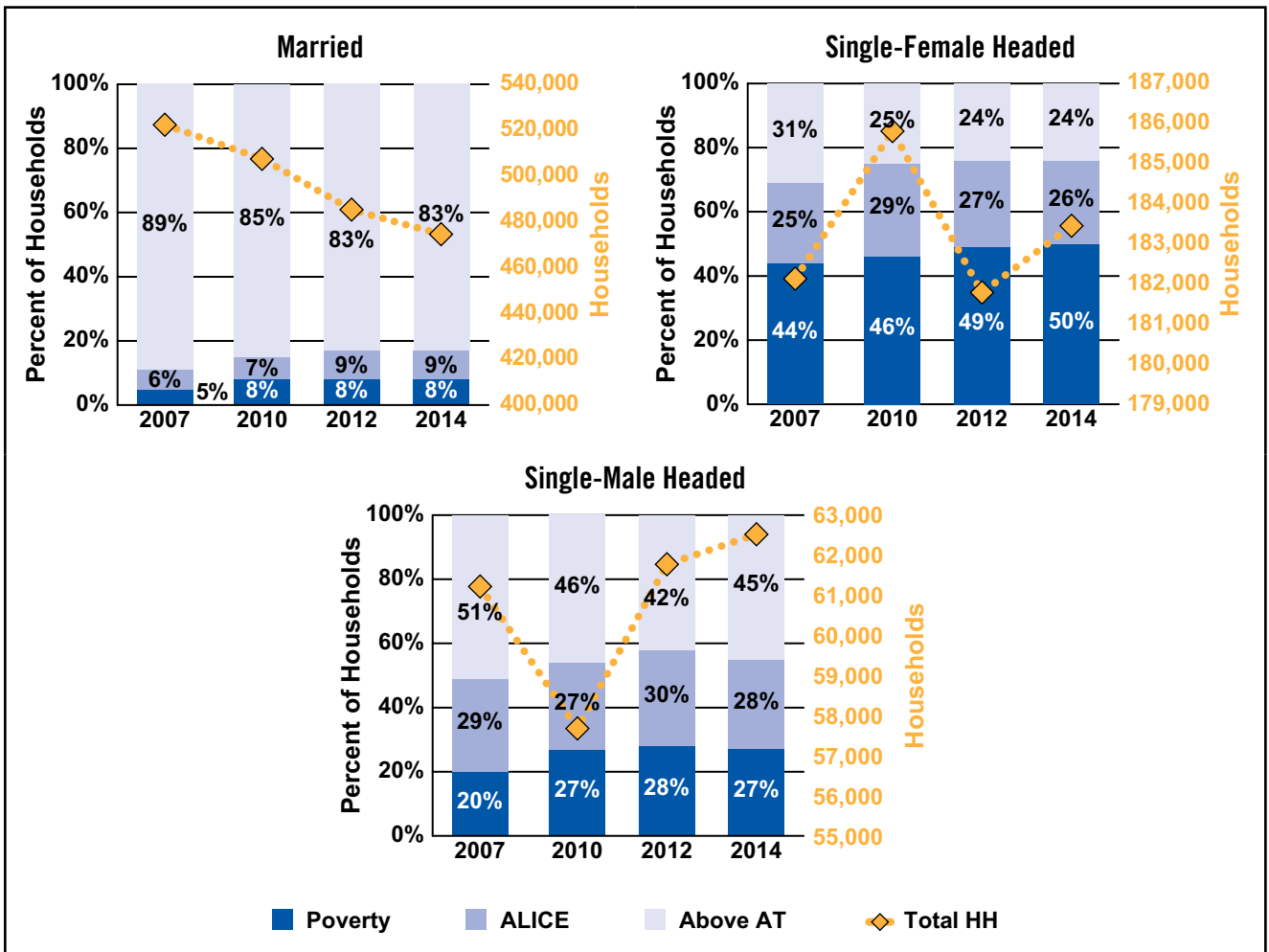
Source: American Community Survey, 2014, and the ALICE Threshold, 2014

The number of families with children has been declining over the last decade, driven primarily by the decline in married-parent families, which fell by 12 percent from 2007 to 2014. Though a much smaller population, the number of single female-headed families increased by 1 percent and single male-headed families increased by 4 percent. The increase in single-parent families may in part be due to how they are defined. According to the U.S. Census, “single-parent” homes include one parent as the sole adult (37 percent nationally), a parent with a cohabiting partner (11 percent), or a parent with another adult age 18 or older who lives in the home, such as a grown child, grandparent, or boyfriend (52 percent). In other words, even in most single-parent families, there are at least two adults in the home who may be contributing financially to the household (Vespa, Lewis, and Kreider, 2013).

Two thirds of children under 18 in Indiana live in married-parent families. Dual-income couples typically have a higher household income than single-parent families and tend to be better able to pay their expenses. This explains why 83 percent of married-couple families with children in Indiana have income above the ALICE Threshold (Figure 9). Yet because their numbers are so large, married-couple families with children still account for 26 percent of families with children that live in poverty and 39 percent of ALICE families.

Children in families with income below the ALICE Threshold are more likely to live in single-parent families. In 2014, 76 percent of single female-headed households and 55 percent of single male-headed households lived below the ALICE Threshold. Female-headed families have received greater attention from the media and the community, but they only account for a small percentage of all struggling households in Indiana. Female-headed families account for 25 percent of all Indiana families with children and 55 percent of families with children below the ALICE Threshold. Yet, because the number of families with children is less than a third of all households, single female-headed families account for only 15 percent of all working-age households with income below the ALICE Threshold.

Figure 9.  
Families with Children by Income, Indiana, 2007 to 2014



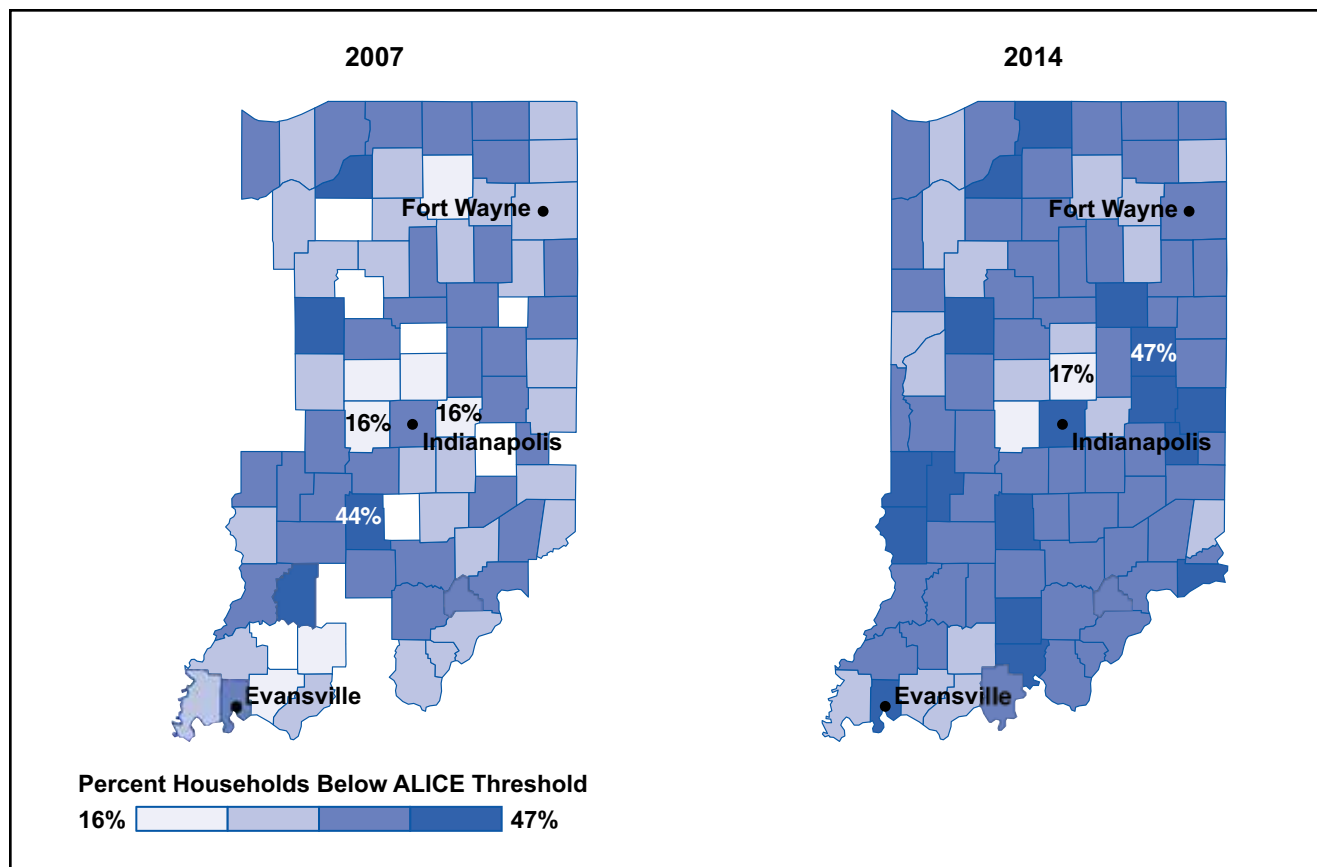
# ALICE BY COUNTY

Where ALICE families live matters: The Harvard Equality of Opportunity Project has demonstrated the importance of where we live, and especially where we grow up, in determining the directions that our lives take (Chetty & Hendren, 2015). Local economic conditions largely determine the number of households in a county or state that struggle financially. These conditions indicate how difficult it is to survive without adequate income and assets to afford basic household necessities.

ALICE households live in every county and every town across Indiana (Figure 10). Contrary to stereotypes that suggest poverty only exists in inner cities, ALICE families live in rural, urban, and suburban areas. Households living below the ALICE Threshold make up a significant percentage of households in all of Indiana's counties, though the proportion and number of these families vary among counties. These variations change over time as households move geographically (discussed further below) and as their economic conditions change. The data provide a useful lens for change over time from 2007 and 2014. Overall, more counties have a higher percentage of households with income below the ALICE Threshold in 2014 than they had in 2007.

The percent of households with income below the ALICE Threshold increased across the state from 2007 to 2014. An analysis of counties shows a trend similar to the statewide changes; the percent of households living below the ALICE Threshold increased from a county average of 31 percent in 2007 to 36 percent in 2012 to 35 percent in 2014.

Figure 10.  
**Percentage of Households with Income below the ALICE Threshold by County, Indiana, 2007 and 2014**



Source: American Community Survey, 2007 and 2014, and the ALICE Threshold, 2007 and 2014

Note: White indicates missing data; the U.S. Census did not report data for counties with populations below 20,000 people in 2007.

Of Indiana's 65 counties with fewer than 20,000 households, two-thirds (42 counties) experienced an increase in the number of households with income below the ALICE Threshold from 2010 to 2014, based on 5-year averages; more than two-thirds of those (29 counties) also experienced a decrease in the total number of households.

A slightly different trend emerges for Indiana's 27 counties with more than 20,000 households. Half (14 counties) experienced an increase in the number of households with income below the ALICE Threshold from 2010 to 2014; of those only four counties also experienced a decrease in the total number of households. Details on each county's household income and ALICE demographics, as well as further breakdowns by municipality, are listed in the ALICE County Pages (see Exhibits).

## CHANGES AT THE LOCAL LEVEL

In 2014, ALICE and poverty households represented more than 40 percent of households in Indiana's four largest cities: Indianapolis, Fort Wayne, Evansville, and South Bend. While it is more difficult to measure at the local level due to small populations and data limited to 5-year estimates, there is reliable data for the largest towns in Indiana. Indiana's largest cities, those with more than 20,000 households, vary greatly in their proportion of households below the ALICE Threshold, ranging from 13 percent in Carmel to 63 percent in Gary in 2014.

Several Indiana cities have undergone major population change from 2007 to 2014, from a 13 percent decrease in the number of households in Gary to more than a 20 percent increase in Carmel, Noblesville, Fishers town, and Kokomo. At the same time, all but two (Hammond and Gary) experienced increases in the number of households with income below the ALICE Threshold. For most, it has been a steady increase in struggling households since 2007, though Indianapolis experienced a 7 percent decrease from 2012 to 2014 (Figure 11).

Figure 11.

### Households below the ALICE Threshold, Largest Cities and Towns in Indiana, 2014

Largest Cities and Towns (above 20,000 Households)	Number of Households	Percentage of Households below ALICE Threshold	Percent Change 2007-2014	
			HOUSEHOLDS	BELOW AT
	2014	2014		
Indianapolis	328,526	44%	2%	20%
Fort Wayne	100,239	44%	0%	47%
Evansville	51,287	52%	7%	31%
South Bend	40,677	53%	4%	20%
Carmel	32,573	13%	42%	27%
Bloomington	29,984	56%	5%	4%
Fishers town	28,216	16%	27%	50%
Hammond	28,168	43%	-6%	-16%
Gary	28,078	63%	-13%	-3%
Lafayette	27,331	50%	0%	14%
Muncie	26,981	56%	-1%	13%
Kokomo	24,823	47%	23%	33%
Anderson	23,132	52%	-3%	12%
Terre Haute	21,812	53%	-3%	9%
Noblesville	20,952	29%	33%	70%
Greenwood	20,807	37%	10%	34%
Mishawaka	20,544	50%	1%	19%

Source: American Community Survey, 2007-2014, and the ALICE Threshold, 2007-2014; see Appendix and ALICE Methodology for details



# II. WHAT DOES IT COST TO FUNCTION IN TODAY'S ECONOMY?

## HOUSEHOLD SURVIVAL BUDGET

The average Household Survival Budget was \$47,952 for a four-person family and \$17,400 for a single adult in Indiana in 2014. The hourly wage necessary to support a family budget was \$23.98, 40 hours per week for 50 weeks per year for one parent (or \$11.99 per hour each, if two parents work), and \$8.70 per hour full-time for a single adult (Figure 12).

Figure 12.  
Household Survival Budget, Indiana Average, 2014

Average Monthly Costs, Indiana, 2014			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2014 PERCENT INCREASE
<b>Monthly Costs</b>			
Housing	\$448	\$680	9%
Child care	\$-	\$831	3%
Food	\$176	\$533	20%
Transportation	\$349	\$698	8%
Health care	\$147	\$587	43%
Miscellaneous	\$132	\$363	14%
Taxes	\$198	\$304	28%
<b>Monthly Total</b>	<b>\$1,450</b>	<b>\$3,996</b>	<b>14%</b>
<b>ANNUAL TOTAL</b>	<b>\$17,400</b>	<b>\$47,952</b>	<b>14%</b>
<b>Hourly Wage</b>	<b>\$8.70</b>	<b>\$23.98</b>	<b>14%</b>

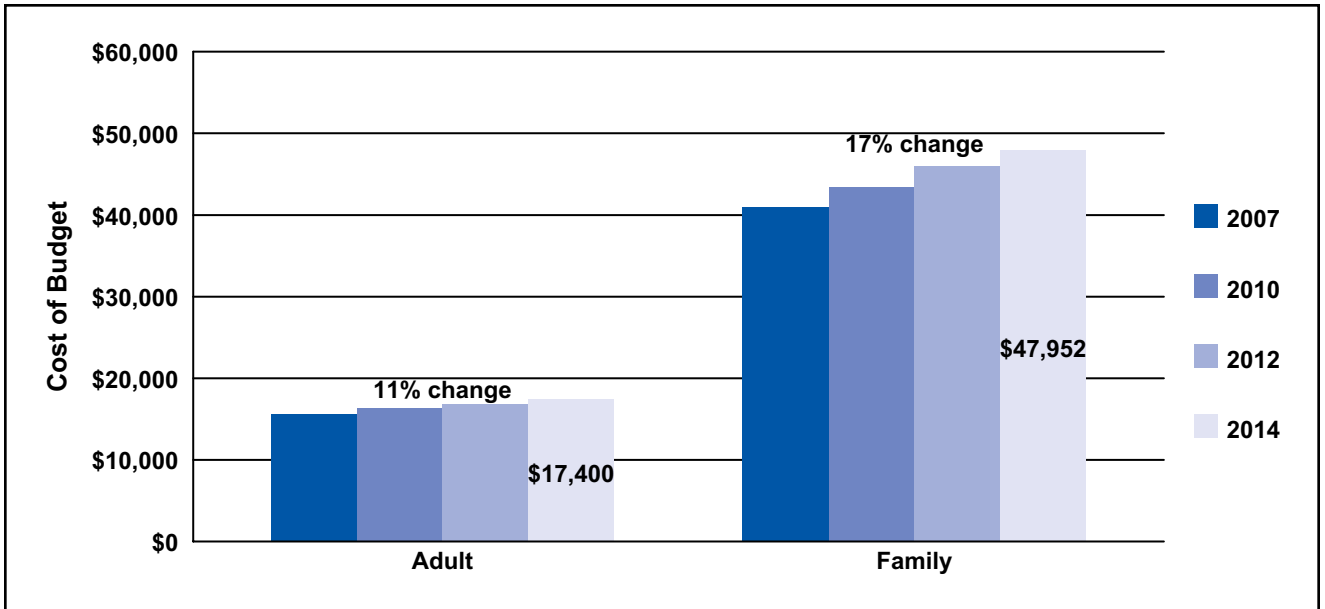
Source: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.

Note: Percent increases in Figure 12 are an average of the increases in each category for a single-adult and for a four-person family.

The cost of household basics – housing, child care, food, transportation, health care, taxes, and other miscellaneous essentials – increased by 11 percent for a single adult and 17 percent for a family of four from 2007 to 2014. This is slightly below and above, respectively, the national rate of inflation of 14 percent (Figure 13). The rise in the Household Survival Budget was driven primarily by a 43 percent increase in health care, as the model incorporated the required costs of the Affordable Care Act (ACA). These costs may change in the future as insurance plans change and Medicaid expansion rolls out in Indiana. There was also a 28 percent increase in taxes, primarily federal. Though there is no Indiana sales tax on items in the Basic Household Budget (housing, food, child care, health care, for example), Indiana's sales tax of 7 percent for goods outside the budget is the second-highest rate in the country. In addition, there was a 20 percent increase in the cost of food, a problem across the U.S. and even globally, as demand increases and drought and industry consolidation impact the food supply (Schnepf, 2013).

Figure 13.

### Household Survival Budget, Indiana Average, 2007 to 2014



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); Indiana Department of Revenue; Indiana Family and Social Services Administration

The Household Survival Budget varies across Indiana’s counties. The basic essentials were least expensive for a family in Randolph County at \$43,548 per year, and for a single adult in Greene County at \$16,140. They were most expensive for a family in Hamilton County at \$58,932, and for a single adult in Bartholomew County at \$20,124. A Household Survival Budget for each county in Indiana is presented in the accompanying County Pages Exhibit, and additional family variations are available at <http://spaa.newark.rutgers.edu/united-way-alice>. Sources and methodology for the budgets are presented in the Exhibits.

# HOUSEHOLD SURVIVAL BUDGET COMPONENTS

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

**Child Care:** The cost of registered home-based child care for an infant and for a four-year-old. Home-based child care has only voluntary licensing, so the quality of care that it provides is not regulated and may vary widely between locations (NACCRRA, 2008). However, licensed and accredited child care centers, which are fully regulated to meet standards of quality care, are significantly more expensive.

**Food:** U.S. Department of Agriculture's (USDA) Thrifty Food Plan, which is also the basis for the 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 broad regional variation across the country but not localized variation, which can be even greater, especially for fruit and vegetables (Hanson, 2008; Leibtag, Ephraim, and Kumcu, 2011).

**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.

**Health Care:** The health care budget includes nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES plus a penalty for not purchasing insurance as mandated by the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid and most 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 \$95 per adult and \$47.50 per child under 18, for a maximum of \$285.

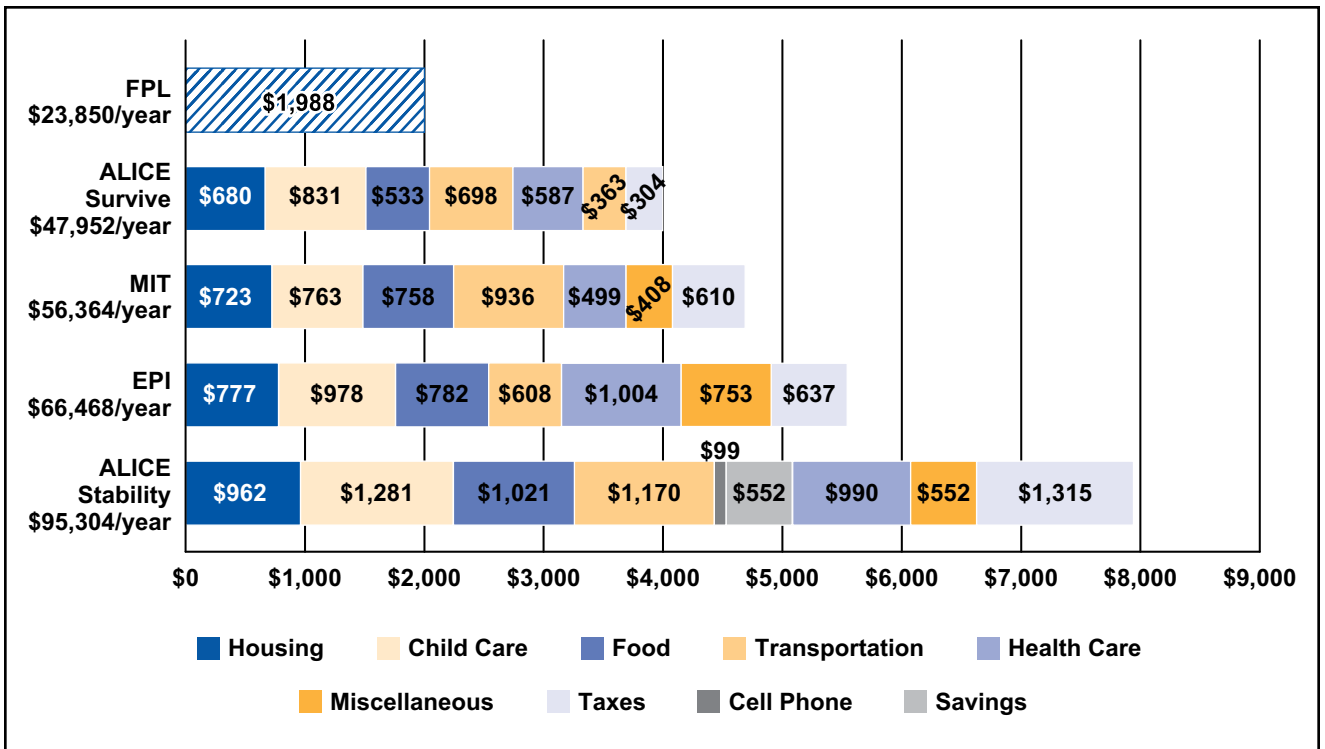
**Taxes:** The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit as defined in the Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions. They also include state tax deductions and exemptions such as the Personal Tax Credit and renter's credit as defined in each state Department of Revenue's 1040: Individual Income Tax, Forms and Instructions. In most cases, ALICE households do not qualify for the EITC eligibility limit.

**Miscellaneous:** The miscellaneous category includes 10 percent of the budget total (including taxes) to cover cost overruns. It could be used for items many consider additional essentials, such as toiletries, diapers, cleaning supplies, or work clothes.

# HOW DOES THE SURVIVAL BUDGET COMPARE?

The Household Survival Budget is a very specific measure that is used to recognize the bare minimal costs for a household to live and work in the modern economy, calculated on actual household expenditures. By comparison, other existing budgets provide different ways to view local economies, ranging from the very lowest measure, the Federal Poverty Level (FPL), to the highest, the Household Stability Budget (Figure 14).

Figure 14.  
Comparison of Household Budgets (family of 4), Indiana, 2014



Source: American Community Survey, 2014; The ALICE Threshold, 2014; Glasmeier, 2015; Economic Policy Institute, 2015

## Budget Comparisons

The Household Survival Budget is significantly higher than the FPL of \$23,850 per year for a family of four and \$11,670 per year for a single adult in 2014 (American Community Survey, 2014). However, it is lower than the Massachusetts Institute of Technology (MIT) Living Wage Calculator’s budget and the Economic Policy Institute (EPI) Family Budget Calculator’s budget. Though these alternative measures are slightly more comfortable, including higher quality housing and child care, more nutritious food, and more reliable transportation as well as employer-sponsored health insurance, they would be difficult to sustain for a long period of time (Figure 15) (Massachusetts Institute of Technology (MIT), 2015; Economic Policy Institute, 2014).

The MIT Living Wage Budget for a family of four in Indiana assumes higher costs than the Household Survival Budget in all categories (except for child care because their calculation is based on older children while the Survival Budget is based on care for an infant, generally the most expensive category). As a result, the Living Wage Budget allows a slightly larger cushion for households, and the total is 16 percent higher than the Survival Budget for a family of four in Indiana (MIT, 2015).

The EPI Family Budget Calculator for the Indianapolis metro area (state average not available) for a family of four uses higher cost budget items than the Survival Budget and the Living Wage Budget in all categories except transportation. As a result, the total budget is 32 percent higher than the Survival Budget for a family of four (Economic Policy Institute, 2014).

Figure 15.

## Comparison of Household Budgets by Category, 2014

	Household Survival Budget	MIT Living Wage Budget	EPI Family Budget Calculator
<b>Housing</b>	HUD's 40th rent percentile, for a two-bedroom apartment (utilities included).	HUD's 40th rent percentile for a two-bedroom apartment plus utilities.	HUD's 40th rent percentile for a two-bedroom apartment plus utilities.
<b>Child Care</b>	Home-based child care for an infant and a preschooler.	Lowest-cost child care option available (usually home-based care), but for a 4-year-old and a school-age child, whose costs are generally lower.	Licensed and accredited child care centers, which have significantly higher costs.
<b>Food</b>	USDA's Thrifty Food Plan.	USDA's Low-Cost Food Plan.	USDA's Low-Cost Food Plan.
<b>Transportation</b>	Includes only the operating costs for a car, or public transportation where available.	Includes operating costs for a car, the cost of vehicle financing, and car insurance.	Includes only the operating costs for a car.
<b>Health Care</b>	Out-of-pocket health care expenses plus the Affordable Care Act (ACA) penalty.	Employer-sponsored health insurance, medical services and supplies, and drugs.	ACA's least expensive Bronze plan.
<b>Miscellaneous</b>	Includes 10 percent of the budget for cost overruns.	Includes essential clothing and household expenses.	Includes apparel, personal care, and household supplies.

## Household Stability Budget

Because the alternative budgets only cover the bare essentials, it is helpful to calculate a budget that provides for stability over time – as well as a reasonable quality of life, and peace of mind. The ALICE Household Stability Budget is meant to fill this gap; it is an estimate of the cost of household expenses at the level needed to support and sustain an economically viable household; it is significantly higher than the other measures.

The Household Stability Budget includes safer housing that needs fewer repairs, reflected in the median rent for single adults and single parents, and a moderate house with a mortgage for a two-parent family. Child care is upgraded to licensed and accredited care where quality is 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. For transportation, the Stability Budget includes leasing a car, allowing drivers to more easily maintain a basic level of safety and reliability. For health care, health insurance is represented by the cost of an employer-sponsored health plan. Cellphone ownership, increasingly necessary to work in the modern economy, is also added into the Stability Budget. The Miscellaneous category represents 10 percent of the five basic necessities.

Because savings are crucial to achieving stability, the Household Stability Budget also includes a savings category of 10 percent of the budget, which is typically enough to invest in education and retirement, cover monthly payments on a student loan, or put towards a down payment on a house. However, in many cases, savings are used for emergencies and never accumulate.

In Indiana, the Household Stability Budget is \$95,304 per year for a family of four – 99 percent higher than the Household Survival Budget (Figure 14).

# III. ACHIEVING STABILITY: INCOME, SAVINGS AND PUBLIC ASSISTANCE

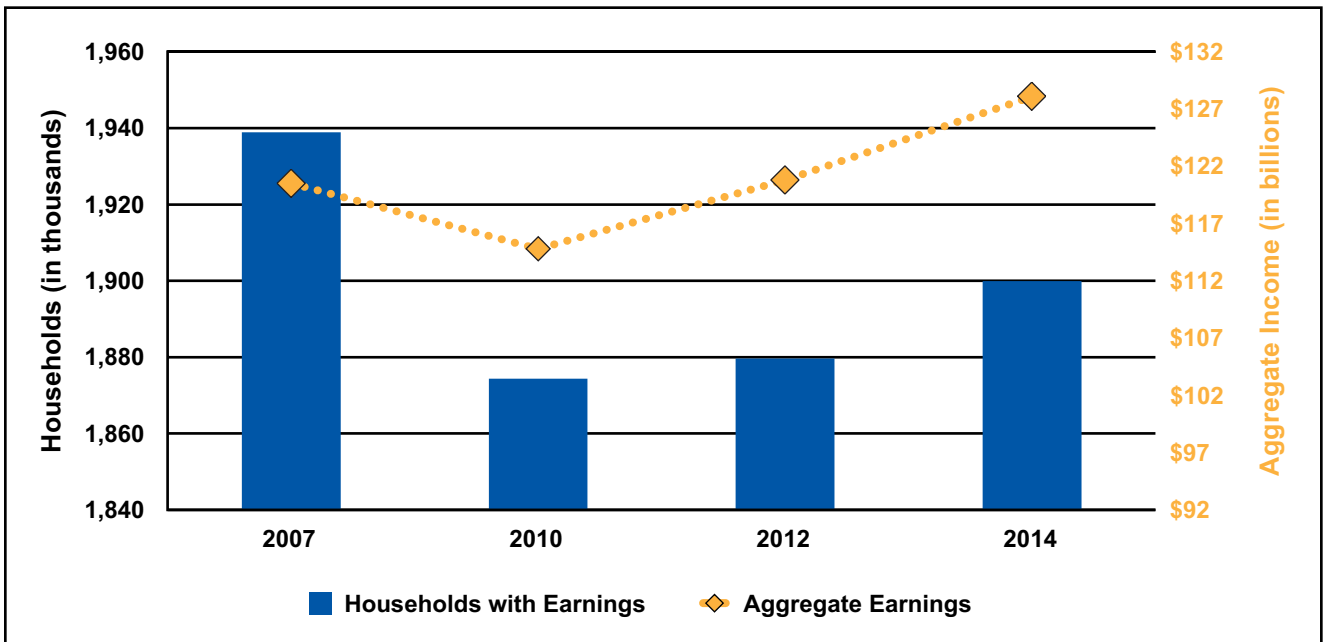
It is often assumed that ALICE households have savings to draw upon in an emergency or have access to public assistance as a last resort. However, most ALICE households have little or no savings, and are often not eligible for public and private assistance because their earnings are above qualifying limits. This section reports on how resources have changed over time.

## SHIFTS IN SOURCES OF INCOME

Changes in the sources of income for Indiana households during the period between 2007 and 2014 provide insight into the way the economy’s downturn and rebound impacted different families (Figure 16). The toughest economic years were from 2007 to 2010, when most of these income changes occurred. Some of those trends have since been reversed, but none have returned to pre-2007 levels.

More than 76 percent of households have wage or salary income, the most common sources of income for households in Indiana. The number of households with wage or salary income decreased by 3 percent from 2007 to 2010 and then increased incrementally from 2010 to 2014. Some of the decrease is due to retirement, by choice, or by job losses during the Great Recession. But total earnings have risen at a faster pace than jobs, and since 68 percent of all jobs pay less that \$20, it suggests that some workers are earning much more while low-wage workers earnings are flat (American Community Survey, 2014).

Figure 16.  
Earnings by Number of Households and Aggregate Total, Indiana, 2007 to 2014



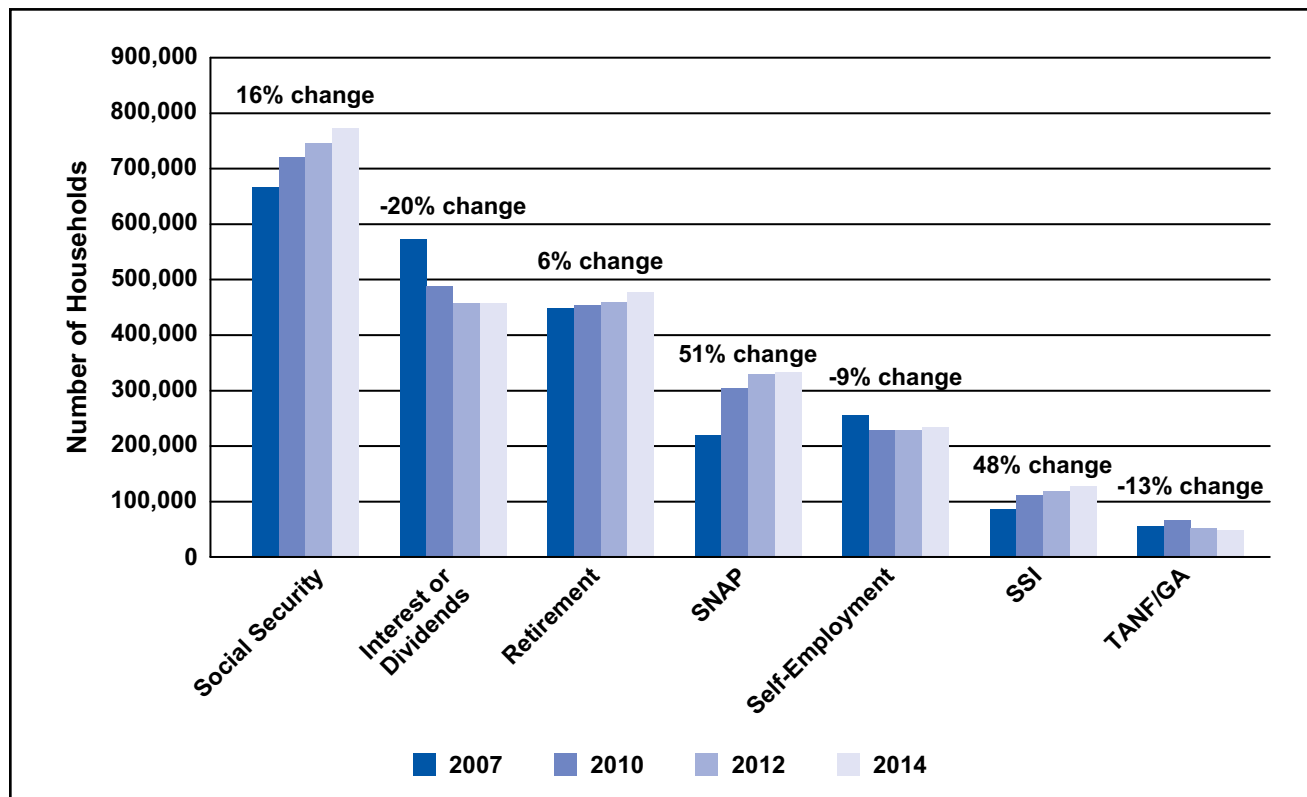
Source: American Community Survey, 2014

Households in Indiana receive several other types of income as well (Figure 17). Although much has been written about the “gig” economy (also known as the contract or non-traditional economy), only a small number of households in Indiana list self-employment as a source of income. Just 9.3 percent of households had

self-employment income in 2014. Self employment took a hit during the Great Recession, as the number of households with self-employment income decreased by 10 percent from 2007 to 2010, and then increased by 2 percent from 2010 to 2014. The average income for the self-employed also decreased over the period from \$28,657 in 2007 to \$26,725 in 2014 (American Community Survey, 2014).

Figure 17.

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



Source: American Community Survey, 2014

The next most common source of income is Social Security. The impact of the aging population is evident in the 6 percent increase in the number of households receiving retirement income and the 16 percent increase in households getting Social Security income from 2007 to 2014.

The financial downturn's impact on households during this time period is also reflected in the striking increase in the number of Indiana households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2014, many with one or more members who lost a job during this period began receiving government assistance for the first time. The number of households receiving SNAP, the Supplemental Nutrition Assistance Program formerly known as food stamps, increased by more than 51 percent. The average SNAP benefit increased 38 percent from 2007 to 2012, but then decreased by 8 percent from 2012 to 2014 to \$122.43 per month (Kaiser Family Foundation, 2016).

At the same time, the number of households receiving government aid, once known as "welfare," through Temporary Assistance for Needy Families (TANF), which totaled about 9,000 families in 2014, and General Assistance (other payments from state or local welfare offices such as Trustee Financial Assistance), decreased by 13 percent. The number of households receiving Supplemental Security Income (SSI), which includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled, rose by 48 percent (American Community Survey, 2014; U.S. Census, 2015).

# SAVINGS AND ASSETS

Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Indiana. The cost of unexpected emergencies, ranging from natural disasters to personal health crises, can deplete savings. Job losses have forced people to tap into their retirement savings, or take out second mortgages or home equity lines of credit. Having minimal or no assets makes ALICE households more vulnerable to emergencies. It also can increase their overall costs when they have to use alternative financing with fees and high interest rates that make it difficult or impossible to save money or amass more assets.

The most recent U.S. Census Net Worth and Asset Ownership of Households survey revealed that in 2011, 22 percent of Indiana households were considered to be “asset poor,” defined as not having enough net worth to subsist at the Federal Poverty Level (FPL) for three months without income. In other words, an asset poor family of three in that year had less than \$4,632 in savings and other assets. The percentage of households without sufficient “liquid assets,” which include cash or a savings account, but not a vehicle or home, was even higher, at 26 percent (Corporation for Enterprise Development (CFED), 2012). Many more households would be considered “asset poor” if the criterion was an inability to subsist without income for three months at the ALICE Threshold instead of at the FPL.

A more recent national poll by the Pew Research Center reports that almost half of Americans say they often do not have enough money to make ends meet (Pew Research Center, 2012).

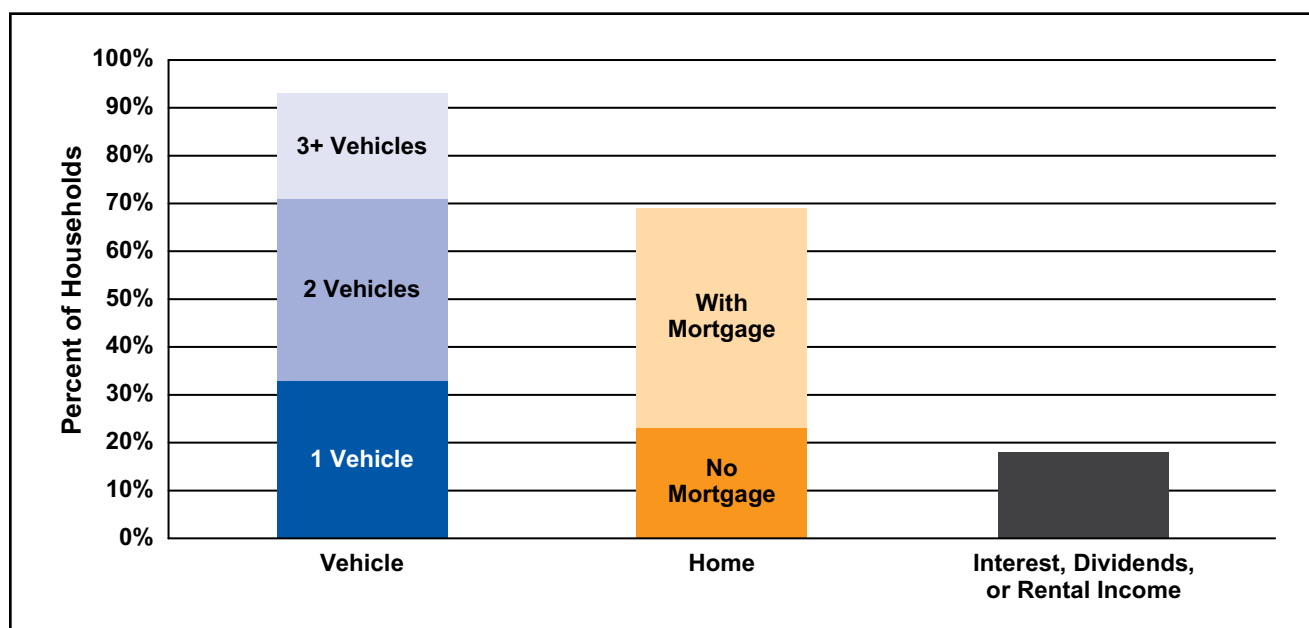
While data on wealth is minimal, levels of ownership of three of the most common assets in Indiana – vehicles, homes, and investments – provide insight into resources families have for emergencies and to accumulate wealth (Figure 18). Most Hoosier households have at least one vehicle, a necessity for work. In 2014, 33 percent of all households had one vehicle, 38 percent had two, and 22 percent had three or more. While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth, as the value of a car typically depreciates over time. In addition, many ALICE households need to borrow money in order to buy a vehicle (Bankrate, 2014; Center for Responsible Lending, 2014; Mills, 2014; Zabritski, 2015; Kiernan, 2016).

The second most common asset is a home, an asset that has traditionally provided financial stability and the primary means for low-income families to accumulate wealth. Indiana has one of the highest rates of homeownership in the country at 70 percent (compared to 64 percent nationally). As homeownership is a primary asset for many Hoosiers, these families are significantly affected by changes in home prices. This is especially important for the 67 percent of Indiana homeowners with a mortgage (64 percent nationally) (American Community Survey, 2014; Federal Reserve Bank of St. Louis, 2015; Herbert, McCue, and Sanchez-Moyano, 2013; Board of Governors of the Federal Reserve System, 2014).

The most effective resource to weather an emergency is an investment that produces income, which can range from a savings account to a 401K plan to a rental property. In 2014, 18 percent of households in Indiana had interest and dividends or rental income, lower than the national average of 21 percent. Those with investment income dropped by 20 percent from 2007 to 2010, largely because of the stock market crash. But investment income continued to fall through 2012, most likely because many families used assets to cover expenses during periods of unemployment and lower income. Investment income leveled off between 2012 and 2014. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (Bricker, et al, 2014; American Community Survey, 2007, 2014; Board of Governors of the Federal Reserve System, 2014).



Figure 18.  
Households with Assets, Indiana, 2014



Source: American Community Survey, 2014

## DOES PUBLIC ASSISTANCE BRING FINANCIAL STABILITY?

For households that do not earn enough to reach the ALICE Threshold, the last Indiana ALICE Report found that government and charitable assistance did not make up the gap. Since 2012, government assistance has decreased even further, substantially increasing the Unfilled Gap – the difference between the Household Survival Budget and the sum of income and assistance.

Figure 19.  
Income, Assistance, and Need, Indiana, 2012 to 2014 (billions)

	2012	2014
Need: Total required to bring all households to ALICE Threshold	\$34.1	\$34.2
Income, wages, and dividends	- \$15.6	- \$15.8
Government and charitable assistance	- \$17.7	- \$15.1
<b>Unfilled Gap: Amount needed to bring all households to ALICE Threshold</b>	<b>= \$0.8</b>	<b>= \$3.3</b>

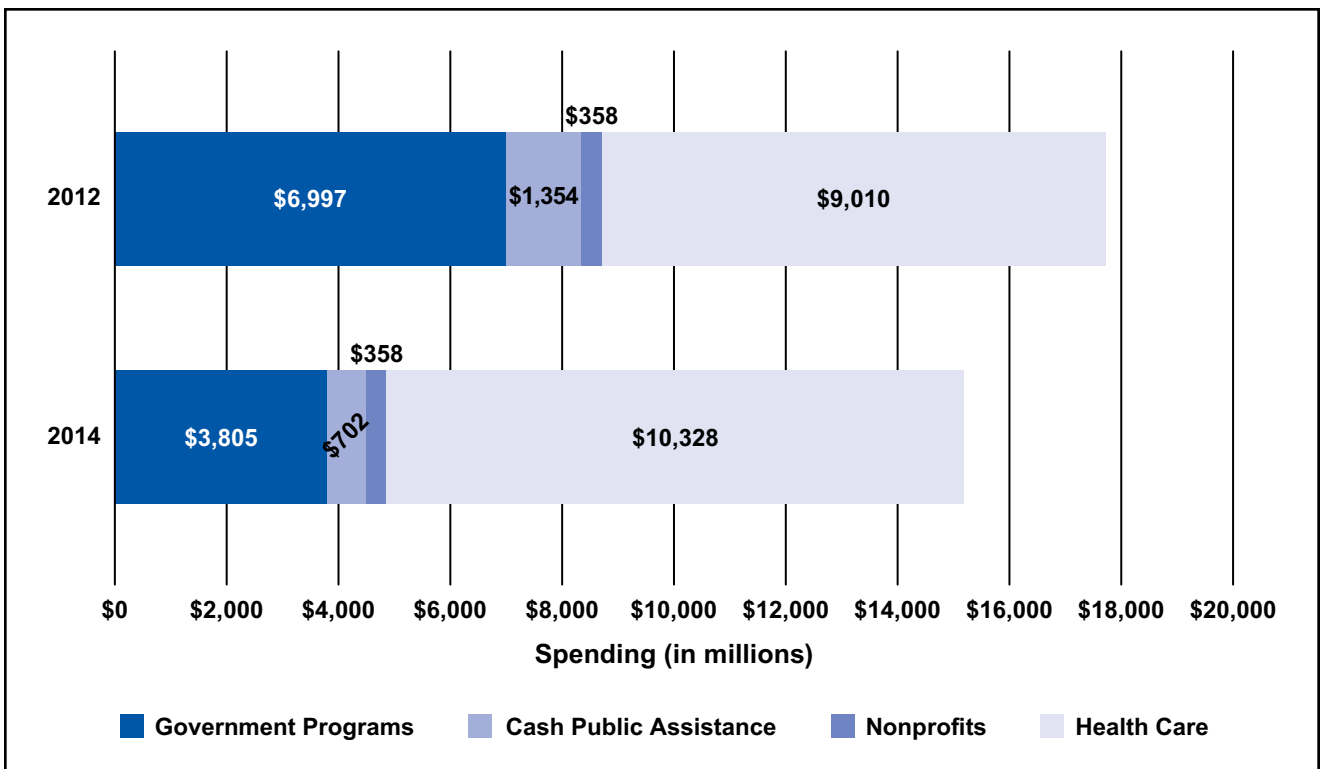
Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 20.714; National Association of State Budget Officers, 2015; NCCS Data Web, Urban Institute, 2012; as detailed in the ALICE Methodology

Between 2012 and 2014, the total financial need of ALICE and poverty households increased by \$100 million, as did their income, but assistance from government and charity sources fell at a much larger rate of 14 percent. This increased the size of the Unfilled Gap by 308 percent, to \$3.3 billion. In other words, it would require approximately \$3.3 billion in additional wages or public resources for all Indiana households to have income at the ALICE Threshold.

The overall decrease in assistance provided to households below the ALICE Threshold masks diverging trends between specific types of assistance (Figure 20):

- Health care, the largest source of assistance, was the only item to increase between 2012 and 2014. Spending increased by 15 percent to \$10.3 billion, and its share of total assistance increased by one-third. Health care spending 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 Indiana hospitals.
- Assistance for ALICE and poverty households provided through TANF and other cash assistance dropped by 48 percent to \$702 million.
- Federal and state expenditures on non-cash programs decreased by 45 percent to \$3.8 billion in 2014. As a result, the amount of assistance provided through these programs dropped from 40 percent to 25 percent of government spending between 2012 and 2014. The funds are spent on a number of non-cash programs: the School Breakfast Program, National School Lunch Program, Special Supplemental Nutrition Program For Women, Infants, And Children (WIC), Child And Adult Care Food Program, Supplemental Nutrition Assistance Program (SNAP), Head Start, Low Income Home Energy Assistance Program, Public Housing Operating Fund, Section 8 Housing Choice Vouchers, Community Development Block Grants, and Social Security disability benefits.

Figure 20.  
Public and Private Assistance, Indiana, 2012 to 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; for more detail see Methodology

Most spending on households below the ALICE Threshold comes from federal government sources. In Indiana, state government spending accounted for \$183 million (approximately 1 percent) of the total spending on households below the ALICE Threshold.

On a per capita basis, assistance to ALICE and poverty households decreased by 13 percent to \$16,641 in 2014. However, the 17 percent increase in health care spending, to \$11,313 per capita, masks a much steeper decline in funding for other social services. Excluding health care assistance, public assistance spending totaled \$5,328 per capita in 2014, a 43 percent decrease from 2012. With the continued rise in health care costs nationally and the implementation of the ACA, public spending on health care accounted for a larger portion of government and non-profit spending on households below the ALICE Threshold. This assistance is earmarked for specific programs and cannot be transferred to other financial needs. So even as health care spending increases, many other needs go unmet.

Without public assistance, ALICE households would face even greater hardship, and many more would be in poverty. However, the nature of government and charitable assistance limits its ability to produce financially sustainable households. The majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. By design, their goal is not long-term financial stability (Haskins, 2011; Shaefer & Edin, 2013).

# IV. HOW HAVE ECONOMIC CONDITIONS CHANGED FOR ALICE FAMILIES?

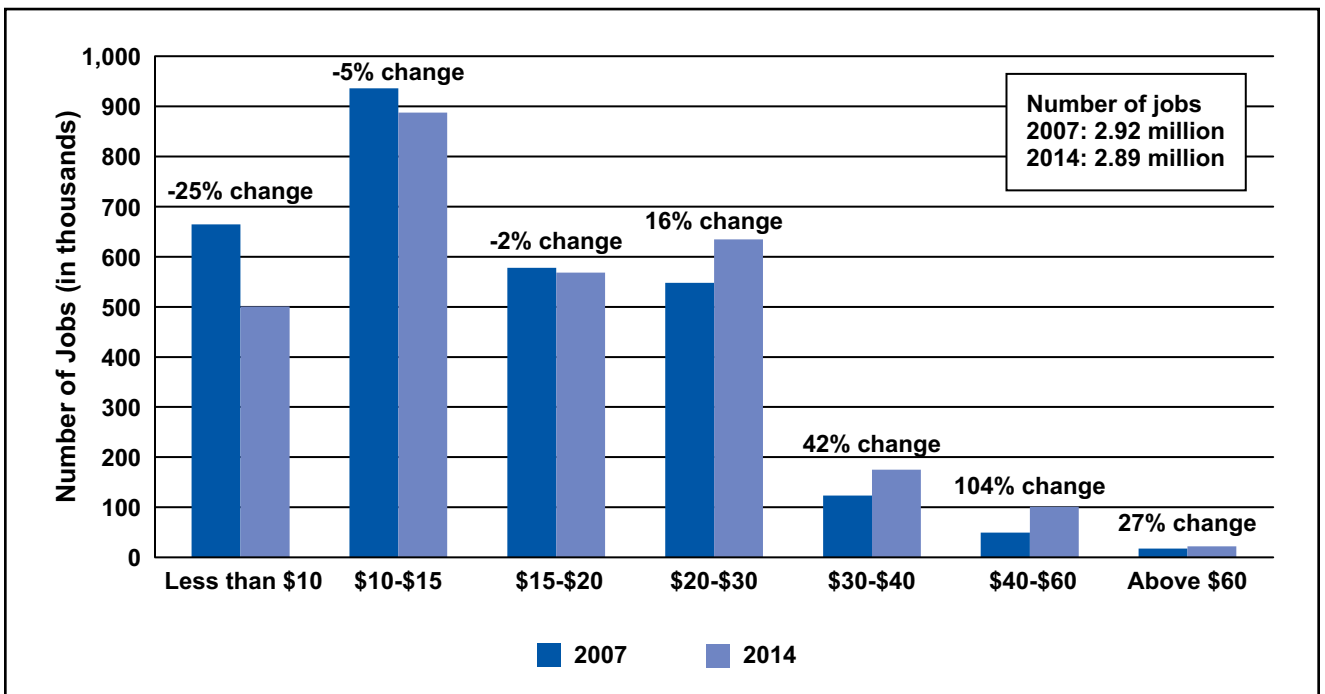
More than any demographic feature, employment defines ALICE households. The financial stability of ALICE workers depends on local job opportunities, as well as the cost and condition of housing, and the availability of community resources. Together, these variables make up the Economic Viability Dashboard. This section describes changes in these economic factors throughout Indiana.

## INDIANA JOBS

The critical feature of Indiana’s economy remains the predominance of low-wage jobs. In Indiana, 68 percent of jobs paid less than \$20 per hour in 2014, a decrease from 75 percent in 2007. A majority of those – 71 percent – paid less than \$15 per hour. Another 28 percent of jobs paid between \$20 and \$40 per hour. Only 3.5 percent of jobs paid between \$40 and \$60 per hour, and 0.8 percent paid above \$60 per hour. A full-time job that pays \$15 per hour grosses \$30,000 per year, which is less than two-thirds of the Household Survival Budget for a family of four in Indiana.

With 2.89 million total jobs in Indiana recorded by the Bureau of Labor Statistics in 2014, the job market has shown improvement since 2010, but it has not returned to its 2007 size (Figure 21). Though jobs paying less than \$20 per hour dominate the job landscape, their numbers decreased between 2007 and 2014, while the number of jobs paying more than \$20 per hour rose dramatically. Jobs paying \$30 to \$40 rose by 42 percent and jobs paying \$40 to \$60 more than doubled. At the same time, jobs paying less than \$10 decreased by 25 percent, and jobs paying \$10 to \$15 fell by 5 percent (BLS, 2007, 2010, 2012, and 2014).

Figure 21.  
Number of Jobs by Hourly Wage, Indiana, 2007 to 2014



Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2007-2014

Industries in Indiana make a range of contributions to the state's economy in terms of employment and gross domestic product (GDP). The industries with large GDP contributions but low employment tend to pay higher wages to employees, while those with smaller GDP contributions but higher employment have more people to pay. ALICE workers in Indiana tend to be concentrated in these industries with smaller GDP contributions.

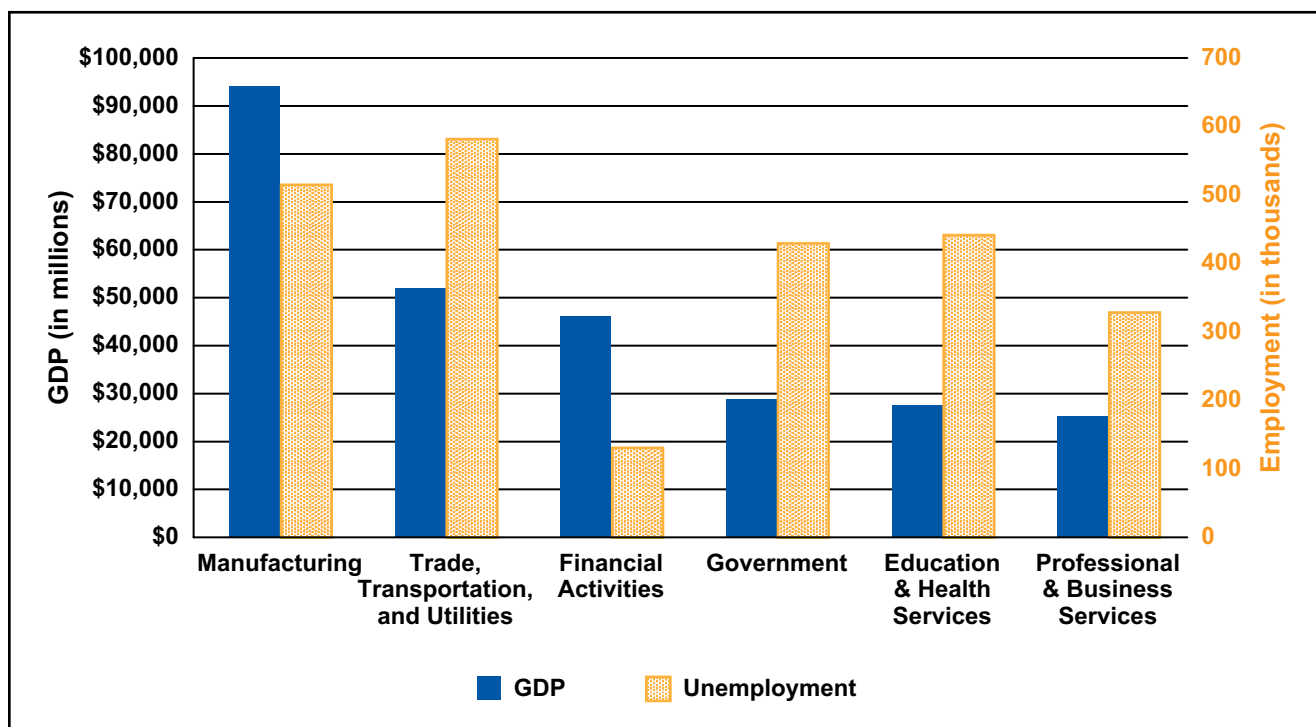
Manufacturing contributed \$94 billion to Indiana's GDP in 2014, an 18 percent increase from 2007. Though manufacturing has become more automated, especially motor vehicles and parts, and more diversified into chemical projects, it still accounts for the largest portion of GDP, 29.6 percent (Figure 22). With the Great Recession and automation, employment in manufacturing fell by 6 percent, and its contribution to total employment in Indiana fell to 16.8 percent in 2014. Many manufacturing workers lost their jobs in the Great Recession; some have since been rehired, but at lower wages.

The trade, transportation, and utilities industry made the second largest contribution to GDP (16.4 percent) and employed the largest number of workers, 582,000 workers or 19 percent of the workforce. While its contribution to GDP increased between 2007 and 2014 (by 15 percent), employment in the industry fell by 1 percent, and continues to employ significant numbers of low-paid ALICE workers.

The financial industry is the third largest contributor to GDP, with over \$45 billion in 2014. It grew 15 percent from 2007 to 2014 and contributed 15 percent of total 2014 GDP. Yet, employment in the industry remains below 5 percent of the total workforce, and is falling. Though finance jobs tend to be higher-paying, there are some ALICE workers in this field, primarily in administration support roles.

The next four largest employing industries – government, education and health services, professional and business services, and leisure and hospitality – employ a larger share of the population than is represented by its contribution to GDP. While job growth in government has stalled, employment and GDP are growing in education and health services, and professional and business services. Primarily service industries, these are large employers of ALICE workers (BLS, 2007 and 2014).

Figure 22.  
**Employment and GDP by Industry, Indiana, 2014**



Source: BLS, 2014, and U.S. Department of Commerce, Bureau of Economic Analysis, 2014

Two characteristics of the service-sector economy are that these jobs pay low wages and require workers to be physically on-site. In 2014, only four of the 20 most common service-sector jobs paid enough to support the Household Survival Budget, a minimum of \$23.98 per hour (Figure 23), while in 2012 only Registered Nurses reached this minimum. The most common occupation in Indiana, retail sales, is well below the wage needed to make ends meet. The more than 92,100 retail salespeople make an average of \$9.53 per hour, or \$19,060 if full-time year round. These jobs fall short of meeting the family Household Survival Budget by nearly \$29,000 per year.

These service sector jobs can put more financial stress on ALICE families, as they tend to be located in areas with high housing costs, and low-wage workers cannot afford to live near where they work. In addition, many of these jobs have unpredictable or nontraditional work schedules which makes it harder to plan around public transportation and child care.

Figure 23.  
Top 20 Occupations by Employment and Wage, Indiana, 2014

OCCUPATION	2014		Percent Change 2007-2014	
	NUMBER OF JOBS	MEDIAN HOURLY WAGE	NUMBER OF JOBS	MEDIAN HOURLY WAGE
Retail Salespersons	92,100	9.53	-3%	5%
Combined Food Preparation and Serving Workers, Including Fast Food	83,930	8.56	13%	22%
Team Assemblers	79,680	12.78	16%	-5%
Cashiers	69,930	8.83	-3%	13%
Laborers and Freight, Stock, and Material Movers, Hand	59,920	11.48	-14%	6%
Registered Nurses	59,610	27.77	9%	6%
Office Clerks, General	52,380	12.38	-1%	15%
Waiters and Waitresses	50,220	8.92	-3%	27%
Heavy and Tractor-Trailer Truck Drivers	48,740	18.93	-13%	8%
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	43,310	10.96	-12%	11%
Customer Service Representatives	42,840	14.90	10%	12%
Stock Clerks and Order Fillers	41,190	10.64	1%	7%
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	36,550	15.07	32%	-8%
Bookkeeping, Accounting, and Auditing Clerks	35,090	16.43	-15%	15%
General and Operations Managers	33,650	41.83	new*	
Nursing Assistants	31,550	11.08	6%	2%
Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	30,570	26.55	-5%	10%
Maintenance and Repair Workers, General	30,280	17.48	-20%	7%
First-Line Supervisors of Retail Sales Workers	26,360	17.23	4%	8%
Elementary School Teachers, Except Special Education	25,150	24.66	-10%	7%

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2007 and 2014  
\*New to top 20 list

# SHIFTING TOWARDS THE “GIG ECONOMY”

## NEW ECONOMY TERMS

**Gig** – also referred to as **contract** or **freelance** work – one-time project and compensation

**Contingent** – work arrangements without traditional employers or regular, full-time schedules

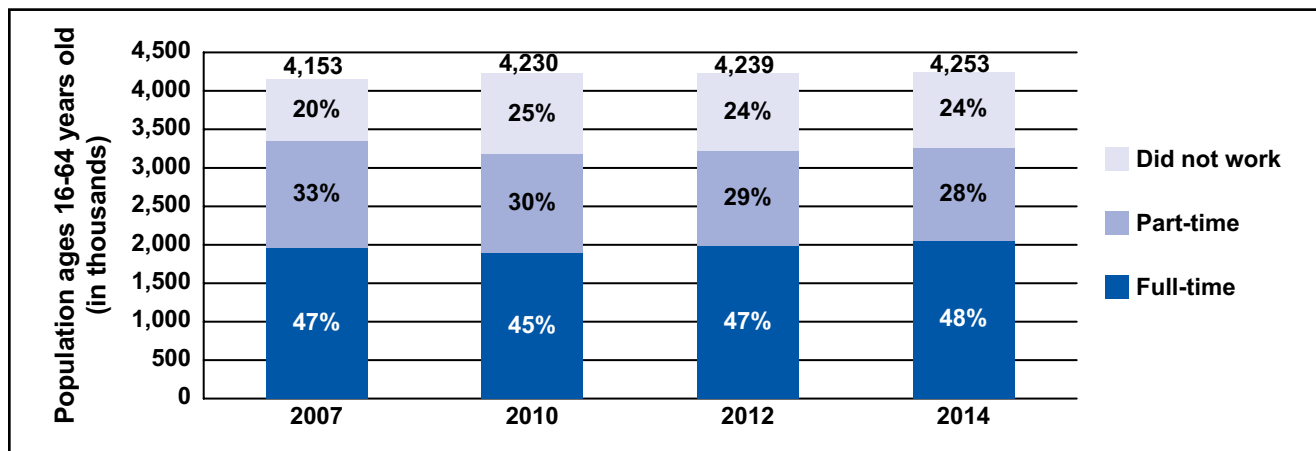
**On-demand** – also referred to as **on-call** – work with schedule variability according to customer activity

**Shadow economy** – also referred to as the grey or underground Economy – unreported activity and income from the production of legal goods and services

The nature of work in Indiana is changing dramatically, and these changes impact ALICE workers disproportionately. The most significant change is that low-wage jobs, especially those in the service sector, are increasingly shifting away from traditional full-time employment with benefits towards part-time, on-demand, or contingent employment with fluctuating hours and few benefits. At the same time, workers are replacing or supplementing their traditional jobs with a new gig-to-gig, project-to-project work life. 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). The non-traditional nature of this work is not captured in the American Community Survey, which only asks about number of weeks and hours worked, not number of jobs or quality of relationships with the employers. In fact, the American Community Survey statistics show a decline in part-time work and self-employment, whereas recent national surveys focusing on changes in the labor market report an increase in part-time work and self-employment (U.S. Census Bureau, 2010, 2015; American Community Survey, 2014).

Figure 24.  
Work Status, Indiana, 2007 to 2014



Source: American Community Survey, 2007-2014

Likewise, declining unemployment rates do not account for the changing numbers of underemployed workers – defined as those who are employed part time (either in the traditional or gig economy), those who have accepted a lower income than they had in the past, or those who have stopped looking for work but would like to work. For example, Indiana’s unemployment rate was 6 percent in 2014, up from 4.5 percent in 2007. But the underemployment rate was 10.3 percent (Bureau of Labor Statistics (BLS), 2014).

While information specific to Indiana was not available, two national surveys provide greater insight on the growing prevalence of alternative work arrangements in primary and supplementary jobs. Nationally, the percentage of workers employed as temporary help agency workers, on-call workers, contract workers, independent contractors, or freelancers as their main job rose from 10.1 percent in 2005 to 15.8 percent in 2015, according to the RAND-Princeton Contingent Worker Survey (RPCWS).

By a broader measure, one-third of all workers in the U.S. have engaged in supplemental, temporary, or contract-based work in addition to their main job in the past 12 months, according to an independent survey by Freelancers Union and Elance-oDesk (Freelancers Union and Elance-oDesk, 2014; American Community Survey, 2007 and 2014). These findings are reinforced by IRS data showing a steady increase in nonemployee compensation (1099 form), as well as sole proprietorship business, and self-employment (Abraham et. Al, 2016; Katz and Krueger, 2016; Freelancers Union and Elance-oDesk, 2014; Wald, 2014). Because low-wage jobs continue to dominate the employment landscape, income earned through alternative and supplemental employment is increasingly critical for many ALICE families that struggle to afford basic household expenses.

The characteristics and experiences of non-traditional, contingent workers differ from those of standard, full-time workers in a number of ways. The U.S. Government Accountability Office’s report on the contingent workforce found that core contingent workers are less likely to have a high school degree and more likely to have low family income. They are more likely to experience job instability, have worker-safety issues, and feel less satisfied with their benefits and employment arrangements than standard full-time workers. In addition, contingent work tends to yield lower earnings with fewer benefits (such as retirement plans and health insurance), which results in greater reliance on public assistance (GAO, 2015).

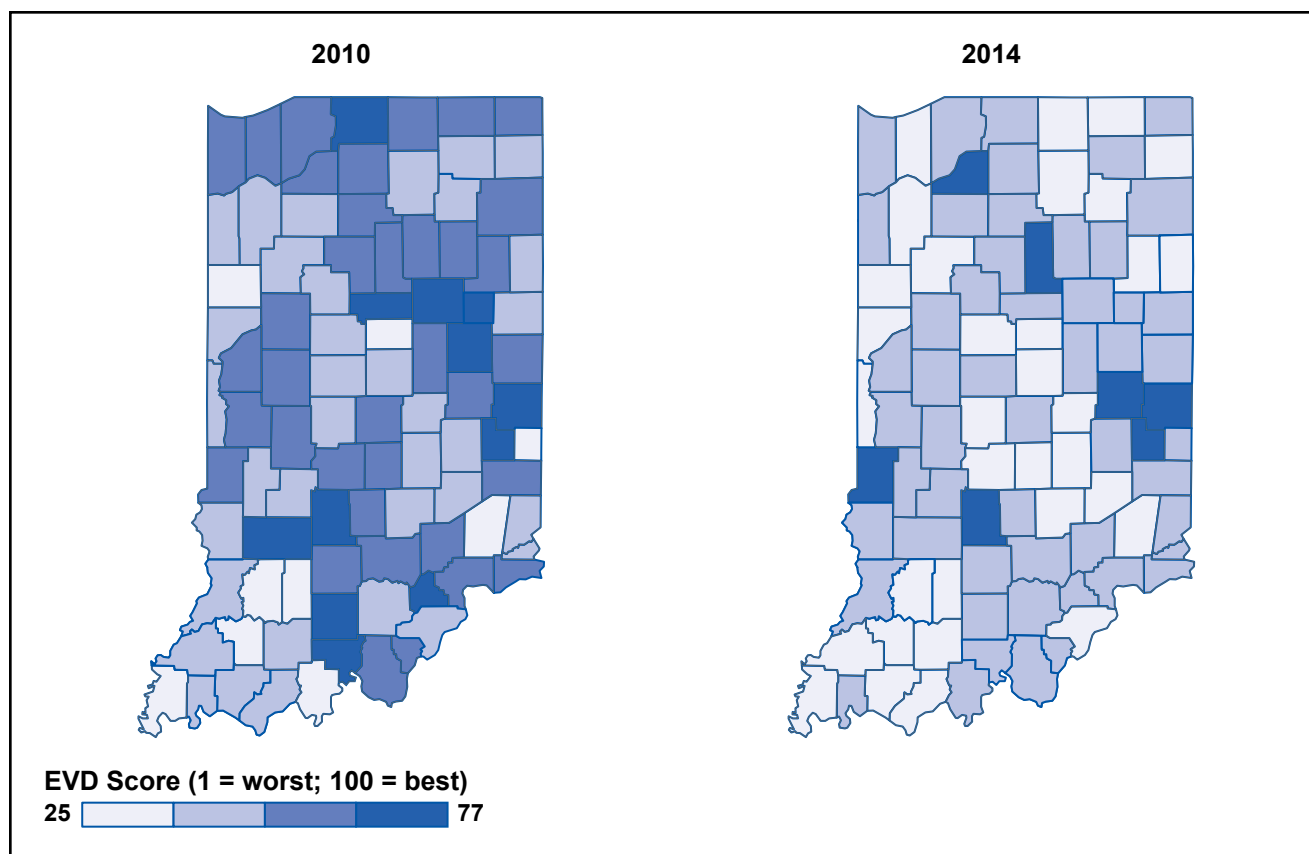
## INDIANA’S ECONOMY AND LOCAL CONDITIONS

In addition to shifting labor market conditions, the financial stability of ALICE households also depends on local conditions, particularly housing affordability, job opportunities, and community resources. Updates to the Economic Viability Dashboard indicate that improvement in these areas that emerged in 2012 has continued to 2014, but conditions vary across Indiana’s 92 counties.

The most striking change in the Economic Viability Dashboard was in job opportunities. Index scores for each county range from a possible 1 (worst economic conditions for ALICE, represented in darkest blue) to 100 (best economic conditions, represented in lightest blue) (Figure 25). As job opportunities scores improved, counties shift from dark blue (lower scores) to light blue (higher scores). Housing affordability did not improve at the same rate. It remains difficult to find job opportunities in locations that also have affordable housing and highly available community resources. The detailed index results can be found in the Exhibit section of this Report.



Figure 25.  
**Job Opportunities Index, Indiana, 2010 to 2014**



The change in Dashboard scores from 2007 to 2014 provides a clear picture of the slow recovery in Indiana (Figure 26). Statewide, between 2007 and 2010, scores for housing affordability were stable; job opportunities fell by 10 percent, and community resources rose by 2 percent. In the four years since the Great Recession ended in 2010, housing affordability improved by 11 percent, and job opportunities improved by 10 percent, while community resources fell by 14 percent.

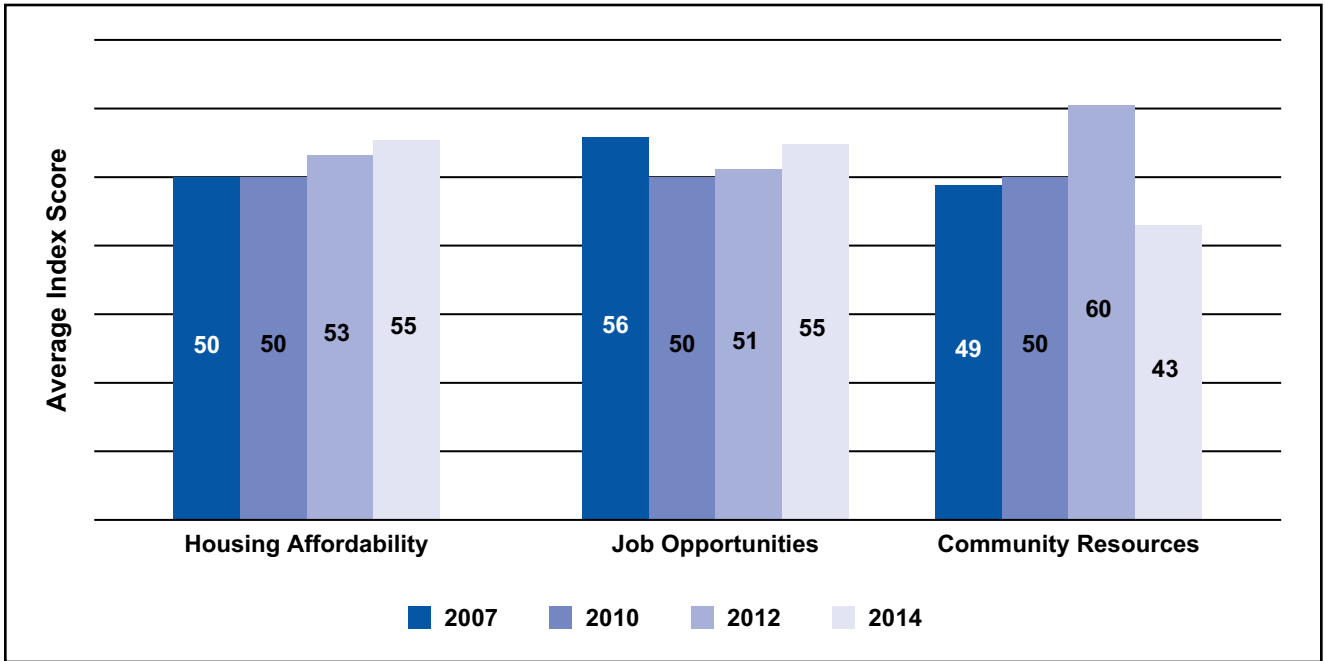
But there was great variation in economic conditions among counties. On average, housing affordability improved steadily from 2010 to 2014, masking the fact that affordability fell in 54 percent of Indiana counties. Vanderburgh County had the largest drop, with their score falling by 53 percent from 2007 to 2014.

Job opportunities declined in 68 percent of Indiana counties during the Great Recession. In the post-Recession era, 76 percent of Indiana counties experienced improvement in job opportunities; these gains were universal across cities and rural counties.

Improvement in Community Resources was driven primarily by the increased rate of those with health insurance. The spike in the index in 2012 was due to voting, which is an indicator of social capital, or how invested people are in their community. Voting was higher during the 2012 presidential election.

Figure 26.

## Economic Viability Dashboard, Indiana, 2007 to 2014



Source: American Community Survey; Bureau of Labor Statistics (BLS); U.S. Department of Housing and Urban Development (HUD); U.S. Election Assistance Commission; 2007-2014

# ECONOMIC VIABILITY DASHBOARD

## The Housing Affordability Index

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

The more affordable a county, the easier it is for a household to be financially stable. The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

## The Job Opportunities Index

**Key Indicators: Income Distribution + Unemployment Rate + New Hire**

The more job opportunities there are in a county, the more likely a household is to be financially stable. The three key indicators for the Job Opportunities Index are income distribution as measured by the share of income for the lowest two quintiles, the unemployment rate, and the average wage for new hires.

## The Community Resources Index

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

Collective resources in a location can make a difference in the financial stability of ALICE households. The three key indicators for the Community Resources Index are the percent of 3- and 4-year-olds enrolled in preschool, health insurance coverage rate, and the percent of the adult population who voted.

# V. WHAT CHALLENGES LIE AHEAD?

While ALICE families differ in their composition, challenges, and magnitude of need, there are three broad trends that will impact the conditions these households face in the next decade as well as the opportunities that may exist to change their financial status. These are:

- 1. Population Changes – Migration and an Aging Population**
- 2. Jobs and Technology**
- 3. Education and Income Gap**

## POPULATION CHANGES

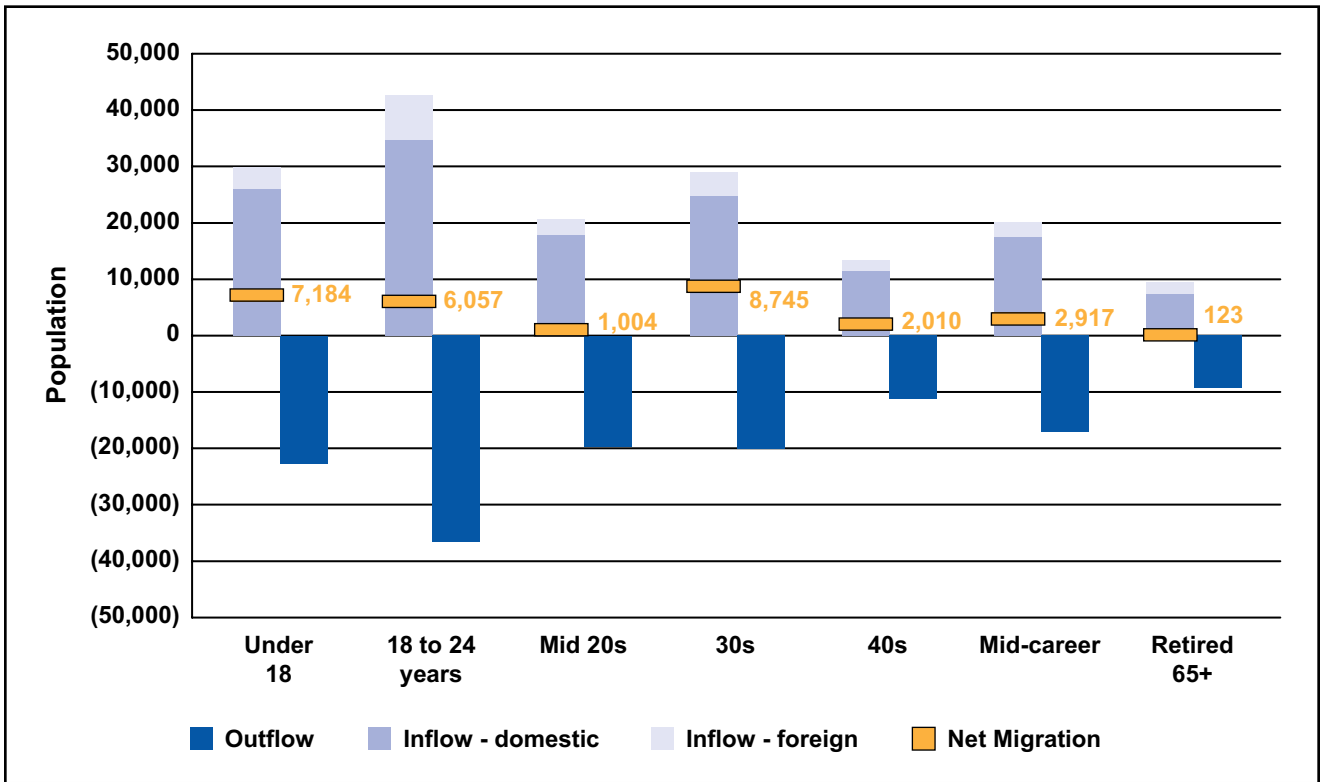
With a low natural population growth, Indiana's future will depend on migration – both domestic and foreign. Although migration has slowed since 2000, the rate remains positive. In addition, when the large waves of people coming into and moving out of the state are broken down by age group, the numbers provide an important insight for the future (Figure 27). Indiana is actually attracting large numbers of college students. Though some return to their home states with their degrees, many stay, become productive workers, and raise families. Some older Hoosiers leave their high-paying jobs in Indiana for jobs in other states, some retire to states in warmer climates, but many stay and retire in Indiana. These population flows present both opportunities and challenges for ALICE (American Community Survey, 2014; Kinghorn & Caplan, 2015).

The largest movement of people into and out of Indiana in 2014 was by 20- to 24-year olds. Because many are moving to Bloomington, where Indiana University's main campus is located, and West Lafayette, the home of Purdue University, they are likely students. Looking at college-age students, between 2013 and 2014, 27,284 people ages 20 to 24, as well as 15,342 people ages 18 or 19 moved to Indiana. This group has three unique characteristics: They are far more likely than other age group to have income below the ALICE Threshold, many are supporting the local economy by paying college tuition, and they are potential future productive Indiana residents. The ALICE numbers do not capture students living in dorms, so it is important to highlight this potential engine of growth here. While some college-age students moved out of the state in 2014, more than 6,000 people in these age groups stayed (American Community Survey, 2014; Stone, 2015).

The next largest movement of people was among those aged 5 to 17 years old. Of the 29,898 children and teens who moved to Indiana in 2014, 13 percent came from outside the U.S. As minors, most came with their families, indicating inflows of 20-, 30-, and 40-somethings as well. Population movement slowed significantly for residents 40 years and older, but remains with a positive net inflow.

Figure 27.

## Population Inflows and Outflows, Indiana, 2014



Source: American Community Survey, 2014

## Implications for the Community

When unemployment rates are low, a large college-age population is a potential engine for a state's future economic growth. Indiana's challenge is to have job opportunities and affordable living available to these young residents. Debt for unemployed or underemployed college graduates can cause them to become ALICE. Indiana's college loan default rate was 15 percent, slightly higher than the national rate of 11.3 percent in 2013. With these challenges, young adults are less able to buy a home and start a family on their own. This is reflected in the decline in the number of households headed by someone under 25 years old in Indiana, and in the high rate of poverty and ALICE among young people living alone. Broader repercussions of fewer young households include the reduction of new home building, impacting the construction industry, and decline in sales of furniture and appliances, impacting the manufacturing industry (Keevly, van Ark, Levanon, and Burbanki, 2012; Kinghorn & Caplan, 2015; American Community Survey, 2007 and 2014).

## Foreign-born Residents

International migration plays an increasing role in Indiana's racial and ethnic composition. The foreign-born population represented 4.8 percent of the state total in 2014, up from 3.1 percent in 2000. The light blue portion of the inflow bars in Figure 27 represents the number of people moving to Indiana from outside the U.S. Almost 320,000 foreign-born residents live in Indiana, with many settling in Indianapolis, according to 2014 U.S. Census estimates. More than a third (38.7 percent) have become citizens, 32.3 percent are legal permanent residents, and 29 percent are undocumented. Current immigrants in Indiana came from Latin America (45 percent), followed by Asia (35 percent), but they also hail from Africa, Europe, and the Middle East (American Immigration Council, 2015; Baer, 2012; Fyler, 2016).

Immigrants vary widely in language, education, age, and skills – as well as in their financial stability. Among adults ages 25 and older, 31 percent of Indiana’s foreign-born population has less than a high school education, compared to 12 percent of the native population. However, a much higher percentage of the foreign-born population has a graduate or professional degree (15 percent) compared to the native-born population (8 percent). As a result, there are many well-educated and financially successful immigrants in Indiana. Yet, there are also other immigrant families with 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 their citizenship status is unauthorized (Strange, 2013; Gonzalez-Barrera, Lopez, Passel, & Taylor, 2013).

As both workers and entrepreneurs, immigrants are an important source of economic growth in Indiana, making up 5.8 percent of the state’s workforce (189,293 workers) in 2013, according to the U.S. Census Bureau. Across the state there were more than 25,000 Latino- and Asian-owned businesses, which had combined sales receipts totaling \$8 billion in 2012, and employed more than 49,000 people, according to the U.S. Census Bureau’s survey of business owners. As consumers, the state’s Asians and Latinos had a combined purchasing power of about \$13.6 billion in 2014 (Migration Policy Institute, 2014; Fyler, 2016; U.S. Census, 2012).

## Implications for the Community

Undocumented workers are important to Indiana’s economy and tax base. In 2012, undocumented immigrants paid \$93 million in sales, income, and property taxes in Indiana, according to the Institute for Taxation and Economic Policy. An older estimate by the Perryman Group shows the wider impact: If all undocumented immigrants were removed from the state, Indiana would lose \$3 million in economic activity, approximately 40,000 jobs, and \$93 million in state and local taxes that undocumented immigrants pay. According to the U.S. Chamber of Commerce, removing undocumented workers would not lead to the same number of job openings for unemployed Americans, because the two groups have different, complementary skills (Gardner, et al, 2015; Perryman Group, 2008; U.S. Chamber of Commerce, 2013).

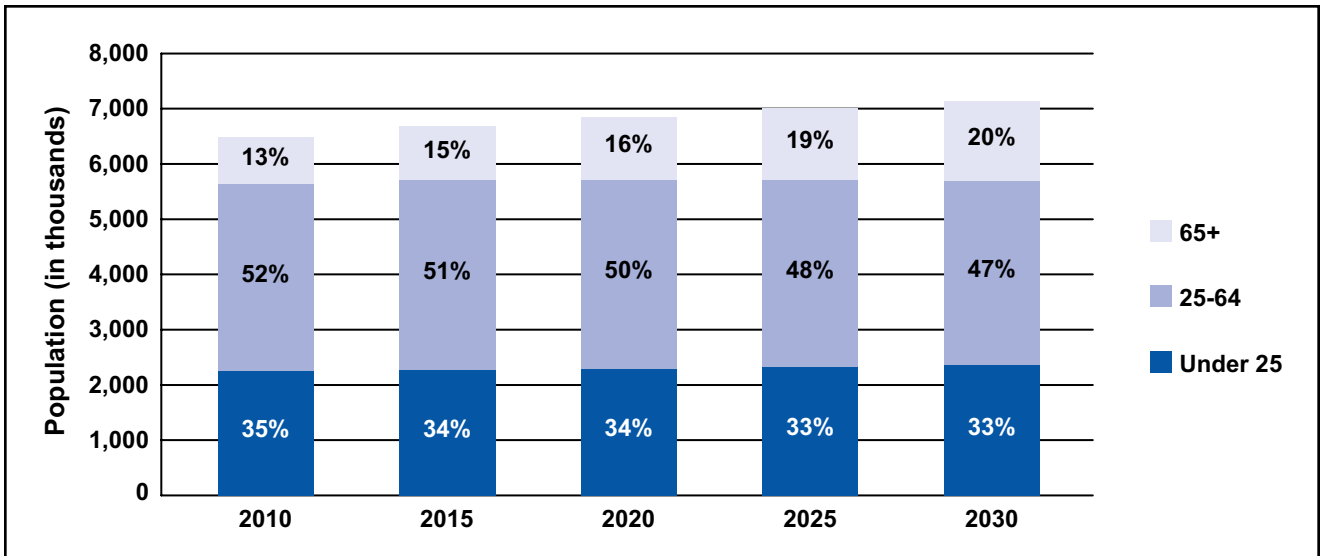
Undocumented workers are often underpaid and are among the most vulnerable to living in poverty and ALICE households. The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled higher-income American women to work more and to pursue careers while having children (Furman & Gray, 2012). Both job opportunities and wages need to be sufficient in order to continue to attract these workers and prevent them from being ALICE.

## An Aging Population

Between 2005 and 2030, when all baby boomers are 65 or older, the senior share of the population is projected to increase in nearly every country in the world. Because this shift will tend to lower labor force participation and reduce the amount of money people put towards savings, there are well-founded concerns about a potential slowing in future economic growth (Bloom, Canning, & Fink, 2011). Indiana’s elderly population is projected to grow from 13 percent in 2010 to 20 percent (226,973 residents) by 2030, a 70 percent increase (Figure 28). Over the next 30 years, the elderly are expected to account for 63 percent of growth in the state’s population (Indiana Chamber Foundation Workforce Wise Project, 2009). In contrast, demographers predict that the population of 0- to 14-year-olds and 25- to 44-year-olds will each grow by 75,000 residents, and those college aged will increase by 25,000, but will all remain stable in their proportion of the population (Blanchard, 2014; Kinghorn M., 2012).

Figure 28.

## Population Projection, Indiana, 2010 to 2030



Source: U.S. Census, 2005

This demographic shift has implications for the financial stability of these households as well as for the economic stability of the state, as 1.7 million Hoosiers will age into retirement over the next 20 years (Indiana Chamber Foundation Workforce Wise Project, 2009). Nationally and in Indiana, these trends will likely produce increases in the number of ALICE households. In general, retirement plan participation has continued to decrease since the Great Recession for families in the bottom half of the income distribution. Participation rebounded slightly from 2010 to 2014, but only for upper-middle income families, and it did not return to the level observed in 2007 (Bricker, et al, 2014).

Compared to the rest of the U.S., Indiana residents are doing well planning for retirement with 57 percent of workers participating in an employer-sponsored retirement plan, ranking 7th nationally (Pew Charitable Trust, 2016). Those working part time fare less well, with only 37 percent of part-time workers in metro-Indianapolis having access to a retirement plan, compared to 67 percent of full-time workers (Pew Charitable Trust, 2016a). However, those on the brink of retirement are finding that they cannot afford to fully leave the workforce. From 1998 to 2007, the share of the workforce composed of seniors increased by 35 percent (29,000 workers), and data from multiple surveys suggests that at least half of people nearing 65 plan to continue working beyond retirement age (AARP, 2012; Bricker et al., 2014).

More ALICE seniors will be female because they are likely to live longer than men and they have fewer resources on which to draw. In Indiana in 2014, there were 30 percent more women 65 or older than men of the same age. Generally, women have worked less and earned less than men, and therefore have lower or no pensions, as well as lower Social Security retirement benefits. Since women tend to 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 (Indiana Chamber Foundation Workforce Wise Project, 2009; American Community Survey, 2007, 2010, 2012, and 2014; Waid, 2013; Hounsell, 2008).

## Implications for the Community

The aging of the population in Indiana presents new challenges. First, there will be greater pressure on the state's infrastructure, especially the housing market for smaller, affordable rental units. These units need to be near family, health care, and other services. Likewise, transportation services need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to Indiana'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 selling their larger homes at the prices they had estimated in better times, a source of income they were relying on to support their retirement plans (U.S. Department of Transportation, 2015). As a result of the financial hardships of home ownership for seniors, increasing numbers are actually living together, in rented and owned homes, to maintain independence while minimizing the economic burden (Abrahms, 2013).

The aging population will increase demand for geriatric health services, including assisted living and nursing facilities and home health care. Along with the traditional increase in physical health problems, seniors in Indiana are more likely to face mental health issues. According to the 2014 Behavioral Risk Factor Surveillance System (BRFSS) survey, approximately 25 percent of Indiana seniors reported poor mental health within the last month. Seniors reporting mental distress 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; Indiana State Department of Health, 2015).

Without sufficient savings, many families will not be able to afford the health care they need. A collaborative project of AARP, the Commonwealth Fund, and The Scan Foundation suggests that Indiana is ill-prepared. “The Longterm Scorecard” project ranks Indiana 47th among all states in its long-term support and services for older adults on a scale including information, awareness, and counseling (Reinhard, Kassner, Houser, Ujvari, Mollica, and Hendrickson, 2014). The cost of a nursing home is 241 percent of median income for a senior household, yet there’s inadequate assistance to fill the gap between financial resources and financial need.

Shifting demographics also have implications for caring for the growing number of seniors. The Caregiver Support Ratio, the number of potential caregivers aged 45 to 64 for each person aged 80 and older, was 8.3 in 2010, and is projected to fall to 4.4 by 2030, and then to 3.4 in 2050. In fact, The Longterm Scorecard ranked Indiana last in its support for family caregivers (Reinhard, Kassner, Houser, Ujvari, Mollica, and Hendrickson, 2014; AARP Public Policy Institute, 2015; Redfoot, Feinberg, and Houser, 2013).

A number of additional consequences are emerging, ranging from job implications to elder abuse. With the increased demand for caregivers, there is a growing need for more paid home health aides, who are themselves likely to be ALICE. Personal care aides are the fastest growing job in Indiana, followed closely by home health aides and nursing assistants. These jobs often pay around \$10 per hour, do not require much training, are not well regulated, and yet involve substantial responsibility for the health of vulnerable clients. Together these factors may lead to poor quality caregiving. There are significant downsides to poor quality caregiving, some of which are captured in the reports on elder abuse. There were 9,500 cases involving abuse of older and vulnerable adults reported in Indiana in 2015, and 6,396 cases of neglect in 2014. Thousands more go unreported (Patterson; CBS4, 2016).

## JOBS AND TECHNOLOGY

Not only is the tech sector growing in Indiana, but Indianapolis saw high-tech software and services employment grow 18 percent from 2012 to 2014 – the eighth-fastest rate among the 30 largest U.S. cities. Technology is changing the nature of work in most sectors and will likely have a large impact on the future of both low-wage and high-wage jobs across industries (CBRE Research, 2015). While technology has been changing jobs for centuries as businesses weigh the costs of capital versus wages, the latest wave comes as technology has decreased the costs of the automation of manufacturing and many services. Wendy’s, for example, recently announced plans to replace front-line staff with computer kiosks. Figure 29 shows the likelihood that Indiana’s top 20 occupations will be replaced by technology over the next two decades. While some of the changes are likely to be positive and offer new opportunities, there are many new risks associated that will negatively impact ALICE workers (Frey and Osborne 2013).

**New jobs:** Technology has created new opportunities in types of jobs as well as the availability of jobs. Most commonly, technology is changing the scope of jobs. For example, at Ford’s Chicago Assembly Plant, operators used to spend 70 percent of their time scanning and 30 percent repairing defects. Now they spend 10 percent of their time scanning and 90 percent of their time finessing the final assembly of the vehicle. Technology is also creating new services, and has ushered in a “gig” economy, creating new jobs such as TaskRabbit workers and Uber drivers. Gig positions may help ALICE households fill short-term gaps in standard employment and may be more lucrative than jobs in the traditional employment market (Wald, 2014; Techpoint, 2014; Pete, 2013).

**Transaction Costs:** Changes in the job market, even when higher paying jobs are created, have transaction costs, most severely for those who are unqualified for the new jobs, but also for those who incur costs associated with moving and retraining. Transaction costs will affect millions of U.S. workers, as more than 60 percent of jobs have a higher than 50 percent chance of being replaced by technology by 2020. Low-wage workers, especially those with lower levels of education, are among those most at-risk of not benefiting from new technology-based jobs. For example, a hard-working cashier does not necessarily have the skills to repair digital checkout kiosks. The jobs that remain will be service jobs that cannot be automated and are often low paying, such as health aides, janitors, sales representatives, and movers (Brynjolfsson and McAfee, 2014, Frey and Osborne 2013).

**Risks to job security:** A contingent workforce provides flexibility for companies to scale up or down on demand, subjecting workers to unexpected gains or losses in work hours, making it difficult for ALICE households to pay bills regularly or to make long-term financial plans, especially qualifying for a mortgage. In the gig economy, there are no benefits, such as health insurance and retirement plans. This increases costs to ALICE families and makes them more vulnerable should they have a health crisis or have to retire early. In addition, unpredictable wages can put employer or government benefits that are tied to work hours in jeopardy, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. For example, 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, 2015; Watson, Frohlich, & Johnston, 2014; U.S. Government Accountability Office (GAO), 2007).

**Fewer standard workplace protections:** Independent contractors lack other standard workplace protections. Namely, they do not have 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. Without workforce protections, ALICE workers are vulnerable to exploitation, legal bills, and poor working conditions (Donovan, Bradley, and Shimabukuro, 2016).

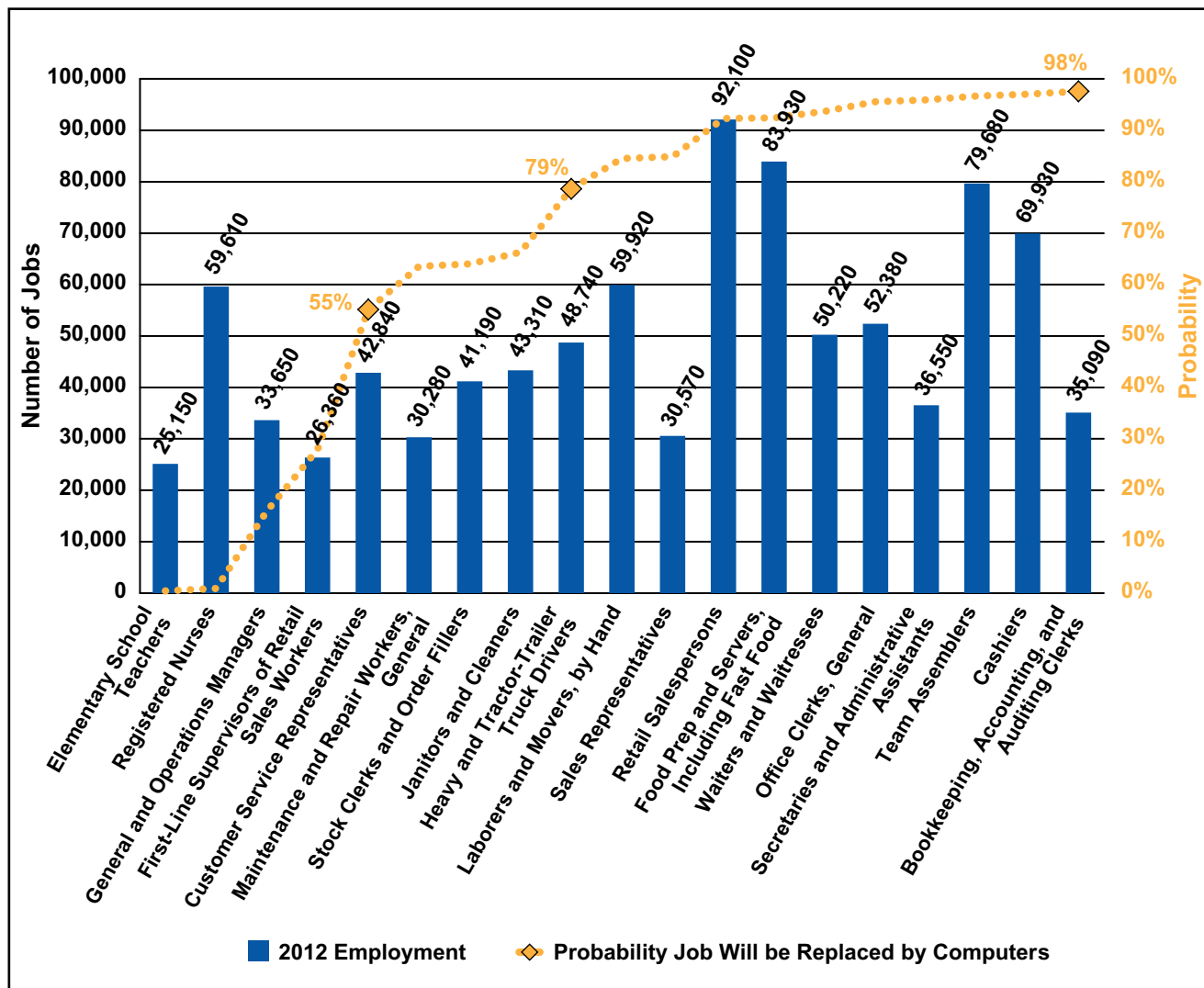
**The impact of technology on education:** Technology – and increasingly affordable technology – will enable more online education options and could change the recent trajectory of poor returns on education. Colleges are embracing online courses for matriculated students and Massive Open Online Courses (MOOCs) for the wider community. These can lower the cost of education and enable many more avenues to gain and update skills. However, they are still new, not regulated, and range in quality. To date, there is little evidence that they increase access to jobs, but there are already many cases involving fraudulent educational credentials and money-making education schemes (Cohen, 2015; West, 2015).

The current employment outlook, especially the increase in low-wage jobs, suggests that the number of ALICE households will increase, as will demand for government and nonprofit assistance to fill the gap to financial stability. Technology innovation has the potential to change the jobs landscape. But the timing and the extent depend on a host of economic factors, and the implications for ALICE families are not yet clear.



Figure 29.

## Employment by Occupation and Impact of Technology, Indiana, 2014



Source: BLS, OES wages, 2014, and Frey and Osborne, 2013.

## EDUCATION AND INCOME GAP

There are many compounding factors to being ALICE or in poverty. Being a racial or ethnic minority, an unauthorized or unskilled recent immigrant, or being language-isolated make a household more likely to be ALICE. Likewise, having a household headed by a female, having a low level of education, or living with a disability predispose a household to being ALICE. Groups with more than one of these factors – younger combat veterans or ex-offenders, for example, who may have both a disability and a low level of education – are even more likely to fall below the ALICE Threshold. While awareness of these challenges has increased, along with some economic recovery, these risk factors persist in Indiana, especially for racial and ethnic minorities.

### The Education Gap

There are some signs of improvement in the education gap among racial and ethnic groups, suggesting that some structural changes are occurring in Indiana. In K-12 education, the Education Equality Index (EEI) shows that the achievement gap – the disparity in educational measures between socioeconomic and racial or ethnic

groups – narrowed between 2011 and 2014. The achievement gap for students from low-income and minority families in Indiana is smaller than the national average, with Indiana ranking 15 out of 35 states for which data is available. In Indianapolis, which has the largest minority population in the state, the gap is slightly smaller, and has narrowed in recent years, falling by 10 percent between 2011 and 2014. However, it is still larger than 70 percent of the nation’s 100 largest cities, including New York, Los Angeles, and Washington, DC (Stand for Children, 2016; Education Equality Index, 2016).

These differences impact graduation rates and college performance. Among teenagers, 62 percent of Blacks and 53 percent of Hispanics in the state go on to college after high school, compared to 66 percent of White students. However, once in college, students who are Black or Hispanic were more likely to need remediation and had lower grade point averages than students who are White (Indiana Commission for Higher Education, 2014).

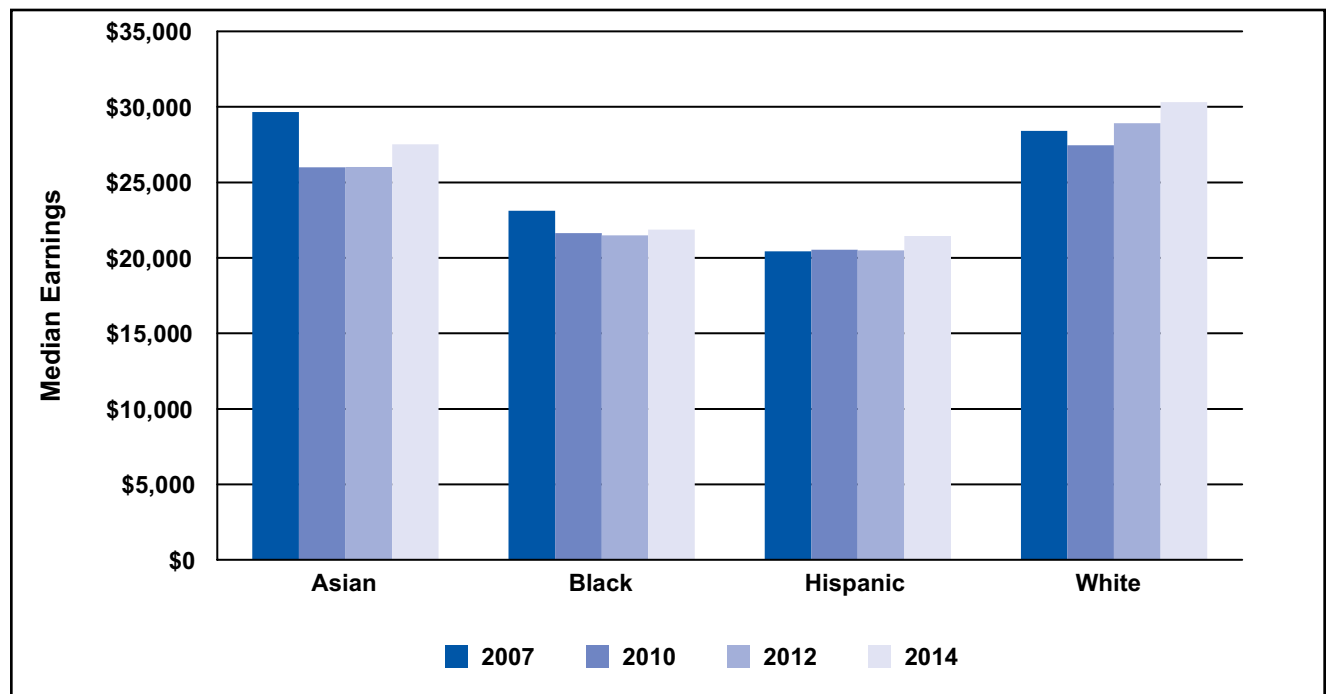
## Income Trends among Ethnic and Racial Groups

The differences between racial and ethnic groups are also apparent in earnings and employment. All groups (except Hispanics) experienced a decline in earnings during the Great Recession, as noted in the drop from 2007 to 2010 in Figure 30. Yet since 2010, White workers have rebounded and are earning 7 percent above their 2007 level. Hispanics are earning 5 percent more, but Asians and Blacks have not recouped their pre-Recession earning level. At the same time, differences in the median earnings between groups have increased. The difference between the median earnings of Black and White workers increased from 23 percent in 2007 to 39 percent in 2014. Between Hispanic and White workers the difference increased from 34 percent in 2010 to 41 percent in 2014. Asian workers earned 4 percent more than White workers in 2007, but 10 percent less in 2014 (American Community Survey, 2014).

In addition to having lower earnings, Black and Hispanic households have substantially less wealth than White households, a gap that has been widening in recent years. Nationally (wealth data is not available at the state level), the wealth of White households was 13 times the median wealth of Black households in 2013, compared with eight times the wealth in 2010, according to the Pew Research Center (Kochhar and Fry, 2014).

Figure 30.

### Median Earnings Asian, Black, Hispanic and White Workers, Indiana, 2007 to 2014

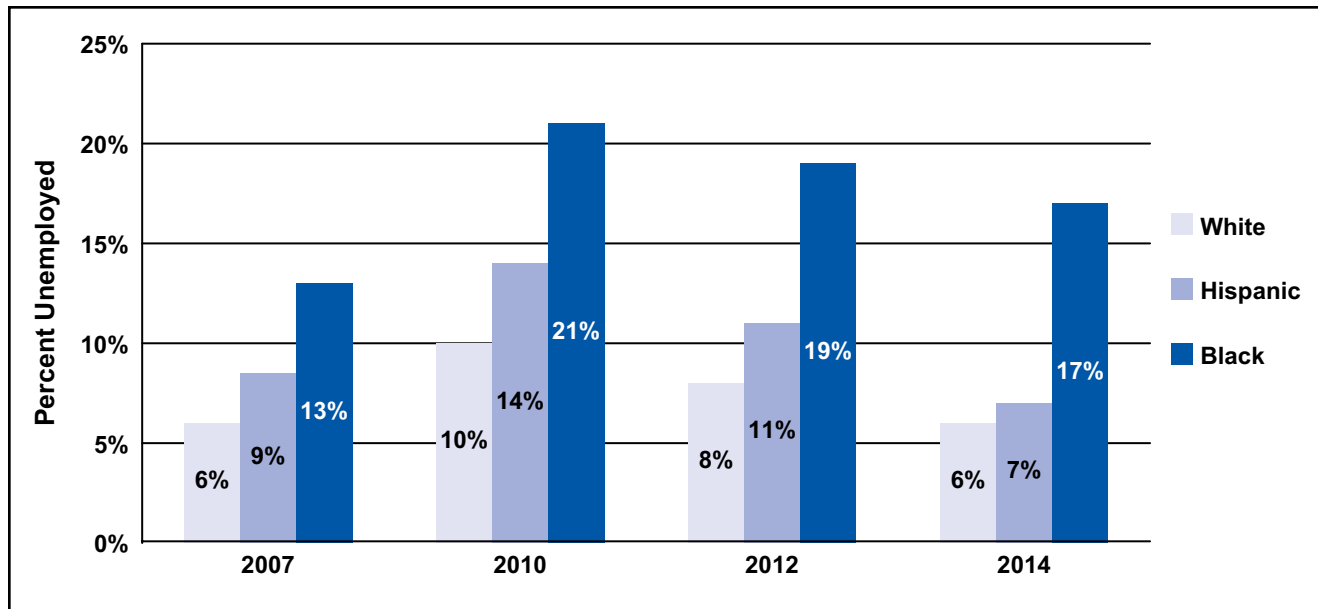


Source: American Community Survey, 2007-2014

Black and Hispanic workers also face higher rates of unemployment in Indiana. Though all groups faced higher rates of unemployment through the Great Recession, rates have improved for White and Hispanic workers. The unemployment rate for Black workers of 17 percent, though, remains well above the 2007 level of 13 percent (Figure 31).

Figure 31.

### Unemployment for White, Black, and Hispanic Workers, Indiana, 2007 to 2014



Source: American Community Survey, 2007-2014

## Implications for the Community

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 Indiana. With inadequate educational opportunities, the state economy loses talent and suffers from lower productivity from less-skilled workers. In order for Indiana’s economy to continue to grow and sustain an aging population, the state must 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. 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).

Ultimately, basic secondary education remains essential for any job. According to the Alliance for Excellent Education, if all students graduated from high school in Indiana, their aggregate increased income would be \$143 million, and increased federal and state tax revenues would be \$27.4 million (AEE, 2013).

# CONCLUSION.

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

ALICE households remain vulnerable in Indiana, even with recovery from the Great Recession underway in many parts of the economy. Unemployment persists for some groups, and the total number of households with wage or salary income dropped 2 percent from 2007 to 2014. There are 19 percent more households in poverty than before the Great Recession and 12 percent more ALICE households. Many younger workers struggle to find jobs that support independent living or repay college debt. Families with young children struggle to find child care – and to afford it. Families who encounter an emergency – health, natural disaster, or accident – have little or no savings to help them cope. And seniors, especially those who used their savings to weather unemployment or underemployment, are struggling to supplement their Social Security and regain stability above the ALICE Threshold.

This Report assesses Indiana's economic conditions and their impact on ALICE households in each county for 2014. The report provides insight on the recent shifts and developing trends influencing Indiana's economy at the county, state, and national levels so that policymakers and stakeholders in Indiana can better understand financial hardship in the state.

As the **ALICE Income Assessment** shows, there are still 912,947 households in Indiana struggling financially despite aggregate ALICE household earnings of approximately \$15.8 billion and the additional \$15 billion spent by the government, nonprofits, and hospitals. ALICE households face an array of obstacles, including low-wage jobs, increased commuting costs due to jobs located far from affordable homes, a reduction in community resources, and limited savings. Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective solutions need to reflect this reality.

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

The United Way ALICE Report provides a set of strategies that can help poverty and ALICE families now and in the future to either increase their income or reduce their expenses. Short-term strategies are those that help a family cope with an emergency and prevent spiraling into poverty. Long-term strategies are harder, but can help a family maintain financial stability and support their family over time. Depending on how far below the ALICE Threshold a family's income is, different strategies may be required. But all strategies play an important role; there is no one solution. Many stakeholders have a role, including friends and family, nonprofits, employers, and government. The strategies presented here are a starting point (Figure 32).

There are two basic changes that would make a great difference in Indiana: Increase ALICE's income and reduce household expenses. This section reviews the short-term interventions that can help sustain ALICE households through an emergency, as well as medium-term strategies that can ease the hardship of those struggling to achieve economic stability in Indiana. Finally, this section considers the long-term, large-scale economic and social changes that would significantly reduce the number of households living below the ALICE Threshold.

# IMPROVE JOB OPPORTUNITIES

An improvement in job opportunities, through either an increase in the wages of current low-paying jobs or an increase in the number of higher-paying jobs, would enable ALICE households to afford to live near their work, build assets, and become financially independent. The biggest impact on income opportunity would come through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors in Indiana. Such a shift would require an influx of new businesses and possibly new industries, as well as increased education and training.

Not only does the kind of job matter, but the kind of employer can make a big difference as well. Even within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Strategies that attract employers who understand the importance of providing well-structured jobs would make a difference for ALICE households in Indiana. New, gig-focused job opportunities may also 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. But the risks inherent in this kind of employment put additional burdens on ALICE families and create new challenges for community stakeholders.

To improve job opportunities, Indiana's community stakeholders have three distinct challenges. The first is to make sure that current low-wage workers have the opportunity to improve both skills and wages as technology creates new jobs, so they will not be left behind without a job. The second is to ensure the value of service jobs, from teachers to health care workers, by recognizing them and rewarding them economically. And third, as the burden of economic risks, such as health insurance coverage or flexible hours, shift from companies to workers, there need to be appropriate safety measures in place.

# REDUCE HOUSEHOLD EXPENSES

Efforts that reduce the costs of basic household goods – housing, child care, food, transportation, and health care – would also enable ALICE families to better support themselves. Such structural changes will take the combined efforts of all community stakeholders. There is a role for families, nonprofits, employers, and government (Figure 32). The ALICE measures in this Report are tools to help policy makers, community leaders, and business leaders better understand the number and variety of households facing financial hardship and make changes to help ameliorate the barriers to financial stability.

Figure 32.

**Short-, Medium-, and Long-Term Strategies to Assist Households with Income below the ALICE Threshold**

Strategies to Assist ALICE Families		
	SHORT-TERM	MEDIUM- AND LONG-TERM
<b>Friends and family</b>	<ul style="list-style-type: none"> <li>• Temporary housing</li> <li>• Meals and food</li> <li>• Rides to work and errands</li> <li>• Child care</li> <li>• Caregiving for ill/elderly relatives</li> <li>• Tool and trade sharing</li> </ul>	<ul style="list-style-type: none"> <li>• Loans</li> <li>• Access to 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> <li>• Tool and trade sharing</li> <li>• Financial counseling, debt repair and credit building</li> </ul>	<ul style="list-style-type: none"> <li>• Loans and affordable financial products</li> <li>• Support to find good employers</li> <li>• Job training and educational assistance</li> </ul>
<b>Employers</b>	<ul style="list-style-type: none"> <li>• Paid days off</li> <li>• Transportation assistance</li> <li>• Flex-time</li> <li>• Telecommuting options</li> </ul>	<ul style="list-style-type: none"> <li>• Regular work schedules</li> <li>• Full-time opportunities</li> <li>• Higher wages</li> <li>• Benefits</li> <li>• HR resources for caregivers</li> <li>• On-site health services, wellness incentives</li> <li>• Career paths</li> <li>• Mentoring</li> </ul>
<b>Government</b>	<ul style="list-style-type: none"> <li>• Child care vouchers</li> <li>• Housing subsidies</li> <li>• Educational vouchers and charter school options</li> <li>• Social Security credit for caregivers</li> <li>• Tax credit for caregivers, workers, parents and students</li> <li>• Financial counseling, debt repair and credit building</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> <li>• Attract higher-skilled jobs</li> <li>• Strengthen infrastructure</li> <li>• Job training and educational assistance</li> </ul>

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# EXHIBITS

The following Exhibits present key data for better understanding ALICE households in Indiana from a variety of geographic and demographic perspectives. Exhibit VIII describes an overview of the methodology used in the ALICE Reports.

**EXHIBIT I: COUNTY PAGES**

**EXHIBIT II: ALICE HOUSING DATA BY COUNTY**

**EXHIBIT III: ALICE THRESHOLD AND DEMOGRAPHICS, INDIANA, 2014**

**EXHIBIT IV: KEY FACTS AND ALICE STATISTICS FOR INDIANA LEGISLATIVE DISTRICTS**

**EXHIBIT V: THE ECONOMIC VIABILITY DASHBOARD**

**EXHIBIT VI: KEY FACTS AND ALICE STATISTICS FOR INDIANA MUNICIPALITIES**

**EXHIBIT VII: ALICE HOUSEHOLDS BY INCOME, 2007 TO 2014**

**EXHIBIT VIII: METHODOLOGY OVERVIEW & RATIONALE**

# ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of Indiana's 92 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 Indiana. Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; for populations below 65,000, data are 5-year estimates (starting in 2014, there are no 3-year estimates).

# ALICE IN ADAMS COUNTY

## 2014 Point-in-Time Data

**Population:** 34,533 | **Number of Households:** 12,164

**Median Household Income:** \$47,964 (state average: \$49,446)

**Unemployment Rate:** 7.2% (state average: 7.1%)

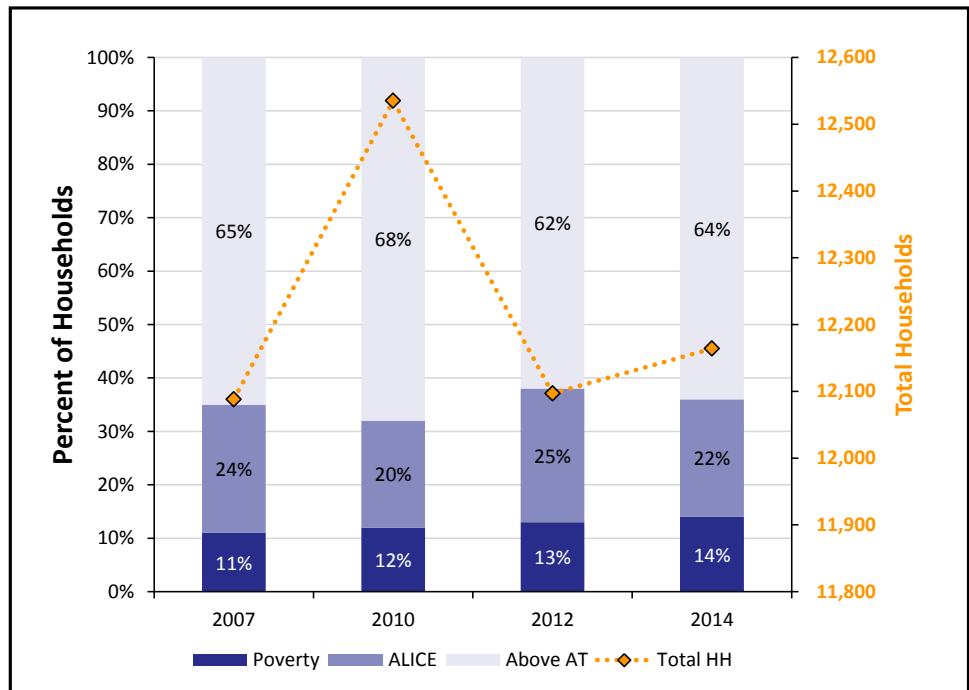
**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Adams County

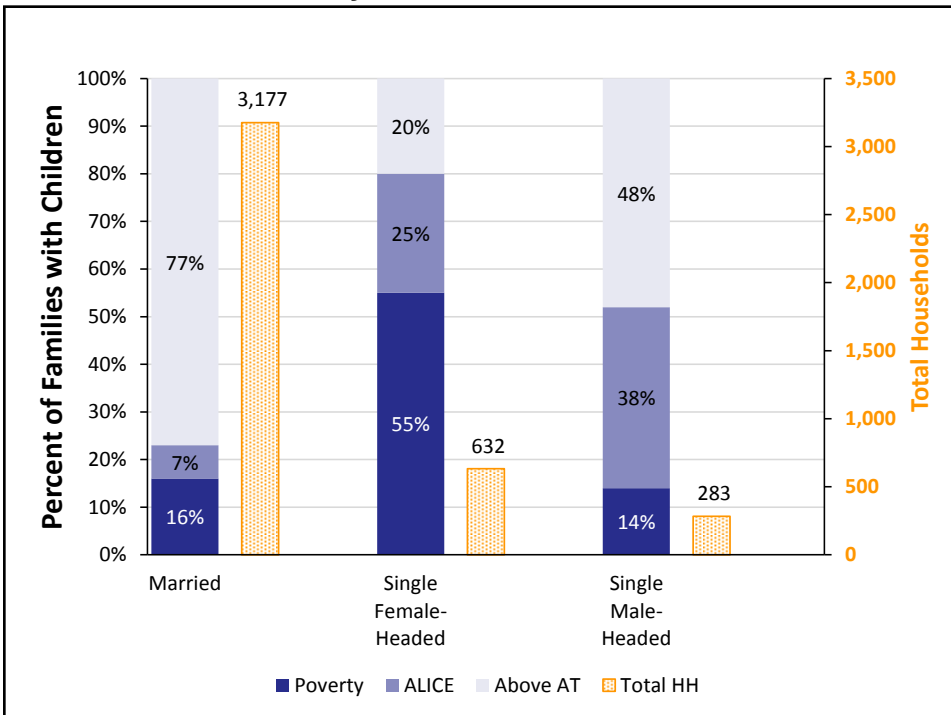
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$408	\$626
Child Care	\$-	\$750
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$346
Taxes	\$187	\$261
<b>Monthly Total</b>	<b>\$1,396</b>	<b>\$3,805</b>
<b>ANNUAL TOTAL</b>	<b>\$16,752</b>	<b>\$45,660</b>
<b>Hourly Wage</b>	<b>\$8.38</b>	<b>\$22.83</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Adams County families with children live below the ALICE Threshold. Though more Adams County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

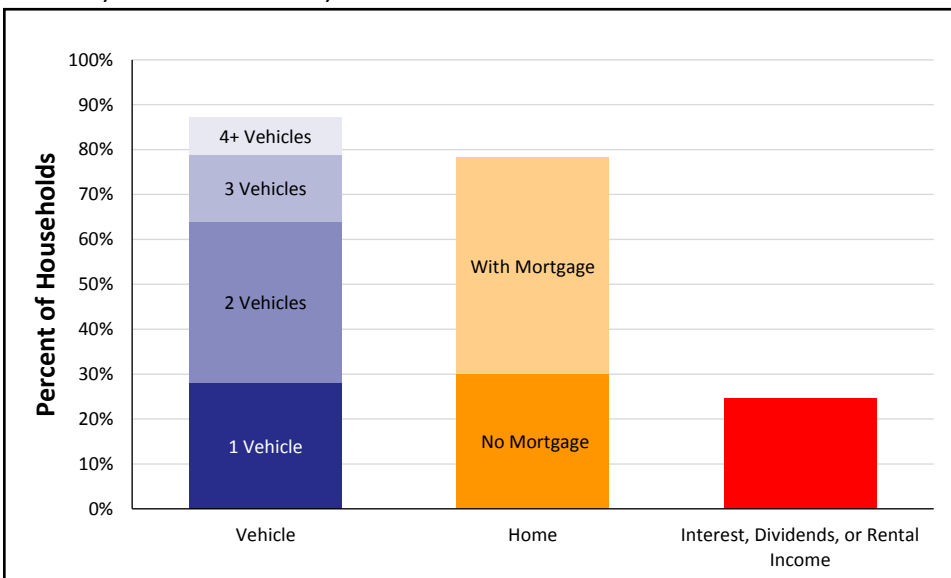
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Adams County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Adams County, 2014		
Town	Total HH	% ALICE & Poverty
Berne City	1,539	39%
Blue Creek Township	311	40%
Decatur City	4,020	43%
French Township	213	26%
Geneva Town	597	52%
Hartford Township	266	42%
Jefferson Township	361	43%
Kirkland Township	362	21%
Monroe Town	290	31%
Monroe Township	1,388	32%
Preble Township	317	22%
Root Township	1,811	24%
St. Marys Township	457	30%
Union Township	304	21%
Wabash Township	2,144	42%
Washington Township	4,230	42%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 ALLEN COUNTY

## 2014 Point-in-Time Data

**Population:** 365,918 | **Number of Households:** 138,980

**Median Household Income:** \$48,521 (state average: \$49,446)

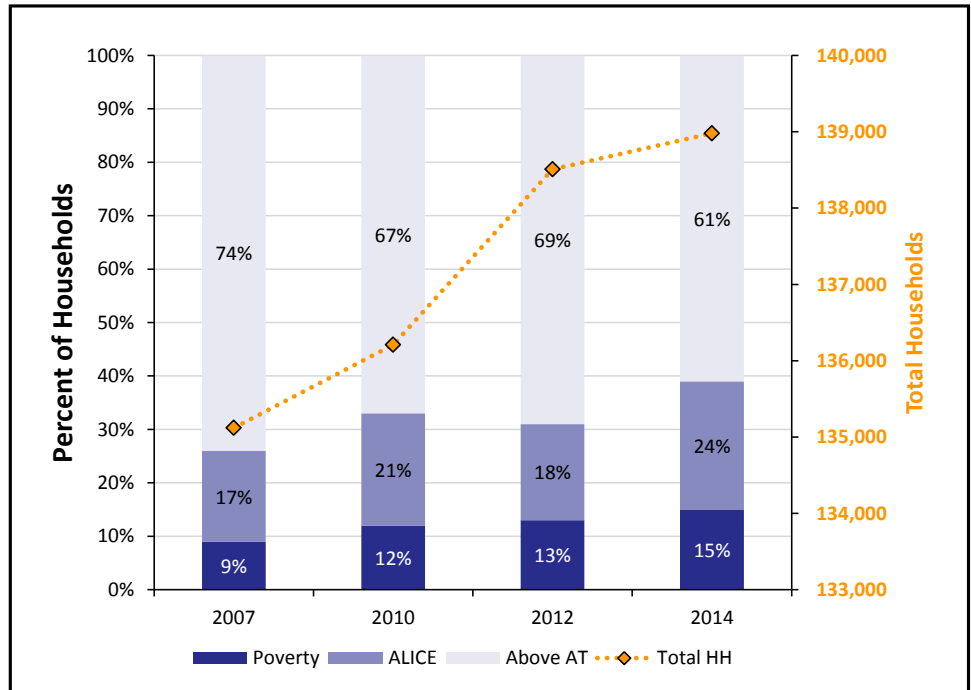
**Unemployment Rate:** 7.4% (state average: 7.1%)

**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Allen County

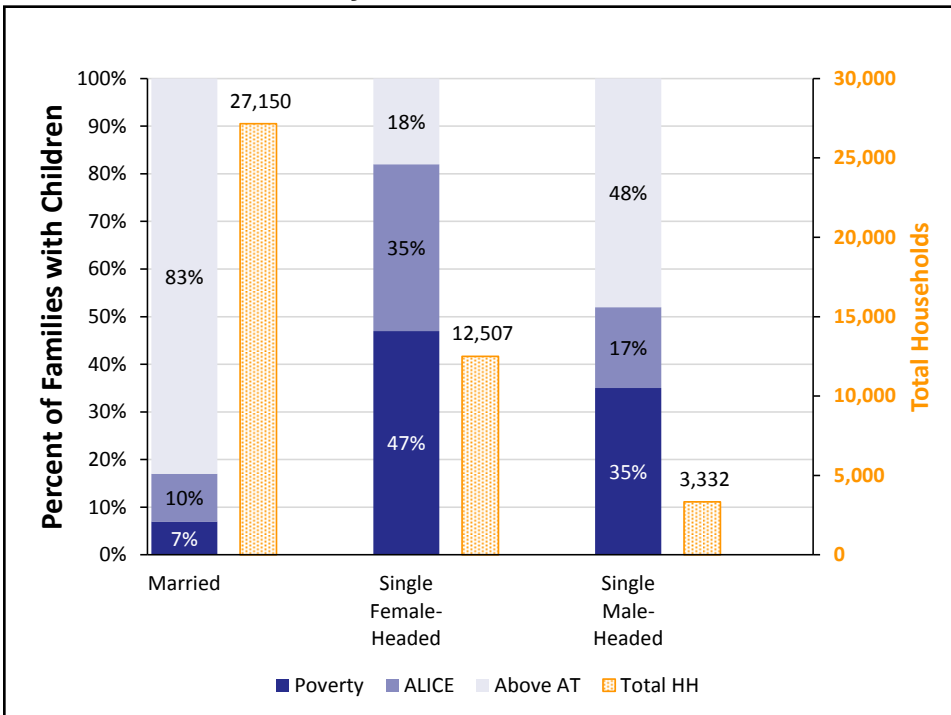
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$474	\$664
<b>Child Care</b>	\$-	\$854
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$135	\$364
<b>Taxes</b>	\$205	\$304
<b>Monthly Total</b>	\$1,488	\$4,008
<b>ANNUAL TOTAL</b>	\$17,856	\$48,096
<b>Hourly Wage</b>	\$8.93	\$24.05

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Allen County families with children live below the ALICE Threshold. Though more Allen County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

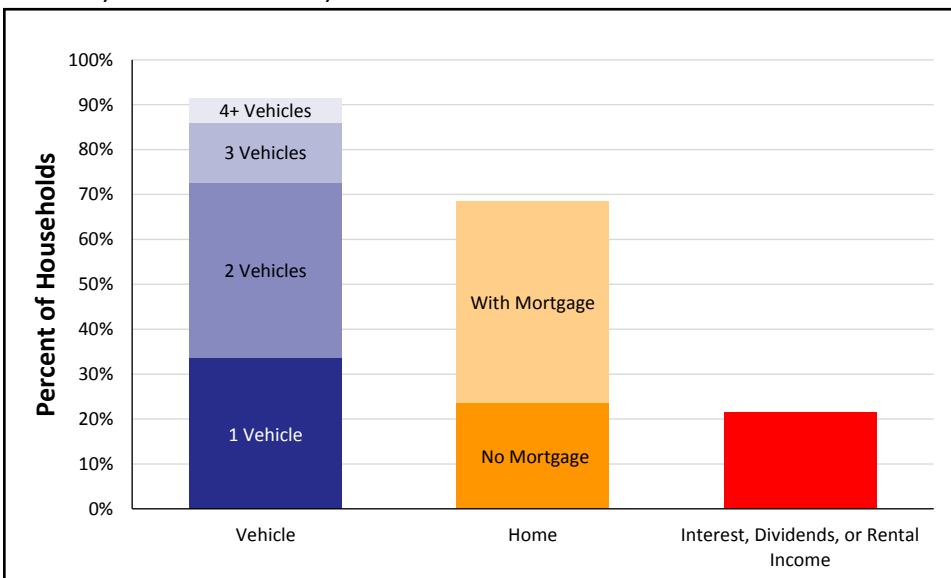
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Allen County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Allen County, 2014		
Town	Total HH	% ALICE & Poverty
Aboite Township	13,619	17%
Adams Township	12,500	46%
Cedar Creek Township	4,302	16%
Eel River Township	1,297	12%
Fort Wayne City	100,239	44%
Grabill Town	540	35%
Harlan CDP	652	23%
Hoagland CDP	348	28%
Huntertown Town	1,815	17%
Jackson Township	180	11%
Jefferson Township	826	33%
Lafayette Township	1,221	17%
Lake Township	1,030	25%
Leo-Cedarville Town	1,140	15%
Madison Township	685	30%
Marion Township	1,623	23%
Maumee Township	999	30%
Milan Township	1,139	22%
Monroe Township	739	37%
Monroeville Town	513	46%
New Haven City	6,193	36%
Perry Township	10,260	14%
Pleasant Township	1,335	25%
Scipio Township	162	43%
Springfield Township	1,443	26%
St. Joseph Township	29,422	29%
Washington Township	15,269	38%
Wayne Township	41,333	58%
Woodburn City	607	34%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 BARTHOLOMEW COUNTY

## 2014 Point-in-Time Data

**Population:** 80,217 | **Number of Households:** 31,827

**Median Household Income:** \$53,002 (state average: \$49,446)

**Unemployment Rate:** 5.7% (state average: 7.1%)

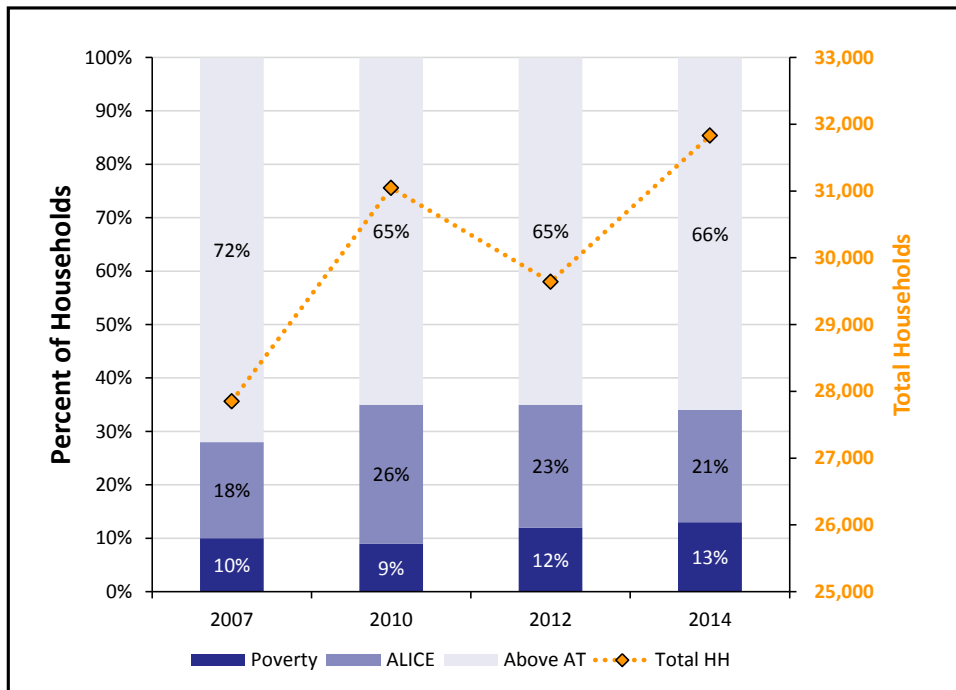
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 13% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Bartholomew County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$608	\$827
<b>Child Care</b>	\$-	\$958
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$152	\$400
<b>Taxes</b>	\$243	\$398
<b>Monthly Total</b>	\$1,677	\$4,405
<b>ANNUAL TOTAL</b>	\$20,124	\$52,860
<b>Hourly Wage</b>	\$10.06	\$26.43

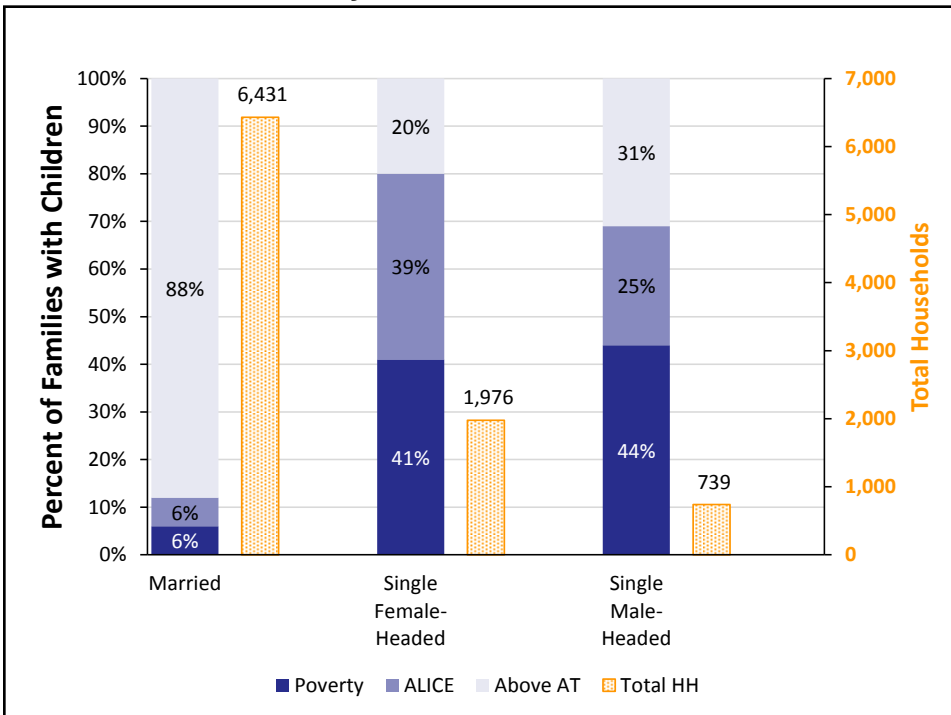
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Bartholomew County families with children live below the ALICE Threshold. Though more Bartholomew County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

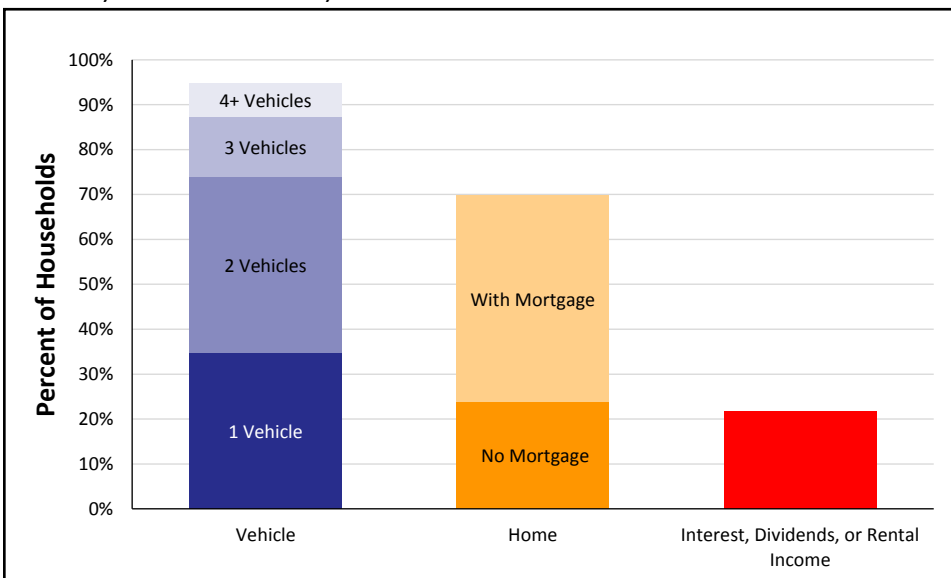
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Bartholomew County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Bartholomew County, 2014		
Town	Total HH	% ALICE & Poverty
Clay Township	1,103	29%
Clifty Township	464	42%
Columbus City	18,420	34%
Columbus Township	19,015	36%
Elizabethtown Town	166	52%
Flat Rock Township	611	32%
German Township	2,514	43%
Harrison Township	1,290	8%
Hartsville Town	141	42%
Haw Creek Township	1,509	38%
Hope Town	871	42%
Jackson Township	307	29%
Ohio Township	732	39%
Rock Creek Township	607	14%
Sand Creek Township	930	22%
Taylorville CDP	365	41%
Wayne Township	1,434	21%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 BENTON COUNTY

## 2014 Point-in-Time Data

**Population:** 8,810 | **Number of Households:** 3,464

**Median Household Income:** \$46,909 (state average: \$49,446)

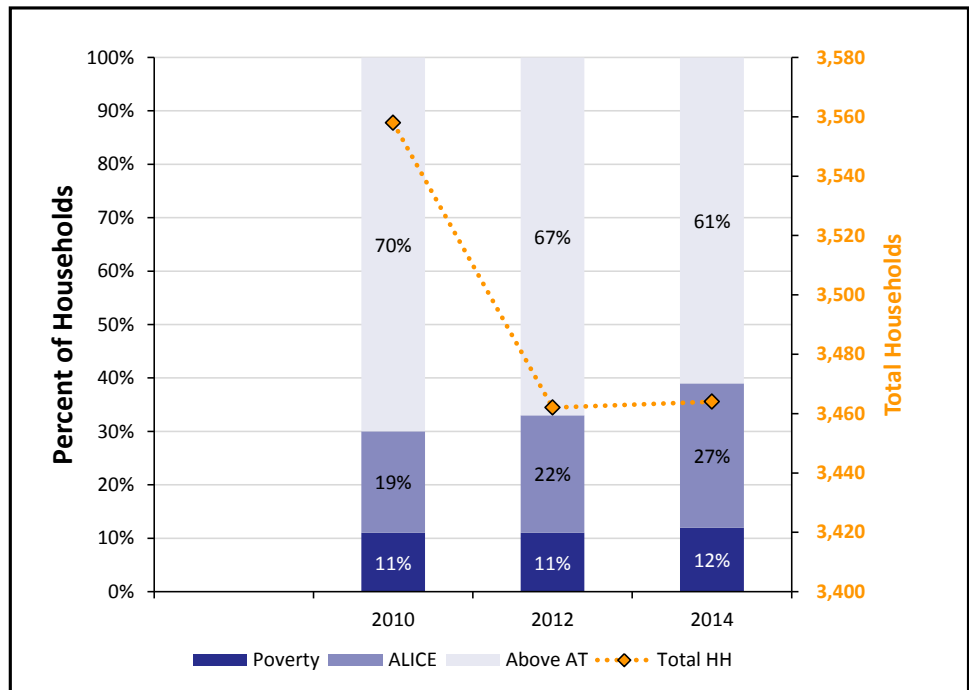
**Unemployment Rate:** 5.8% (state average: 7.1%)

**ALICE Households:** 27% (state average: 22%); **Poverty Households:** 12% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Benton County

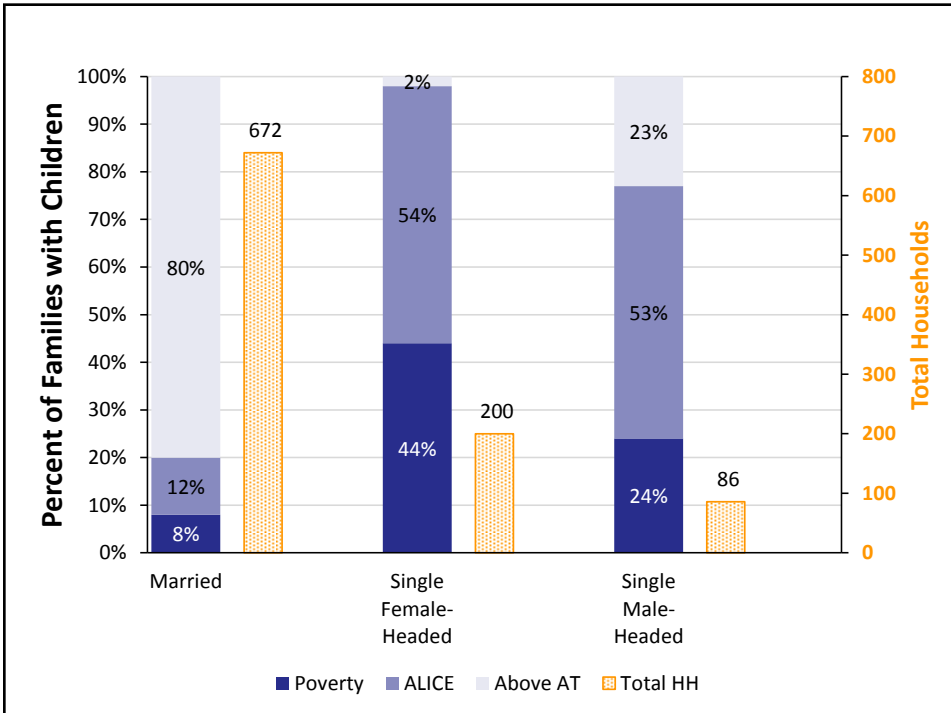
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$540	\$780
<b>Child Care</b>	\$-	\$833
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$144	\$377
<b>Taxes</b>	\$224	\$337
<b>Monthly Total</b>	\$1,582	\$4,149
<b>ANNUAL TOTAL</b>	\$18,984	\$49,788
<b>Hourly Wage</b>	\$9.49	\$24.89

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Benton County families with children live below the ALICE Threshold. Though more Benton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

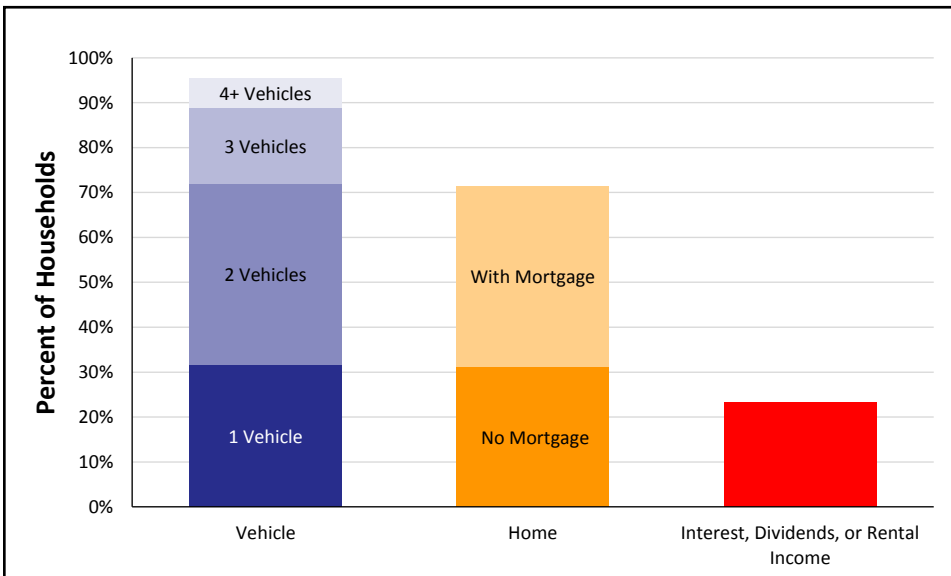
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Benton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Bolivar Township	434	50%
Boswell Town	302	44%
Center Township	1,105	42%
Earl Park Town	172	46%
Fowler Town	959	44%
Gilboa Township	101	34%
Grant Township	401	40%
Hickory Grove Township	163	45%
Oak Grove Township	681	36%
Oxford Town	517	41%
Richland Township	265	38%
Union Township	113	33%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 BLACKFORD COUNTY

## 2014 Point-in-Time Data

**Population:** 12,576 | **Number of Households:** 5,236

**Median Household Income:** \$39,370 (state average: \$49,446)

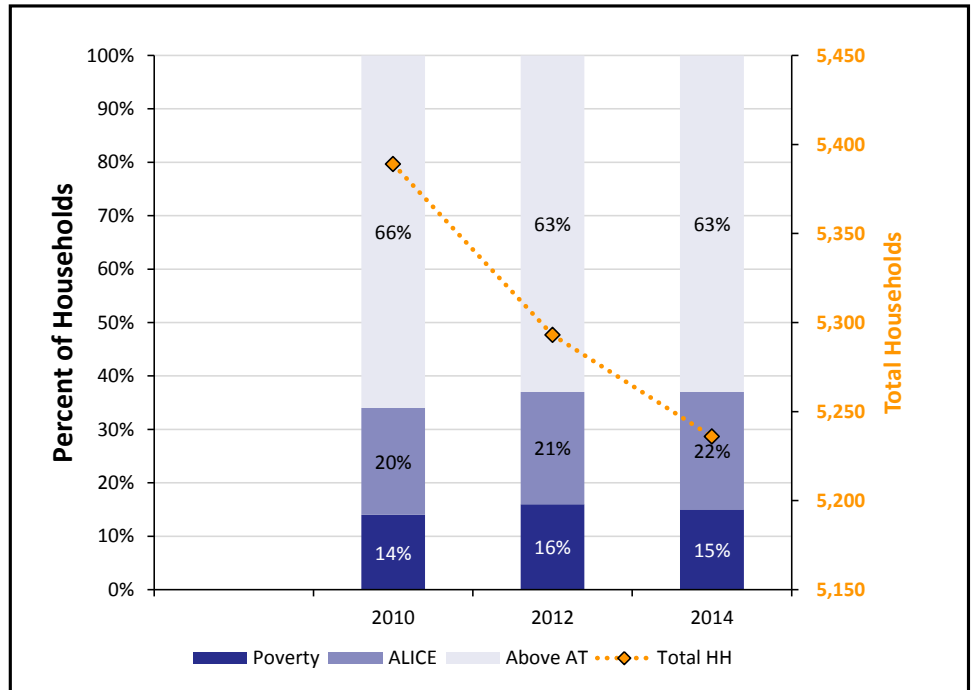
**Unemployment Rate:** 11% (state average: 7.1%)

**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Blackford County

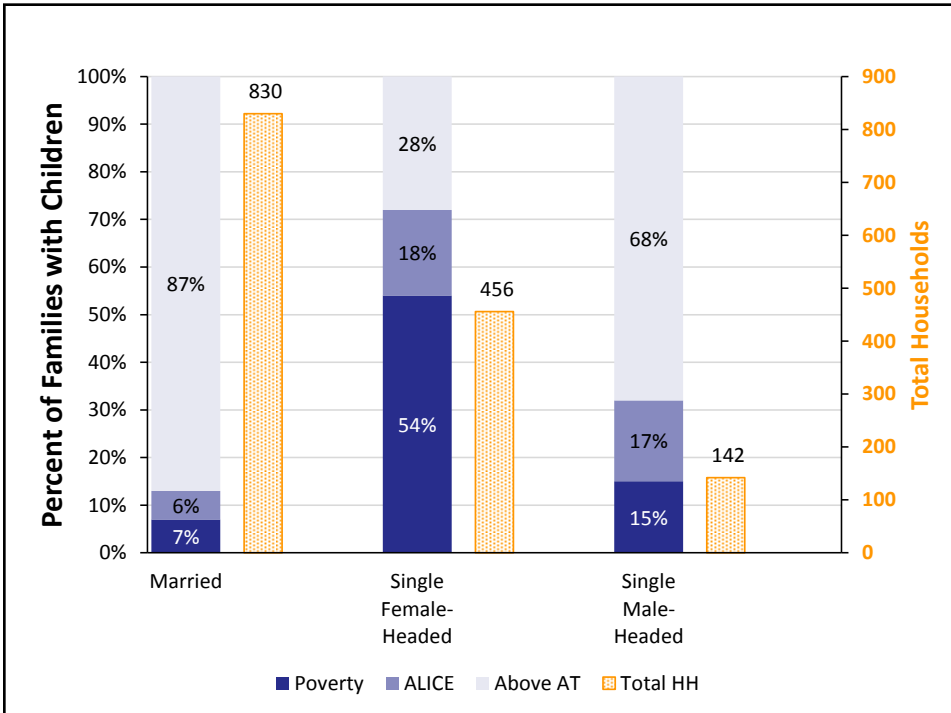
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$688
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$338
<b>Taxes</b>	\$187	\$244
<b>Monthly Total</b>	\$1,396	\$3,718
<b>ANNUAL TOTAL</b>	\$16,752	\$44,616
<b>Hourly Wage</b>	\$8.38	\$22.31

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Blackford County families with children live below the ALICE Threshold. Though more Blackford County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

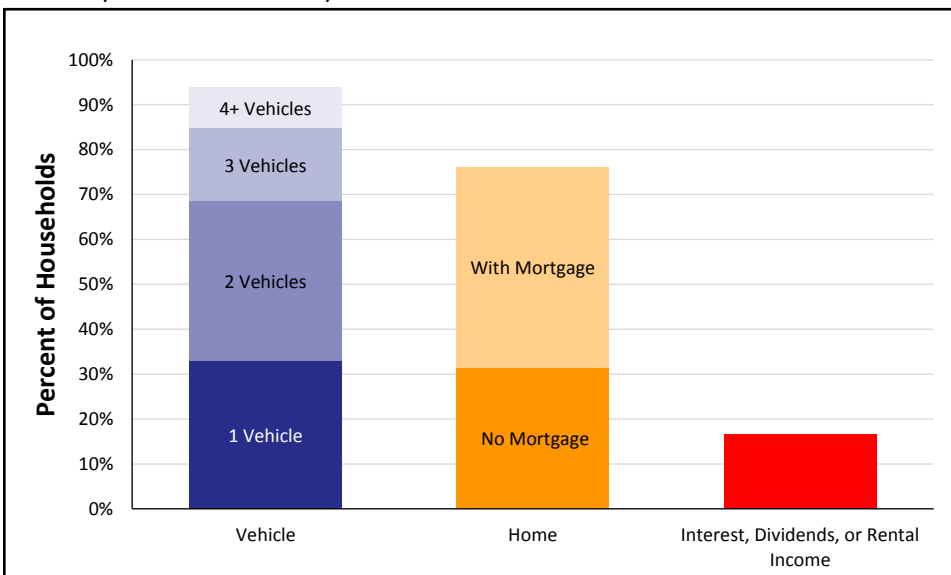
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Blackford County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Blackford County, 2014		
Town	Total HH	% ALICE & Poverty
Harrison Township	1,094	45%
Hartford City	2,602	38%
Jackson Township	524	38%
Licking Township	3,254	36%
Montpelier City	770	49%
Shamrock Lakes Town	135	5%
Washington Township	364	25%

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# ALICE IN BOONE COUNTY

## 2014 Point-in-Time Data

**Population:** 59,246 | **Number of Households:** 22,248

**Median Household Income:** \$67,416 (state average: \$49,446)

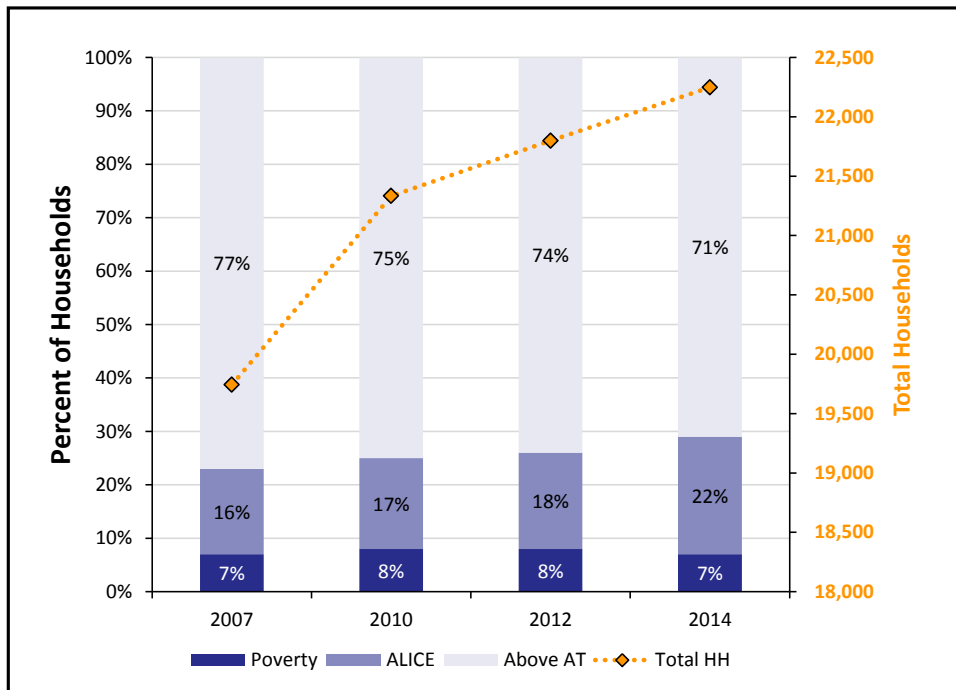
**Unemployment Rate:** 4.8% (state average: 7.1%)

**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 7% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Boone County

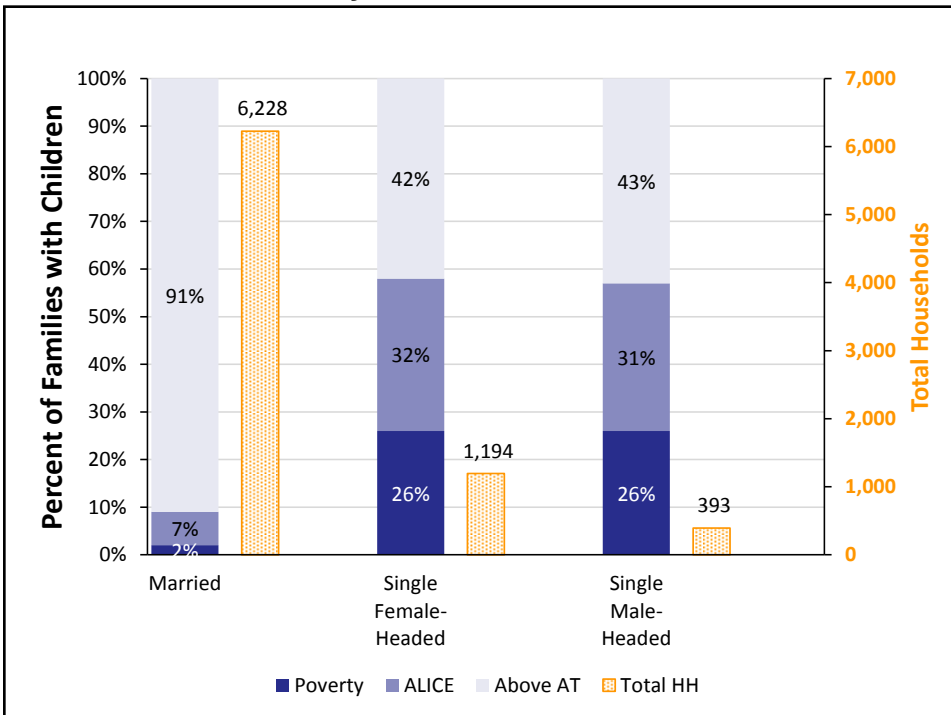
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$506	\$777
Child Care	\$-	\$1,096
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$139	\$412
Taxes	\$214	\$430
<b>Monthly Total</b>	<b>\$1,533</b>	<b>\$4,537</b>
<b>ANNUAL TOTAL</b>	<b>\$18,396</b>	<b>\$54,444</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$27.22</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Boone County families with children live below the ALICE Threshold. Though more Boone County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2014

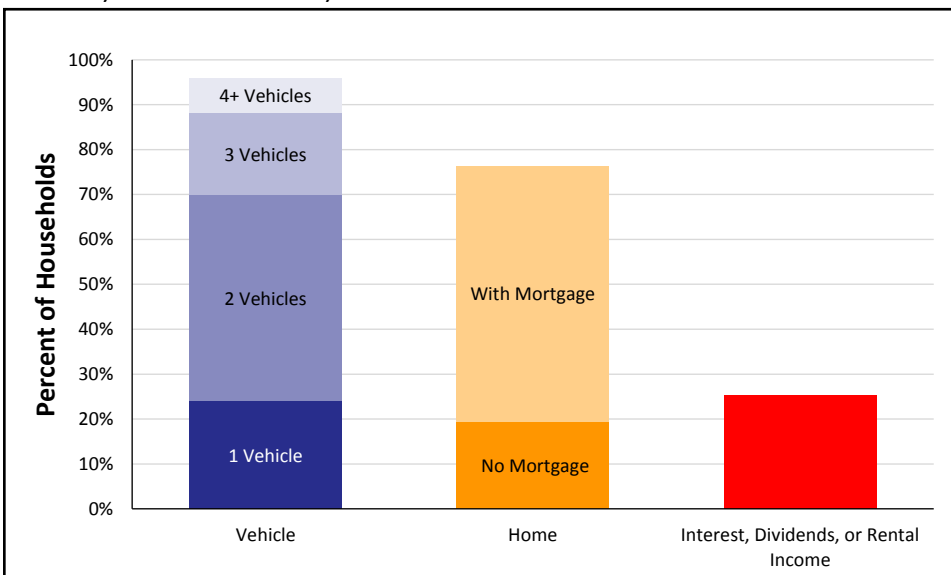


Boone County, 2014		
Town	Total HH	% ALICE & Poverty
Advance Town	168	40%
Center Township	7,440	44%
Clinton Township	285	32%
Harrison Township	340	18%
Jackson Township	1,165	36%
Jamestown Town	451	42%
Jefferson Township	570	21%
Lebanon City	6,481	47%
Marion Township	480	32%
Perry Township	372	29%
Sugar Creek Township	859	40%
Thorntown Town	596	43%
Washington Township	557	22%
Whitestown Town	657	18%
Whitestown Town	1,483	21%
Worth Township	902	24%
Zionsville Town	8,621	15%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Boone County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 BROWN COUNTY

## 2014 Point-in-Time Data

**Population:** 15,074 | **Number of Households:** 5,926

**Median Household Income:** \$53,107 (state average: \$49,446)

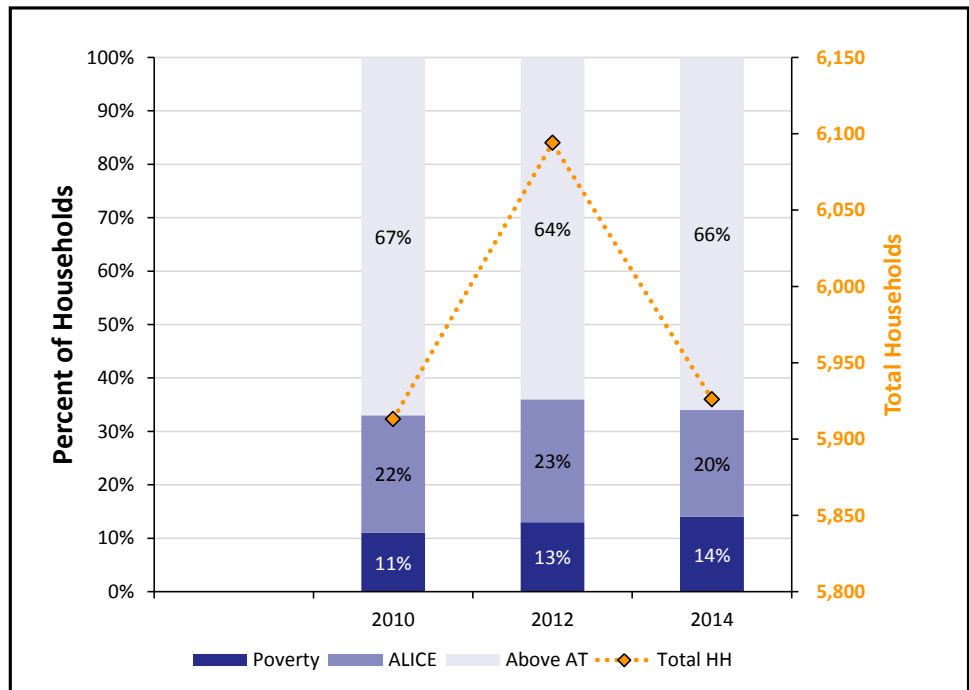
**Unemployment Rate:** 8.1% (state average: 7.1%)

**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Brown County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$506	\$777
Child Care	\$-	\$1,000
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$139	\$399
Taxes	\$214	\$395
<b>Monthly Total</b>	<b>\$1,533</b>	<b>\$4,393</b>
<b>ANNUAL TOTAL</b>	<b>\$18,396</b>	<b>\$52,716</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$26.36</b>

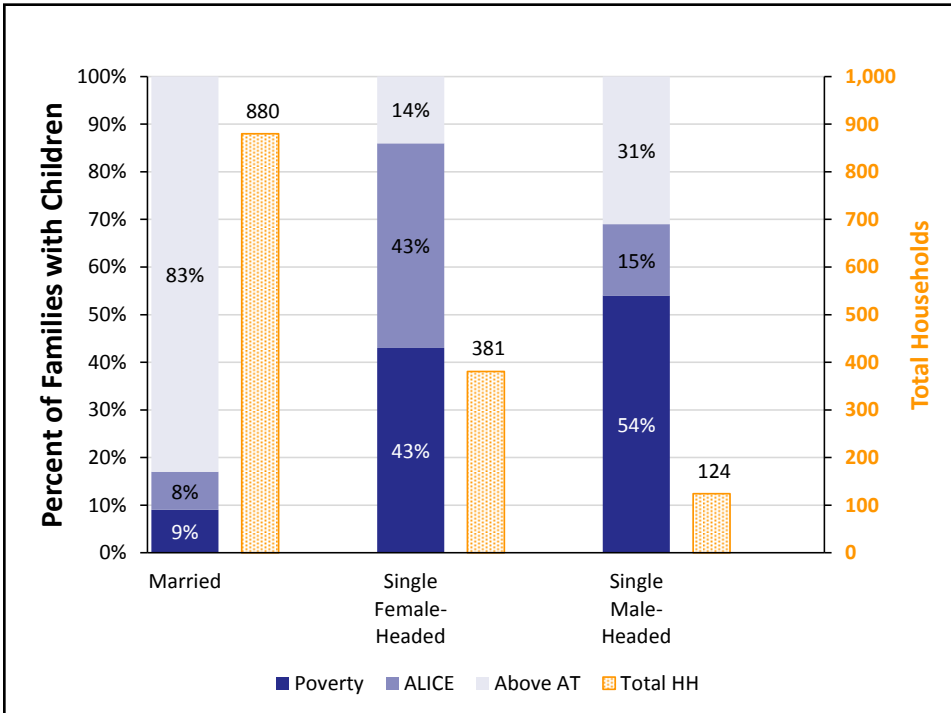
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Brown County families with children live below the ALICE Threshold. Though more Brown County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

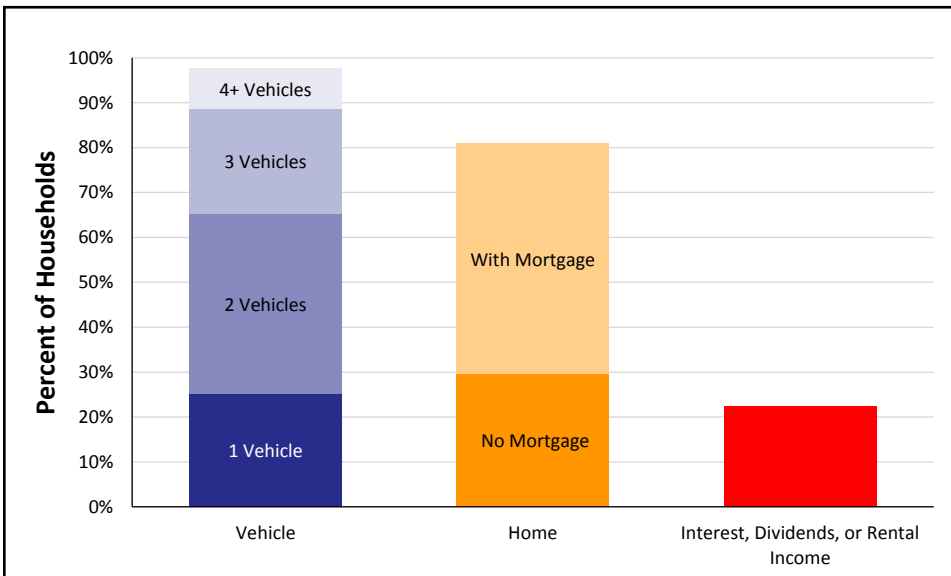
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Brown County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Cordry Sweetwater Lakes CDP	510	29%
Hamblen Township	1,745	34%
Jackson Township	1,607	35%
Nashville Town	470	46%
Van Buren Township	718	24%
Washington Township	1,856	38%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 CARROLL COUNTY

## 2014 Point-in-Time Data

**Population:** 20,068 | **Number of Households:** 7,828

**Median Household Income:** \$52,806 (state average: \$49,446)

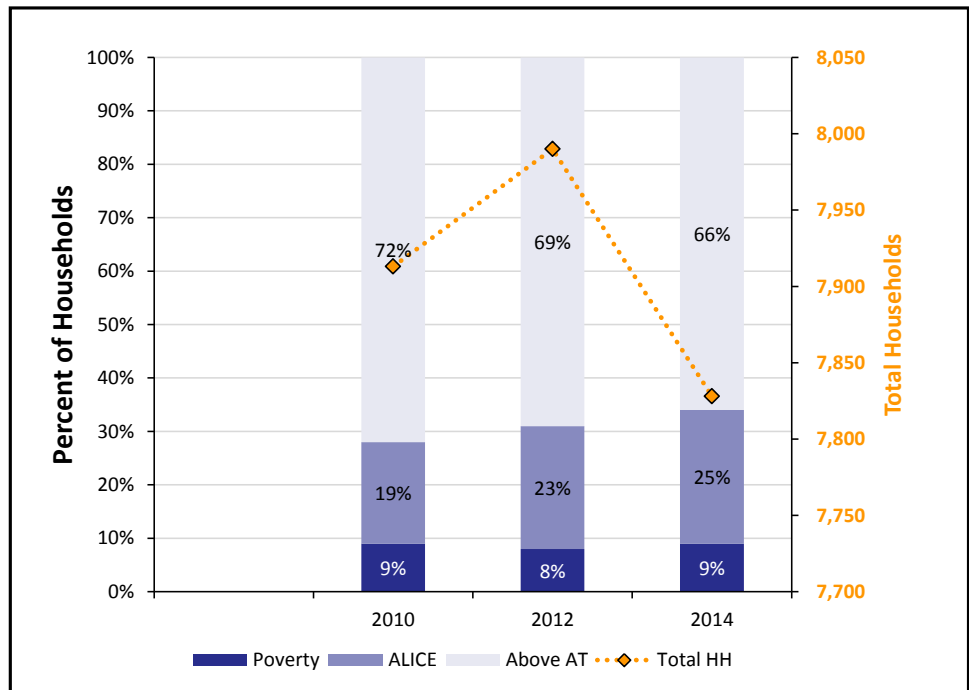
**Unemployment Rate:** 8.8% (state average: 7.1%)

**ALICE Households:** 25% (state average: 22%); **Poverty Households:** 9% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Carroll County

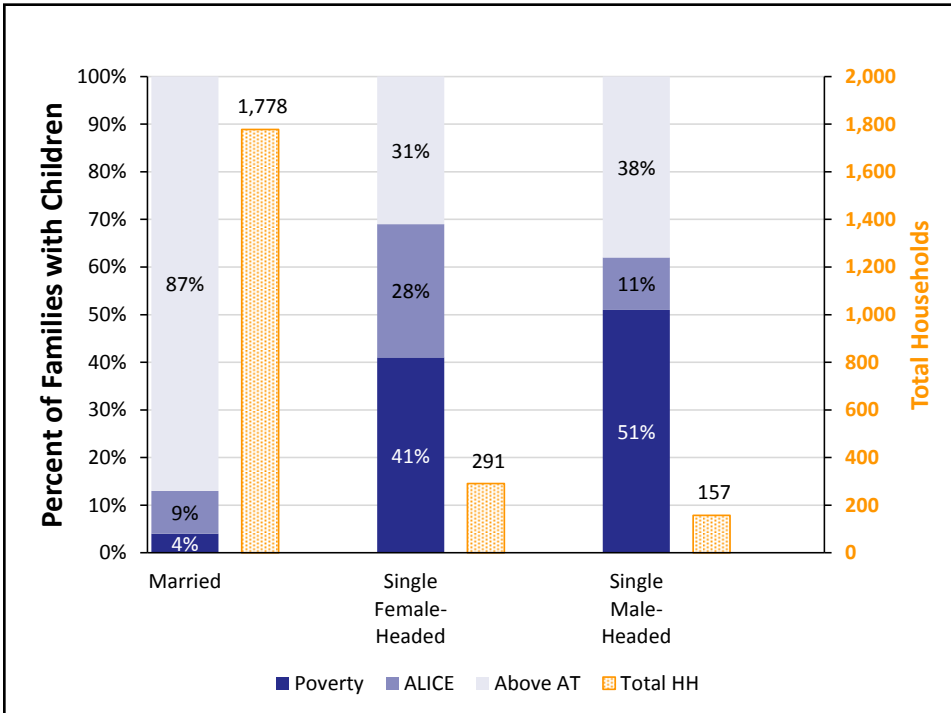
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$506	\$626
<b>Child Care</b>	\$-	\$750
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$139	\$346
<b>Taxes</b>	\$214	\$261
<b>Monthly Total</b>	\$1,533	\$3,805
<b>ANNUAL TOTAL</b>	\$18,396	\$45,660
<b>Hourly Wage</b>	\$9.20	\$22.83

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Carroll County families with children live below the ALICE Threshold. Though more Carroll County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

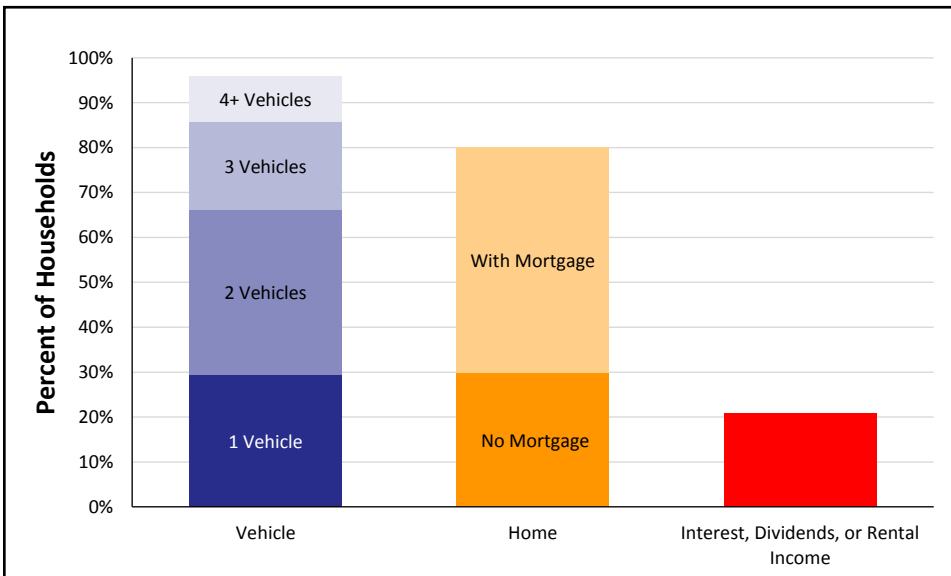
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Carroll County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Carroll County, 2014		
Town	Total HH	% ALICE & Poverty
Adams Township	112	22%
Burlington Town	315	36%
Burlington Township	739	36%
Camden Town	273	41%
Carrollton Township	269	10%
Clay Township	401	13%
Deer Creek Township	1,775	40%
Delphi City	1,076	46%
Democrat Township	295	15%
Flora Town	903	50%
Jackson Township	504	34%
Jefferson Township	992	32%
Liberty Township	119	10%
Madison Township	154	32%
Monroe Township	1,143	44%
Rock Creek Township	196	55%
Tippecanoe Township	915	31%
Washington Township	214	35%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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:** 38,730 | **Number of Households:** 14,759

**Median Household Income:** \$41,356 (state average: \$49,446)

**Unemployment Rate:** 9.7% (state average: 7.1%)

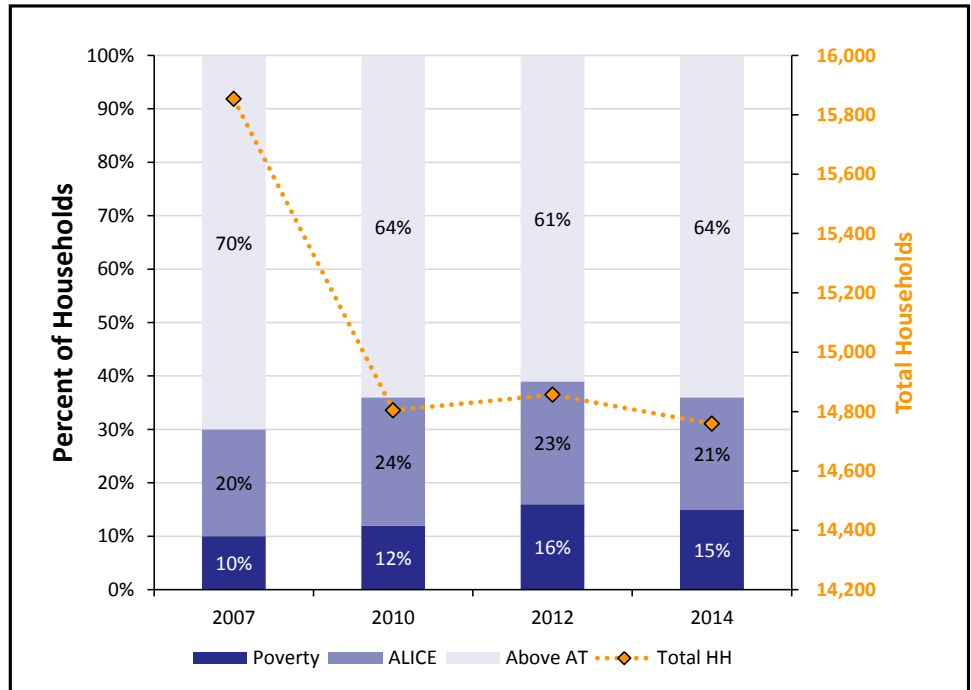
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Cass County

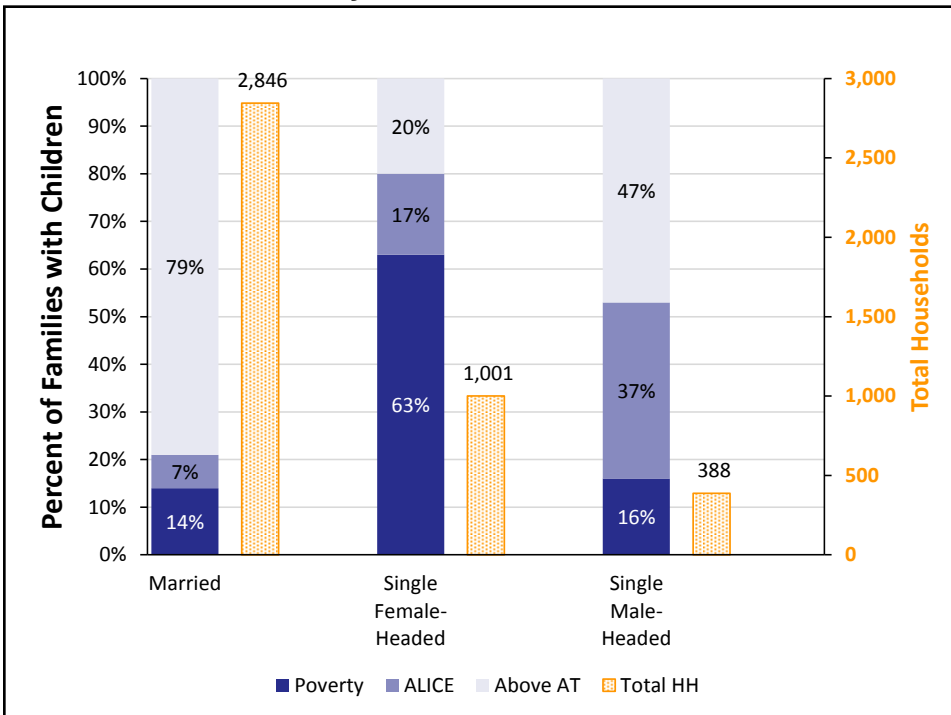
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$667
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$335
<b>Taxes</b>	\$187	\$238
<b>Monthly Total</b>	\$1,396	\$3,688
<b>ANNUAL TOTAL</b>	\$16,752	\$44,256
<b>Hourly Wage</b>	\$8.38	\$22.13

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Cass County families with children live below the ALICE Threshold. Though more Cass County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

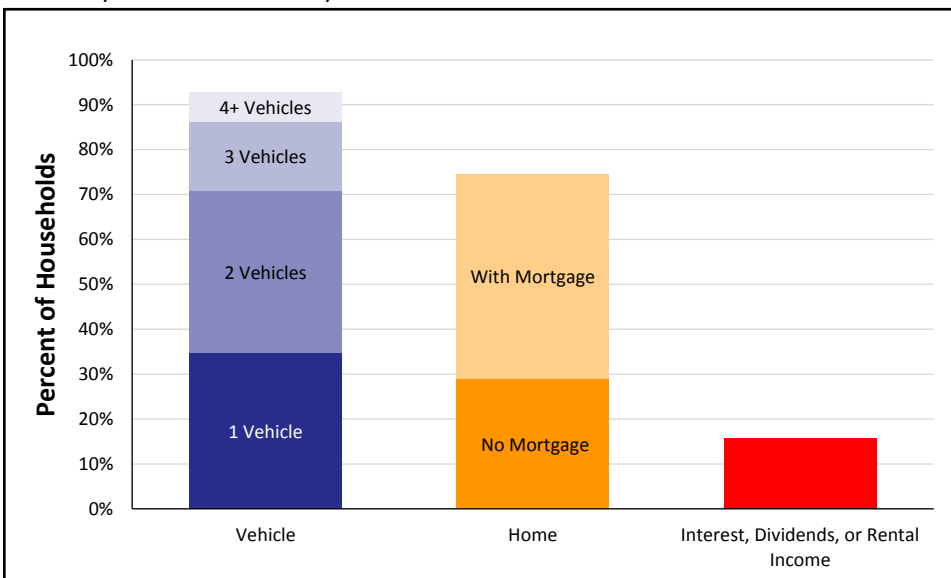
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Cass County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Cass County, 2014		
Town	Total HH	% ALICE & Poverty
Adams Township	415	32%
Bethlehem Township	329	20%
Boone Township	631	32%
Clay Township	1,123	25%
Clinton Township	182	34%
Deer Creek Township	328	23%
Eel Township	6,783	46%
Galveston Town	504	34%
Harrison Township	264	16%
Jackson Township	1,141	22%
Jefferson Township	573	23%
Logansport City	6,626	47%
Miami Township	613	38%
Noble Township	886	32%
Royal Center Town	395	49%
Tipton Township	983	26%
Walton Town	413	35%
Washington Township	508	31%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 CLARK COUNTY

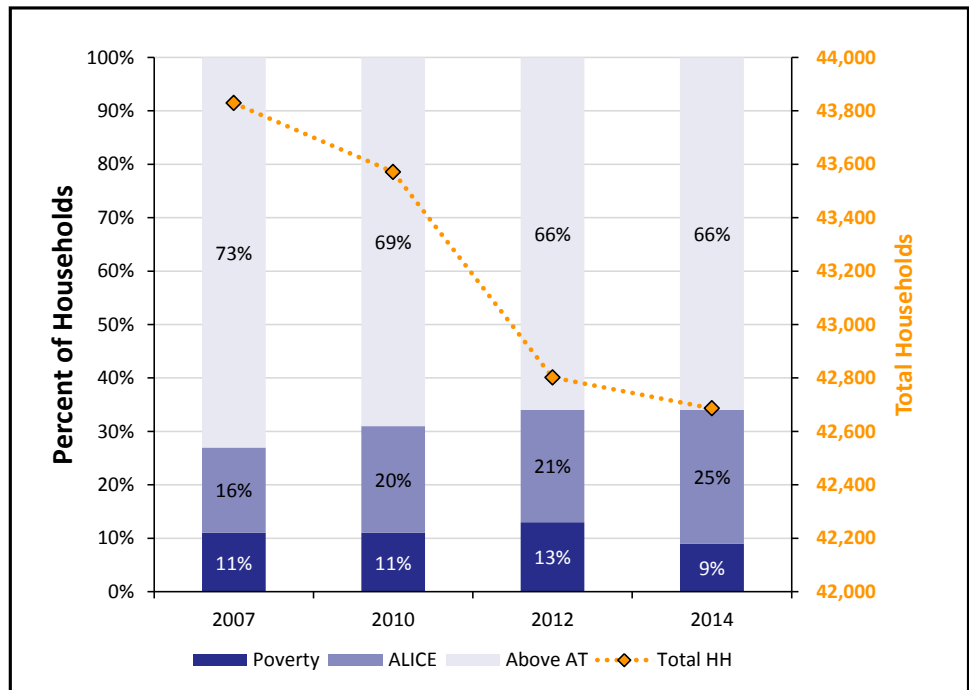
## 2014 Point-in-Time Data

**Population:** 114,262 | **Number of Households:** 42,686  
**Median Household Income:** \$52,674 (state average: \$49,446)  
**Unemployment Rate:** 5.9% (state average: 7.1%)  
**ALICE Households:** 25% (state average: 22%); **Poverty Households:** 9% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Clark County

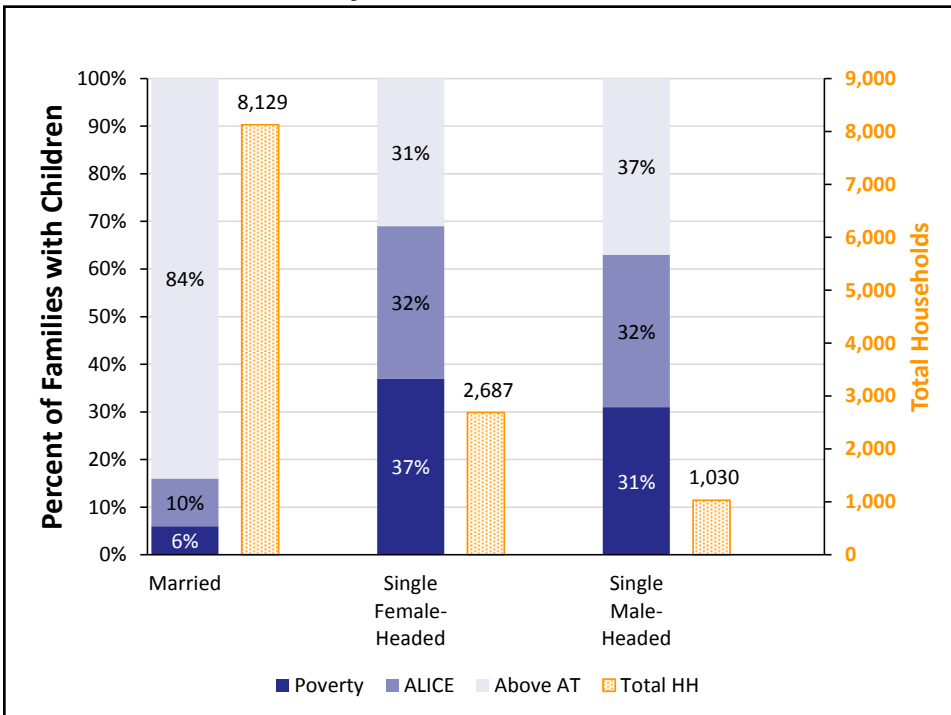
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$485	\$705
<b>Child Care</b>	\$-	\$908
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$137	\$377
<b>Taxes</b>	\$209	\$337
<b>Monthly Total</b>	\$1,505	\$4,149
<b>ANNUAL TOTAL</b>	\$18,060	\$49,788
<b>Hourly Wage</b>	\$9.03	\$24.89

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Clark County families with children live below the ALICE Threshold. Though more Clark County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

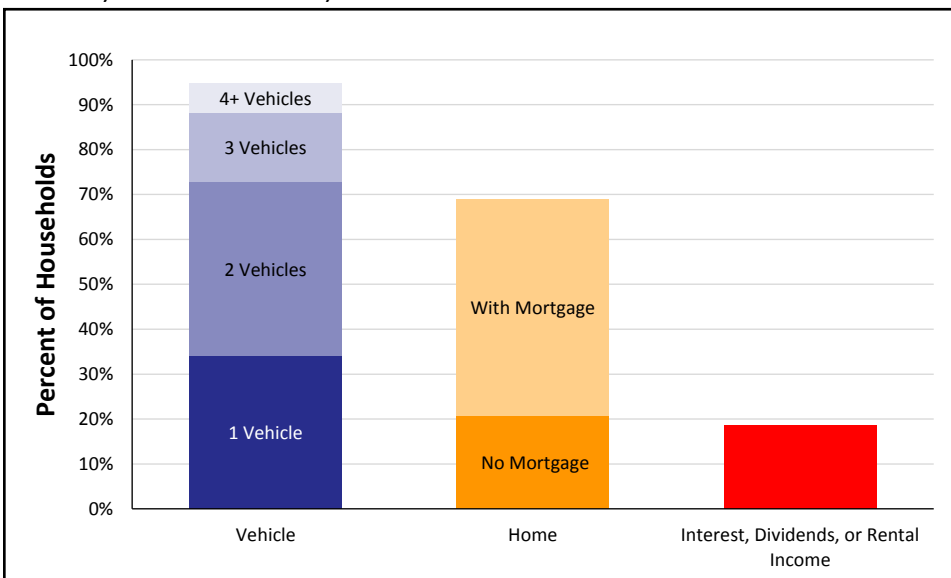
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Clark County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Clark County, 2014		
Town	Total HH	% ALICE & Poverty
Bethlehem Township	138	51%
Borden Town	273	37%
Carr Township	1,307	18%
Charlestown City	2,903	43%
Charlestown Township	4,945	34%
Clarksville Town	8,794	45%
Henryville CDP	776	45%
Jeffersonville City	17,650	34%
Jeffersonville Township	23,785	40%
Memphis CDP	254	38%
Monroe Township	2,064	36%
New Washington CDP	188	43%
Oregon Township	663	27%
Owen Township	426	39%
Sellersburg Town	2,873	26%
Silver Creek Township	4,353	30%
Union Township	1,318	25%
Utica Town	307	32%
Utica Township	2,125	16%
Washington Township	688	43%
Wood Township	962	24%

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# ALICE IN CLAY COUNTY

## 2014 Point-in-Time Data

**Population:** 26,797 | **Number of Households:** 10,221

**Median Household Income:** \$46,228 (state average: \$49,446)

**Unemployment Rate:** 9.1% (state average: 7.1%)

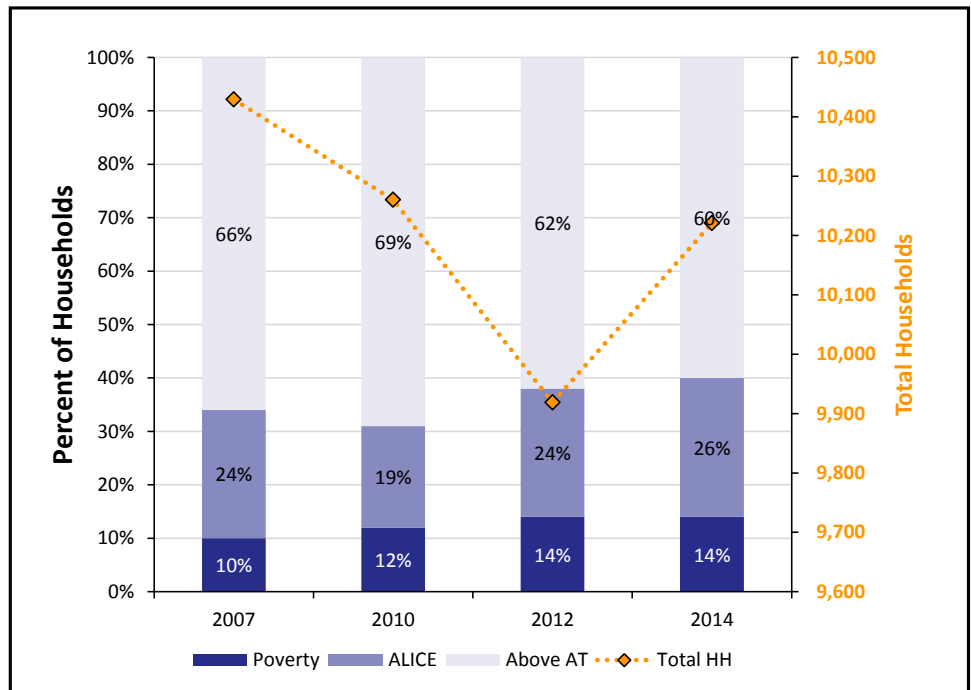
**ALICE Households:** 26% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Clay County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$434	\$730
Child Care	\$-	\$792
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$130	\$365
Taxes	\$194	\$305
<b>Monthly Total</b>	<b>\$1,432</b>	<b>\$4,014</b>
<b>ANNUAL TOTAL</b>	<b>\$17,184</b>	<b>\$48,168</b>
<b>Hourly Wage</b>	<b>\$8.59</b>	<b>\$24.08</b>

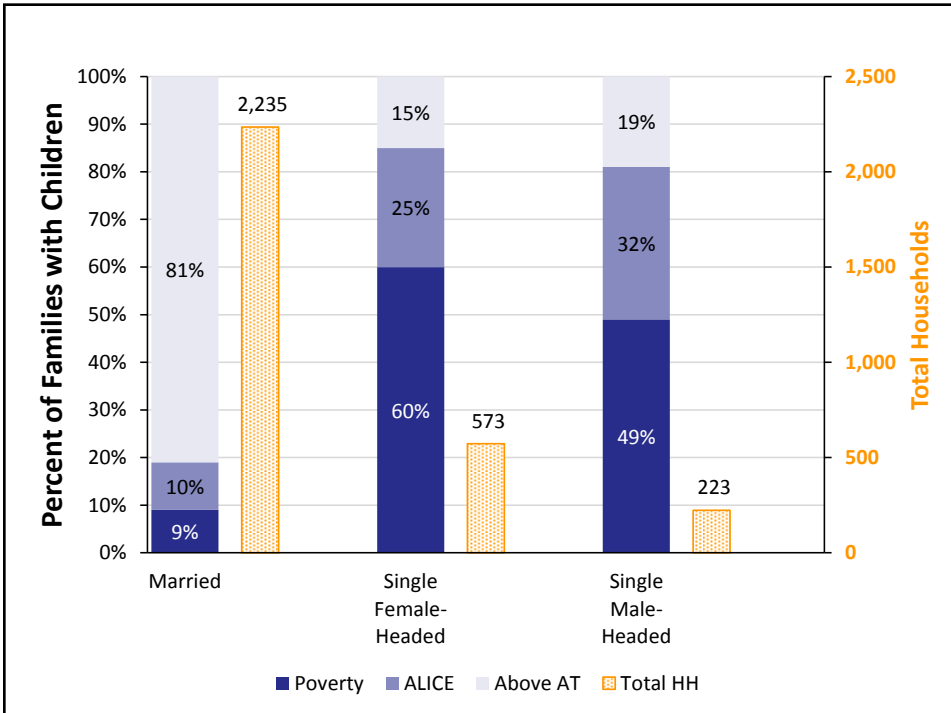
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Clay County families with children live below the ALICE Threshold. Though more Clay County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

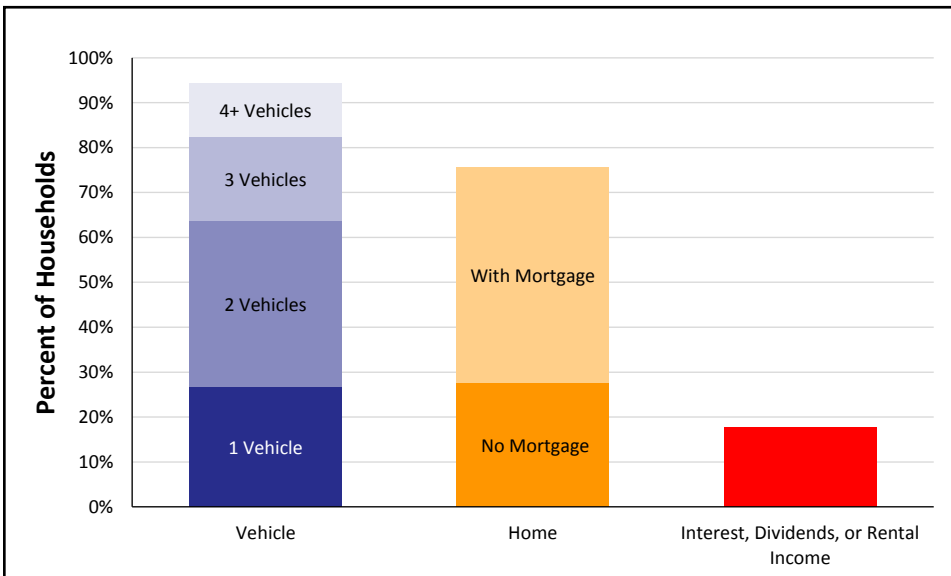
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Clay County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Clay County, 2014		
Town	Total HH	% ALICE & Poverty
Brazil City	3,059	62%
Brazil Township	3,170	63%
Carbon Town	178	45%
Cass Township	136	50%
Clay City Town	333	56%
Coalmont CDP	122	45%
Dick Johnson Township	608	29%
Harmony Town	308	52%
Harrison Township	779	39%
Jackson Township	1,123	24%
Knightsville Town	339	32%
Lewis Township	479	22%
Perry Township	268	14%
Posey Township	1,447	23%
Staunton Town	162	36%
Sugar Ridge Township	429	30%
Van Buren Township	1,457	38%
Washington Township	325	53%

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# ALICE IN CLINTON COUNTY

## 2014 Point-in-Time Data

**Population:** 32,987 | **Number of Households:** 11,853

**Median Household Income:** \$49,669 (state average: \$49,446)

**Unemployment Rate:** 8.3% (state average: 7.1%)

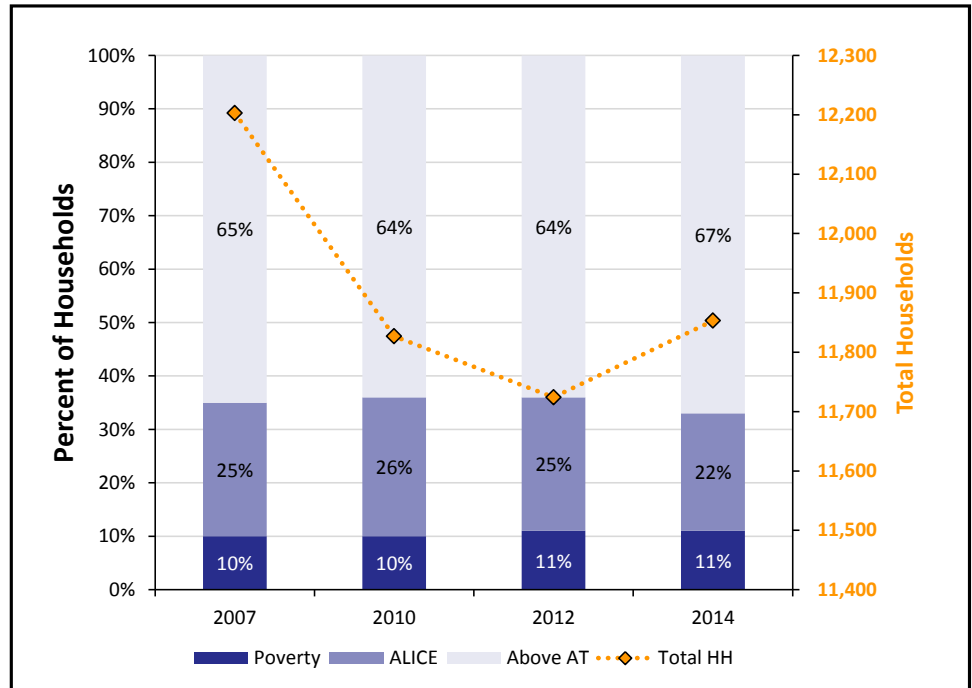
**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Clinton County

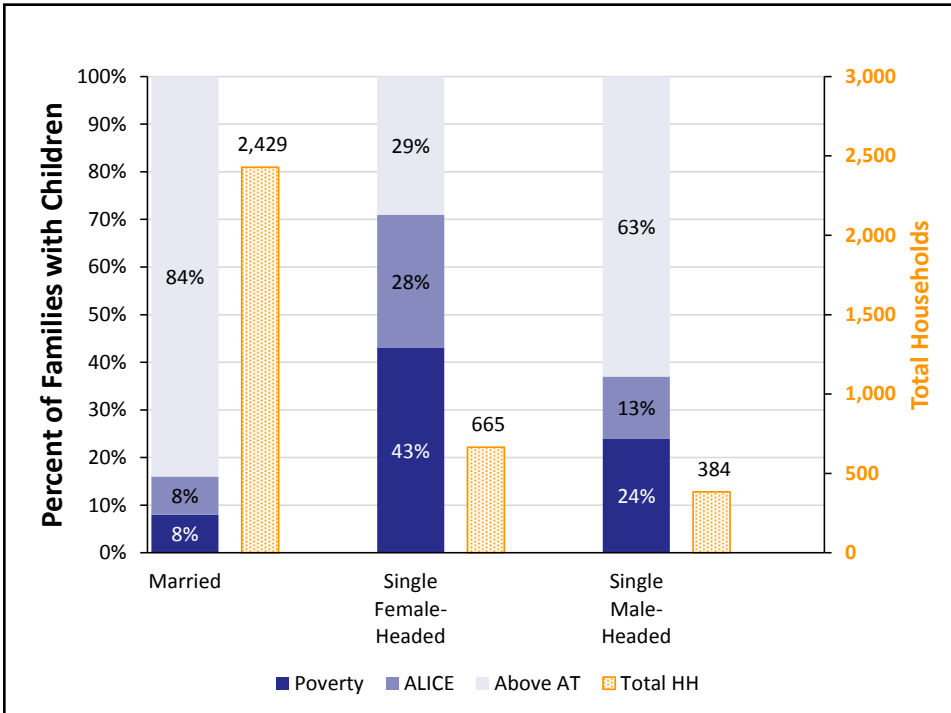
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$397	\$668
Child Care	\$-	\$813
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$125	\$359
Taxes	\$184	\$291
<b>Monthly Total</b>	<b>\$1,380</b>	<b>\$3,953</b>
<b>ANNUAL TOTAL</b>	<b>\$16,560</b>	<b>\$47,436</b>
<b>Hourly Wage</b>	<b>\$8.28</b>	<b>\$23.72</b>

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Clinton County families with children live below the ALICE Threshold. Though more Clinton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

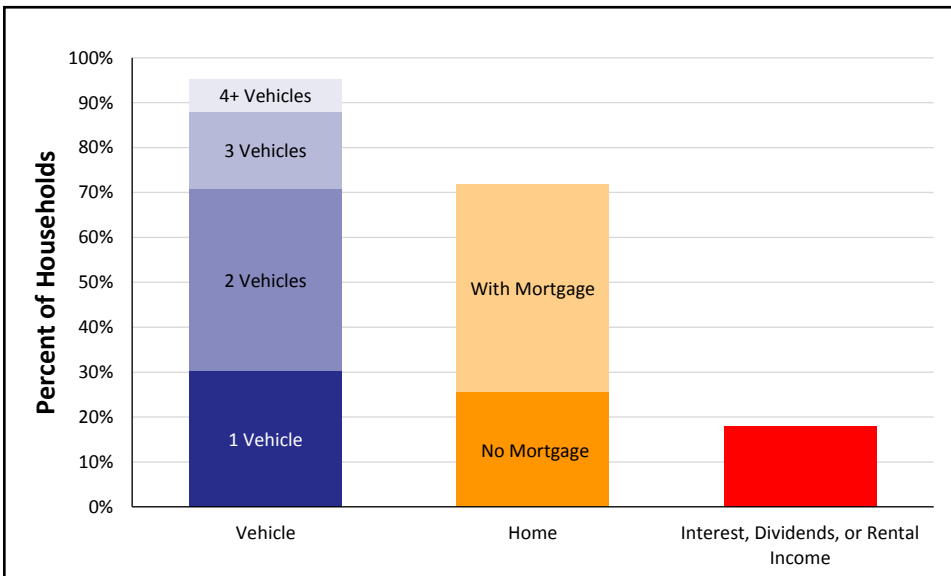
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Clinton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Clinton County, 2014		
Town	Total HH	% ALICE & Poverty
Center Township	6,014	41%
Colfax Town	256	35%
Forest Township	252	32%
Frankfort City	5,777	41%
Jackson Township	498	24%
Johnson Township	103	17%
Kirklintown	320	29%
Kirklintown	518	28%
Madison Township	775	32%
Michigantown Town	550	15%
Michigantown Town	160	35%
Mulberry Town	457	36%
Owen Township	339	33%
Perry Township	574	17%
Ross Township	947	19%
Rossville Town	550	26%
Sugar Creek Township	283	22%
Union Township	390	12%
Warren Township	214	31%
Washington Township	396	34%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 CRAWFORD COUNTY

## 2014 Point-in-Time Data

**Population:** 10,646 | **Number of Households:** 4,166

**Median Household Income:** \$40,905 (state average: \$49,446)

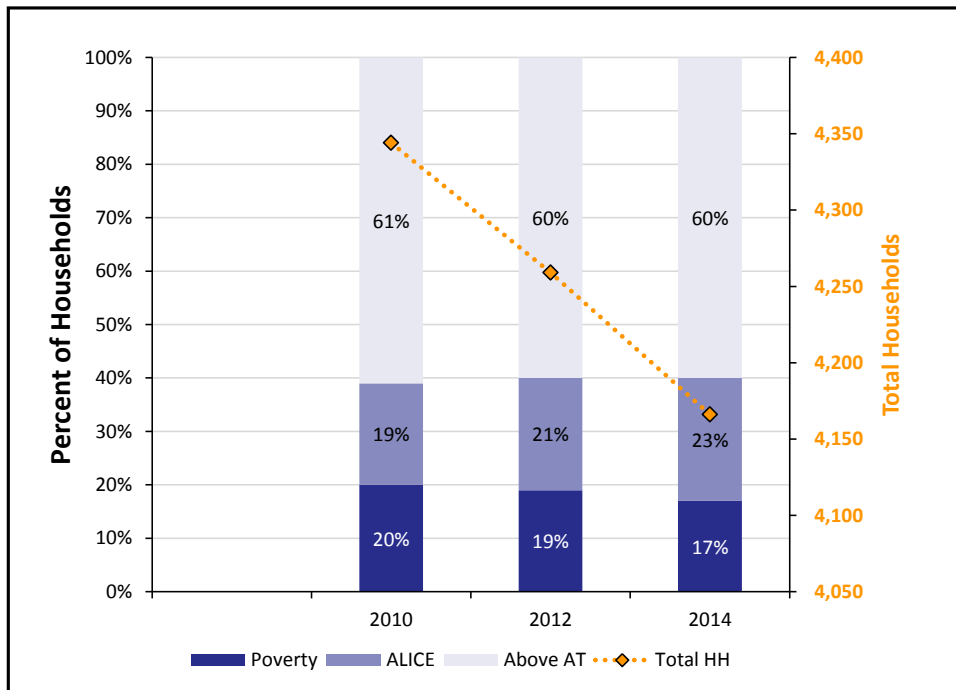
**Unemployment Rate:** 7.8% (state average: 7.1%)

**ALICE Households:** 23% (state average: 22%); **Poverty Households:** 17% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Crawford County

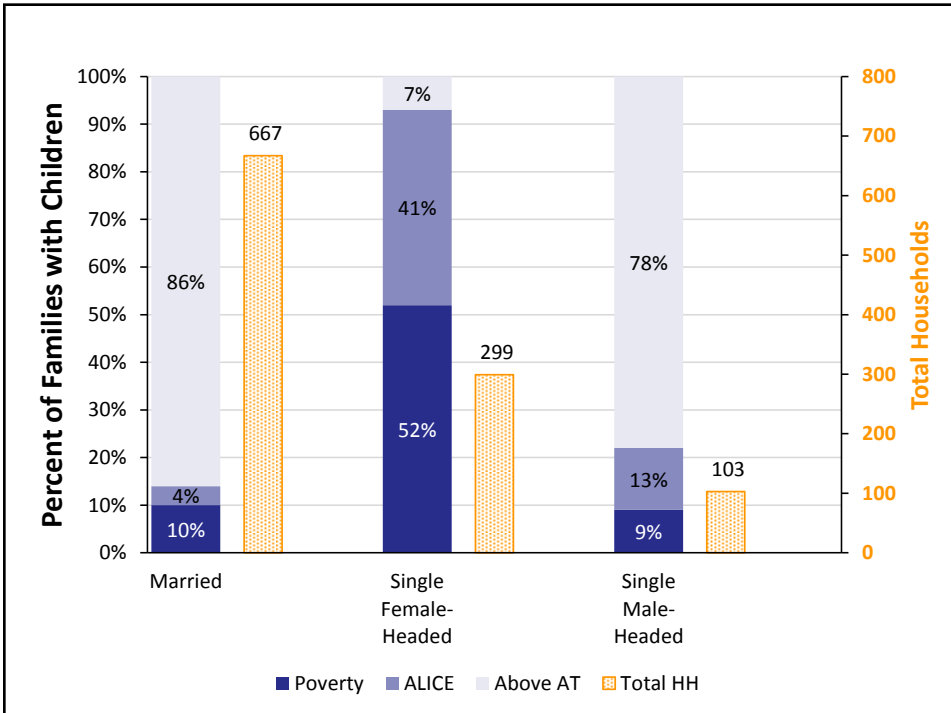
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$708
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$340
<b>Taxes</b>	\$187	\$250
<b>Monthly Total</b>	\$1,396	\$3,746
<b>ANNUAL TOTAL</b>	\$16,752	\$44,952
<b>Hourly Wage</b>	\$8.38	\$22.48

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Crawford County families with children live below the ALICE Threshold. Though more Crawford County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

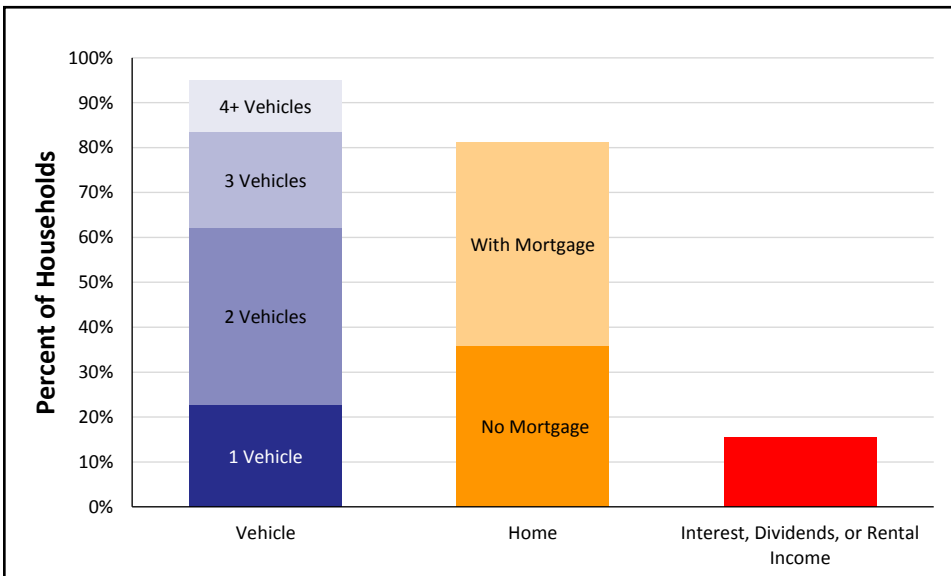
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Crawford County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Crawford County, 2014		
Town	Total HH	% ALICE & Poverty
English Town	349	60%
Jennings Township	465	19%
Johnson Township	195	58%
Liberty Township	674	49%
Marengo Town	335	60%
Milltown Town	399	56%
Ohio Township	270	34%
Patoka Township	709	40%
Sterling Township	743	53%
Union Township	251	48%
Whiskey Run Township	817	28%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 DAVIESS COUNTY

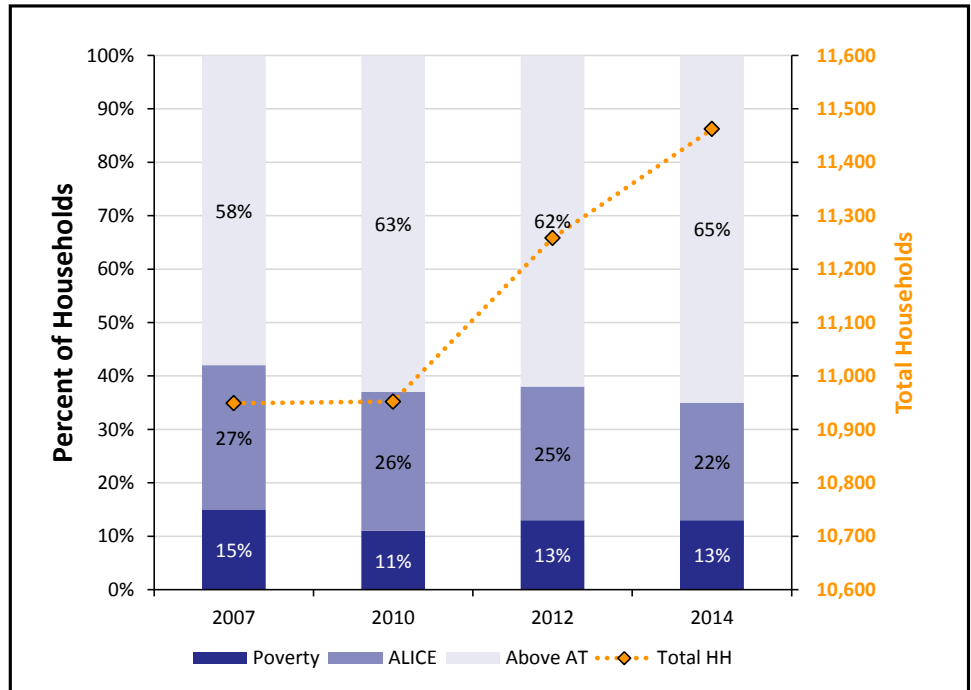
## 2014 Point-in-Time Data

**Population:** 32,156 | **Number of Households:** 11,462  
**Median Household Income:** \$47,104 (state average: \$49,446)  
**Unemployment Rate:** 5.3% (state average: 7.1%)  
**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 13% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Daviess County

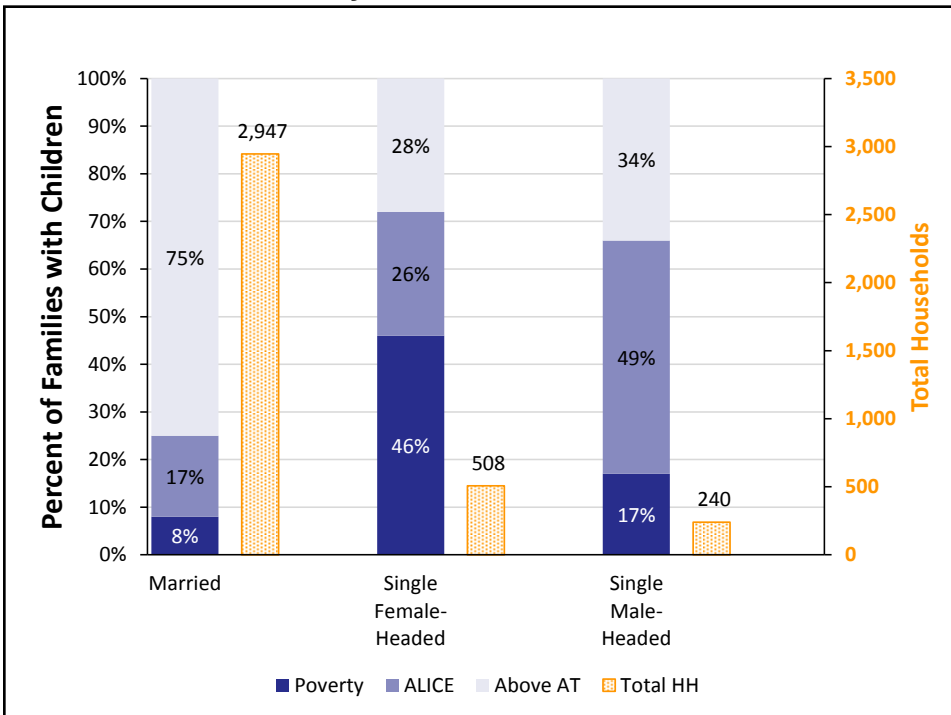
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$408	\$626
Child Care	\$-	\$771
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$348
Taxes	\$187	\$267
<b>Monthly Total</b>	<b>\$1,396</b>	<b>\$3,834</b>
<b>ANNUAL TOTAL</b>	<b>\$16,752</b>	<b>\$46,008</b>
<b>Hourly Wage</b>	<b>\$8.38</b>	<b>\$23.00</b>

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Daviess County families with children live below the ALICE Threshold. Though more Daviess County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

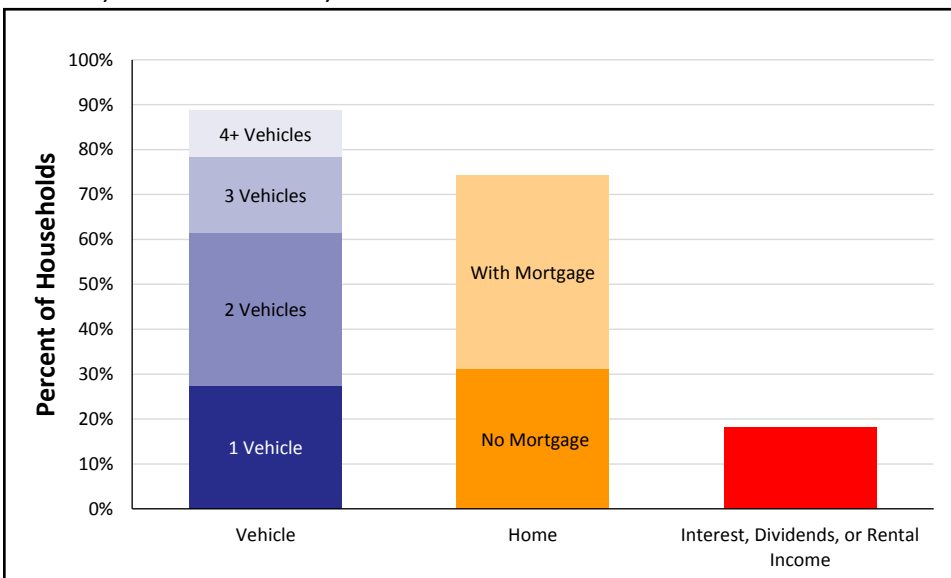
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Daviess County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Daviess County, 2014		
Town	Total HH	% ALICE & Poverty
Barr Township	1,442	33%
Bogard Township	332	26%
Elmore Township	391	42%
Elnora Town	226	52%
Harrison Township	298	15%
Madison Township	1,183	36%
Montgomery Town	156	39%
Odon Town	698	47%
Plainville Town	220	40%
Reeve Township	213	58%
Steele Township	396	33%
Van Buren Township	656	38%
Veale Township	436	14%
Washington City	4,614	43%
Washington Township	6,115	38%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 DE KALB COUNTY

## 2014 Point-in-Time Data

**Population:** 42,321 | **Number of Households:** 16,235

**Median Household Income:** \$49,561 (state average: \$49,446)

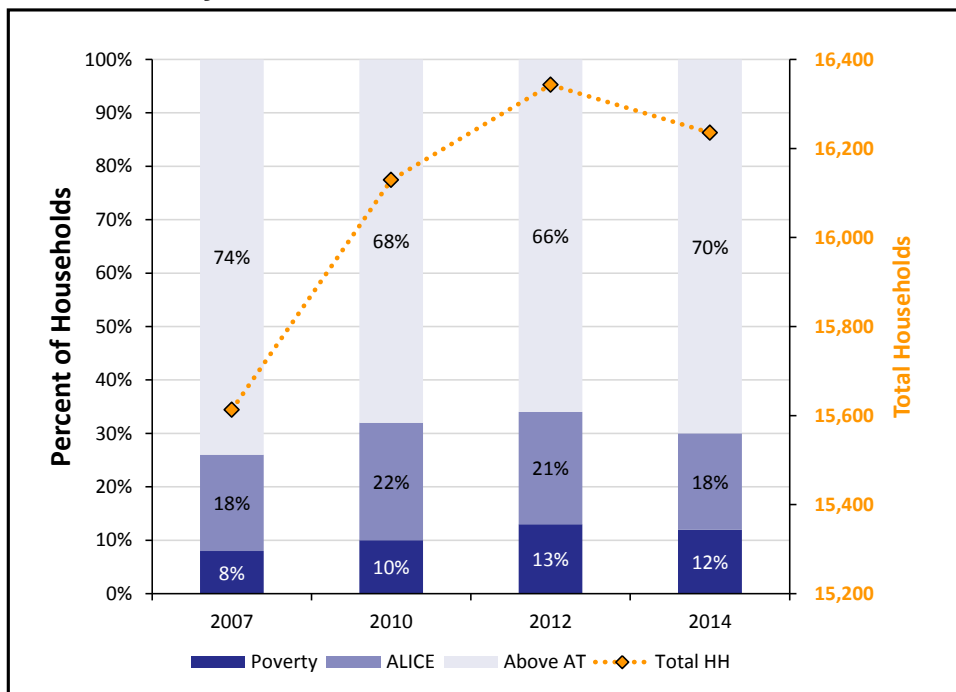
**Unemployment Rate:** 8.6% (state average: 7.1%)

**ALICE Households:** 18% (state average: 22%); **Poverty Households:** 12% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, De Kalb County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$399	\$626
Child Care	\$-	\$729
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$126	\$343
Taxes	\$184	\$256
<b>Monthly Total</b>	<b>\$1,383</b>	<b>\$3,776</b>
<b>ANNUAL TOTAL</b>	<b>\$16,596</b>	<b>\$45,312</b>
<b>Hourly Wage</b>	<b>\$8.30</b>	<b>\$22.66</b>

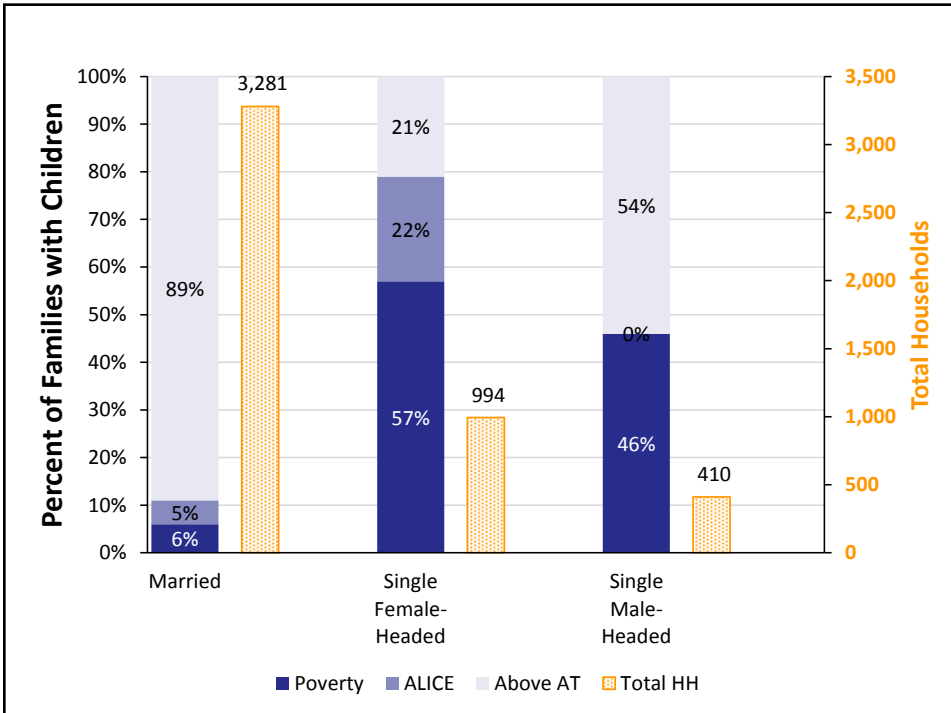
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many De Kalb County families with children live below the ALICE Threshold. Though more De Kalb County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

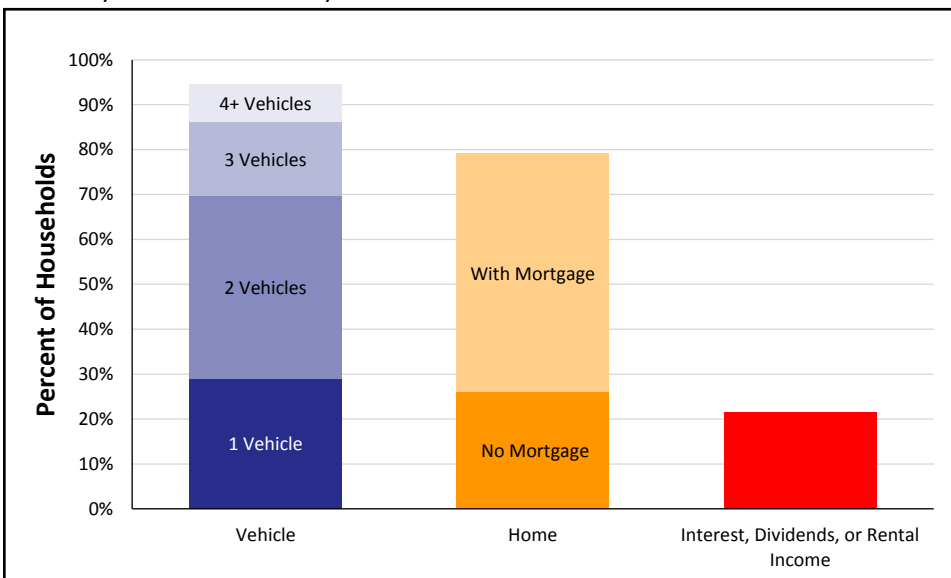
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in De Kalb County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



De Kalb County, 2014		
Town	Total HH	% ALICE & Poverty
Altona Town	105	44%
Ashley Town	492	39%
Auburn City	5,421	36%
Butler City	1,001	41%
Butler Township	646	23%
Concord Township	530	20%
Fairfield Township	400	30%
Franklin Township	497	20%
Garrett City	2,256	35%
Grant Township	1,133	36%
Jackson Township	1,192	18%
Keyser Township	2,875	32%
Newville Township	106	19%
Richland Township	452	29%
Smithfield Township	693	27%
Spencer Township	411	19%
St. Joe Town	158	42%
Stafford Township	128	11%
Troy Township	141	4%
Union Township	5,520	35%
Waterloo Town	790	45%
Wilmington Township	1,511	38%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 DEARBORN COUNTY

## 2014 Point-in-Time Data

**Population:** 49,840 | **Number of Households:** 18,648

**Median Household Income:** \$58,000 (state average: \$49,446)

**Unemployment Rate:** 8.1% (state average: 7.1%)

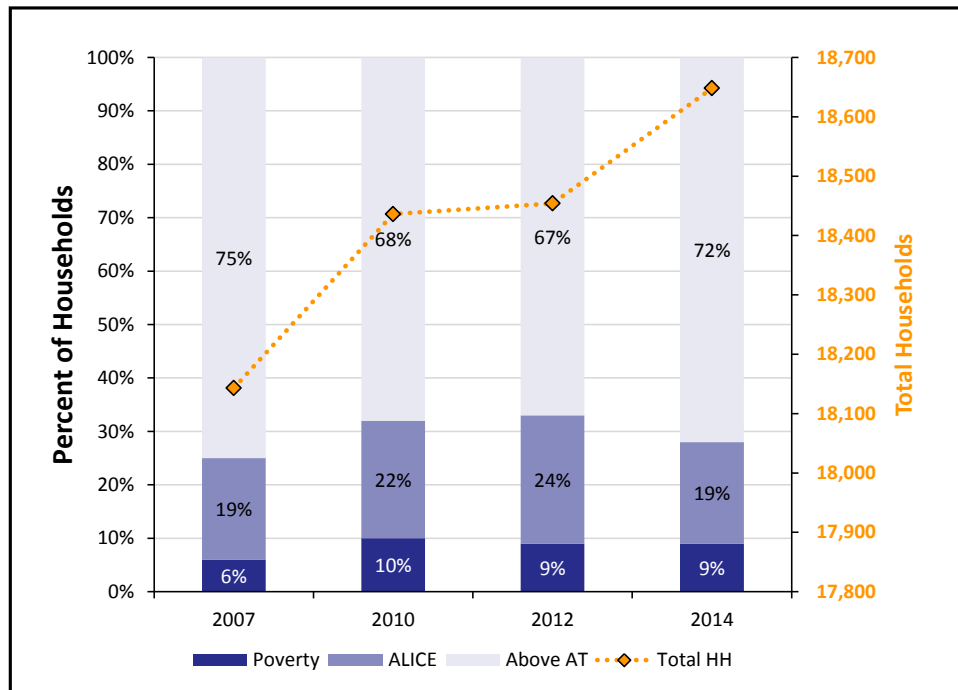
**ALICE Households:** 19% (state average: 22%); **Poverty Households:** 9% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Dearborn County

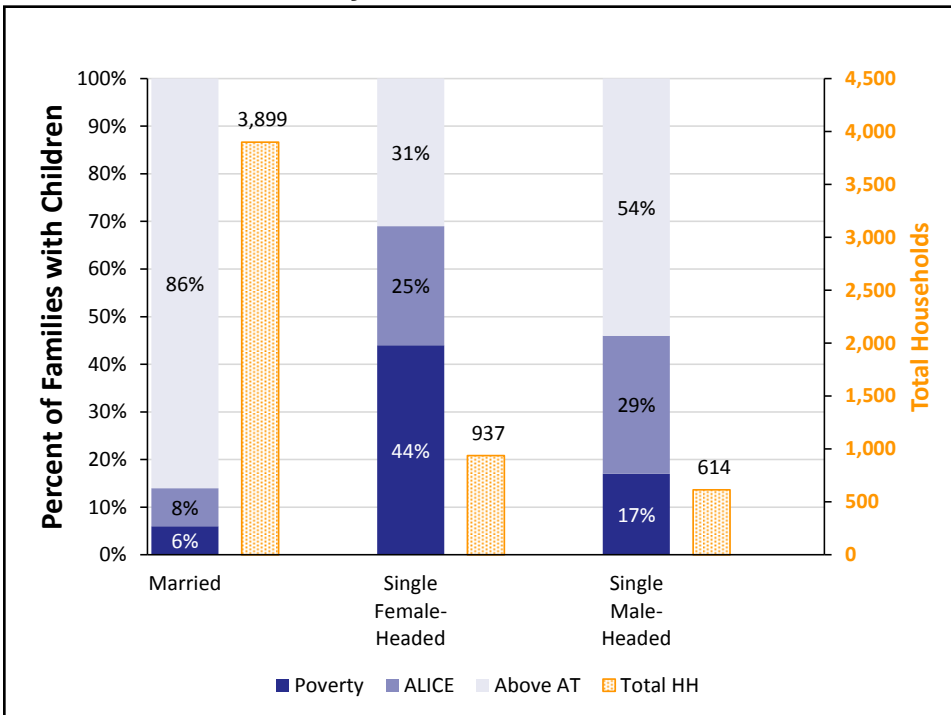
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$442	\$735
Child Care	\$-	\$1,013
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$131	\$395
Taxes	\$197	\$385
<b>Monthly Total</b>	<b>\$1,444</b>	<b>\$4,350</b>
<b>ANNUAL TOTAL</b>	<b>\$17,328</b>	<b>\$52,200</b>
<b>Hourly Wage</b>	<b>\$8.66</b>	<b>\$26.10</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Dearborn County families with children live below the ALICE Threshold. Though more Dearborn County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

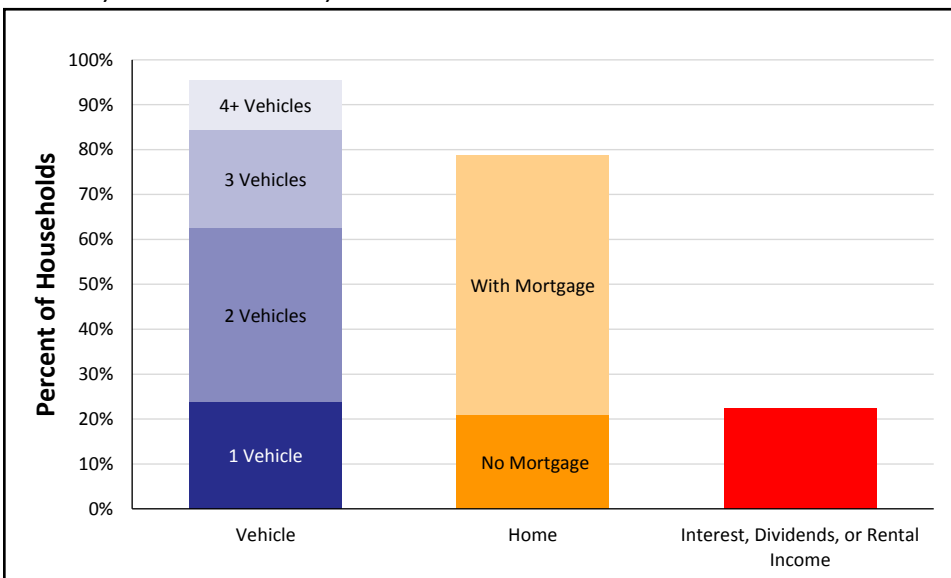
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Dearborn County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Dearborn County, 2014		
Town	Total HH	% ALICE & Poverty
Aurora City	1,563	46%
Bright CDP	1,959	19%
Caesar Creek Township	110	14%
Center Township	2,073	42%
Clay Township	1,070	38%
Dillsboro Town	515	45%
Greendale City	1,795	25%
Harrison Township	1,314	27%
Hidden Valley CDP	1,832	14%
Hogan Township	546	33%
Jackson Township	557	14%
Kelso Township	872	30%
Lawrenceburg City	1,957	53%
Lawrenceburg Township	4,277	37%
Logan Township	1,231	20%
Manchester Township	1,261	20%
Miller Township	3,410	16%
Moores Hill Town	232	48%
Sparta Township	1,058	27%
St. Leon Town	222	32%
Washington Township	434	31%
West Harrison Town	171	67%
York Township	435	20%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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:** 26,112 | **Number of Households:** 9,809

**Median Household Income:** \$49,631 (state average: \$49,446)

**Unemployment Rate:** 8.9% (state average: 7.1%)

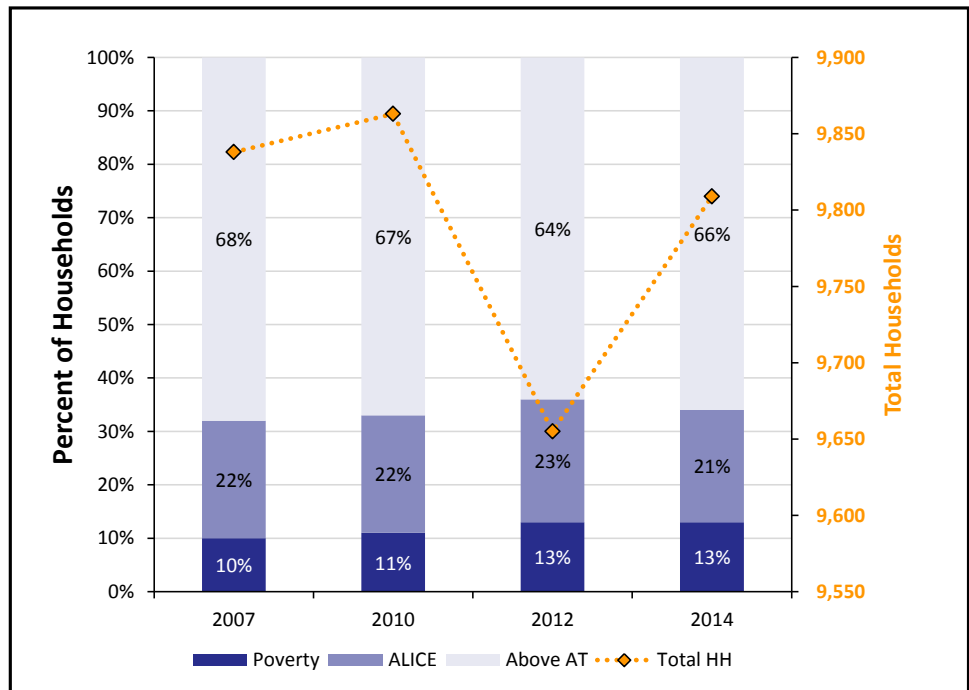
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 13% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Decatur County

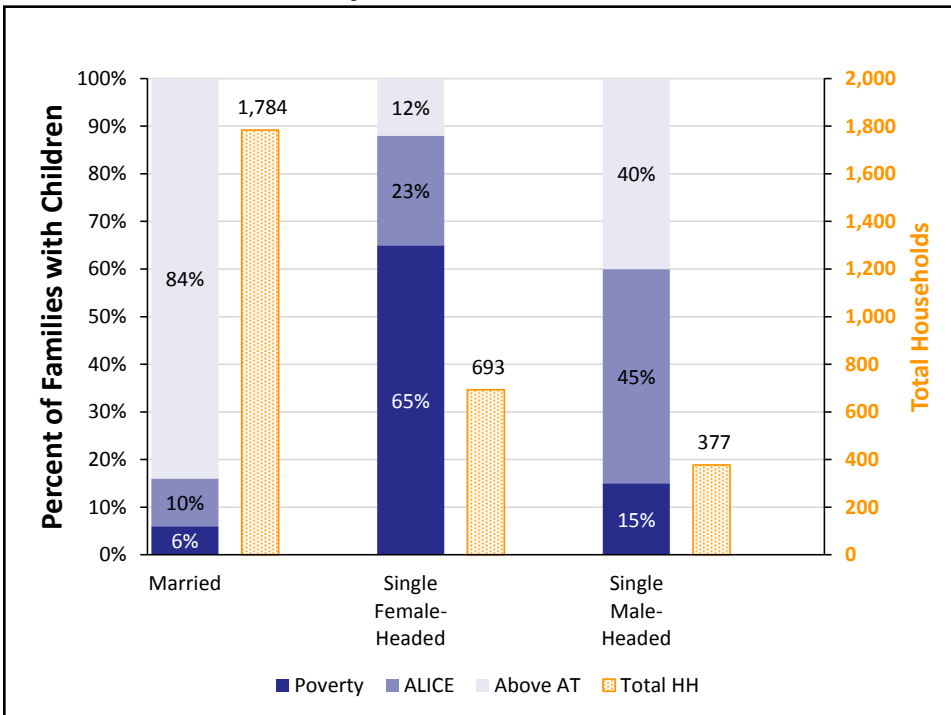
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$406	\$683
Child Care	\$-	\$792
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$358
Taxes	\$186	\$289
<b>Monthly Total</b>	<b>\$1,393</b>	<b>\$3,944</b>
<b>ANNUAL TOTAL</b>	<b>\$16,716</b>	<b>\$47,328</b>
<b>Hourly Wage</b>	<b>\$8.36</b>	<b>\$23.66</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Decatur County families with children live below the ALICE Threshold. Though more Decatur County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

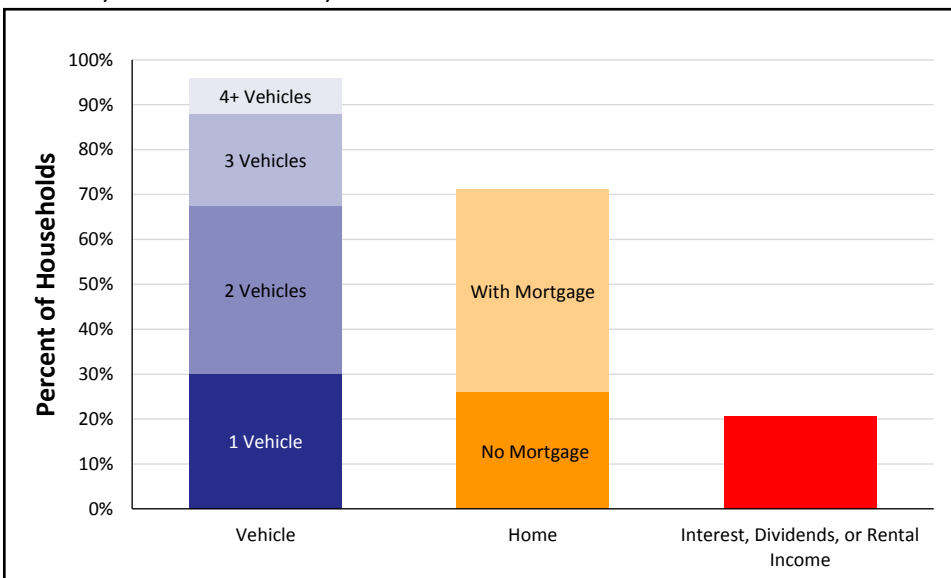
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Decatur County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Decatur County, 2014		
Town	Total HH	% ALICE & Poverty
Adams Township	694	45%
Clarksburg CDP	169	17%
Clay Township	458	47%
Clinton Township	165	16%
Fugit Township	735	17%
Greensburg City	4,724	39%
Jackson Township	387	27%
Lake Santee CDP	319	0%
Marion Township	499	19%
New Point Town	118	22%
Saltcreek Township	458	19%
Sandcreek Township	1,167	36%
St. Paul Town	462	45%
Washington Township	5,246	37%
Westport Town	567	46%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 DELAWARE COUNTY

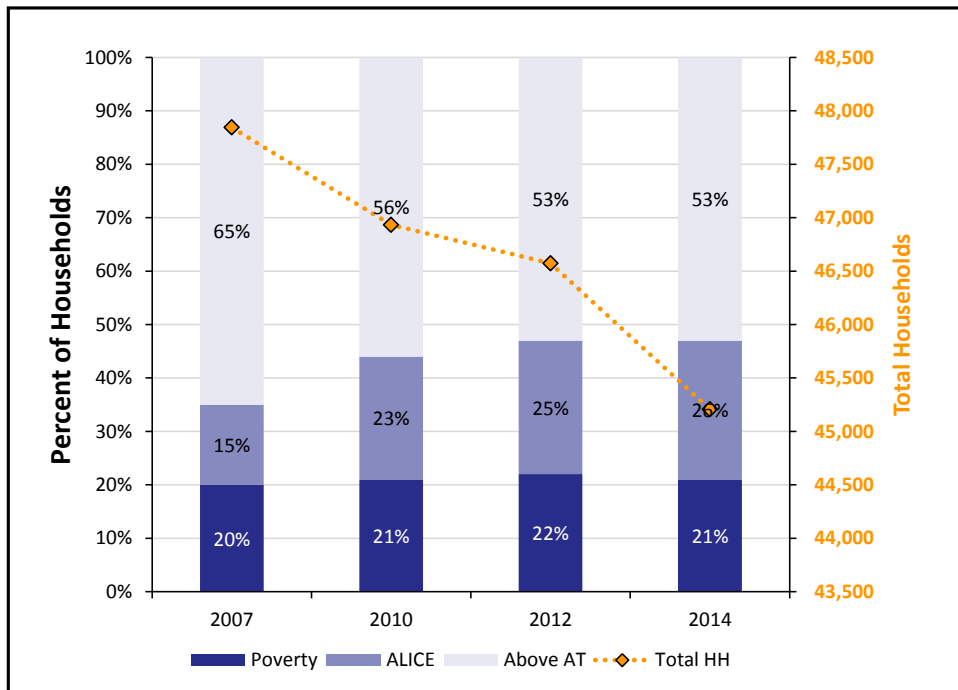
## 2014 Point-in-Time Data

**Population:** 117,074 | **Number of Households:** 45,207  
**Median Household Income:** \$39,323 (state average: \$49,446)  
**Unemployment Rate:** 7% (state average: 7.1%)  
**ALICE Households:** 26% (state average: 22%); **Poverty Households:** 21% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Delaware County

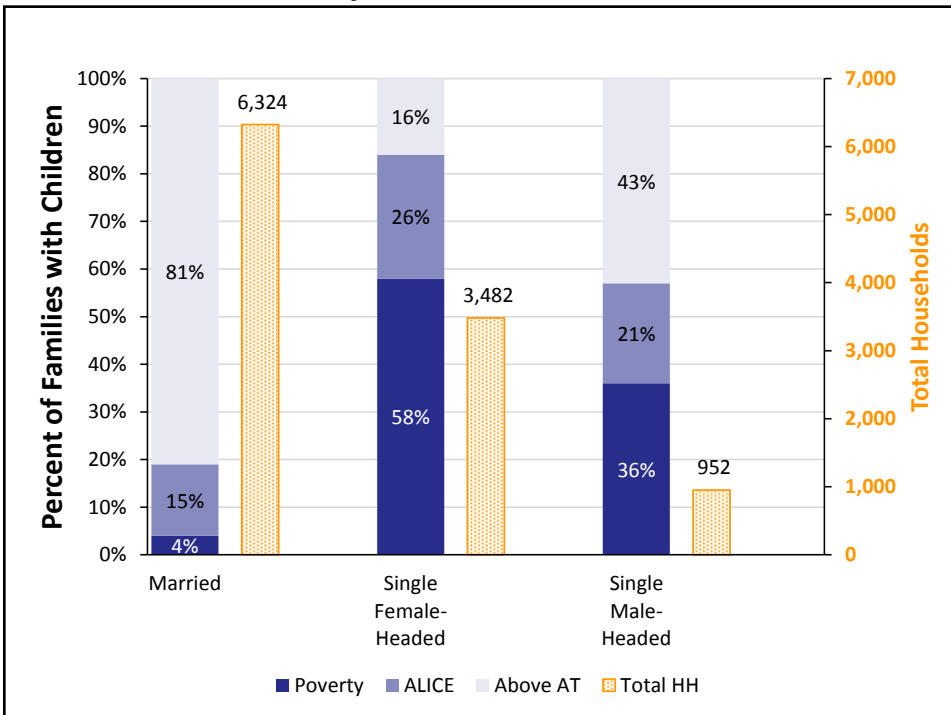
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$465	\$668
<b>Child Care</b>	\$-	\$1,033
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$134	\$389
<b>Taxes</b>	\$203	\$368
<b>Monthly Total</b>	\$1,476	\$4,280
<b>ANNUAL TOTAL</b>	\$17,712	\$51,360
<b>Hourly Wage</b>	\$8.86	\$25.68

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Delaware County families with children live below the ALICE Threshold. Though more Delaware County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

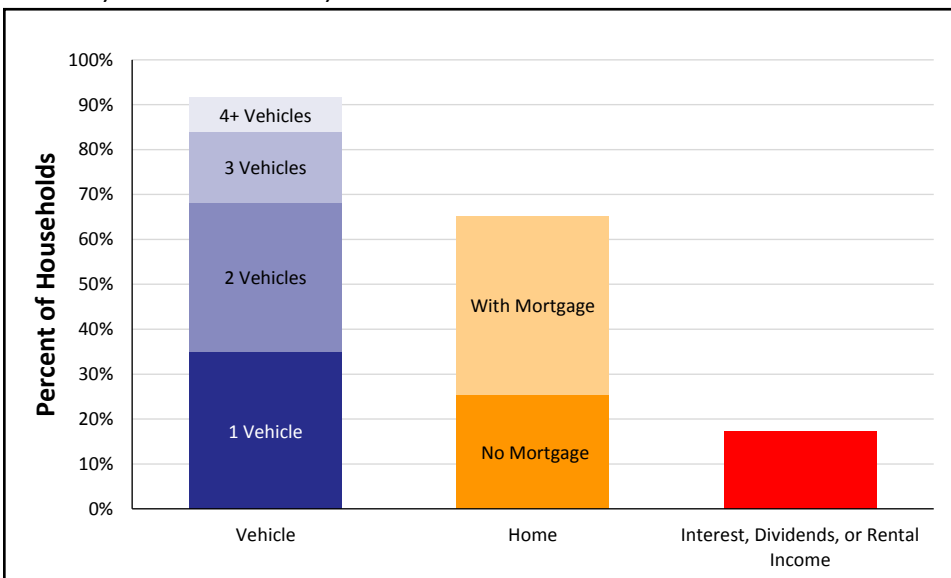
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Delaware County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Delaware County, 2014		
Town	Total HH	% ALICE & Poverty
Albany Town	860	49%
Center Township	26,985	59%
Daleville Town	687	46%
Delaware Township	1,532	47%
Eaton Town	683	45%
Gaston Town	321	40%
Hamilton Township	2,599	21%
Harrison Township	1,474	38%
Liberty Township	1,729	38%
Monroe Township	1,442	28%
Muncie City	1,445	45%
Muncie City	26,981	56%
Niles Township	521	27%
Perry Township	544	30%
Salem Township	1,624	32%
Selma Town	370	47%
Union Township	1,138	36%
Washington Township	796	35%
Yorktown Town	4,410	28%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 DUBOIS COUNTY

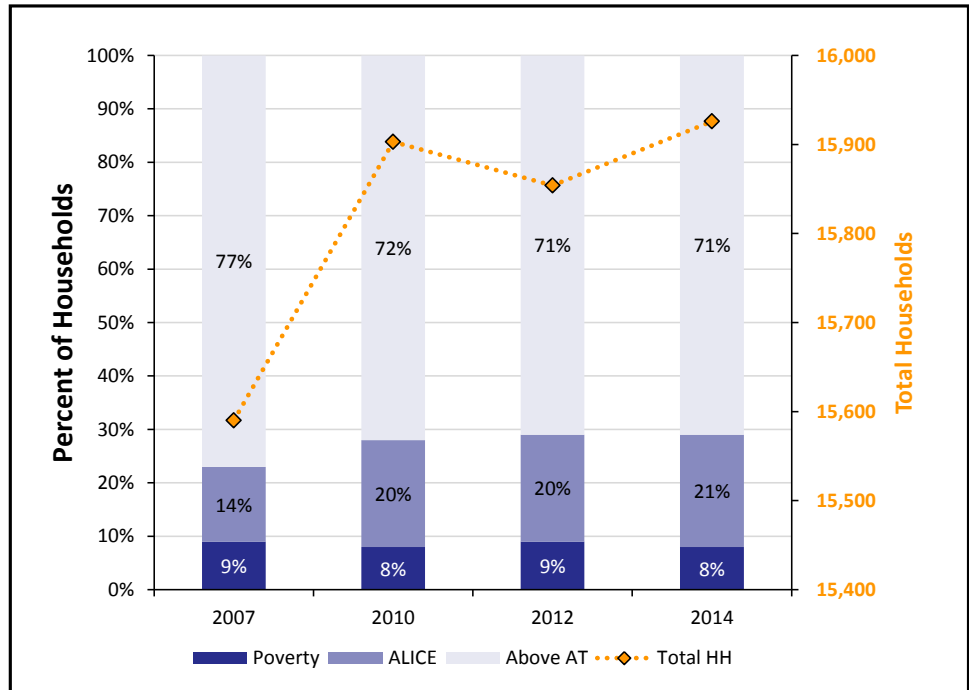
## 2014 Point-in-Time Data

**Population:** 42,170 | **Number of Households:** 15,926  
**Median Household Income:** \$54,186 (state average: \$49,446)  
**Unemployment Rate:** 4.2% (state average: 7.1%)  
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 8% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Dubois County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$408	\$626
Child Care	\$-	\$792
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$351
Taxes	\$187	\$273
<b>Monthly Total</b>	<b>\$1,396</b>	<b>\$3,864</b>
<b>ANNUAL TOTAL</b>	<b>\$16,752</b>	<b>\$46,368</b>
<b>Hourly Wage</b>	<b>\$8.38</b>	<b>\$23.18</b>

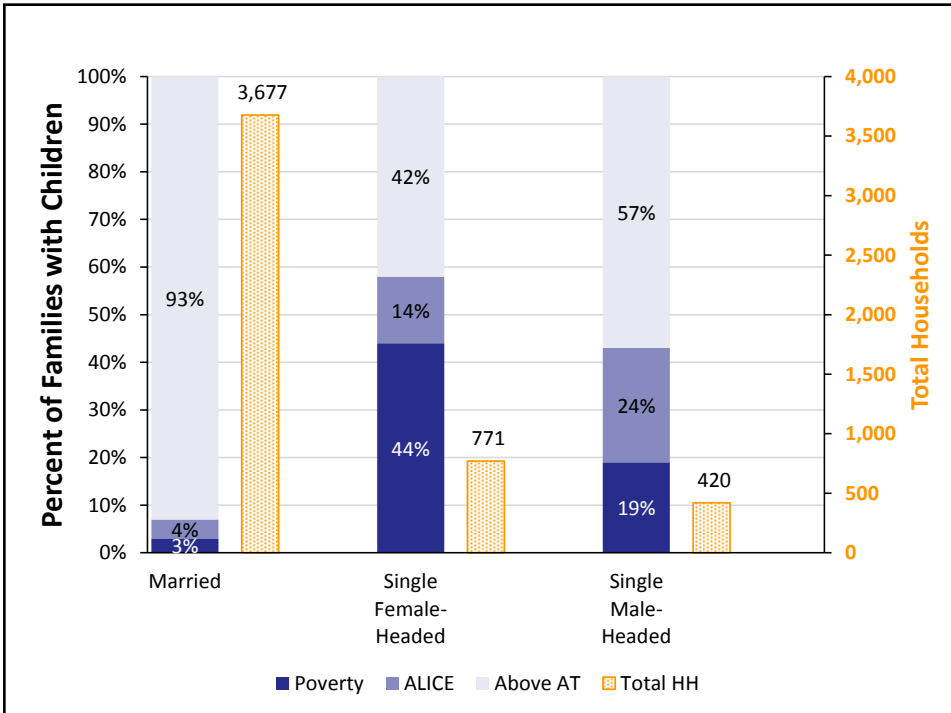
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Dubois County families with children live below the ALICE Threshold. Though more Dubois County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

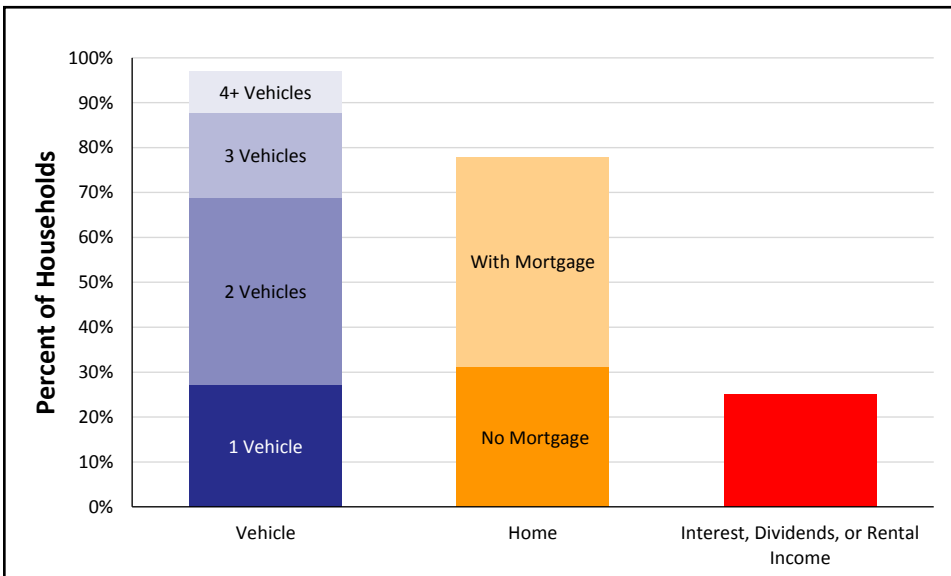
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Dubois County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Dubois County, 2014		
Town	Total HH	% ALICE & Poverty
Bainbridge Township	6,393	30%
Birdseye Town	175	50%
Boone Township	375	26%
Cass Township	903	30%
Columbia Township	410	23%
Dubois CDP	222	46%
Ferdinand Town	739	25%
Ferdinand Township	1,302	22%
Hall Township	486	17%
Harbison Township	513	38%
Holland Town	266	41%
Huntingburg City	2,333	39%
Jackson Township	700	27%
Jasper City	5,935	30%
Jefferson Township	696	49%
Madison Township	880	8%
Marion Township	550	30%
Patoka Township	2,718	36%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 ELKHART COUNTY

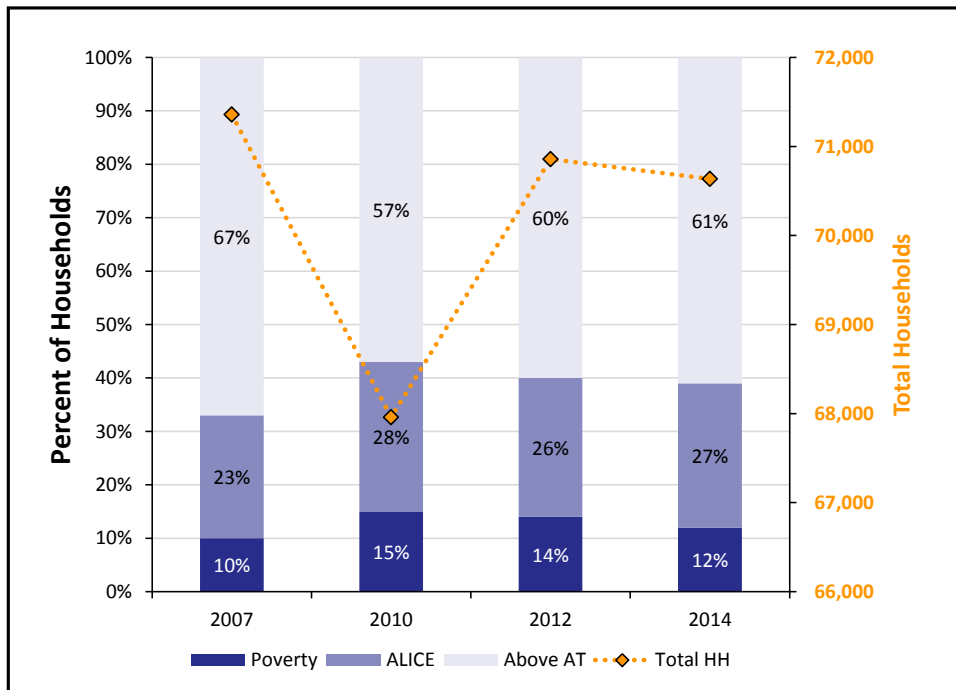
## 2014 Point-in-Time Data

**Population:** 201,971 | **Number of Households:** 70,636  
**Median Household Income:** \$49,937 (state average: \$49,446)  
**Unemployment Rate:** 4.6% (state average: 7.1%)  
**ALICE Households:** 27% (state average: 22%); **Poverty Households:** 12% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Elkhart County

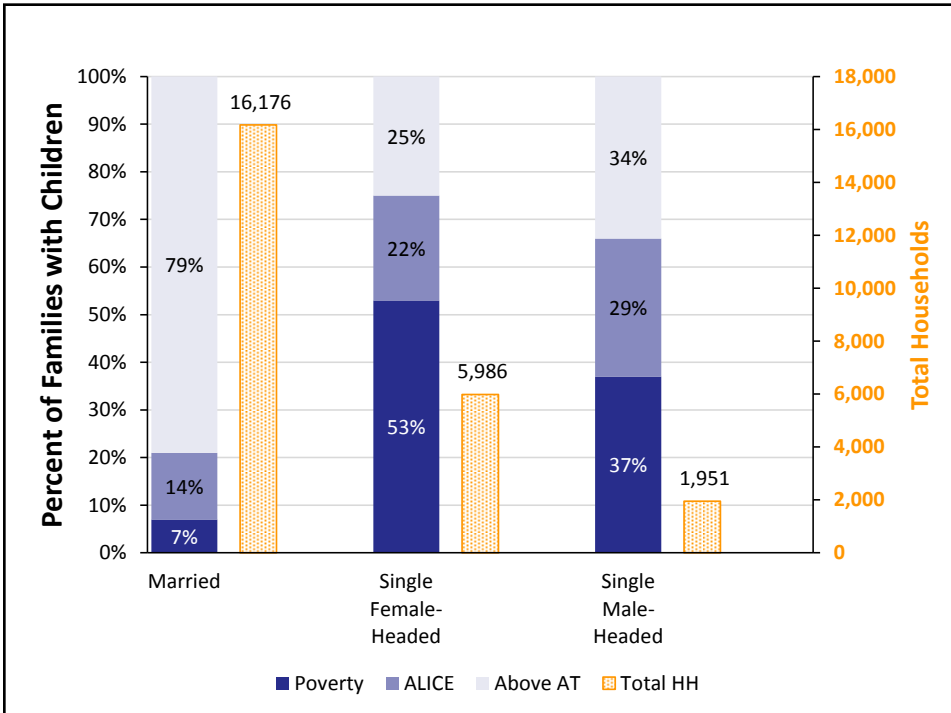
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$459	\$742
<b>Child Care</b>	\$-	\$854
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$133	\$375
<b>Taxes</b>	\$201	\$331
<b>Monthly Total</b>	\$1,467	\$4,124
<b>ANNUAL TOTAL</b>	\$17,604	\$49,488
<b>Hourly Wage</b>	\$8.80	\$24.74

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Elkhart County families with children live below the ALICE Threshold. Though more Elkhart County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

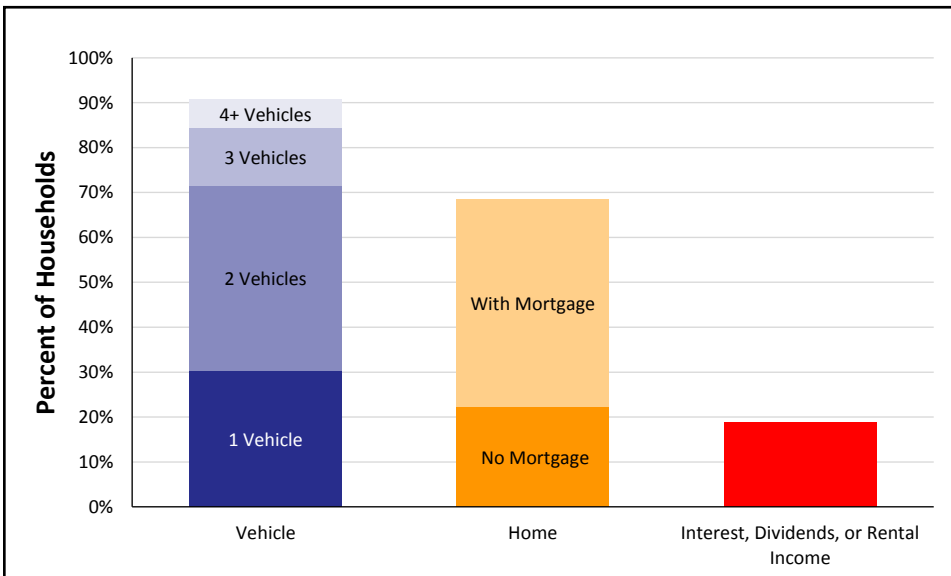
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Elkhart County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Elkhart County, 2014		
Town	Total HH	% ALICE & Poverty
Baugo Township	3,320	35%
Benton Township	900	22%
Bristol Town	728	37%
Cleveland Township	4,006	41%
Clinton Township	1,286	23%
Concord Township	19,458	54%
Dunlap CDP	2,157	28%
Elkhart City	19,064	59%
Elkhart Township	13,233	47%
Goshen City	11,946	52%
Harrison Township	1,238	24%
Jackson Township	1,413	31%
Jefferson Township	3,120	30%
Locke Township	1,259	36%
Middlebury Town	1,215	35%
Middlebury Township	2,574	31%
Millersburg Town	393	45%
Nappanee City	2,423	41%
New Paris CDP	452	57%
Olive Township	1,085	28%
Osolo Township	11,263	42%
Simonton Lake CDP	1,907	37%
Union Township	2,088	38%
Wakarusa Town	645	36%
Washington Township	2,807	35%
York Township	1,377	31%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 FAYETTE COUNTY

## 2014 Point-in-Time Data

**Population:** 23,955 | **Number of Households:** 9,336

**Median Household Income:** \$37,833 (state average: \$49,446)

**Unemployment Rate:** 13.4% (state average: 7.1%)

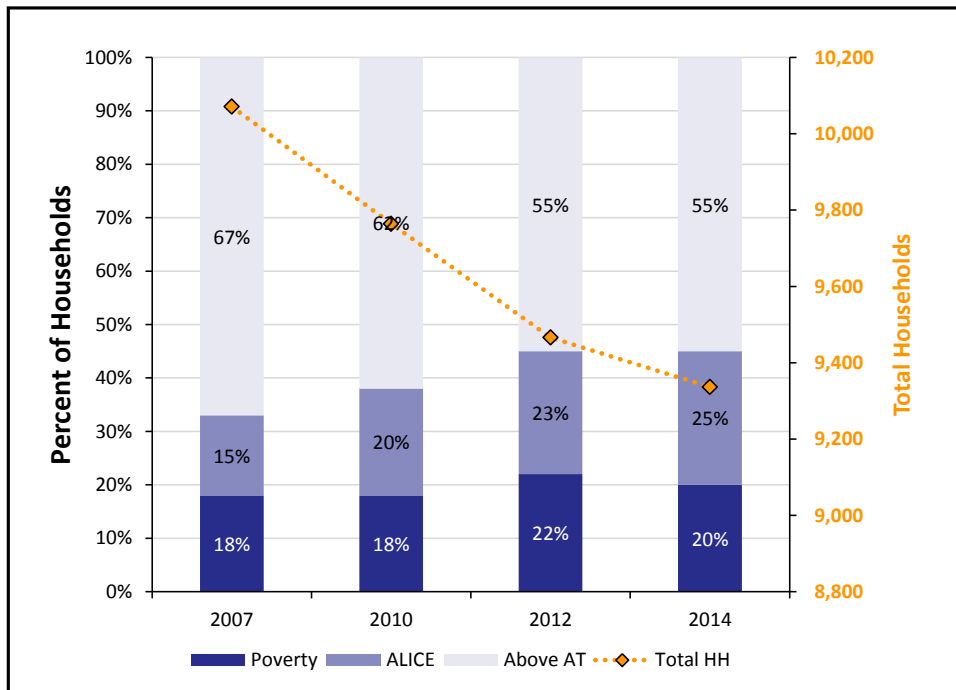
**ALICE Households:** 25% (state average: 22%); **Poverty Households:** 20% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Fayette County

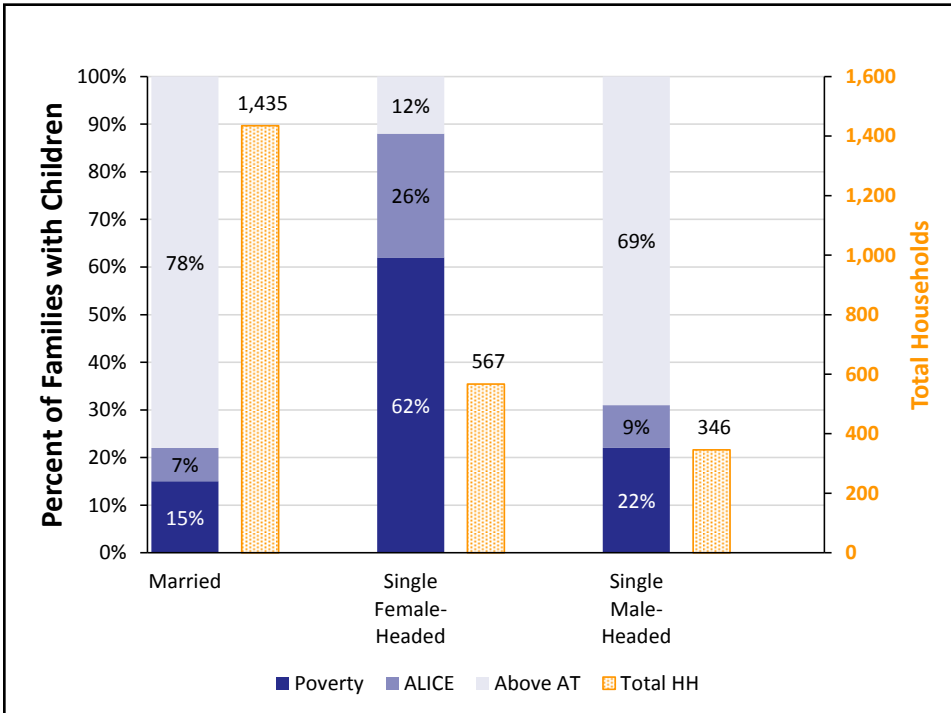
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$446	\$644
Child Care	\$-	\$708
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$132	\$343
Taxes	\$198	\$255
<b>Monthly Total</b>	<b>\$1,450</b>	<b>\$3,772</b>
<b>ANNUAL TOTAL</b>	<b>\$17,400</b>	<b>\$45,264</b>
<b>Hourly Wage</b>	<b>\$8.70</b>	<b>\$22.63</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Fayette County families with children live below the ALICE Threshold. Though more Fayette County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

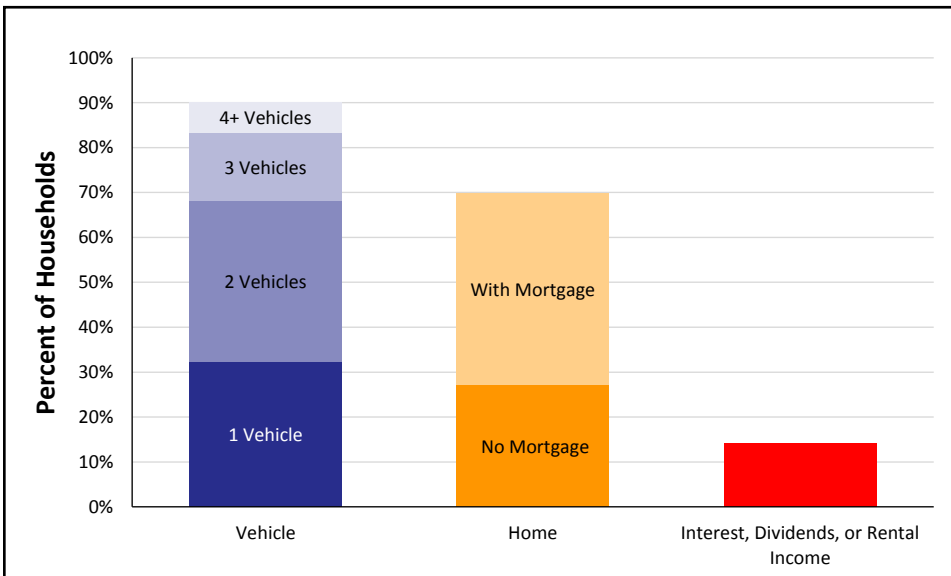
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Fayette County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Fayette County, 2014		
Town	Total HH	% ALICE & Poverty
Columbia Township	367	41%
Connersville City	5,464	51%
Connersville Township	4,851	45%
Fairview Township	101	15%
Harrison Township	2,591	52%
Jackson Township	569	36%
Jennings Township	254	18%
Orange Township	195	24%
Posey Township	137	29%
Waterloo Township	271	36%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 FLOYD COUNTY

## 2014 Point-in-Time Data

**Population:** 76,179 | **Number of Households:** 29,679

**Median Household Income:** \$52,819 (state average: \$49,446)

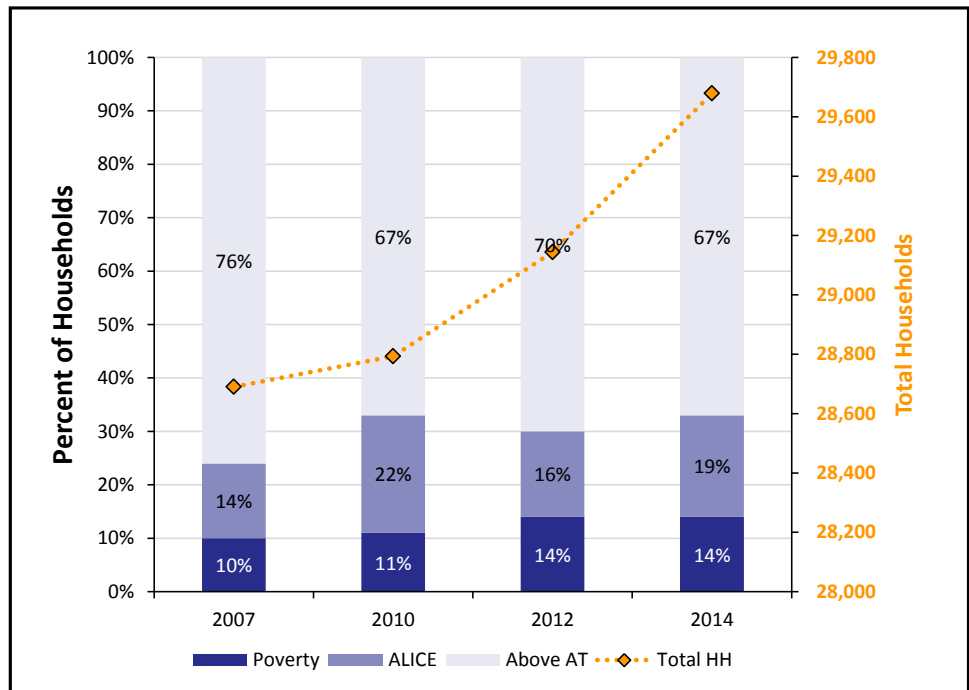
**Unemployment Rate:** 6.5% (state average: 7.1%)

**ALICE Households:** 19% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Floyd County

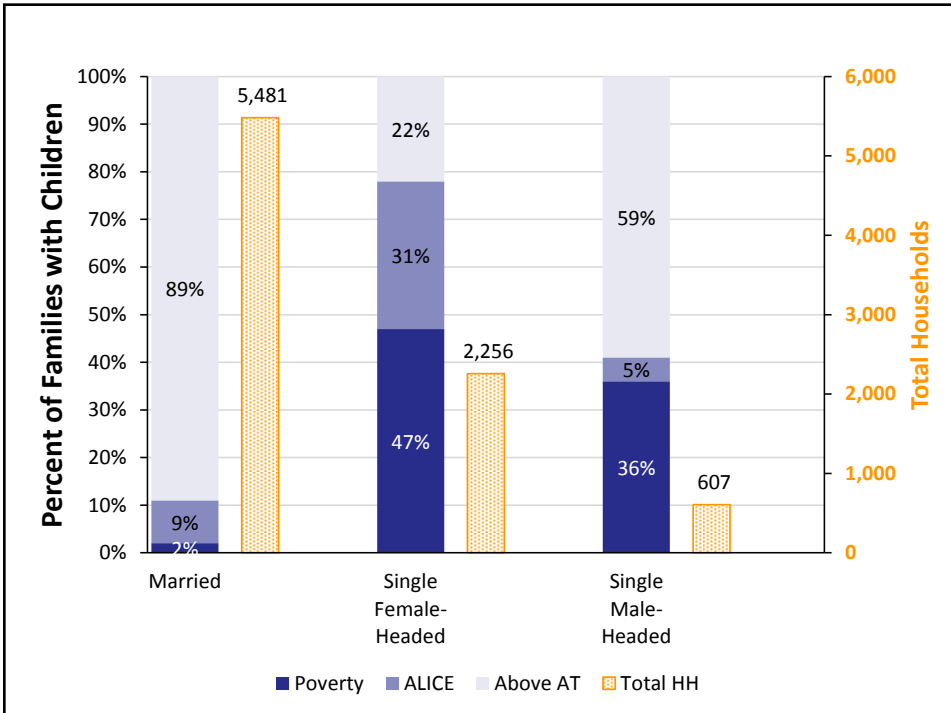
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$485	\$705
Child Care	\$-	\$938
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$137	\$381
Taxes	\$209	\$347
<b>Monthly Total</b>	<b>\$1,505</b>	<b>\$4,193</b>
<b>ANNUAL TOTAL</b>	<b>\$18,060</b>	<b>\$50,316</b>
<b>Hourly Wage</b>	<b>\$9.03</b>	<b>\$25.16</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Floyd County families with children live below the ALICE Threshold. Though more Floyd County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

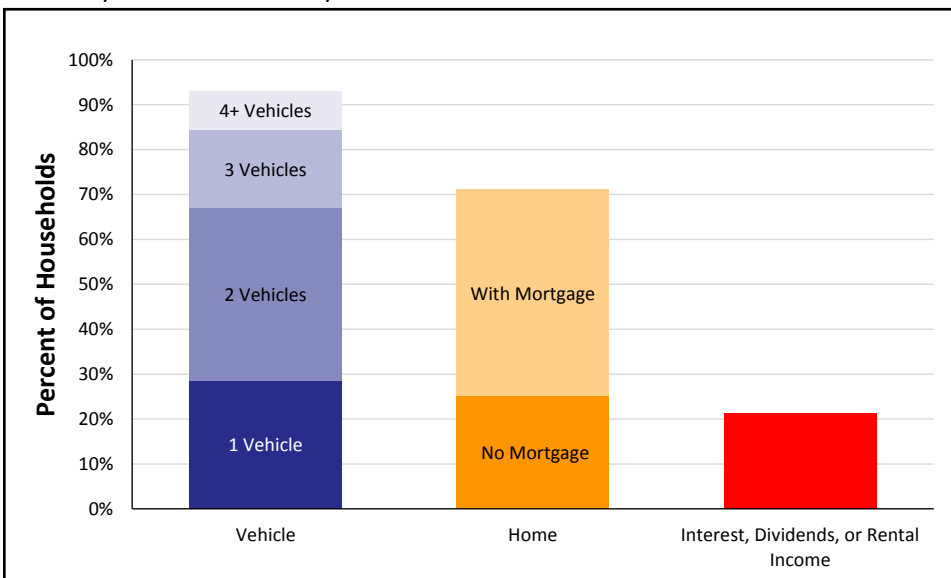
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Floyd County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Floyd County, 2014		
Town	Total HH	% ALICE & Poverty
Franklin Township	672	28%
Galena CDP	565	15%
Georgetown Town	1,018	23%
Georgetown Township	3,467	22%
Greenville Town	203	24%
Greenville Township	2,229	17%
Lafayette Township	2,722	16%
New Albany City	15,312	47%
New Albany Township	19,927	40%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 FOUNTAIN COUNTY

## 2014 Point-in-Time Data

**Population:** 17,002 | **Number of Households:** 6,912

**Median Household Income:** \$45,660 (state average: \$49,446)

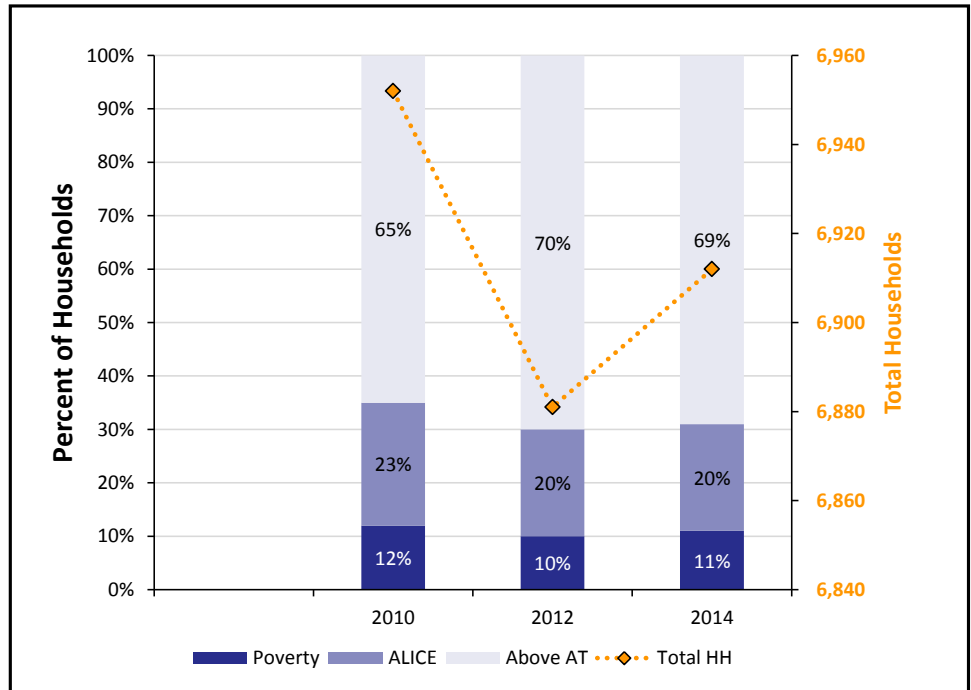
**Unemployment Rate:** 9.6% (state average: 7.1%)

**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Fountain County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$408	\$626
Child Care	\$-	\$792
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$351
Taxes	\$187	\$273
<b>Monthly Total</b>	<b>\$1,396</b>	<b>\$3,864</b>
<b>ANNUAL TOTAL</b>	<b>\$16,752</b>	<b>\$46,368</b>
<b>Hourly Wage</b>	<b>\$8.38</b>	<b>\$23.18</b>

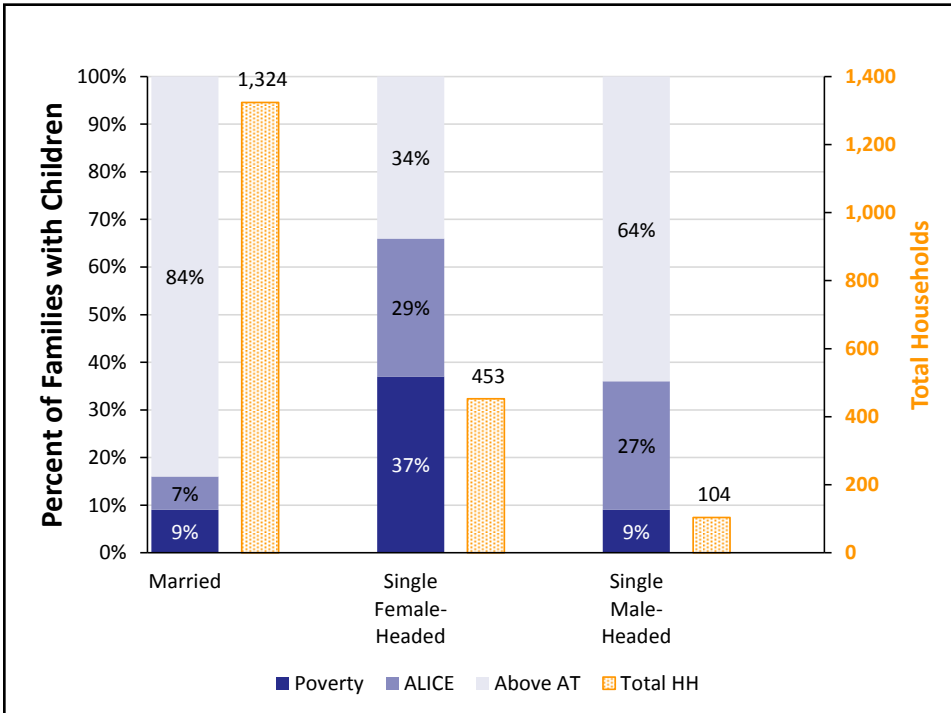
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Fountain County families with children live below the ALICE Threshold. Though more Fountain County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

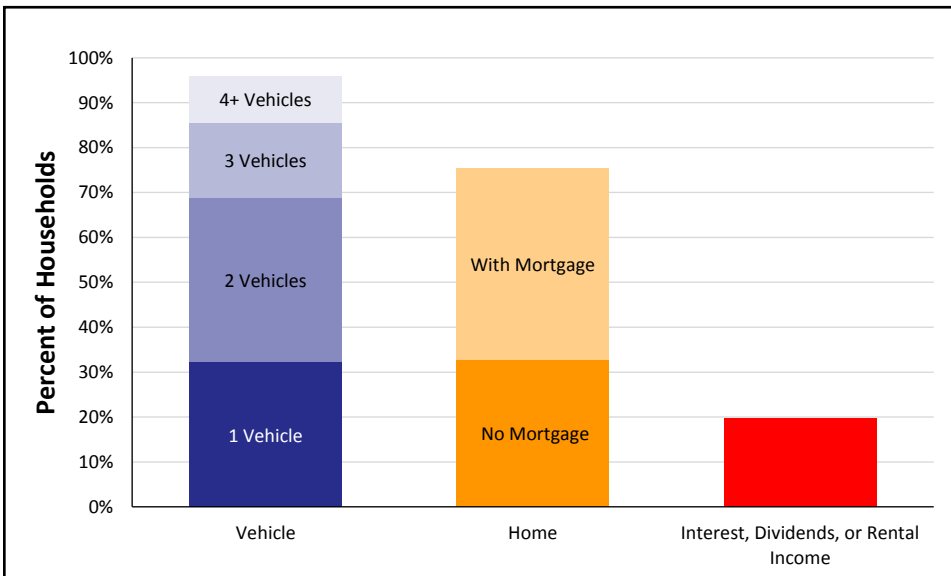
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Fountain County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Fountain County, 2014		
Town	Total HH	% ALICE & Poverty
Attica City	1,475	41%
Cain Township	445	35%
Covington City	1,076	29%
Davis Township	272	17%
Fulton Township	258	24%
Hillsboro Town	225	41%
Jackson Township	320	30%
Kingman Town	176	37%
Logan Township	1,588	40%
Millcreek Township	528	44%
Newtown Town	112	27%
Richland Township	412	31%
Shawnee Township	175	29%
Troy Township	1,453	27%
Van Buren Township	1,211	25%
Veedersburg Town	911	33%
Wabash Township	250	17%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 FRANKLIN COUNTY

## 2014 Point-in-Time Data

**Population:** 22,980 | **Number of Households:** 8,726

**Median Household Income:** \$50,262 (state average: \$49,446)

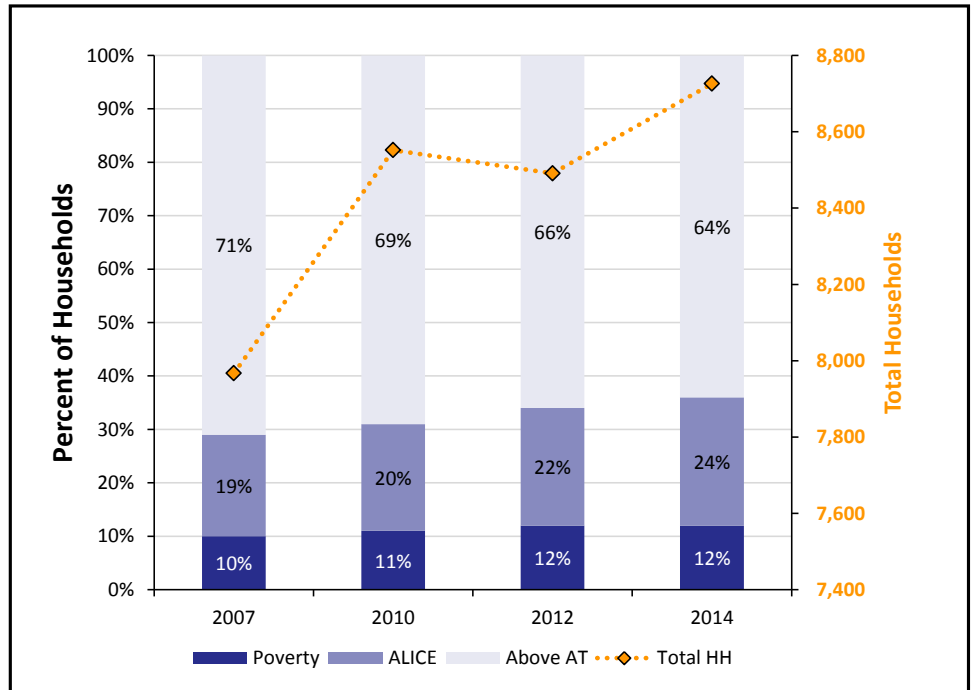
**Unemployment Rate:** 7.2% (state average: 7.1%)

**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 12% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Franklin County

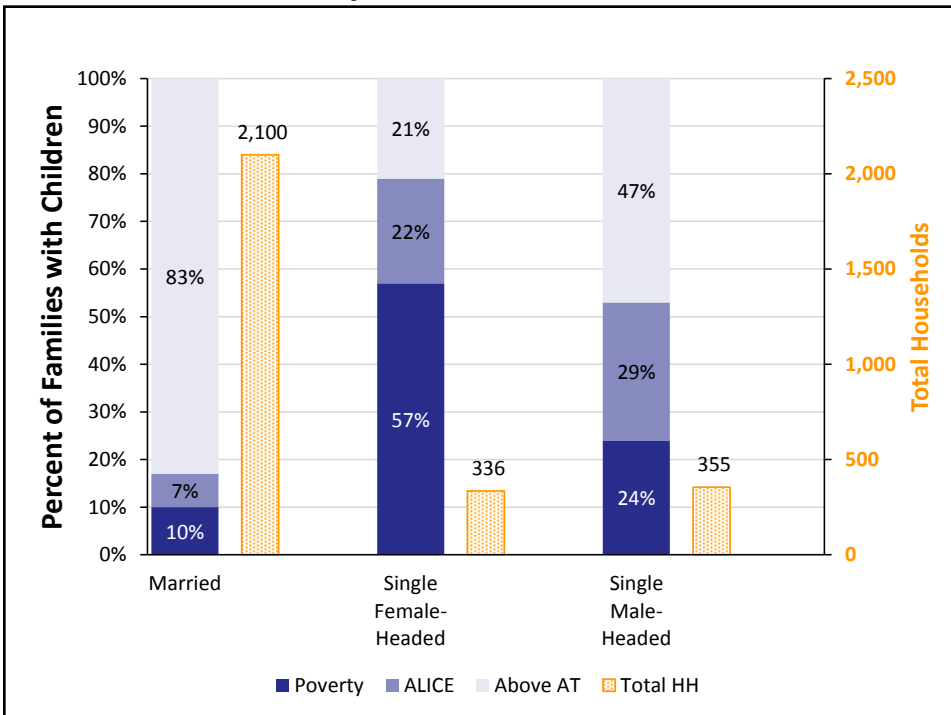
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$442	\$735
Child Care	\$-	\$846
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$131	\$373
Taxes	\$197	\$326
<b>Monthly Total</b>	<b>\$1,444</b>	<b>\$4,102</b>
<b>ANNUAL TOTAL</b>	<b>\$17,328</b>	<b>\$49,224</b>
<b>Hourly Wage</b>	<b>\$8.66</b>	<b>\$24.61</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Franklin County families with children live below the ALICE Threshold. Though more Franklin County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2014

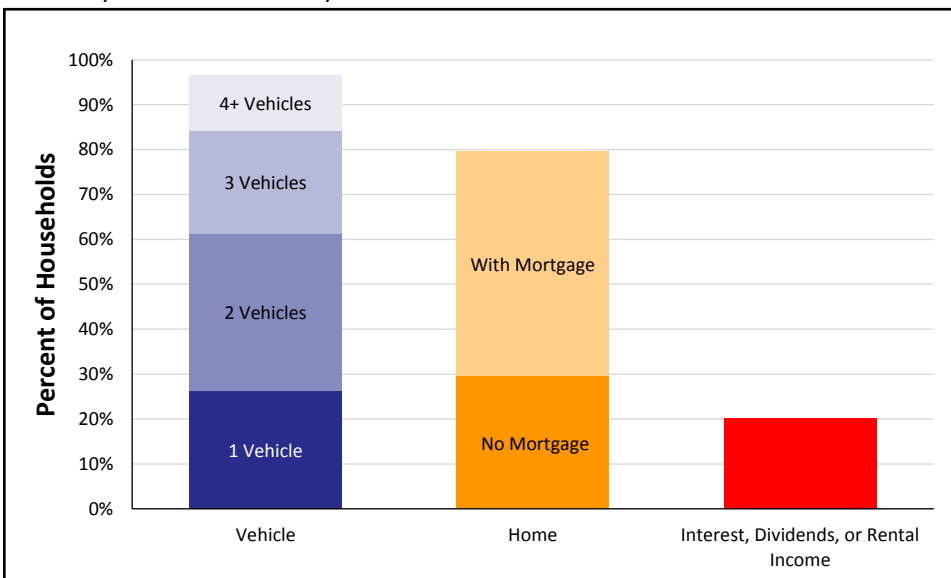


Franklin County, 2014		
Town	Total HH	% ALICE & Poverty
Bath Township	119	14%
Blooming Grove Township	316	34%
Brookville Town	1,185	49%
Brookville Township	2,272	42%
Butler Township	476	29%
Cedar Grove Town	100	42%
Fairfield Township	175	46%
Highland Township	578	27%
Laurel Town	167	72%
Laurel Township	566	52%
Metamora Township	318	36%
New Trenton CDP	205	31%
Oldenburg Town	233	32%
Posey Township	407	47%
Ray Township	1,460	24%
Salt Creek Township	435	32%
Springfield Township	542	48%
Whitewater Township	1,062	27%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Franklin County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 FULTON COUNTY

## 2014 Point-in-Time Data

**Population:** 20,638 | **Number of Households:** 8,208

**Median Household Income:** \$42,585 (state average: \$49,446)

**Unemployment Rate:** 7.1% (state average: 7.1%)

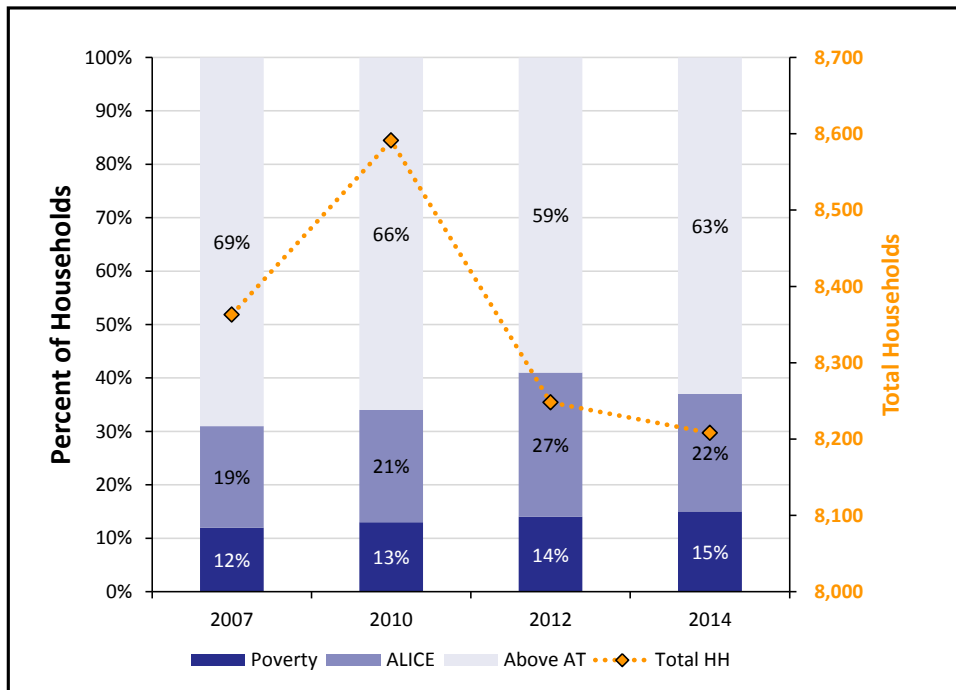
**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Fulton County

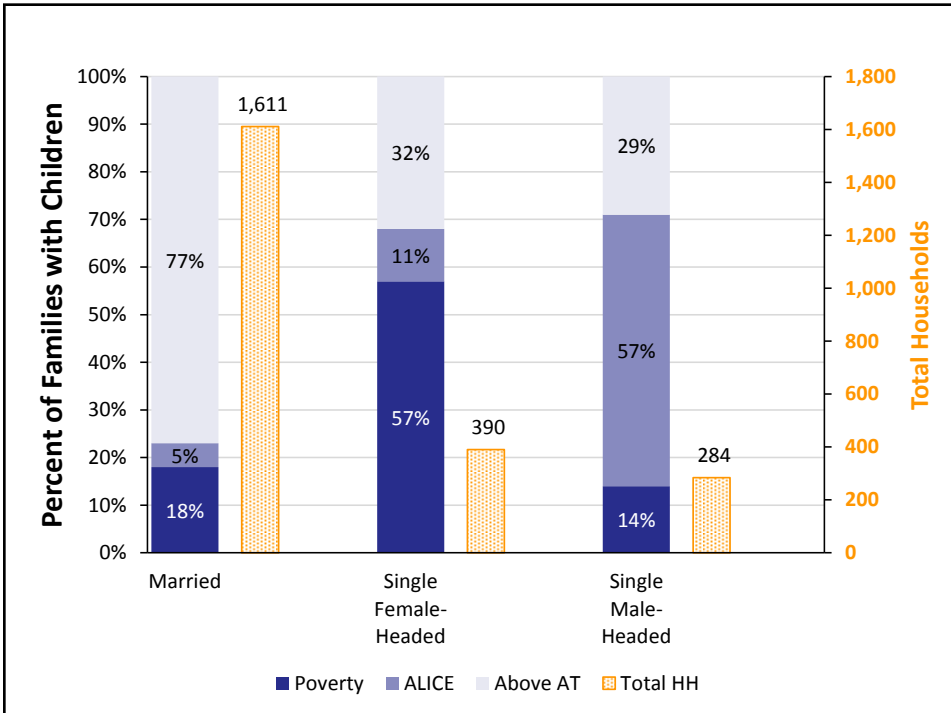
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$426	\$653
Child Care	\$-	\$692
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$129	\$342
Taxes	\$192	\$253
<b>Monthly Total</b>	<b>\$1,421</b>	<b>\$3,762</b>
<b>ANNUAL TOTAL</b>	<b>\$17,052</b>	<b>\$45,144</b>
<b>Hourly Wage</b>	<b>\$8.53</b>	<b>\$22.57</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Fulton County families with children live below the ALICE Threshold. Though more Fulton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

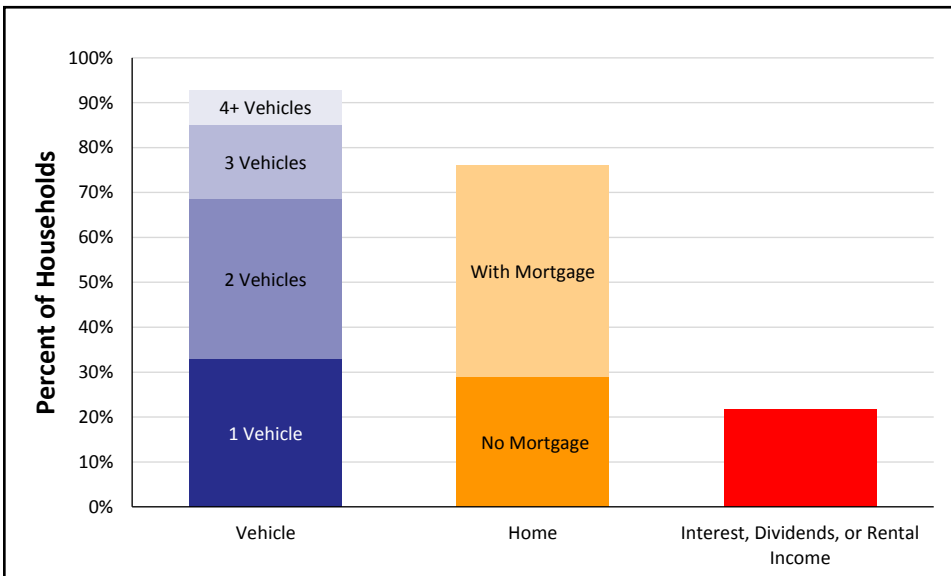
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Fulton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Akron Town	440	35%
Aubbeenaubee Township	494	40%
Fulton Town	134	35%
Henry Township	1,083	30%
Kewanna Town	267	49%
Liberty Township	534	32%
Newcastle Township	518	26%
Richland Township	381	51%
Rochester City	2,922	51%
Rochester Township	4,434	41%
Union Township	588	36%
Wayne Township	176	23%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 GIBSON COUNTY

## 2014 Point-in-Time Data

**Population:** 33,586 | **Number of Households:** 12,987

**Median Household Income:** \$48,176 (state average: \$49,446)

**Unemployment Rate:** 5.7% (state average: 7.1%)

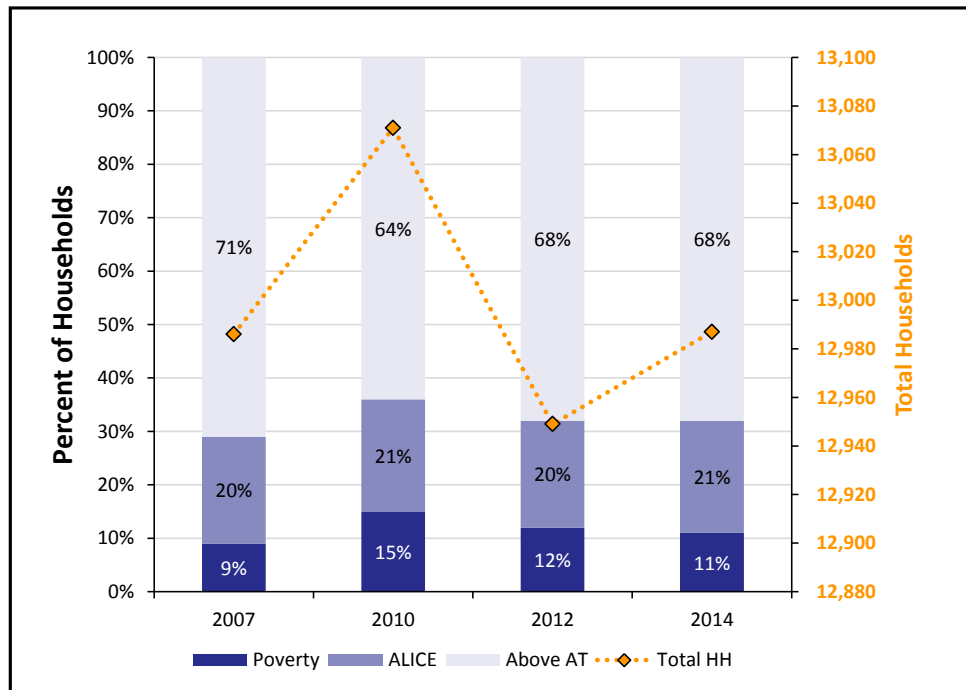
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Gibson County

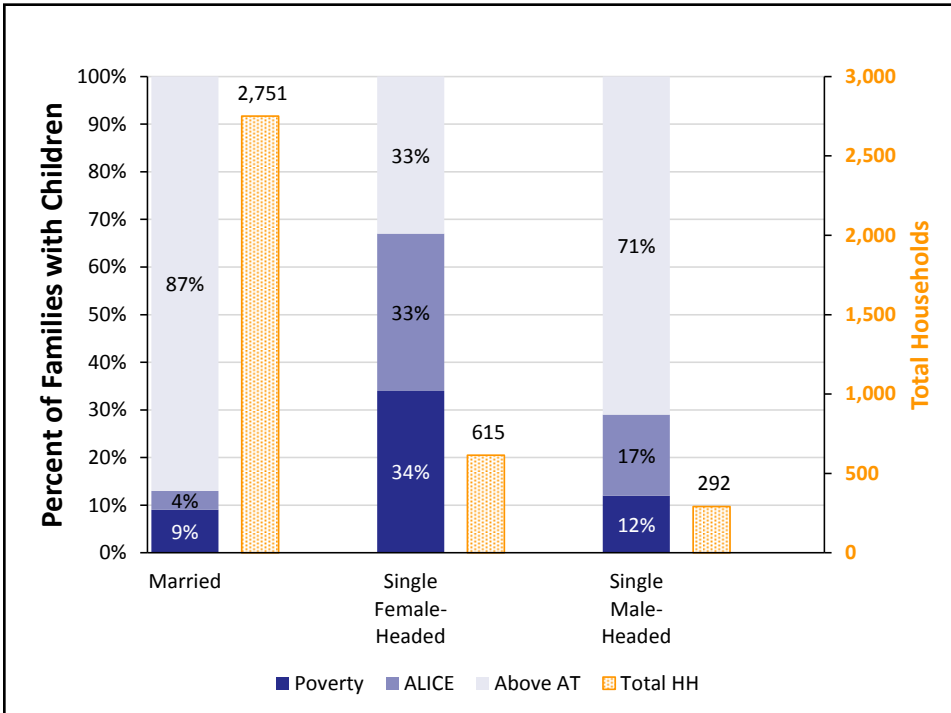
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$452	\$626
<b>Child Care</b>	\$-	\$729
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$132	\$343
<b>Taxes</b>	\$199	\$256
<b>Monthly Total</b>	\$1,457	\$3,776
<b>ANNUAL TOTAL</b>	\$17,484	\$45,312
<b>Hourly Wage</b>	\$8.74	\$22.66

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Gibson County families with children live below the ALICE Threshold. Though more Gibson County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

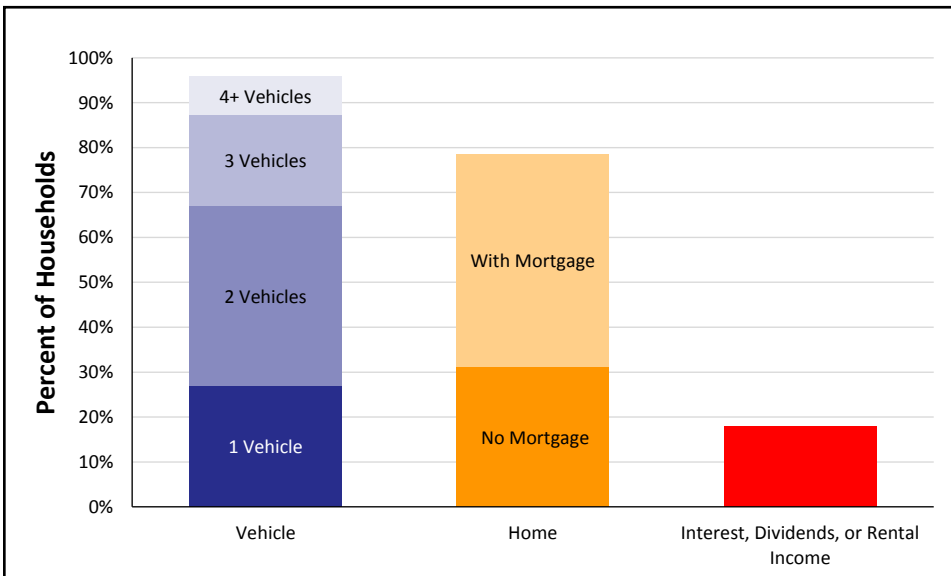
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Gibson County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Barton Township	571	29%
Center Township	556	33%
Columbia Township	1,608	48%
Fort Branch Town	1,314	34%
Francisco Town	254	33%
Haubstadt Town	632	25%
Hazleton Town	129	34%
Johnson Township	1,421	20%
Montgomery Township	1,434	32%
Oakland City	1,017	49%
Owensville Town	439	40%
Patoka Town	301	29%
Patoka Township	4,665	32%
Princeton City	3,331	35%
Union Township	1,778	28%
Washington Township	317	33%
White River Township	637	29%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 GRANT COUNTY

## 2014 Point-in-Time Data

**Population:** 68,569 | **Number of Households:** 25,600

**Median Household Income:** \$39,851 (state average: \$49,446)

**Unemployment Rate:** 7.7% (state average: 7.1%)

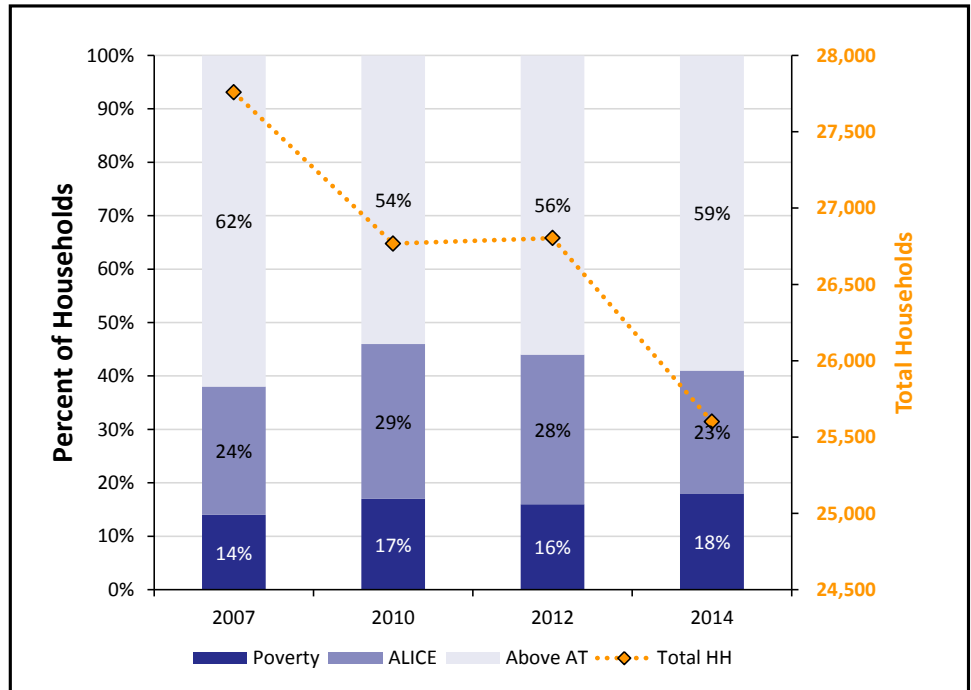
**ALICE Households:** 23% (state average: 22%); **Poverty Households:** 18% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Grant County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$390	\$626
<b>Child Care</b>	\$-	\$750
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$125	\$346
<b>Taxes</b>	\$182	\$261
<b>Monthly Total</b>	\$1,371	\$3,805
<b>ANNUAL TOTAL</b>	\$16,452	\$45,660
<b>Hourly Wage</b>	\$8.23	\$22.83

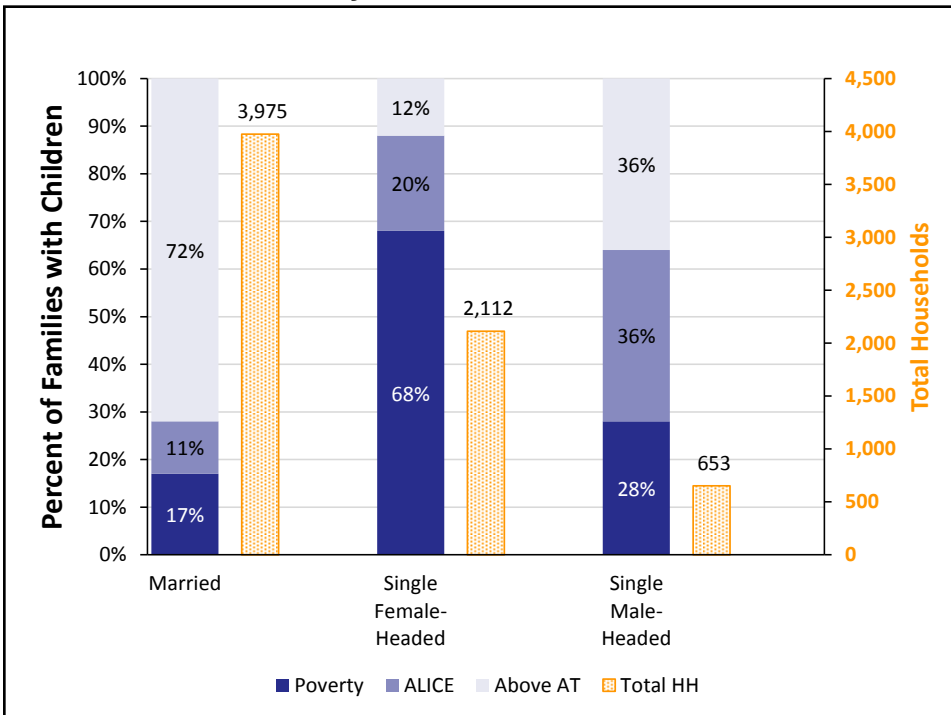
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Grant County families with children live below the ALICE Threshold. Though more Grant County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

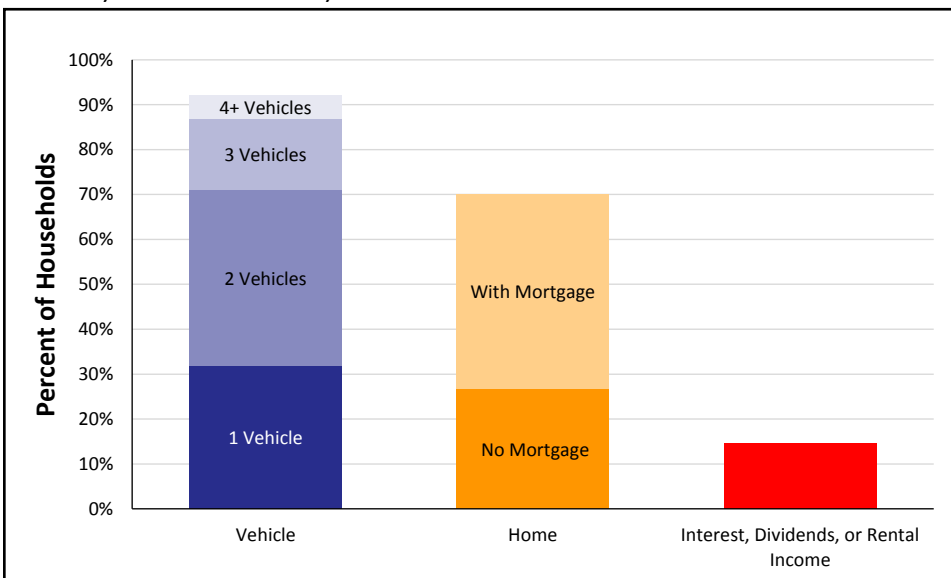
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Grant County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Grant County, 2014		
Town	Total HH	% ALICE & Poverty
Center Township	8,953	54%
Fairmount Town	1,109	43%
Fairmount Township	1,530	40%
Fowlerton Town	101	43%
Franklin Township	3,081	52%
Gas City	2,403	39%
Green Township	188	45%
Jefferson Township	1,676	28%
Jonesboro City	654	50%
Liberty Township	368	35%
Marion City	11,952	54%
Mathews Town	237	37%
Mill Township	4,238	40%
Monroe Township	603	20%
Pleasant Township	2,769	28%
Richland Township	394	30%
Sims CDP	132	32%
Sims Township	737	33%
Swayzee Town	391	35%
Sweetser Town	498	40%
Upland Town	987	32%
Van Buren Town	317	47%
Van Buren Township	709	28%
Washington Township	1,583	41%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 GREENE COUNTY

## 2014 Point-in-Time Data

**Population:** 32,978 | **Number of Households:** 12,879

**Median Household Income:** \$43,470 (state average: \$49,446)

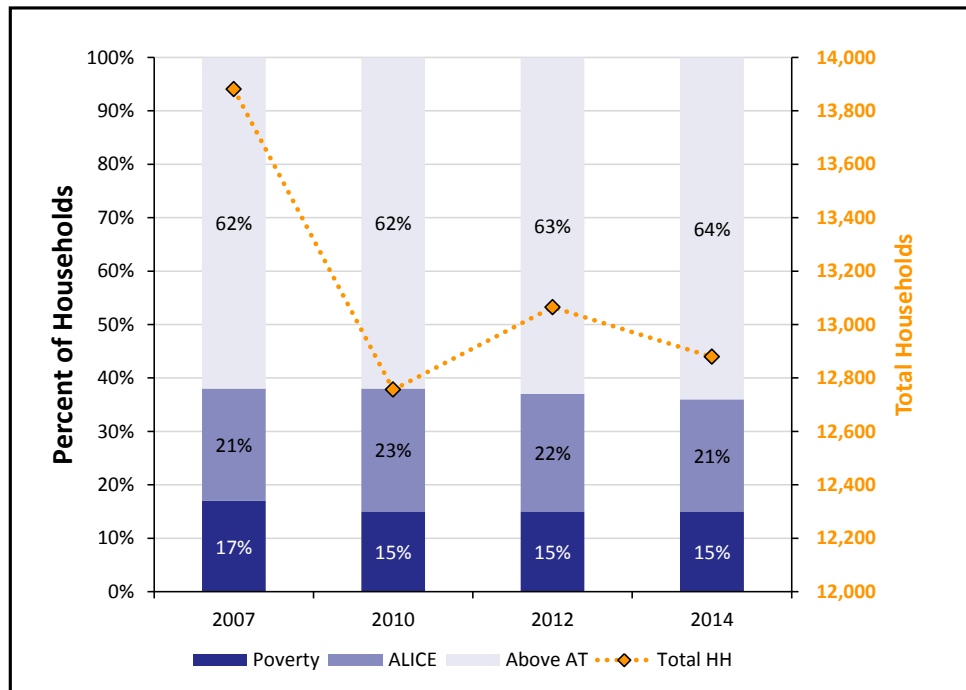
**Unemployment Rate:** 8.8% (state average: 7.1%)

**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Greene County

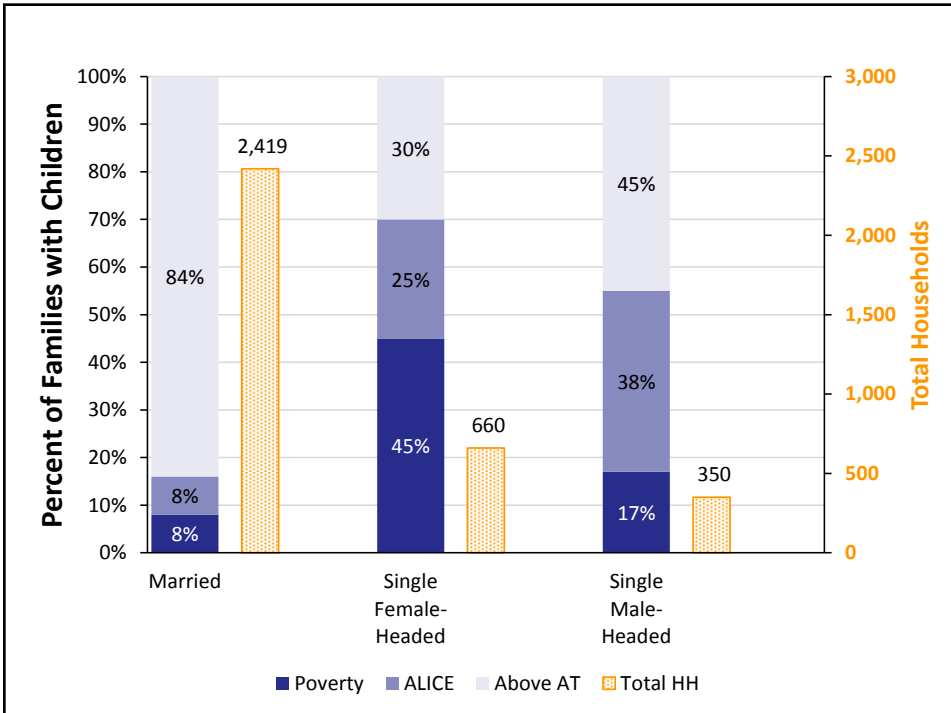
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$372	\$626
Child Care	\$-	\$729
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$122	\$343
Taxes	\$177	\$256
<b>Monthly Total</b>	<b>\$1,345</b>	<b>\$3,776</b>
<b>ANNUAL TOTAL</b>	<b>\$16,140</b>	<b>\$45,312</b>
<b>Hourly Wage</b>	<b>\$8.07</b>	<b>\$22.66</b>

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Greene County families with children live below the ALICE Threshold. Though more Greene County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

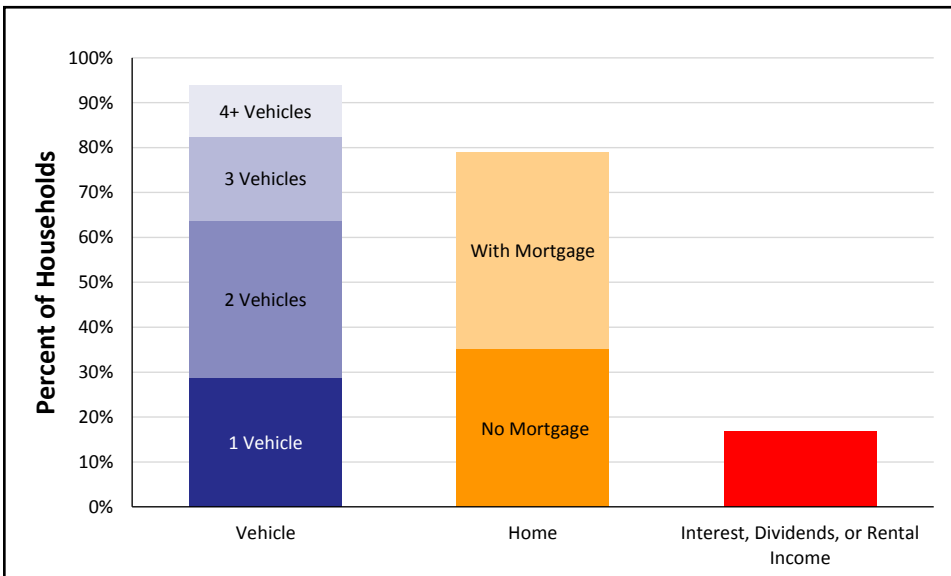
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Greene County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Greene County, 2014		
Town	Total HH	% ALICE & Poverty
Beech Creek Township	953	38%
Bloomfield Town	1,092	36%
Cass Township	142	25%
Center Township	1,241	28%
Fairplay Township	197	38%
Grant Township	280	32%
Highland Township	245	20%
Jackson Township	747	34%
Jasonville City	996	54%
Jefferson Township	804	37%
Linton City	2,261	45%
Lyons Town	285	40%
Owensburg CDP	230	27%
Richland Township	2,001	31%
Smith Township	118	10%
Stafford Township	134	15%
Stockton Township	3,428	42%
Switz City Town	135	52%
Taylor Township	460	32%
Washington Township	476	43%
Worthington Town	564	47%
Wright Township	1,653	39%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 HAMILTON COUNTY

## 2014 Point-in-Time Data

**Population:** 302,623 | **Number of Households:** 110,844

**Median Household Income:** \$88,155 (state average: \$49,446)

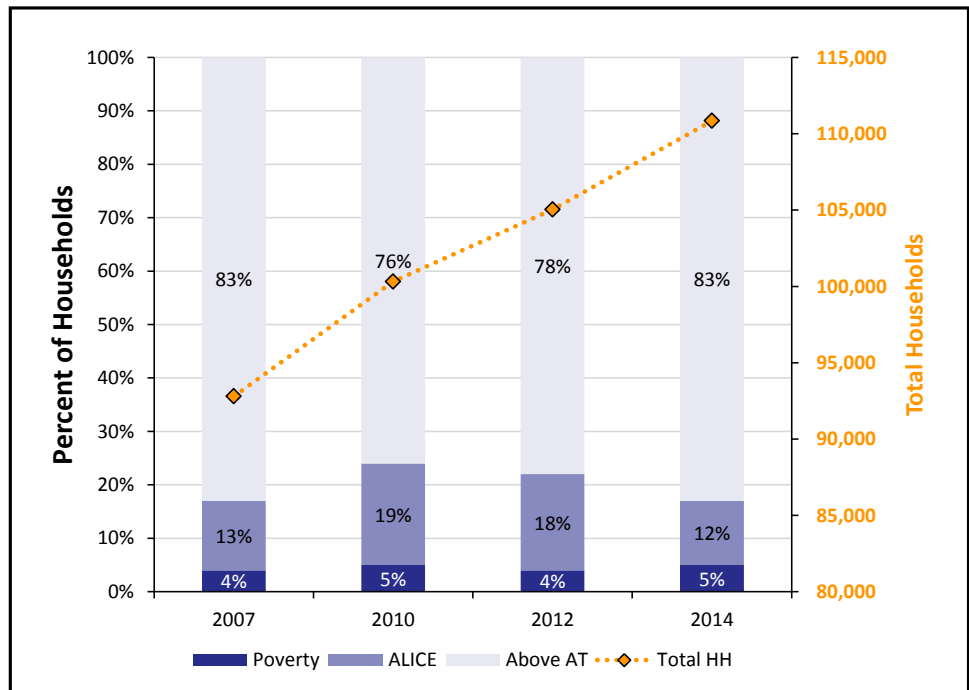
**Unemployment Rate:** 3.7% (state average: 7.1%)

**ALICE Households:** 12% (state average: 22%); **Poverty Households:** 5% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Hamilton County

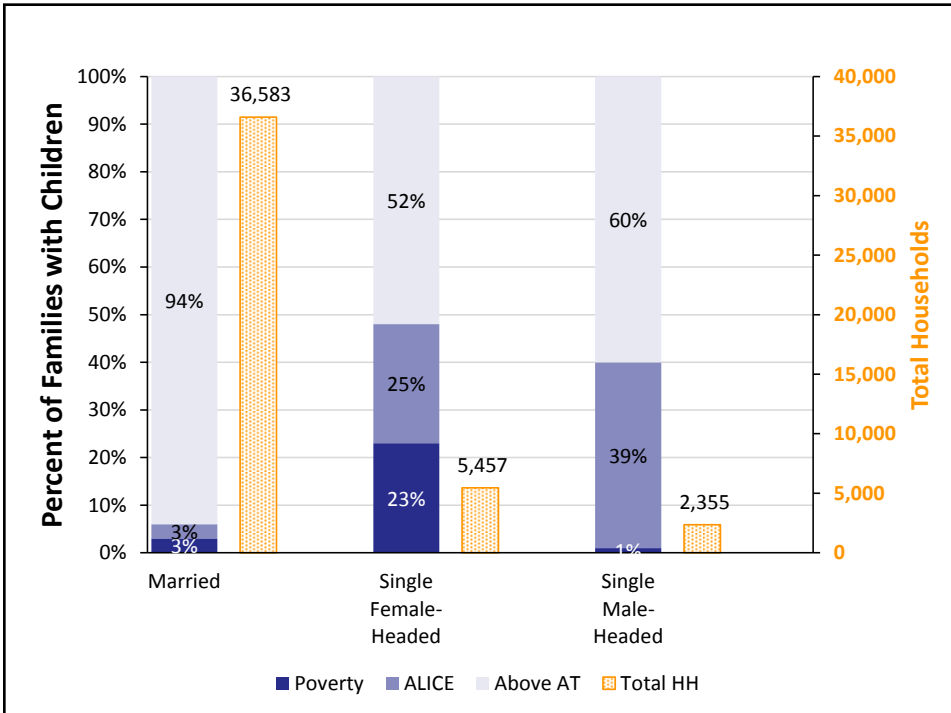
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$506	\$777
Child Care	\$-	\$1,346
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$139	\$446
Taxes	\$214	\$520
<b>Monthly Total</b>	<b>\$1,533</b>	<b>\$4,911</b>
<b>ANNUAL TOTAL</b>	<b>\$18,396</b>	<b>\$58,932</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$29.47</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hamilton County families with children live below the ALICE Threshold. Though more Hamilton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2014

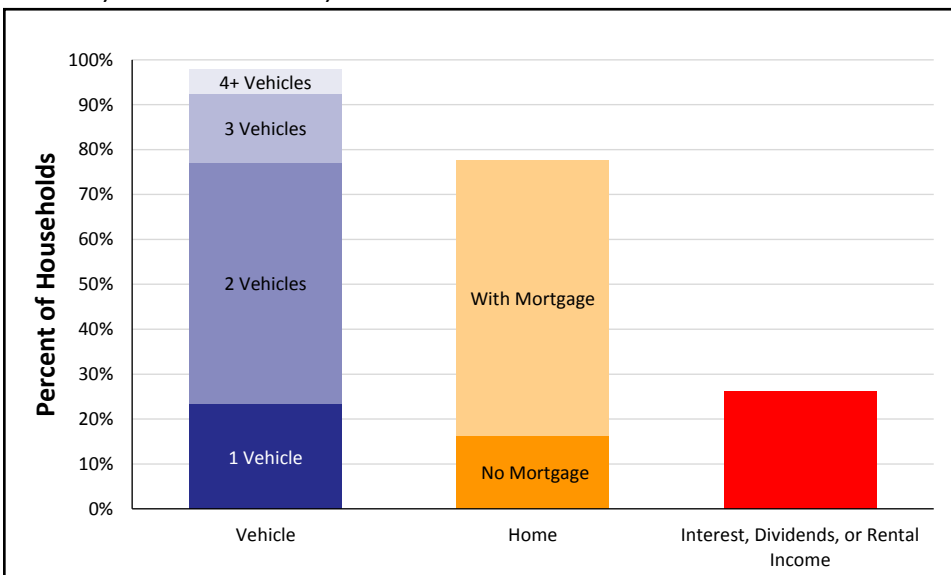


Hamilton County, 2014		
Town	Total HH	% ALICE & Poverty
Adams Township	2,071	42%
Arcadia Town	500	49%
Atlanta Town	249	43%
Carmel City	32,573	13%
Cicero Town	1,943	32%
Clay Township	32,107	15%
Delaware Township	13,399	25%
Fall Creek Township	17,734	13%
Fishers Town	28,216	16%
Jackson Township	4,004	30%
Noblesville City	20,952	29%
Noblesville Township	19,663	27%
Sheridan Town	1,277	49%
Washington Township	12,723	21%
Wayne Township	2,823	29%
Westfield City	11,491	20%
White River Township	1,054	33%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Hamilton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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:** 71,978 | **Number of Households:** 26,700

**Median Household Income:** \$67,485 (state average: \$49,446)

**Unemployment Rate:** 0% (state average: 7.1%)

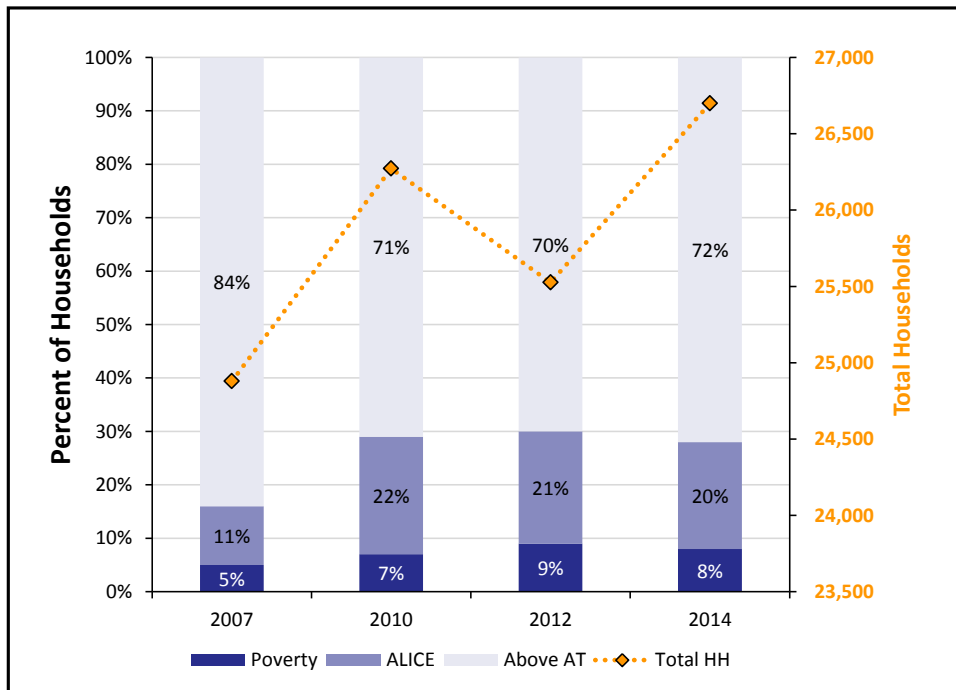
**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 8% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Hancock County

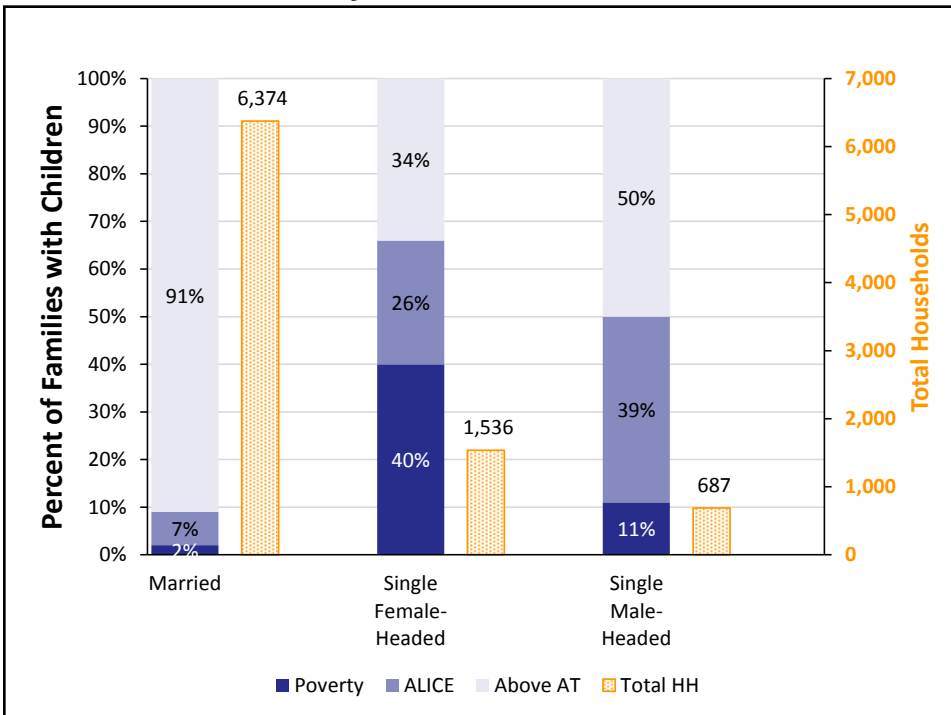
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$506	\$777
Child Care	\$-	\$1,075
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$139	\$410
Taxes	\$214	\$422
<b>Monthly Total</b>	<b>\$1,533</b>	<b>\$4,506</b>
<b>ANNUAL TOTAL</b>	<b>\$18,396</b>	<b>\$54,072</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$27.04</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hancock County families with children live below the ALICE Threshold. Though more Hancock County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

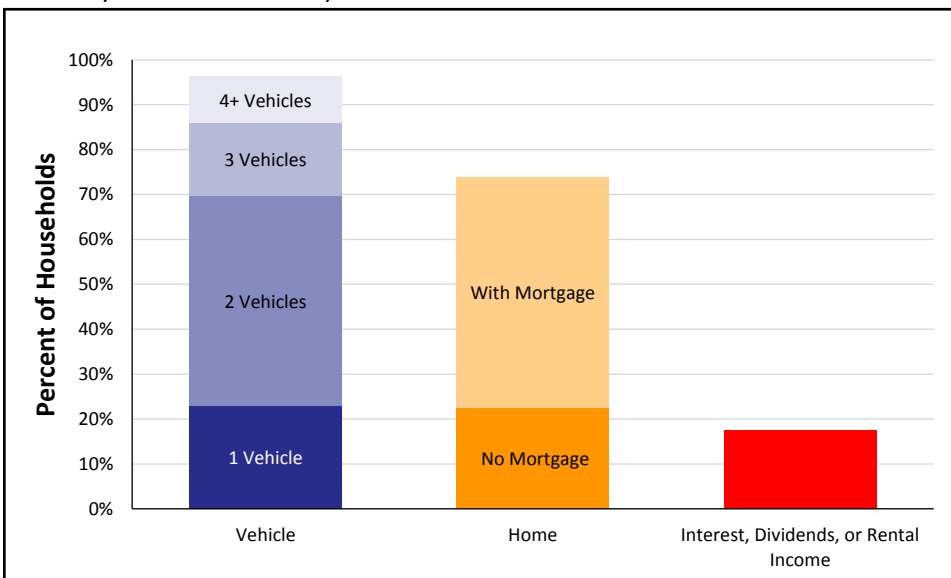
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Hancock County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Hancock County, 2014		
Town	Total HH	% ALICE & Poverty
Blue River Township	524	22%
Brandywine Township	921	31%
Brown Township	894	34%
Buck Creek Township	2,958	12%
Center Township	9,775	35%
Cumberland Town	1,985	40%
Fortville Town	1,472	43%
Green Township	573	28%
Greenfield City	8,027	37%
Jackson Township	679	22%
Mccordsville Town	1,844	19%
New Palestine Town	872	26%
Shirley Town	306	59%
Spring Lake Town	117	24%
Sugar Creek Township	5,716	27%
Vernon Township	4,102	29%
Wilkinson Town	179	34%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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:** 39,216 | **Number of Households:** 14,678

**Median Household Income:** \$53,483 (state average: \$49,446)

**Unemployment Rate:** 8.6% (state average: 7.1%)

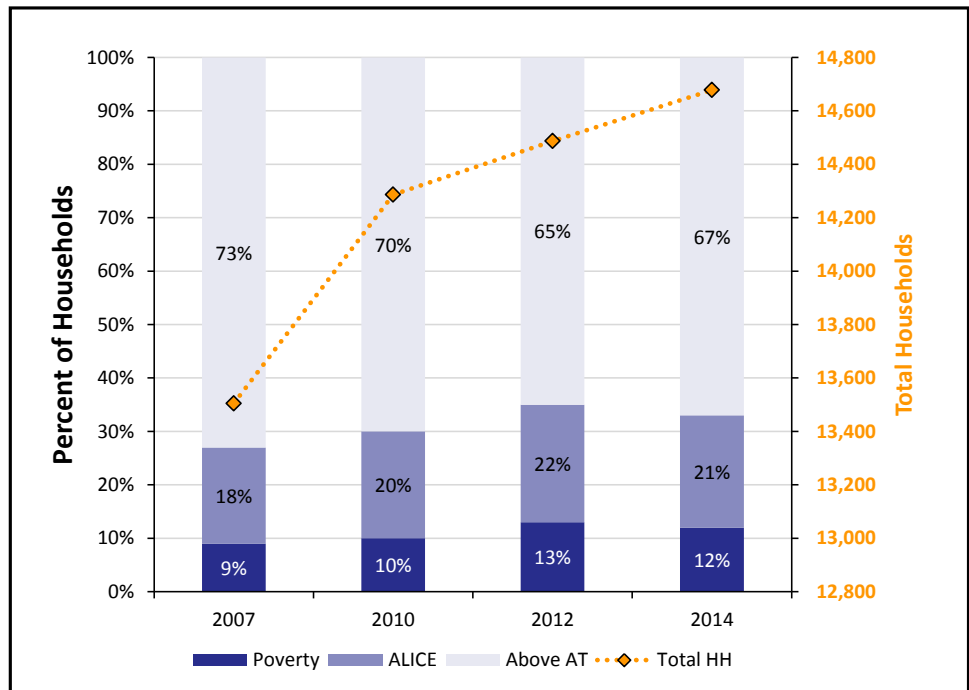
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 12% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Harrison County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$485	\$705
<b>Child Care</b>	\$-	\$792
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$137	\$361
<b>Taxes</b>	\$209	\$297
<b>Monthly Total</b>	\$1,505	\$3,977
<b>ANNUAL TOTAL</b>	\$18,060	\$47,724
<b>Hourly Wage</b>	\$9.03	\$23.86

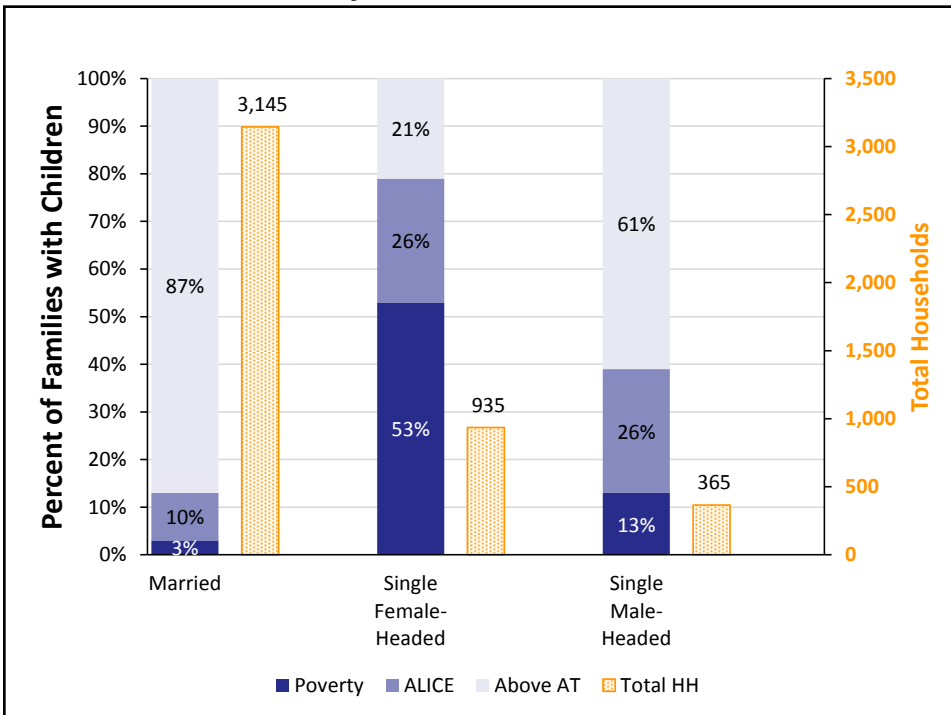
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Harrison County families with children live below the ALICE Threshold. Though more Harrison County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

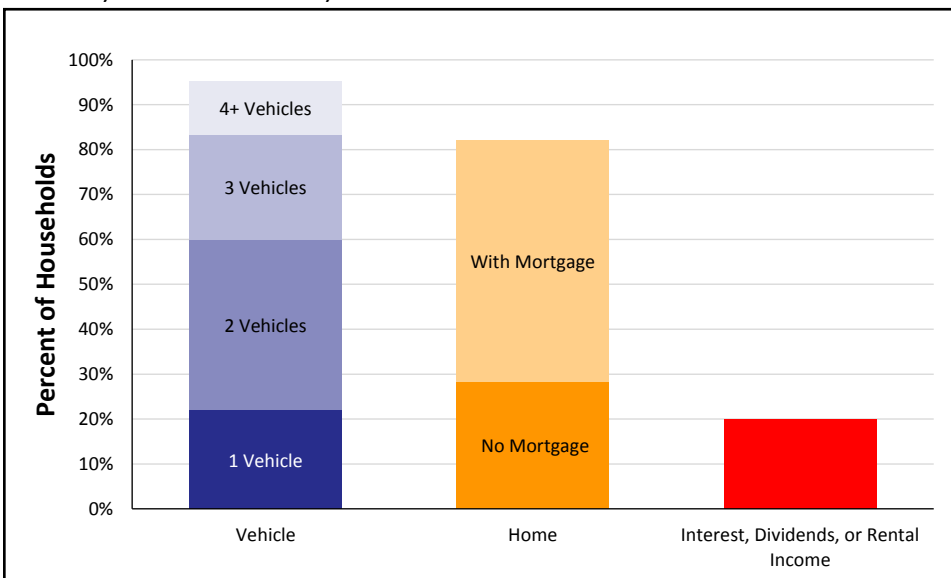
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Harrison County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Harrison County, 2014		
Town	Total HH	% ALICE & Poverty
Blue River Township	885	44%
Boone Township	514	25%
Corydon Town	1,377	55%
Franklin Township	1,497	18%
Harrison Township	4,797	41%
Heth Township	549	42%
Jackson Township	2,140	29%
Lanesville Town	268	40%
Morgan Township	1,572	30%
New Salisbury CDP	174	45%
Palmyra Town	459	36%
Posey Township	950	26%
Spencer Township	633	25%
Taylor Township	326	32%
Washington Township	187	48%
Webster Township	628	34%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 HENDRICKS COUNTY

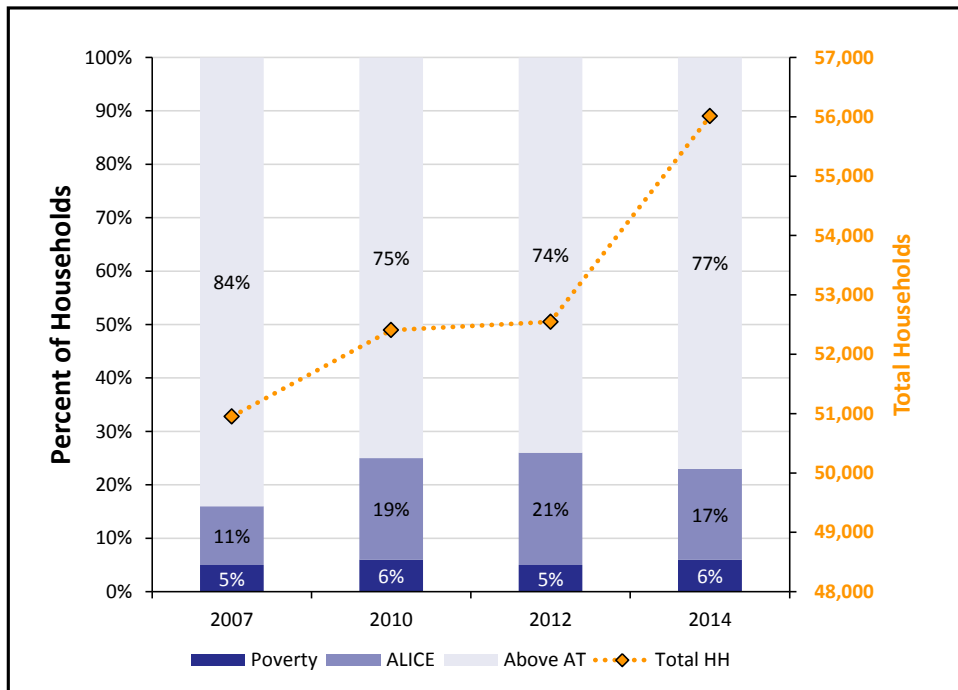
## 2014 Point-in-Time Data

**Population:** 156,056 | **Number of Households:** 56,010  
**Median Household Income:** \$66,989 (state average: \$49,446)  
**Unemployment Rate:** 5% (state average: 7.1%)  
**ALICE Households:** 17% (state average: 22%); **Poverty Households:** 6% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Hendricks County

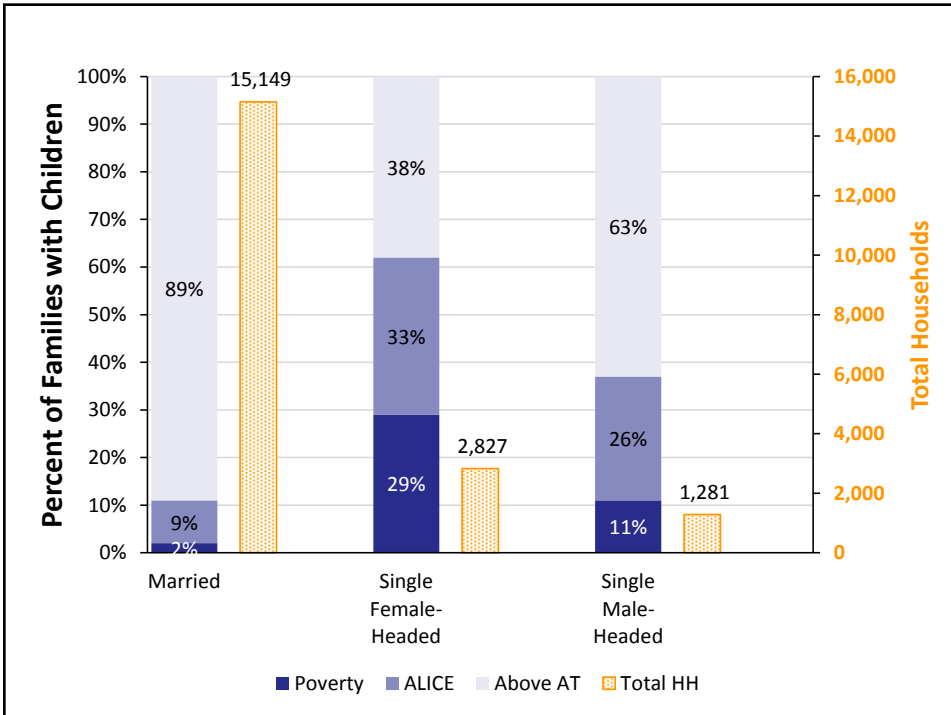
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$506	\$777
Child Care	\$-	\$1,104
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$139	\$413
Taxes	\$214	\$433
<b>Monthly Total</b>	<b>\$1,533</b>	<b>\$4,549</b>
<b>ANNUAL TOTAL</b>	<b>\$18,396</b>	<b>\$54,588</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$27.29</b>

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hendricks County families with children live below the ALICE Threshold. Though more Hendricks County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

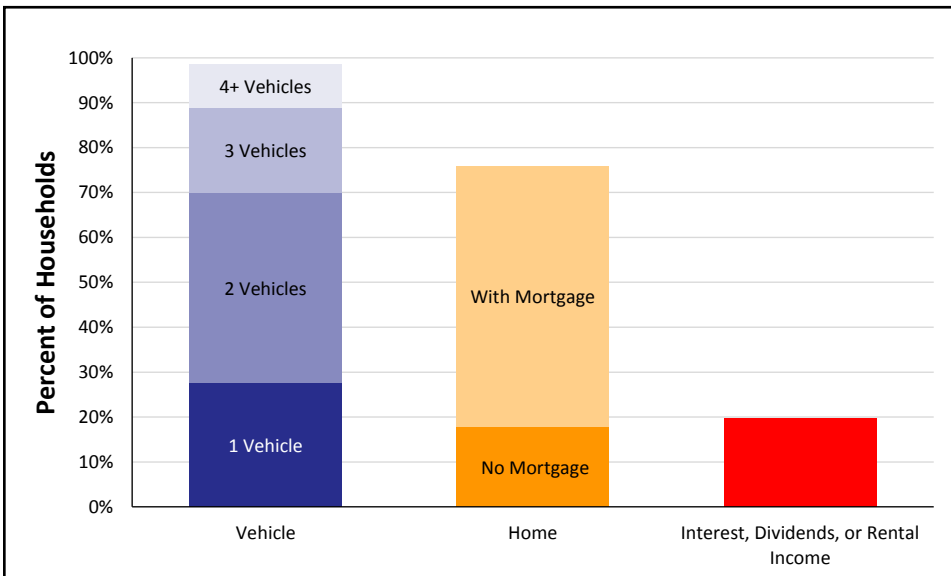
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Hendricks County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Hendricks County, 2014		
Town	Total HH	% ALICE & Poverty
Amo Town	169	42%
Avon Town	4,916	19%
Brown Township	3,935	13%
Brownsburg Town	8,918	30%
Center Township	4,613	29%
Clay Township	908	44%
Clayton Town	384	33%
Coatesville Town	209	53%
Danville Town	3,420	31%
Eel River Township	614	36%
Franklin Township	448	31%
Guilford Township	10,590	29%
Liberty Township	2,216	28%
Lincoln Township	11,020	27%
Lizton Town	226	59%
Marion Township	425	28%
Middle Township	2,161	19%
North Salem Town	188	50%
Pittsboro Town	1,048	21%
Plainfield Town	10,494	33%
Stilesville Town	119	57%
Union Township	851	30%
Washington Township	16,178	21%

Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 HENRY COUNTY

## 2014 Point-in-Time Data

**Population:** 49,227 | **Number of Households:** 18,214

**Median Household Income:** \$40,247 (state average: \$49,446)

**Unemployment Rate:** 11.4% (state average: 7.1%)

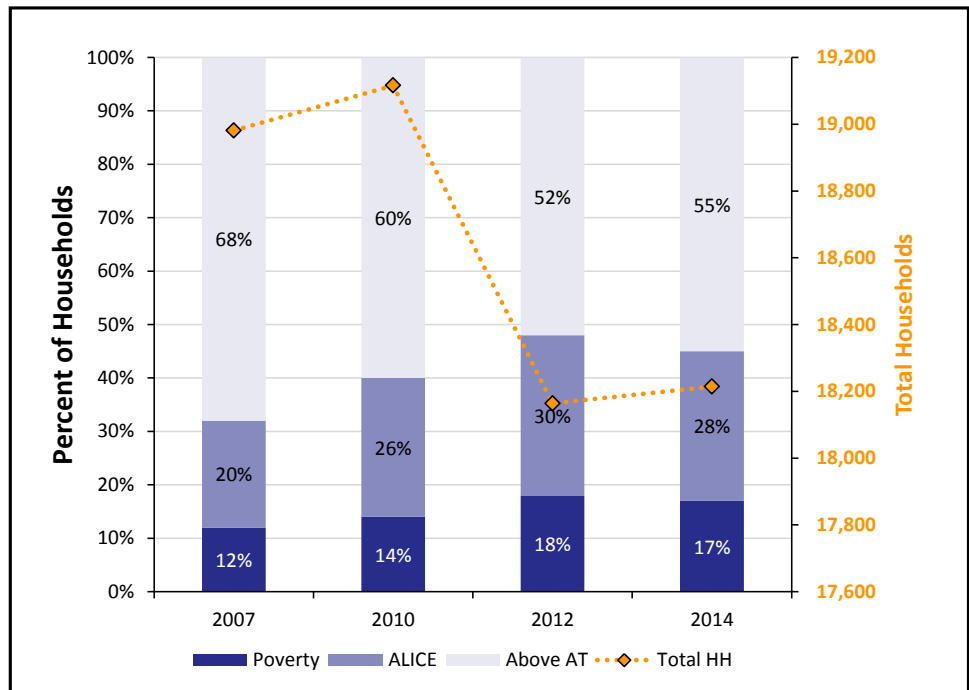
**ALICE Households:** 28% (state average: 22%); **Poverty Households:** 17% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Henry County

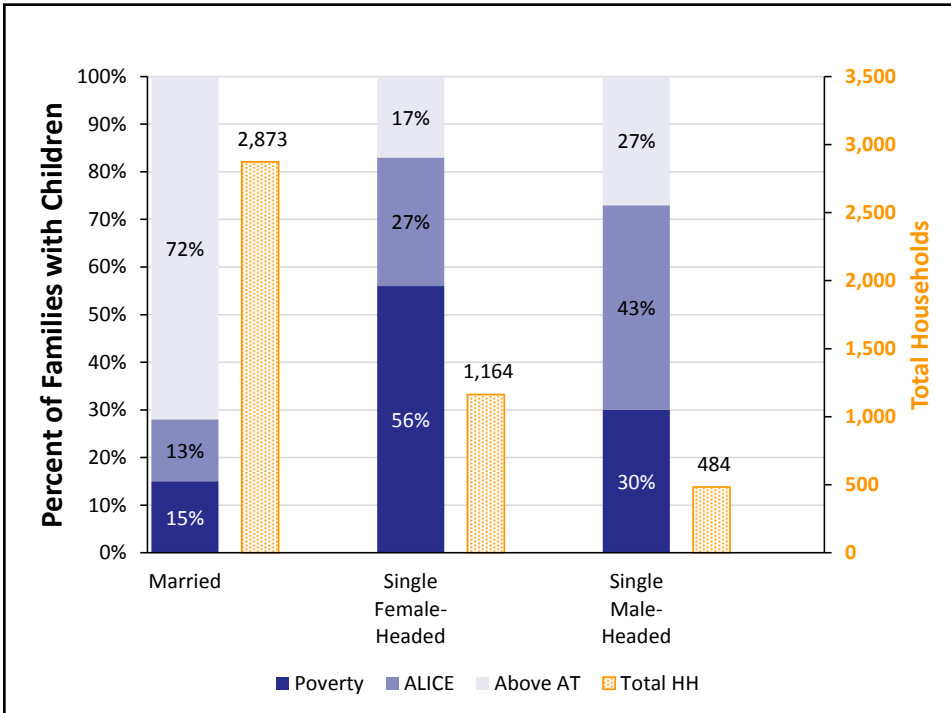
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$463	\$626
<b>Child Care</b>	\$-	\$804
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$134	\$353
<b>Taxes</b>	\$202	\$277
<b>Monthly Total</b>	\$1,473	\$3,882
<b>ANNUAL TOTAL</b>	\$17,676	\$46,584
<b>Hourly Wage</b>	\$8.84	\$23.29

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Henry County families with children live below the ALICE Threshold. Though more Henry County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

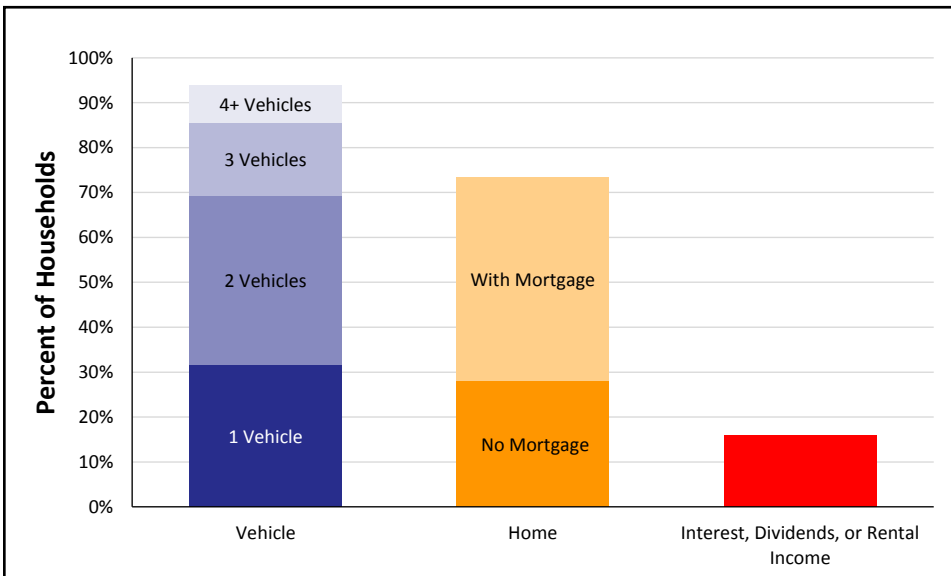
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Henry County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Henry County, 2014		
Town	Total HH	% ALICE & Poverty
Blue River Township	417	40%
Dudley Township	350	36%
Fall Creek Township	1,746	42%
Franklin Township	427	43%
Greensboro Township	596	52%
Harrison Township	465	26%
Henry Township	8,912	52%
Jefferson Township	562	32%
Kennard Town	155	48%
Knightstown Town	882	47%
Lewisville Town	133	49%
Liberty Township	548	24%
Middletown Town	970	54%
Mooreland Town	117	59%
Mount Summit Town	165	37%
New Castle City	7,301	56%
Prairie Township	1,340	29%
Spiceland Town	333	47%
Spiceland Township	1,010	37%
Stoney Creek Township	278	42%
Sulphur Springs Town	147	48%
Wayne Township	1,563	41%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 HOWARD COUNTY

## 2014 Point-in-Time Data

**Population:** 82,982 | **Number of Households:** 34,026

**Median Household Income:** \$47,159 (state average: \$49,446)

**Unemployment Rate:** 8.8% (state average: 7.1%)

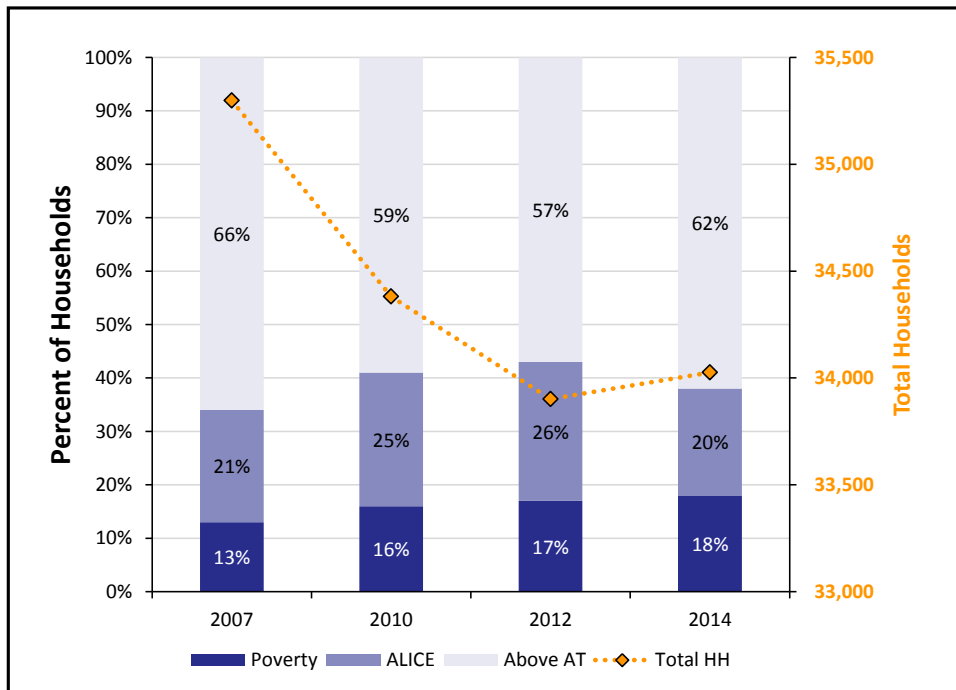
**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 18% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Howard County

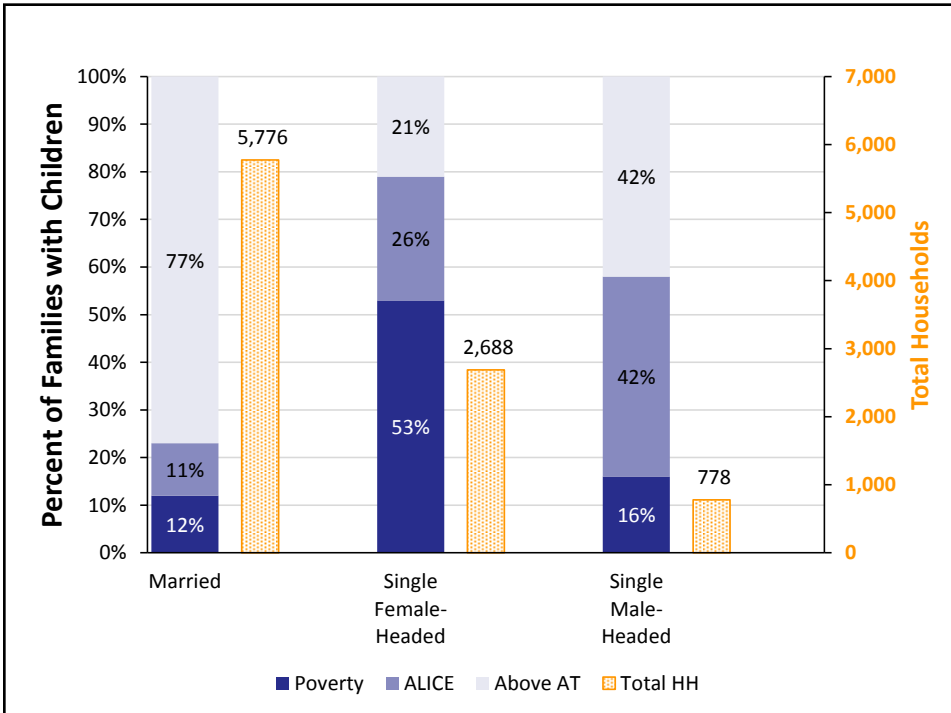
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$472	\$663
<b>Child Care</b>	\$-	\$967
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$135	\$379
<b>Taxes</b>	\$205	\$343
<b>Monthly Total</b>	\$1,486	\$4,174
<b>ANNUAL TOTAL</b>	\$17,832	\$50,088
<b>Hourly Wage</b>	\$8.92	\$25.04

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Howard County families with children live below the ALICE Threshold. Though more Howard County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

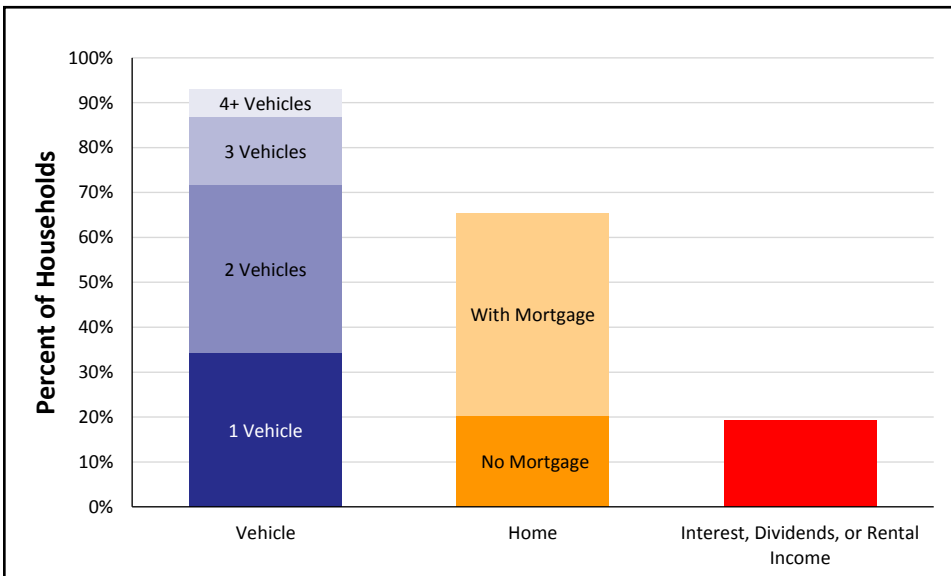
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Howard County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Howard County, 2014		
Town	Total HH	% ALICE & Poverty
Center Township	20,169	51%
Clay Township	1,467	13%
Ervin Township	719	12%
Greentown Town	965	38%
Harrison Township	3,582	31%
Honey Creek Township	899	22%
Howard Township	889	36%
Jackson Township	245	23%
Kokomo City	24,823	47%
Liberty Township	1,866	26%
Monroe Township	472	11%
Russiaville Town	473	29%
Taylor Township	3,679	34%
Union Township	399	17%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 HUNTINGTON COUNTY

## 2014 Point-in-Time Data

**Population:** 36,959 | **Number of Households:** 14,413

**Median Household Income:** \$47,356 (state average: \$49,446)

**Unemployment Rate:** 8.7% (state average: 7.1%)

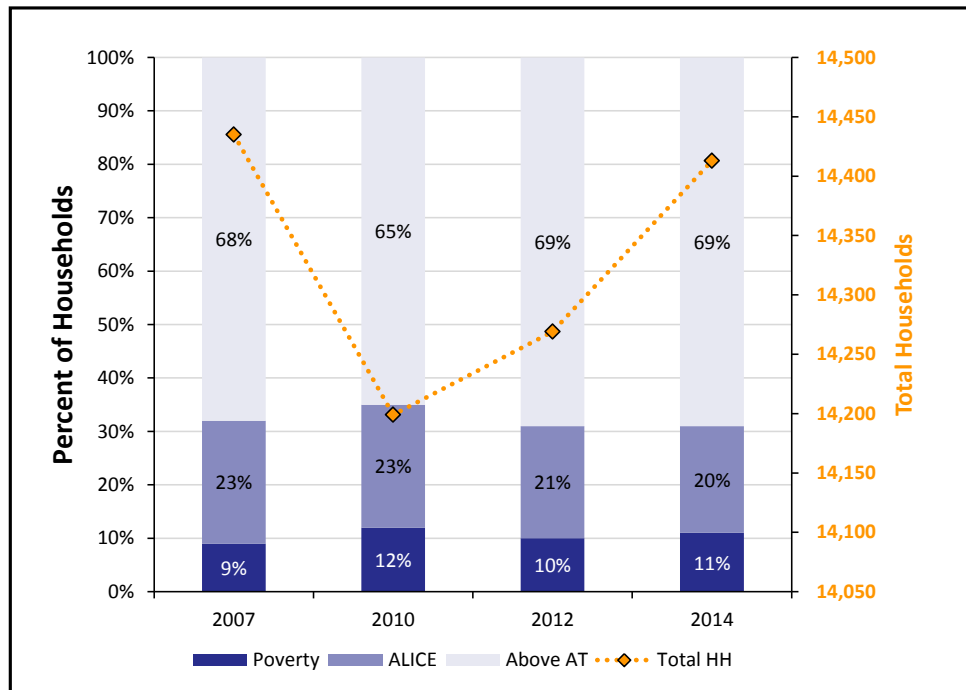
**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Huntington County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$401	\$645
Child Care	\$-	\$804
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$126	\$355
Taxes	\$185	\$282
<b>Monthly Total</b>	<b>\$1,386</b>	<b>\$3,908</b>
<b>ANNUAL TOTAL</b>	<b>\$16,632</b>	<b>\$46,896</b>
<b>Hourly Wage</b>	<b>\$8.32</b>	<b>\$23.45</b>

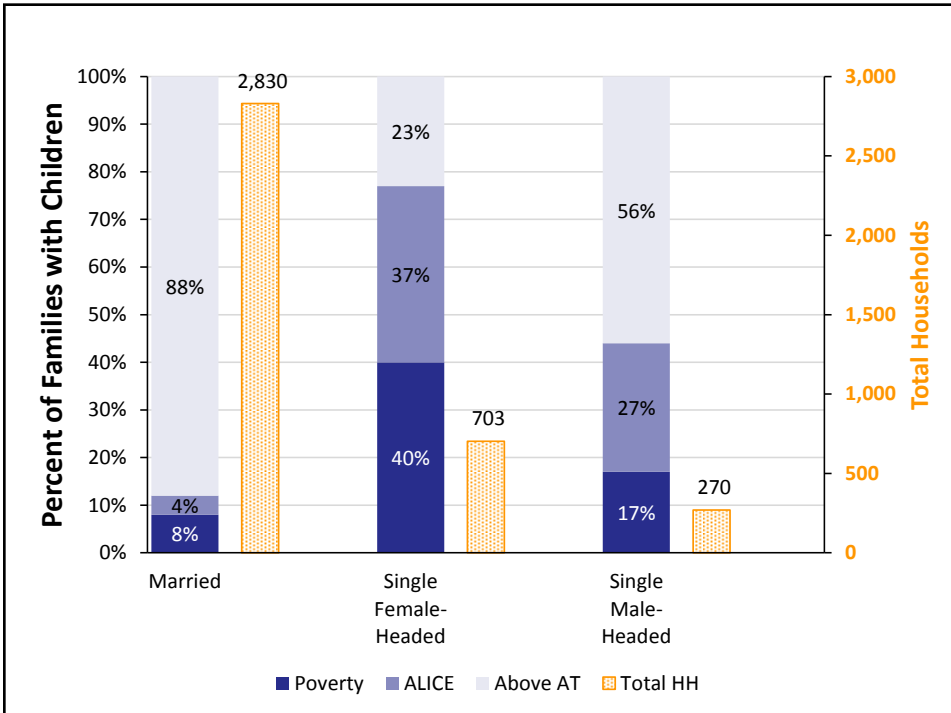
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Huntington County families with children live below the ALICE Threshold. Though more Huntington County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

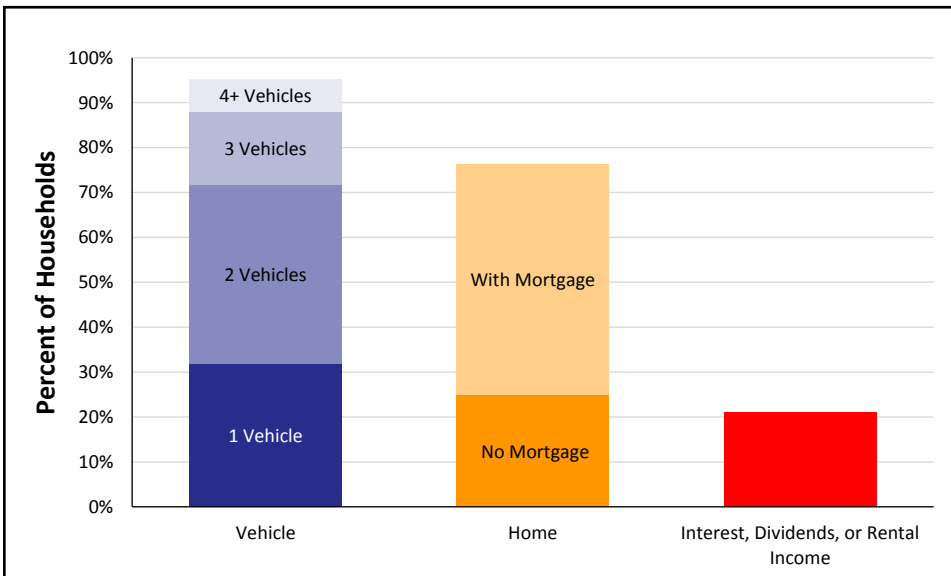
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Huntington County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Huntington County, 2014		
Town	Total HH	% ALICE & Poverty
Andrews Town	470	47%
Clear Creek Township	708	6%
Dallas Township	882	35%
Huntington City	6,749	40%
Huntington Township	8,120	38%
Jackson Township	1,437	21%
Jefferson Township	261	23%
Lancaster Township	402	15%
Markle Town	434	24%
Polk Township	171	6%
Roanoke Town	633	24%
Rock Creek Township	535	27%
Salamonie Township	893	33%
Union Township	413	22%
Warren Town	635	38%
Warren Township	333	16%
Wayne Township	258	23%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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:** 43,127 | **Number of Households:** 16,657

**Median Household Income:** \$47,758 (state average: \$49,446)

**Unemployment Rate:** 8.6% (state average: 7.1%)

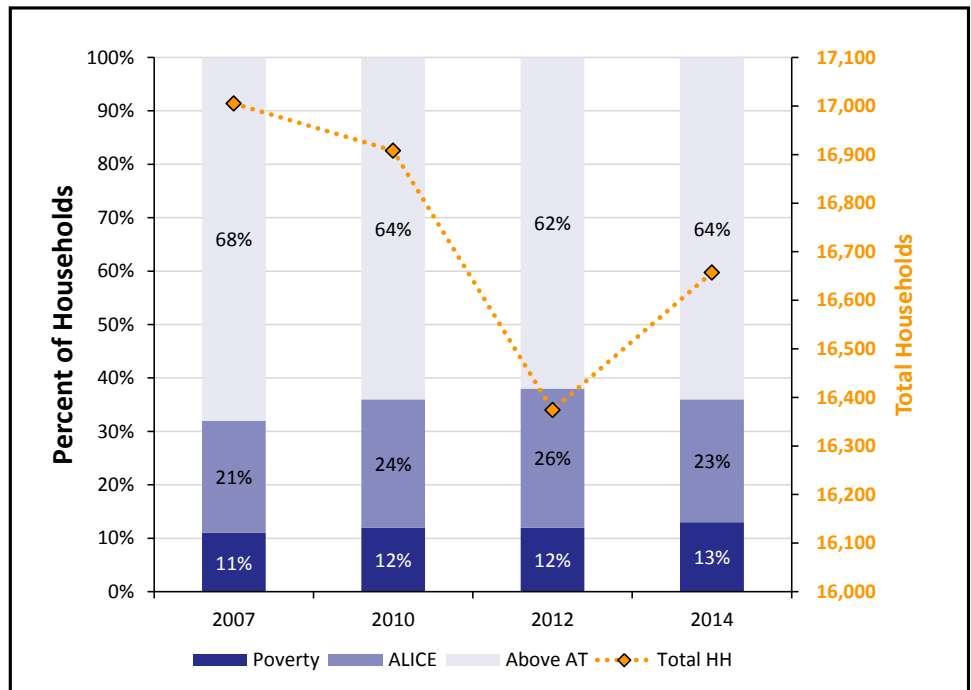
**ALICE Households:** 23% (state average: 22%); **Poverty Households:** 13% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Jackson County

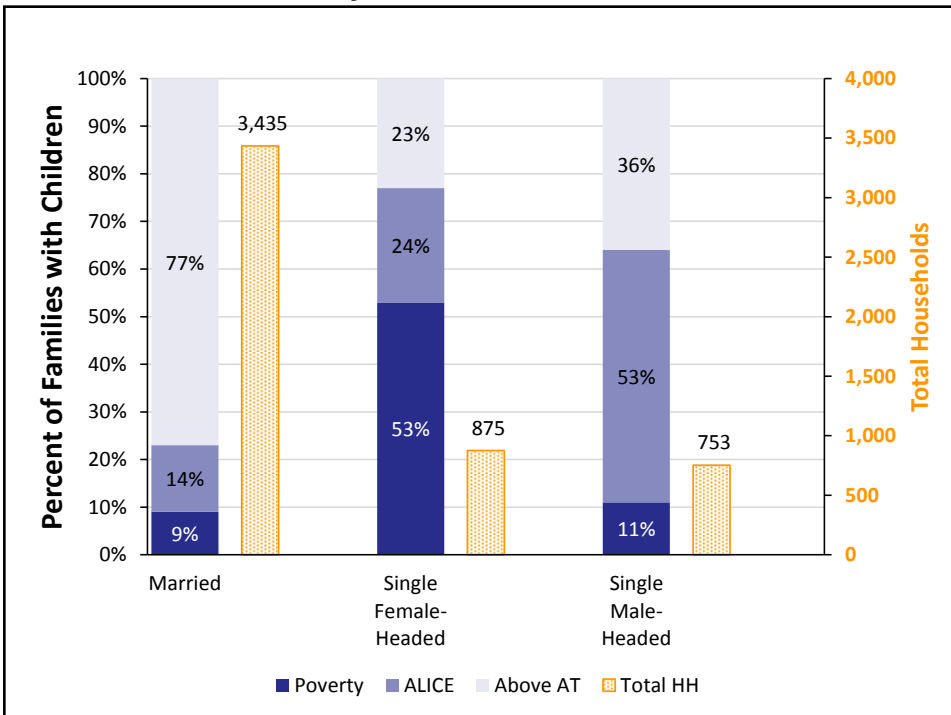
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$406	\$682
<b>Child Care</b>	\$-	\$846
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$366
<b>Taxes</b>	\$186	\$308
<b>Monthly Total</b>	\$1,393	\$4,024
<b>ANNUAL TOTAL</b>	\$16,716	\$48,288
<b>Hourly Wage</b>	\$8.36	\$24.14

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Jackson County families with children live below the ALICE Threshold. Though more Jackson County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2014

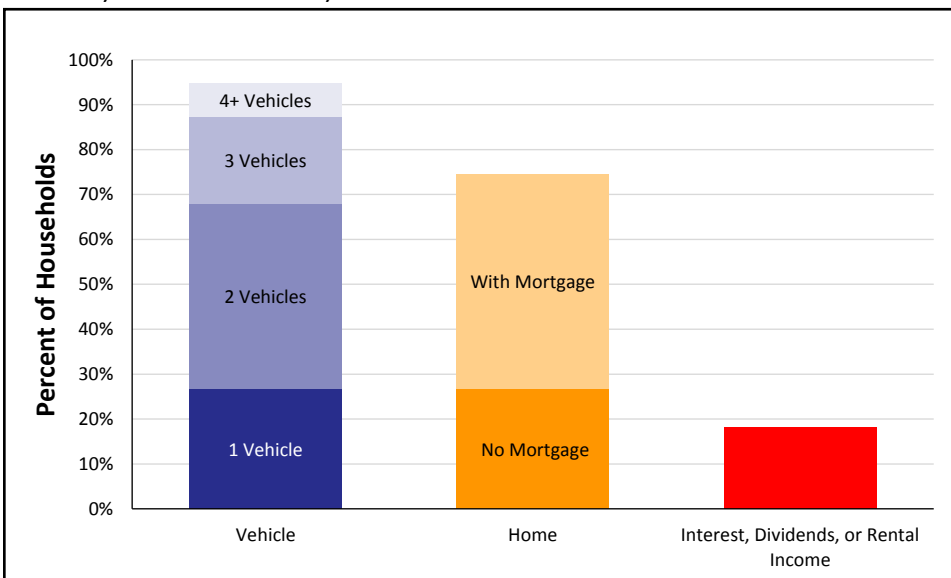


Jackson County, 2014		
Town	Total HH	% ALICE & Poverty
Brownstown Town	1,211	42%
Brownstown Township	2,251	37%
Carr Township	556	50%
Crothersville Town	671	41%
Driftwood Township	347	31%
Grassy Fork Township	264	24%
Hamilton Township	654	32%
Jackson Township	8,058	39%
Medora Town	225	59%
Owen Township	568	27%
Pershing Township	519	29%
Redding Township	1,581	20%
Salt Creek Township	153	61%
Seymour City	7,274	40%
Vallonia CDP	134	40%
Vernon Township	1,379	38%
Washington Township	327	11%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Jackson County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 JASPER COUNTY

## 2014 Point-in-Time Data

**Population:** 33,443 | **Number of Households:** 11,988

**Median Household Income:** \$56,214 (state average: \$49,446)

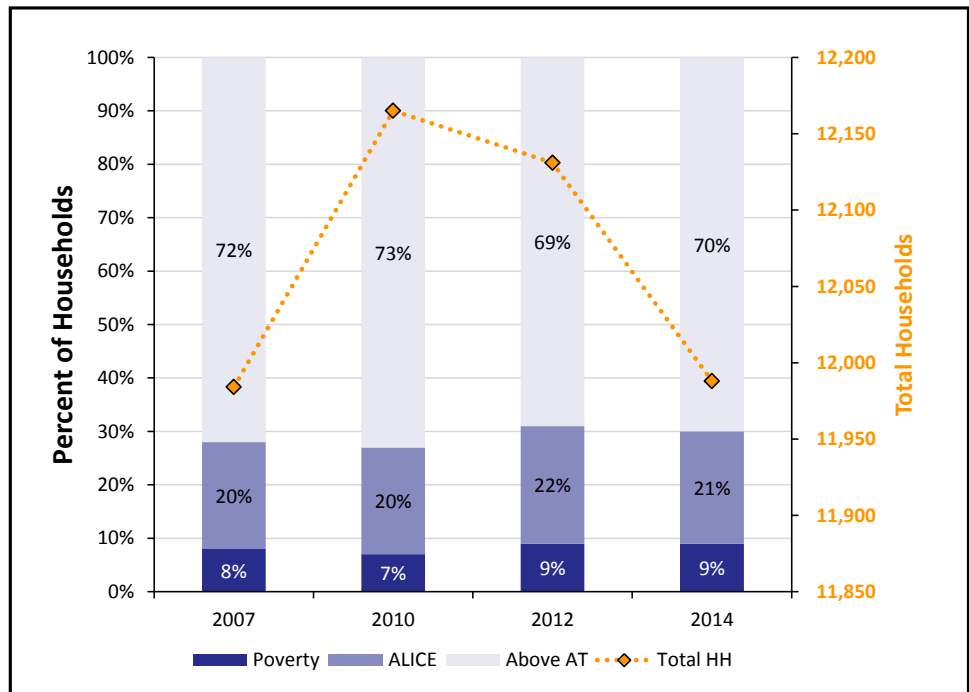
**Unemployment Rate:** 7.2% (state average: 7.1%)

**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 9% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Jasper County

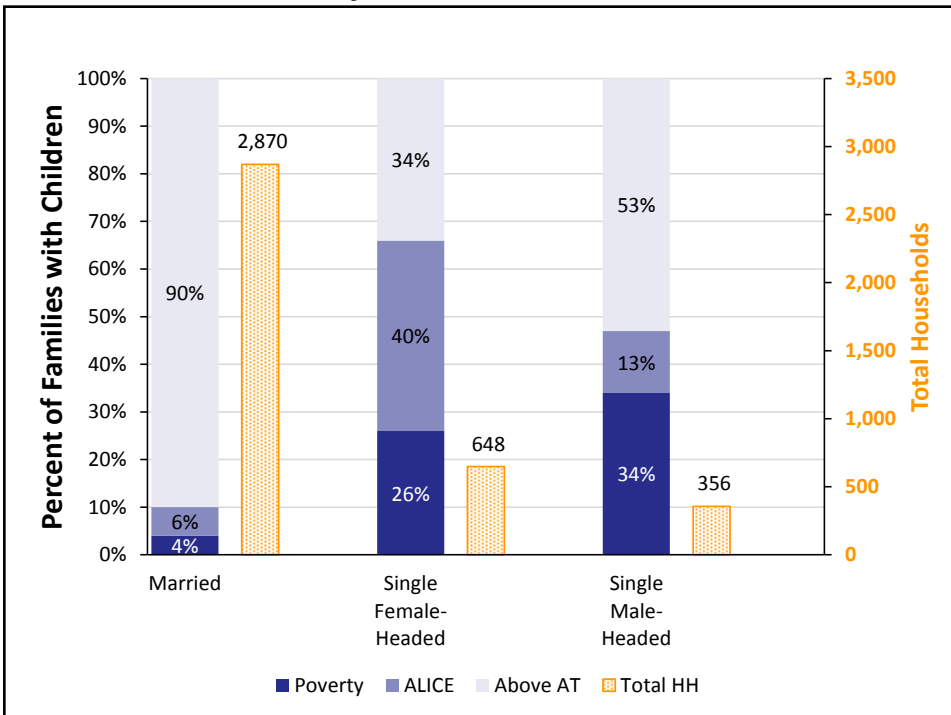
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$507	\$691
<b>Child Care</b>	\$-	\$854
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$309	\$618
<b>Health Care</b>	\$145	\$578
<b>Miscellaneous</b>	\$134	\$356
<b>Taxes</b>	\$203	\$283
<b>Monthly Total</b>	\$1,474	\$3,913
<b>ANNUAL TOTAL</b>	\$17,688	\$46,956
<b>Hourly Wage</b>	\$8.84	\$23.48

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Jasper County families with children live below the ALICE Threshold. Though more Jasper County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

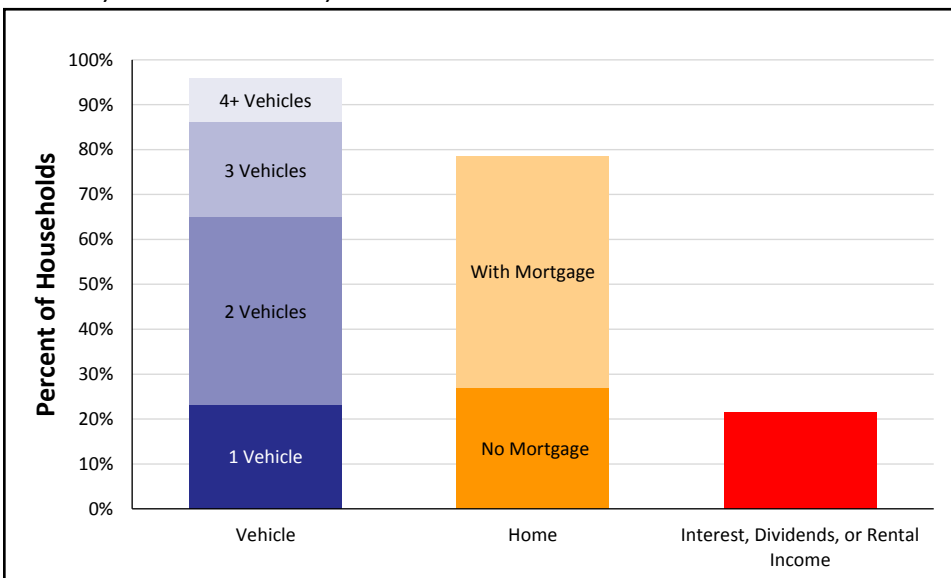
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Jasper County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Barkley Township	246	3%
Carpenter Township	807	32%
De Motte Town	1,530	29%
Gillam Township	231	20%
Jordan Township	109	23%
Kankakee Township	471	42%
Keener Township	3,541	26%
Marion Township	2,776	38%
Newton Township	336	19%
Remington Town	526	39%
Rensselaer City	2,378	40%
Union Township	452	28%
Walker Township	1,270	22%
Wheatfield Town	330	44%
Wheatfield Township	1,605	34%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 JAY COUNTY

## 2014 Point-in-Time Data

**Population:** 21,279 | **Number of Households:** 8,196

**Median Household Income:** \$40,761 (state average: \$49,446)

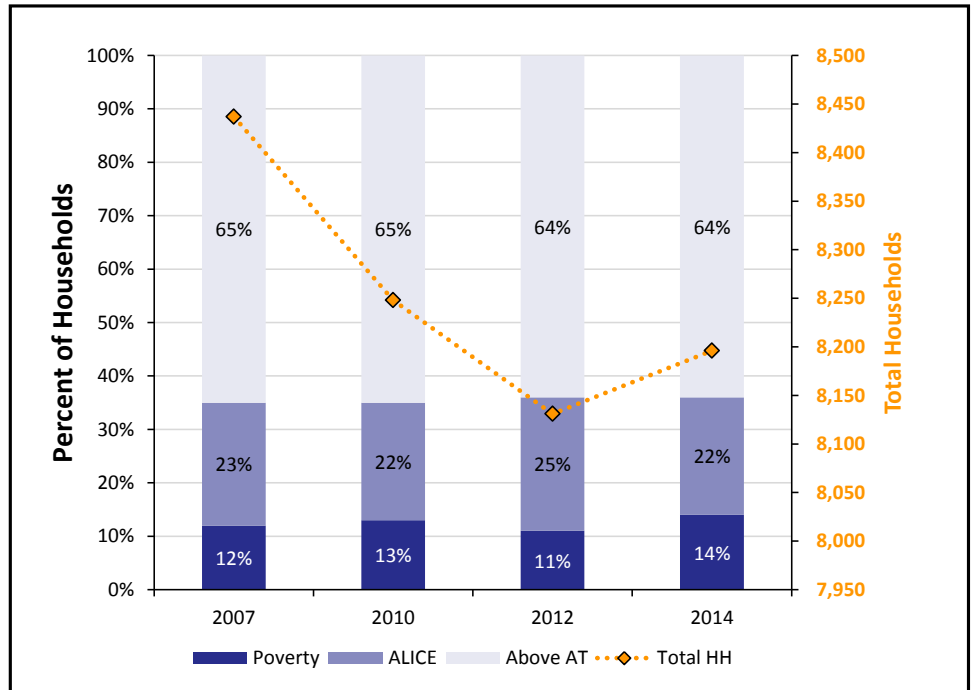
**Unemployment Rate:** 9.3% (state average: 7.1%)

**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Jay County

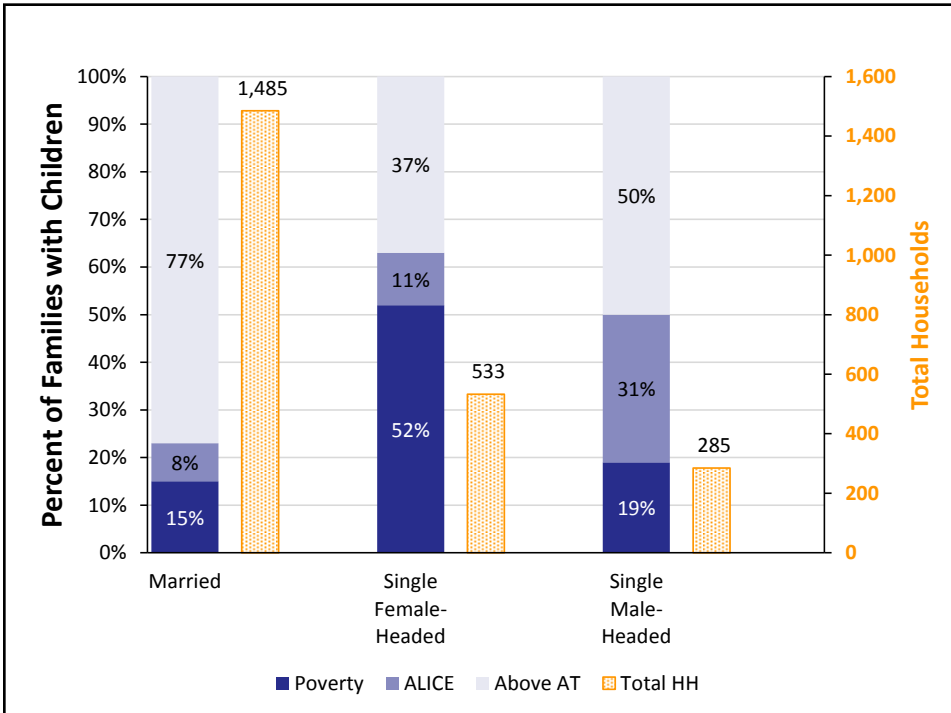
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$408	\$626
Child Care	\$-	\$667
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$335
Taxes	\$187	\$238
<b>Monthly Total</b>	<b>\$1,396</b>	<b>\$3,688</b>
<b>ANNUAL TOTAL</b>	<b>\$16,752</b>	<b>\$44,256</b>
<b>Hourly Wage</b>	<b>\$8.38</b>	<b>\$22.13</b>

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Jay County families with children live below the ALICE Threshold. Though more Jay County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

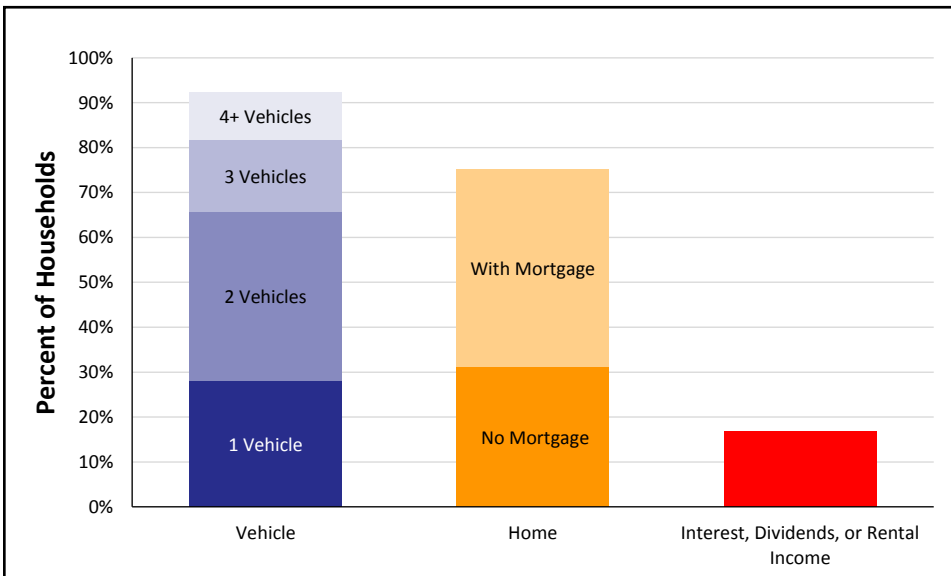
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Jay County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Jay County, 2014		
Town	Total HH	% ALICE & Poverty
Bearcreek Township	471	25%
Dunkirk City	948	49%
Greene Township	340	12%
Jackson Township	159	35%
Jefferson Township	274	22%
Knox Township	210	22%
Madison Township	276	35%
Noble Township	255	24%
Penn Township	569	29%
Pennville Town	304	43%
Pike Township	407	38%
Portland City	2,701	46%
Redkey Town	495	42%
Richland Township	1,738	41%
Wabash Township	213	6%
Wayne Township	3,284	42%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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:** 32,447 | **Number of Households:** 12,746

**Median Household Income:** \$45,306 (state average: \$49,446)

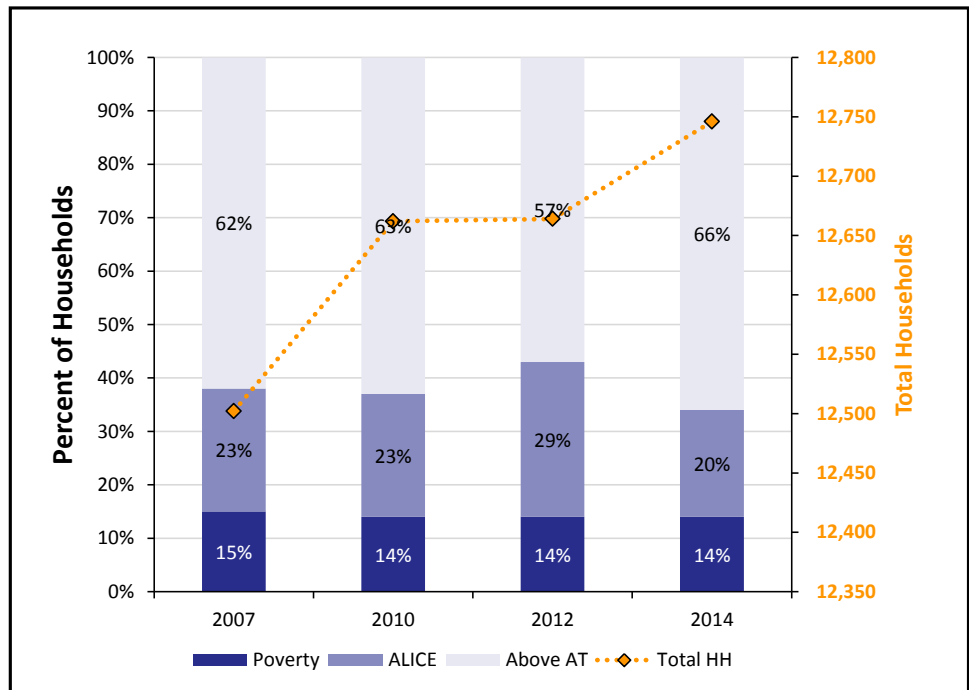
**Unemployment Rate:** 10.1% (state average: 7.1%)

**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Jefferson County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$372	\$626
Child Care	\$-	\$846
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$122	\$358
Taxes	\$177	\$288
<b>Monthly Total</b>	<b>\$1,345</b>	<b>\$3,940</b>
<b>ANNUAL TOTAL</b>	<b>\$16,140</b>	<b>\$47,280</b>
<b>Hourly Wage</b>	<b>\$8.07</b>	<b>\$23.64</b>

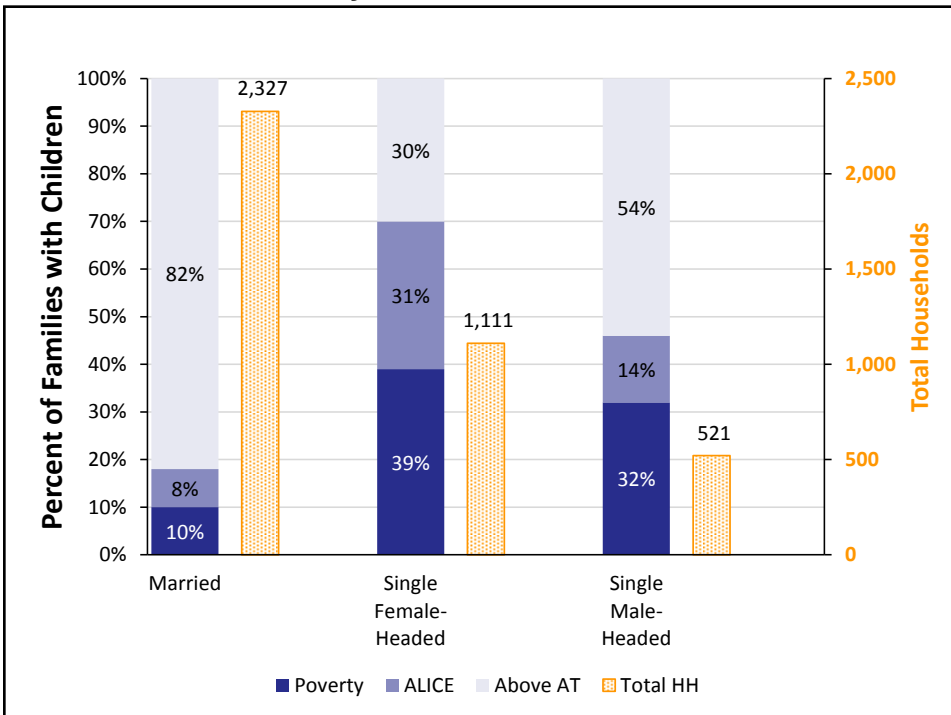
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Jefferson County families with children live below the ALICE Threshold. Though more Jefferson County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

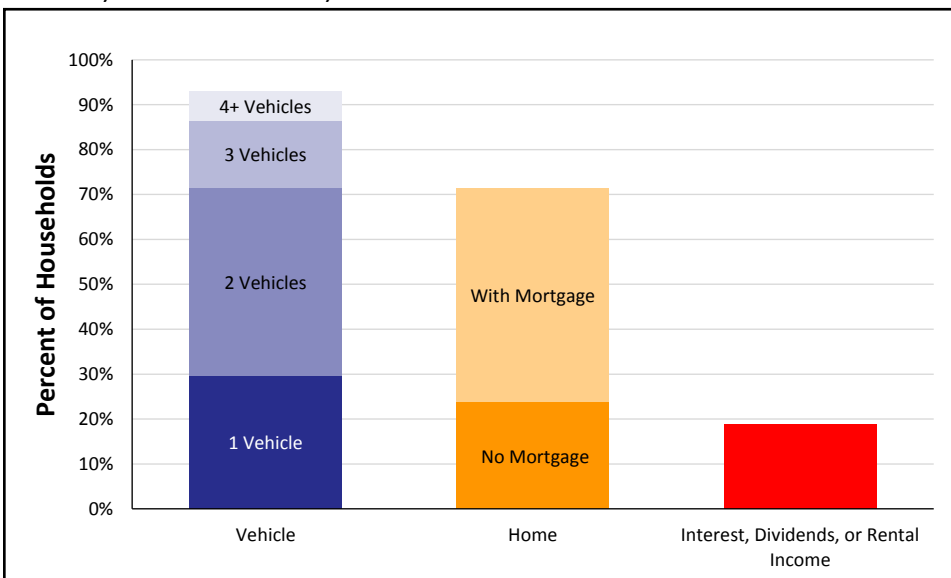
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Jefferson County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Jefferson County, 2014		
Town	Total HH	% ALICE & Poverty
Dupont Town	113	34%
Graham Township	485	44%
Hanover Town	1,067	40%
Hanover Township	1,721	30%
Lancaster Township	617	37%
Madison City	5,073	36%
Madison Township	7,324	37%
Milton Township	359	28%
Monroe Township	169	19%
Republican Township	680	16%
Saluda Township	573	37%
Shelby Township	414	28%
Smyrna Township	404	23%

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# ALICE IN JENNINGS COUNTY

## 2014 Point-in-Time Data

**Population:** 28,223 | **Number of Households:** 10,585

**Median Household Income:** \$44,758 (state average: \$49,446)

**Unemployment Rate:** 11.8% (state average: 7.1%)

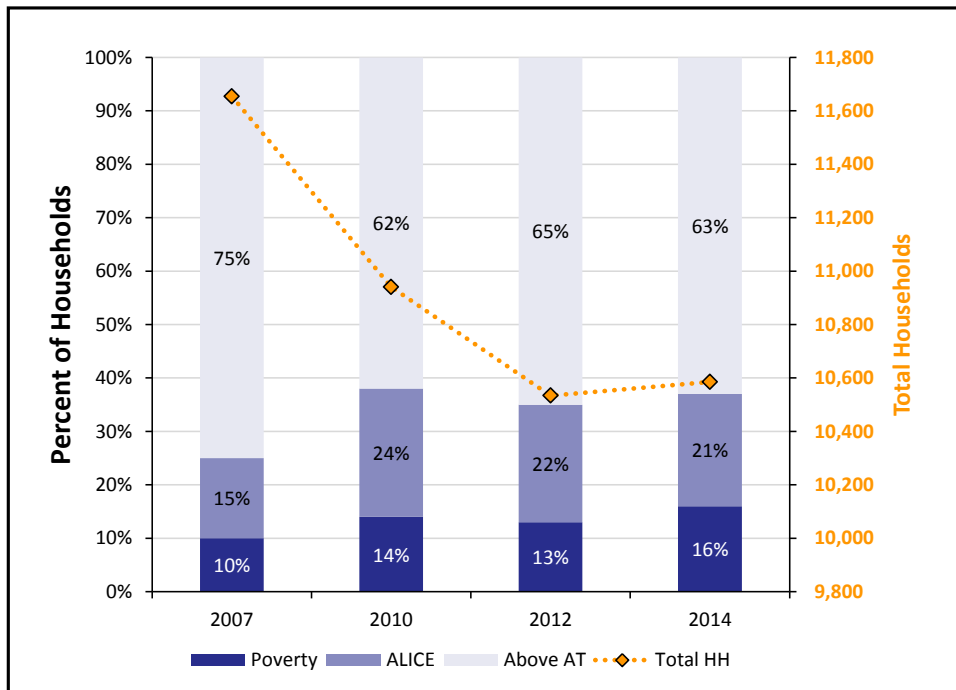
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 16% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Jennings County

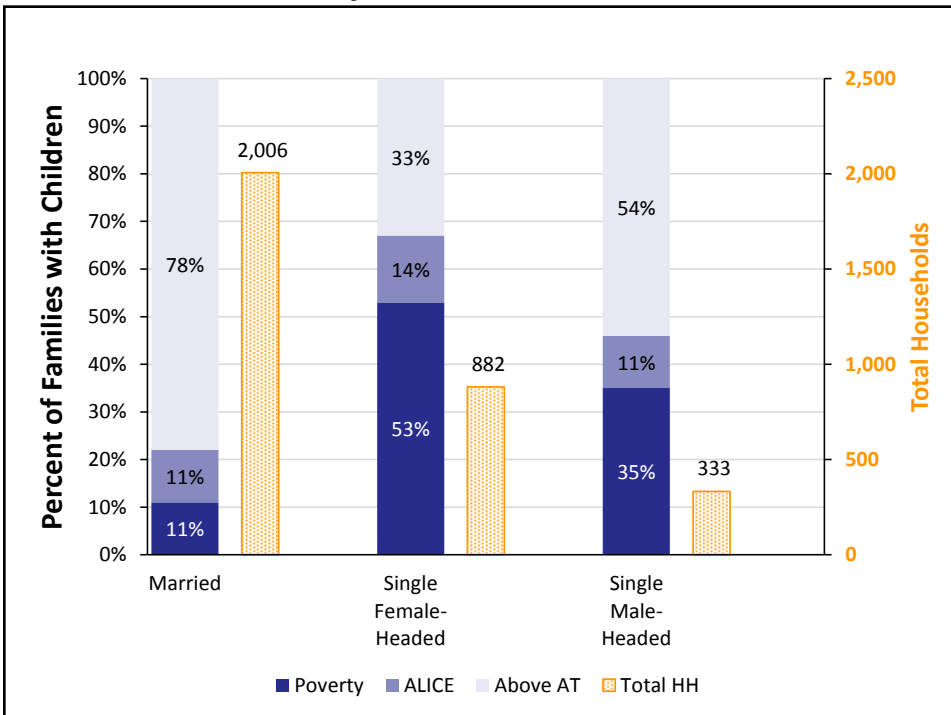
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$402	\$676
Child Care	\$-	\$938
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$126	\$377
Taxes	\$185	\$337
<b>Monthly Total</b>	<b>\$1,387</b>	<b>\$4,150</b>
<b>ANNUAL TOTAL</b>	<b>\$16,644</b>	<b>\$49,800</b>
<b>Hourly Wage</b>	<b>\$8.32</b>	<b>\$24.90</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Jennings County families with children live below the ALICE Threshold. Though more Jennings County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

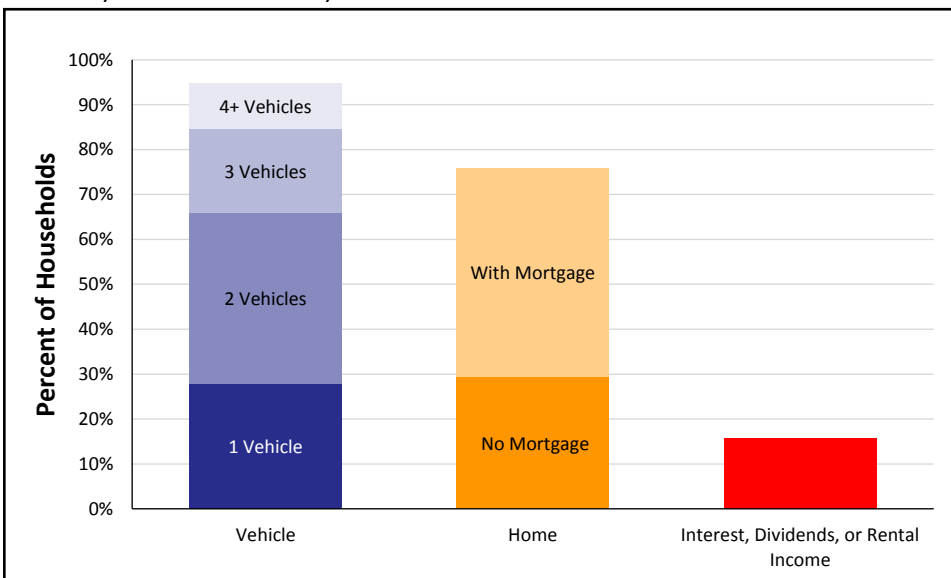
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Jennings County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Jennings County, 2014		
Town	Total HH	% ALICE & Poverty
Bigger Township	228	23%
Butlerville CDP	149	34%
Campbell Township	487	36%
Center Township	3,500	43%
Columbia Township	281	18%
Country Squire Lakes CDP	1,149	63%
Geneva Township	2,690	43%
Hayden CDP	309	30%
Lovett Township	343	38%
Marion Township	421	20%
Montgomery Township	397	49%
North Vernon City	2,586	50%
Sand Creek Township	312	52%
Spencer Township	919	24%
Vernon Town	132	28%
Vernon Township	1,007	25%

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# ALICE IN JOHNSON COUNTY

## 2014 Point-in-Time Data

**Population:** 147,538 | **Number of Households:** 53,015

**Median Household Income:** \$55,201 (state average: \$49,446)

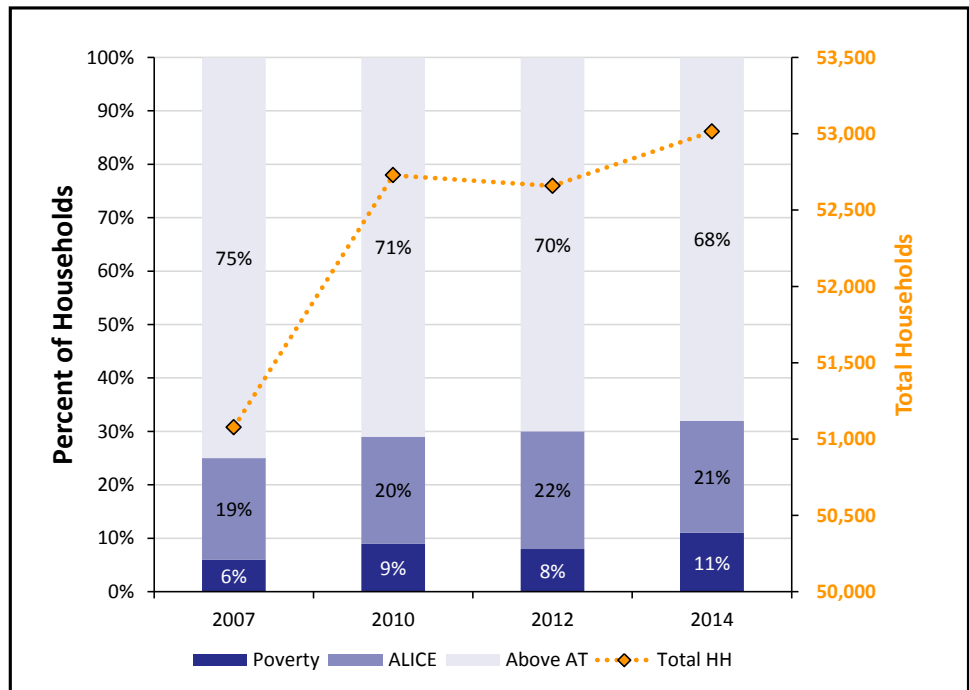
**Unemployment Rate:** 6.9% (state average: 7.1%)

**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Johnson County

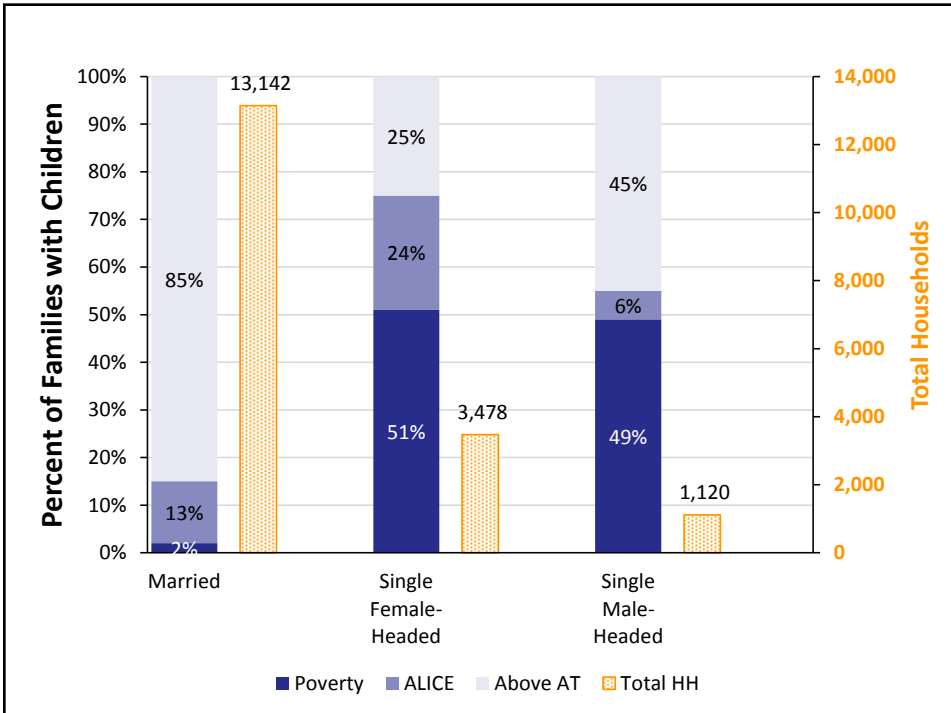
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$506	\$777
<b>Child Care</b>	\$-	\$1,092
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$139	\$412
<b>Taxes</b>	\$214	\$428
<b>Monthly Total</b>	\$1,533	\$4,531
<b>ANNUAL TOTAL</b>	\$18,396	\$54,372
<b>Hourly Wage</b>	\$9.20	\$27.19

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Johnson County families with children live below the ALICE Threshold. Though more Johnson County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

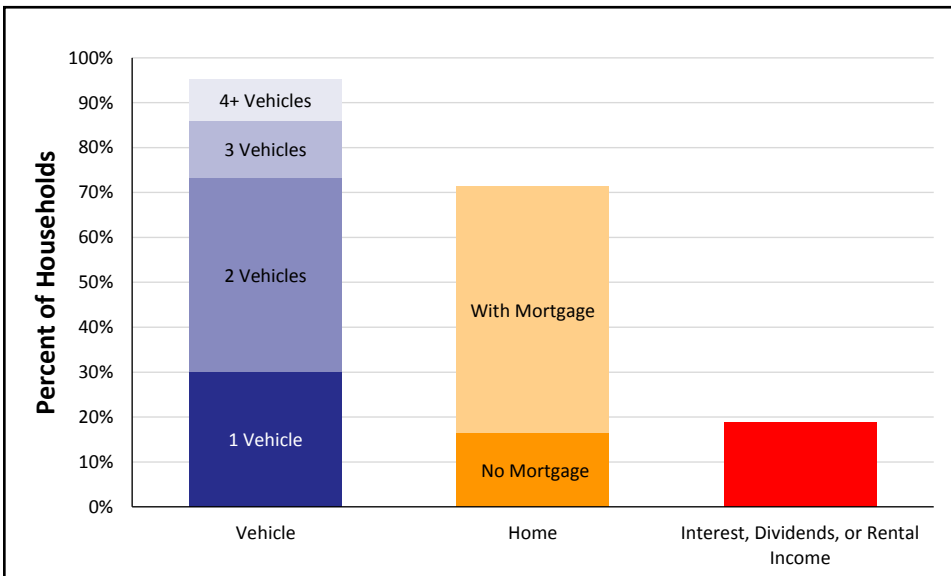
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Johnson County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Johnson County, 2014		
Town	Total HH	% ALICE & Poverty
Bargersville Town	2,349	30%
Blue River Township	1,727	53%
Clark Township	781	8%
Edinburgh Town	1,540	59%
Franklin City	8,725	39%
Franklin Township	7,562	40%
Greenwood City	20,807	37%
Hensley Township	1,145	22%
Needham Township	2,425	31%
New Whiteland Town	2,061	35%
Nineveh Township	1,407	18%
Pleasant Township	21,206	39%
Princes Lakes Town	544	26%
Trafalgar Town	383	25%
Union Township	1,003	8%
White River Township	15,617	18%
Whiteland Town	1,460	22%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 KNOX COUNTY

## 2014 Point-in-Time Data

**Population:** 38,181 | **Number of Households:** 14,705

**Median Household Income:** \$42,997 (state average: \$49,446)

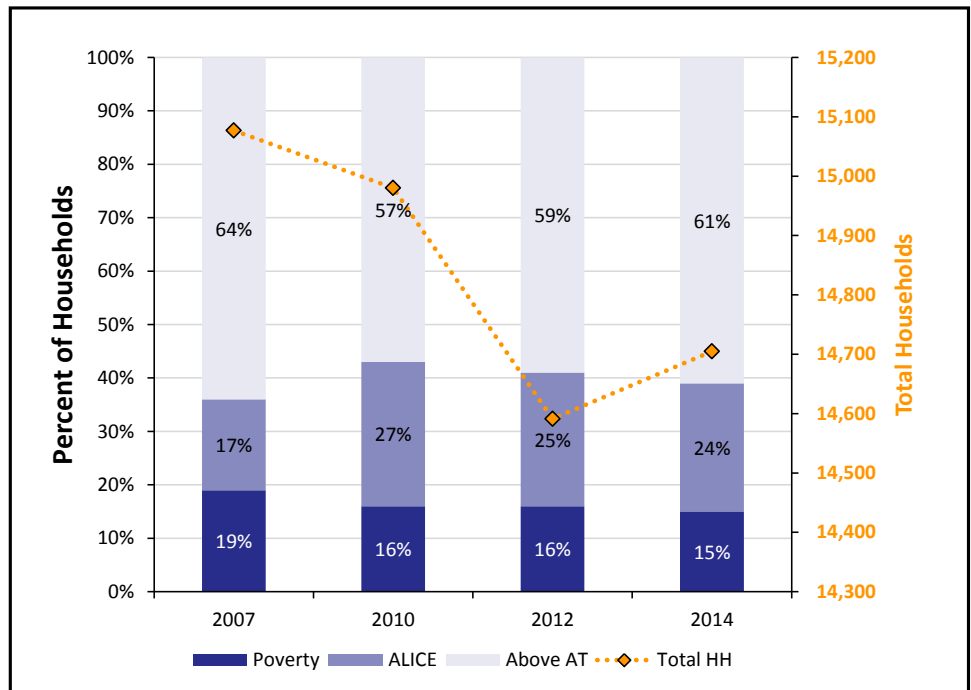
**Unemployment Rate:** 6.6% (state average: 7.1%)

**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Knox County

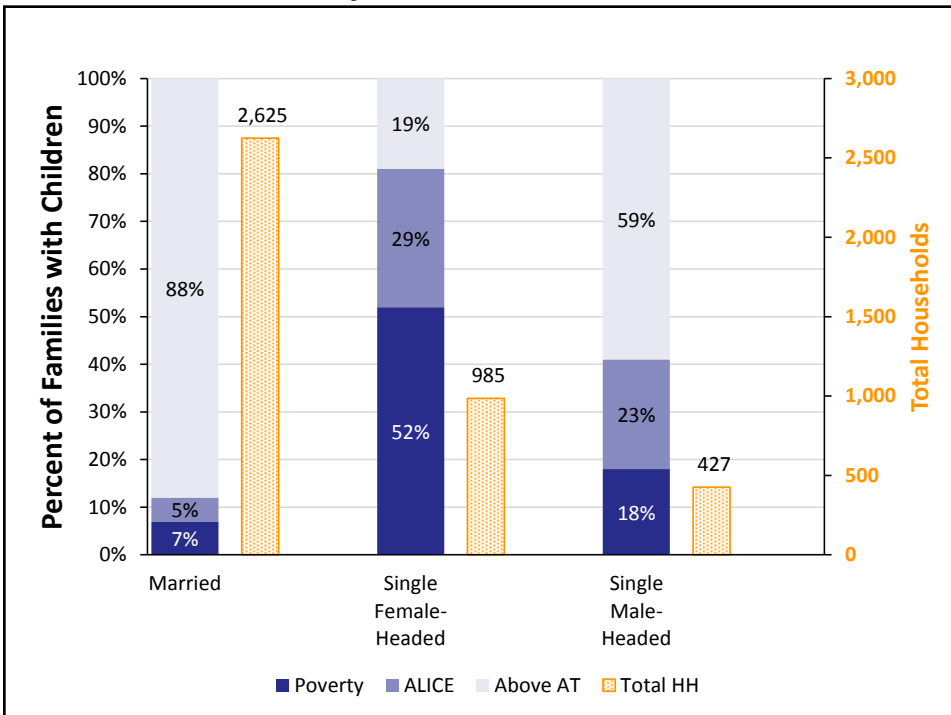
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$467	\$626
Child Care	\$-	\$708
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$134	\$340
Taxes	\$204	\$250
<b>Monthly Total</b>	<b>\$1,479</b>	<b>\$3,746</b>
<b>ANNUAL TOTAL</b>	<b>\$17,748</b>	<b>\$44,952</b>
<b>Hourly Wage</b>	<b>\$8.87</b>	<b>\$22.48</b>

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Knox County families with children live below the ALICE Threshold. Though more Knox County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

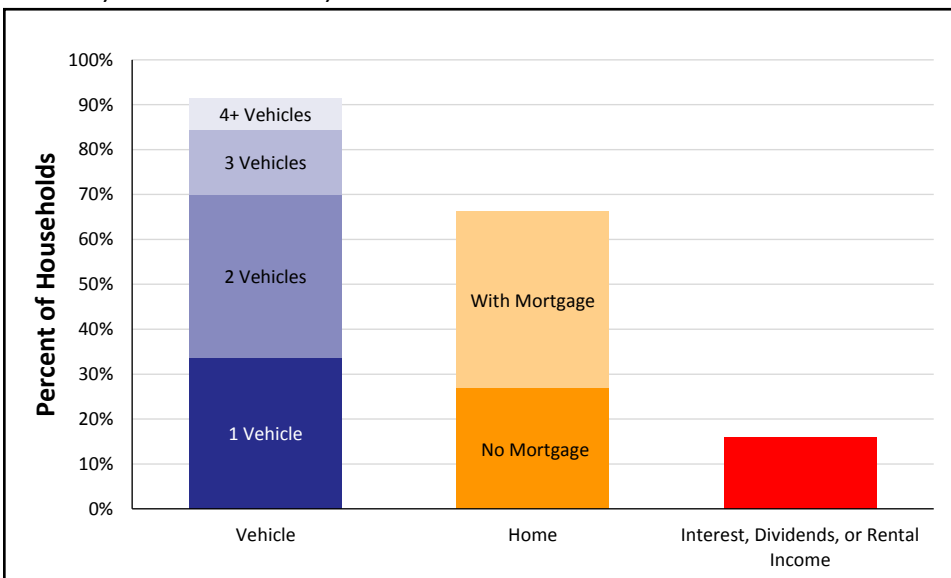
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Knox County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Knox County, 2014		
Town	Total HH	% ALICE & Poverty
Bicknell City	1,230	52%
Bruceville Town	275	26%
Busseron Township	395	49%
Edwardsport Town	124	42%
Freelandville CDP	182	27%
Harrison Township	731	26%
Johnson Township	677	19%
Monroe City Town	212	24%
Oaktown Town	231	44%
Palmyra Township	568	23%
Sandborn Town	175	44%
Steen Township	318	21%
Vigo Township	1,649	43%
Vincennes City	7,101	49%
Vincennes Township	9,043	45%
Washington Township	956	34%
Wheatland Town	199	35%
Widner Township	327	20%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 KOSCIUSKO COUNTY

## 2014 Point-in-Time Data

**Population:** 78,564 | **Number of Households:** 29,741

**Median Household Income:** \$53,825 (state average: \$49,446)

**Unemployment Rate:** 5.4% (state average: 7.1%)

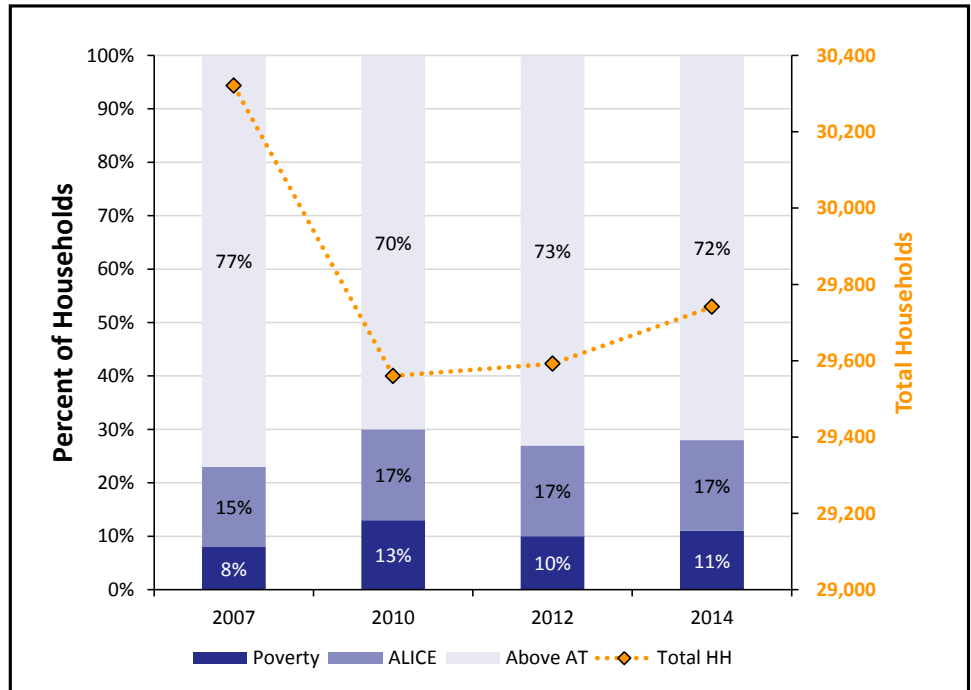
**ALICE Households:** 17% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Kosciusko County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$440	\$674
Child Care	\$-	\$813
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$131	\$360
Taxes	\$196	\$293
<b>Monthly Total</b>	<b>\$1,441</b>	<b>\$3,962</b>
<b>ANNUAL TOTAL</b>	<b>\$17,292</b>	<b>\$47,544</b>
<b>Hourly Wage</b>	<b>\$8.65</b>	<b>\$23.77</b>

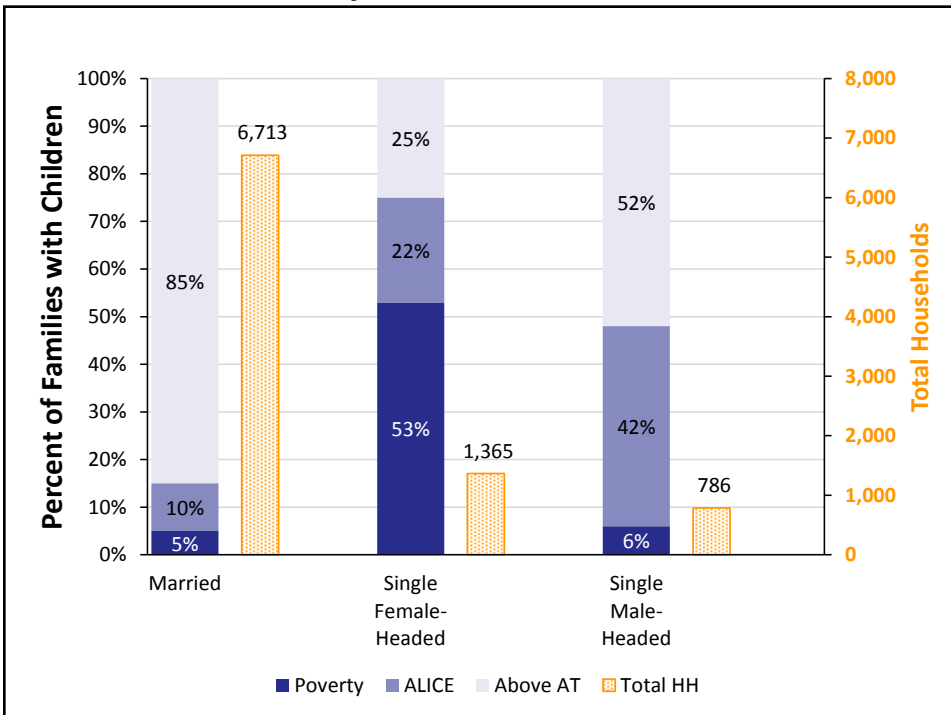
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Kosciusko County families with children live below the ALICE Threshold. Though more Kosciusko County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

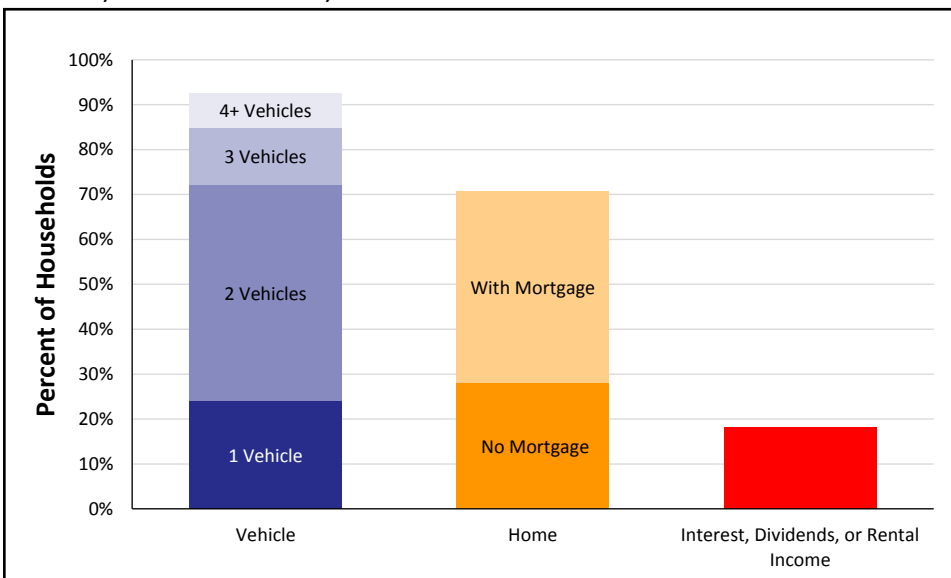
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Kosciusko County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Kosciusko County, 2014		
Town	Total HH	% ALICE & Poverty
Clay Township	579	29%
Claypool Town	124	45%
Etna Green Town	249	30%
Etna Township	479	39%
Franklin Township	355	30%
Harrison Township	1,406	37%
Jackson Township	411	26%
Jefferson Township	583	24%
Lake Township	631	41%
Leesburg Town	228	29%
Mentone Town	332	44%
Milford Town	618	53%
Monroe Township	398	24%
North Webster Town	552	44%
Piercetown	421	42%
Plain Township	2,886	27%
Prairie Township	500	22%
Scott Township	557	26%
Seward Township	964	30%
Silver Lake Town	375	51%
Syracuse Town	1,142	41%
Tippecanoe Township	2,753	32%
Turkey Creek Township	3,486	32%
Van Buren Township	1,595	33%
Warsaw City	5,798	39%
Washington Township	1,194	36%
Wayne Township	10,637	34%
Winona Lake Town	1,698	37%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 LAGRANGE COUNTY

## 2014 Point-in-Time Data

**Population:** 37,759 | **Number of Households:** 11,735

**Median Household Income:** \$49,112 (state average: \$49,446)

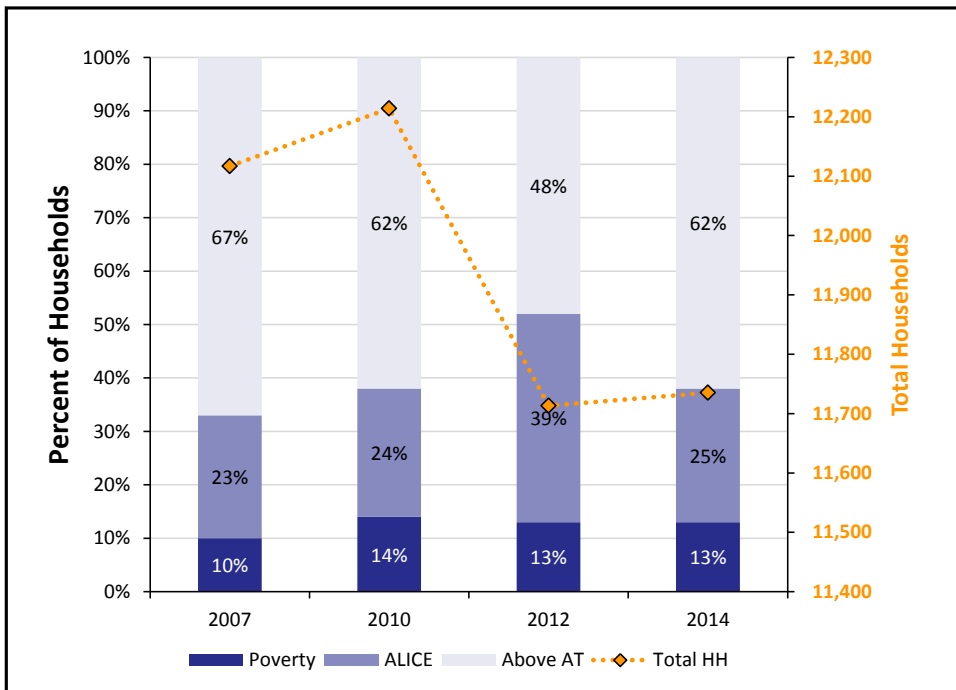
**Unemployment Rate:** 7.1% (state average: 7.1%)

**ALICE Households:** 25% (state average: 22%); **Poverty Households:** 13% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, LaGrange County

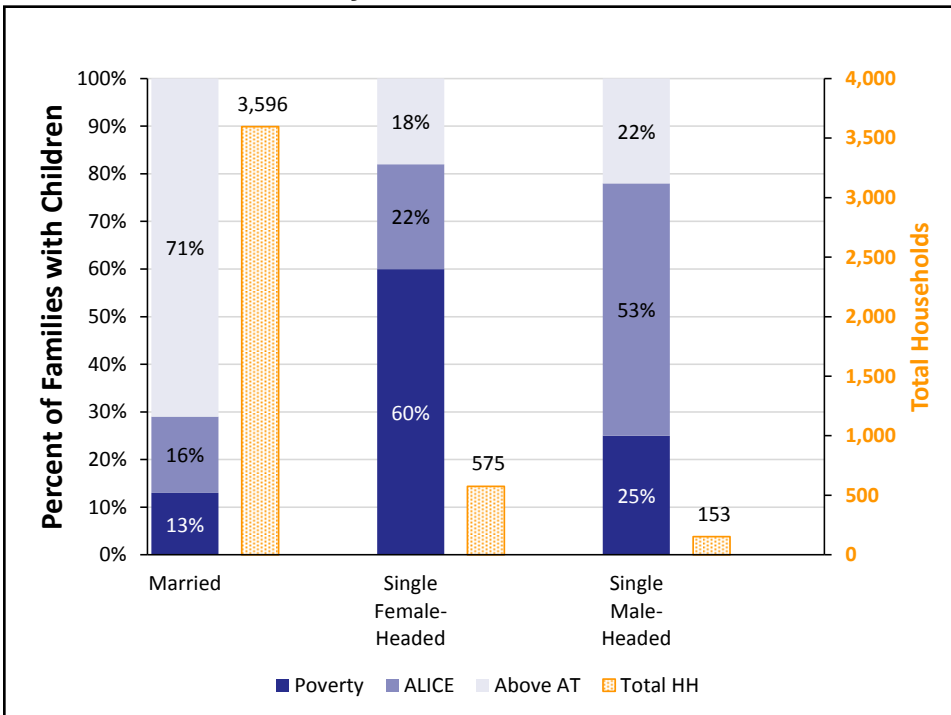
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$393	\$661
<b>Child Care</b>	\$-	\$663
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$125	\$339
<b>Taxes</b>	\$183	\$247
<b>Monthly Total</b>	\$1,375	\$3,732
<b>ANNUAL TOTAL</b>	\$16,500	\$44,784
<b>Hourly Wage</b>	\$8.25	\$22.39

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many LaGrange County families with children live below the ALICE Threshold. Though more LaGrange County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

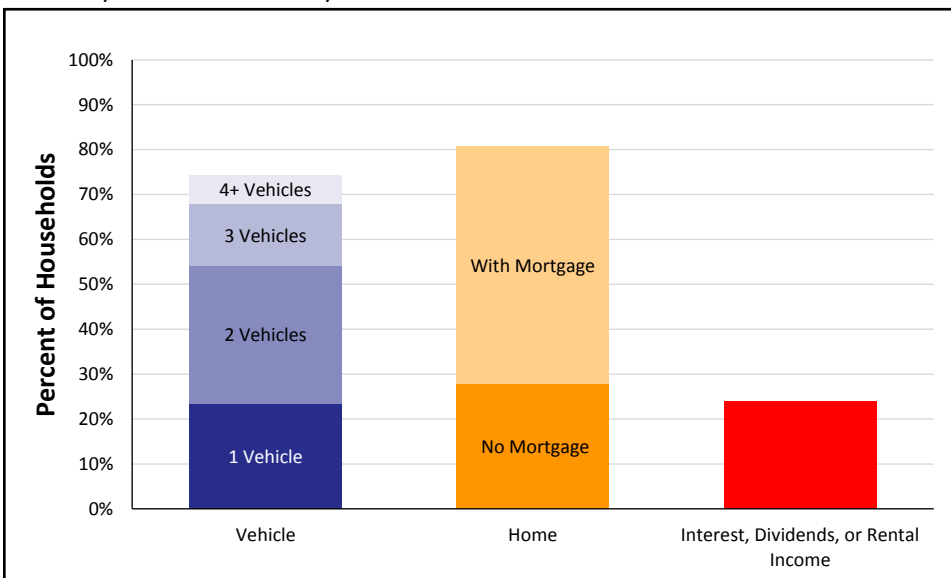
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in LaGrange County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



### LaGrange County, 2014

Town	Total HH	% ALICE & Poverty
Bloomfield Township	1,869	42%
Clay Township	882	35%
Clearspring Township	1,180	42%
Eden Township	969	26%
Greenfield Township	518	31%
Howe CDP	275	51%
Johnson Township	1,318	39%
LaGrange Town	1,028	51%
Lima Township	916	47%
Milford Township	1,153	39%
Newbury Township	1,512	30%
Shipshewana Town	299	54%
Springfield Township	394	41%
Topeka Town	358	52%
Van Buren Township	1,024	45%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 LAKE COUNTY

## 2014 Point-in-Time Data

**Population:** 490,228 | **Number of Households:** 182,108

**Median Household Income:** \$50,852 (state average: \$49,446)

**Unemployment Rate:** 11.4% (state average: 7.1%)

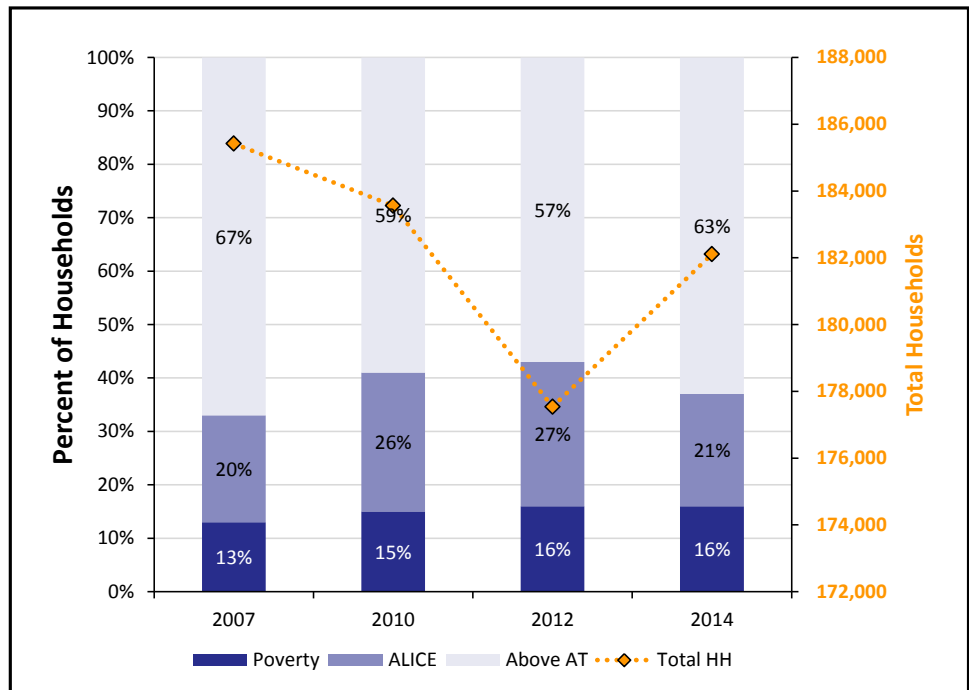
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 16% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Lake County

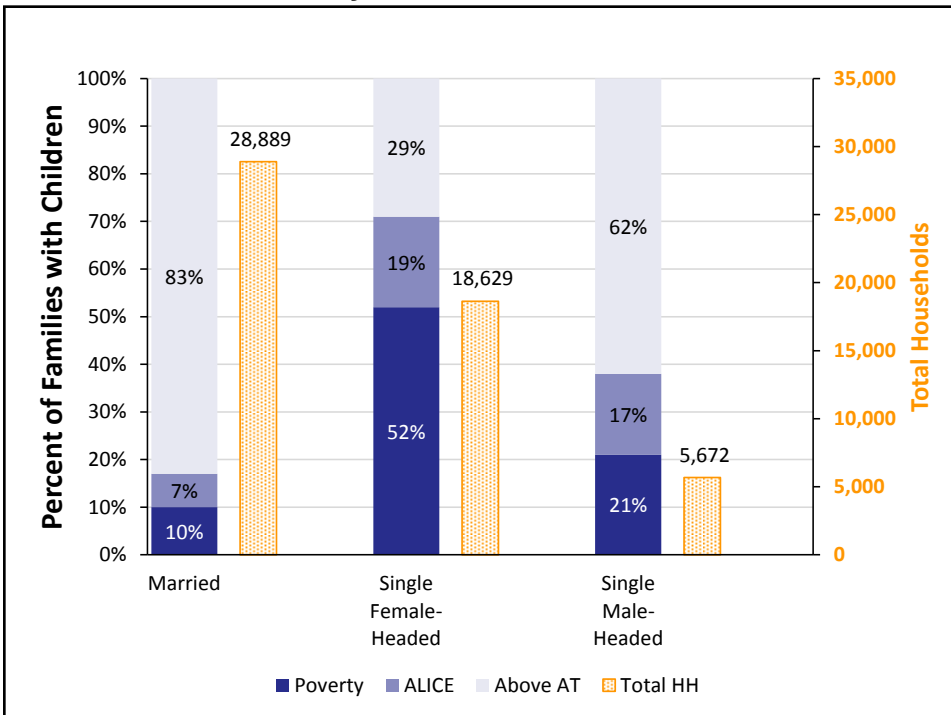
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$478	\$803
Child Care	\$-	\$979
Food	\$176	\$533
Transportation	\$309	\$618
Health Care	\$145	\$578
Miscellaneous	\$130	\$388
Taxes	\$194	\$364
<b>Monthly Total</b>	<b>\$1,432</b>	<b>\$4,263</b>
<b>ANNUAL TOTAL</b>	<b>\$17,184</b>	<b>\$51,156</b>
<b>Hourly Wage</b>	<b>\$8.59</b>	<b>\$25.58</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Lake County families with children live below the ALICE Threshold. Though more Lake County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

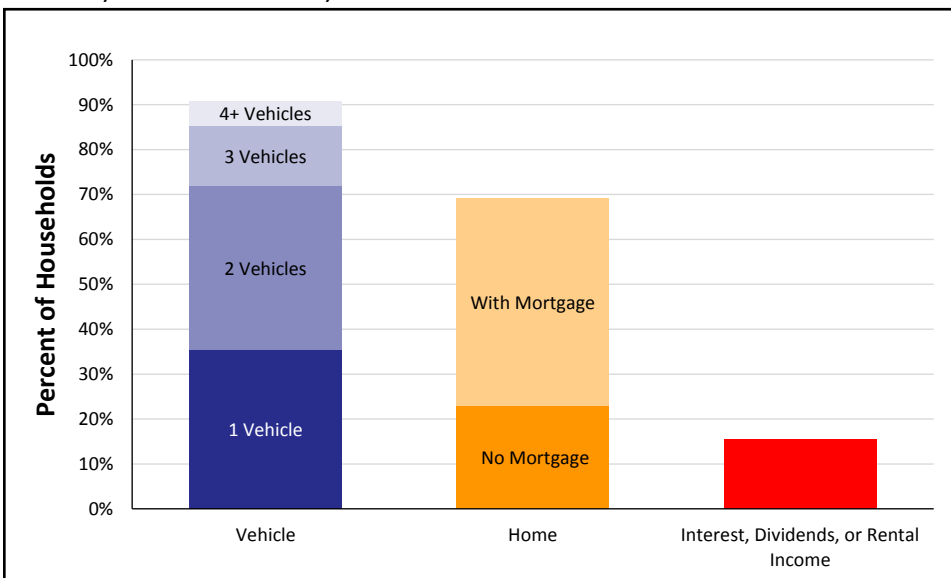
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Lake County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Lake County, 2014		
Town	Total HH	% ALICE & Poverty
Calumet Township	39,652	57%
Cedar Creek Township	4,161	27%
Cedar Lake Town	4,013	24%
Center Township	12,244	25%
Crown Point City	10,773	25%
Dyer Town	5,772	16%
Eagle Creek Township	634	37%
East Chicago City	9,890	60%
Gary City	28,078	63%
Griffith Town	6,345	33%
Hammond City	28,168	43%
Hanover Township	4,340	18%
Highland Town	9,571	25%
Hobart City	11,542	32%
Hobart Township	14,962	38%
Lake Dalecarlia CDP	504	38%
Lake Station City	4,566	54%
Lakes Of The Four Seasons CDP	2,585	10%
Lowell Town	3,075	25%
Merrillville Town	13,225	38%
Munster Town	8,644	24%
New Chicago Town	776	46%
North Township	58,599	42%
Ross Township	17,998	35%
Schererville Town	11,528	21%
Schneider Town	114	51%
Shelby CDP	205	44%
St. John Town	5,409	14%
St. John Township	24,648	17%
West Creek Township	2,269	25%
Whiting City	1,816	30%
Winfield Town	1,620	17%
Winfield Township	3,412	14%

Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 LAPORTE COUNTY

## 2014 Point-in-Time Data

**Population:** 111,444 | **Number of Households:** 42,068

**Median Household Income:** \$45,744 (state average: \$49,446)

**Unemployment Rate:** 11.6% (state average: 7.1%)

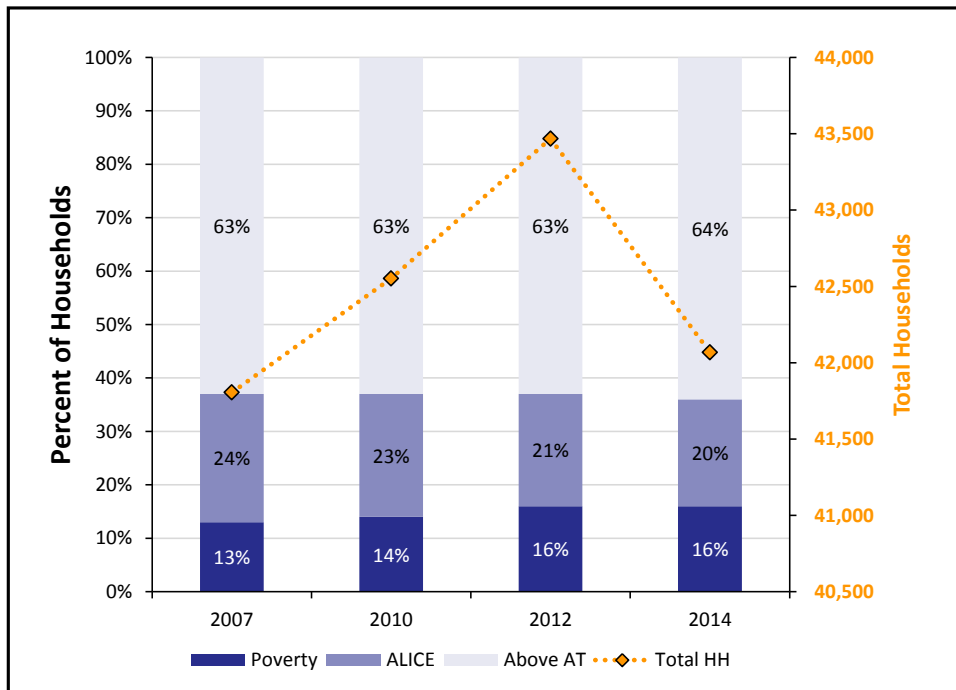
**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 16% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, LaPorte County

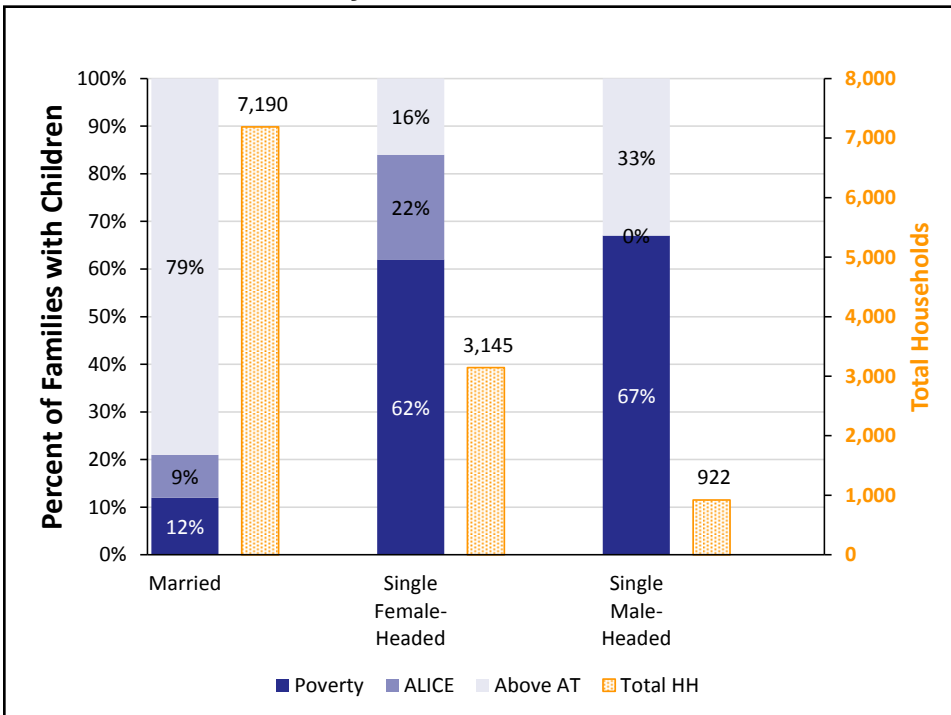
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$458	\$719
<b>Child Care</b>	\$-	\$988
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$133	\$390
<b>Taxes</b>	\$201	\$370
<b>Monthly Total</b>	\$1,466	\$4,289
<b>ANNUAL TOTAL</b>	\$17,592	\$51,468
<b>Hourly Wage</b>	\$8.80	\$25.73

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many LaPorte County families with children live below the ALICE Threshold. Though more LaPorte County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

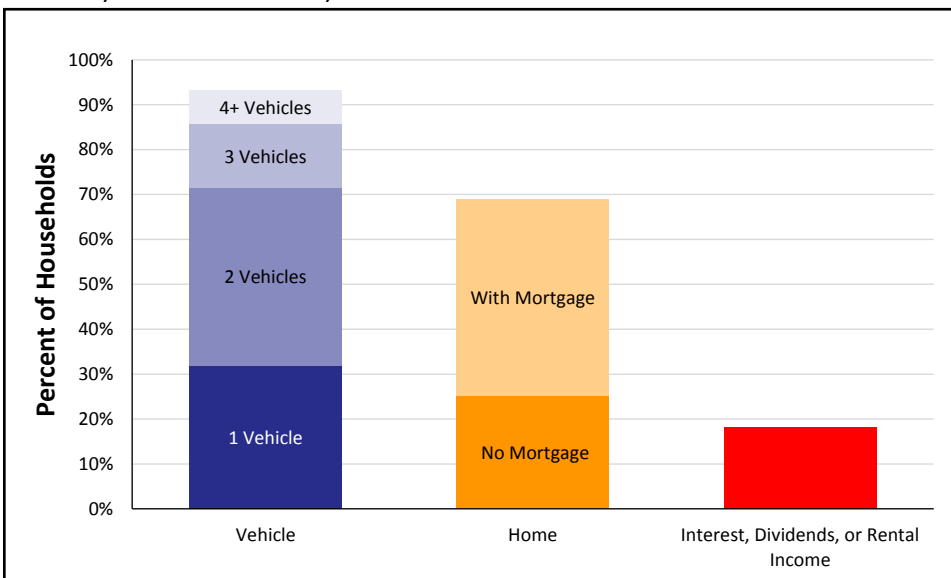
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in LaPorte County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



LaPorte County, 2014		
Town	Total HH	% ALICE & Poverty
Cass Township	728	22%
Center Township	9,891	38%
Clinton Township	572	13%
Coolspring Township	6,737	42%
Dewey Township	459	27%
Fish Lake CDP	344	31%
Galena Township	735	25%
Hanna CDP	116	0%
Hanna Township	293	10%
Hudson Lake CDP	565	28%
Hudson Township	834	27%
Kankakee Township	1,657	29%
Kingsbury Town	131	30%
Kingsford Heights Town	586	47%
La Crosse Town	277	36%
LaPorte City	9,156	48%
Lincoln Township	613	32%
Long Beach Town	577	13%
Michiana Shores Town	161	22%
Michigan City	12,718	50%
Michigan Township	10,570	44%
New Durham Township	1,485	36%
Noble Township	699	14%
Pleasant Township	1,412	38%
Pottawattamie Park Town	111	12%
Rolling Prairie CDP	151	23%
Scipio Township	1,928	33%
Springfield Township	1,718	40%
Trail Creek Town	826	27%
Union Township	956	40%
Wanatah Town	433	22%
Washington Township	386	24%
Westville Town	776	41%
Wills Township	909	17%

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# ALICE IN LAWRENCE COUNTY

## 2014 Point-in-Time Data

**Population:** 45,970 | **Number of Households:** 18,561

**Median Household Income:** \$44,553 (state average: \$49,446)

**Unemployment Rate:** 8.3% (state average: 7.1%)

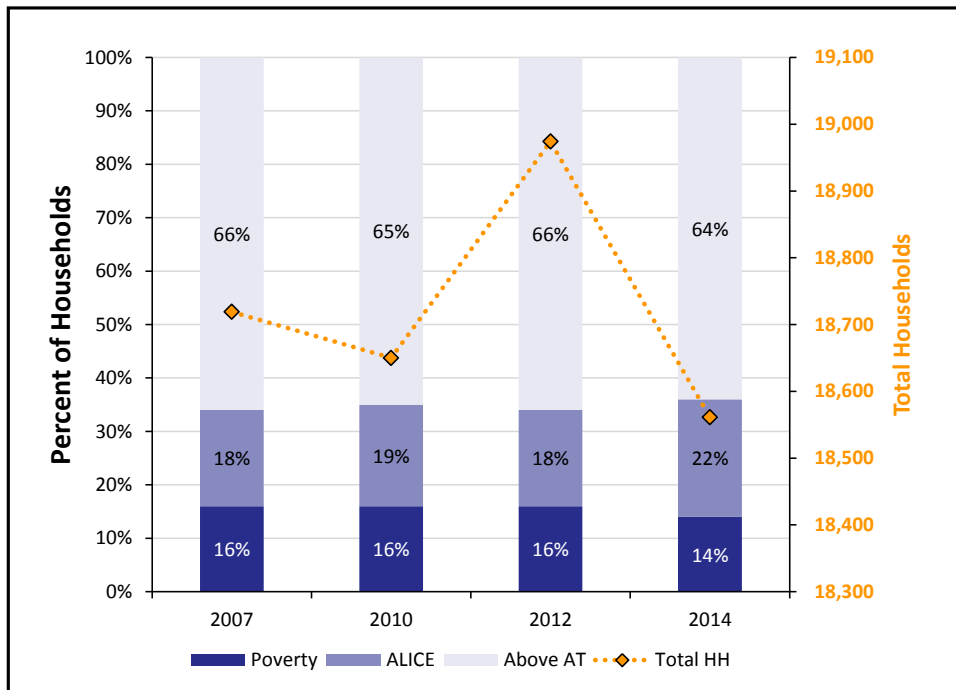
**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Lawrence County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$382	\$642
Child Care	\$-	\$867
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$124	\$363
Taxes	\$180	\$301
<b>Monthly Total</b>	<b>\$1,360</b>	<b>\$3,995</b>
<b>ANNUAL TOTAL</b>	<b>\$16,320</b>	<b>\$47,940</b>
<b>Hourly Wage</b>	<b>\$8.16</b>	<b>\$23.97</b>

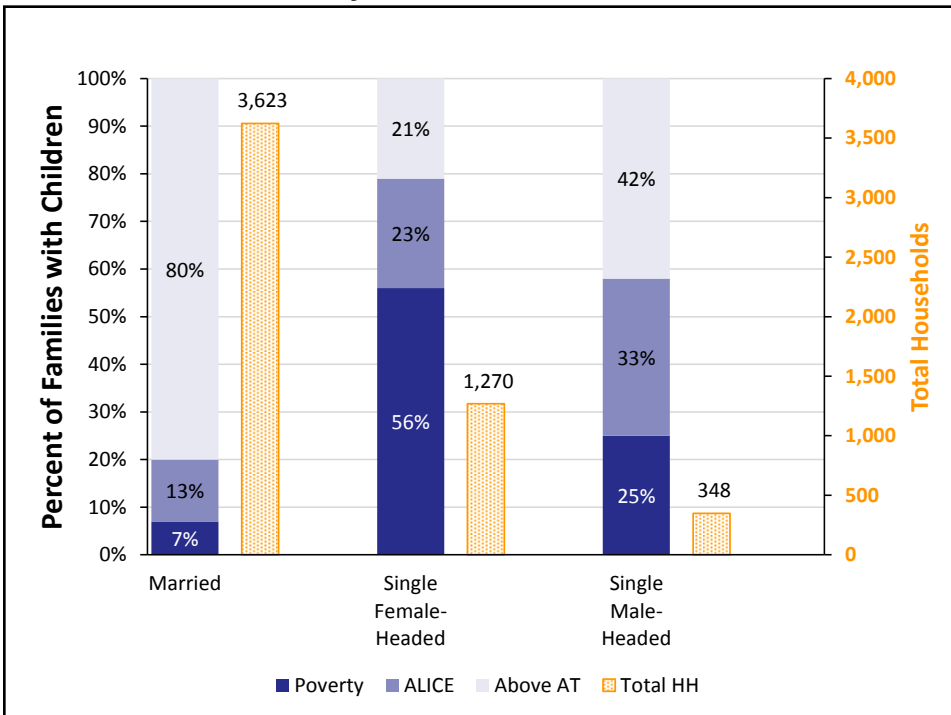
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Lawrence County families with children live below the ALICE Threshold. Though more Lawrence County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

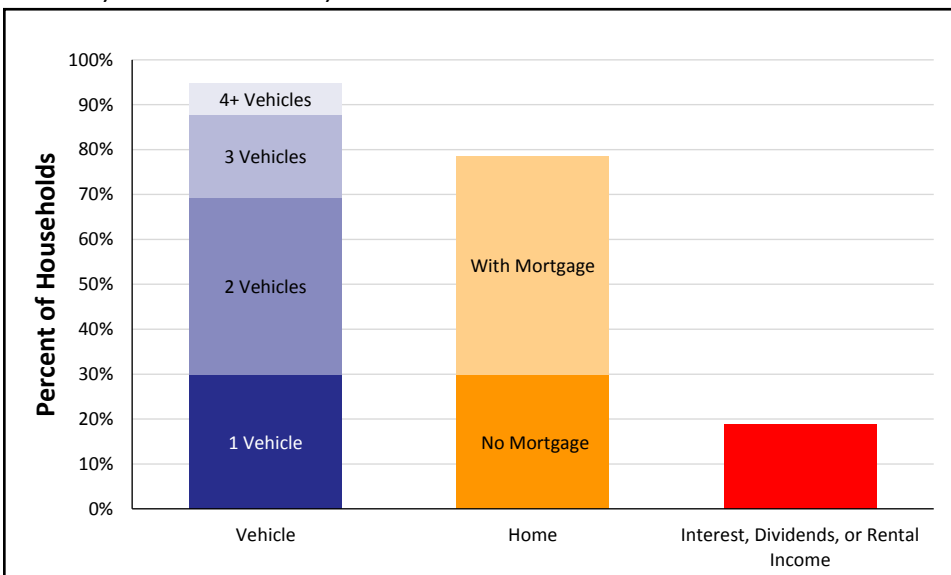
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Lawrence County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Lawrence County, 2014		
Town	Total HH	% ALICE & Poverty
Avoca CDP	248	25%
Bedford City	5,648	46%
Bono Township	247	44%
Guthrie Township	458	32%
Indian Creek Township	1,097	37%
Marion Township	3,836	36%
Marshall Township	1,740	27%
Mitchell City	1,903	47%
Oolitic Town	530	43%
Perry Township	854	19%
Pleasant Run Township	675	35%
Shawswick Township	8,522	41%
Spice Valley Township	1,132	20%
Williams CDP	117	0%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 MADISON COUNTY

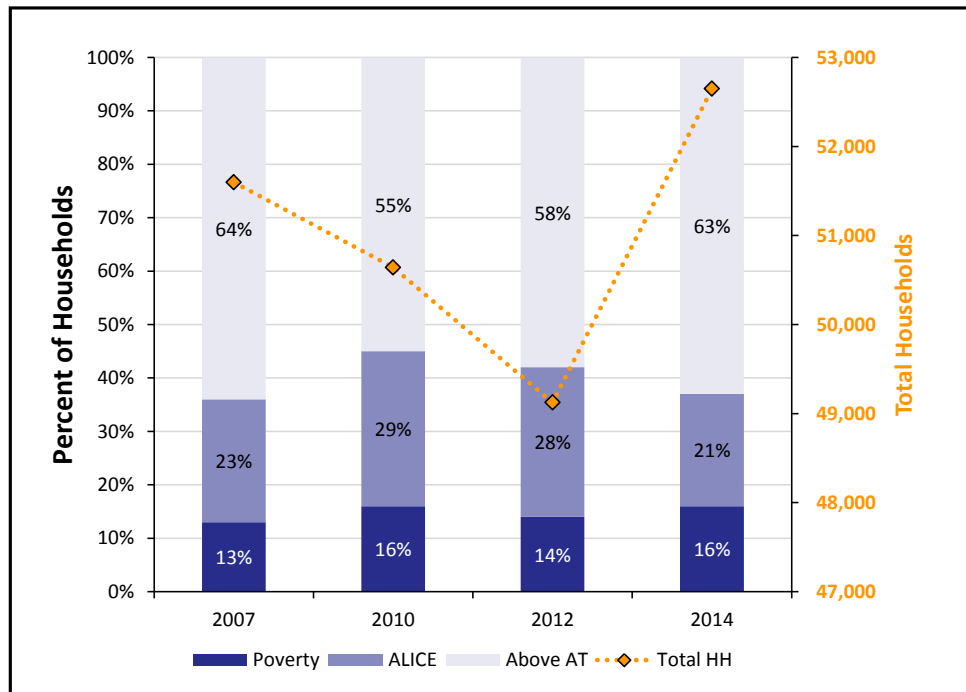
## 2014 Point-in-Time Data

**Population:** 130,069 | **Number of Households:** 52,650  
**Median Household Income:** \$45,134 (state average: \$49,446)  
**Unemployment Rate:** 7.2% (state average: 7.1%)  
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 16% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Madison County

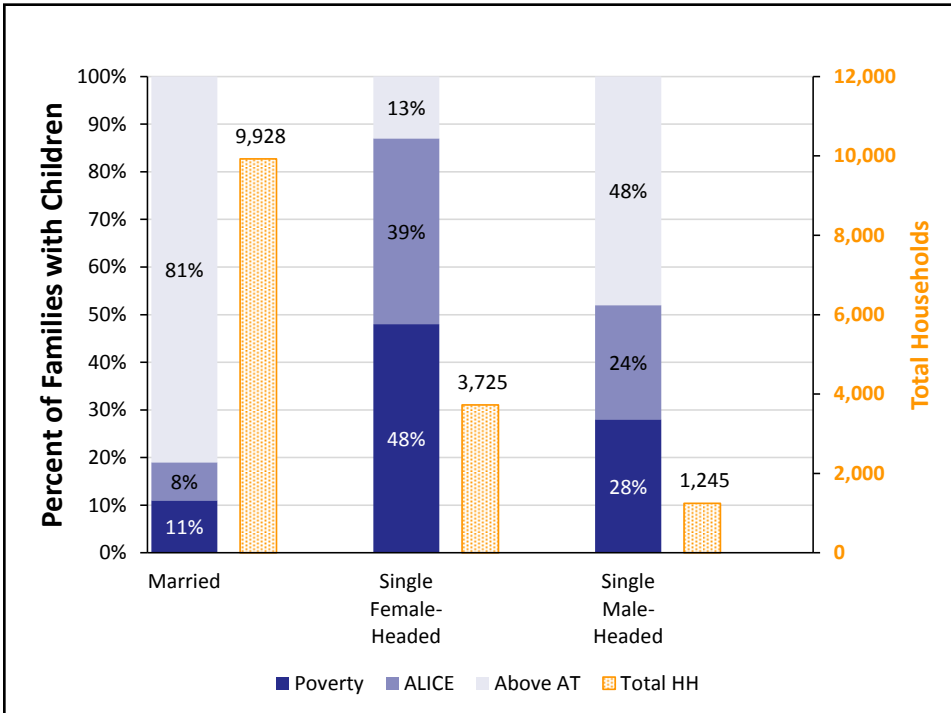
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$412	\$677
Child Care	\$-	\$938
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$377
Taxes	\$188	\$338
<b>Monthly Total</b>	<b>\$1,401</b>	<b>\$4,152</b>
<b>ANNUAL TOTAL</b>	<b>\$16,812</b>	<b>\$49,824</b>
<b>Hourly Wage</b>	<b>\$8.41</b>	<b>\$24.91</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Madison County families with children live below the ALICE Threshold. Though more Madison County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

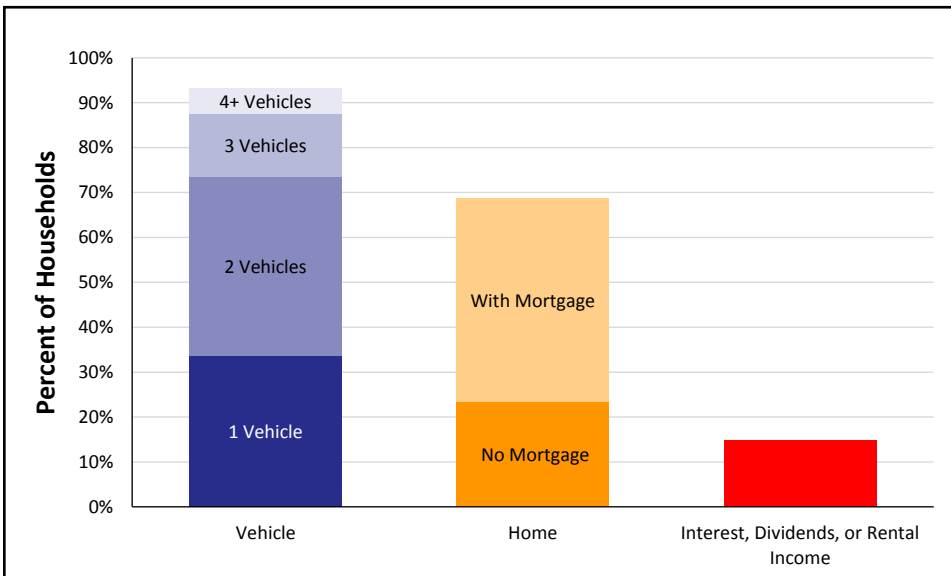
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Madison County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Madison County, 2014		
Town	Total HH	% ALICE & Poverty
Adams Township	1,305	26%
Alexandria City	2,202	47%
Anderson City	23,132	52%
Anderson Township	23,193	51%
Boone Township	206	19%
Chesterfield Town	1,094	50%
Duck Creek Township	231	26%
Edgewood Town	822	17%
Elwood City	3,320	50%
Fall Creek Township	4,280	22%
Frankton Town	703	31%
Green Township	2,625	22%
Ingalls Town	761	28%
Jackson Township	750	17%
Lafayette Township	2,295	37%
Lapel Town	840	35%
Markleville Town	164	41%
Monroe Township	3,671	42%
Orestes Town	126	51%
Pendleton Town	1,701	29%
Pipe Creek Township	4,806	42%
Richland Township	1,873	26%
Stony Creek Township	1,610	28%
Summitville Town	389	36%
Union Township	3,691	29%
Van Buren Township	696	30%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 MARION COUNTY

## 2014 Point-in-Time Data

**Population:** 934,243 | **Number of Households:** 360,783

**Median Household Income:** \$42,557 (state average: \$49,446)

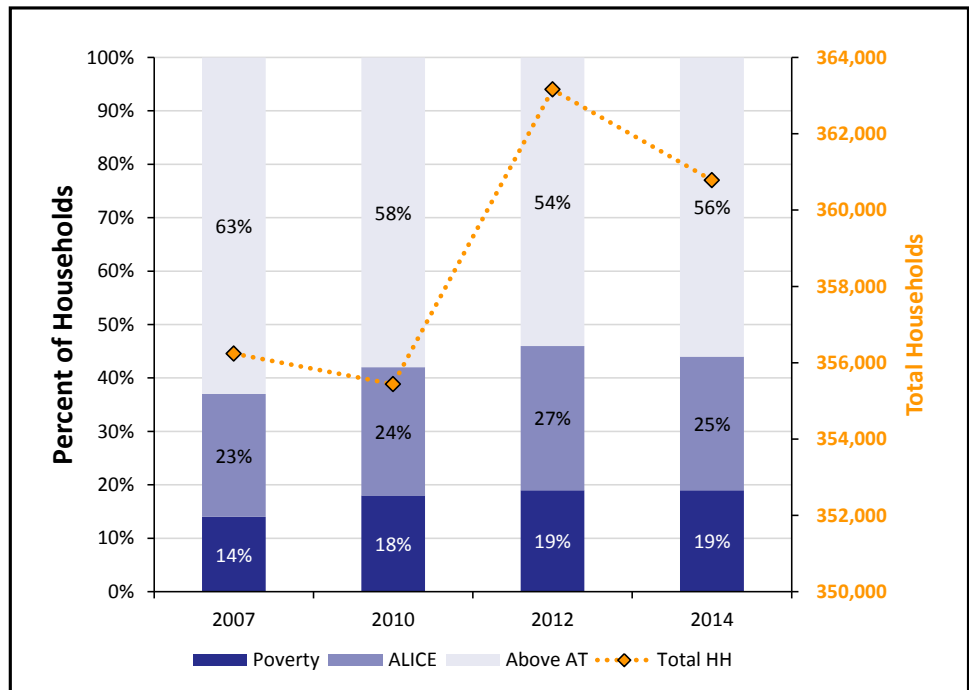
**Unemployment Rate:** 9.2% (state average: 7.1%)

**ALICE Households:** 25% (state average: 22%); **Poverty Households:** 19% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Marion County

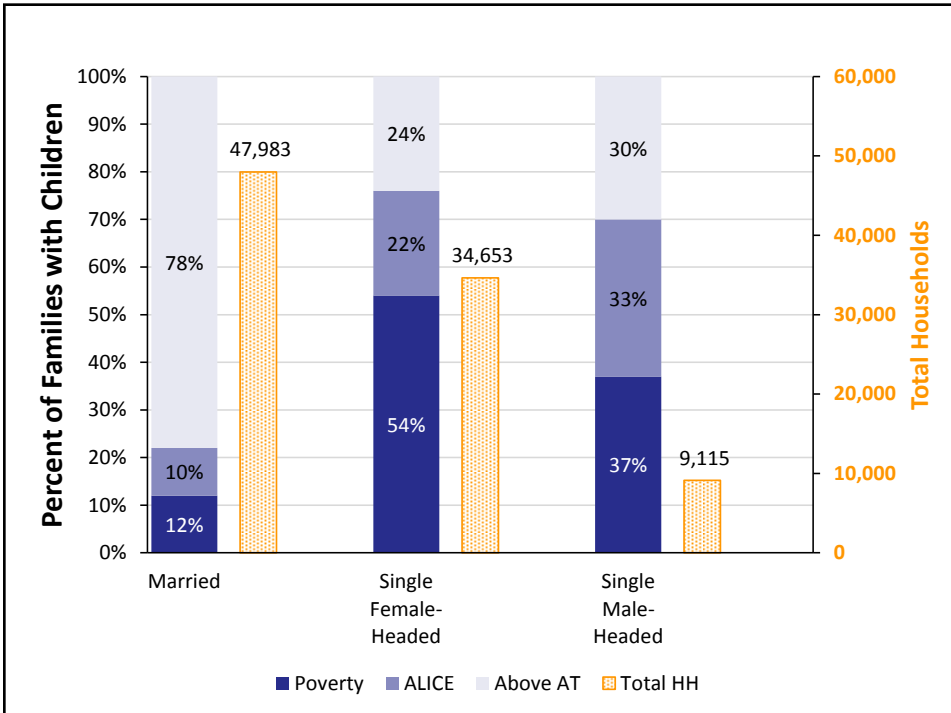
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$506	\$777
Child Care	\$-	\$958
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$139	\$394
Taxes	\$214	\$380
<b>Monthly Total</b>	<b>\$1,533</b>	<b>\$4,331</b>
<b>ANNUAL TOTAL</b>	<b>\$18,396</b>	<b>\$51,972</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$25.99</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Marion County families with children live below the ALICE Threshold. Though more Marion County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

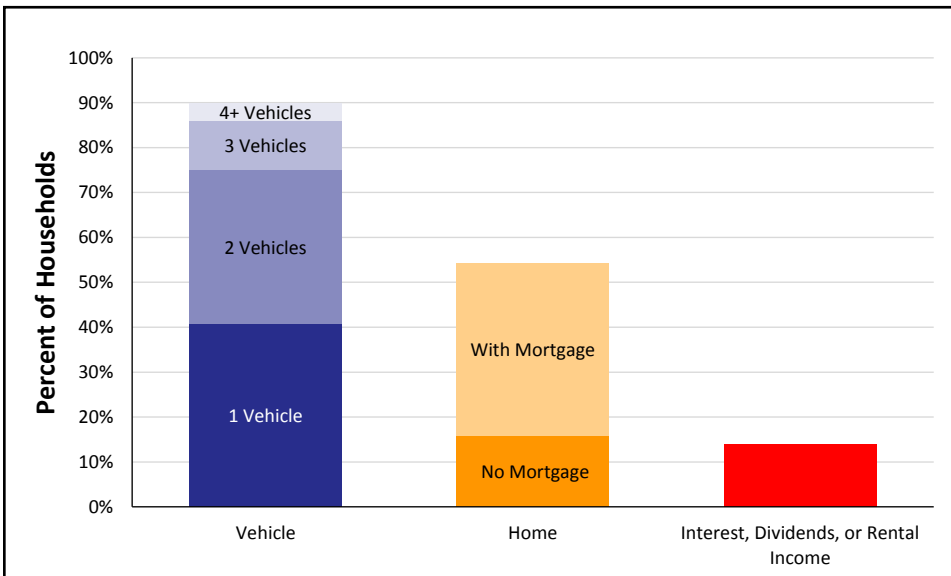
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Marion County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Marion County, 2014		
Town	Total HH	% ALICE & Poverty
Beech Grove City	5,534	50%
Center Township	59,042	63%
Clermont Town	570	29%
Decatur Township	11,066	34%
Franklin Township	19,844	23%
Homecroft Town	294	20%
Indianapolis City (Balance)	328,526	44%
Lawrence City	17,316	36%
Lawrence Township	47,419	38%
Meridian Hills Town	631	13%
Perry Township	43,830	41%
Pike Township	30,671	40%
Rocky Ripple Town	290	44%
Southport City	715	28%
Speedway Town	5,783	48%
Warren Park Town	748	59%
Warren Township	38,499	45%
Washington Township	57,843	39%
Wayne Township	53,434	53%
Williams Creek Town	130	18%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 MARSHALL COUNTY

## 2014 Point-in-Time Data

**Population:** 47,032 | **Number of Households:** 17,468

**Median Household Income:** \$47,219 (state average: \$49,446)

**Unemployment Rate:** 9.8% (state average: 7.1%)

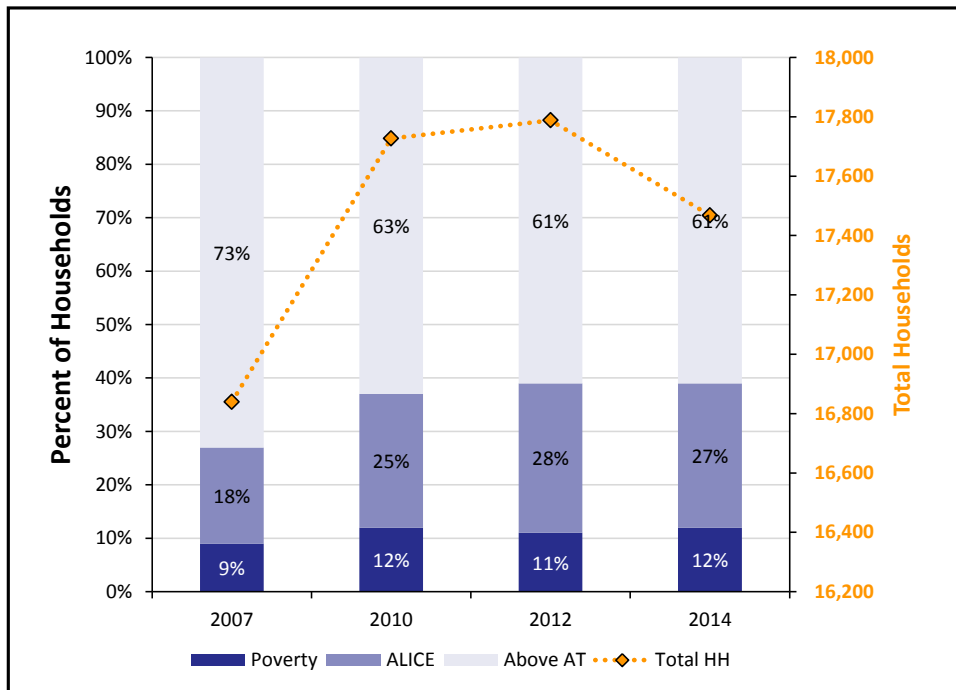
**ALICE Households:** 27% (state average: 22%); **Poverty Households:** 12% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Marshall County

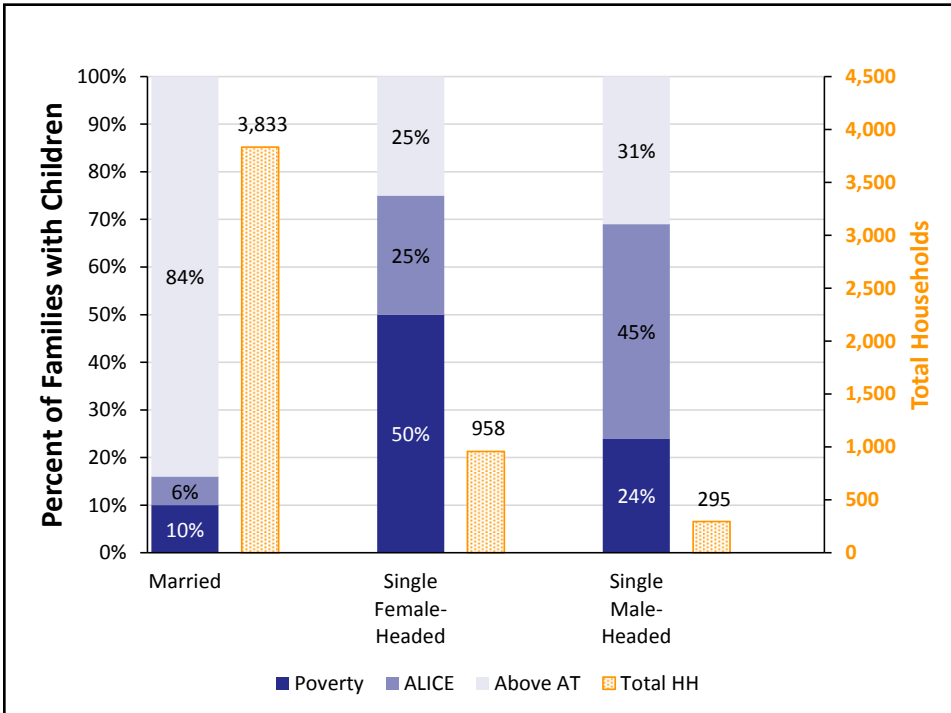
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$439	\$673
Child Care	\$-	\$825
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$131	\$362
Taxes	\$196	\$297
<b>Monthly Total</b>	<b>\$1,440</b>	<b>\$3,979</b>
<b>ANNUAL TOTAL</b>	<b>\$17,280</b>	<b>\$47,748</b>
<b>Hourly Wage</b>	<b>\$8.64</b>	<b>\$23.87</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Marshall County families with children live below the ALICE Threshold. Though more Marshall County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

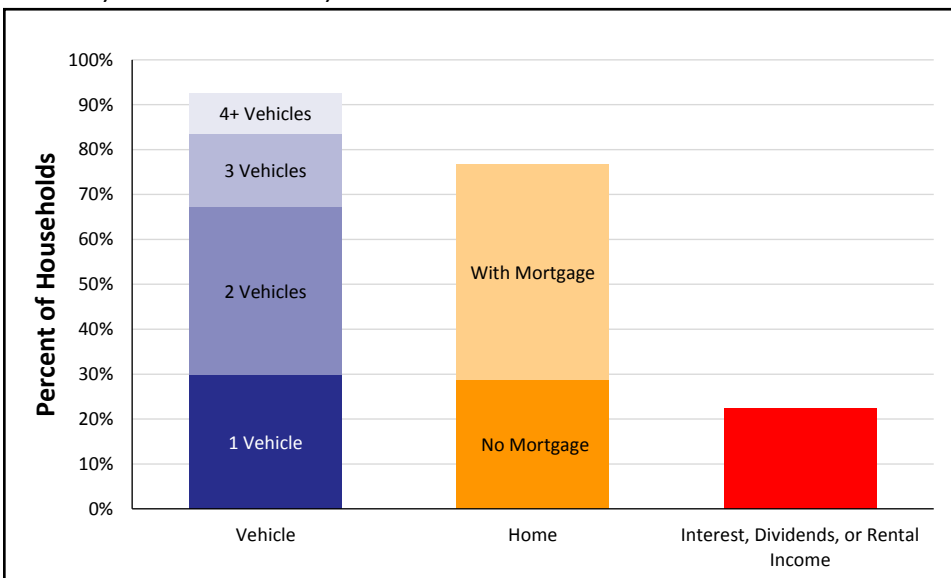
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Marshall County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Marshall County, 2014		
Town	Total HH	% ALICE & Poverty
Argos Town	648	47%
Bourbon Town	725	49%
Bourbon Township	1,266	46%
Bremen Town	1,829	48%
Center Township	5,736	43%
Culver Town	611	39%
German Township	3,063	41%
Green Township	344	13%
La Paz Town	195	43%
North Township	1,599	29%
Plymouth City	3,751	55%
Polk Township	1,224	36%
Tippecanoe Township	479	34%
Union Township	1,258	35%
Walnut Township	1,038	43%
West Township	1,461	27%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 MARTIN COUNTY

## 2014 Point-in-Time Data

**Population:** 10,294 | **Number of Households:** 4,199

**Median Household Income:** \$45,113 (state average: \$49,446)

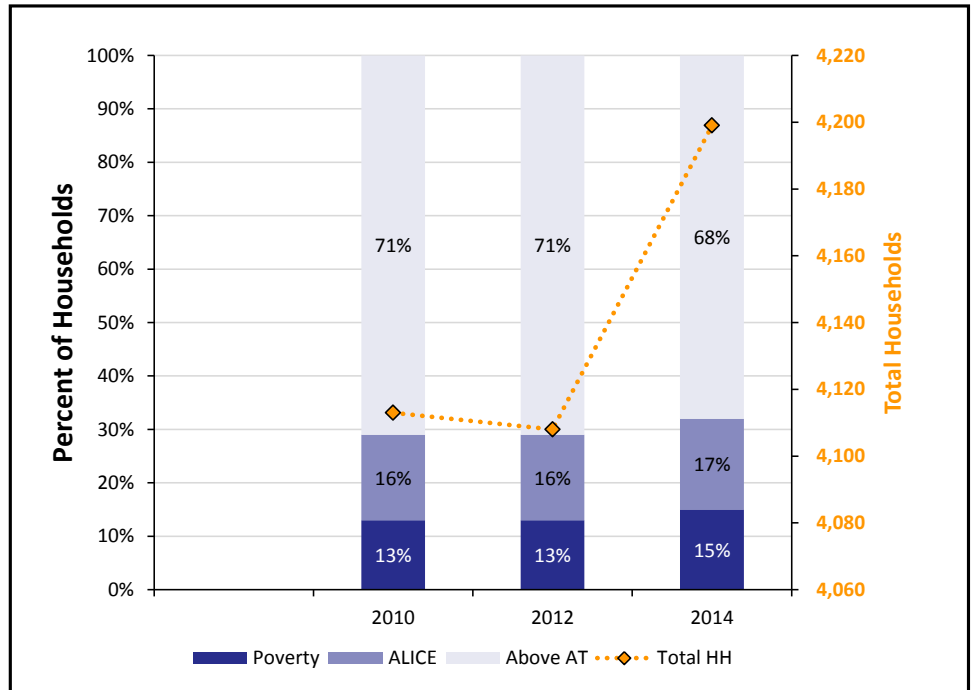
**Unemployment Rate:** 7.1% (state average: 7.1%)

**ALICE Households:** 17% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Martin County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$792
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$351
<b>Taxes</b>	\$187	\$273
<b>Monthly Total</b>	\$1,396	\$3,864
<b>ANNUAL TOTAL</b>	\$16,752	\$46,368
<b>Hourly Wage</b>	\$8.38	\$23.18

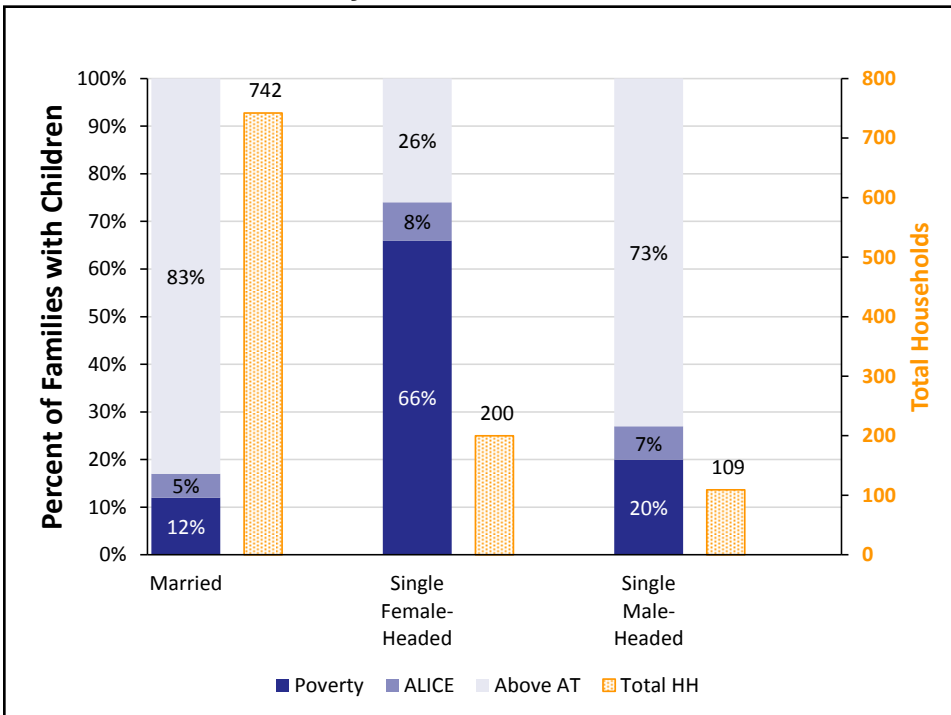
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Martin County families with children live below the ALICE Threshold. Though more Martin County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

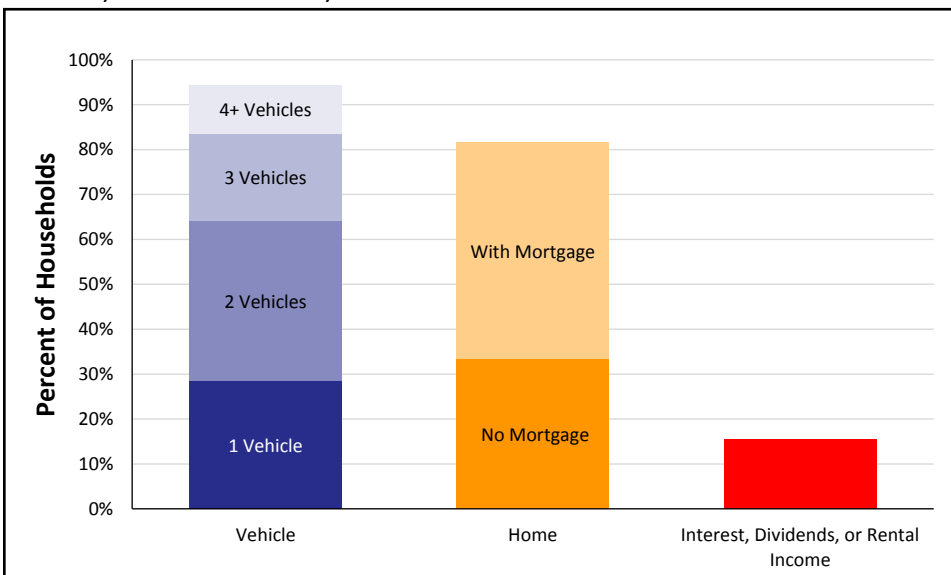
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Martin County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Martin County, 2014		
Town	Total HH	% ALICE & Poverty
Center Township	693	44%
Halbert Township	686	17%
Loogootee City	1,162	40%
Lost River Township	279	20%
Mitcheltree Township	244	57%
Perry Township	2,007	30%
Rutherford Township	290	39%
Shoals Town	387	57%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 MIAMI COUNTY

## 2014 Point-in-Time Data

**Population:** 36,394 | **Number of Households:** 13,246

**Median Household Income:** \$43,862 (state average: \$49,446)

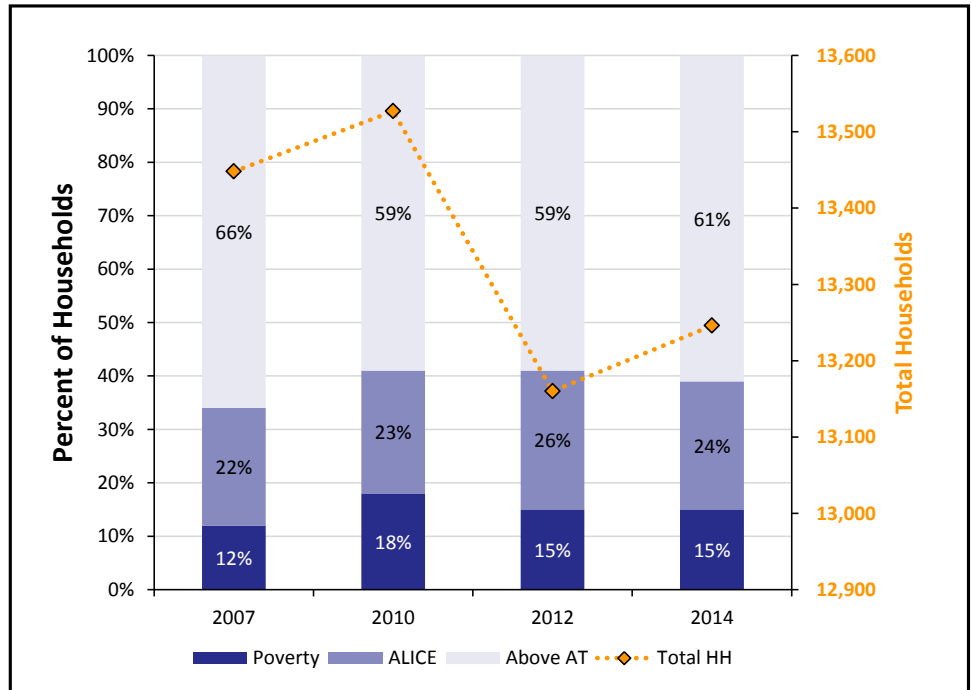
**Unemployment Rate:** 12% (state average: 7.1%)

**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Miami County

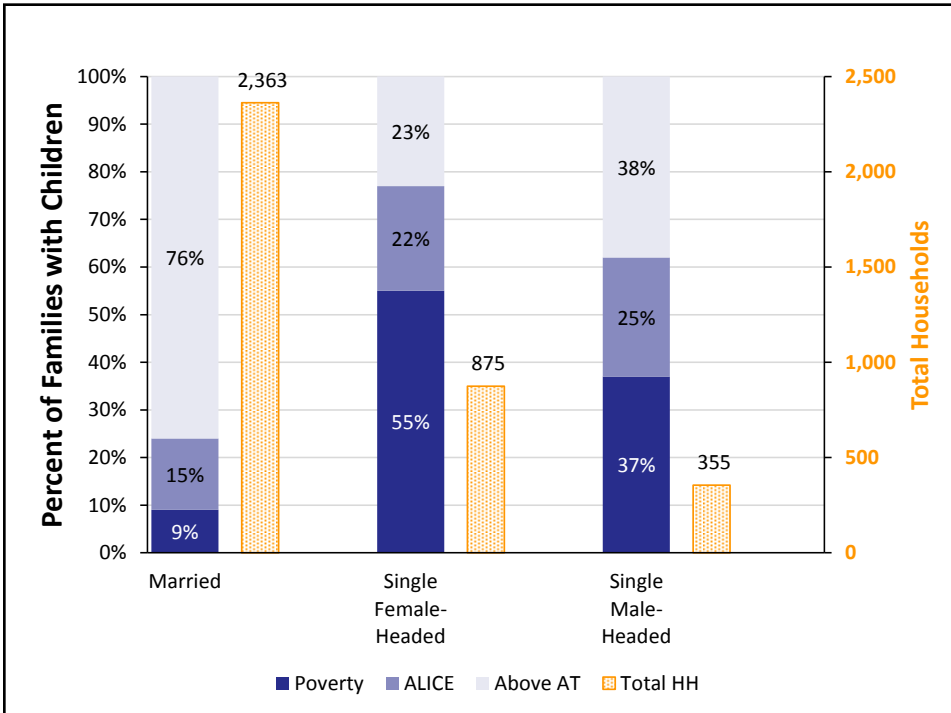
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$372	\$626
Child Care	\$-	\$892
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$122	\$364
Taxes	\$177	\$304
<b>Monthly Total</b>	<b>\$1,345</b>	<b>\$4,008</b>
<b>ANNUAL TOTAL</b>	<b>\$16,140</b>	<b>\$48,096</b>
<b>Hourly Wage</b>	<b>\$8.07</b>	<b>\$24.05</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Miami County families with children live below the ALICE Threshold. Though more Miami County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

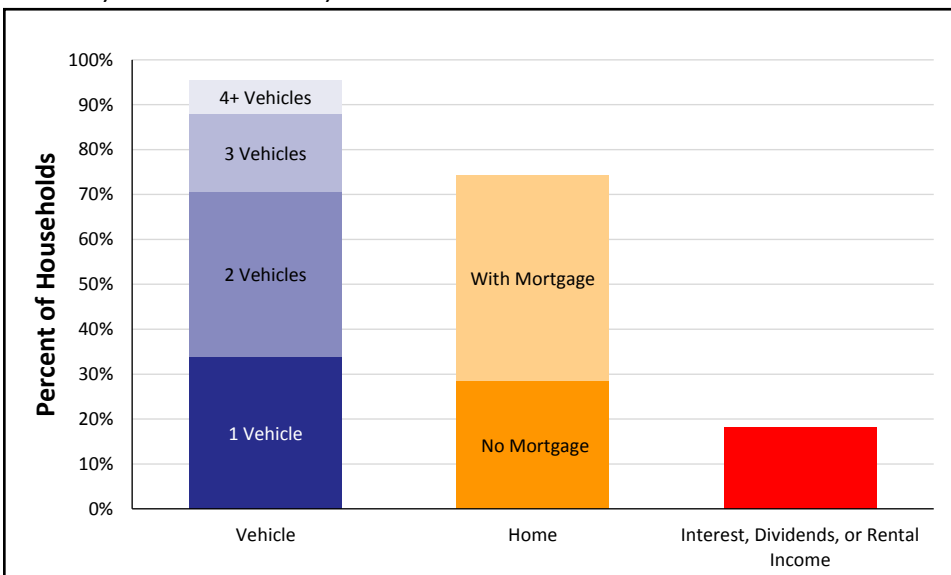
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Miami County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Miami County, 2014		
Town	Total HH	% ALICE & Poverty
Allen Township	265	45%
Amboy Town	146	37%
Bunker Hill Town	241	52%
Butler Township	292	38%
Clay Township	344	22%
Converse Town	549	46%
Deer Creek Township	1,642	31%
Denver Town	185	30%
Erie Township	197	28%
Grisson Afb CDP	642	47%
Harrison Township	213	30%
Jackson Township	797	35%
Jefferson Township	997	23%
Mexico CDP	312	28%
Perry Township	286	40%
Peru City	4,364	51%
Peru Township	4,274	47%
Pipe Creek Township	1,754	42%
Richland Township	451	26%
Union Township	376	42%
Washington Township	1,358	47%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 MONROE COUNTY

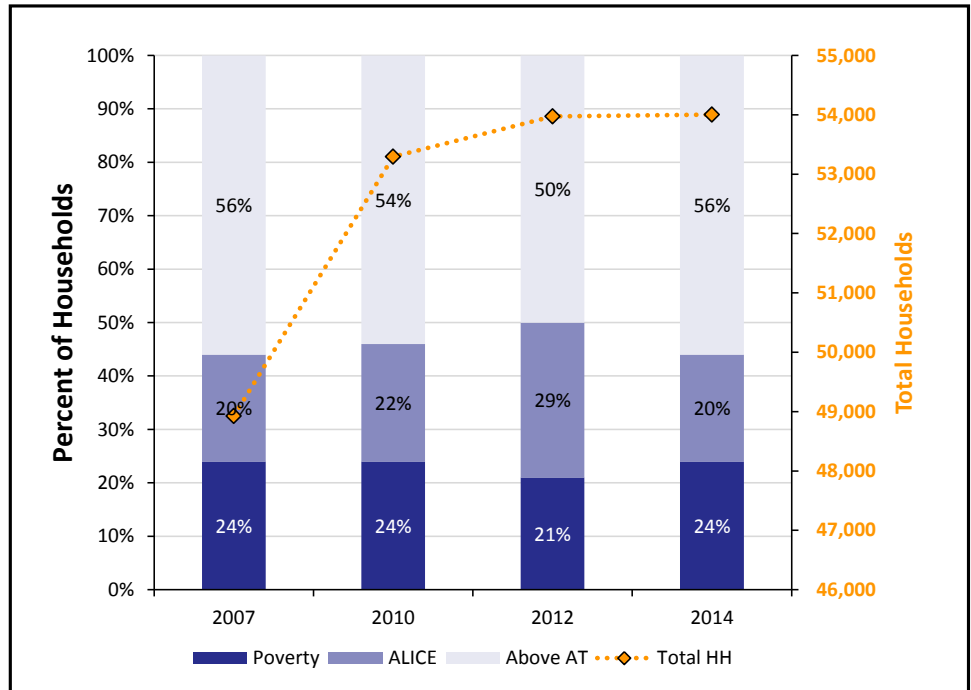
## 2014 Point-in-Time Data

**Population:** 143,339 | **Number of Households:** 54,003  
**Median Household Income:** \$43,657 (state average: \$49,446)  
**Unemployment Rate:** 7.2% (state average: 7.1%)  
**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 24% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Monroe County

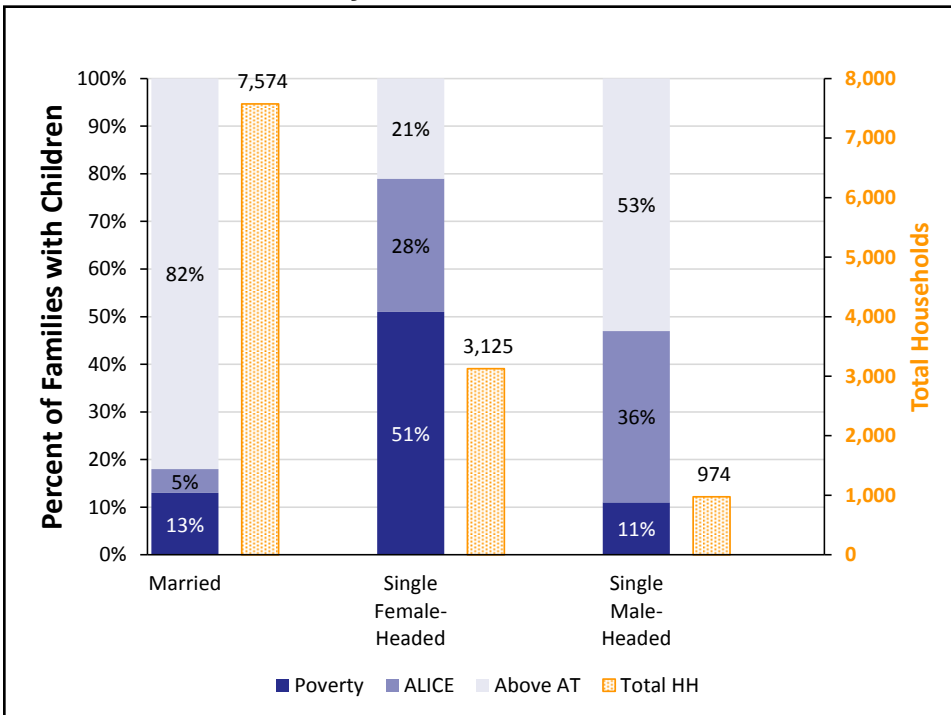
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$571	\$779
Child Care	\$-	\$1,021
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$148	\$402
Taxes	\$233	\$403
<b>Monthly Total</b>	<b>\$1,626</b>	<b>\$4,427</b>
<b>ANNUAL TOTAL</b>	<b>\$19,512</b>	<b>\$53,124</b>
<b>Hourly Wage</b>	<b>\$9.76</b>	<b>\$26.56</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Monroe County families with children live below the ALICE Threshold. Though more Monroe County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

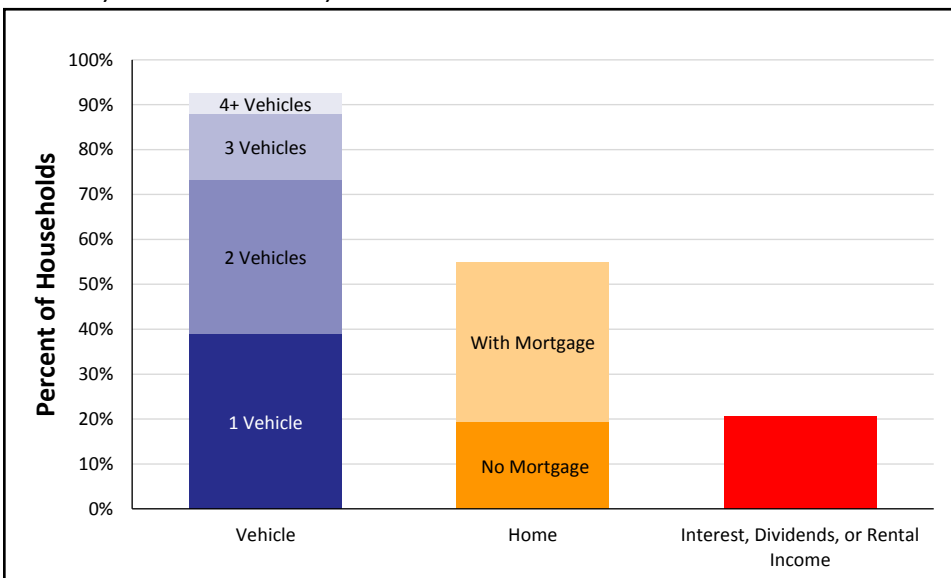
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Monroe County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Monroe County, 2014		
Town	Total HH	% ALICE & Poverty
Bean Blossom Township	1,183	25%
Benton Township	1,488	31%
Bloomington City	29,984	56%
Bloomington Township	13,867	65%
Clear Creek Township	1,943	30%
Ellettsville Town	2,573	39%
Harrodsburg CDP	219	36%
Indian Creek Township	539	25%
Perry Township	22,084	45%
Polk Township	160	49%
Richland Township	5,763	36%
Salt Creek Township	743	20%
Smithville-Sanders CDP	1,319	34%
Van Buren Township	5,226	37%
Washington Township	782	25%

Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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:** 38,183 | **Number of Households:** 14,574

**Median Household Income:** \$46,286 (state average: \$49,446)

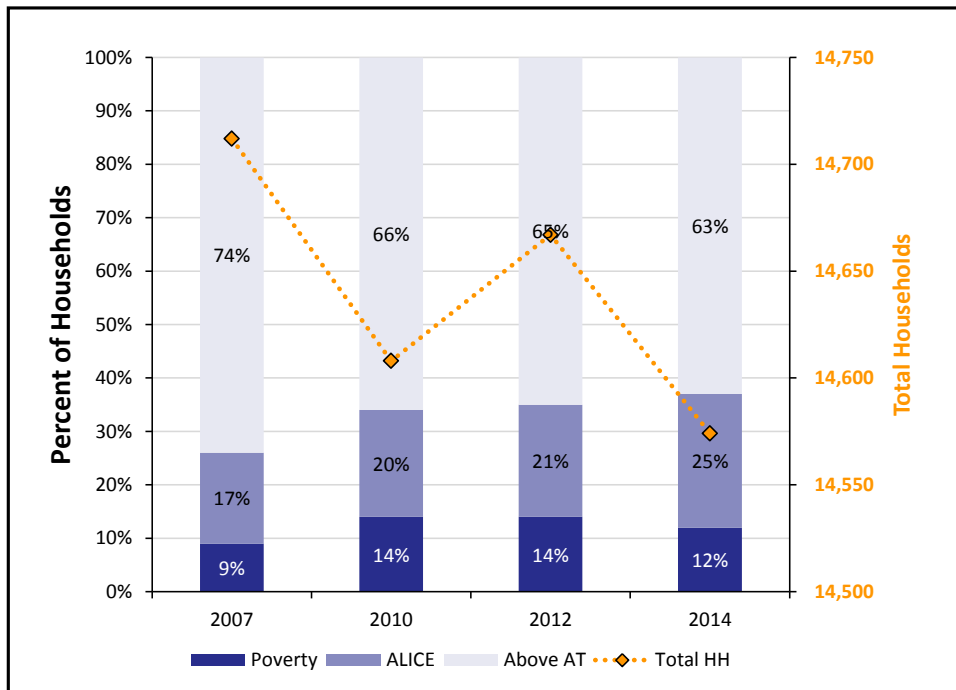
**Unemployment Rate:** 8.9% (state average: 7.1%)

**ALICE Households:** 25% (state average: 22%); **Poverty Households:** 12% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Montgomery County

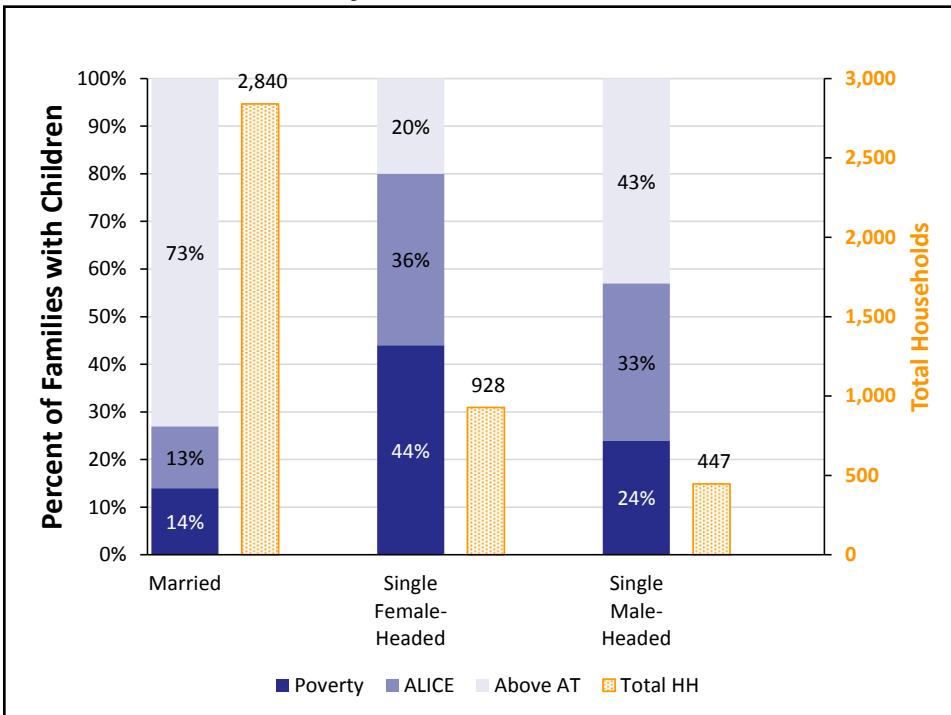
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$426	\$693
Child Care	\$-	\$771
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$129	\$357
Taxes	\$192	\$286
<b>Monthly Total</b>	<b>\$1,421</b>	<b>\$3,929</b>
<b>ANNUAL TOTAL</b>	<b>\$17,052</b>	<b>\$47,148</b>
<b>Hourly Wage</b>	<b>\$8.53</b>	<b>\$23.57</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Montgomery County families with children live below the ALICE Threshold. Though more Montgomery County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

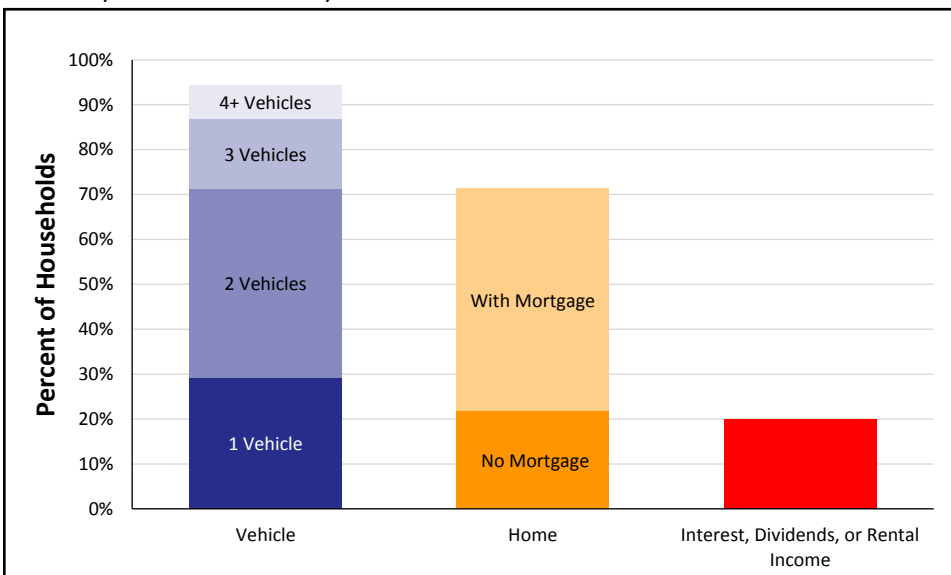
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Montgomery County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Montgomery County, 2014		
Town	Total HH	% ALICE & Poverty
Brown Township	600	36%
Clark Township	776	22%
Coal Creek Township	572	25%
Crawfordsville City	5,993	55%
Darlington Town	299	36%
Franklin Township	663	29%
Ladoga Town	360	30%
Lake Holiday CDP	374	21%
Linden Town	309	40%
Madison Township	443	43%
New Market Town	237	28%
New Richmond Town	144	20%
New Ross Town	114	35%
Ripley Township	388	14%
Scott Township	354	30%
Sugar Creek Township	159	0%
Union Township	9,485	41%
Walnut Township	482	27%
Waveland Town	141	28%
Wayne Township	652	28%
Waynetown Town	396	32%
Wingate Town	123	51%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 MORGAN COUNTY

## 2014 Point-in-Time Data

**Population:** 69,693 | **Number of Households:** 25,255

**Median Household Income:** \$52,891 (state average: \$49,446)

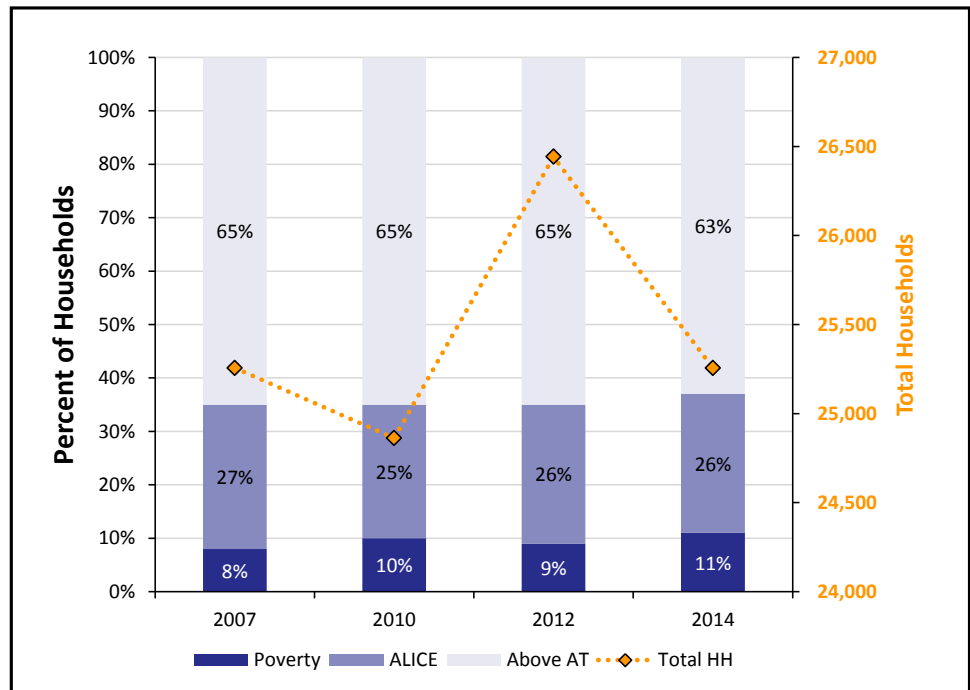
**Unemployment Rate:** 6.4% (state average: 7.1%)

**ALICE Households:** 26% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Morgan County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$506	\$777
Child Care	\$-	\$929
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$139	\$390
Taxes	\$214	\$370
<b>Monthly Total</b>	<b>\$1,533</b>	<b>\$4,288</b>
<b>ANNUAL TOTAL</b>	<b>\$18,396</b>	<b>\$51,456</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$25.73</b>

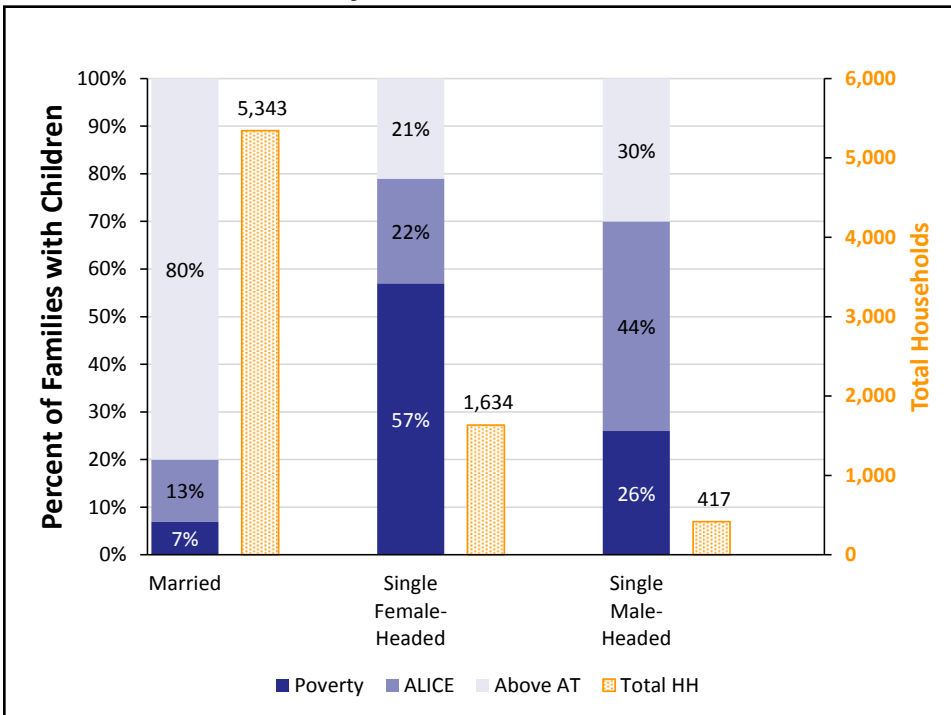
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Morgan County families with children live below the ALICE Threshold. Though more Morgan County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

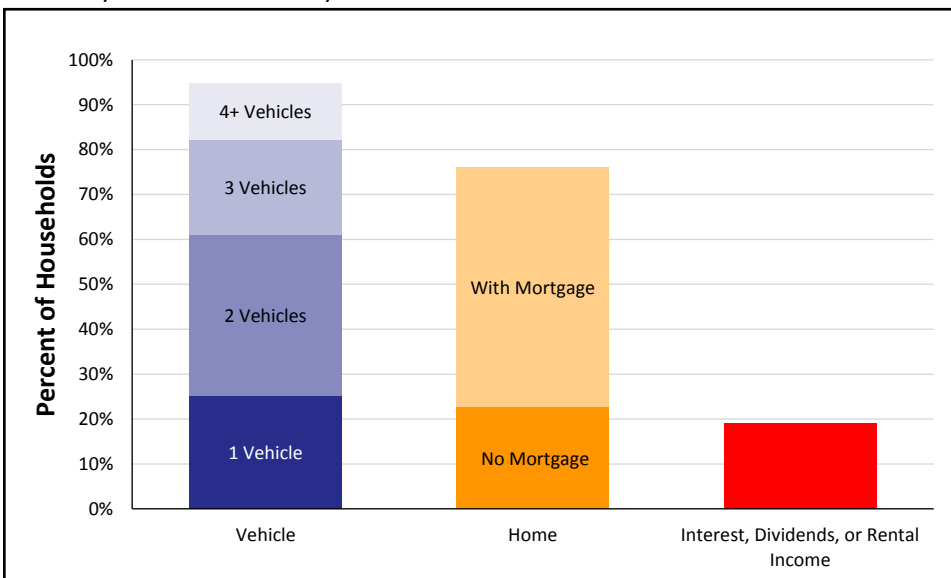
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Morgan County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Morgan County, 2014		
Town	Total HH	% ALICE & Poverty
Adams Township	441	30%
Ashland Township	758	25%
Baker Township	304	13%
Brooklyn Town	566	41%
Brown Township	4,979	40%
Clay Township	1,591	34%
Green Township	1,162	31%
Gregg Township	1,027	32%
Harrison Township	450	46%
Jackson Township	1,202	36%
Jefferson Township	1,194	34%
Madison Township	3,442	24%
Martinsville City	4,499	56%
Monroe Township	1,890	32%
Monrovia Town	513	46%
Mooresville Town	3,794	41%
Morgantown Town	337	53%
Painted Hills CDP	254	21%
Paragon Town	279	56%
Ray Township	572	47%
Washington Township	6,444	45%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 NEWTON COUNTY

## 2014 Point-in-Time Data

**Population:** 14,140 | **Number of Households:** 5,327

**Median Household Income:** \$49,769 (state average: \$49,446)

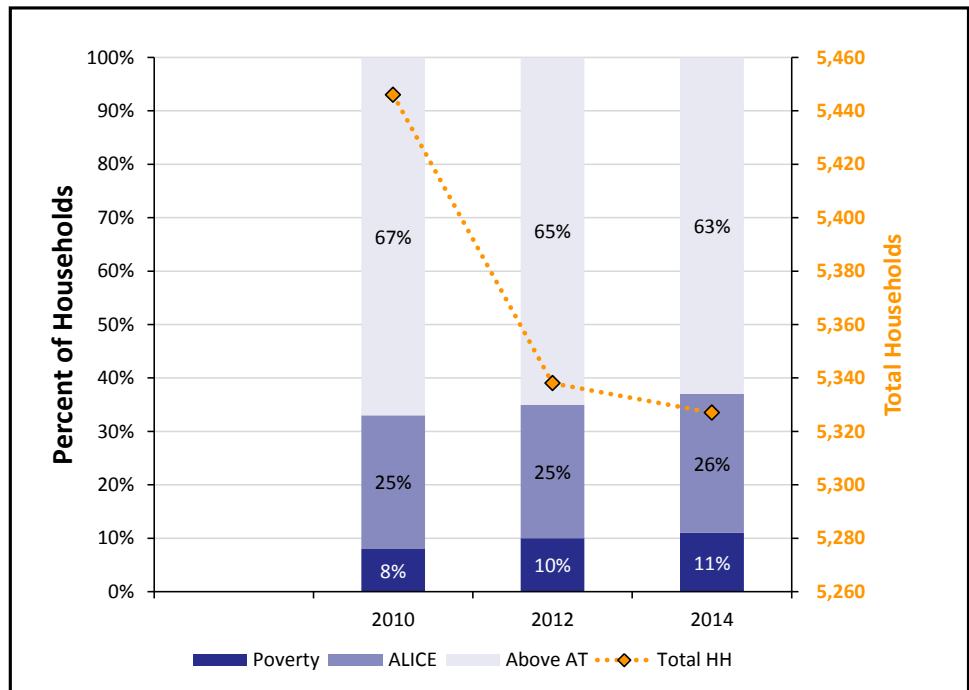
**Unemployment Rate:** 9.8% (state average: 7.1%)

**ALICE Households:** 26% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Newton County

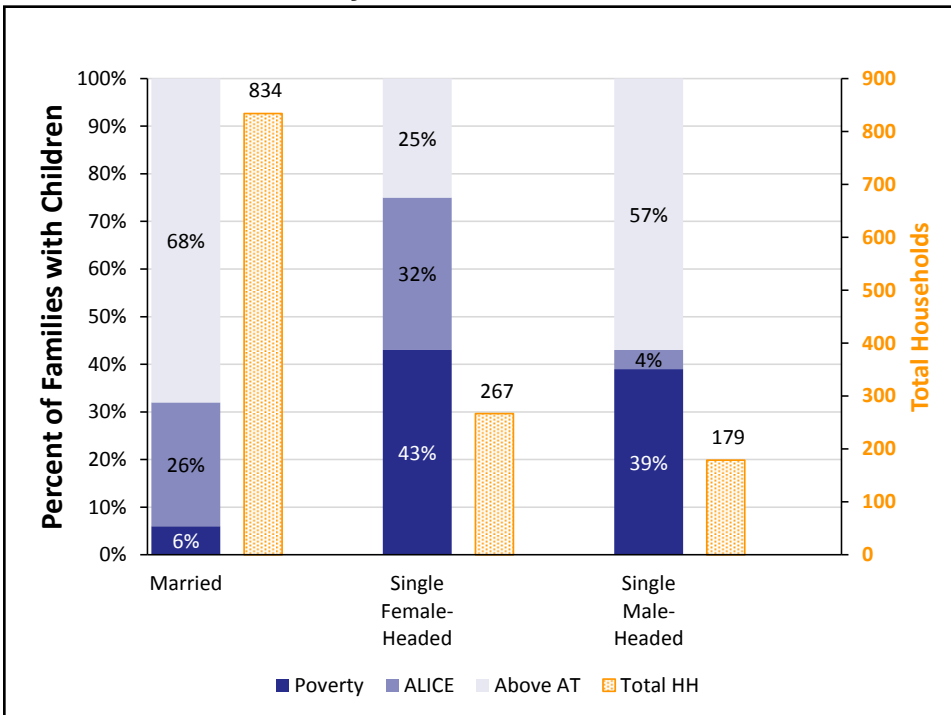
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$478	\$803
<b>Child Care</b>	\$-	\$888
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$309	\$618
<b>Health Care</b>	\$145	\$578
<b>Miscellaneous</b>	\$130	\$375
<b>Taxes</b>	\$194	\$332
<b>Monthly Total</b>	\$1,432	\$4,127
<b>ANNUAL TOTAL</b>	\$17,184	\$49,524
<b>Hourly Wage</b>	\$8.59	\$24.76

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Newton County families with children live below the ALICE Threshold. Though more Newton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

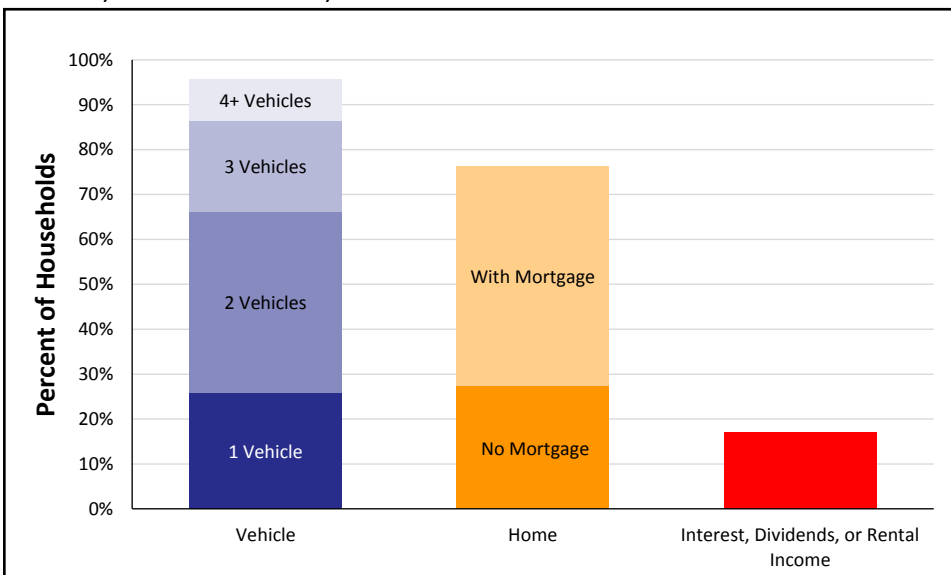
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Newton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Newton County, 2014		
Town	Total HH	% ALICE & Poverty
Beaver Township	673	38%
Brook Town	434	44%
Goodland Town	463	42%
Grant Township	510	41%
Iroquois Township	490	43%
Jackson Township	150	17%
Jefferson Township	906	45%
Kentland Town	734	50%
Lake Township	884	36%
Lake Village CDP	251	65%
Lincoln Township	1,451	32%
McClellan Township	111	16%
Morocco Town	516	43%
Roselawn CDP	1,239	34%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 NOBLE COUNTY

## 2014 Point-in-Time Data

**Population:** 47,497 | **Number of Households:** 17,703

**Median Household Income:** \$49,102 (state average: \$49,446)

**Unemployment Rate:** 10% (state average: 7.1%)

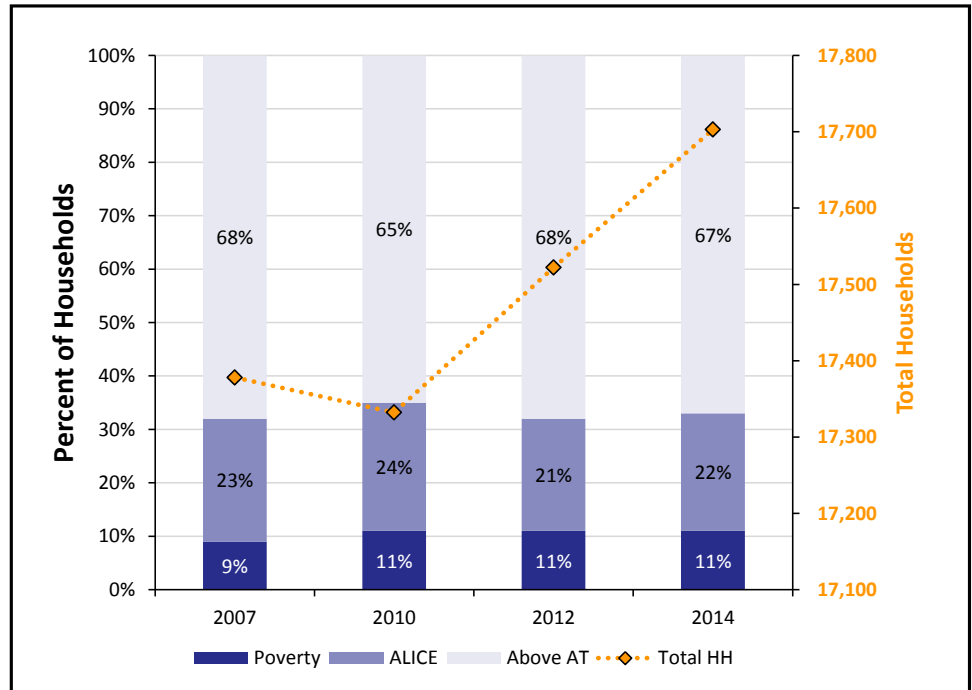
**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Noble County

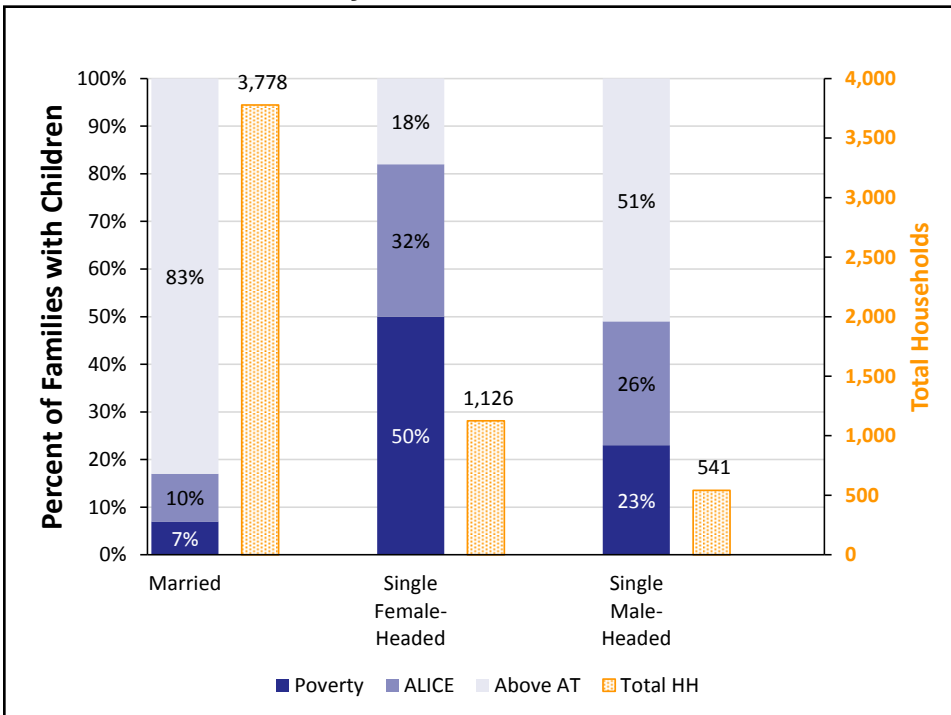
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$399	\$637
Child Care	\$-	\$742
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$126	\$346
Taxes	\$184	\$262
<b>Monthly Total</b>	<b>\$1,383</b>	<b>\$3,809</b>
<b>ANNUAL TOTAL</b>	<b>\$16,596</b>	<b>\$45,708</b>
<b>Hourly Wage</b>	<b>\$8.30</b>	<b>\$22.85</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Noble County families with children live below the ALICE Threshold. Though more Noble County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

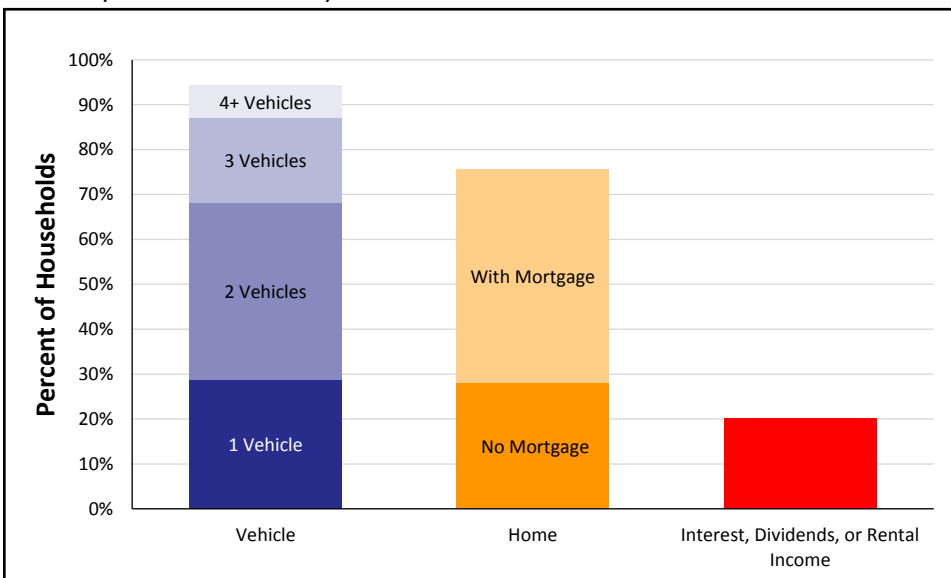
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Noble County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Noble County, 2014		
Town	Total HH	% ALICE & Poverty
Albion Town	878	43%
Albion Township	908	43%
Allen Township	2,737	27%
Avilla Town	966	35%
Cromwell Town	207	57%
Elkhart Township	781	26%
Green Township	824	15%
Jefferson Township	662	30%
Kendallville City	3,970	45%
Kimmell CDP	171	43%
Ligonier City	1,412	47%
Noble Township	1,245	29%
Orange Township	1,469	34%
Perry Township	2,158	41%
Rome City Town	559	39%
Sparta Township	1,041	37%
Swan Township	828	19%
Washington Township	426	28%
Wayne Township	4,110	42%
Wolcottville Town	342	46%
York Township	514	34%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 OHIO COUNTY

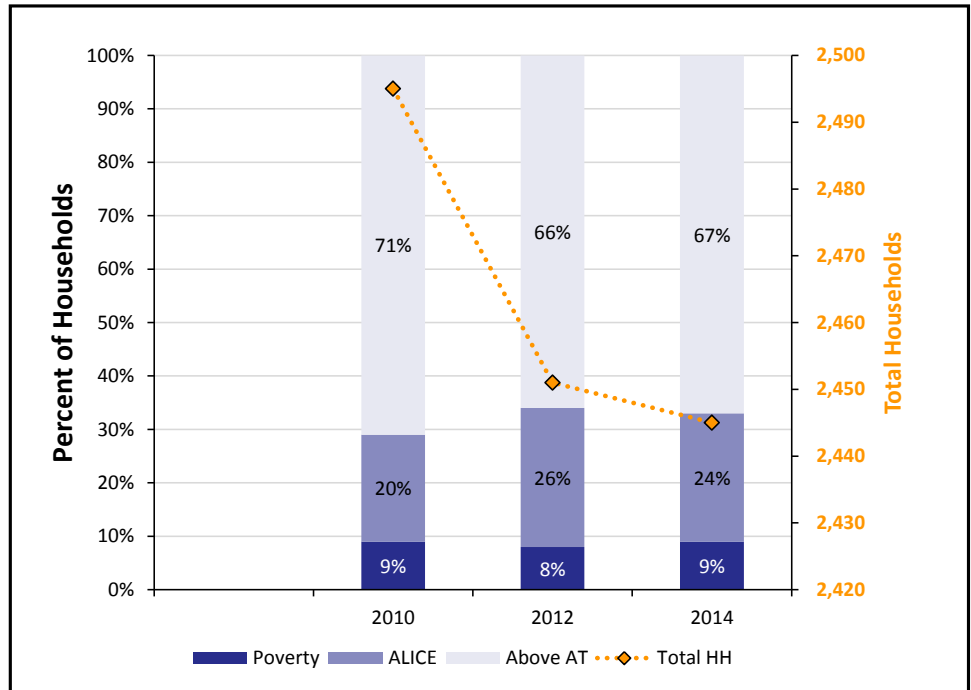
## 2014 Point-in-Time Data

**Population:** 6,073 | **Number of Households:** 2,445  
**Median Household Income:** \$47,208 (state average: \$49,446)  
**Unemployment Rate:** 9.2% (state average: 7.1%)  
**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 9% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Ohio County

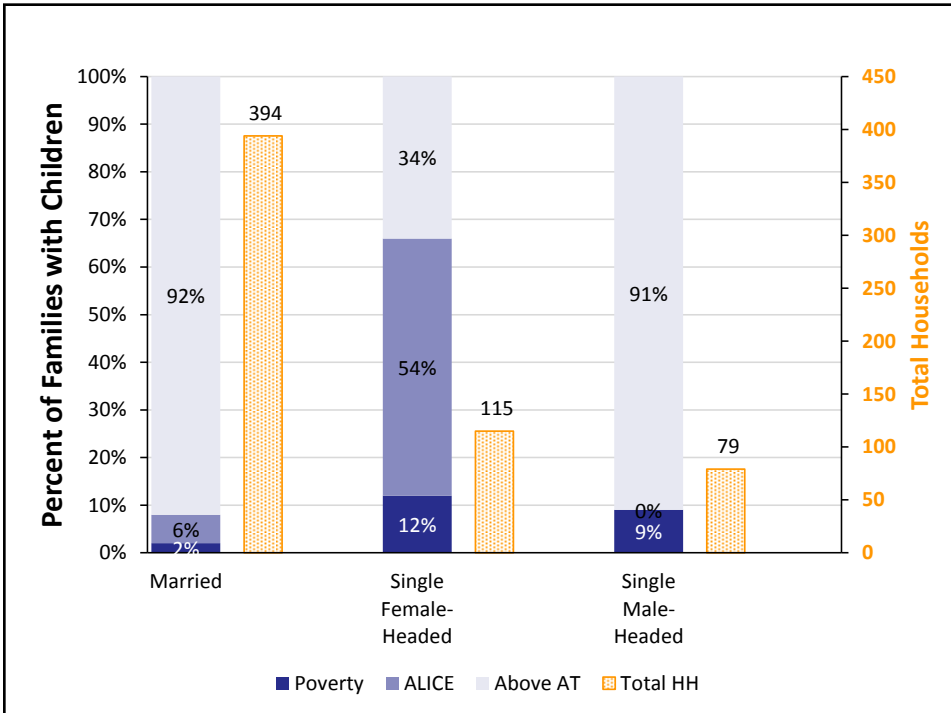
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$442	\$735
Child Care	\$-	\$771
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$131	\$363
Taxes	\$197	\$300
<b>Monthly Total</b>	<b>\$1,444</b>	<b>\$3,991</b>
<b>ANNUAL TOTAL</b>	<b>\$17,328</b>	<b>\$47,892</b>
<b>Hourly Wage</b>	<b>\$8.66</b>	<b>\$23.95</b>

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Ohio County families with children live below the ALICE Threshold. Though more Ohio County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2014

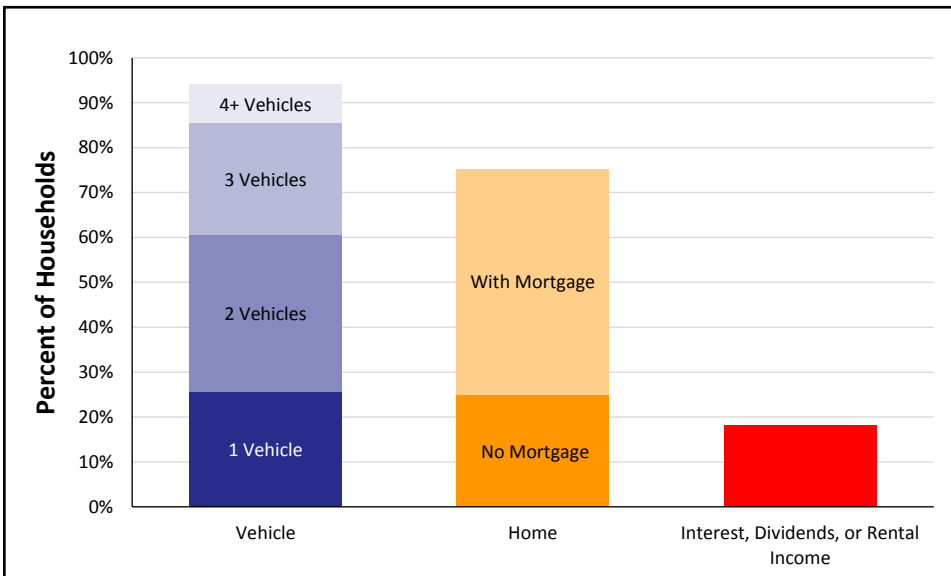


Ohio County, 2014		
Town	Total HH	% ALICE & Poverty
Cass Township	283	21%
Pike Township	206	19%
Randolph Township	1,780	37%
Rising Sun City	972	43%
Union Township	176	42%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Ohio County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 ORANGE COUNTY

## 2014 Point-in-Time Data

**Population:** 19,756 | **Number of Households:** 7,618

**Median Household Income:** \$38,556 (state average: \$49,446)

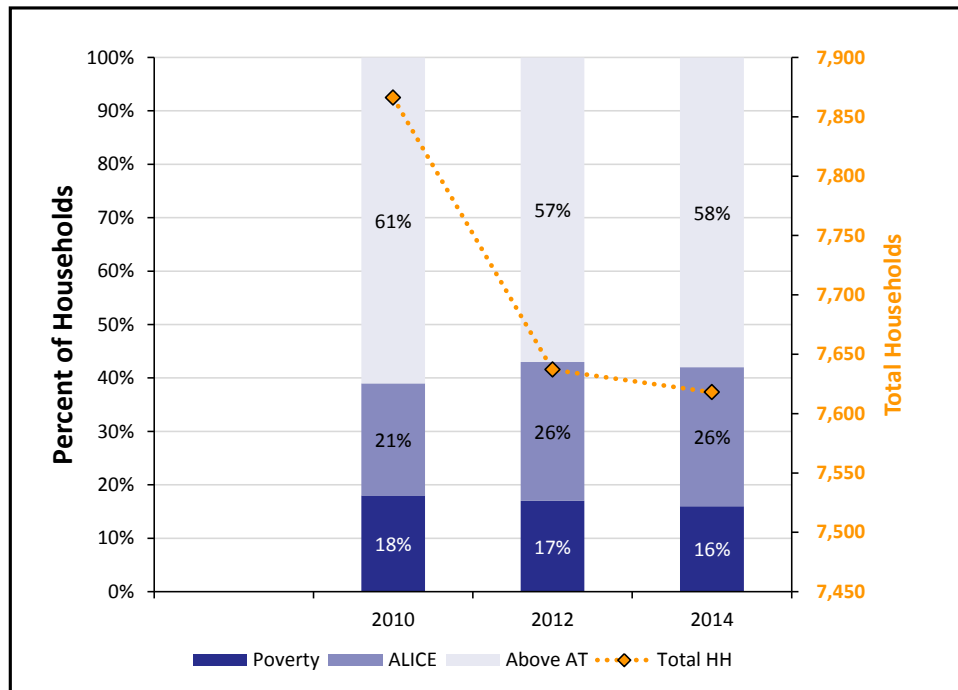
**Unemployment Rate:** 8.9% (state average: 7.1%)

**ALICE Households:** 26% (state average: 22%); **Poverty Households:** 16% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Orange County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$408	\$626
Child Care	\$-	\$638
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$331
Taxes	\$187	\$230
<b>Monthly Total</b>	<b>\$1,396</b>	<b>\$3,647</b>
<b>ANNUAL TOTAL</b>	<b>\$16,752</b>	<b>\$43,764</b>
<b>Hourly Wage</b>	<b>\$8.38</b>	<b>\$21.88</b>

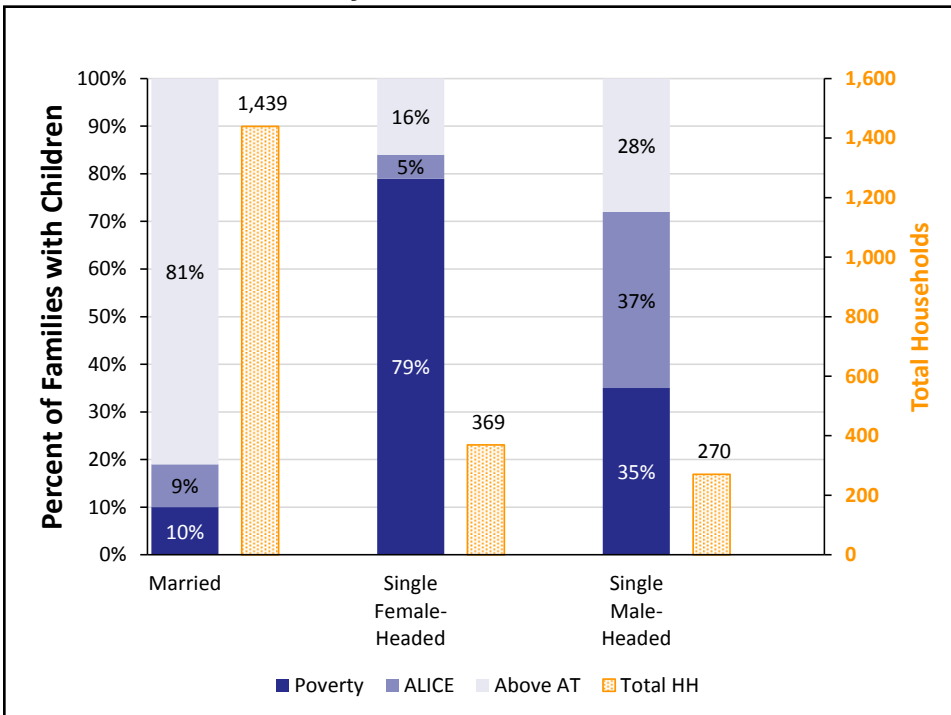
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Orange County families with children live below the ALICE Threshold. Though more Orange County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

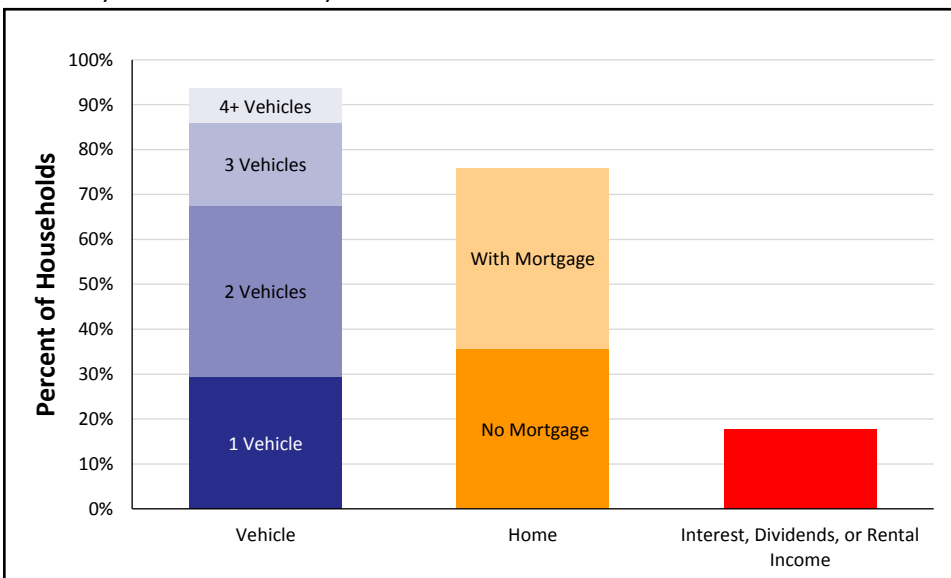
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Orange County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Orange County, 2014		
Town	Total HH	% ALICE & Poverty
French Lick Town	801	57%
French Lick Township	1,935	51%
Greenfield Township	347	40%
Jackson Township	307	11%
Northeast Township	196	51%
Northwest Township	195	48%
Orangeville Township	199	37%
Orleans Town	880	49%
Orleans Township	1,277	42%
Paoli Town	1,452	44%
Paoli Township	2,186	38%
Southeast Township	585	42%
Stampers Creek Township	391	41%
West Baden Springs Town	256	50%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 OWEN COUNTY

## 2014 Point-in-Time Data

**Population:** 21,321 | **Number of Households:** 8,539

**Median Household Income:** \$44,684 (state average: \$49,446)

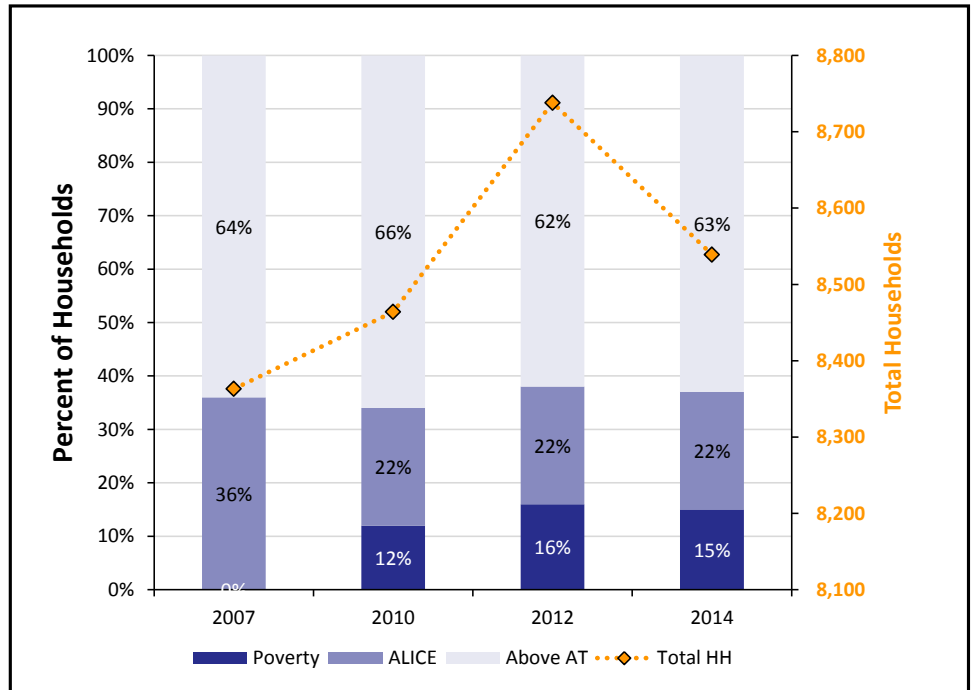
**Unemployment Rate:** 8.6% (state average: 7.1%)

**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Owen County

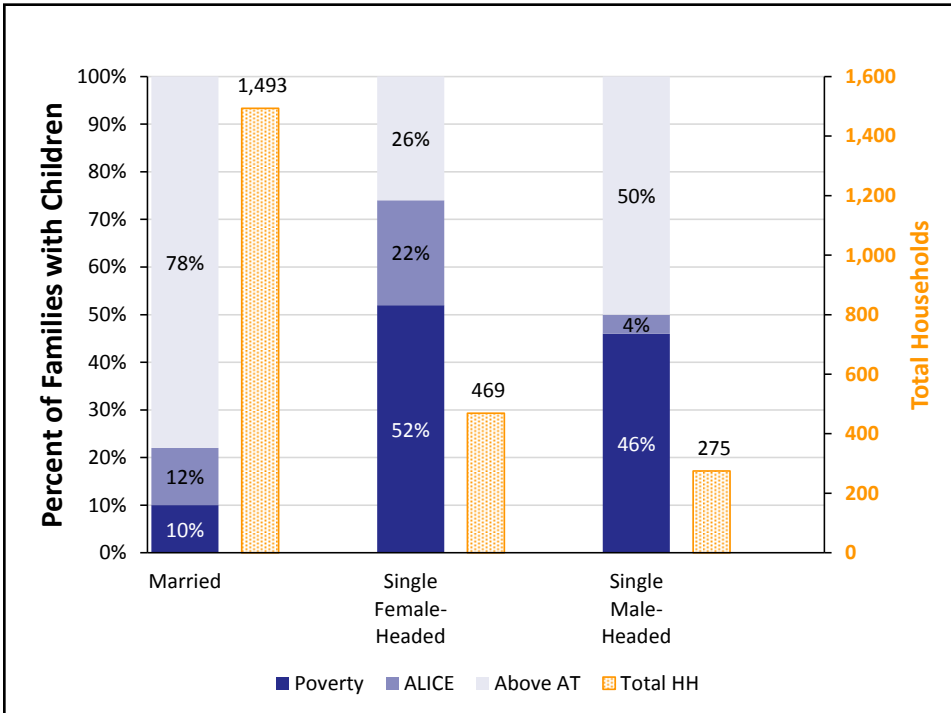
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$454	\$626
<b>Child Care</b>	\$-	\$783
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$133	\$350
<b>Taxes</b>	\$200	\$271
<b>Monthly Total</b>	\$1,461	\$3,852
<b>ANNUAL TOTAL</b>	\$17,532	\$46,224
<b>Hourly Wage</b>	\$8.77	\$23.11

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Owen County families with children live below the ALICE Threshold. Though more Owen County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

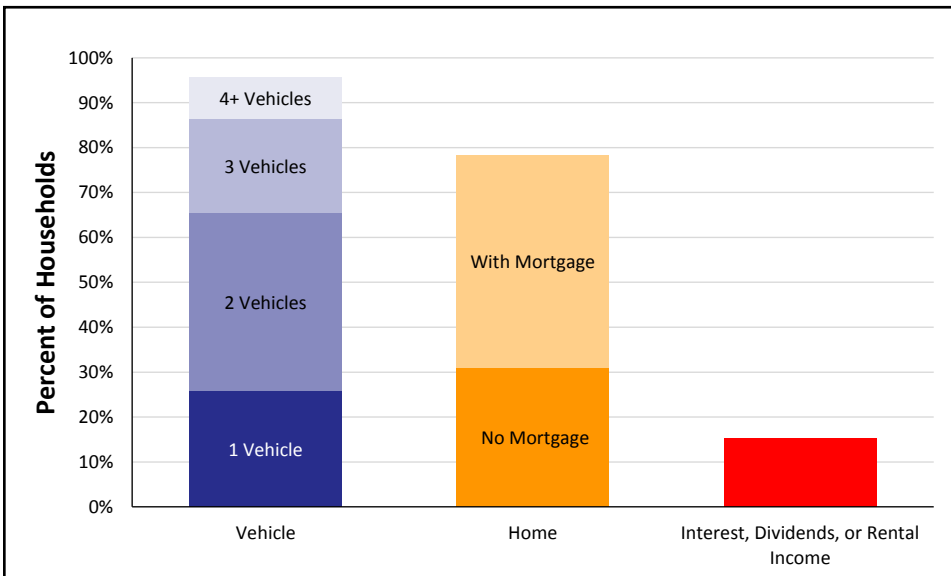
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Owen County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Owen County, 2014		
Town	Total HH	% ALICE & Poverty
Clay Township	1,040	30%
Franklin Township	450	47%
Gosport Town	327	38%
Harrison Township	158	26%
Jackson Township	752	47%
Jefferson Township	447	54%
Jennings Township	305	31%
Lafayette Township	462	39%
Marion Township	382	29%
Montgomery Township	485	30%
Morgan Township	581	28%
Spencer Town	1,098	53%
Taylor Township	378	41%
Washington Township	2,419	38%
Wayne Township	680	34%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 PARKE COUNTY

## 2014 Point-in-Time Data

**Population:** 17,200 | **Number of Households:** 6,128

**Median Household Income:** \$43,214 (state average: \$49,446)

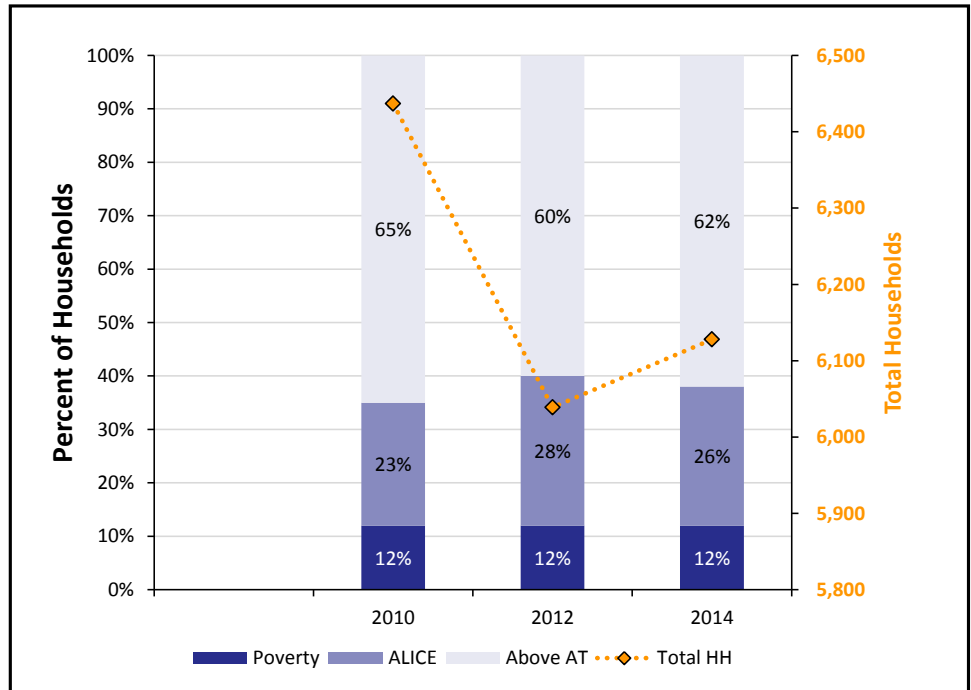
**Unemployment Rate:** 7.5% (state average: 7.1%)

**ALICE Households:** 26% (state average: 22%); **Poverty Households:** 12% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Parke County

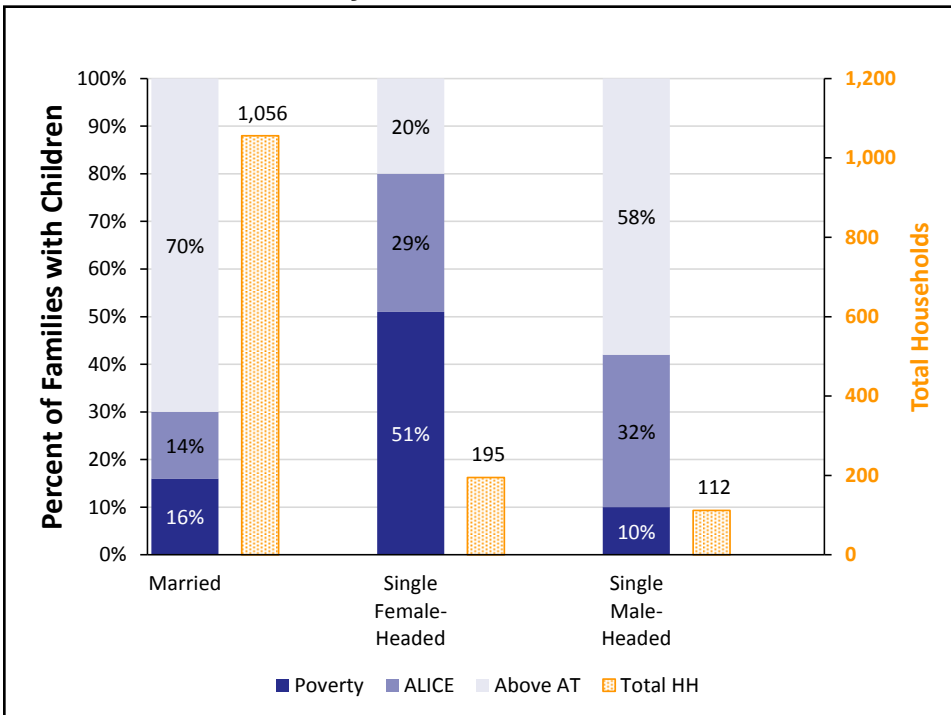
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$708
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$340
<b>Taxes</b>	\$187	\$250
<b>Monthly Total</b>	\$1,396	\$3,746
<b>ANNUAL TOTAL</b>	\$16,752	\$44,952
<b>Hourly Wage</b>	\$8.38	\$22.48

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Parke County families with children live below the ALICE Threshold. Though more Parke County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

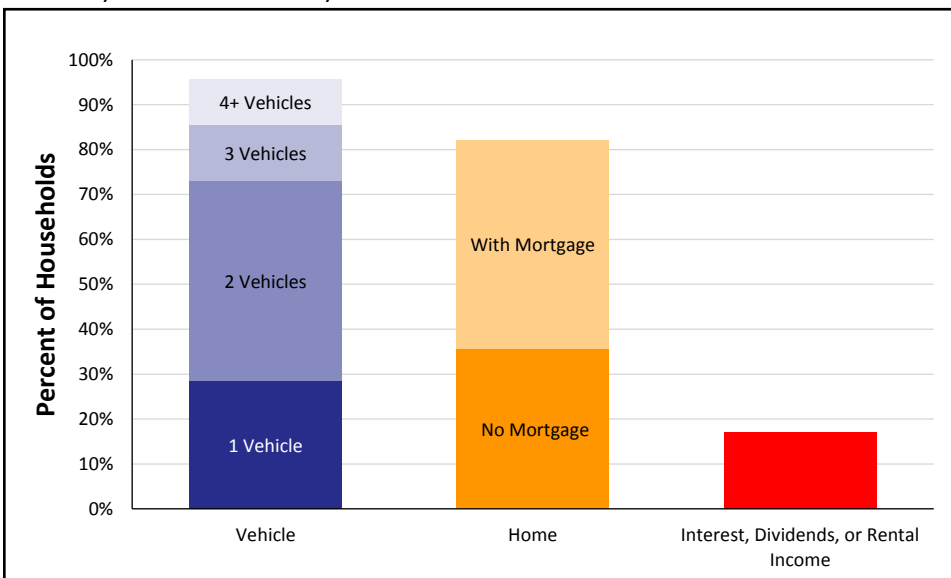
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Parke County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Parke County, 2014		
Town	Total HH	% ALICE & Poverty
Adams Township	1,665	45%
Bloomington Town	110	37%
Florida Township	1,115	41%
Greene Township	156	10%
Howard Township	167	11%
Jackson Township	292	57%
Liberty Township	273	45%
Marshall Town	100	38%
Mecca Town	135	48%
Montezuma Town	394	51%
Penn Township	285	31%
Raccoon Township	286	21%
Reserve Township	506	45%
Rockville Town	834	57%
Rosedale Town	325	51%
Sugar Creek Township	169	38%
Union Township	493	35%
Wabash Township	326	31%
Washington Township	395	25%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 PERRY COUNTY

## 2014 Point-in-Time Data

**Population:** 19,452 | **Number of Households:** 7,356

**Median Household Income:** \$47,309 (state average: \$49,446)

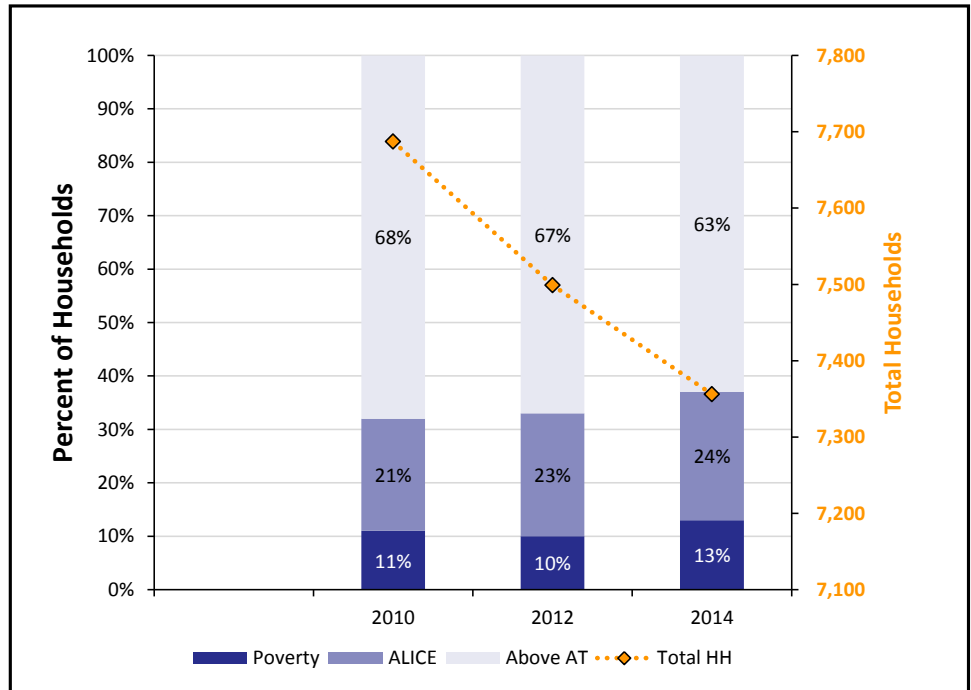
**Unemployment Rate:** 6.7% (state average: 7.1%)

**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 13% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Perry County

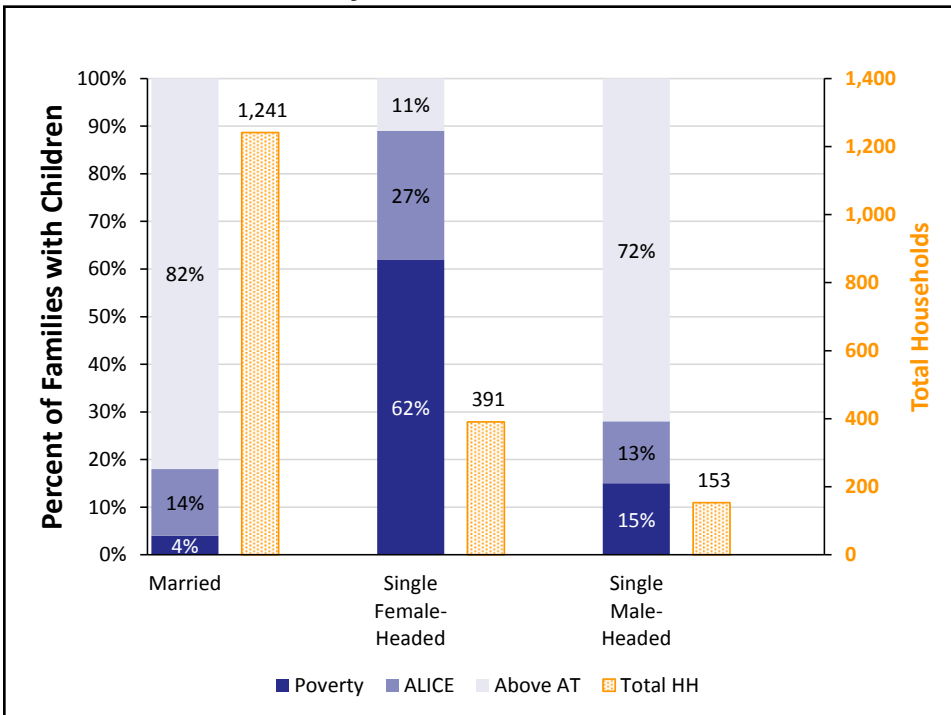
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$804
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$353
<b>Taxes</b>	\$187	\$277
<b>Monthly Total</b>	\$1,396	\$3,882
<b>ANNUAL TOTAL</b>	\$16,752	\$46,584
<b>Hourly Wage</b>	\$8.38	\$23.29

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Perry County families with children live below the ALICE Threshold. Though more Perry County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

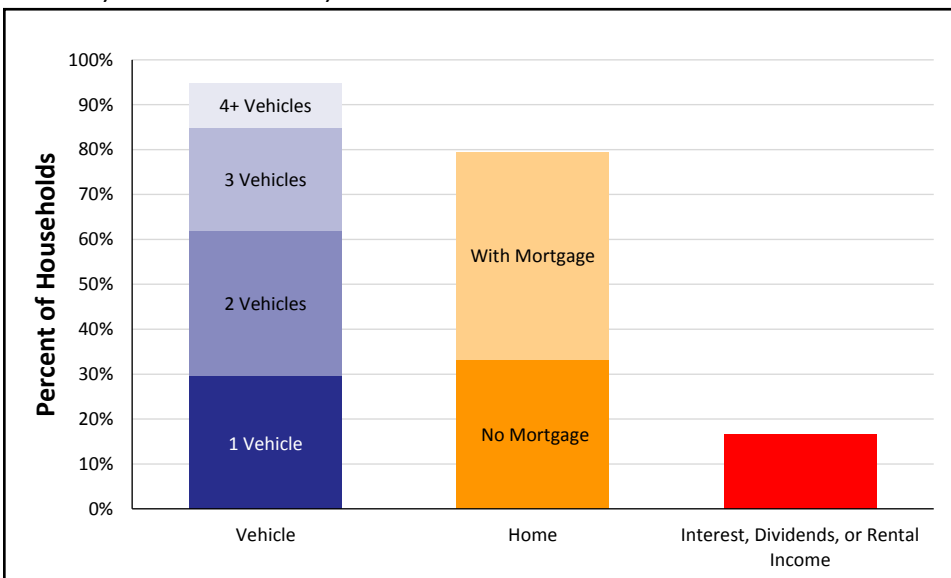
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Perry County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Perry County, 2014		
Town	Total HH	% ALICE & Poverty
Anderson Township	666	19%
Cannelton City	639	65%
Clark Township	438	41%
Leopold Township	294	13%
Oil Township	468	39%
Tell City	3,109	41%
Tobin Township	205	18%
Troy Town	158	48%
Troy Township	5,035	42%
Union Township	250	35%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 PIKE COUNTY

## 2014 Point-in-Time Data

**Population:** 12,733 | **Number of Households:** 5,093

**Median Household Income:** \$43,065 (state average: \$49,446)

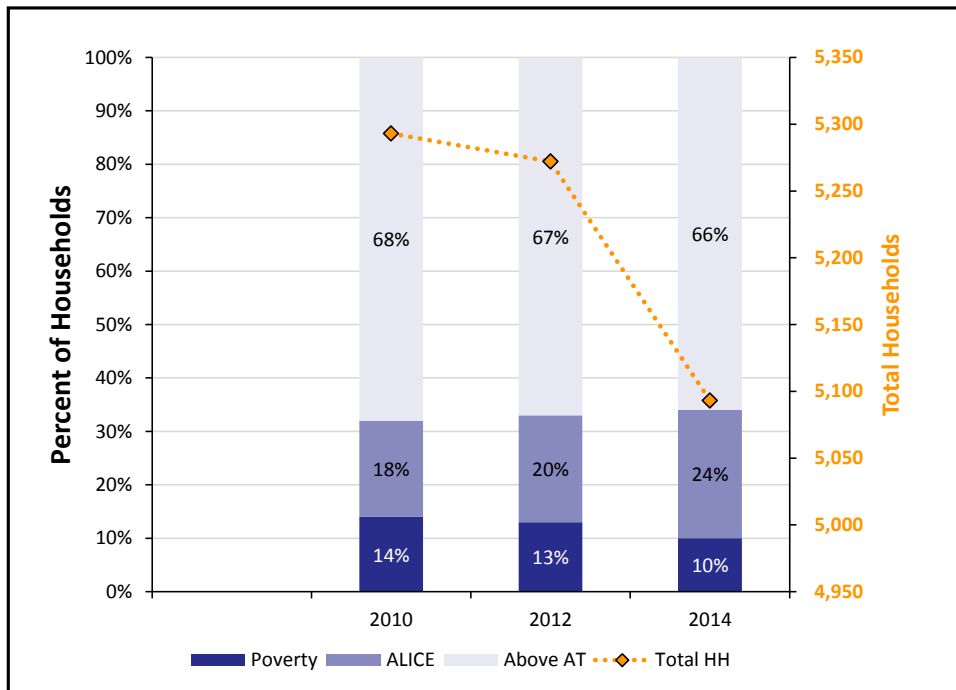
**Unemployment Rate:** 6% (state average: 7.1%)

**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 10% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Pike County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$704
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$340
<b>Taxes</b>	\$187	\$249
<b>Monthly Total</b>	\$1,396	\$3,741
<b>ANNUAL TOTAL</b>	\$16,752	\$44,892
<b>Hourly Wage</b>	\$8.38	\$22.45

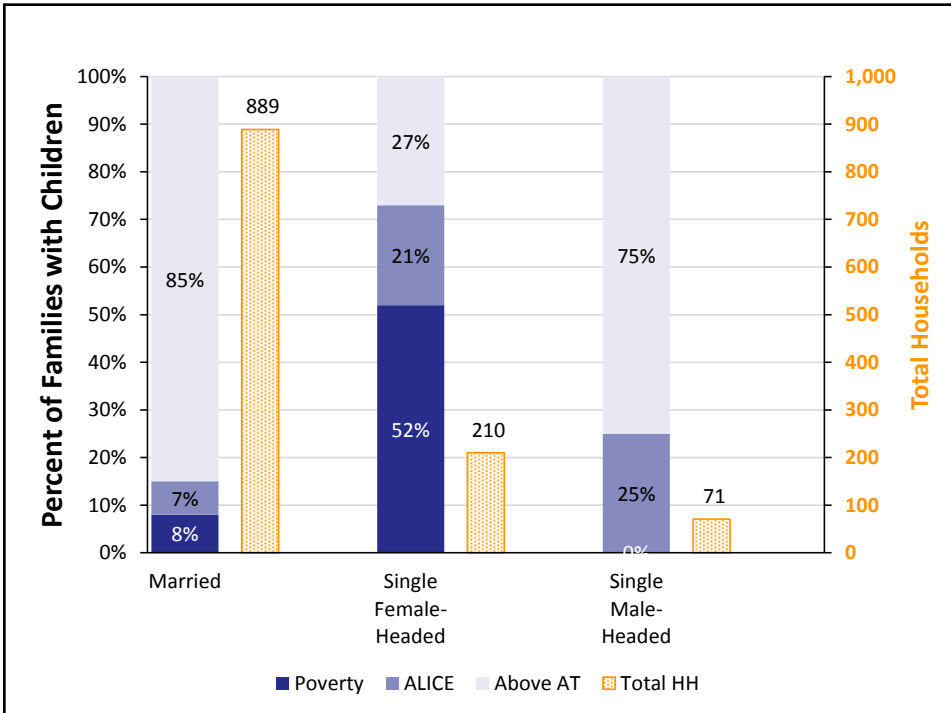
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Pike County families with children live below the ALICE Threshold. Though more Pike County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2014

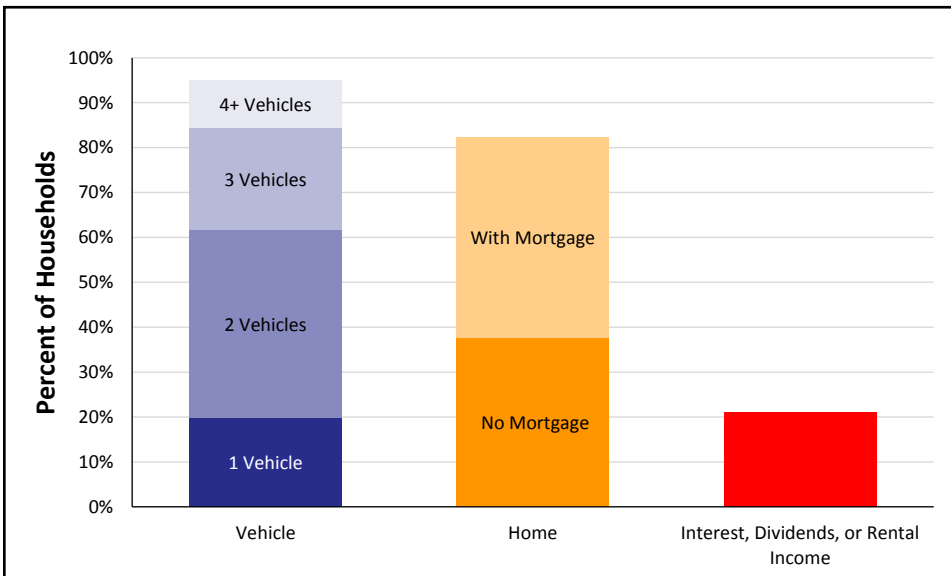


Pike County, 2014		
Town	Total HH	% ALICE & Poverty
Clay Township	136	43%
Jefferson Township	738	26%
Lockhart Township	372	23%
Logan Township	152	45%
Madison Township	171	11%
Marion Township	201	31%
Monroe Township	406	19%
Otwell CDP	151	57%
Patoka Township	1,269	40%
Petersburg City	941	47%
Washington Township	1,648	39%
Winslow Town	394	45%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Pike County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 PORTER COUNTY

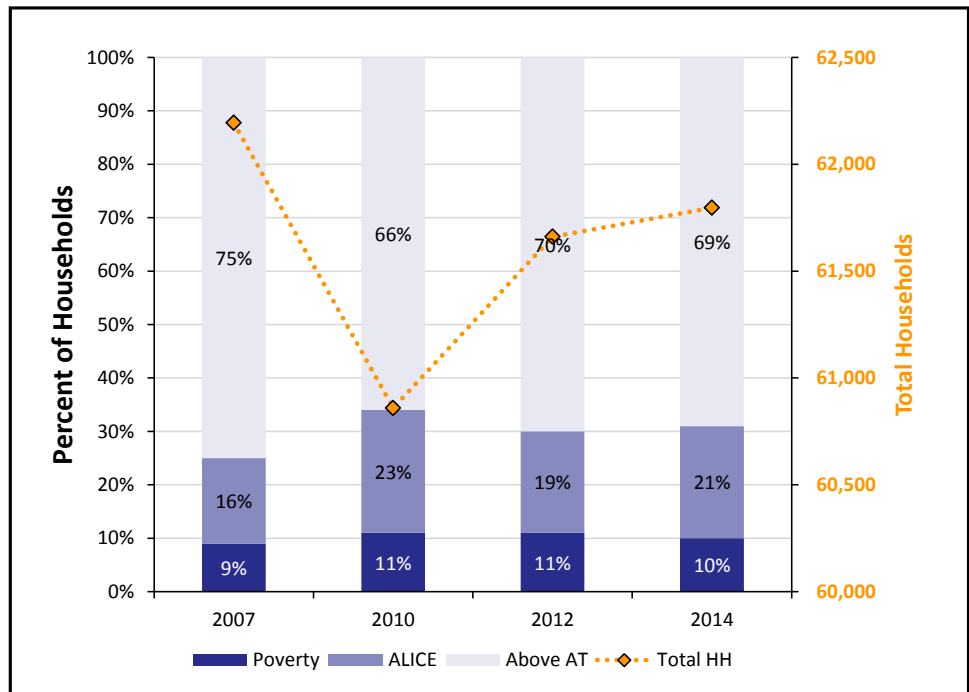
## 2014 Point-in-Time Data

**Population:** 167,076 | **Number of Households:** 61,797  
**Median Household Income:** \$60,903 (state average: \$49,446)  
**Unemployment Rate:** 5.4% (state average: 7.1%)  
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 10% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Porter County

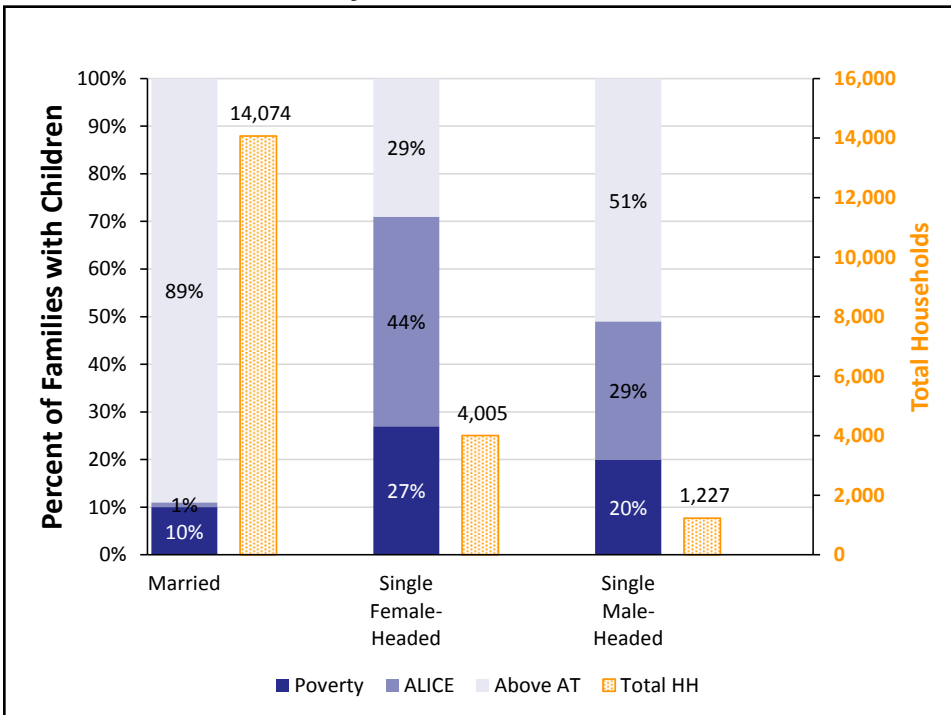
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$478	\$803
<b>Child Care</b>	\$-	\$1,104
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$309	\$618
<b>Health Care</b>	\$145	\$578
<b>Miscellaneous</b>	\$130	\$405
<b>Taxes</b>	\$194	\$409
<b>Monthly Total</b>	\$1,432	\$4,450
<b>ANNUAL TOTAL</b>	\$17,184	\$53,400
<b>Hourly Wage</b>	\$8.59	\$26.70

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Porter County families with children live below the ALICE Threshold. Though more Porter County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

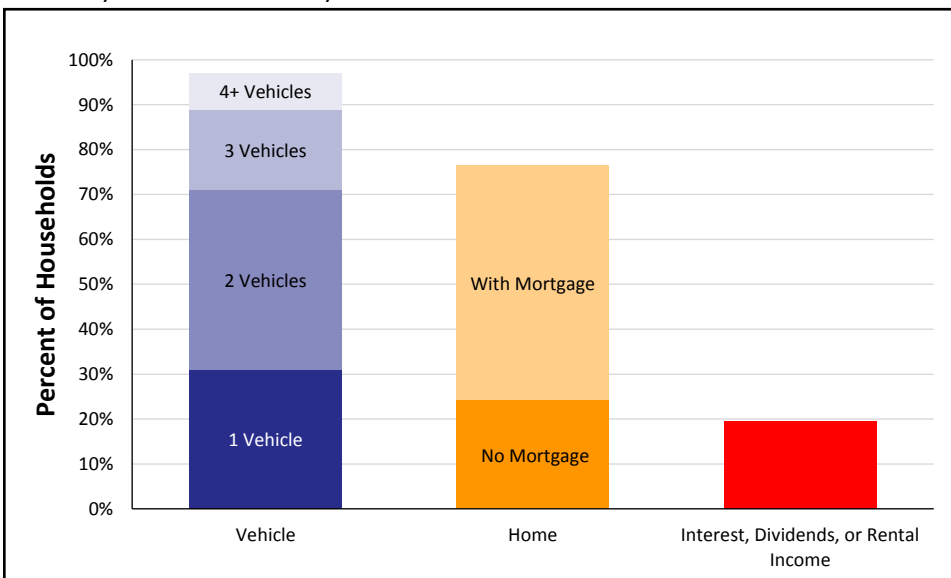
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Porter County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Porter County, 2014		
Town	Total HH	% ALICE & Poverty
Aberdeen CDP	744	15%
Beverly Shores Town	264	25%
Boone Township	2,249	31%
Burns Harbor Town	499	27%
Center Township	16,608	35%
Chesterton Town	4,985	30%
Dune Acres Town	119	12%
Hebron Town	1,394	36%
Jackson Township	1,869	7%
Kouts Town	702	29%
Liberty Township	3,301	25%
Morgan Township	1,302	20%
Ogden Dunes Town	564	15%
Pine Township	1,086	32%
Pleasant Township	1,557	25%
Portage City	13,992	40%
Portage Township	17,822	39%
Porter Town	1,872	30%
Porter Township	3,653	23%
Salt Creek Commons CDP	786	23%
Shorewood Forest CDP	914	6%
South Haven CDP	1,927	41%
Town Of Pines Town	285	61%
Union Township	3,163	15%
Valparaiso City	12,092	41%
Washington Township	1,616	17%
Westchester Township	7,467	33%
Wheeler CDP	108	33%

Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 POSEY COUNTY

## 2014 Point-in-Time Data

**Population:** 25,641 | **Number of Households:** 10,178

**Median Household Income:** \$59,969 (state average: \$49,446)

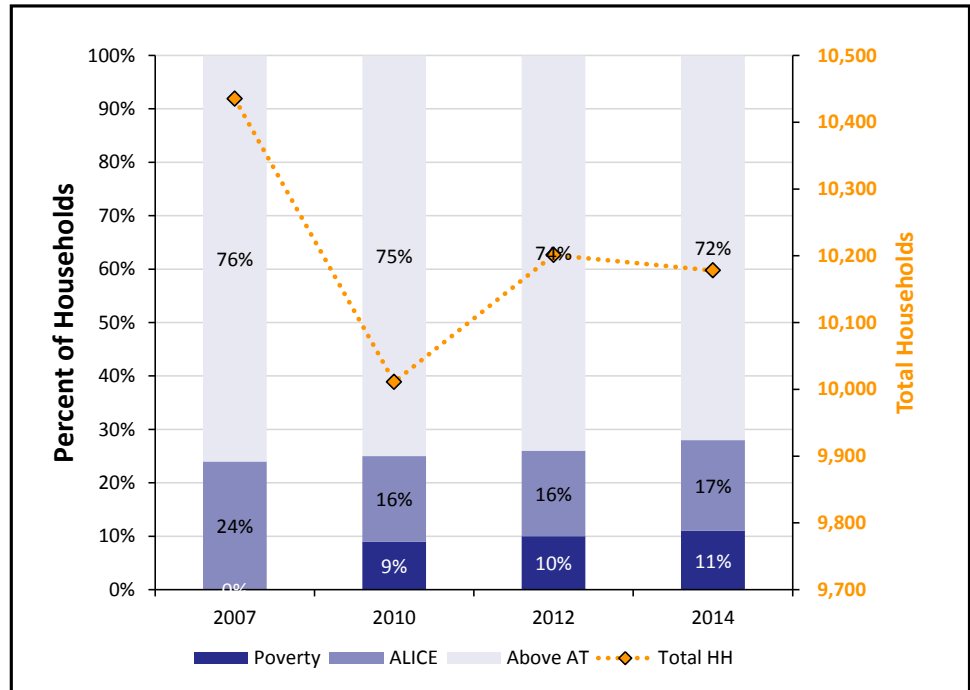
**Unemployment Rate:** 5.8% (state average: 7.1%)

**ALICE Households:** 17% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Posey County

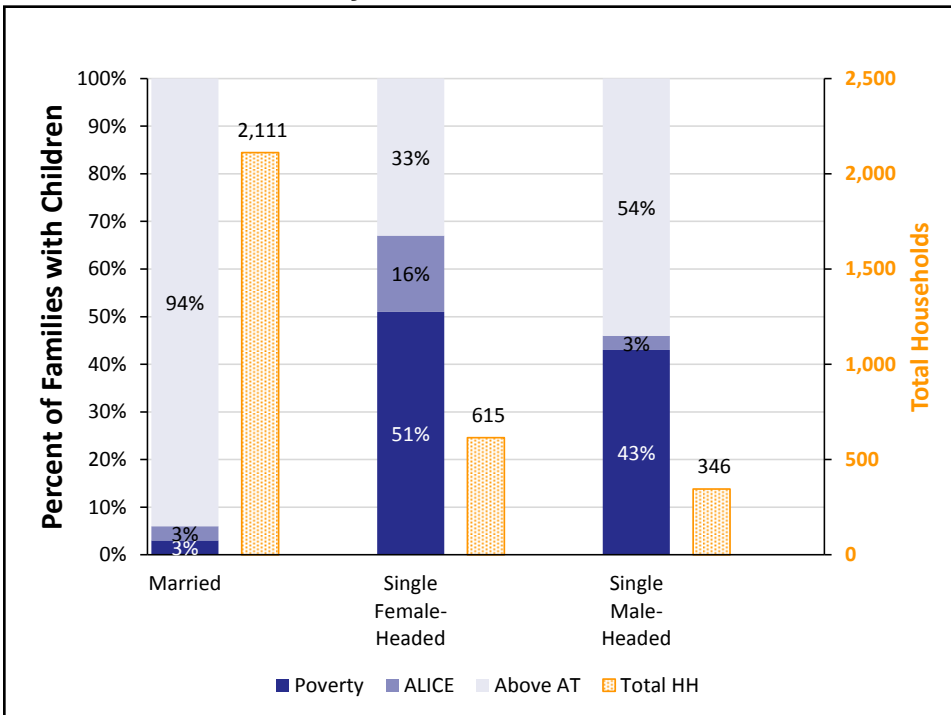
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$533	\$739
Child Care	\$-	\$750
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$143	\$360
Taxes	\$222	\$294
<b>Monthly Total</b>	<b>\$1,572</b>	<b>\$3,965</b>
<b>ANNUAL TOTAL</b>	<b>\$18,864</b>	<b>\$47,580</b>
<b>Hourly Wage</b>	<b>\$9.43</b>	<b>\$23.79</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Posey County families with children live below the ALICE Threshold. Though more Posey County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

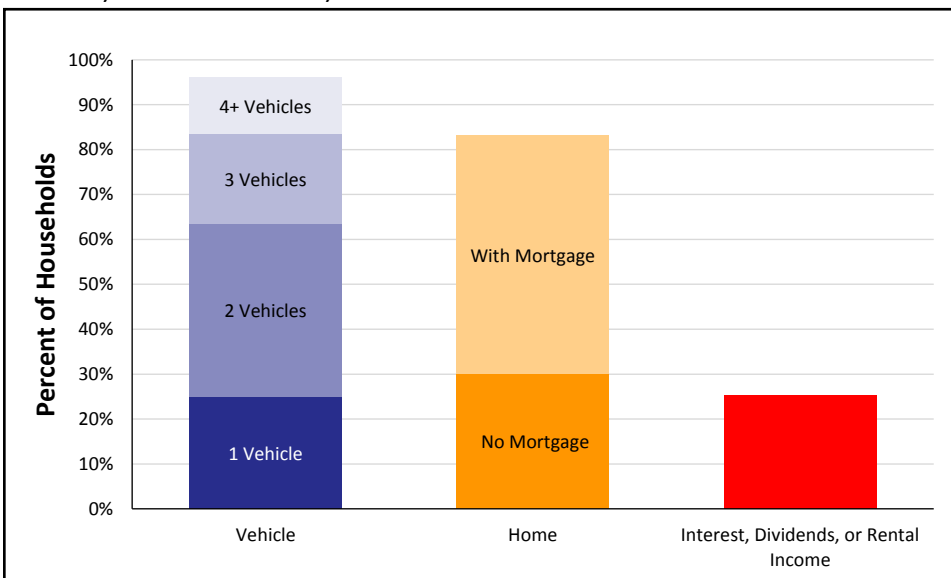
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Posey County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Posey County, 2014		
Town	Total HH	% ALICE & Poverty
Bethel Township	118	38%
Black Township	3,820	35%
Center Township	516	23%
Cynthiana Town	248	32%
Harmony Township	571	29%
Lynn Township	339	16%
Marrs Township	1,812	12%
Mount Vernon City	2,728	36%
New Harmony Town	336	33%
Parkers Settlement CDP	290	38%
Point Township	158	22%
Poseyville Town	510	37%
Robb Township	822	41%
Robinson Township	1,559	25%
Smith Township	463	29%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 PULASKI COUNTY

## 2014 Point-in-Time Data

**Population:** 13,130 | **Number of Households:** 5,134

**Median Household Income:** \$42,910 (state average: \$49,446)

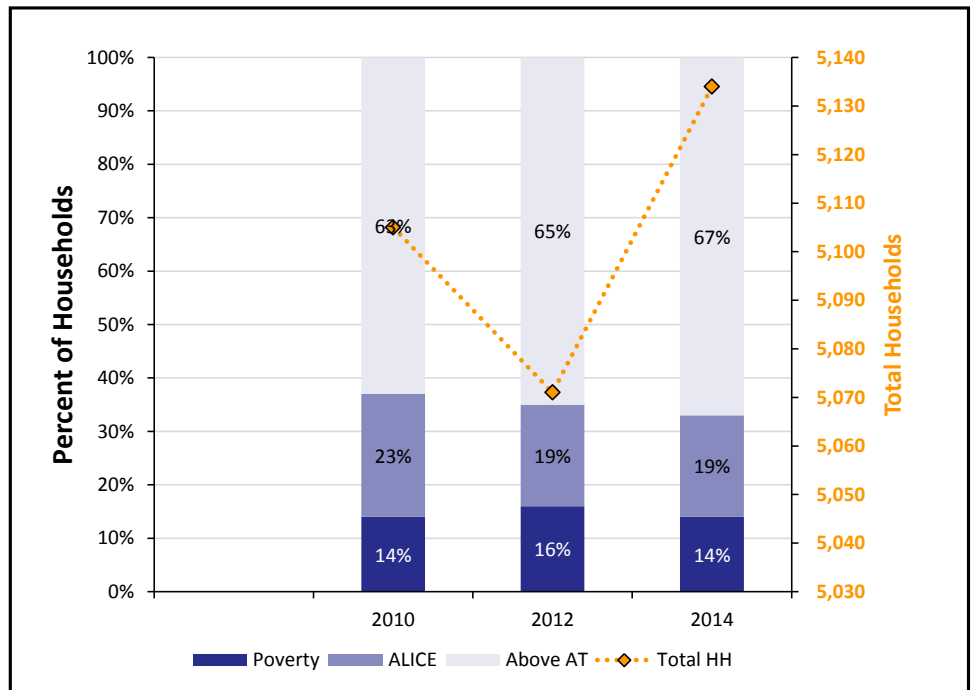
**Unemployment Rate:** 8.8% (state average: 7.1%)

**ALICE Households:** 19% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Pulaski County

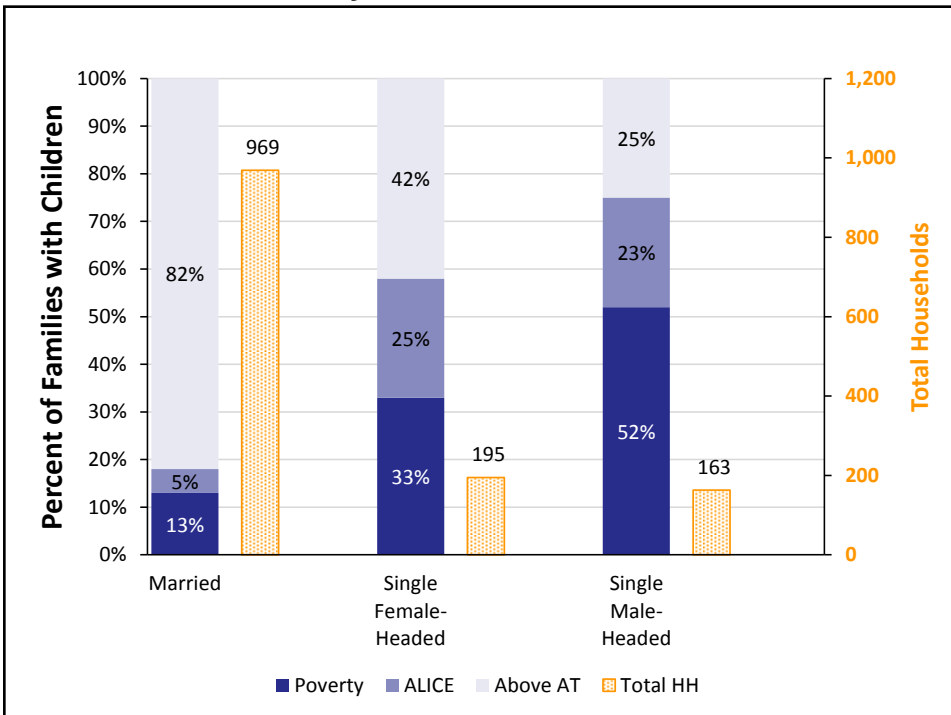
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$372	\$626
Child Care	\$-	\$721
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$122	\$342
Taxes	\$177	\$253
<b>Monthly Total</b>	<b>\$1,345</b>	<b>\$3,764</b>
<b>ANNUAL TOTAL</b>	<b>\$16,140</b>	<b>\$45,168</b>
<b>Hourly Wage</b>	<b>\$8.07</b>	<b>\$22.58</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Pulaski County families with children live below the ALICE Threshold. Though more Pulaski County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

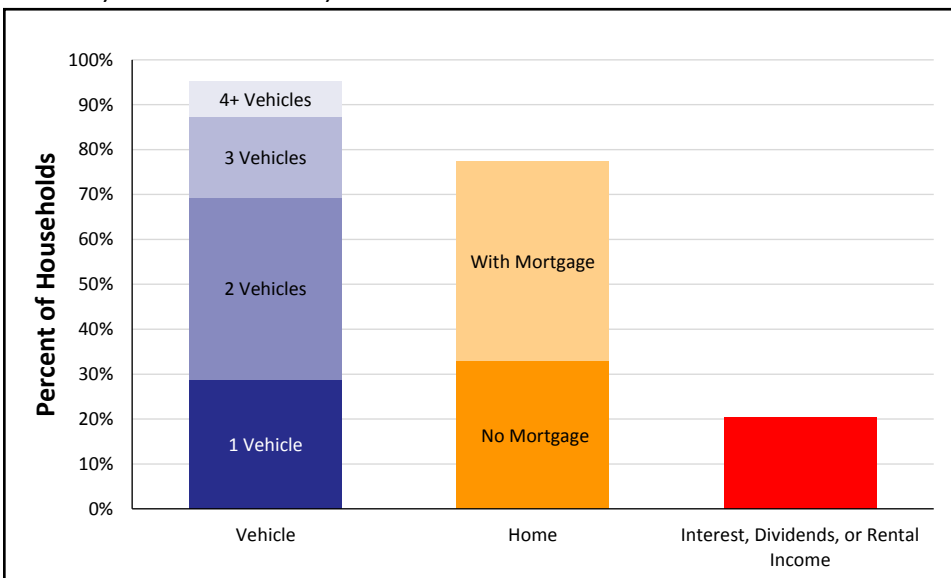
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Pulaski County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Pulaski County, 2014		
Town	Total HH	% ALICE & Poverty
Beaver Township	169	33%
Cass Township	383	28%
Francesville Town	381	26%
Franklin Township	185	23%
Harrison Township	209	31%
Indian Creek Township	202	58%
Jefferson Township	186	35%
Medaryville Town	203	47%
Monroe Township	1,671	33%
Rich Grove Township	294	32%
Salem Township	626	24%
Star City CDP	121	55%
Tippecanoe Township	479	35%
Van Buren Township	345	38%
White Post Township	385	43%
Winamac Town	1,110	42%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 PUTNAM COUNTY

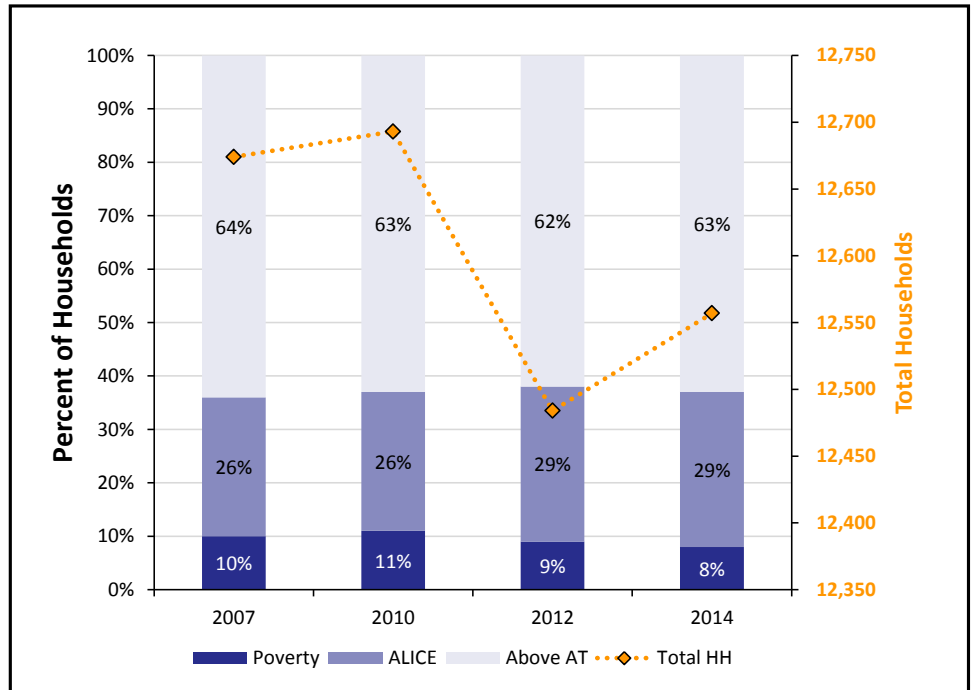
## 2014 Point-in-Time Data

**Population:** 37,728 | **Number of Households:** 12,557  
**Median Household Income:** \$49,914 (state average: \$49,446)  
**Unemployment Rate:** 8.2% (state average: 7.1%)  
**ALICE Households:** 29% (state average: 22%); **Poverty Households:** 8% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Putnam County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$506	\$626
<b>Child Care</b>	\$-	\$792
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$139	\$351
<b>Taxes</b>	\$214	\$273
<b>Monthly Total</b>	\$1,533	\$3,864
<b>ANNUAL TOTAL</b>	\$18,396	\$46,368
<b>Hourly Wage</b>	\$9.20	\$23.18

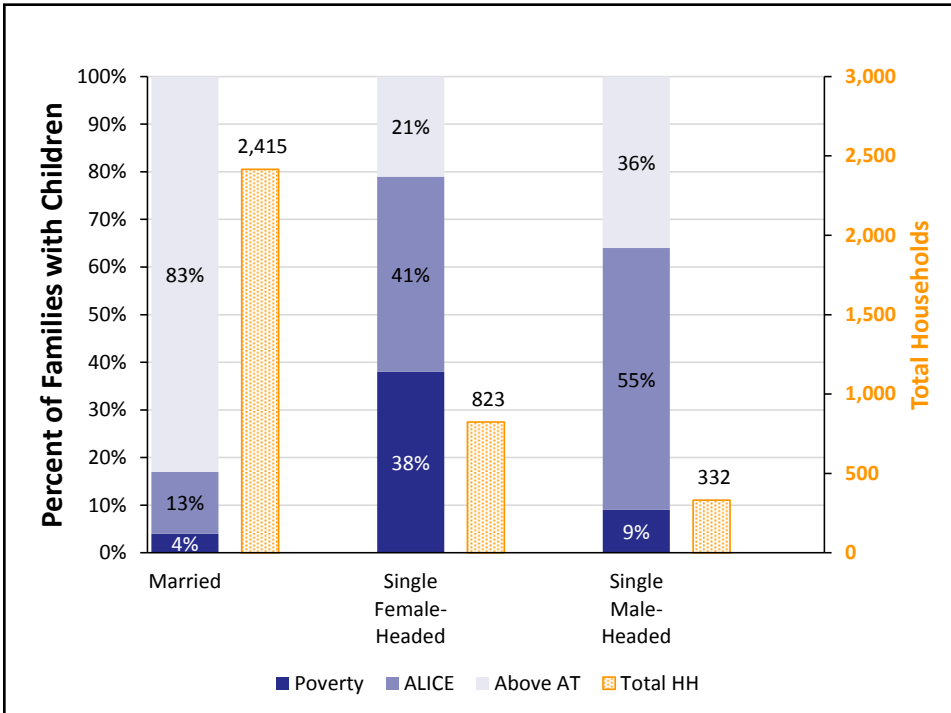
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Putnam County families with children live below the ALICE Threshold. Though more Putnam County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

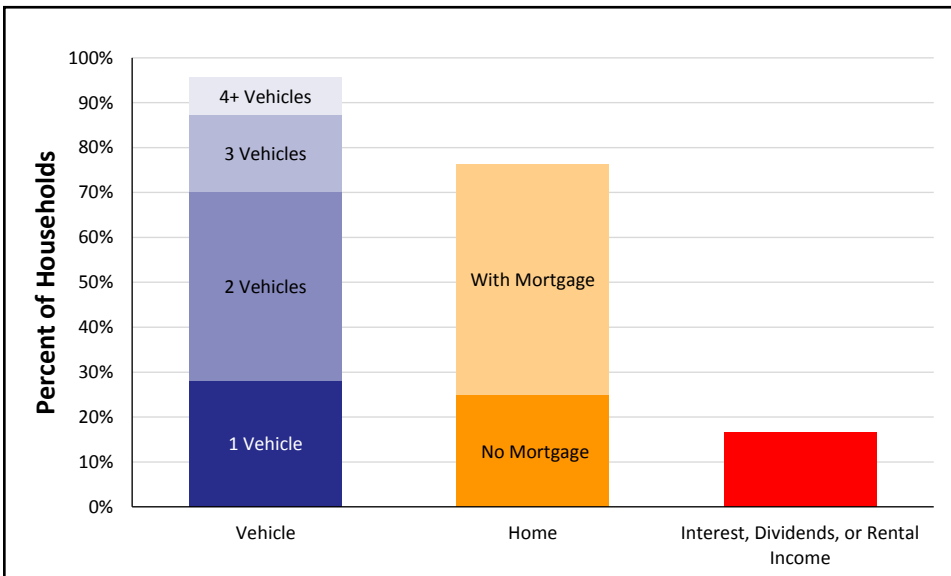
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Putnam County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Putnam County, 2014		
Town	Total HH	% ALICE & Poverty
Bainbridge Town	292	51%
Clinton Township	414	29%
Cloverdale Town	839	48%
Cloverdale Township	1,524	40%
Fillmore Town	219	43%
Floyd Township	1,475	20%
Franklin Township	634	45%
Greencastle City	3,049	49%
Greencastle Township	4,199	44%
Heritage Lake CDP	1,124	19%
Jackson Township	296	37%
Jefferson Township	459	52%
Madison Township	406	33%
Marion Township	802	33%
Monroe Township	555	46%
Roachdale Town	298	52%
Russell Township	275	37%
Russellville Town	143	56%
Van Bibber Lake CDP	150	46%
Warren Township	652	11%
Washington Township	866	38%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 RANDOLPH COUNTY

## 2014 Point-in-Time Data

**Population:** 25,801 | **Number of Households:** 10,514

**Median Household Income:** \$41,537 (state average: \$49,446)

**Unemployment Rate:** 8.2% (state average: 7.1%)

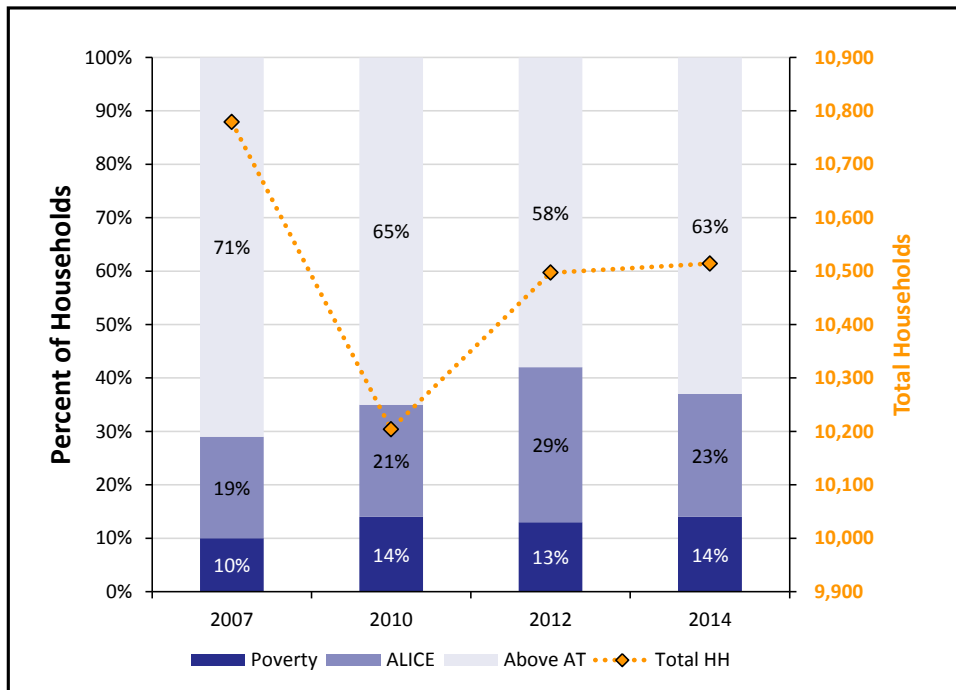
**ALICE Households:** 23% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Randolph County

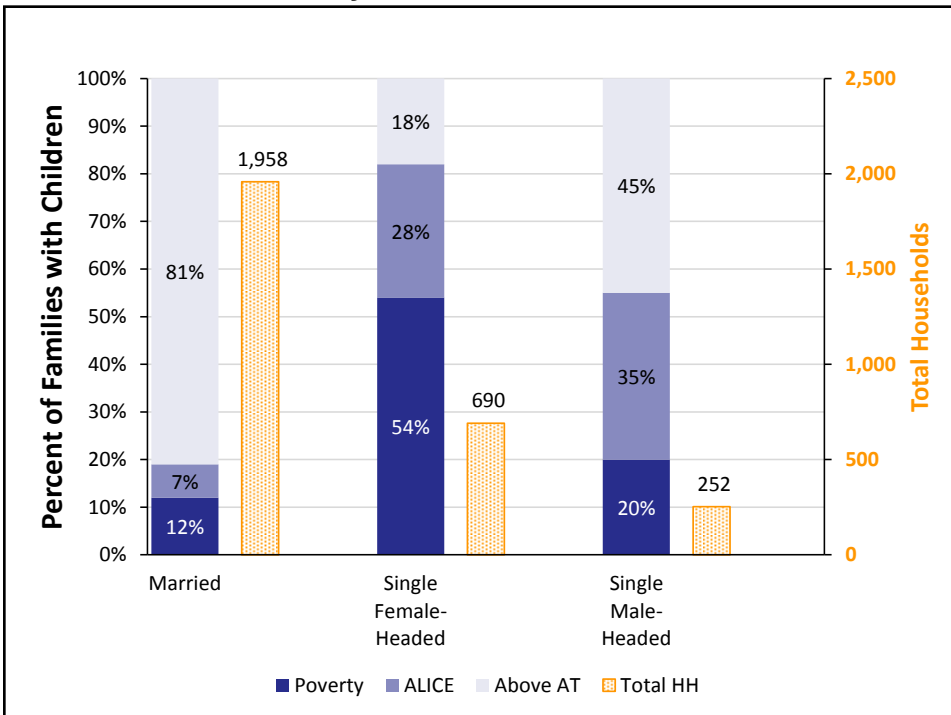
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$408	\$626
Child Care	\$-	\$625
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$330
Taxes	\$187	\$226
<b>Monthly Total</b>	<b>\$1,396</b>	<b>\$3,629</b>
<b>ANNUAL TOTAL</b>	<b>\$16,752</b>	<b>\$43,548</b>
<b>Hourly Wage</b>	<b>\$8.38</b>	<b>\$21.77</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Randolph County families with children live below the ALICE Threshold. Though more Randolph County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

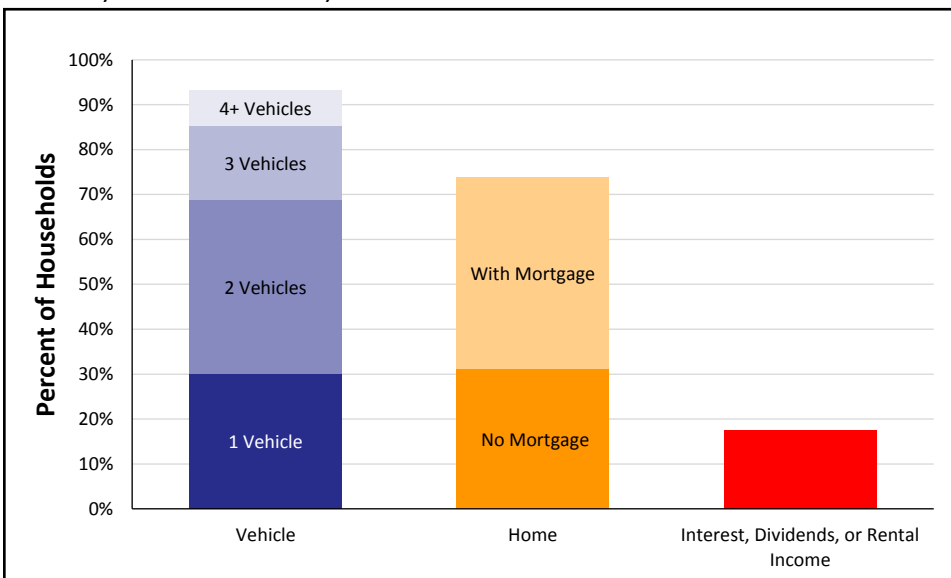
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Randolph County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Randolph County, 2014		
Town	Total HH	% ALICE & Poverty
Farmland Town	593	38%
Franklin Township	469	35%
Green Township	335	43%
Greensfork Township	440	35%
Jackson Township	318	32%
Lynn Town	414	39%
Modoc Town	104	35%
Monroe Township	1,529	31%
Parker City Town	547	36%
Ridgeville Town	287	38%
Stoney Creek Township	441	38%
Union City	1,511	53%
Union Township	904	38%
Ward Township	393	37%
Washington Township	755	31%
Wayne Township	1,937	48%
White River Township	2,993	36%
Winchester City	2,036	42%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 RIPLEY COUNTY

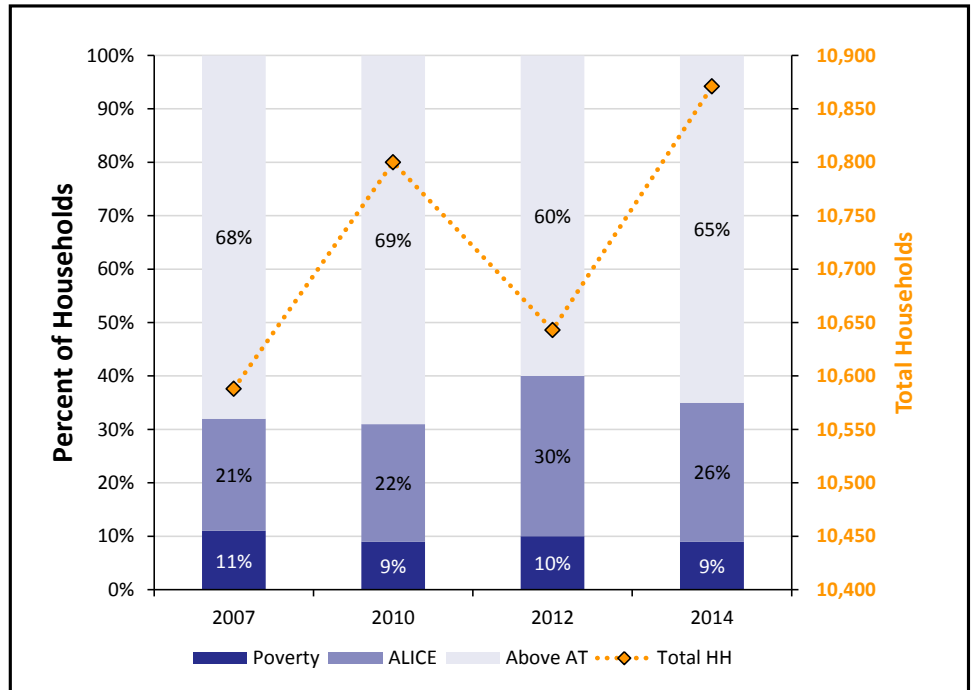
## 2014 Point-in-Time Data

**Population:** 28,601 | **Number of Households:** 10,871  
**Median Household Income:** \$50,364 (state average: \$49,446)  
**Unemployment Rate:** 7.5% (state average: 7.1%)  
**ALICE Households:** 26% (state average: 22%); **Poverty Households:** 9% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Ripley County

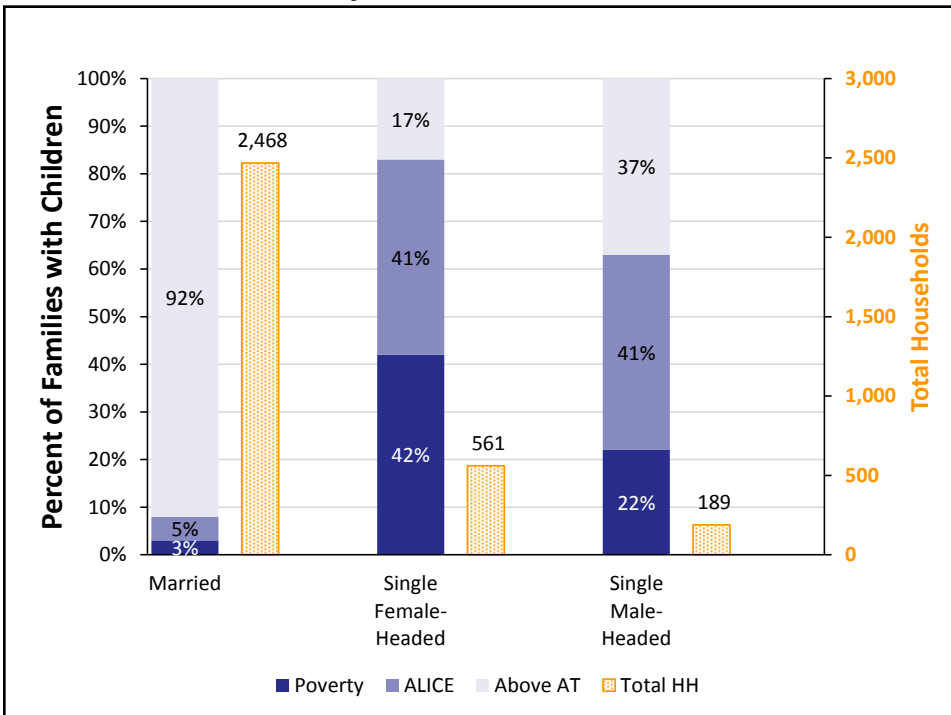
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$375	\$630
Child Care	\$-	\$938
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$123	\$371
Taxes	\$178	\$321
<b>Monthly Total</b>	<b>\$1,350</b>	<b>\$4,082</b>
<b>ANNUAL TOTAL</b>	<b>\$16,200</b>	<b>\$48,984</b>
<b>Hourly Wage</b>	<b>\$8.10</b>	<b>\$24.49</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Ripley County families with children live below the ALICE Threshold. Though more Ripley County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

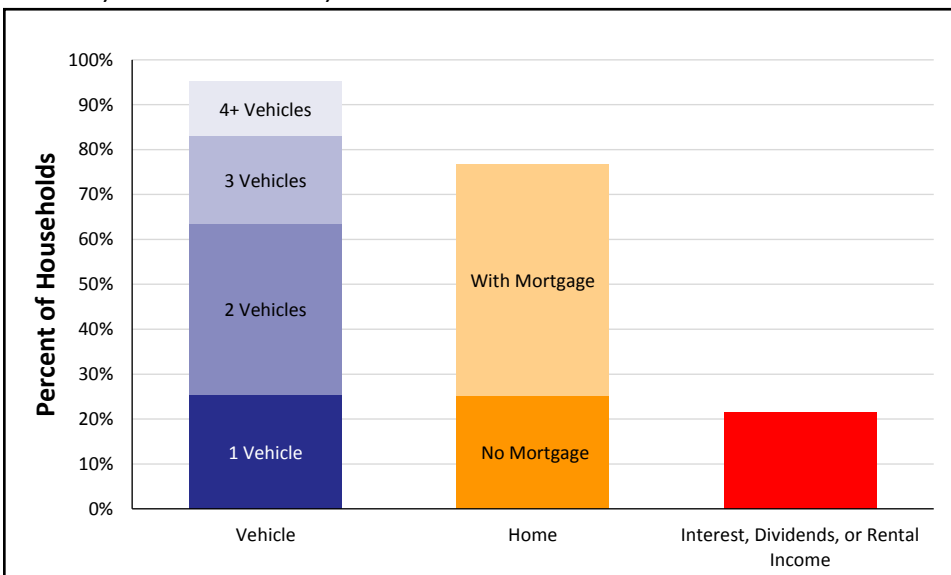
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Ripley County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Ripley County, 2014		
Town	Total HH	% ALICE & Poverty
Adams Township	1,962	31%
Batesville City	2,422	24%
Brown Township	501	41%
Center Township	990	43%
Delaware Township	493	17%
Franklin Township	1,510	47%
Holton Town	214	52%
Jackson Township	456	28%
Johnson Township	1,473	37%
Laughery Township	1,725	23%
Milan Town	738	42%
Osgood Town	657	46%
Otter Creek Township	507	43%
Shelby Township	367	39%
Sunman Town	352	51%
Versailles Town	864	40%
Washington Township	887	29%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 RUSH COUNTY

## 2014 Point-in-Time Data

**Population:** 17,147 | **Number of Households:** 6,920

**Median Household Income:** \$46,021 (state average: \$49,446)

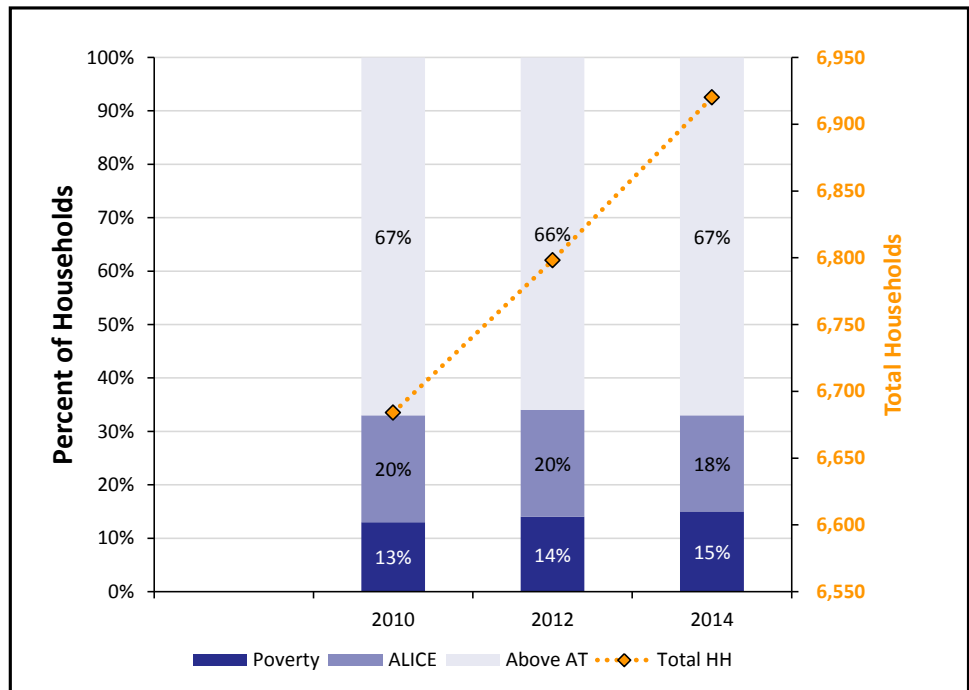
**Unemployment Rate:** 8.8% (state average: 7.1%)

**ALICE Households:** 18% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Rush County

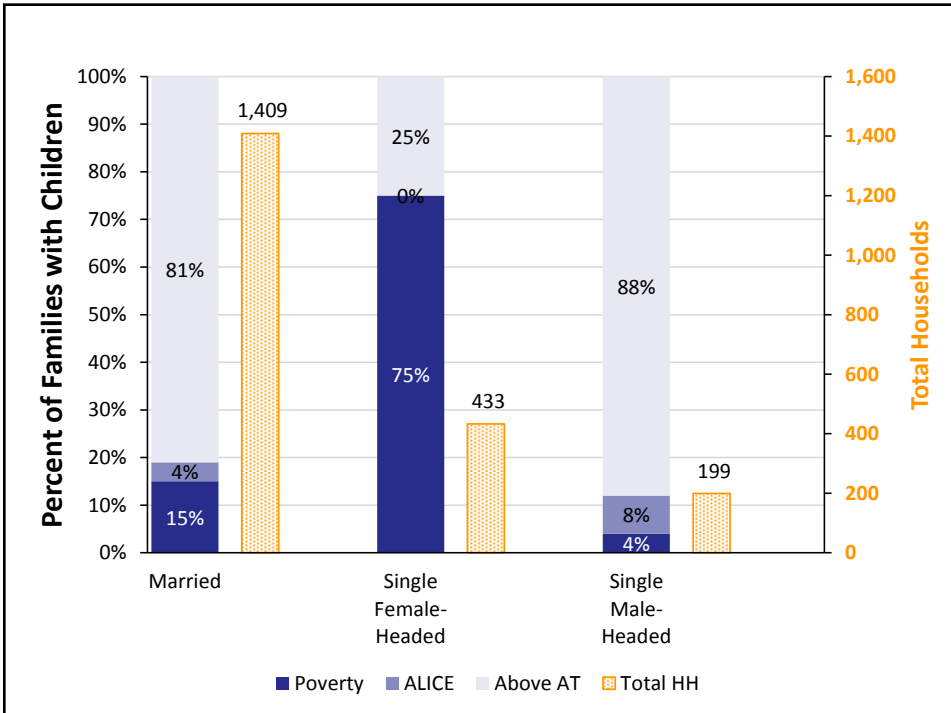
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$408	\$626
Child Care	\$-	\$729
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$343
Taxes	\$187	\$256
<b>Monthly Total</b>	<b>\$1,396</b>	<b>\$3,776</b>
<b>ANNUAL TOTAL</b>	<b>\$16,752</b>	<b>\$45,312</b>
<b>Hourly Wage</b>	<b>\$8.38</b>	<b>\$22.66</b>

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Rush County families with children live below the ALICE Threshold. Though more Rush County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

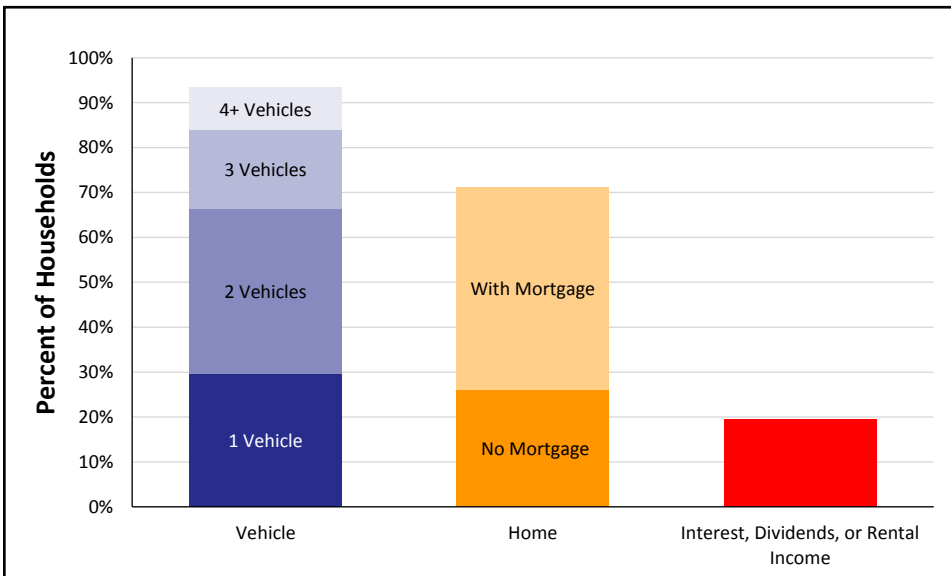
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Rush County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Rush County, 2014		
Town	Total HH	% ALICE & Poverty
Anderson Township	445	29%
Arlington CDP	145	34%
Carthage Town	313	44%
Center Township	381	24%
Glenwood Town	100	39%
Jackson Township	116	21%
Manilla CDP	108	26%
Milroy CDP	240	42%
Noble Township	214	13%
Orange Township	254	39%
Posey Township	443	23%
Richland Township	158	20%
Ripley Township	819	34%
Rushville City	2,723	43%
Rushville Township	3,332	39%
Union Township	272	20%
Walker Township	279	27%
Washington Township	207	24%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 SCOTT COUNTY

## 2014 Point-in-Time Data

**Population:** 23,897 | **Number of Households:** 8,973

**Median Household Income:** \$43,739 (state average: \$49,446)

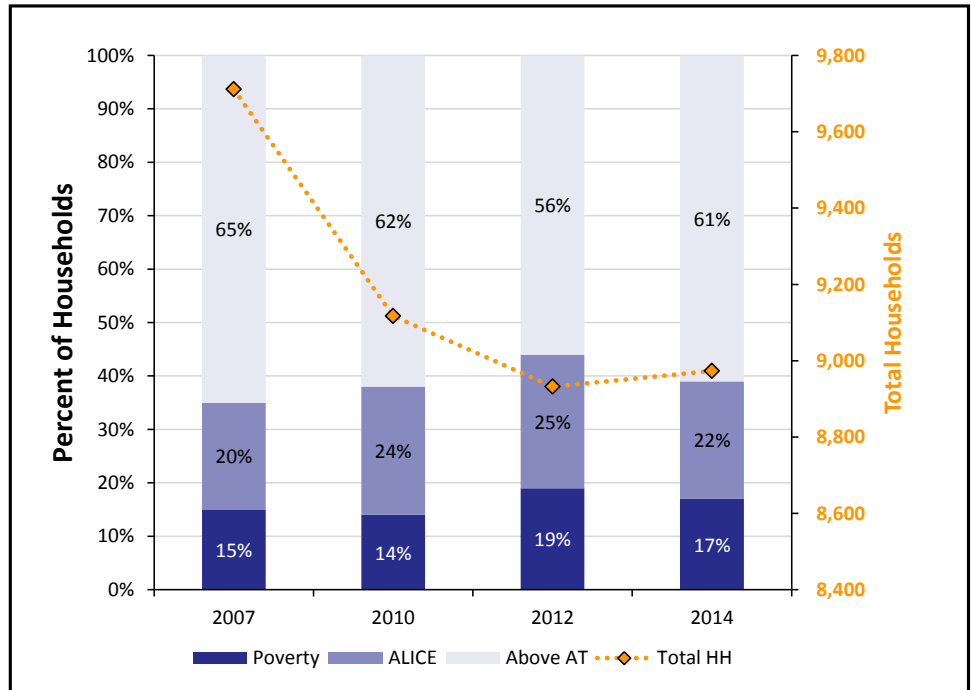
**Unemployment Rate:** 12.7% (state average: 7.1%)

**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 17% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Scott County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$421	\$646
Child Care	\$-	\$875
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$128	\$365
Taxes	\$191	\$305
<b>Monthly Total</b>	<b>\$1,414</b>	<b>\$4,013</b>
<b>ANNUAL TOTAL</b>	<b>\$16,968</b>	<b>\$48,156</b>
<b>Hourly Wage</b>	<b>\$8.48</b>	<b>\$24.08</b>

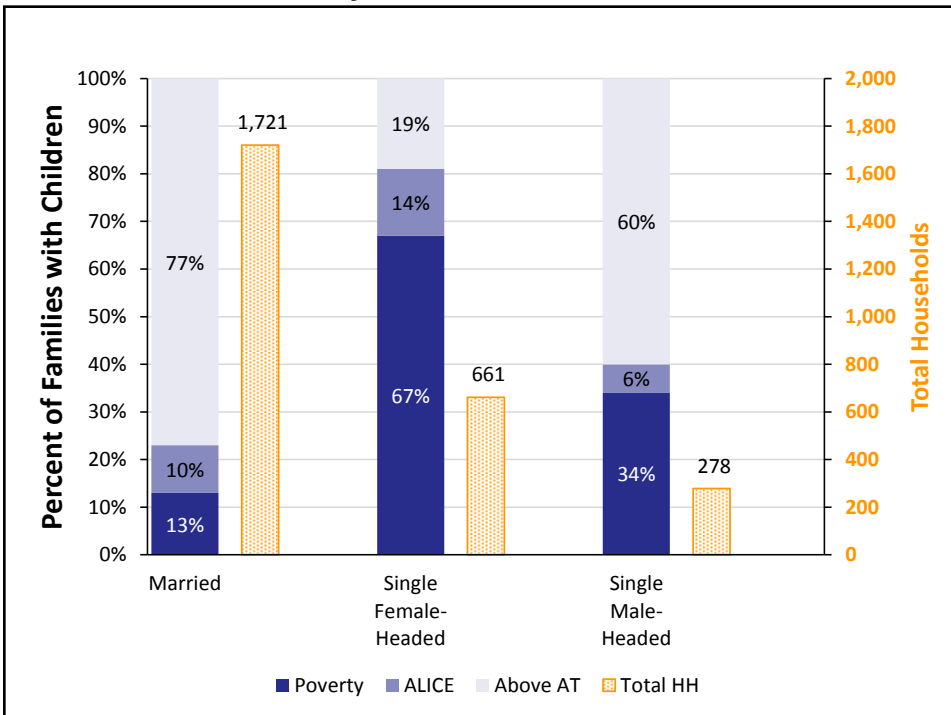
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Scott County families with children live below the ALICE Threshold. Though more Scott County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2014

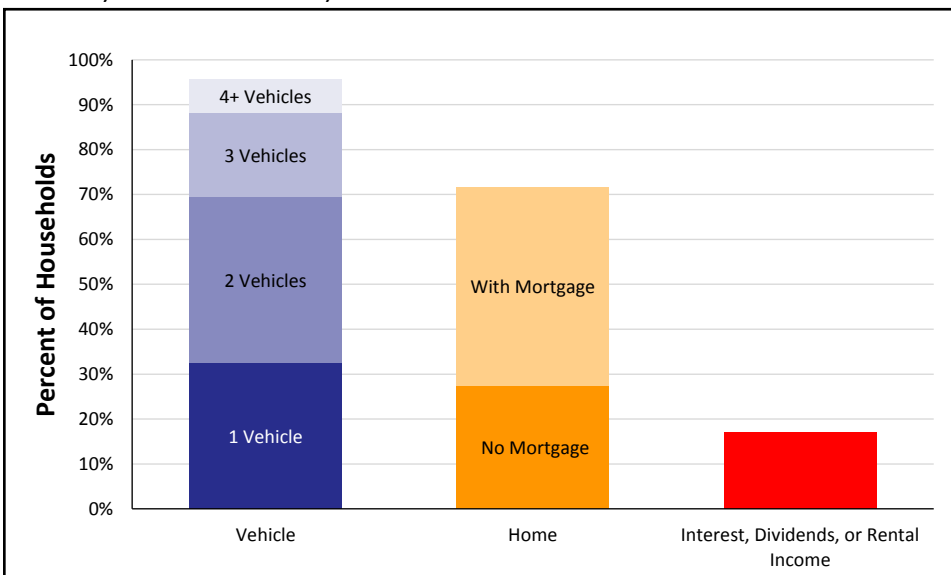


Scott County, 2014		
Town	Total HH	% ALICE & Poverty
Austin City	1,636	54%
Finley Township	480	24%
Jennings Township	2,480	48%
Johnson Township	972	32%
Lexington Township	1,208	32%
Scottsburg City	2,655	45%
Vienna Township	3,833	40%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Scott County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 SHELBY COUNTY

## 2014 Point-in-Time Data

**Population:** 44,428 | **Number of Households:** 17,315

**Median Household Income:** \$52,341 (state average: \$49,446)

**Unemployment Rate:** 9.1% (state average: 7.1%)

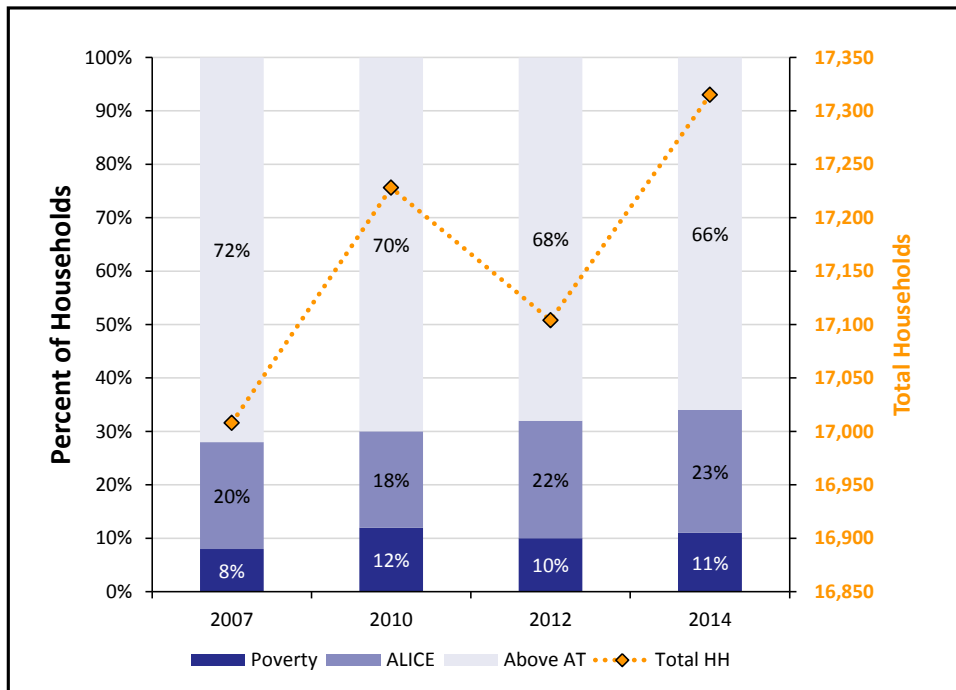
**ALICE Households:** 23% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Shelby County

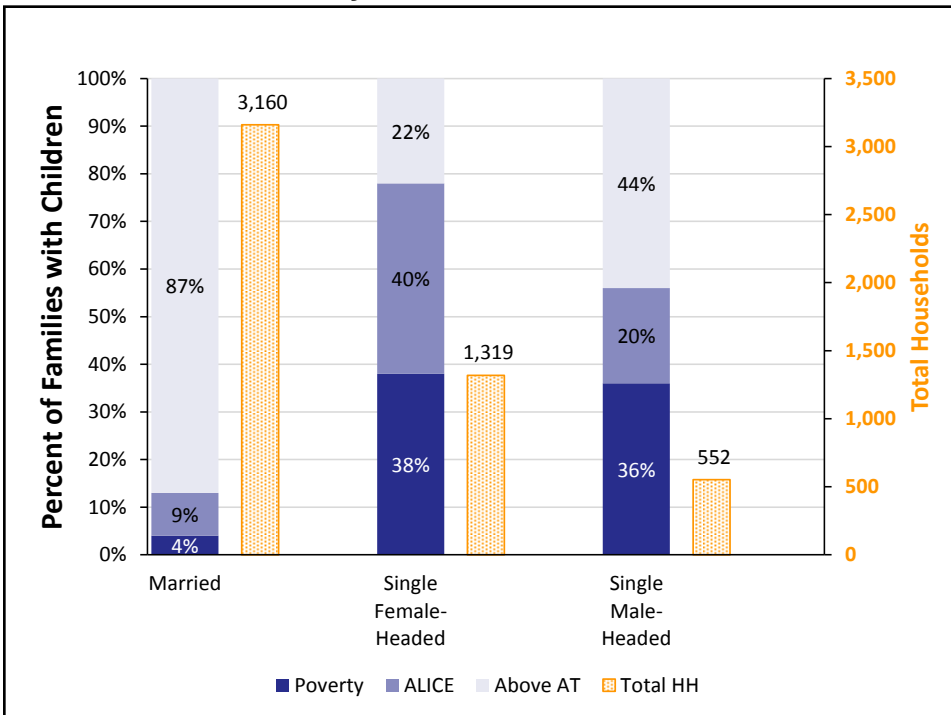
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$506	\$777
Child Care	\$-	\$888
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$139	\$384
Taxes	\$214	\$355
<b>Monthly Total</b>	<b>\$1,533</b>	<b>\$4,226</b>
<b>ANNUAL TOTAL</b>	<b>\$18,396</b>	<b>\$50,712</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$25.36</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Shelby County families with children live below the ALICE Threshold. Though more Shelby County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

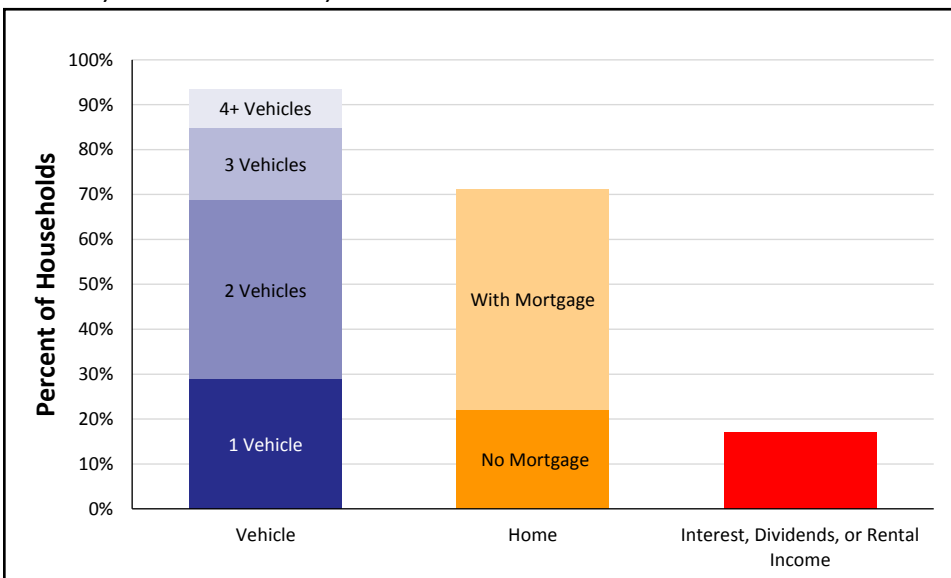
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Shelby County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Shelby County, 2014		
Town	Total HH	% ALICE & Poverty
Addison Township	8,338	43%
Brandywine Township	786	28%
Fairland Town	136	51%
Hanover Township	919	30%
Hendricks Township	406	27%
Jackson Township	668	27%
Liberty Township	699	26%
Marion Township	598	26%
Moral Township	1,780	14%
Morristown Town	521	41%
Noble Township	599	36%
Shelby Township	643	15%
Shelbyville City	7,737	44%
Sugar Creek Township	442	28%
Union Township	370	16%
Van Buren Township	565	33%
Waldron CDP	250	18%
Washington Township	502	30%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 SPENCER COUNTY

## 2014 Point-in-Time Data

**Population:** 20,893 | **Number of Households:** 7,917

**Median Household Income:** \$53,073 (state average: \$49,446)

**Unemployment Rate:** 7.5% (state average: 7.1%)

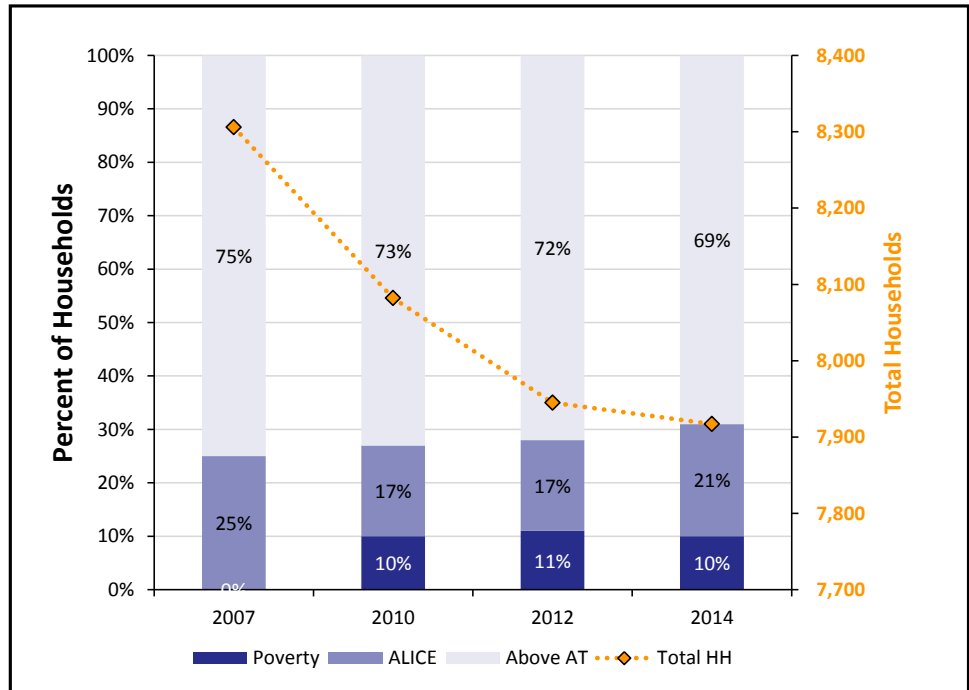
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 10% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Spencer County

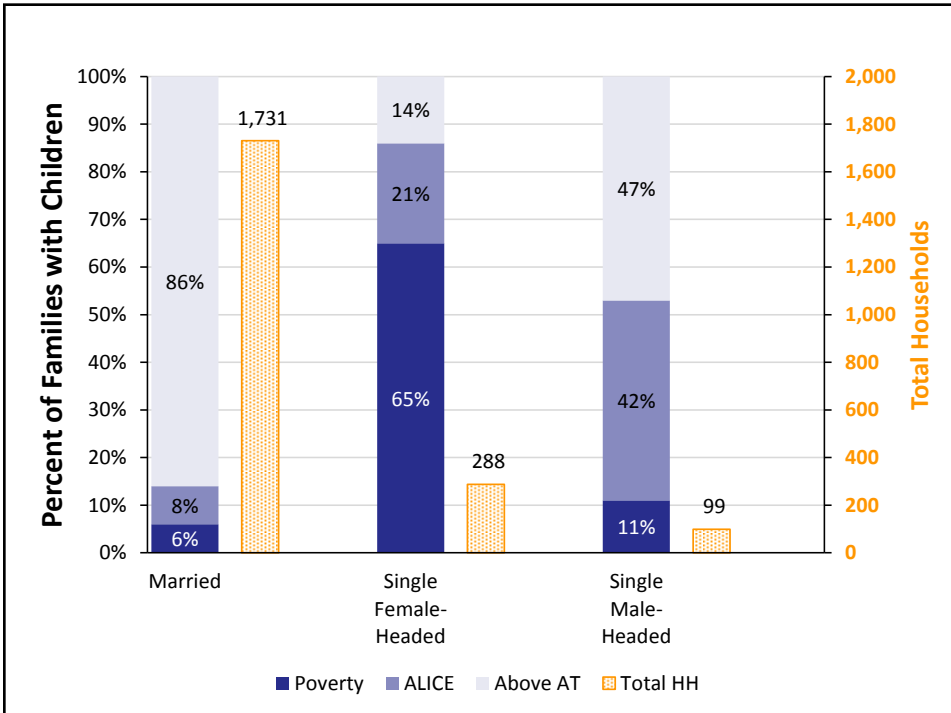
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$372	\$626
Child Care	\$-	\$767
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$122	\$348
Taxes	\$177	\$266
<b>Monthly Total</b>	<b>\$1,345</b>	<b>\$3,829</b>
<b>ANNUAL TOTAL</b>	<b>\$16,140</b>	<b>\$45,948</b>
<b>Hourly Wage</b>	<b>\$8.07</b>	<b>\$22.97</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Spencer County families with children live below the ALICE Threshold. Though more Spencer County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

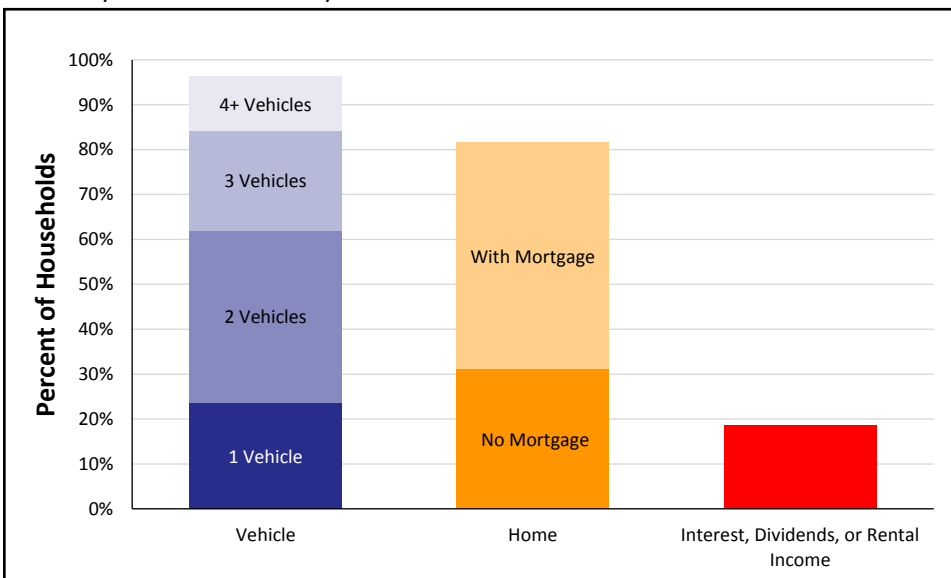
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Spencer County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Spencer County, 2014		
Town	Total HH	% ALICE & Poverty
Carter Township	1,237	34%
Chrisney Town	180	45%
Clay Township	1,040	19%
Dale Town	707	41%
Gentryville Town	109	44%
Grandview Town	251	46%
Grass Township	518	37%
Hammond Township	586	41%
Harrison Township	778	25%
Hatfield CDP	328	48%
Huff Township	349	27%
Jackson Township	343	22%
Luce Township	1,002	33%
Ohio Township	2,064	36%
Richland Town	170	36%
Rockport City	926	54%
Santa Claus Town	1,014	20%
St. Meinrad CDP	206	42%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 ST. JOSEPH COUNTY

## 2014 Point-in-Time Data

**Population:** 267,618 | **Number of Households:** 101,296

**Median Household Income:** \$46,254 (state average: \$49,446)

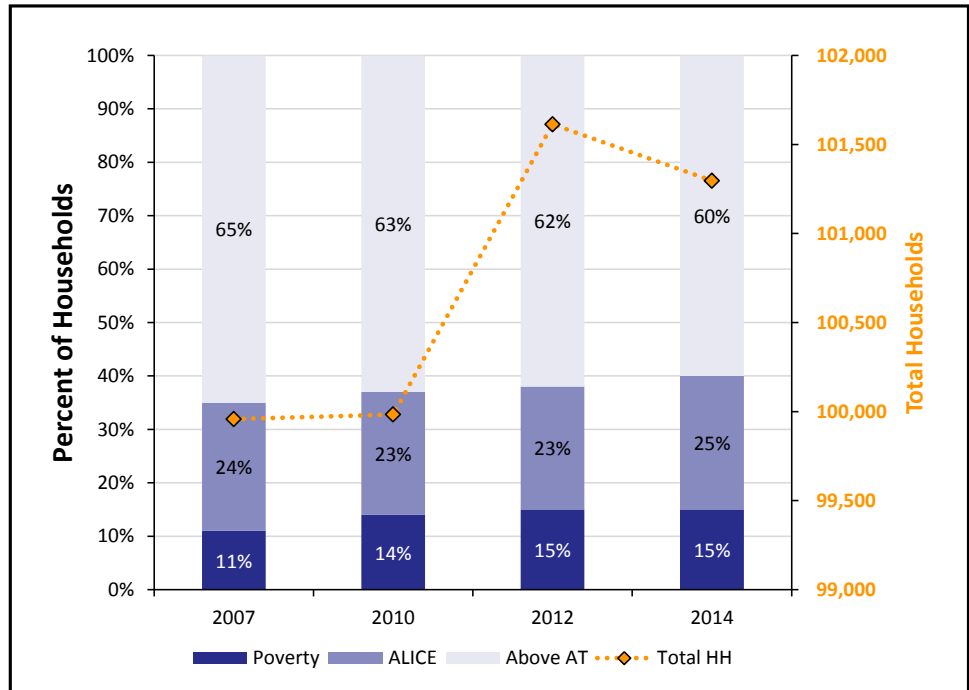
**Unemployment Rate:** 7.3% (state average: 7.1%)

**ALICE Households:** 25% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, St. Joseph County

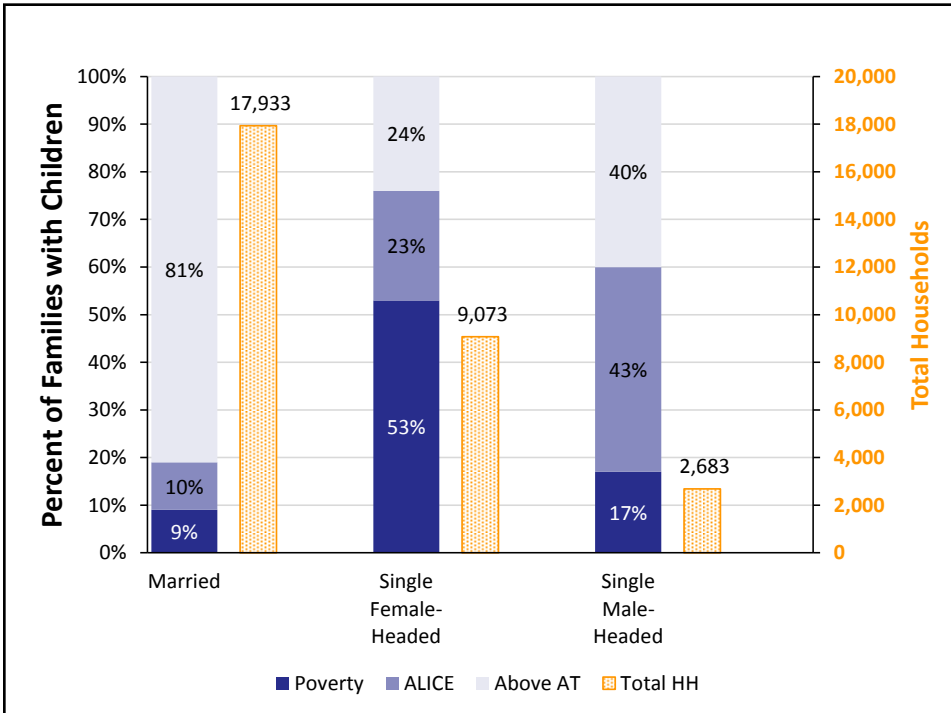
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$490	\$714
<b>Child Care</b>	\$-	\$854
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$137	\$371
<b>Taxes</b>	\$210	\$322
<b>Monthly Total</b>	\$1,511	\$4,083
<b>ANNUAL TOTAL</b>	\$18,132	\$48,996
<b>Hourly Wage</b>	\$9.07	\$24.50

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many St. Joseph County families with children live below the ALICE Threshold. Though more St. Joseph County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

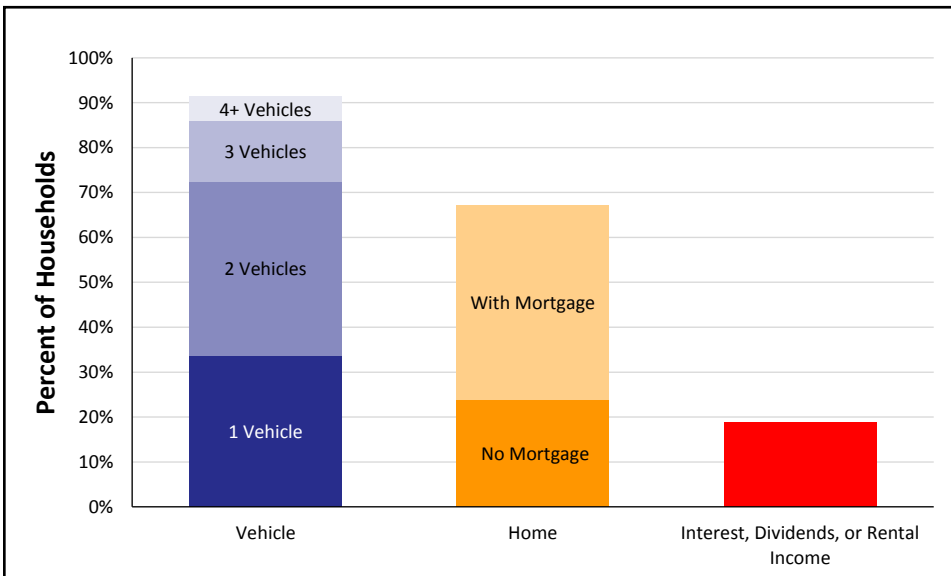
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in St. Joseph County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



St. Joseph County, 2014		
Town	Total HH	% ALICE & Poverty
Centre Township	5,918	25%
Clay Township	11,680	39%
German Township	4,061	36%
Granger CDP	10,040	13%
Greene Township	1,332	27%
Harris Township	8,187	18%
Lakeville Town	351	46%
Liberty Township	1,447	35%
Lincoln Township	1,121	37%
Madison Township	701	23%
Mishawaka City	20,544	50%
New Carlisle Town	783	33%
North Liberty Town	637	45%
Olive Township	1,769	28%
Osceola Town	965	23%
Penn Township	26,997	41%
Portage Township	34,010	54%
Roseland Town	236	55%
South Bend City	40,677	53%
Union Township	1,488	44%
Walkerton Town	776	43%
Warren Township	3,048	22%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 STARKE COUNTY

## 2014 Point-in-Time Data

**Population:** 23,215 | **Number of Households:** 9,009

**Median Household Income:** \$40,357 (state average: \$49,446)

**Unemployment Rate:** 13.8% (state average: 7.1%)

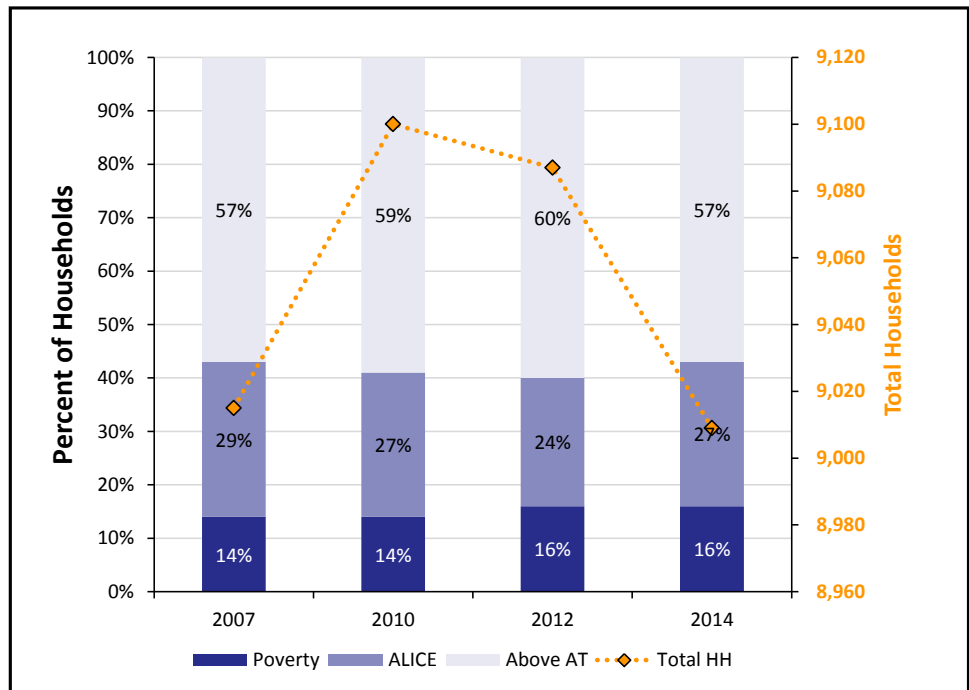
**ALICE Households:** 27% (state average: 22%); **Poverty Households:** 16% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Starke County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$445	\$637
Child Care	\$-	\$792
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$132	\$353
Taxes	\$197	\$276
<b>Monthly Total</b>	<b>\$1,448</b>	<b>\$3,880</b>
<b>ANNUAL TOTAL</b>	<b>\$17,376</b>	<b>\$46,560</b>
<b>Hourly Wage</b>	<b>\$8.69</b>	<b>\$23.28</b>

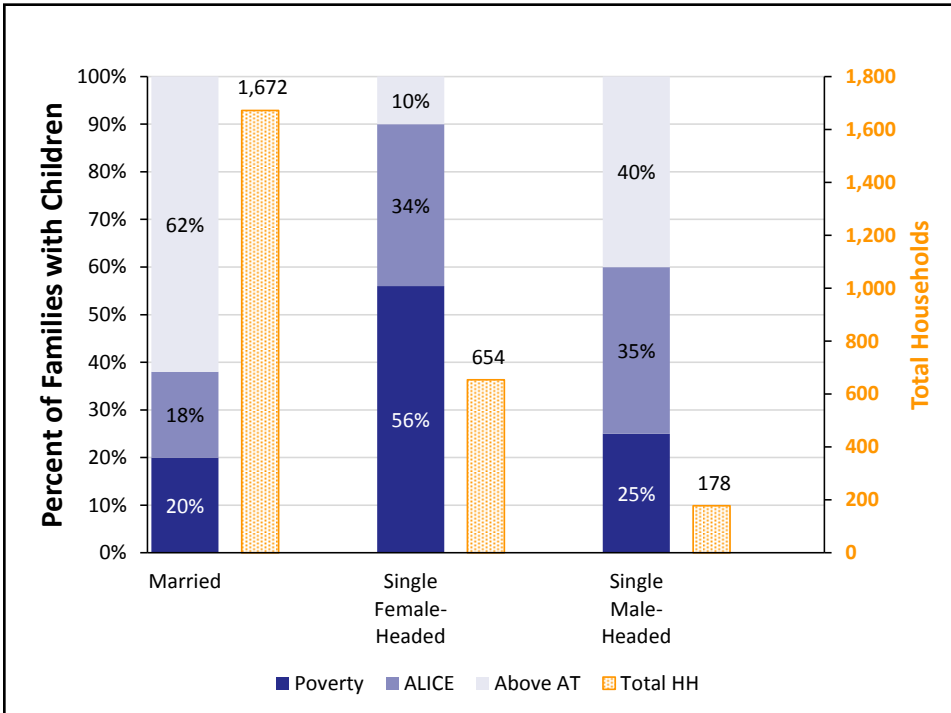
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Starke County families with children live below the ALICE Threshold. Though more Starke County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

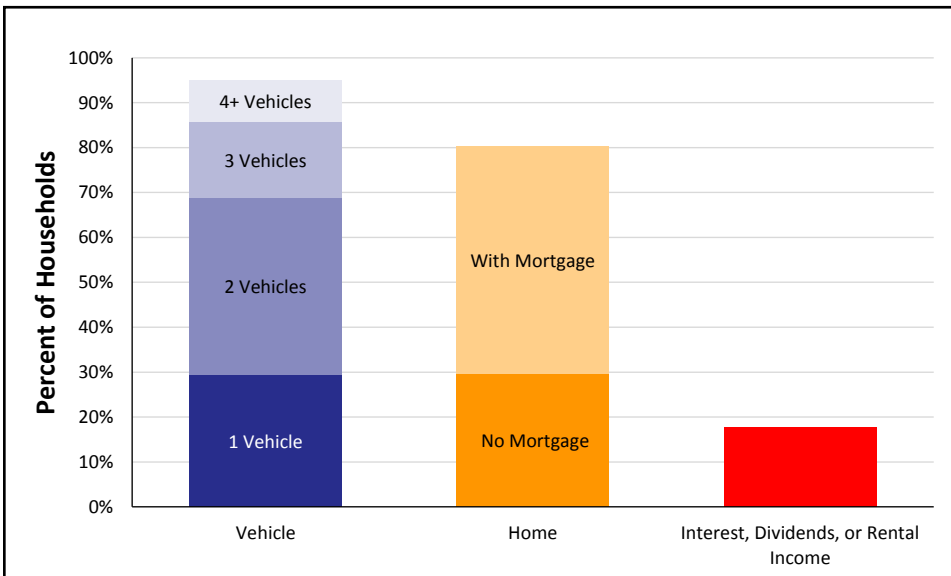
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Starke County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Starke County, 2014		
Town	Total HH	% ALICE & Poverty
Bass Lake CDP	552	36%
California Township	837	28%
Center Township	2,556	49%
Davis Township	349	48%
Hamlet Town	340	45%
Jackson Township	156	34%
Knox City	1,441	57%
Koontz Lake CDP	560	47%
North Bend Township	589	49%
North Judson Town	772	43%
Oregon Township	1,238	33%
Railroad Township	464	31%
Washington Township	1,082	48%
Wayne Township	1,738	46%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 STEUBEN COUNTY

## 2014 Point-in-Time Data

**Population:** 34,190 | **Number of Households:** 13,409

**Median Household Income:** \$48,750 (state average: \$49,446)

**Unemployment Rate:** 8.7% (state average: 7.1%)

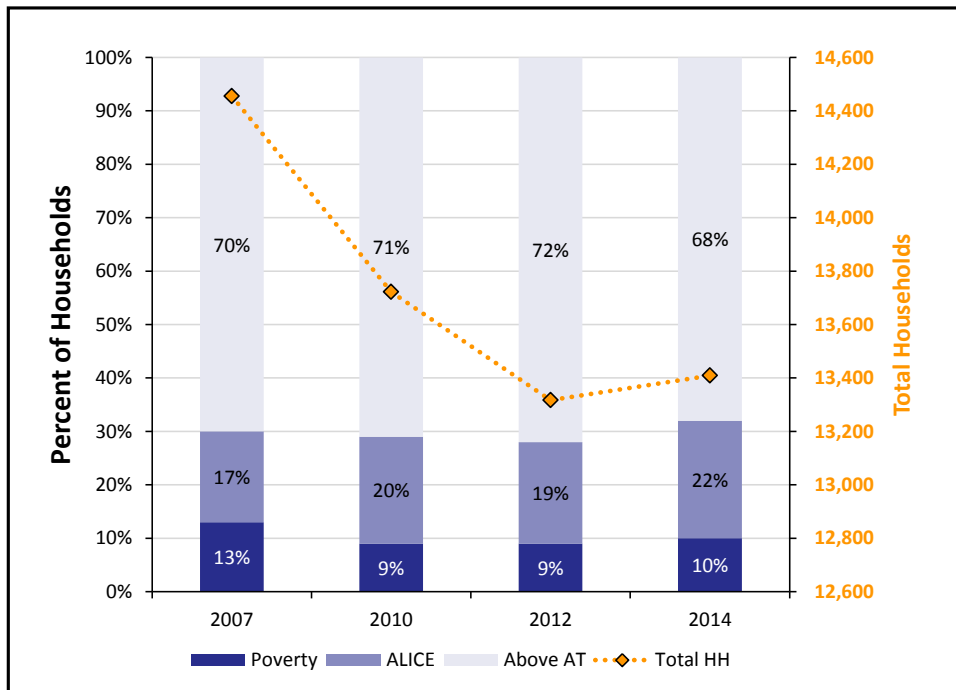
**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 10% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Steuben County

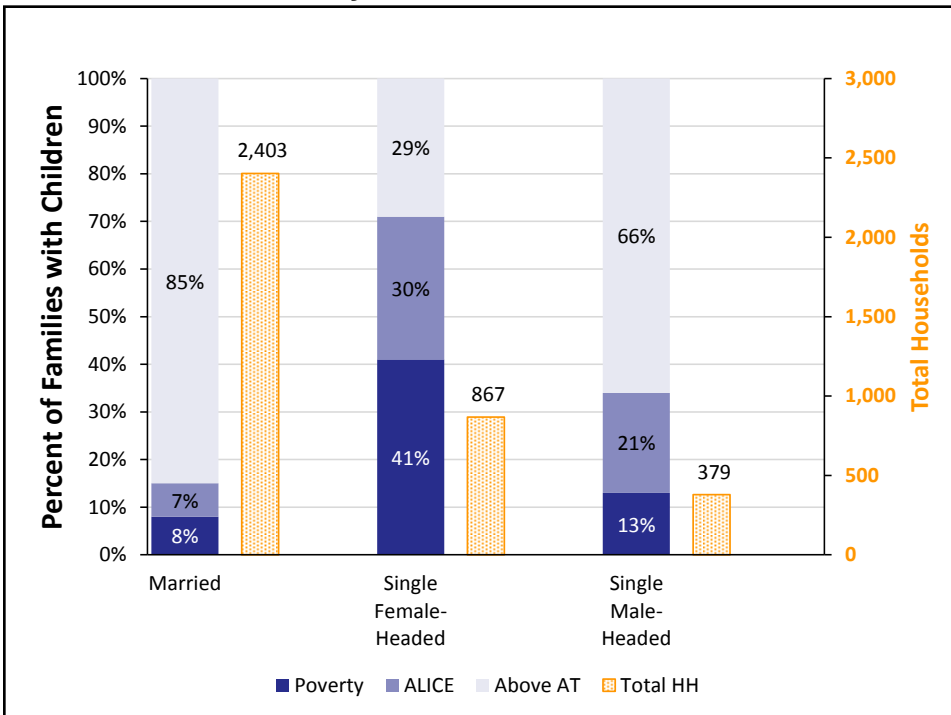
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$441	\$676
Child Care	\$-	\$729
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$131	\$350
Taxes	\$196	\$270
<b>Monthly Total</b>	<b>\$1,442</b>	<b>\$3,847</b>
<b>ANNUAL TOTAL</b>	<b>\$17,304</b>	<b>\$46,164</b>
<b>Hourly Wage</b>	<b>\$8.65</b>	<b>\$23.08</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Steuben County families with children live below the ALICE Threshold. Though more Steuben County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

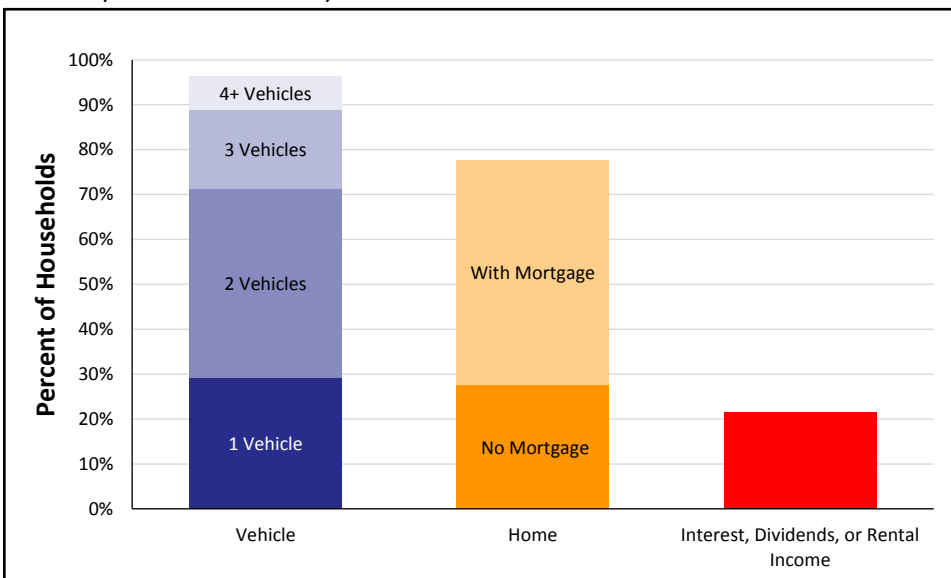
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Steuben County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Steuben County, 2014		
Town	Total HH	% ALICE & Poverty
Angola City	3,039	40%
Clear Lake Town	242	17%
Clear Lake Township	356	20%
Fremont Town	900	39%
Fremont Township	1,138	35%
Hamilton Town	779	36%
Hudson Town	224	46%
Jackson Township	682	24%
Jamestown Township	1,399	22%
Millgrove Township	679	33%
Orland Town	186	46%
Otsego Township	1,107	30%
Pleasant Township	4,973	34%
Richland Township	174	26%
Salem Township	1,000	34%
Scott Township	468	28%
Steuben Township	1,110	36%
York Township	323	46%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 SULLIVAN COUNTY

## 2014 Point-in-Time Data

**Population:** 21,227 | **Number of Households:** 7,720

**Median Household Income:** \$45,176 (state average: \$49,446)

**Unemployment Rate:** 8% (state average: 7.1%)

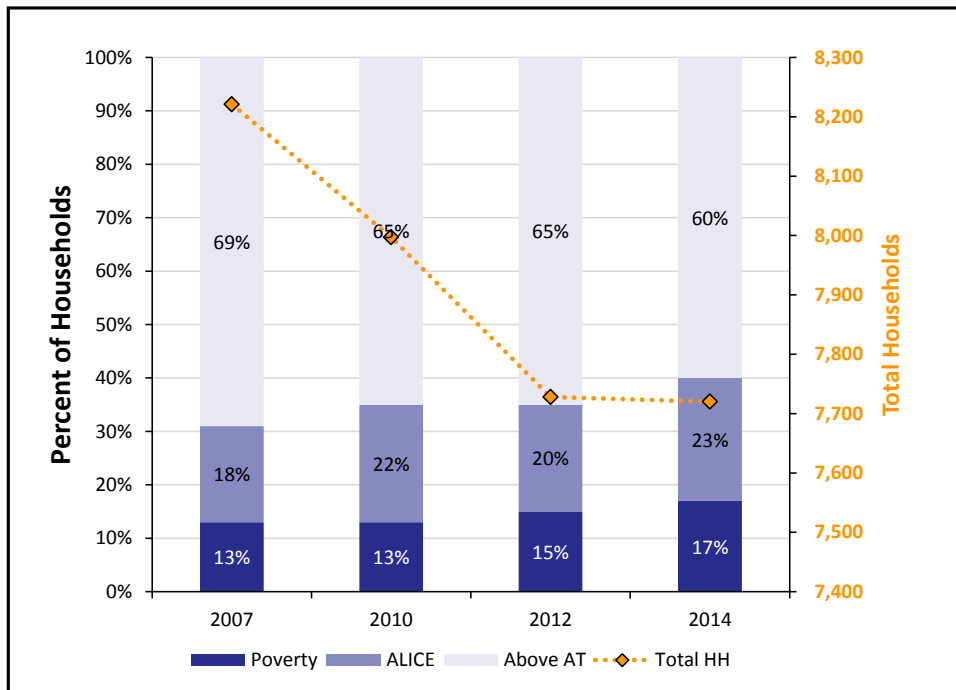
**ALICE Households:** 23% (state average: 22%); **Poverty Households:** 17% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Sullivan County

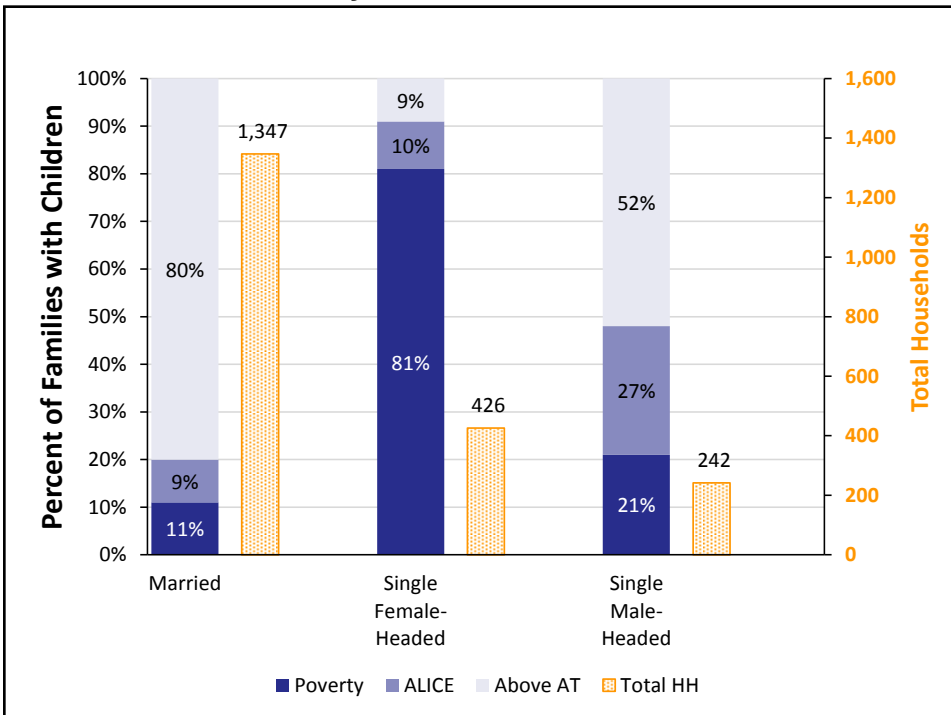
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$506	\$626
Child Care	\$-	\$646
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$139	\$332
Taxes	\$214	\$232
<b>Monthly Total</b>	<b>\$1,533</b>	<b>\$3,658</b>
<b>ANNUAL TOTAL</b>	<b>\$18,396</b>	<b>\$43,896</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$21.95</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Sullivan County families with children live below the ALICE Threshold. Though more Sullivan County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

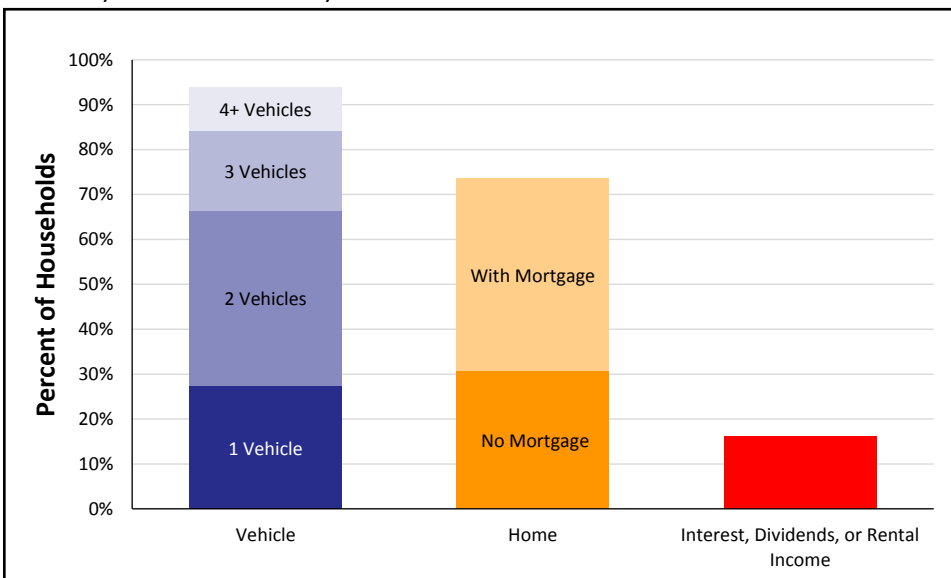
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Sullivan County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Sullivan County, 2014		
Town	Total HH	% ALICE & Poverty
Carlisle Town	243	40%
Cass Township	790	32%
Curry Township	1,477	47%
Dugger Town	363	44%
Fairbanks Township	266	16%
Farmersburg Town	499	45%
Gill Township	339	35%
Haddon Township	744	40%
Hamilton Township	2,771	44%
Hymera Town	267	45%
Jackson Township	754	40%
Jefferson Township	166	40%
Shelburn Town	483	51%
Sullivan City	1,842	54%
Turman Township	413	24%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 SWITZERLAND COUNTY

## 2014 Point-in-Time Data

**Population:** 10,514 | **Number of Households:** 4,065

**Median Household Income:** \$44,447 (state average: \$49,446)

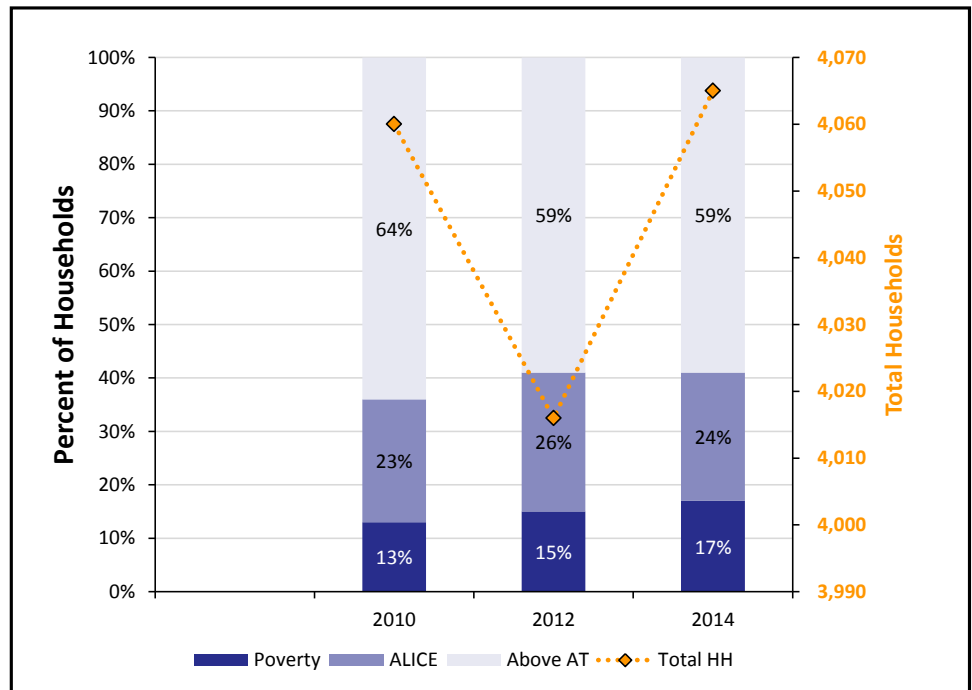
**Unemployment Rate:** 11.5% (state average: 7.1%)

**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 17% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Switzerland County

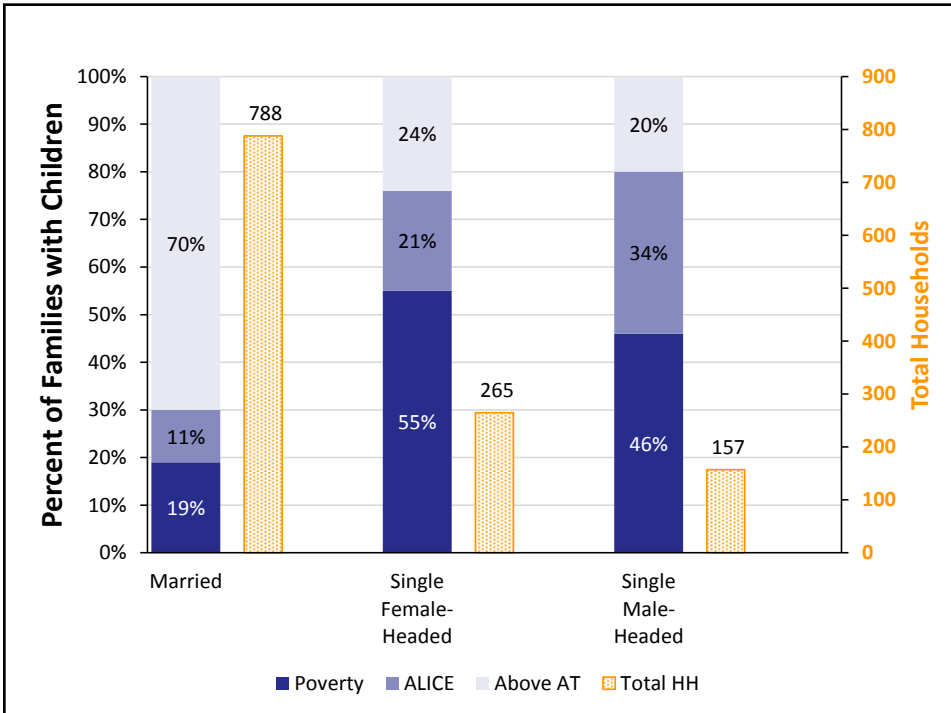
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$1,042
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$384
<b>Taxes</b>	\$187	\$356
<b>Monthly Total</b>	\$1,396	\$4,230
<b>ANNUAL TOTAL</b>	\$16,752	\$50,760
<b>Hourly Wage</b>	\$8.38	\$25.38

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Switzerland County families with children live below the ALICE Threshold. Though more Switzerland County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

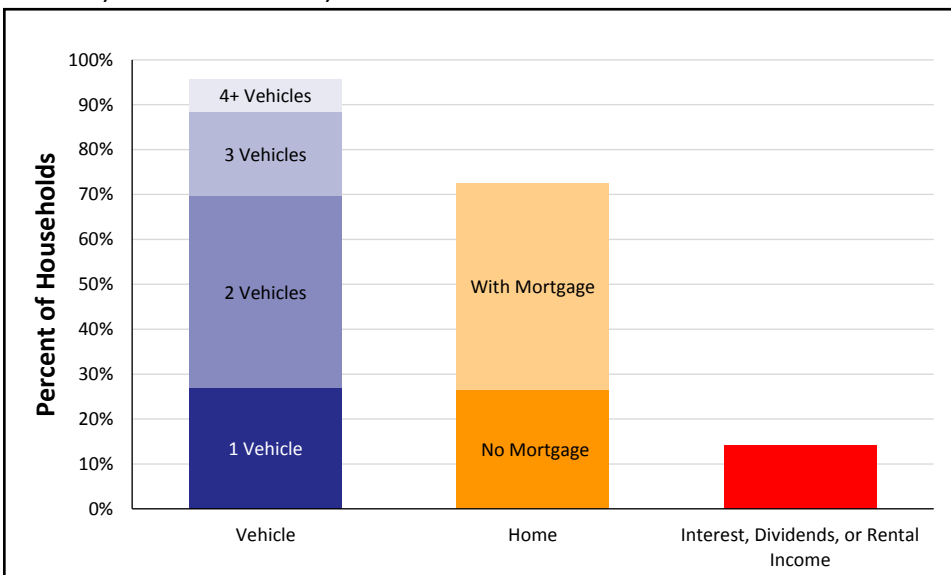
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Switzerland County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Switzerland County, 2014		
Town	Total HH	% ALICE & Poverty
Cotton Township	739	46%
Craig Township	326	47%
East Enterprise CDP	161	77%
Jefferson Township	1,256	37%
Patriot Town	100	44%
Pleasant Township	528	41%
Posey Township	707	36%
Vevay Town	603	48%
York Township	509	41%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 TIPPECANOE COUNTY

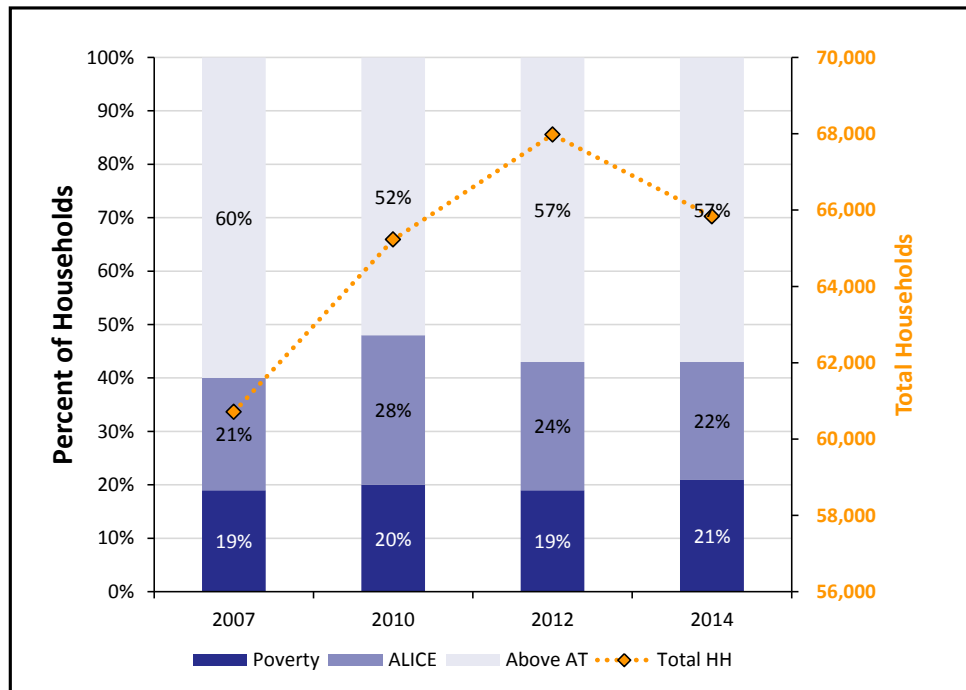
## 2014 Point-in-Time Data

**Population:** 183,074 | **Number of Households:** 65,834  
**Median Household Income:** \$45,771 (state average: \$49,446)  
**Unemployment Rate:** 6.8% (state average: 7.1%)  
**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 21% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Tippecanoe County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$540	\$780
Child Care	\$-	\$929
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$144	\$390
Taxes	\$224	\$371
<b>Monthly Total</b>	<b>\$1,582</b>	<b>\$4,292</b>
<b>ANNUAL TOTAL</b>	<b>\$18,984</b>	<b>\$51,504</b>
<b>Hourly Wage</b>	<b>\$9.49</b>	<b>\$25.75</b>

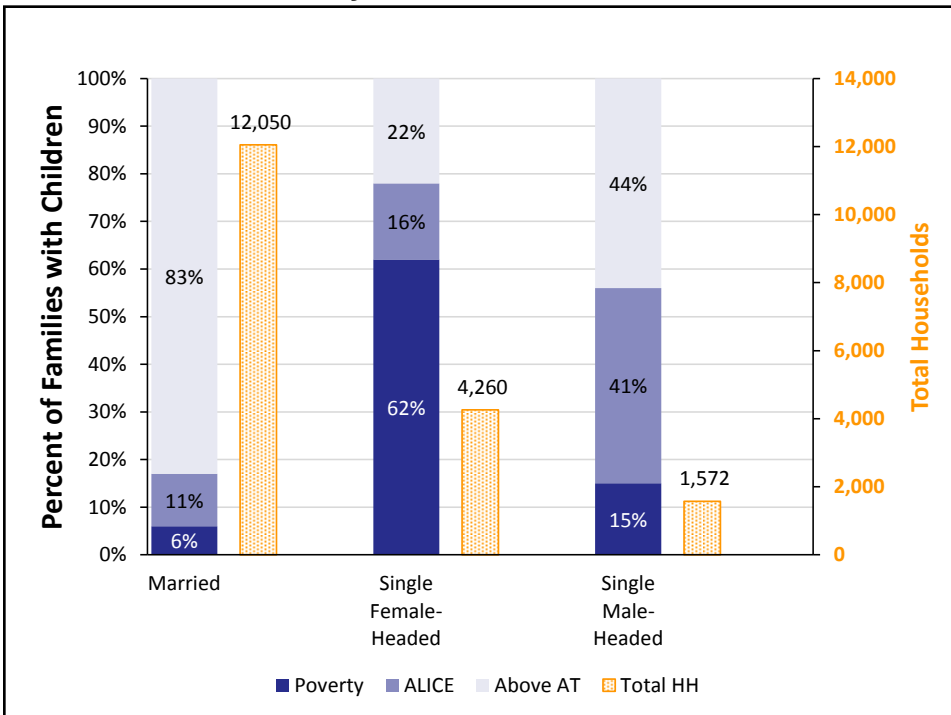
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Tippecanoe County families with children live below the ALICE Threshold. Though more Tippecanoe County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

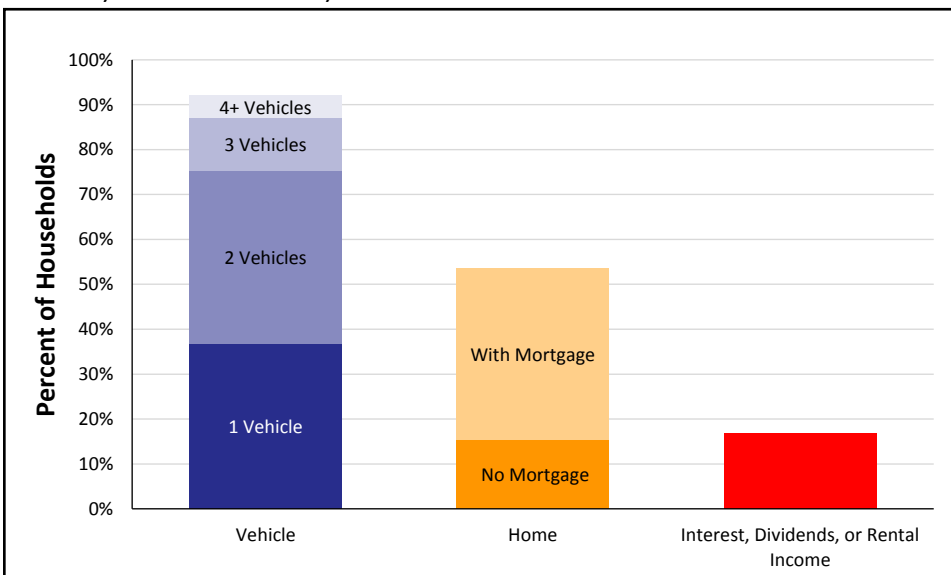
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Tippecanoe County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Tippecanoe County, 2014		
Town	Total HH	% ALICE & Poverty
Americus CDP	199	32%
Battle Ground Town	427	27%
Clarks Hill Town	231	53%
Dayton Town	546	33%
Fairfield Township	22,315	51%
Jackson Township	226	41%
Lafayette City	27,331	50%
Lauramie Township	1,054	23%
Otterbein Town	549	52%
Perry Township	2,895	15%
Purdue University CDP	1,059	86%
Randolph Township	302	18%
Shadeland Town	749	31%
Sheffield Township	1,540	24%
Shelby Township	947	19%
Stockwell CDP	220	28%
Tippecanoe Township	2,843	27%
Union Township	749	31%
Wabash Township	20,129	56%
Washington Township	967	27%
Wayne Township	641	19%
Wea Township	12,313	36%
West Lafayette City	11,924	59%
West Point CDP	215	19%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 TIPTON COUNTY

## 2014 Point-in-Time Data

**Population:** 15,688 | **Number of Households:** 6,479

**Median Household Income:** \$53,340 (state average: \$49,446)

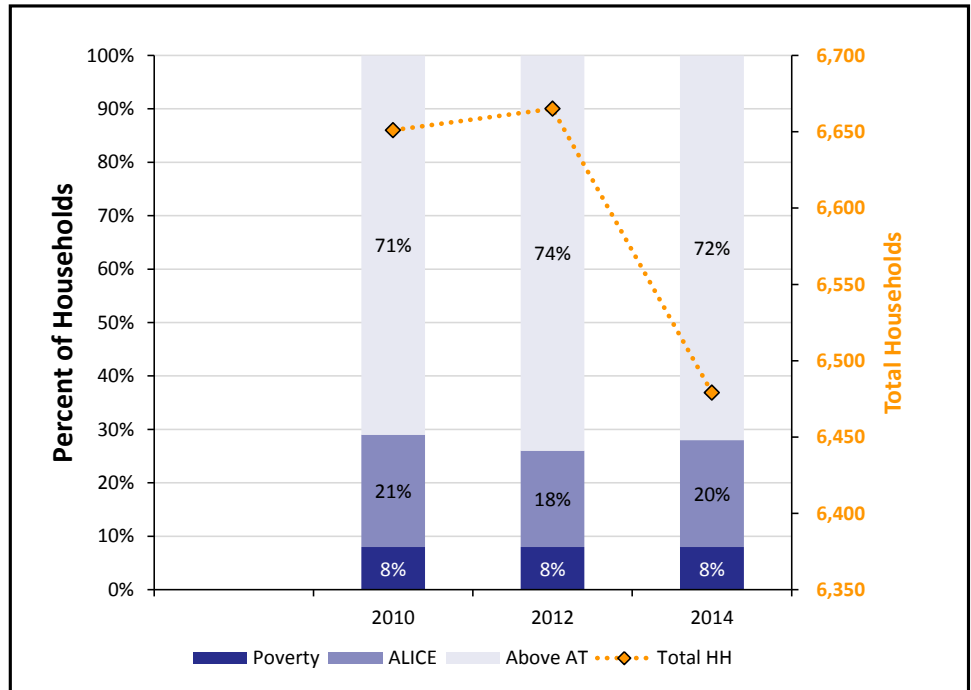
**Unemployment Rate:** 6.5% (state average: 7.1%)

**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 8% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Tipton County

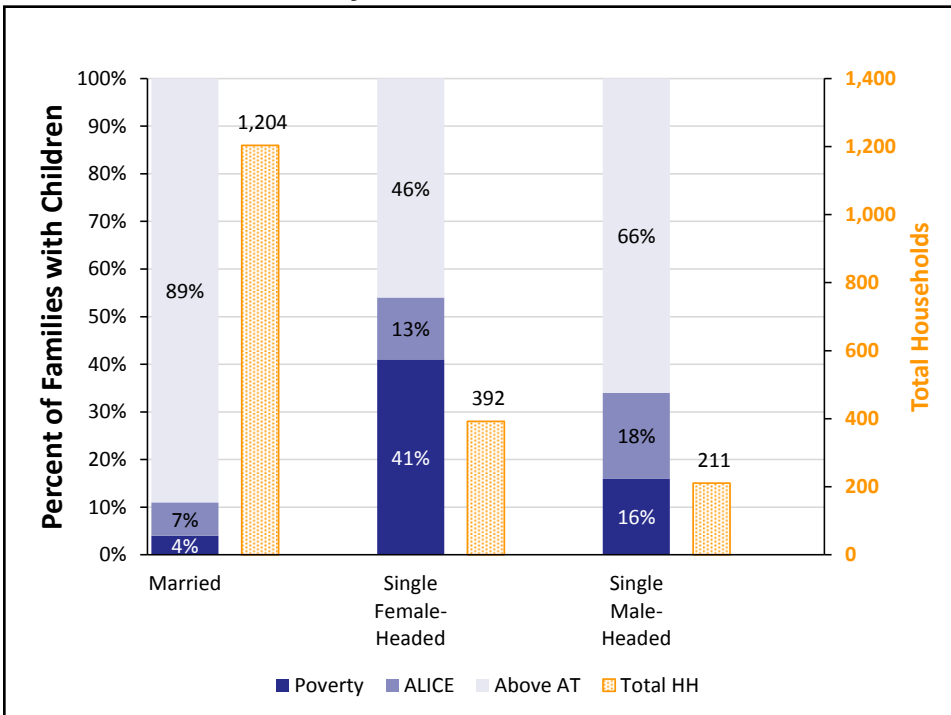
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$472	\$663
Child Care	\$-	\$708
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$135	\$345
Taxes	\$205	\$260
<b>Monthly Total</b>	<b>\$1,486</b>	<b>\$3,798</b>
<b>ANNUAL TOTAL</b>	<b>\$17,832</b>	<b>\$45,576</b>
<b>Hourly Wage</b>	<b>\$8.92</b>	<b>\$22.79</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Tipton County families with children live below the ALICE Threshold. Though more Tipton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

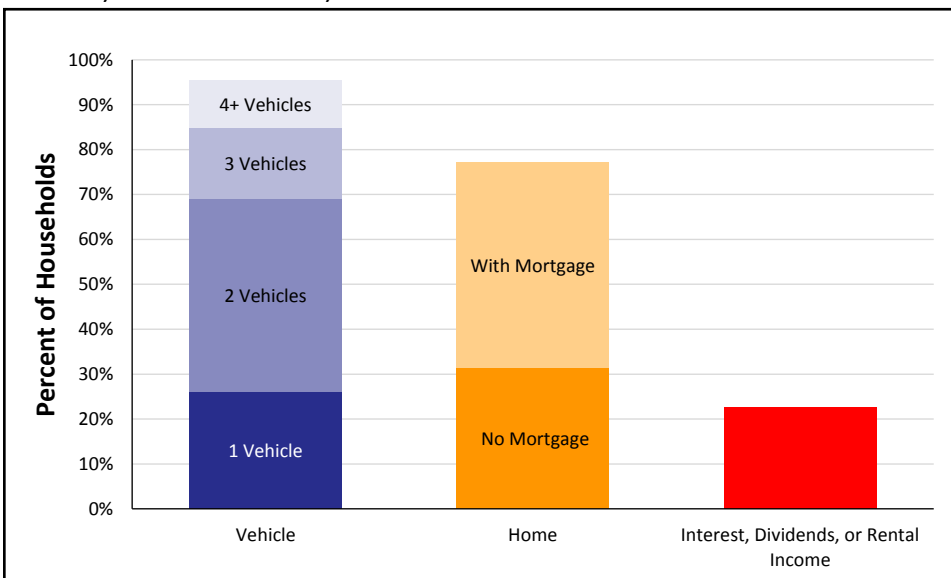
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Tipton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Tipton County, 2014		
Town	Total HH	% ALICE & Poverty
Cicero Township	3,318	30%
Jefferson Township	592	15%
Kempton Town	132	34%
Liberty Township	937	31%
Madison Township	515	30%
Prairie Township	509	25%
Sharpville Town	252	29%
Tipton City	2,163	36%
Wildcat Township	608	30%
Windfall City Town	329	37%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 UNION COUNTY

## 2014 Point-in-Time Data

**Population:** 7,382 | **Number of Households:** 2,949

**Median Household Income:** \$47,083 (state average: \$49,446)

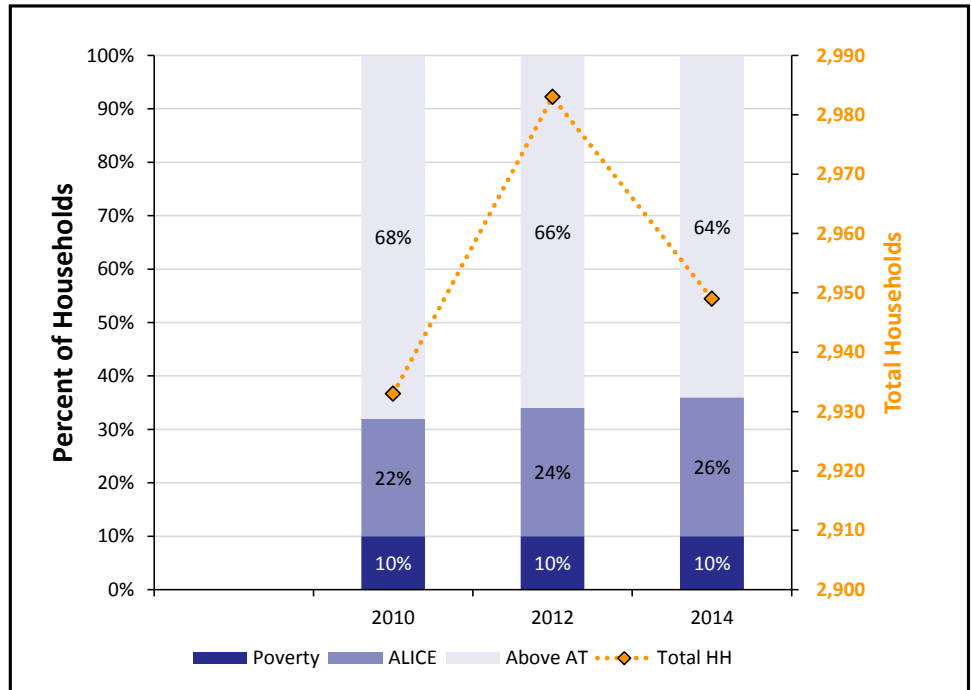
**Unemployment Rate:** 8.4% (state average: 7.1%)

**ALICE Households:** 26% (state average: 22%); **Poverty Households:** 10% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Union County

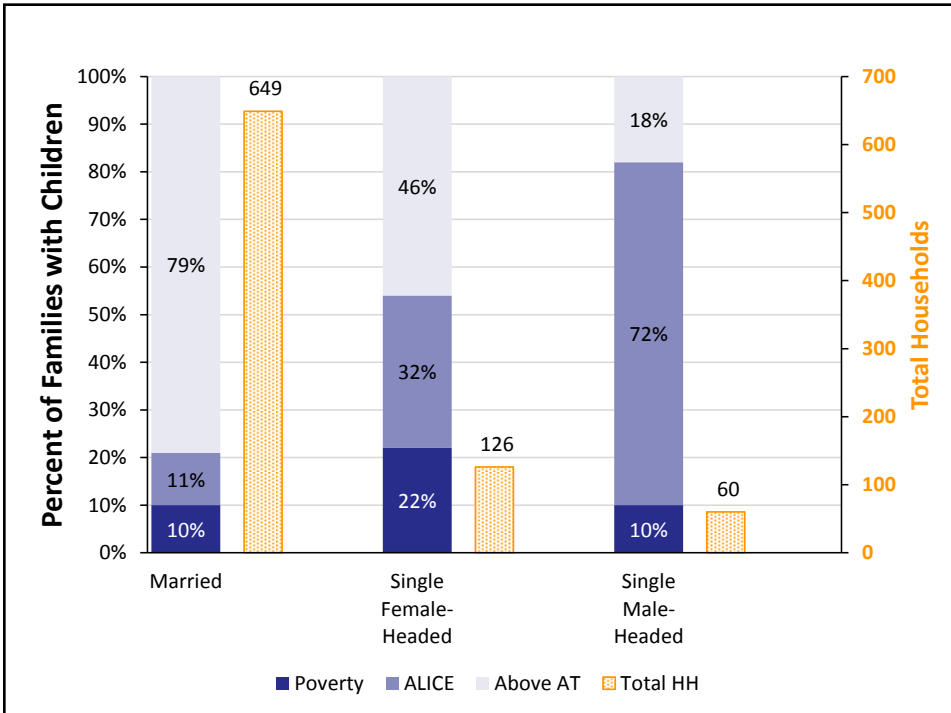
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$625
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$330
<b>Taxes</b>	\$187	\$226
<b>Monthly Total</b>	\$1,396	\$3,629
<b>ANNUAL TOTAL</b>	\$16,752	\$43,548
<b>Hourly Wage</b>	\$8.38	\$21.77

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Union County families with children live below the ALICE Threshold. Though more Union County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

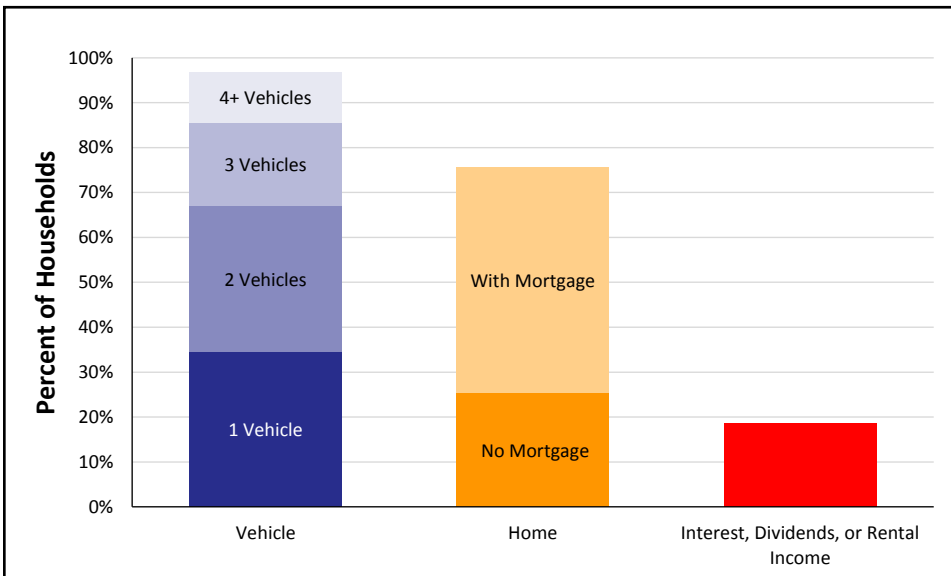
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Union County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Union County, 2014		
Town	Total HH	% ALICE & Poverty
Brownsville Township	288	36%
Center Township	1,190	37%
Harmony Township	205	12%
Harrison Township	207	55%
Liberty Town	797	38%
Liberty Township	366	27%
Union Township	693	35%
West College Corner Town	330	55%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 VANDERBURGH COUNTY

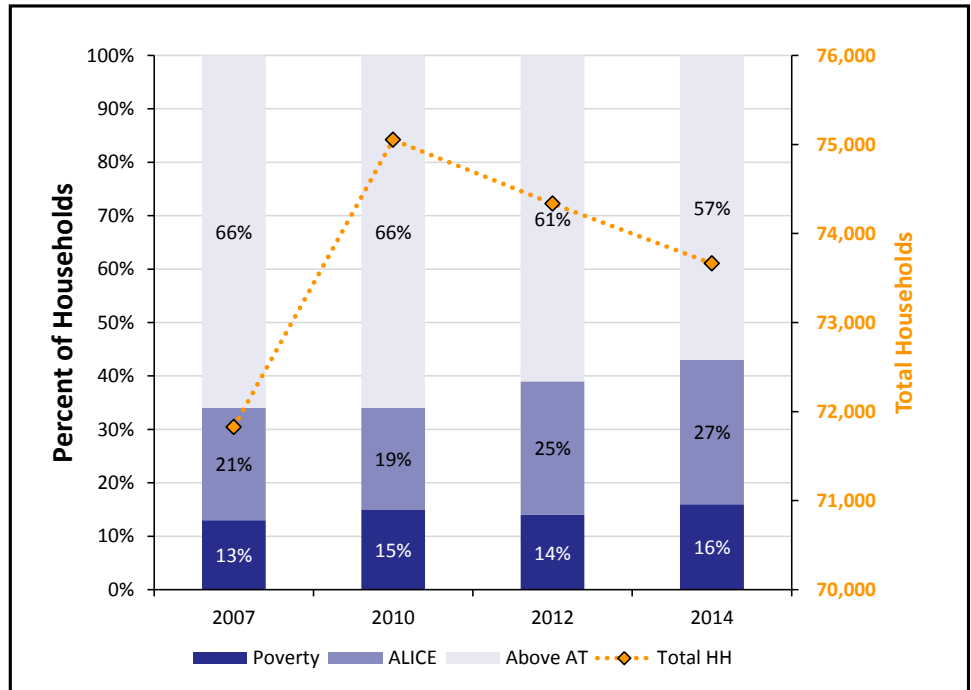
## 2014 Point-in-Time Data

**Population:** 182,006 | **Number of Households:** 73,663  
**Median Household Income:** \$42,044 (state average: \$49,446)  
**Unemployment Rate:** 5.7% (state average: 7.1%)  
**ALICE Households:** 27% (state average: 22%); **Poverty Households:** 16% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Vanderburgh County

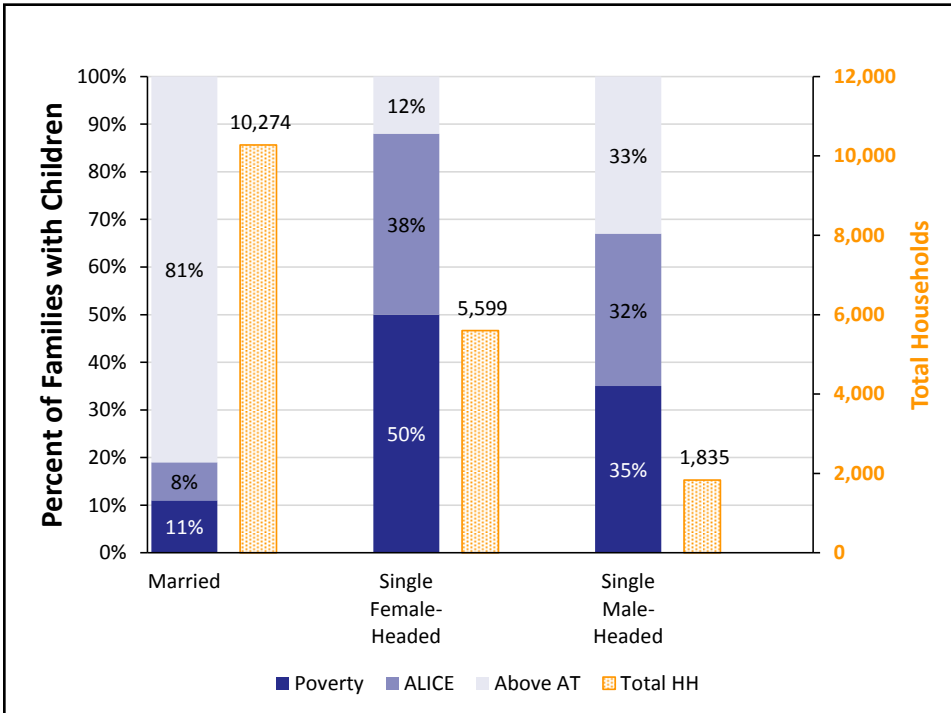
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$533	\$739
<b>Child Care</b>	\$-	\$833
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$143	\$372
<b>Taxes</b>	\$222	\$323
<b>Monthly Total</b>	\$1,572	\$4,089
<b>ANNUAL TOTAL</b>	\$18,864	\$49,068
<b>Hourly Wage</b>	\$9.43	\$24.53

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Vanderburgh County families with children live below the ALICE Threshold. Though more Vanderburgh County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

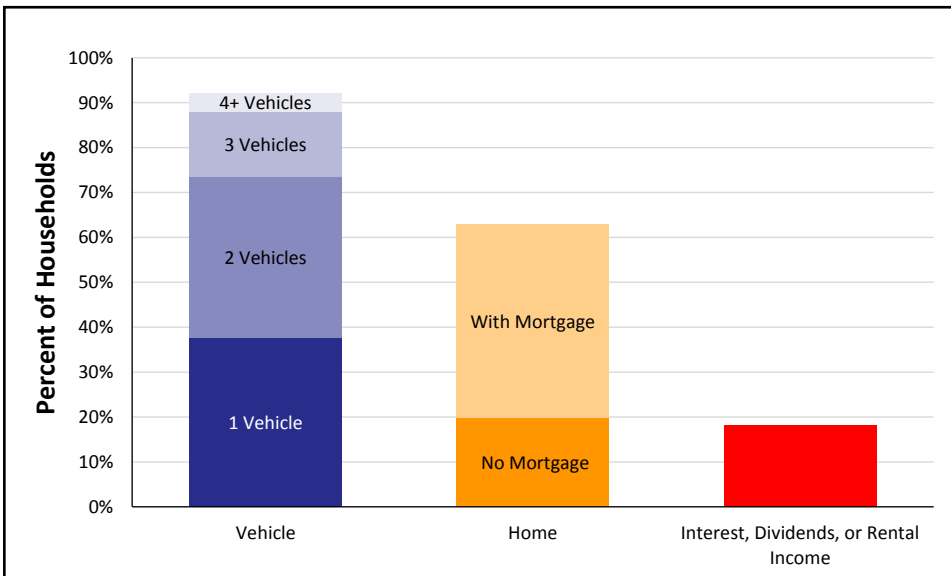
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Vanderburgh County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Vanderburgh County, 2014		
Town	Total HH	% ALICE & Poverty
Armstrong Township	678	18%
Center Township	15,574	27%
Darmstadt Town	586	15%
Evansville City	51,287	52%
German Township	2,955	24%
Highland CDP	1,730	10%
Knight Township	28,887	48%
Melody Hill CDP	1,440	17%
Perry Township	10,133	41%
Pigeon Township	12,847	65%
Scott Township	3,170	13%
Union Township	121	48%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 VERMILLION COUNTY

## 2014 Point-in-Time Data

**Population:** 15,952 | **Number of Households:** 6,491

**Median Household Income:** \$44,088 (state average: \$49,446)

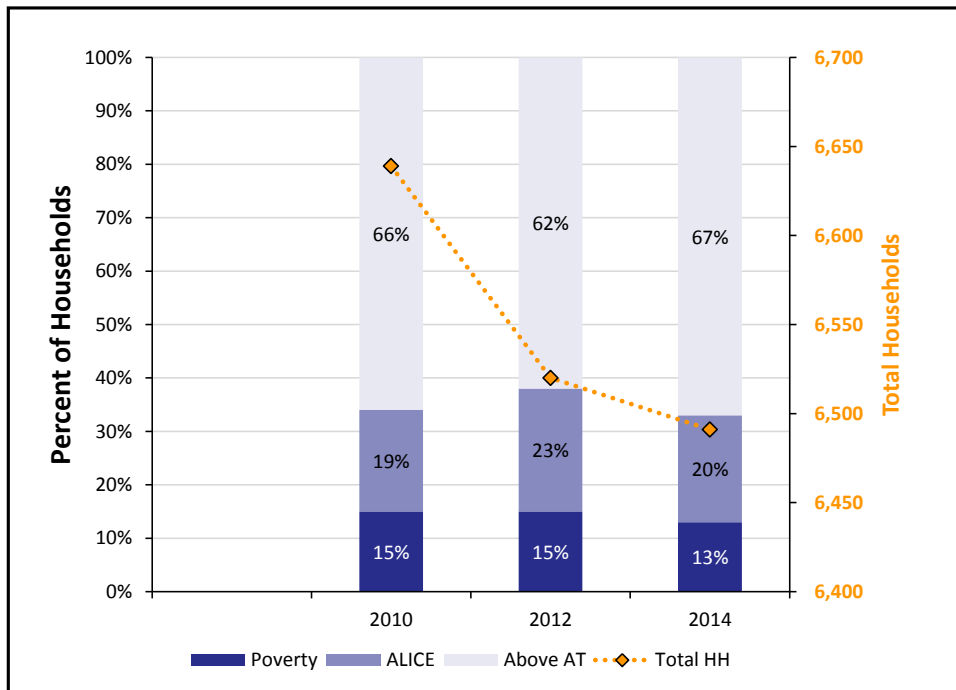
**Unemployment Rate:** 7.3% (state average: 7.1%)

**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 13% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Vermillion County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$434	\$730
<b>Child Care</b>	\$-	\$775
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$130	\$363
<b>Taxes</b>	\$194	\$300
<b>Monthly Total</b>	\$1,432	\$3,990
<b>ANNUAL TOTAL</b>	\$17,184	\$47,880
<b>Hourly Wage</b>	\$8.59	\$23.94

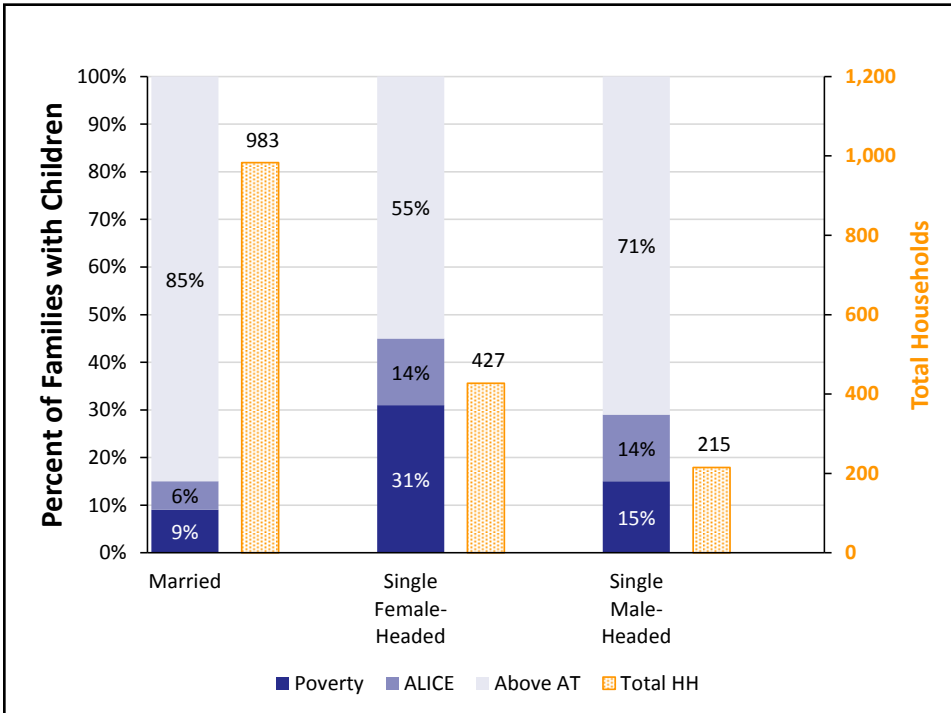
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Vermillion County families with children live below the ALICE Threshold. Though more Vermillion County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

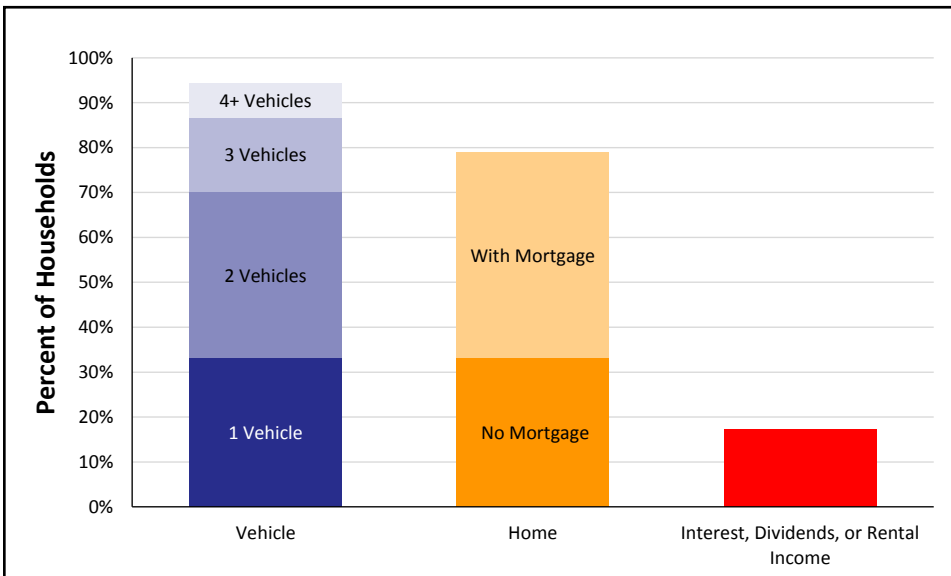
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Vermillion County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Vermillion County, 2014		
Town	Total HH	% ALICE & Poverty
Blanford CDP	101	33%
Cayuga Town	424	28%
Clinton City	1,954	45%
Clinton Township	3,714	38%
Dana Town	221	37%
Eugene Township	805	23%
Fairview Park Town	566	32%
Helt Township	967	26%
Highland Township	680	31%
Newport Town	175	27%
Perrysville Town	218	33%
St. Bernice CDP	156	30%
Universal Town	130	52%
Vermillion Township	325	27%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 VIGO COUNTY

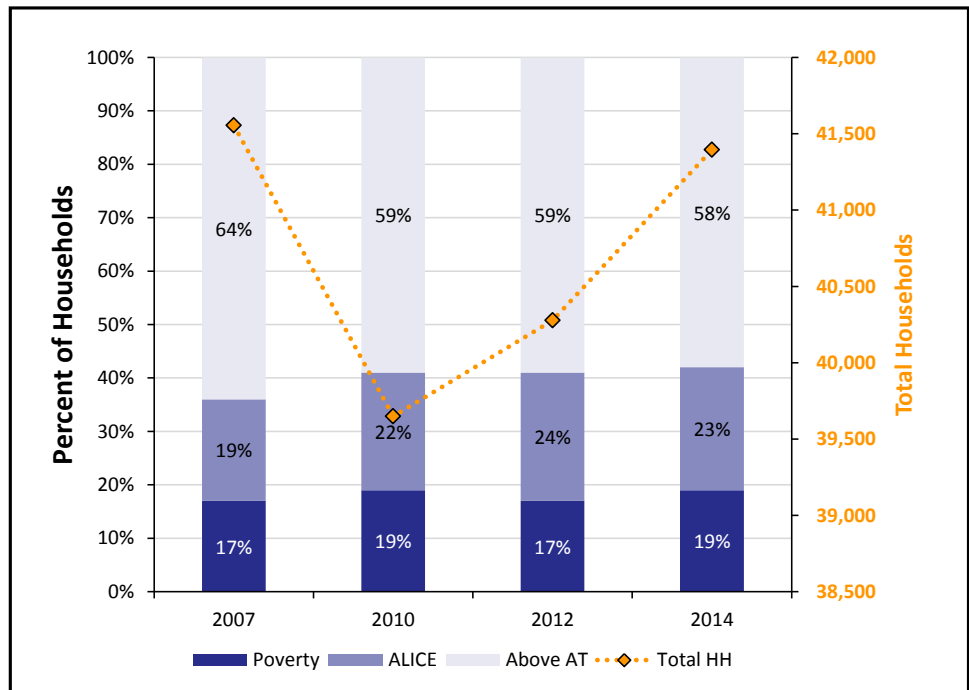
## 2014 Point-in-Time Data

**Population:** 108,175 | **Number of Households:** 41,395  
**Median Household Income:** \$41,385 (state average: \$49,446)  
**Unemployment Rate:** 9.2% (state average: 7.1%)  
**ALICE Households:** 23% (state average: 22%); **Poverty Households:** 19% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Vigo County

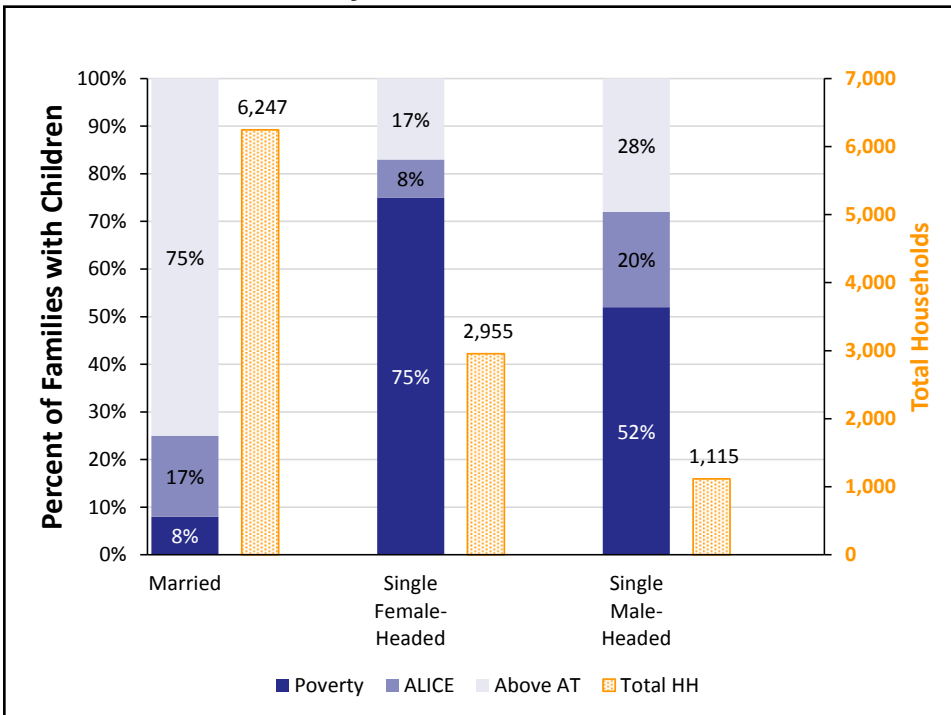
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$434	\$730
Child Care	\$-	\$833
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$130	\$370
Taxes	\$194	\$320
<b>Monthly Total</b>	<b>\$1,432</b>	<b>\$4,075</b>
<b>ANNUAL TOTAL</b>	<b>\$17,184</b>	<b>\$48,900</b>
<b>Hourly Wage</b>	<b>\$8.59</b>	<b>\$24.45</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Vigo County families with children live below the ALICE Threshold. Though more Vigo County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

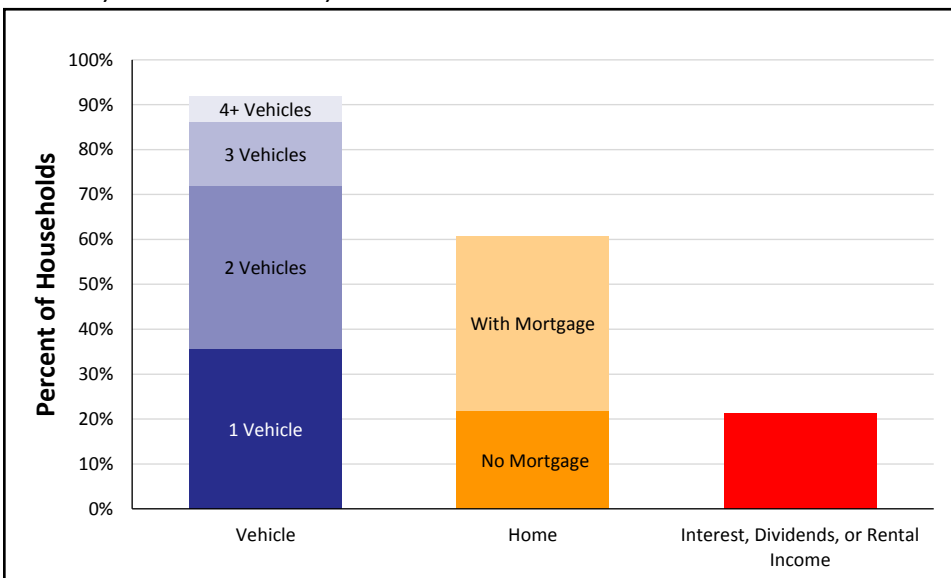
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Vigo County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Vigo County, 2014		
Town	Total HH	% ALICE & Poverty
Fayette Township	949	24%
Fontanet CDP	103	34%
Harrison Township	19,399	55%
Honey Creek Township	5,952	39%
Linton Township	557	28%
Lost Creek Township	3,573	28%
Nevins Township	821	27%
New Goshen CDP	164	25%
North Terre Haute CDP	1,680	38%
Otter Creek Township	3,418	33%
Pierson Township	500	31%
Prairie Creek Township	498	35%
Prairieton Township	455	37%
Riley Township	1,076	21%
Seelyville Town	406	45%
Shepardsville CDP	112	21%
St. Mary Of The Woods CDP	181	66%
Sugar Creek Township	2,571	38%
Tecumseh CDP	295	16%
Terre Haute City	21,812	53%
West Terre Haute Town	885	48%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 WABASH COUNTY

## 2014 Point-in-Time Data

**Population:** 32,492 | **Number of Households:** 12,777

**Median Household Income:** \$45,657 (state average: \$49,446)

**Unemployment Rate:** 7.4% (state average: 7.1%)

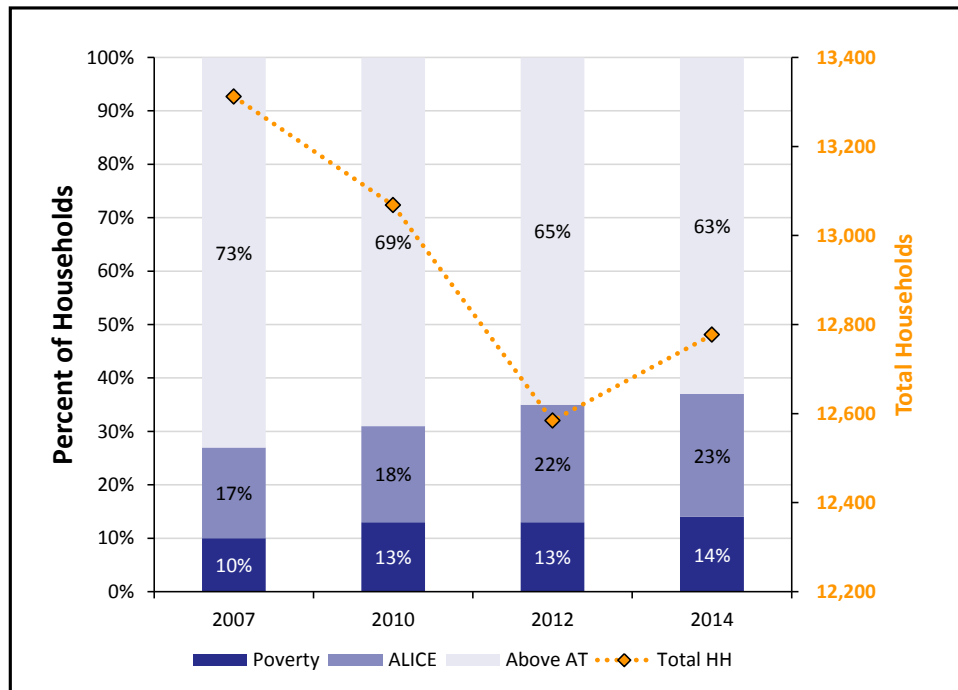
**ALICE Households:** 23% (state average: 22%); **Poverty Households:** 14% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Wabash County

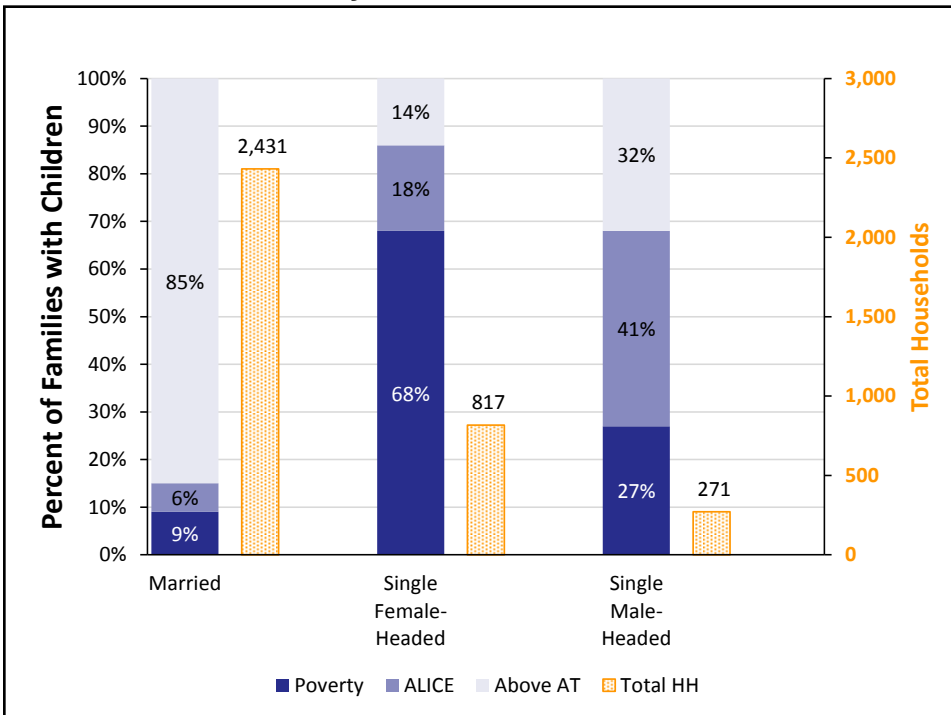
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$408	\$626
Child Care	\$-	\$713
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$127	\$341
Taxes	\$187	\$251
<b>Monthly Total</b>	<b>\$1,396</b>	<b>\$3,753</b>
<b>ANNUAL TOTAL</b>	<b>\$16,752</b>	<b>\$45,036</b>
<b>Hourly Wage</b>	<b>\$8.38</b>	<b>\$22.52</b>

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. 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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Wabash County families with children live below the ALICE Threshold. Though more Wabash County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

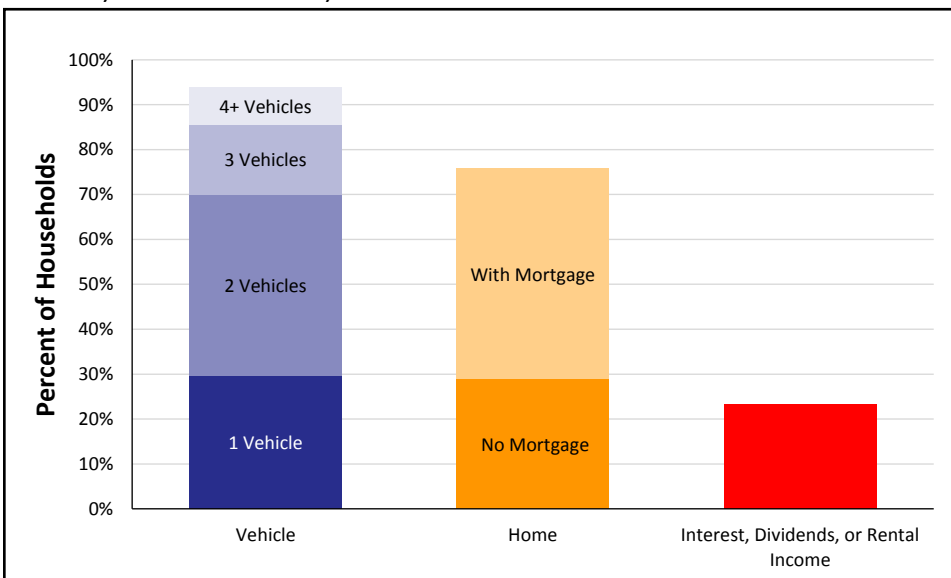
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Wabash County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Wabash County, 2014		
Town	Total HH	% ALICE & Poverty
Chester Township	2,860	37%
La Fontaine Town	298	32%
Lagro Town	205	55%
Lagro Township	1,081	29%
Laketon CDP	185	52%
Liberty Township	933	21%
Noble Township	5,914	43%
North Manchester Town	2,204	41%
Paw Paw Township	634	35%
Pleasant Township	822	33%
Roann Town	191	43%
Somerset CDP	178	35%
Wabash City	4,417	44%
Waltz Township	533	21%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 WARREN COUNTY

## 2014 Point-in-Time Data

**Population:** 8,421 | **Number of Households:** 3,325

**Median Household Income:** \$56,642 (state average: \$49,446)

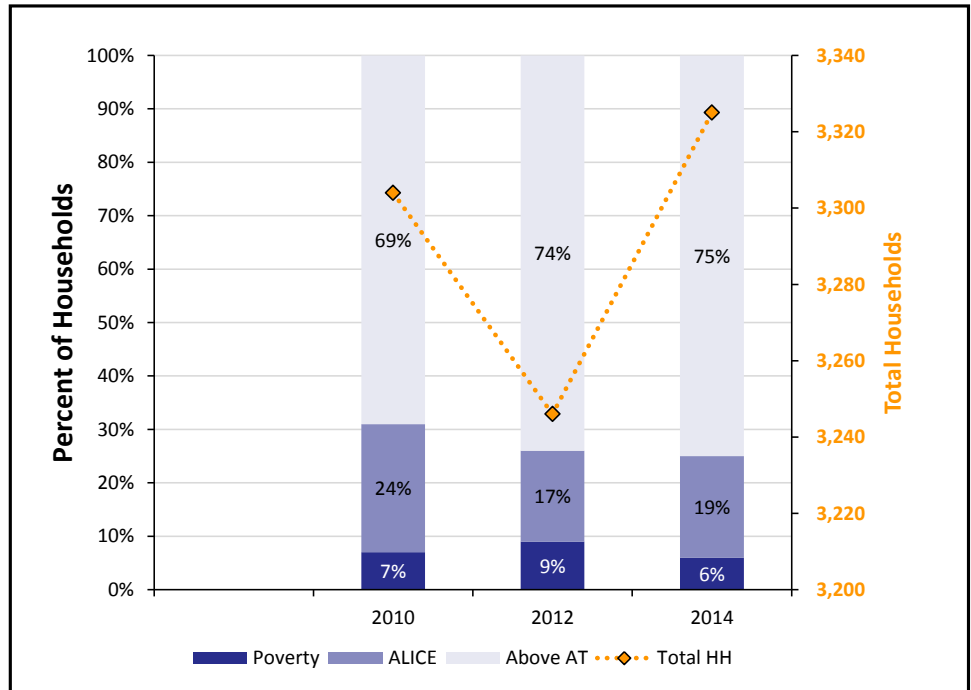
**Unemployment Rate:** 5.7% (state average: 7.1%)

**ALICE Households:** 19% (state average: 22%); **Poverty Households:** 6% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Warren County

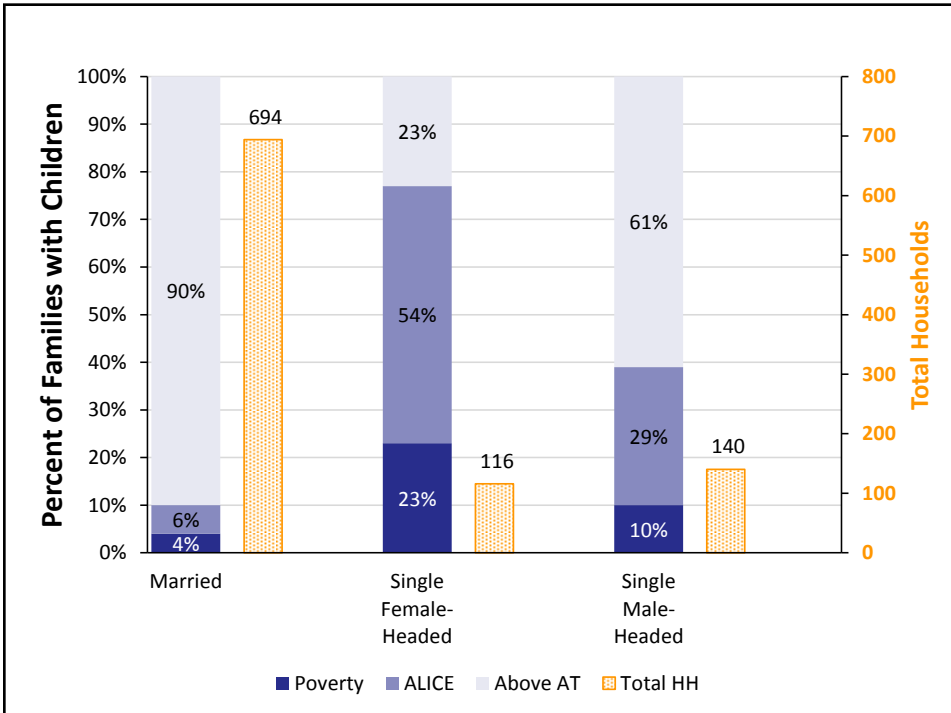
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$938
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$370
<b>Taxes</b>	\$187	\$320
<b>Monthly Total</b>	\$1,396	\$4,076
<b>ANNUAL TOTAL</b>	\$16,752	\$48,912
<b>Hourly Wage</b>	\$8.38	\$24.46

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Warren County families with children live below the ALICE Threshold. Though more Warren County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

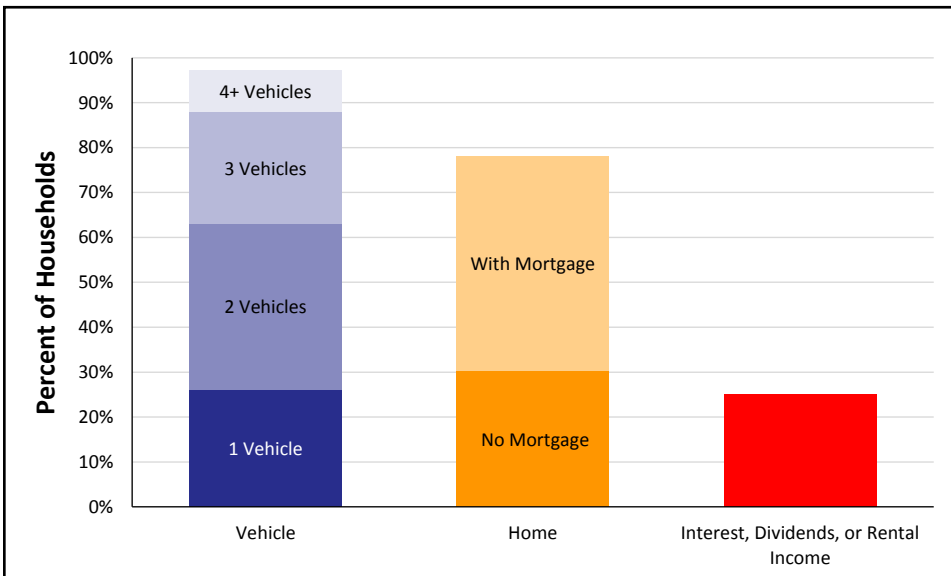
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Warren County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Town	Total HH	% ALICE & Poverty
Adams Township	251	31%
Jordan Township	100	7%
Kent Township	204	22%
Liberty Township	322	4%
Medina Township	204	21%
Mound Township	171	23%
Pike Township	492	33%
Pine Township	113	16%
Steuben Township	178	18%
Warren Township	342	18%
Washington Township	877	33%
West Lebanon Town	310	37%
Williamsport Town	755	35%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 WARRICK COUNTY

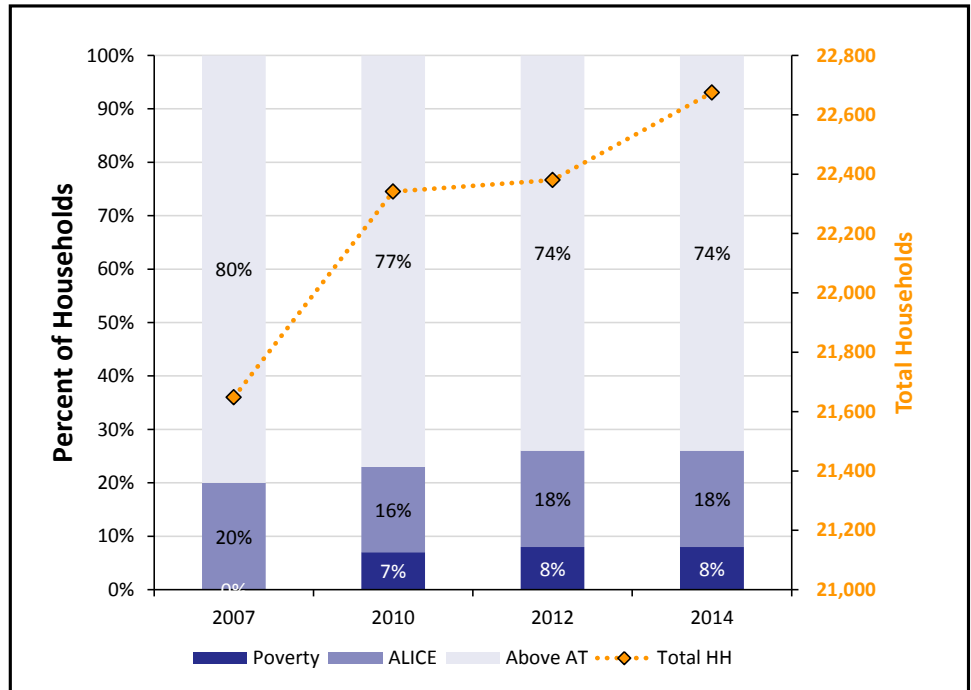
## 2014 Point-in-Time Data

**Population:** 60,538 | **Number of Households:** 22,675  
**Median Household Income:** \$62,747 (state average: \$49,446)  
**Unemployment Rate:** 6.2% (state average: 7.1%)  
**ALICE Households:** 18% (state average: 22%); **Poverty Households:** 8% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Warrick County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$533	\$739
Child Care	\$-	\$833
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$143	\$372
Taxes	\$222	\$323
<b>Monthly Total</b>	<b>\$1,572</b>	<b>\$4,089</b>
<b>ANNUAL TOTAL</b>	<b>\$18,864</b>	<b>\$49,068</b>
<b>Hourly Wage</b>	<b>\$9.43</b>	<b>\$24.53</b>

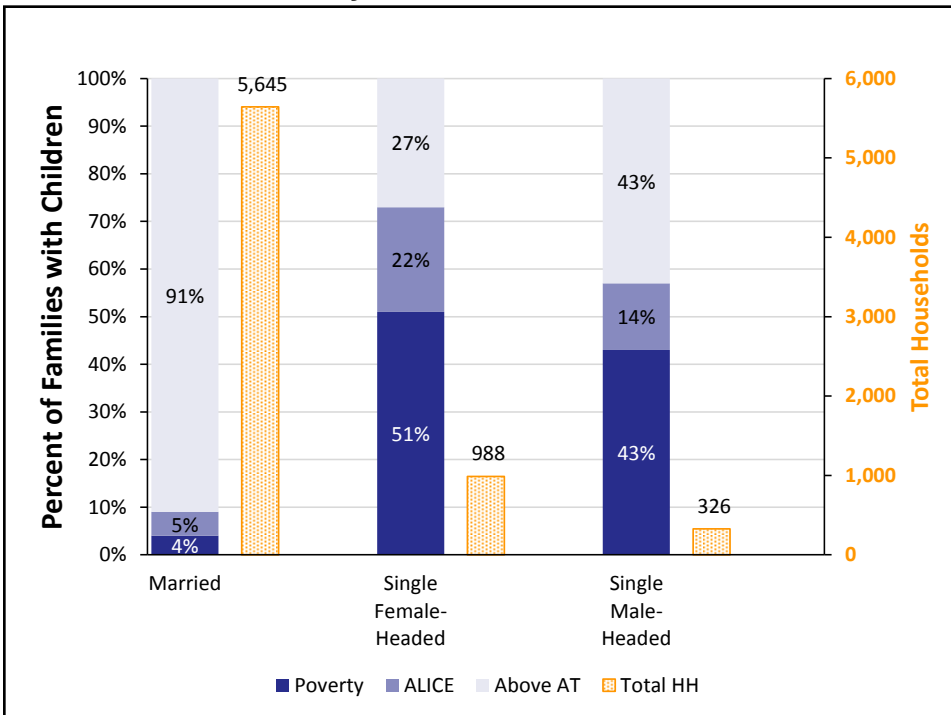
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Warrick County families with children live below the ALICE Threshold. Though more Warrick County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

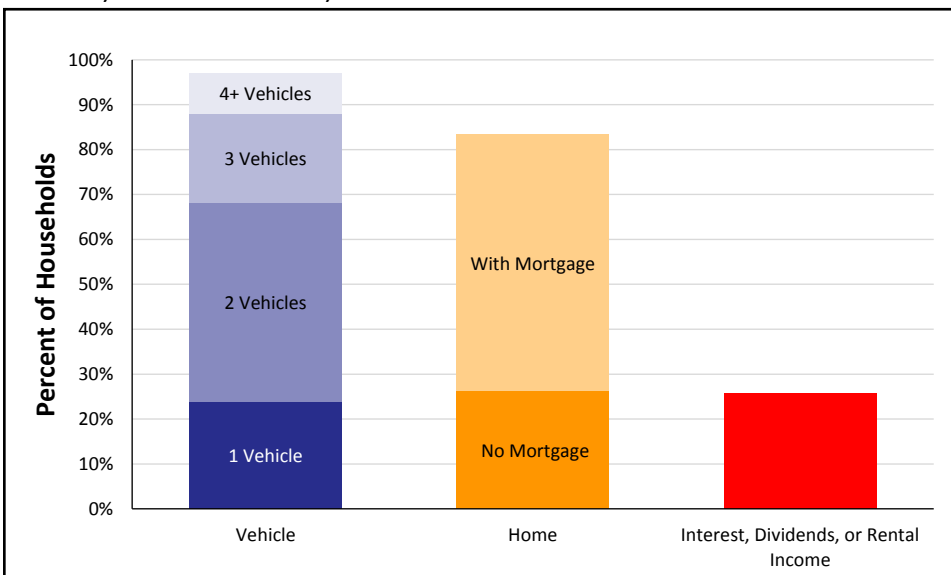
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Warrick County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Warrick County, 2014		
Town	Total HH	% ALICE & Poverty
Anderson Township	521	24%
Boon Township	4,991	30%
Boonville City	2,423	38%
Campbell Township	306	8%
Chandler Town	1,161	44%
Elberfeld Town	263	35%
Greer Township	706	31%
Hart Township	602	27%
Lynnville Town	366	27%
Newburgh Town	1,379	37%
Ohio Township	14,267	25%
Owen Township	226	29%
Pigeon Township	329	17%
Skelton Township	640	32%
Tennyson Town	114	49%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 WASHINGTON COUNTY

## 2014 Point-in-Time Data

**Population:** 28,017 | **Number of Households:** 10,512

**Median Household Income:** \$42,424 (state average: \$49,446)

**Unemployment Rate:** 10.8% (state average: 7.1%)

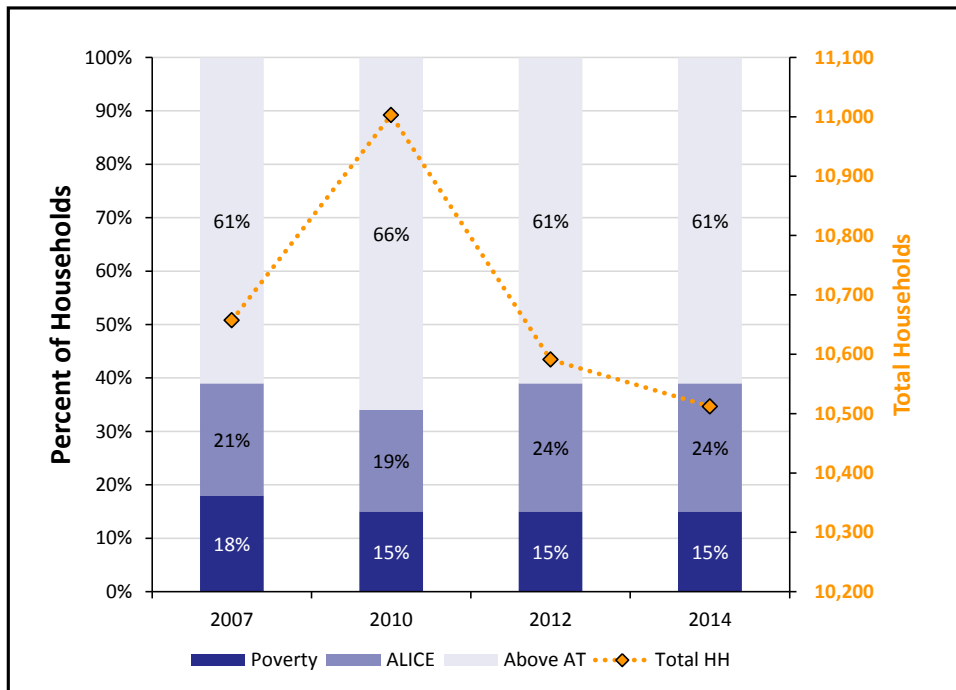
**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 15% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Washington County

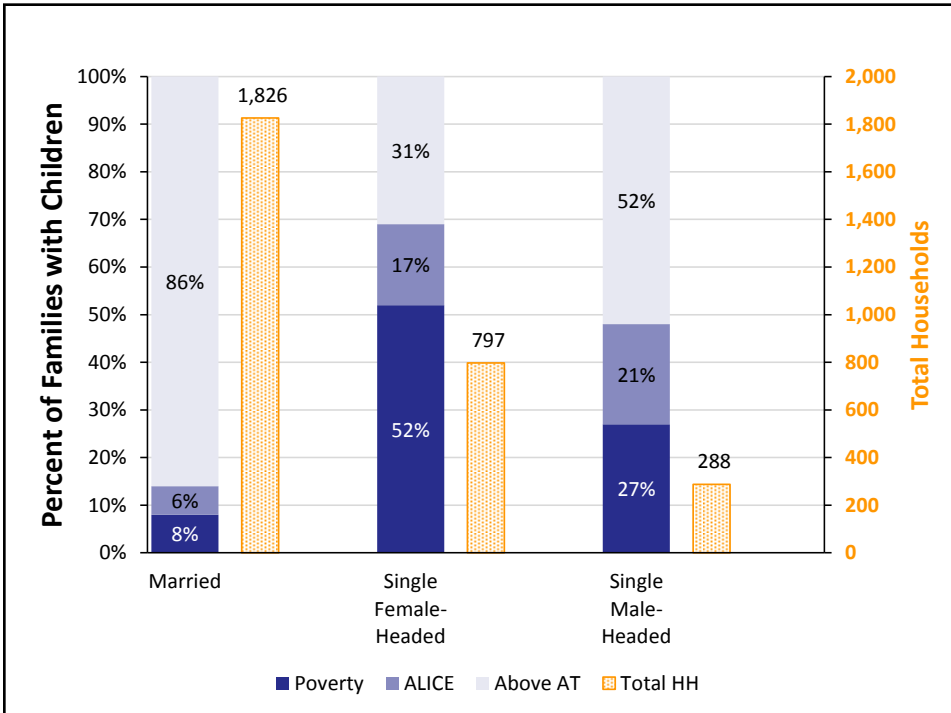
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$430	\$626
<b>Child Care</b>	\$-	\$692
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$130	\$338
<b>Taxes</b>	\$193	\$245
<b>Monthly Total</b>	\$1,427	\$3,723
<b>ANNUAL TOTAL</b>	\$17,124	\$44,676
<b>Hourly Wage</b>	\$8.56	\$22.34

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Washington County families with children live below the ALICE Threshold. Though more Washington County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

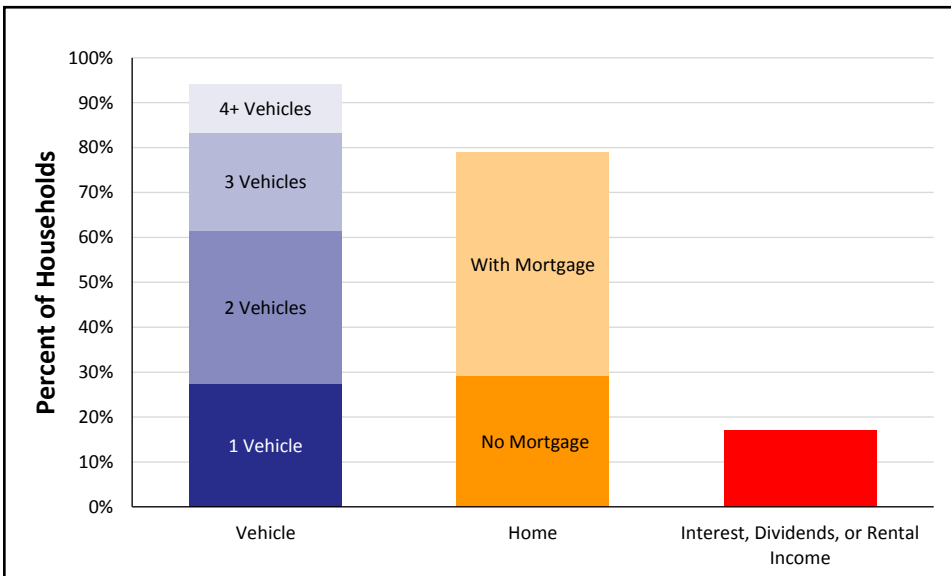
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Washington County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Washington County, 2014		
Town	Total HH	% ALICE & Poverty
Brown Township	421	49%
Campbellsburg Town	234	60%
Franklin Township	756	18%
Gibson Township	427	35%
Hardinsburg Town	112	48%
Howard Township	517	36%
Jackson Township	636	33%
Jefferson Township	410	42%
Madison Township	290	42%
Monroe Township	268	40%
New Pekin Town	565	56%
Pierce Township	1,176	50%
Polk Township	819	26%
Posey Township	686	37%
Salem City	2,507	52%
Vernon Township	176	34%
Washington Township	3,930	43%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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:** 67,671 | **Number of Households:** 26,937

**Median Household Income:** \$41,204 (state average: \$49,446)

**Unemployment Rate:** 8.6% (state average: 7.1%)

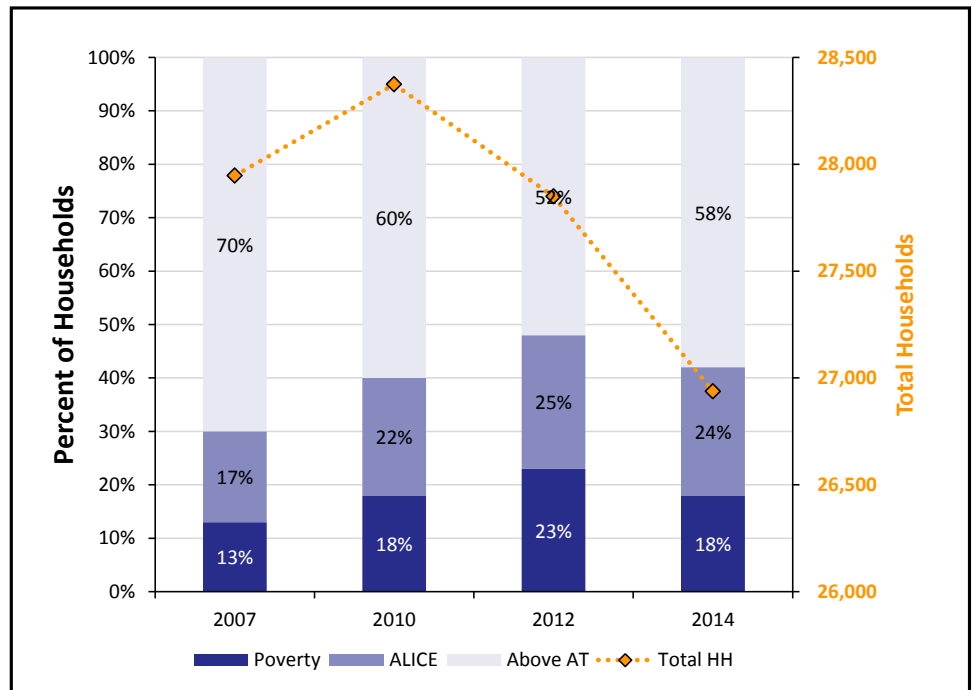
**ALICE Households:** 24% (state average: 22%); **Poverty Households:** 18% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Wayne County

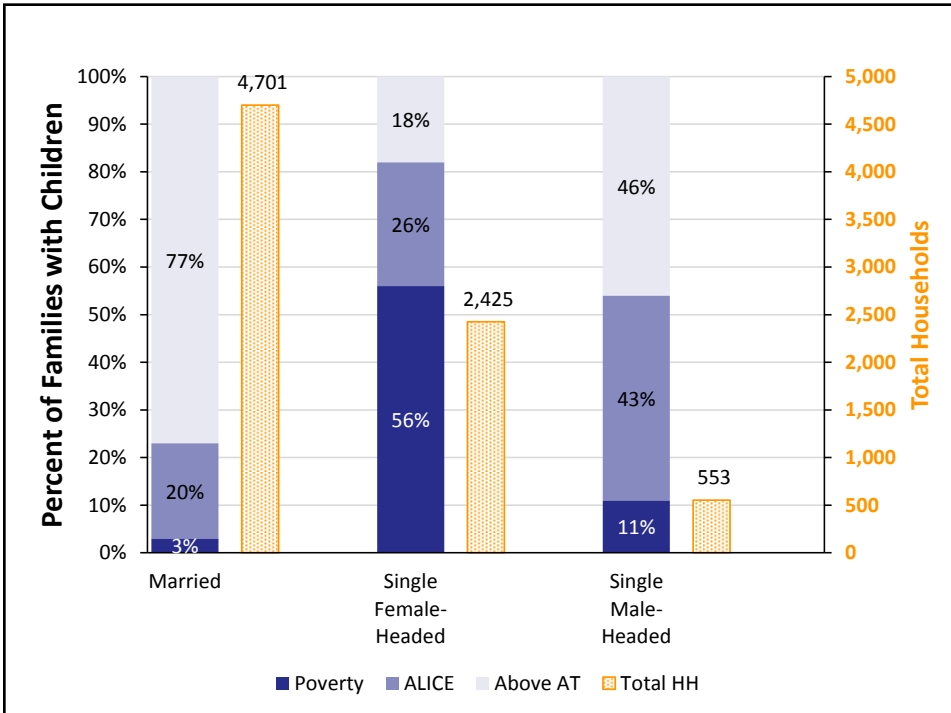
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$480	\$638
<b>Child Care</b>	\$-	\$771
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$136	\$350
<b>Taxes</b>	\$207	\$271
<b>Monthly Total</b>	\$1,497	\$3,852
<b>ANNUAL TOTAL</b>	\$17,964	\$46,224
<b>Hourly Wage</b>	\$8.98	\$23.11

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Wayne County families with children live below the ALICE Threshold. Though more Wayne County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

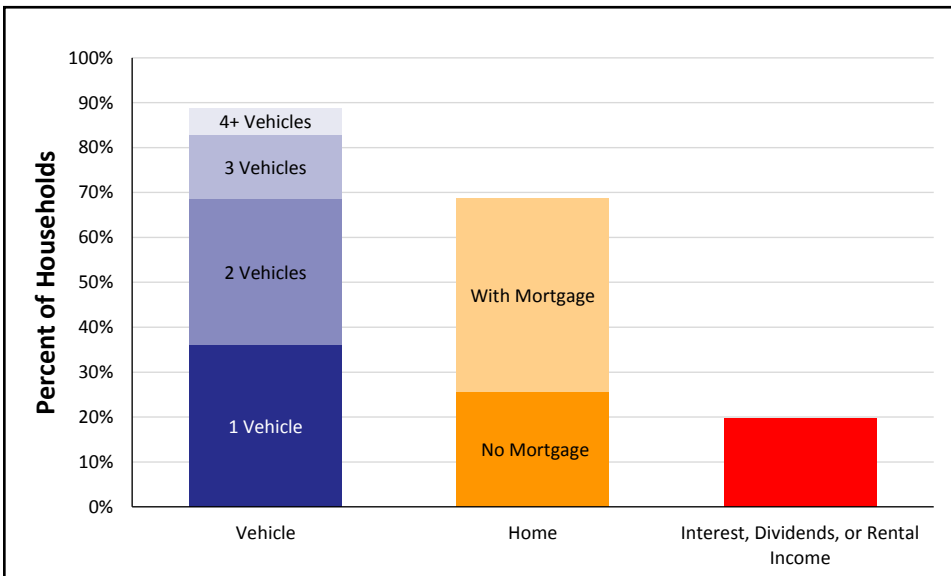
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Wayne County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Wayne County, 2014		
Town	Total HH	% ALICE & Poverty
Abington Township	333	30%
Boston Township	322	27%
Cambridge City Town	822	47%
Center Township	3,017	34%
Centerville Town	1,033	37%
Clay Township	423	29%
Dalton Township	212	31%
Dublin Town	302	57%
East Germantown Town	114	40%
Fountain City Town	289	39%
Franklin Township	586	35%
Green Township	373	33%
Greens Fork Town	167	36%
Hagerstown Town	665	39%
Harrison Township	135	31%
Jackson Township	1,958	46%
Jefferson Township	1,379	27%
Milton Town	186	40%
New Garden Township	765	36%
Perry Township	339	39%
Richmond City	15,288	53%
Spring Grove Town	106	25%
Washington Township	582	30%
Wayne Township	16,975	51%
Webster Township	492	32%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 WELLS COUNTY

## 2014 Point-in-Time Data

**Population:** 27,732 | **Number of Households:** 10,952

**Median Household Income:** \$49,050 (state average: \$49,446)

**Unemployment Rate:** 5.1% (state average: 7.1%)

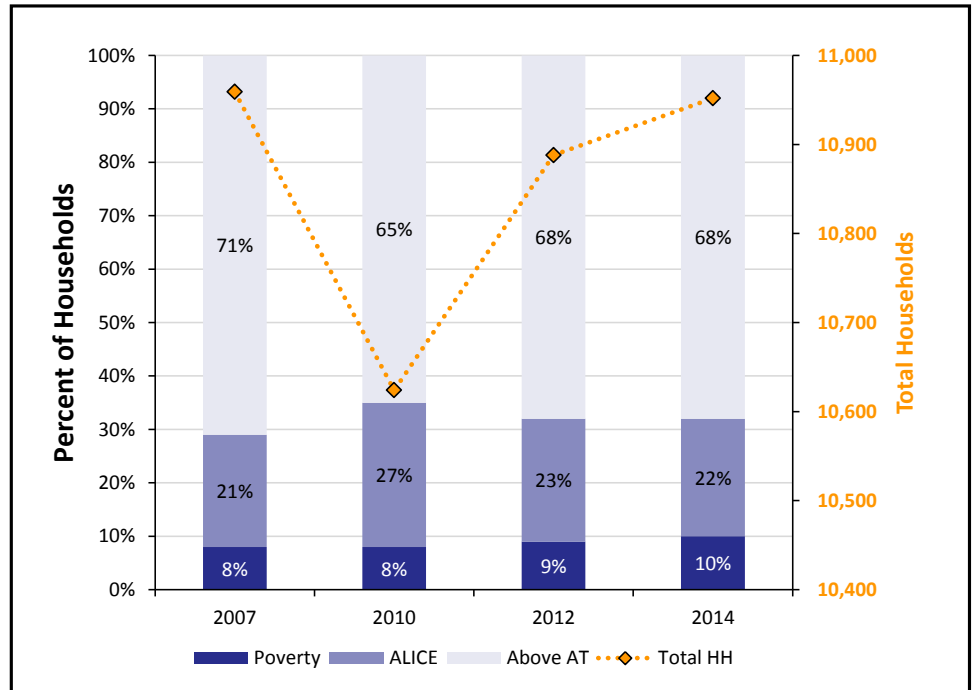
**ALICE Households:** 22% (state average: 22%); **Poverty Households:** 10% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Wells County

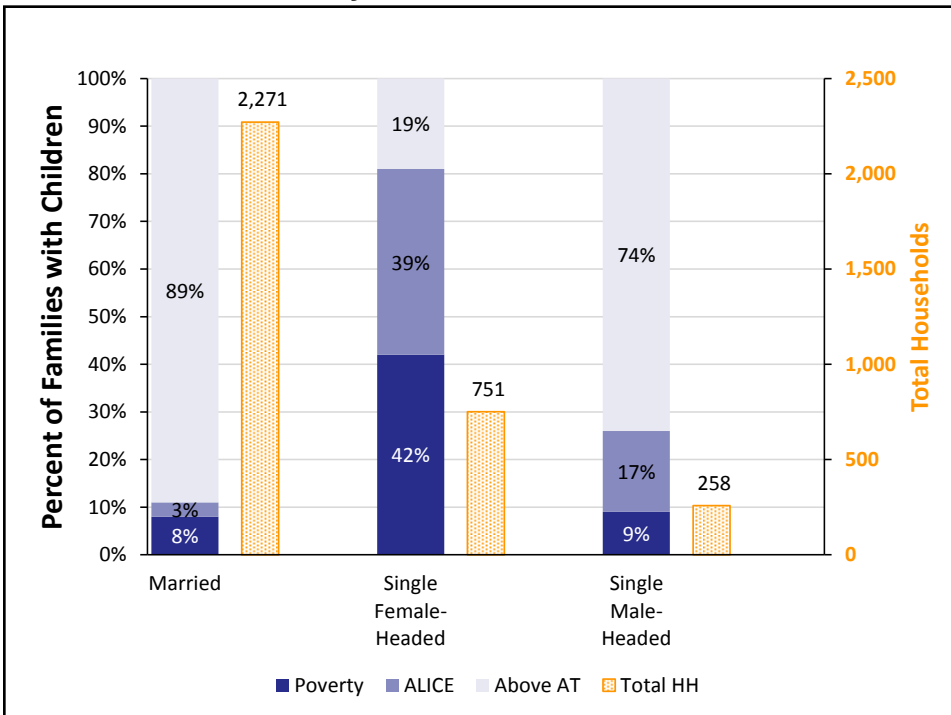
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$474	\$664
<b>Child Care</b>	\$-	\$721
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$135	\$347
<b>Taxes</b>	\$205	\$264
<b>Monthly Total</b>	\$1,488	\$3,818
<b>ANNUAL TOTAL</b>	\$17,856	\$45,816
<b>Hourly Wage</b>	\$8.93	\$22.91

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Wells County families with children live below the ALICE Threshold. Though more Wells County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

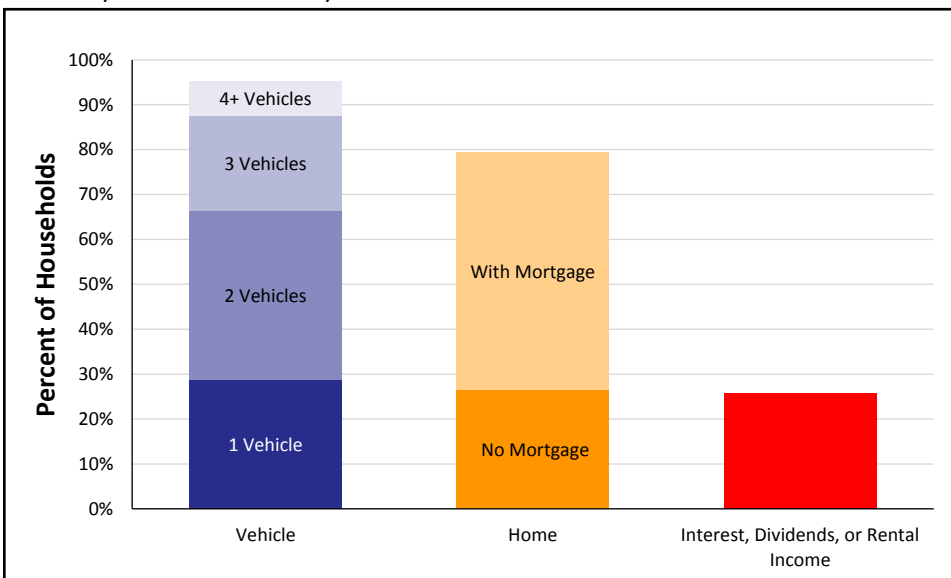
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Wells County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



Wells County, 2014		
Town	Total HH	% ALICE & Poverty
Bluffton City	4,101	44%
Chester Township	381	14%
Harrison Township	3,277	40%
Jackson Township	249	10%
Jefferson Township	2,229	32%
Lancaster Township	2,565	35%
Liberty Township	479	49%
Nottingham Township	325	24%
Ossian Town	1,339	36%
Rockcreek Township	675	17%
Union Township	772	18%
Uniondale Town	120	40%
Zanesville Town	233	29%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 WHITE COUNTY

## 2014 Point-in-Time Data

**Population:** 24,485 | **Number of Households:** 9,458

**Median Household Income:** \$51,250 (state average: \$49,446)

**Unemployment Rate:** 6.7% (state average: 7.1%)

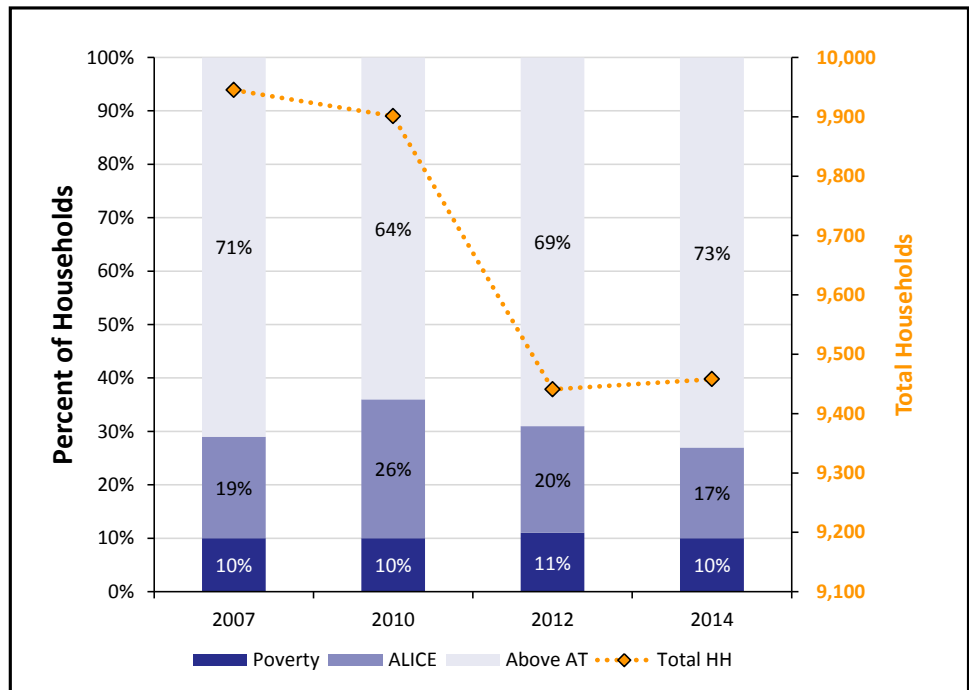
**ALICE Households:** 17% (state average: 22%); **Poverty Households:** 10% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, White County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$408	\$626
<b>Child Care</b>	\$-	\$729
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$127	\$343
<b>Taxes</b>	\$187	\$256
<b>Monthly Total</b>	\$1,396	\$3,776
<b>ANNUAL TOTAL</b>	\$16,752	\$45,312
<b>Hourly Wage</b>	\$8.38	\$22.66

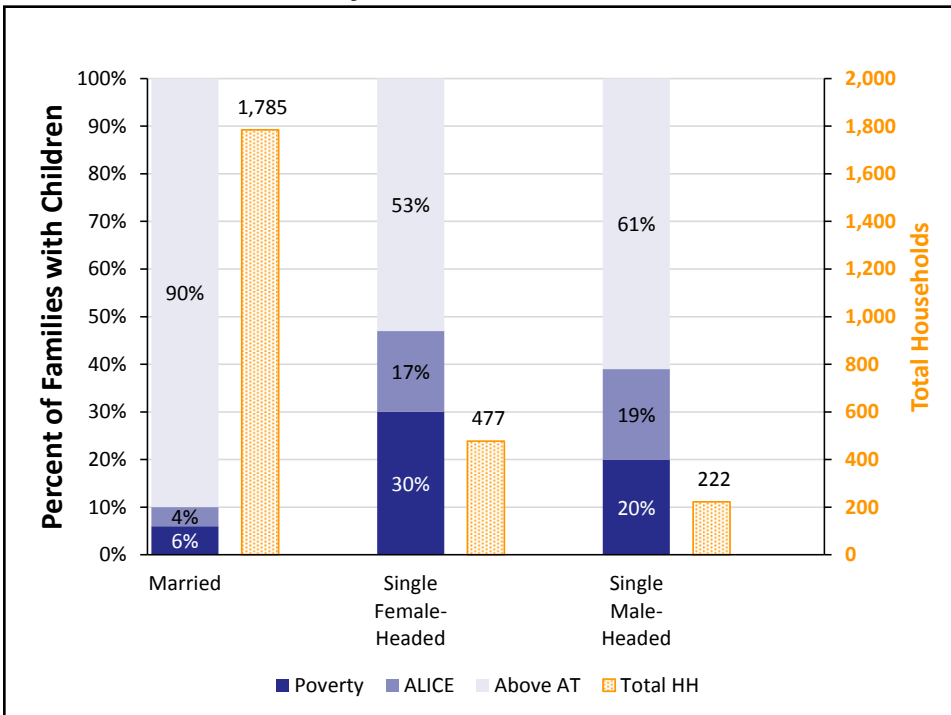
Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.



## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many White County families with children live below the ALICE Threshold. Though more White County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

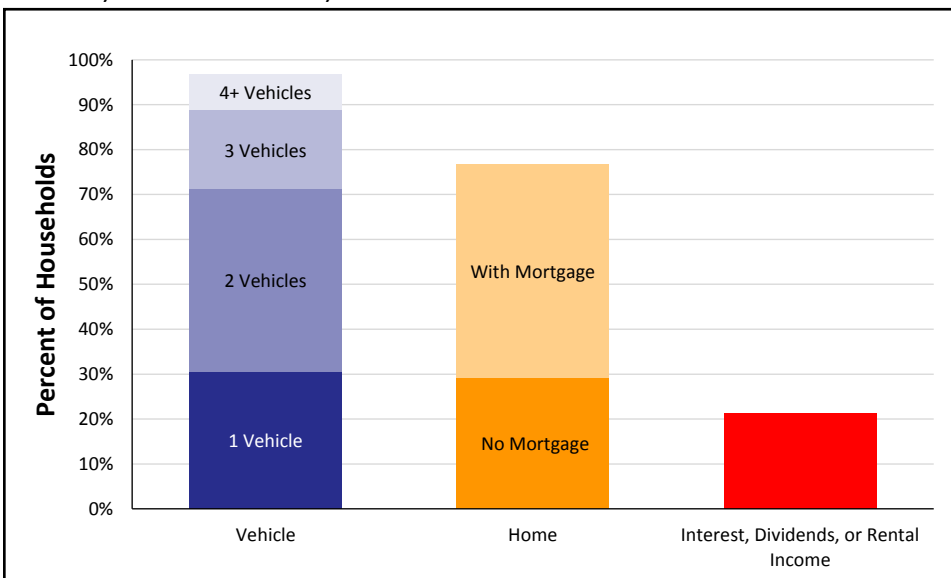
### Families with Children by Income, 2014



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in White County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



White County, 2014		
Town	Total HH	% ALICE & Poverty
Big Creek Township	299	22%
Brookston Town	607	36%
Buffalo CDP	359	19%
Burnettsville Town	166	32%
Cass Township	179	27%
Chalmers Town	172	33%
Honey Creek Township	382	27%
Idaville CDP	191	33%
Jackson Township	241	29%
Liberty Township	962	21%
Lincoln Township	249	32%
Monon Town	607	47%
Monon Township	1,226	39%
Monticello City	2,109	35%
Norway CDP	204	15%
Prairie Township	1,212	25%
Princeton Township	573	29%
Reynolds Town	226	35%
Round Grove Township	124	7%
Union Township	3,884	27%
West Point Township	127	22%
Wolcott Town	433	32%

*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 WHITLEY COUNTY

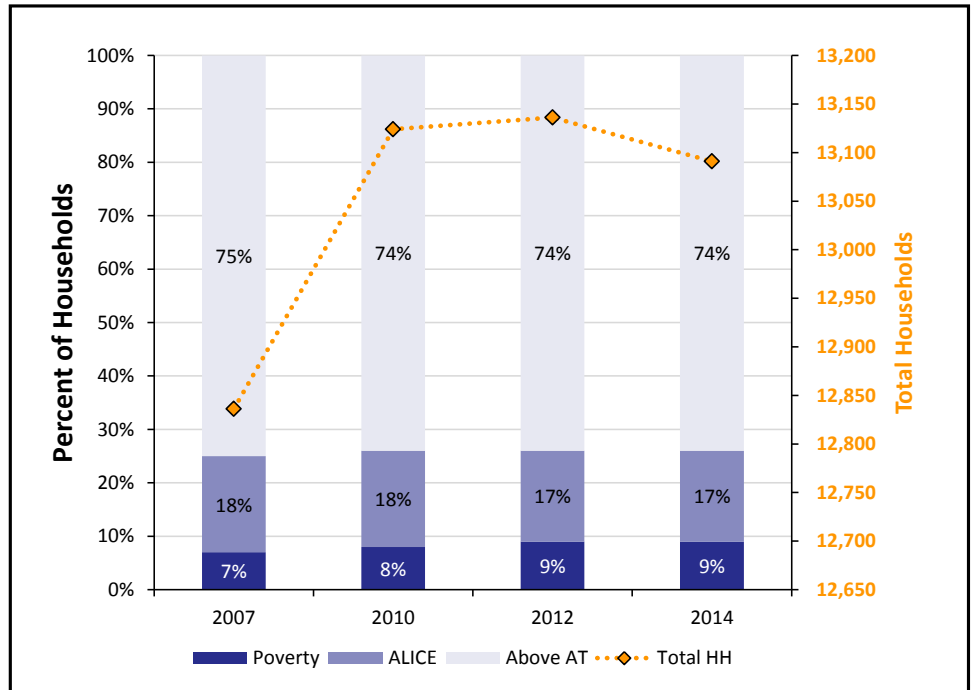
## 2014 Point-in-Time Data

**Population:** 33,307 | **Number of Households:** 13,091  
**Median Household Income:** \$54,023 (state average: \$49,446)  
**Unemployment Rate:** 6.4% (state average: 7.1%)  
**ALICE Households:** 17% (state average: 22%); **Poverty Households:** 9% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – 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 population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Whitley County

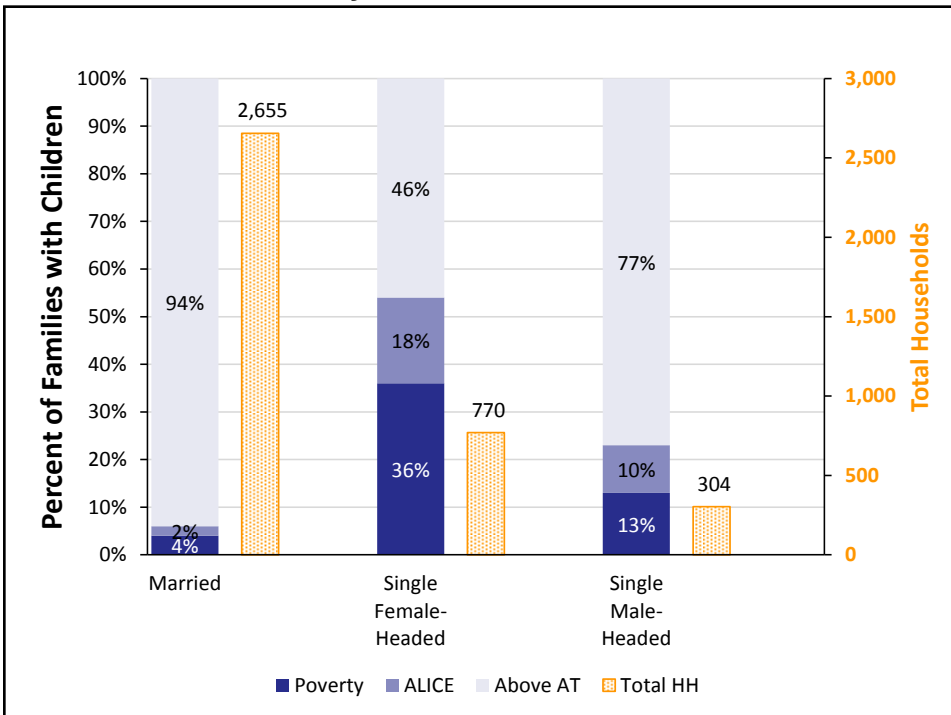
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$474	\$664
<b>Child Care</b>	\$-	\$767
<b>Food</b>	\$176	\$533
<b>Transportation</b>	\$351	\$702
<b>Health Care</b>	\$147	\$587
<b>Miscellaneous</b>	\$135	\$353
<b>Taxes</b>	\$205	\$277
<b>Monthly Total</b>	\$1,488	\$3,883
<b>ANNUAL TOTAL</b>	\$17,856	\$46,596
<b>Hourly Wage</b>	\$8.93	\$23.30

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **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); Indiana Department of Revenue; Indiana Family and Social Services Administration.

## How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Whitley County families with children live below the ALICE Threshold. Though more Whitley County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2014

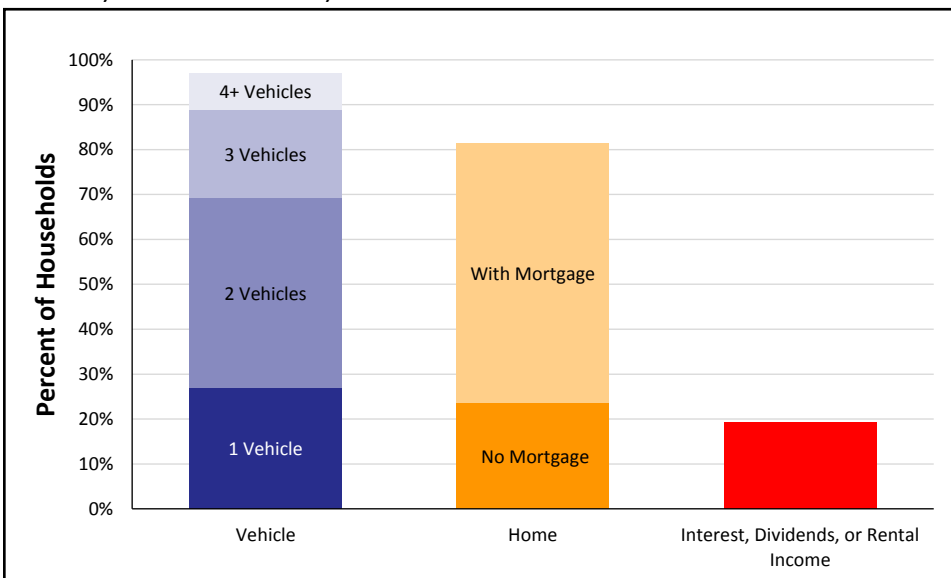


Whitley County, 2014		
Town	Total HH	% ALICE & Poverty
Churubusco Town	757	30%
Cleveland Township	1,265	25%
Columbia City	3,708	38%
Columbia Township	4,440	35%
Etna-Troy Township	739	19%
Jefferson Township	846	14%
Larwill Town	117	47%
Richland Township	516	24%
Smith Township	2,263	35%
South Whitley Town	748	31%
Thorncreek Township	1,644	10%
Tri-Lakes CDP	641	15%
Union Township	926	19%
Washington Township	452	17%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Whitley County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2014



*Note: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so 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 HOUSING DATA BY COUNTY

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way **ALICE** Report uses standardized measurements to quantify the cost of a basic household budget in each county in Indiana, and the magnitude of households that are struggling to afford it

This table presents key housing data for each county in Indiana in 2014 for owner-occupied and renter-occupied units.

*Source: American Community Survey, 2014; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates.*

## Housing Data by County, Indiana, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	
Allen	95,247	25%	17%	43,733	62%	48%	9,246	1-Year
Bartholomew	22,224	28%	20%	9,603	48%	40%	289	1-Year
Benton	2,478	29%	15%	986	55%	43%	40	5-Year
Blackford	3,986	34%	20%	1,250	71%	50%	602	5-Year
Boone	17,008	28%	19%	5,240	65%	46%	1,530	5-Year
Brown	4,792	26%	26%	1,134	63%	62%	314	5-Year
Carroll	6,263	26%	17%	1,565	64%	40%	247	5-Year
Cass	11,003	33%	19%	3,756	63%	48%	1,336	5-Year
Clark	29,485	23%	20%	13,201	52%	40%	1,983	1-Year
Clay	7,728	31%	18%	2,493	66%	50%	739	5-Year
Clinton	8,512	26%	18%	3,341	54%	44%	192	5-Year
Crawford	3,385	36%	23%	781	74%	44%	319	5-Year
Daviess	8,513	27%	16%	2,949	57%	35%	472	5-Year
Dearborn	14,699	22%	22%	3,949	55%	49%	717	5-Year
Decatur	6,980	27%	21%	2,829	46%	35%	0	5-Year
DeKalb	12,836	27%	21%	3,399	61%	43%	1,190	5-Year
Delaware	29,485	32%	20%	15,722	66%	59%	3,872	1-Year
Dubois	12,417	23%	15%	3,509	59%	41%	1,214	5-Year
Elkhart	48,434	40%	16%	22,202	72%	48%	6,137	1-Year
Fayette	6,518	37%	23%	2,818	71%	57%	1,276	5-Year
Floyd	21,111	19%	17%	8,568	59%	48%	0	1-Year
Fountain	5,209	30%	16%	1,703	56%	39%	599	5-Year
Franklin	6,946	24%	23%	1,780	65%	40%	418	5-Year
Fulton	6,245	32%	22%	1,963	69%	50%	925	5-Year
Gibson	10,200	28%	14%	2,787	58%	42%	1,145	5-Year
Grant	17,954	34%	18%	7,646	70%	51%	2,094	1-Year
Greene	10,171	33%	18%	2,708	67%	44%	898	5-Year
Hamilton	85,983	17%	15%	24,861	47%	38%	4,215	1-Year
Hancock	19,737	27%	12%	6,963	58%	42%	1,992	1-Year
Harrison	12,029	26%	21%	2,649	59%	46%	448	5-Year

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	
Hendricks	42,515	25%	17%	13,495	65%	49%	4,664	1-Year
Henry	13,363	32%	22%	4,851	69%	46%	1,066	5-Year
Howard	22,254	28%	17%	11,772	59%	42%	2,068	1-Year
Huntington	11,005	29%	19%	3,408	61%	46%	1,491	5-Year
Jackson	12,412	27%	19%	4,245	59%	43%	189	5-Year
Jasper	9,428	21%	16%	2,560	51%	45%	362	5-Year
Jay	6,154	32%	17%	2,042	66%	41%	784	5-Year
Jefferson	9,088	26%	23%	3,658	65%	48%	1,715	5-Year
Jennings	8,033	32%	23%	2,552	58%	47%	326	5-Year
Johnson	37,806	32%	20%	15,209	73%	52%	3,397	1-Year
Knox	9,735	30%	16%	4,970	63%	48%	1,744	5-Year
Kosciusko	21,022	19%	15%	8,719	47%	34%	0	1-Year
LaGrange	9,487	47%	27%	2,248	72%	37%	650	5-Year
Lake	125,741	25%	23%	56,367	56%	51%	7,478	1-Year
LaPorte	29,052	24%	20%	13,016	60%	49%	2,615	1-Year
Lawrence	14,564	33%	23%	3,997	66%	46%	1,491	5-Year
Madison	36,126	28%	17%	16,524	58%	49%	1,008	1-Year
Marion	195,915	25%	22%	164,868	60%	55%	32,730	1-Year
Marshall	13,405	30%	21%	4,063	61%	44%	822	5-Year
Martin	3,426	29%	15%	773	69%	41%	238	5-Year
Miami	9,857	33%	20%	3,389	61%	45%	850	5-Year
Monroe	29,623	20%	18%	24,380	67%	61%	6,805	1-Year
Montgomery	10,399	26%	19%	4,175	62%	46%	822	5-Year
Morgan	19,206	39%	23%	6,049	72%	42%	1,795	1-Year
Newton	4,061	27%	20%	1,266	54%	41%	149	5-Year
Noble	13,382	25%	17%	4,321	60%	43%	703	5-Year
Ohio	1,842	28%	21%	603	62%	43%	262	5-Year
Orange	5,779	39%	21%	1,839	71%	45%	744	5-Year
Owen	6,688	35%	24%	1,851	56%	43%	776	5-Year
Parke	5,031	35%	19%	1,097	67%	47%	319	5-Year
Perry	5,851	31%	19%	1,505	72%	42%	342	5-Year
Pike	4,196	33%	18%	897	60%	40%	268	5-Year
Porter	47,261	31%	19%	14,536	71%	47%	3,776	1-Year
Posey	8,463	23%	17%	1,715	62%	46%	695	5-Year
Pulaski	3,976	33%	21%	1,158	53%	42%	408	5-Year
Putnam	9,593	44%	23%	2,964	69%	35%	649	5-Year
Randolph	7,769	34%	19%	2,745	67%	44%	1,080	5-Year
Ripley	8,343	26%	21%	2,528	55%	34%	259	5-Year
Rush	4,922	28%	21%	1,998	58%	37%	758	5-Year
St. Joseph	68,030	27%	17%	33,266	62%	49%	5,567	1-Year
Scott	6,430	30%	26%	2,543	63%	48%	454	5-Year
Shelby	12,334	23%	21%	4,981	56%	41%	711	5-Year
Spencer	6,462	24%	16%	1,455	68%	37%	340	5-Year
Starke	7,228	38%	27%	1,781	58%	42%	395	5-Year
Steuben	10,414	27%	21%	2,995	56%	42%	1,020	5-Year
Sullivan	5,674	32%	17%	2,046	67%	58%	455	5-Year
Switzerland	2,945	34%	28%	1,120	57%	42%	154	5-Year
Tippecanoe	35,314	19%	16%	30,520	65%	62%	7,919	1-Year

## Housing Data by County, Indiana, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
<b>Tipton</b>	5,003	21%	12%	1,476	62%	43%	642	5-Year
<b>Union</b>	2,227	29%	27%	722	73%	53%	389	5-Year
<b>Vanderburgh</b>	46,255	28%	21%	27,408	64%	51%	4,940	1-Year
<b>Vermillion</b>	5,130	33%	19%	1,361	60%	36%	324	5-Year
<b>Vigo</b>	25,147	27%	17%	16,248	67%	51%	5,203	1-Year
<b>Wabash</b>	9,689	30%	16%	3,088	63%	50%	1,165	5-Year
<b>Warren</b>	2,595	19%	13%	730	55%	37%	127	5-Year
<b>Warrick</b>	18,901	18%	18%	3,774	59%	52%	508	5-Year
<b>Washington</b>	8,299	34%	26%	2,213	70%	45%	1,108	5-Year
<b>Wayne</b>	18,524	33%	18%	8,413	67%	54%	2,836	1-Year
<b>Wells</b>	8,694	26%	19%	2,258	66%	49%	849	5-Year
<b>White</b>	7,255	25%	17%	2,203	55%	44%	769	5-Year
<b>Whitley</b>	10,652	21%	20%	2,439	58%	43%	756	5-Year

# ALICE THRESHOLD AND DEMOGRAPHICS, INDIANA, 2014

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a Household Survival Budget in each county in Indiana, and the magnitude of households that are struggling to afford it

The table presents ALICE demographics for each county broken down by race/ethnicity and age. Note that percentages of race/ethnicity and age can mask size of the population. The ALICE Thresholds for households under and over 65 years old for each county are presented.

For details of the methodology, see the Methodology Overview.

*Source: American Community Survey, 2014; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates.*

## ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Indiana, 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		Seniors	ALICE Threshold – HH under 65 years
Adams	12,164	36%	77%	100%	52%	35%	37%	\$40,000	\$25,000
Allen	138,980	39%	47%	63%	54%	32%	38%	\$40,000	\$30,000
Bartholomew	31,827	34%	9%	35%	50%	33%	37%	\$40,000	\$30,000
Benton	3,464	39%	0%	25%	50%	38%	48%	\$40,000	\$30,000
Blackford	5,236	37%	53%	0%	35%	37%	36%	\$35,000	\$25,000
Boone	22,248	29%	13%	45%	24%	29%	35%	\$45,000	\$30,000
Brown	5,926	34%	N/A	N/A	29%	34%	37%	\$40,000	\$30,000
Carroll	7,828	34%	100%	54%	70%	33%	43%	\$40,000	\$30,000
Cass	14,759	36%	17%	43%	58%	34%	33%	\$35,000	\$25,000
Clark	42,686	34%	45%	45%	57%	33%	43%	\$40,000	\$30,000
Clay	10,221	40%	0%	100%	49%	40%	45%	\$40,000	\$30,000
Clinton	11,853	33%	30%	25%	40%	32%	35%	\$40,000	\$25,000
Crawford	4,166	40%	N/A	0%	40%	40%	43%	\$35,000	\$25,000
Daviess	11,462	35%	41%	43%	53%	35%	39%	\$40,000	\$25,000
Dearborn	18,648	28%	40%	76%	6%	28%	31%	\$40,000	\$25,000
Decatur	9,809	34%	0%	84%	56%	33%	32%	\$40,000	\$25,000
DeKalb	16,235	30%	18%	29%	52%	30%	33%	\$35,000	\$25,000
Delaware	45,207	47%	58%	66%	62%	44%	38%	\$40,000	\$30,000
Dubois	15,926	29%	59%	0%	48%	28%	47%	\$35,000	\$30,000

# ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Indiana, 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		Seniors	ALICE Threshold – HH under 65 years
Elkhart	70,636	39%	34%	68%	58%	36%	42%	\$45,000	\$30,000
Fayette	9,336	45%	41%	69%	78%	43%	48%	\$35,000	\$30,000
Floyd	29,679	33%	8%	61%	58%	31%	41%	\$40,000	\$30,000
Fountain	6,912	31%	32%	56%	26%	31%	38%	\$35,000	\$25,000
Franklin	8,726	36%	100%	0%	0%	35%	47%	\$40,000	\$30,000
Fulton	8,208	37%	0%	16%	39%	38%	39%	\$35,000	\$25,000
Gibson	12,987	32%	100%	41%	43%	31%	44%	\$35,000	\$30,000
Grant	25,600	41%	56%	69%	43%	39%	38%	\$40,000	\$25,000
Greene	12,879	36%	49%	N/A	60%	35%	41%	\$35,000	\$25,000
Hamilton	110,844	17%	13%	31%	34%	16%	24%	\$45,000	\$30,000
Hancock	26,700	28%	11%	61%	17%	27%	25%	\$45,000	\$30,000
Harrison	14,678	33%	85%	0%	0%	33%	39%	\$40,000	\$30,000
Hendricks	56,010	23%	42%	29%	44%	22%	26%	\$45,000	\$30,000
Henry	18,214	45%	49%	57%	57%	44%	46%	\$40,000	\$30,000
Howard	34,026	38%	29%	59%	51%	36%	30%	\$40,000	\$25,000
Huntington	14,413	31%	0%	60%	28%	32%	38%	\$35,000	\$25,000
Jackson	16,657	36%	23%	35%	77%	34%	34%	\$40,000	\$25,000
Jasper	11,988	30%	100%	30%	32%	29%	33%	\$40,000	\$30,000
Jay	8,196	36%	24%	0%	58%	35%	41%	\$35,000	\$25,000
Jefferson	12,746	34%	33%	40%	35%	34%	30%	\$35,000	\$25,000
Jennings	10,585	37%	74%	100%	9%	36%	34%	\$40,000	\$25,000
Johnson	53,015	32%	23%	19%	60%	32%	28%	\$45,000	\$30,000
Knox	14,705	39%	58%	67%	37%	39%	49%	\$35,000	\$30,000
Kosciusko	29,741	28%	15%	46%	43%	29%	30%	\$40,000	\$30,000
LaGrange	11,735	38%	0%	N/A	59%	38%	35%	\$45,000	\$25,000
Lake	182,108	37%	29%	57%	39%	28%	39%	\$40,000	\$30,000
LaPorte	42,068	36%	55%	66%	52%	31%	30%	\$40,000	\$25,000
Lawrence	18,561	36%	37%	33%	69%	35%	40%	\$35,000	\$25,000
Madison	52,650	37%	79%	58%	54%	35%	31%	\$40,000	\$25,000
Marion	360,783	44%	44%	58%	64%	35%	40%	\$40,000	\$30,000
Marshall	17,468	39%	0%	46%	52%	38%	46%	\$40,000	\$30,000
Martin	4,199	32%	0%	N/A	12%	31%	36%	\$35,000	\$25,000
Miami	13,246	39%	N/A	31%	67%	38%	33%	\$40,000	\$25,000
Monroe	54,003	44%	70%	62%	58%	40%	21%	\$40,000	\$30,000
Montgomery	14,574	37%	22%	32%	57%	36%	33%	\$40,000	\$25,000
Morgan	25,255	37%	60%	85%	57%	36%	37%	\$45,000	\$30,000
Newton	5,327	37%	100%	0%	49%	37%	45%	\$40,000	\$30,000
Noble	17,703	33%	67%	0%	50%	32%	36%	\$40,000	\$25,000
Ohio	2,445	33%	N/A	29%	59%	34%	52%	\$35,000	\$30,000
Orange	7,618	42%	0%	54%	89%	42%	42%	\$35,000	\$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		Seniors	ALICE Threshold – HH under 65 years
Owen	8,539	37%	64%	53%	58%	36%	47%	\$35,000	\$30,000
Parke	6,128	38%	0%	100%	61%	38%	33%	\$40,000	\$25,000
Perry	7,356	37%	48%	100%	80%	37%	43%	\$40,000	\$25,000
Pike	5,093	34%	0%	N/A	N/A	34%	38%	\$35,000	\$30,000
Porter	61,797	31%	35%	58%	41%	30%	34%	\$45,000	\$30,000
Posey	10,178	28%	82%	19%	0%	28%	41%	\$35,000	\$30,000
Pulaski	5,134	33%	42%	81%	61%	33%	33%	\$35,000	\$25,000
Putnam	12,557	37%	27%	100%	51%	37%	39%	\$45,000	\$30,000
Randolph	10,514	37%	N/A	0%	44%	37%	46%	\$35,000	\$25,000
Ripley	10,871	35%	0%	71%	47%	34%	44%	\$40,000	\$25,000
Rush	6,920	33%	100%	63%	32%	32%	39%	\$35,000	\$25,000
Scott	8,973	39%	0%	100%	47%	39%	40%	\$40,000	\$25,000
Shelby	17,315	34%	20%	81%	41%	33%	41%	\$40,000	\$30,000
Spencer	7,917	31%	40%	33%	48%	31%	36%	\$40,000	\$25,000
St. Joseph	101,296	40%	41%	69%	55%	34%	44%	\$40,000	\$30,000
Starke	9,009	43%	0%	100%	54%	42%	34%	\$40,000	\$25,000
Steuben	13,409	32%	41%	0%	21%	31%	41%	\$35,000	\$30,000
Sullivan	7,720	40%	100%	0%	42%	40%	38%	\$40,000	\$30,000
Switzerland	4,065	41%	0%	0%	50%	41%	35%	\$40,000	\$25,000
Tippecanoe	65,834	43%	66%	71%	53%	39%	39%	\$40,000	\$35,000
Tipton	6,479	28%	100%	100%	57%	27%	34%	\$35,000	\$30,000
Union	2,949	36%	N/A	N/A	N/A	35%	38%	\$35,000	\$25,000
Vanderburgh	73,663	43%	41%	74%	46%	40%	44%	\$40,000	\$30,000
Vermillion	6,491	33%	32%	0%	80%	33%	40%	\$35,000	\$25,000
Vigo	41,395	42%	47%	62%	47%	41%	38%	\$40,000	\$25,000
Wabash	12,777	37%	43%	N/A	20%	37%	43%	\$35,000	\$30,000
Warren	3,325	25%	0%	N/A	0%	24%	38%	\$40,000	\$25,000
Warrick	22,675	26%	16%	28%	42%	26%	33%	\$40,000	\$30,000
Washington	10,512	39%	100%	100%	29%	38%	44%	\$35,000	\$30,000
Wayne	26,937	42%	24%	58%	58%	40%	41%	\$35,000	\$30,000
Wells	10,952	32%	0%	33%	60%	31%	43%	\$35,000	\$30,000
White	9,458	27%	63%	0%	38%	27%	33%	\$35,000	\$25,000
Whitley	13,091	26%	61%	45%	38%	26%	38%	\$35,000	\$30,000

# KEY FACTS AND ALICE STATISTICS FOR INDIANA LEGISLATIVE DISTRICTS

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Indiana, and the magnitude of households that are struggling to afford it.

Key data and ALICE statistics for the state’s nine legislative districts (114th Congress) are presented below.

*Source: American Community Survey, 2014, 1-year estimates.*

Districts for the 114th Congress	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%
Congressional District 1	718,064	265,908	15%	24%	61%	10.0%	89%	22%	45%
Congressional District 2	721,627	268,091	14%	24%	62%	6.6%	86%	17%	43%
Congressional District 3	734,384	278,743	13%	23%	64%	6.2%	86%	18%	42%
Congressional District 4	742,958	277,447	13%	24%	63%	6.2%	89%	18%	46%
Congressional District 5	743,454	290,210	10%	16%	74%	5.3%	92%	17%	40%
Congressional District 6	720,106	280,605	14%	18%	68%	6.6%	89%	18%	44%
Congressional District 7	756,223	282,965	21%	27%	52%	10.2%	84%	23%	54%
Congressional District 8	723,064	281,213	14%	23%	63%	5.8%	89%	17%	42%
Congressional District 9	736,975	277,557	14%	20%	66%	6.7%	89%	20%	46%
<b>Total</b>	6.6 million	2.5 million	14%	22%	64%	7.1%	88%	27%	5%

# THE ECONOMIC VIABILITY DASHBOARD

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Indiana, and the magnitude of households that are struggling to afford it.

The Economic Viability Dashboard is composed of three indices that evaluate the economic conditions that matter most to ALICE households – The Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. Index scores are from a possible 1 (worst) to 100 (best). 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.

*Source: American Community Survey, U.S. Census, and Bureau of Labor Statistics (BLS), 2014.*

## ECONOMIC VIABILITY DASHBOARD

### The Housing Affordability Index

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

The more affordable a county, the easier it is for a household to be financially stable. The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

### The Job Opportunities Index

**Key Indicators: Income Distribution + Unemployment Rate + New Hire**

The more job opportunities there are in a county, the more likely a household is to be financially stable. The three key indicators for the Job Opportunities Index are income distribution as measured by the share of income for the lowest two quintiles, the unemployment rate, and the average wage for new hires.

### The Community Resources Index

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

Collective resources in a location can make a difference in the financial stability of ALICE households. The three key indicators for the Community Resources Index are the percent of 3- and 4-year-olds enrolled in preschool, health insurance coverage rate, and the percent of the adult population who voted.

# Economic Viability Dashboard, Indiana, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Adams County	Fair (59)	Fair (58)	Poor (31)
Allen County	Poor (50)	Fair (51)	Poor (38)
Bartholomew County	Fair (54)	Good (64)	Fair (48)
Benton County	Good (71)	Good (67)	Fair (41)
Blackford County	Fair (56)	Poor (44)	Poor (35)
Boone County	Poor (38)	Fair (56)	Good (58)
Brown County	Poor (51)	Poor (42)	Fair (47)
Carroll County	Good (68)	Fair (57)	Poor (37)
Cass County	Fair (57)	Fair (52)	Poor (28)
Clark County	Poor (51)	Good (60)	Good (50)
Clay County	Good (63)	Poor (44)	Poor (36)
Clinton County	Good (66)	Good (61)	Poor (29)
Crawford County	Fair (53)	Fair (52)	Good (62)
Daviess County	Good (68)	Good (62)	Poor (28)
Dearborn County	Poor (47)	Fair (56)	Fair (47)
Decatur County	Good (67)	Good (61)	Fair (45)
DeKalb County	Fair (56)	Good (61)	Fair (42)
Delaware County	Poor (45)	Poor (47)	Poor (36)
Dubois County	Fair (56)	Good (65)	Good (53)
Elkhart County	Poor (48)	Good (72)	Poor (23)
Fayette County	Poor (42)	Poor (36)	Poor (29)
Floyd County	Fair (55)	Fair (53)	Good (53)
Fountain County	Good (64)	Fair (55)	Fair (43)
Franklin County	Fair (57)	Fair (51)	Good (51)
Fulton County	Fair (53)	Poor (50)	Fair (41)
Gibson County	Good (62)	Good (72)	Good (56)
Grant County	Fair (60)	Poor (47)	Poor (28)
Greene County	Good (63)	Fair (52)	Poor (37)
Hamilton County	Poor (39)	Good (71)	Good (64)
Hancock County	Poor (51)	Good (62)	Fair (49)
Harrison County	Good (63)	Fair (51)	Good (56)
Hendricks County	Poor (41)	Good (64)	Good (52)
Henry County	Fair (56)	Poor (40)	Poor (40)
Howard County	Fair (60)	Poor (48)	Good (52)
Huntington County	Poor (52)	Fair (54)	Fair (44)
Jackson County	Good (68)	Fair (57)	Fair (44)
Jasper County	Good (68)	Good (62)	Fair (42)
Jay County	Good (64)	Fair (51)	Fair (41)
Jefferson County	Poor (44)	Fair (54)	Fair (43)
Jennings County	Fair (60)	Poor (46)	Good (50)
Johnson County	Poor (43)	Good (61)	Fair (43)
Knox County	Fair (53)	Fair (55)	Fair (45)
Kosciusko County	Good (69)	Good (65)	Poor (30)
LaGrange County	Poor (50)	Good (64)	Poor (0)
Lake County	Poor (38)	Poor (45)	Fair (41)
LaPorte County	Poor (47)	Poor (47)	Fair (43)
Lawrence County	Fair (53)	Poor (46)	Poor (37)
Madison County	Good (61)	Fair (54)	Poor (40)

County	Housing Affordability	Job Opportunities	Community Resources
Marion County	Poor (32)	Fair (51)	Poor (38)
Marshall County	Fair (57)	Poor (50)	Poor (40)
Martin County	Good (71)	Good (62)	Good (52)
Miami County	Good (66)	Poor (39)	Poor (33)
Monroe County	Poor (27)	Poor (35)	Fair (45)
Montgomery County	Good (64)	Fair (53)	Poor (39)
Morgan County	Fair (55)	Good (60)	Poor (27)
Newton County	Good (61)	Poor (48)	Fair (41)
Noble County	Good (63)	Fair (55)	Poor (34)
Ohio County	Fair (55)	Poor (46)	Good (52)
Orange County	Fair (60)	Poor (49)	Fair (42)
Owen County	Poor (52)	Fair (55)	Poor (34)
Parke County	Good (68)	Poor (46)	Poor (40)
Perry County	Good (64)	Fair (54)	Good (52)
Pike County	Good (67)	Good (93)	Good (65)
Porter County	Poor (43)	Fair (59)	Fair (49)
Posey County	Fair (59)	Good (66)	Good (61)
Pulaski County	Good (64)	Fair (52)	Fair (46)
Putnam County	Fair (59)	Fair (56)	Poor (38)
Randolph County	Fair (57)	Fair (51)	Poor (32)
Ripley County	Good (65)	Good (74)	Fair (43)
Rush County	Fair (54)	Poor (50)	Fair (42)
Scott County	Poor (50)	Poor (43)	Fair (45)
Shelby County	Fair (53)	Good (60)	Poor (40)
Spencer County	Fair (56)	Fair (58)	Good (62)
St. Joseph County	Good (69)	Poor (46)	Fair (46)
Starke County	Fair (57)	Poor (36)	Fair (46)
Steuben County	Fair (56)	Poor (50)	Fair (47)
Sullivan County	Good (62)	Fair (56)	Poor (35)
Switzerland County	Fair (56)	Poor (48)	Poor (20)
Tippecanoe County	Poor (33)	Fair (52)	Fair (43)
Tipton County	Good (63)	Good (65)	Good (50)
Union County	Poor (36)	Fair (51)	Good (52)
Vanderburgh County	Poor (45)	Fair (55)	Fair (49)
Vermillion County	Good (68)	Good (74)	Fair (46)
Vigo County	Poor (45)	Poor (39)	Poor (40)
Wabash County	Good (66)	Fair (54)	Fair (45)
Warren County	Good (74)	Good (63)	Good (66)
Warrick County	Fair (58)	Good (63)	Good (57)
Washington County	Poor (50)	Poor (46)	Fair (41)
Wayne County	Poor (48)	Poor (41)	Poor (38)
Wells County	Fair (60)	Good (64)	Fair (47)
White County	Good (61)	Good (68)	Poor (33)
Whitley County	Fair (56)	Good (62)	Good (56)

# KEY FACTS AND ALICE STATISTICS FOR INDIANA MUNICIPALITIES

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Indiana, and the magnitude of households that are struggling to afford it. Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Indiana.

Key data and ALICE statistics for the state’s municipalities are presented here.

*Source: American Community Survey, 2014; towns with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates.*

## Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Berne City, Adams County	3,810	1,539	11%	28%	61%	3.8%	92%	13%	49%	5-Year
Blue Creek Township, Adams County	1,828	311	34%	6%	60%	13.7%	29%	37%	N/A	5-Year
Decatur City, Adams County	9,511	4,020	18%	25%	57%	7.9%	90%	13%	42%	5-Year
French Township, Adams County	650	213	3%	23%	74%	0.0%	66%	41%	0%	5-Year
Geneva Town, Adams County	1,384	597	22%	30%	48%	4.1%	85%	19%	33%	5-Year
Hartford Township, Adams County	987	266	21%	21%	58%	16.1%	63%	14%	100%	5-Year
Jefferson Township, Adams County	1,540	361	20%	23%	57%	8.9%	47%	25%	0%	5-Year
Kirkland Township, Adams County	983	362	0%	21%	79%	0.0%	88%	22%	36%	5-Year
Monroe Town, Adams County	717	290	5%	26%	69%	2.9%	94%	10%	11%	5-Year
Monroe Township, Adams County	4,880	1,388	11%	21%	68%	3.8%	57%	11%	37%	5-Year
Preble Township, Adams County	791	317	0%	22%	78%	13.1%	91%	18%	0%	5-Year
Root Township, Adams County	4,454	1,811	8%	16%	76%	7.7%	92%	19%	25%	5-Year
St. Marys Township, Adams County	1,315	457	16%	14%	70%	10.2%	79%	19%	0%	5-Year
Union Township, Adams County	675	304	7%	14%	79%	1.7%	97%	14%	100%	5-Year
Wabash Township, Adams County	6,264	2,144	15%	27%	58%	5.7%	64%	20%	43%	5-Year
Washington Township, Adams County	10,166	4,230	17%	25%	58%	8.0%	90%	12%	44%	5-Year
Aboite Township, Allen County	36,421	13,619	4%	13%	83%	5.2%	95%	15%	34%	5-Year
Adams Township, Allen County	32,499	12,500	18%	28%	54%	11.1%	82%	20%	38%	5-Year
Cedar Creek Township, Allen County	13,041	4,302	5%	11%	84%	6.4%	91%	19%	27%	5-Year
Eel River Township, Allen County	3,748	1,297	0%	12%	88%	5.7%	93%	18%	17%	5-Year
Fort Wayne City, Allen County	256,023	100,239	18%	26%	56%	8.0%	85%	16%	45%	1-Year
Grabill Town, Allen County	1,440	540	14%	21%	65%	5.8%	89%	15%	27%	5-Year
Harlan CDP, Allen County	1,718	652	8%	15%	77%	3.6%	90%	9%	6%	5-Year
Hoagland CDP, Allen County	855	348	4%	24%	72%	10.3%	96%	16%	12%	5-Year
Huntertown Town, Allen County	5,326	1,815	6%	11%	83%	6.6%	94%	9%	64%	5-Year

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Jackson Township, Allen County	445	180	0%	11%	89%	9.4%	85%	0%	N/A	5-Year
Jefferson Township, Allen County	2,119	826	6%	27%	67%	8.6%	90%	16%	47%	5-Year
Lafayette Township, Allen County	3,476	1,221	4%	13%	83%	5.7%	93%	14%	8%	5-Year
Lake Township, Allen County	2,693	1,030	6%	19%	75%	5.2%	91%	17%	19%	5-Year
Leo-Cedarville Town, Allen County	3,742	1,140	3%	12%	85%	9.0%	96%	18%	0%	5-Year
Madison Township, Allen County	1,778	685	5%	25%	70%	8.5%	96%	18%	5%	5-Year
Marion Township, Allen County	3,981	1,623	8%	15%	77%	8.7%	91%	12%	26%	5-Year
Maumee Township, Allen County	2,712	999	3%	27%	70%	8.5%	84%	11%	37%	5-Year
Milan Township, Allen County	3,874	1,139	9%	13%	78%	2.1%	75%	14%	38%	5-Year
Monroe Township, Allen County	1,799	739	10%	27%	63%	8.0%	90%	15%	43%	5-Year
Monroeville Town, Allen County	1,294	513	14%	32%	54%	10.2%	86%	20%	47%	5-Year
New Haven City, Allen County	15,612	6,193	10%	26%	64%	7.7%	87%	17%	35%	5-Year
Perry Township, Allen County	29,965	10,260	3%	11%	86%	5.1%	95%	16%	42%	5-Year
Pleasant Township, Allen County	3,422	1,335	8%	17%	75%	6.7%	89%	14%	28%	5-Year
Scipio Township, Allen County	499	162	6%	37%	57%	0.0%	74%	23%	100%	5-Year
Springfield Township, Allen County	4,496	1,443	7%	19%	74%	6.4%	77%	17%	20%	5-Year
St. Joseph Township, Allen County	73,080	29,422	9%	20%	71%	7.0%	89%	14%	37%	5-Year
Washington Township, Allen County	36,414	15,269	13%	25%	62%	7.8%	85%	17%	32%	5-Year
Wayne Township, Allen County	104,528	41,333	26%	32%	42%	14.1%	77%	20%	49%	5-Year
Woodburn City, Allen County	1,609	607	5%	29%	66%	11.0%	82%	11%	38%	5-Year
Clay Township, Bartholomew County	3,361	1,103	5%	24%	71%	7.3%	85%	12%	16%	5-Year
Clifty Township, Bartholomew County	1,119	464	8%	34%	58%	3.4%	81%	14%	34%	5-Year
Columbus City, Bartholomew County	45,522	18,420	11%	23%	66%	6.3%	89%	14%	40%	5-Year
Columbus Township, Bartholomew County	46,697	19,015	12%	24%	64%	6.4%	88%	15%	41%	5-Year
Elizabethtown Town, Bartholomew County	561	166	22%	30%	48%	10.7%	72%	24%	39%	5-Year
Flat Rock Township, Bartholomew County	1,636	611	13%	19%	68%	4.7%	85%	19%	27%	5-Year
German Township, Bartholomew County	7,236	2,514	20%	23%	57%	3.1%	80%	23%	46%	5-Year
Harrison Township, Bartholomew County	3,933	1,290	1%	7%	92%	0.8%	97%	13%	13%	5-Year
Hartsville Town, Bartholomew County	358	141	7%	35%	58%	9.3%	91%	26%	41%	5-Year
Haw Creek Township, Bartholomew County	3,977	1,509	14%	24%	62%	7.7%	88%	23%	44%	5-Year
Hope Town, Bartholomew County	2,292	871	14%	28%	58%	6.7%	87%	26%	33%	5-Year
Jackson Township, Bartholomew County	823	307	9%	20%	71%	4.6%	94%	28%	34%	5-Year
Ohio Township, Bartholomew County	1,674	732	9%	30%	61%	2.9%	84%	34%	49%	5-Year
Rock Creek Township, Bartholomew County	1,592	607	1%	13%	86%	5.7%	95%	7%	0%	5-Year
Sand Creek Township, Bartholomew County	2,591	930	4%	18%	78%	6.0%	91%	10%	17%	5-Year
Taylorsville CDP, Bartholomew County	926	365	21%	20%	59%	0.0%	98%	25%	100%	5-Year
Wayne Township, Bartholomew County	3,907	1,434	6%	15%	79%	3.3%	90%	32%	2%	5-Year
Bolivar Township, Benton County	1,097	434	13%	37%	50%	6.7%	90%	24%	52%	5-Year
Boswell Town, Benton County	728	302	20%	24%	56%	5.7%	69%	12%	44%	5-Year
Center Township, Benton County	2,748	1,105	14%	28%	58%	4.6%	88%	13%	48%	5-Year
Earl Park Town, Benton County	386	172	18%	28%	54%	8.7%	79%	17%	32%	5-Year
Fowler Town, Benton County	2,340	959	13%	31%	56%	5.2%	89%	14%	48%	5-Year
Gilboa Township, Benton County	292	101	13%	21%	66%	9.9%	79%	17%	36%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Grant Township, Benton County	965	401	17%	23%	60%	4.2%	73%	15%	35%	5-Year
Hickory Grove Township, Benton County	437	163	17%	28%	55%	5.2%	75%	23%	43%	5-Year
Oak Grove Township, Benton County	1,812	681	9%	27%	64%	4.8%	88%	13%	21%	5-Year
Oxford Town, Benton County	1,282	517	12%	29%	59%	6.1%	87%	17%	23%	5-Year
Richland Township, Benton County	600	265	12%	26%	62%	8.3%	86%	20%	27%	5-Year
Union Township, Benton County	251	113	8%	25%	67%	6.3%	75%	12%	0%	5-Year
Harrison Township, Blackford County	2,489	1,094	16%	29%	55%	13.3%	87%	24%	35%	5-Year
Hartford City, Blackford County	6,166	2,602	18%	20%	62%	13.1%	79%	20%	42%	5-Year
Jackson Township, Blackford County	1,472	524	11%	27%	62%	5.4%	84%	23%	100%	5-Year
Licking Township, Blackford County	7,778	3,254	17%	19%	64%	11.8%	80%	19%	42%	5-Year
Montpelier City, Blackford County	1,864	770	21%	28%	51%	15.8%	83%	24%	35%	5-Year
Shamrock Lakes Town, Blackford County	397	135	3%	2%	95%	3.5%	69%	8%	0%	5-Year
Washington Township, Blackford County	837	364	4%	21%	75%	5.9%	98%	16%	57%	5-Year
Advance Town, Boone County	488	168	21%	19%	60%	10.9%	88%	32%	57%	5-Year
Center Township, Boone County	18,179	7,440	11%	33%	56%	6.0%	87%	17%	49%	5-Year
Clinton Township, Boone County	746	285	3%	29%	68%	1.4%	91%	30%	0%	5-Year
Harrison Township, Boone County	839	340	4%	14%	82%	9.0%	81%	7%	0%	5-Year
Jackson Township, Boone County	2,830	1,165	10%	26%	64%	4.9%	92%	26%	40%	5-Year
Jamestown Town, Boone County	1,057	451	13%	29%	58%	8.2%	87%	20%	47%	5-Year
Jefferson Township, Boone County	1,658	570	7%	14%	79%	5.6%	93%	25%	10%	5-Year
Lebanon City, Boone County	15,688	6,481	12%	35%	53%	5.8%	86%	16%	48%	5-Year
Marion Township, Boone County	1,388	480	10%	22%	68%	7.4%	89%	16%	34%	5-Year
Perry Township, Boone County	942	372	4%	25%	71%	0.7%	94%	32%	19%	5-Year
Sugar Creek Township, Boone County	2,190	859	8%	32%	60%	11.5%	81%	26%	30%	5-Year
Thorntown Town, Boone County	1,563	596	12%	31%	57%	13.8%	80%	25%	31%	5-Year
Washington Township, Boone County	1,672	557	5%	17%	78%	5.8%	92%	23%	0%	5-Year
Whitestown Town, Boone County	1,703	657	2%	16%	82%	5.8%	92%	24%	52%	5-Year
Whitestown Town, Boone County	4,125	1,483	7%	14%	79%	4.0%	89%	24%	44%	5-Year
Worth Township, Boone County	2,540	902	9%	15%	76%	2.1%	84%	25%	43%	5-Year
Zionsville Town, Boone County	24,559	8,621	3%	12%	85%	3.4%	96%	17%	35%	5-Year
Zionsville Town, Boone County	24,559	8,621	3%	12%	85%	3.4%	96%	17%	35%	5-Year
Cordry Sweetwater Lakes CDP, Brown County	1,034	510	7%	22%	71%	15.7%	95%	29%	74%	5-Year
Hamblen Township, Brown County	4,281	1,745	18%	16%	66%	10.7%	87%	27%	64%	5-Year
Jackson Township, Brown County	4,023	1,607	11%	24%	65%	6.1%	86%	29%	57%	5-Year
Nashville Town, Brown County	1,051	470	14%	32%	54%	10.8%	91%	21%	46%	5-Year
Van Buren Township, Brown County	1,928	718	10%	14%	76%	11.3%	86%	18%	100%	5-Year
Washington Township, Brown County	4,842	1,856	16%	22%	62%	6.2%	80%	24%	44%	5-Year
Adams Township, Carroll County	334	112	4%	18%	78%	4.1%	85%	6%	0%	5-Year
Burlington Town, Carroll County	698	315	7%	29%	64%	5.0%	85%	3%	21%	5-Year
Burlington Township, Carroll County	1,877	739	12%	24%	64%	9.2%	80%	10%	46%	5-Year
Camden Town, Carroll County	749	273	10%	31%	59%	6.5%	92%	16%	20%	5-Year
Carrollton Township, Carroll County	839	269	0%	10%	90%	13.1%	88%	33%	0%	5-Year



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Clay Township, Carroll County	1,227	401	7%	6%	87%	5.7%	93%	7%	89%	5-Year
Deer Creek Township, Carroll County	4,553	1,775	11%	29%	60%	10.2%	83%	17%	39%	5-Year
Delphi City, Carroll County	2,787	1,076	13%	33%	54%	9.6%	85%	20%	39%	5-Year
Democrat Township, Carroll County	824	295	0%	15%	85%	8.2%	87%	0%	0%	5-Year
Flora Town, Carroll County	2,184	903	12%	38%	50%	9.7%	83%	22%	41%	5-Year
Jackson Township, Carroll County	1,387	504	9%	25%	66%	6.6%	83%	14%	34%	5-Year
Jefferson Township, Carroll County	2,194	992	11%	21%	68%	2.9%	88%	30%	31%	5-Year
Liberty Township, Carroll County	478	119	0%	10%	90%	0.0%	99%	10%	N/A	5-Year
Madison Township, Carroll County	340	154	0%	32%	68%	4.2%	91%	3%	0%	5-Year
Monroe Township, Carroll County	2,780	1,143	9%	35%	56%	8.7%	86%	22%	41%	5-Year
Rock Creek Township, Carroll County	527	196	20%	35%	45%	21.5%	64%	41%	N/A	5-Year
Tippecanoe Township, Carroll County	2,257	915	5%	26%	69%	13.9%	90%	13%	43%	5-Year
Washington Township, Carroll County	451	214	4%	31%	65%	11.4%	75%	13%	0%	5-Year
Adams Township, Cass County	1,109	415	23%	9%	68%	13.2%	80%	19%	34%	5-Year
Bethlehem Township, Cass County	705	329	11%	9%	80%	11.2%	74%	20%	39%	5-Year
Boone Township, Cass County	1,598	631	17%	15%	68%	5.8%	88%	12%	36%	5-Year
Clay Township, Cass County	2,802	1,123	5%	20%	75%	8.1%	90%	13%	22%	5-Year
Clinton Township, Cass County	612	182	9%	25%	66%	0.0%	78%	29%	17%	5-Year
Deer Creek Township, Cass County	729	328	0%	23%	77%	0.0%	91%	15%	47%	5-Year
Eel Township, Cass County	18,529	6,783	20%	26%	54%	12.7%	77%	23%	48%	5-Year
Galveston Town, Cass County	1,149	504	13%	21%	66%	6.1%	91%	18%	40%	5-Year
Harrison Township, Cass County	821	264	7%	9%	84%	5.3%	98%	16%	0%	5-Year
Jackson Township, Cass County	2,855	1,141	9%	13%	78%	6.5%	93%	15%	35%	5-Year
Jefferson Township, Cass County	1,471	573	8%	15%	77%	1.9%	94%	14%	35%	5-Year
Logansport City, Cass County	17,933	6,626	21%	26%	53%	12.8%	77%	23%	47%	5-Year
Miami Township, Cass County	1,442	613	12%	26%	62%	6.9%	87%	35%	33%	5-Year
Noble Township, Cass County	2,475	886	16%	16%	68%	8.1%	90%	15%	59%	5-Year
Royal Center Town, Cass County	1,006	395	25%	24%	51%	6.9%	84%	15%	52%	5-Year
Tipton Township, Cass County	2,531	983	7%	19%	74%	8.9%	92%	6%	39%	5-Year
Walton Town, Cass County	950	413	10%	25%	65%	9.1%	88%	11%	31%	5-Year
Washington Township, Cass County	1,051	508	11%	20%	69%	7.3%	90%	16%	55%	5-Year
Bethlehem Township, Clark County	272	138	20%	31%	49%	16.6%	75%	0%	100%	5-Year
Borden Town, Clark County	681	273	10%	27%	63%	6.1%	89%	14%	56%	5-Year
Carr Township, Clark County	3,570	1,307	9%	9%	82%	6.8%	94%	16%	57%	5-Year
Charlestown City, Clark County	7,802	2,903	17%	26%	57%	10.3%	84%	20%	49%	5-Year
Charlestown Township, Clark County	13,925	4,945	12%	22%	66%	8.1%	88%	21%	45%	5-Year
Clarksville Town, Clark County	21,579	8,794	16%	29%	55%	6.9%	82%	24%	47%	5-Year
Henryville CDP, Clark County	1,916	776	19%	26%	55%	13.6%	92%	34%	52%	5-Year
Jeffersonville City, Clark County	45,869	17,650	11%	23%	66%	8.8%	86%	20%	41%	5-Year
Jeffersonville Township, Clark County	59,743	23,785	13%	27%	60%	8.6%	84%	21%	43%	5-Year
Memphis CDP, Clark County	624	254	13%	25%	62%	17.4%	91%	19%	36%	5-Year
Monroe Township, Clark County	5,536	2,064	15%	21%	64%	11.2%	91%	27%	55%	5-Year
New Washington CDP, Clark County	481	188	20%	23%	57%	0.0%	88%	24%	44%	5-Year
Oregon Township, Clark County	1,936	663	12%	15%	73%	7.7%	94%	39%	41%	5-Year
Owen Township, Clark County	969	426	12%	27%	61%	15.9%	75%	30%	27%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Sellersburg Town, Clark County	8,004	2,873	4%	22%	74%	7.0%	86%	18%	34%	5-Year
Silver Creek Township, Clark County	12,018	4,353	6%	24%	70%	5.4%	90%	22%	35%	5-Year
Union Township, Clark County	3,619	1,318	9%	16%	75%	9.3%	92%	17%	39%	5-Year
Utica Town, Clark County	828	307	8%	24%	68%	6.2%	84%	27%	26%	5-Year
Utica Township, Clark County	6,083	2,125	5%	11%	84%	6.9%	90%	22%	34%	5-Year
Washington Township, Clark County	1,701	688	14%	29%	57%	6.4%	87%	27%	42%	5-Year
Wood Township, Clark County	2,840	962	8%	16%	76%	5.7%	91%	17%	46%	5-Year
Brazil City, Clay County	8,022	3,059	28%	34%	38%	15.3%	82%	22%	58%	5-Year
Brazil Township, Clay County	8,494	3,170	28%	35%	37%	15.4%	80%	24%	58%	5-Year
Carbon Town, Clay County	577	178	19%	26%	55%	1.8%	84%	20%	38%	5-Year
Cass Township, Clay County	438	136	34%	16%	50%	13.4%	78%	8%	27%	5-Year
Clay City Town, Clay County	764	333	20%	36%	44%	9.2%	85%	28%	56%	5-Year
Coalmont CDP, Clay County	331	122	11%	34%	55%	4.6%	53%	18%	44%	5-Year
Dick Johnson Township, Clay County	1,487	608	1%	28%	71%	10.5%	92%	11%	7%	5-Year
Harmony Town, Clay County	659	308	6%	46%	48%	4.9%	90%	21%	43%	5-Year
Harrison Township, Clay County	2,026	779	12%	27%	61%	10.3%	87%	20%	49%	5-Year
Jackson Township, Clay County	2,731	1,123	11%	13%	76%	6.6%	91%	15%	13%	5-Year
Knightsville Town, Clay County	877	339	10%	22%	68%	3.5%	86%	19%	29%	5-Year
Lewis Township, Clay County	1,285	479	4%	18%	78%	11.9%	87%	11%	32%	5-Year
Perry Township, Clay County	602	268	0%	14%	86%	4.8%	96%	17%	0%	5-Year
Posey Township, Clay County	4,039	1,447	9%	14%	77%	5.6%	91%	14%	19%	5-Year
Staunton Town, Clay County	452	162	13%	23%	64%	3.0%	82%	11%	38%	5-Year
Sugar Ridge Township, Clay County	1,311	429	5%	25%	70%	1.2%	88%	9%	20%	5-Year
Van Buren Township, Clay County	3,507	1,457	6%	32%	62%	2.0%	87%	21%	45%	5-Year
Washington Township, Clay County	877	325	18%	35%	47%	14.7%	72%	24%	72%	5-Year
Center Township, Clinton County	17,106	6,014	13%	28%	59%	10.7%	82%	18%	42%	5-Year
Colfax Town, Clinton County	754	256	12%	23%	65%	9.0%	92%	22%	38%	5-Year
Forest Township, Clinton County	657	252	4%	28%	68%	9.9%	91%	21%	12%	5-Year
Frankfort City, Clinton County	16,488	5,777	13%	28%	59%	10.9%	81%	19%	42%	5-Year
Jackson Township, Clinton County	1,450	498	7%	17%	76%	2.3%	89%	8%	35%	5-Year
Johnson Township, Clinton County	302	103	7%	10%	83%	0.0%	95%	0%	0%	5-Year
Kirklin Town, Clinton County	925	320	11%	18%	71%	12.0%	84%	20%	42%	5-Year
Kirklin Township, Clinton County	1,429	518	7%	21%	72%	8.2%	86%	17%	39%	5-Year
Madison Township, Clinton County	2,168	775	11%	21%	68%	5.1%	87%	25%	51%	5-Year
Michigan Township, Clinton County	1,201	550	2%	13%	85%	6.7%	89%	9%	35%	5-Year
Michigantown Town, Clinton County	426	160	6%	29%	65%	5.8%	93%	12%	42%	5-Year
Mulberry Town, Clinton County	1,289	457	11%	25%	64%	5.3%	85%	18%	48%	5-Year
Owen Township, Clinton County	914	339	16%	17%	67%	6.1%	82%	46%	0%	5-Year
Perry Township, Clinton County	1,580	574	5%	12%	83%	5.8%	94%	17%	31%	5-Year
Ross Township, Clinton County	2,873	947	8%	11%	81%	4.8%	87%	17%	30%	5-Year
Rossville Town, Clinton County	1,612	550	9%	17%	74%	2.9%	88%	14%	43%	5-Year
Sugar Creek Township, Clinton County	852	283	16%	6%	78%	14.1%	83%	22%	63%	5-Year
Union Township, Clinton County	1,102	390	3%	9%	88%	4.7%	100%	0%	0%	5-Year
Warren Township, Clinton County	392	214	0%	31%	69%	0.0%	94%	14%	100%	5-Year

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Washington Township, Clinton County	961	396	22%	12%	66%	7.1%	88%	22%	48%	5-Year
English Town, Crawford County	802	349	38%	22%	40%	11.7%	80%	20%	42%	5-Year
Jennings Township, Crawford County	1,180	465	12%	7%	81%	9.7%	87%	31%	23%	5-Year
Johnson Township, Crawford County	567	195	32%	26%	42%	2.3%	91%	34%	33%	5-Year
Liberty Township, Crawford County	1,614	674	25%	24%	51%	7.4%	85%	33%	43%	5-Year
Marengo Town, Crawford County	789	335	35%	25%	40%	11.2%	83%	32%	57%	5-Year
Milltown Town, Crawford County	918	399	20%	36%	44%	5.5%	83%	23%	48%	5-Year
Ohio Township, Crawford County	819	270	14%	20%	66%	1.7%	99%	13%	31%	5-Year
Patoka Township, Crawford County	1,737	709	6%	34%	60%	3.7%	94%	12%	0%	5-Year
Sterling Township, Crawford County	1,811	743	28%	25%	47%	8.2%	86%	22%	40%	5-Year
Union Township, Crawford County	456	251	11%	37%	52%	15.0%	86%	29%	100%	5-Year
Whiskey Run Township, Crawford County	2,333	817	13%	15%	72%	11.4%	86%	23%	40%	5-Year
Barr Township, Daviess County	4,868	1,442	11%	22%	67%	2.0%	70%	16%	19%	5-Year
Bogard Township, Daviess County	1,422	332	18%	8%	74%	2.6%	51%	12%	0%	5-Year
Elmore Township, Daviess County	970	391	15%	27%	58%	6.3%	85%	17%	12%	5-Year
Elnora Town, Daviess County	497	226	16%	36%	48%	6.9%	80%	19%	22%	5-Year
Harrison Township, Daviess County	886	298	5%	10%	85%	0.0%	90%	10%	0%	5-Year
Madison Township, Daviess County	2,880	1,183	13%	23%	64%	5.2%	84%	12%	36%	5-Year
Montgomery Town, Daviess County	370	156	8%	31%	61%	8.9%	92%	8%	22%	5-Year
Odon Town, Daviess County	1,565	698	20%	27%	53%	9.3%	87%	18%	44%	5-Year
Plainville Town, Daviess County	588	220	15%	25%	60%	4.6%	84%	11%	36%	5-Year
Reeve Township, Daviess County	403	213	28%	30%	42%	9.0%	92%	46%	9%	5-Year
Steele Township, Daviess County	1,105	396	12%	21%	67%	2.3%	85%	6%	29%	5-Year
Van Buren Township, Daviess County	2,592	656	8%	30%	62%	2.4%	41%	23%	0%	5-Year
Veale Township, Daviess County	1,187	436	6%	8%	86%	9.8%	95%	11%	N/A	5-Year
Washington City, Daviess County	11,758	4,614	18%	25%	57%	8.5%	87%	18%	37%	5-Year
Washington Township, Daviess County	15,843	6,115	15%	23%	62%	6.9%	88%	16%	35%	5-Year
Altona Town, De Kalb County	255	105	16%	28%	56%	4.4%	85%	38%	18%	5-Year
Ashley Town, De Kalb County	1,255	492	19%	20%	61%	9.6%	84%	14%	38%	5-Year
Auburn City, De Kalb County	12,972	5,421	14%	22%	64%	6.2%	86%	21%	47%	5-Year
Butler City, De Kalb County	2,908	1,001	18%	23%	59%	14.9%	78%	18%	51%	5-Year
Butler Township, De Kalb County	1,698	646	2%	21%	77%	5.5%	83%	23%	0%	5-Year
Concord Township, De Kalb County	1,748	530	10%	10%	80%	4.0%	83%	19%	17%	5-Year
Fairfield Township, De Kalb County	1,097	400	14%	16%	70%	11.9%	81%	22%	0%	5-Year
Franklin Township, De Kalb County	1,241	497	8%	12%	80%	1.5%	95%	15%	48%	5-Year
Garrett City, De Kalb County	6,213	2,256	15%	20%	65%	8.6%	90%	21%	29%	5-Year
Grant Township, De Kalb County	3,248	1,133	18%	18%	64%	15.9%	85%	23%	61%	5-Year
Jackson Township, De Kalb County	3,070	1,192	2%	16%	82%	7.9%	93%	23%	0%	5-Year
Keyser Township, De Kalb County	7,672	2,875	12%	20%	68%	7.7%	90%	21%	26%	5-Year
Newville Township, De Kalb County	261	106	0%	19%	81%	8.1%	94%	20%	0%	5-Year
Richland Township, De Kalb County	1,332	452	21%	8%	71%	8.5%	80%	19%	8%	5-Year
Smithfield Township, De Kalb County	1,759	693	11%	16%	73%	9.0%	91%	22%	41%	5-Year
Spencer Township, De Kalb County	1,154	411	14%	5%	81%	7.5%	88%	19%	53%	5-Year
St. Joe Town, De Kalb County	438	158	15%	27%	58%	13.9%	75%	22%	33%	5-Year
Stafford Township, De Kalb County	257	128	6%	5%	89%	13.7%	87%	7%	0%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Troy Township, De Kalb County	373	141	0%	4%	96%	7.2%	100%	13%	0%	5-Year
Union Township, De Kalb County	13,279	5,520	14%	21%	65%	5.9%	86%	21%	49%	5-Year
Waterloo Town, De Kalb County	2,437	790	26%	19%	55%	17.6%	84%	26%	62%	5-Year
Wilmington Township, De Kalb County	4,132	1,511	15%	23%	62%	18.0%	78%	18%	50%	5-Year
Aurora City, Dearborn County	3,762	1,563	15%	31%	54%	10.6%	85%	31%	51%	5-Year
Bright CDP, Dearborn County	5,079	1,959	4%	15%	81%	6.9%	95%	20%	59%	5-Year
Caesar Creek Township, Dearborn County	359	110	0%	14%	86%	7.6%	97%	12%	N/A	5-Year
Center Township, Dearborn County	5,286	2,073	12%	30%	58%	10.9%	86%	29%	57%	5-Year
Clay Township, Dearborn County	2,958	1,070	13%	25%	62%	13.8%	88%	27%	35%	5-Year
Dillsboro Town, Dearborn County	1,473	515	19%	26%	55%	14.1%	87%	28%	34%	5-Year
Greendale City, Dearborn County	4,545	1,795	13%	12%	75%	10.0%	91%	21%	29%	5-Year
Harrison Township, Dearborn County	3,191	1,314	13%	14%	73%	6.2%	89%	29%	34%	5-Year
Hidden Valley CDP, Dearborn County	5,174	1,832	2%	12%	86%	2.1%	95%	18%	54%	5-Year
Hogan Township, Dearborn County	1,539	546	15%	18%	67%	18.6%	83%	38%	36%	5-Year
Jackson Township, Dearborn County	1,706	557	2%	12%	86%	3.2%	91%	21%	39%	5-Year
Kelso Township, Dearborn County	2,293	872	3%	27%	70%	3.8%	94%	18%	41%	5-Year
Lawrenceburg City, Dearborn County	5,022	1,957	19%	34%	47%	13.8%	87%	14%	47%	5-Year
Lawrenceburg Township, Dearborn County	10,984	4,277	15%	22%	63%	11.0%	89%	17%	41%	5-Year
Logan Township, Dearborn County	3,524	1,231	4%	16%	80%	4.7%	98%	13%	65%	5-Year
Manchester Township, Dearborn County	3,197	1,261	7%	13%	80%	4.4%	77%	24%	20%	5-Year
Miller Township, Dearborn County	9,744	3,410	5%	11%	84%	4.9%	93%	19%	50%	5-Year
Moores Hill Town, Dearborn County	654	232	29%	19%	52%	14.9%	80%	26%	44%	5-Year
Sparta Township, Dearborn County	2,875	1,058	7%	20%	73%	9.0%	87%	21%	36%	5-Year
St. Leon Town, Dearborn County	629	222	5%	27%	68%	4.1%	93%	23%	33%	5-Year
Washington Township, Dearborn County	1,041	434	16%	15%	69%	17.6%	90%	24%	18%	5-Year
West Harrison Town, Dearborn County	387	171	30%	37%	33%	15.3%	73%	38%	59%	5-Year
York Township, Dearborn County	1,143	435	7%	13%	80%	4.8%	97%	25%	81%	5-Year
Adams Township, Decatur County	1,913	694	21%	24%	55%	10.7%	89%	22%	26%	5-Year
Clarksburg CDP, Decatur County	326	169	9%	8%	83%	0.0%	87%	0%	24%	5-Year
Clay Township, Decatur County	1,164	458	16%	31%	53%	17.1%	86%	26%	25%	5-Year
Clinton Township, Decatur County	510	165	12%	4%	84%	0.0%	65%	25%	100%	5-Year
Fugit Township, Decatur County	2,110	735	5%	12%	83%	3.0%	94%	14%	17%	5-Year
Greensburg City, Decatur County	12,160	4,724	17%	22%	61%	9.4%	85%	21%	38%	5-Year
Jackson Township, Decatur County	925	387	8%	19%	73%	12.9%	79%	21%	50%	5-Year
Lake Santee CDP, Decatur County	809	319	0%	0%	100%	7.1%	97%	12%	0%	5-Year
Marion Township, Decatur County	1,449	499	1%	18%	81%	12.0%	90%	16%	0%	5-Year
New Point Town, Decatur County	406	118	3%	19%	78%	6.0%	72%	16%	39%	5-Year
Saltcreek Township, Decatur County	1,361	458	1%	18%	81%	1.5%	74%	19%	13%	5-Year
Sandcreek Township, Decatur County	3,171	1,167	11%	25%	64%	9.0%	89%	31%	25%	5-Year
St. Paul Town, Decatur County	1,181	462	16%	29%	55%	14.8%	85%	27%	26%	5-Year
Washington Township, Decatur County	13,509	5,246	16%	21%	63%	9.3%	85%	20%	35%	5-Year
Westport Town, Decatur County	1,400	567	12%	34%	54%	7.5%	80%	25%	30%	5-Year

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Albany Town, Delaware County	1,849	860	13%	36%	51%	5.6%	86%	12%	47%	5-Year
Center Township, Delaware County	69,211	26,985	30%	29%	41%	14.1%	85%	22%	57%	5-Year
Daleville Town, Delaware County	1,650	687	9%	37%	54%	11.3%	82%	23%	26%	5-Year
Delaware Township, Delaware County	3,573	1,532	8%	39%	53%	8.2%	88%	17%	30%	5-Year
Eaton Town, Delaware County	1,736	683	16%	29%	55%	13.1%	83%	15%	45%	5-Year
Gaston Town, Delaware County	896	321	10%	30%	60%	7.4%	84%	17%	34%	5-Year
Hamilton Township, Delaware County	7,174	2,599	5%	16%	79%	8.5%	89%	15%	27%	5-Year
Harrison Township, Delaware County	3,362	1,474	10%	28%	62%	9.2%	90%	20%	81%	5-Year
Liberty Township, Delaware County	4,663	1,729	12%	26%	62%	7.7%	84%	14%	37%	5-Year
Monroe Township, Delaware County	3,710	1,442	7%	21%	72%	3.1%	93%	17%	51%	5-Year
Muncie City, Delaware County	2,784	1,445	22%	23%	55%	13.6%	81%	20%	54%	5-Year
Muncie City, Delaware County	70,580	26,981	28%	28%	44%	9.9%	86%	23%	58%	1-Year
Niles Township, Delaware County	1,362	521	2%	25%	73%	6.8%	95%	19%	77%	5-Year
Perry Township, Delaware County	1,374	544	12%	18%	70%	9.5%	84%	25%	16%	5-Year
Salem Township, Delaware County	4,005	1,624	8%	24%	68%	8.7%	88%	16%	37%	5-Year
Selma Town, Delaware County	849	370	15%	32%	53%	10.7%	87%	20%	45%	5-Year
Union Township, Delaware County	2,814	1,138	11%	25%	64%	8.2%	89%	16%	39%	5-Year
Washington Township, Delaware County	2,144	796	4%	31%	65%	4.9%	86%	16%	30%	5-Year
Yorktown Town, Delaware County	11,265	4,410	8%	20%	72%	6.3%	94%	14%	27%	5-Year
Yorktown Town, Delaware County	11,265	4,410	8%	20%	72%	6.3%	94%	14%	27%	5-Year
Bainbridge Township, Dubois County	16,193	6,393	7%	23%	70%	4.1%	93%	17%	31%	5-Year
Birdseye Town, Dubois County	380	175	18%	32%	50%	8.8%	90%	15%	38%	5-Year
Boone Township, Dubois County	1,001	375	8%	18%	74%	0.0%	92%	21%	22%	5-Year
Cass Township, Dubois County	2,371	903	8%	22%	70%	4.5%	91%	8%	31%	5-Year
Columbia Township, Dubois County	1,116	410	2%	21%	77%	2.5%	88%	10%	0%	5-Year
Dubois CDP, Dubois County	483	222	19%	27%	54%	9.2%	91%	17%	100%	5-Year
Ferdinand Town, Dubois County	1,984	739	5%	20%	75%	4.5%	98%	11%	20%	5-Year
Ferdinand Township, Dubois County	3,656	1,302	6%	16%	78%	3.2%	96%	12%	18%	5-Year
Hall Township, Dubois County	1,378	486	2%	15%	83%	0.9%	98%	12%	100%	5-Year
Harbison Township, Dubois County	1,248	513	3%	35%	62%	16.2%	82%	24%	0%	5-Year
Holland Town, Dubois County	712	266	23%	18%	59%	7.0%	82%	22%	43%	5-Year
Huntingburg City, Dubois County	6,489	2,333	17%	22%	61%	5.8%	85%	17%	51%	5-Year
Jackson Township, Dubois County	1,917	700	8%	19%	73%	5.6%	89%	16%	52%	5-Year
Jasper City, Dubois County	15,177	5,935	7%	23%	70%	4.1%	92%	17%	33%	5-Year
Jefferson Township, Dubois County	1,812	696	16%	33%	51%	4.3%	91%	19%	24%	5-Year
Madison Township, Dubois County	2,720	880	3%	5%	92%	1.8%	94%	8%	100%	5-Year
Marion Township, Dubois County	1,220	550	11%	19%	70%	3.1%	94%	6%	61%	5-Year
Patoka Township, Dubois County	7,538	2,718	16%	20%	64%	5.0%	87%	16%	52%	5-Year
Baugo Township, Elkhart County	9,547	3,320	9%	26%	65%	9.0%	88%	21%	41%	5-Year
Benton Township, Elkhart County	2,998	900	2%	20%	78%	1.1%	63%	18%	39%	5-Year
Bristol Town, Elkhart County	1,889	728	9%	28%	63%	8.1%	82%	30%	29%	5-Year
Cleveland Township, Elkhart County	11,266	4,006	17%	24%	59%	7.6%	87%	22%	54%	5-Year
Clinton Township, Elkhart County	4,694	1,286	6%	17%	77%	2.9%	57%	16%	24%	5-Year
Concord Township, Elkhart County	54,585	19,458	20%	34%	46%	11.6%	78%	22%	51%	5-Year
Dunlap CDP, Elkhart County	6,557	2,157	12%	16%	72%	6.1%	83%	14%	43%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

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Elkhart City, Elkhart County	51,539	19,064	22%	37%	41%	12.8%	77%	26%	46%	5-Year
Elkhart Township, Elkhart County	36,866	13,233	17%	30%	53%	9.3%	80%	21%	49%	5-Year
Goshen City, Elkhart County	32,297	11,946	19%	33%	48%	8.7%	80%	24%	51%	5-Year
Harrison Township, Elkhart County	4,474	1,238	3%	21%	76%	5.8%	75%	30%	13%	5-Year
Jackson Township, Elkhart County	4,345	1,413	5%	26%	69%	3.1%	85%	19%	39%	5-Year
Jefferson Township, Elkhart County	9,824	3,120	8%	22%	70%	6.0%	87%	18%	39%	5-Year
Locke Township, Elkhart County	3,928	1,259	12%	24%	64%	6.5%	79%	19%	28%	5-Year
Middlebury Town, Elkhart County	3,456	1,215	9%	26%	65%	10.9%	89%	20%	50%	5-Year
Middlebury Township, Elkhart County	8,624	2,574	11%	20%	69%	6.2%	63%	21%	46%	5-Year
Millersburg Town, Elkhart County	1,022	393	12%	33%	55%	7.1%	76%	15%	17%	5-Year
Nappanee City, Elkhart County	6,639	2,423	12%	29%	59%	6.0%	87%	21%	34%	5-Year
New Paris CDP, Elkhart County	1,088	452	7%	50%	43%	3.3%	84%	20%	69%	5-Year
Olive Township, Elkhart County	3,113	1,085	9%	19%	72%	3.6%	94%	23%	33%	5-Year
Osolo Township, Elkhart County	28,307	11,263	10%	32%	58%	8.7%	86%	19%	32%	5-Year
Simonton Lake CDP, Elkhart County	4,354	1,907	7%	30%	63%	10.1%	87%	21%	42%	5-Year
Union Township, Elkhart County	6,187	2,088	8%	30%	62%	4.8%	76%	18%	35%	5-Year
Wakarusa Town, Elkhart County	1,960	645	10%	26%	64%	2.9%	92%	27%	34%	5-Year
Washington Township, Elkhart County	7,012	2,807	7%	28%	65%	12.0%	83%	23%	44%	5-Year
York Township, Elkhart County	3,774	1,377	7%	24%	69%	8.2%	79%	13%	39%	5-Year
Columbia Township, Fayette County	999	367	14%	27%	59%	10.3%	83%	28%	0%	5-Year
Connersville City, Fayette County	13,267	5,464	22%	29%	49%	16.1%	78%	24%	53%	5-Year
Connersville Township, Fayette County	12,127	4,851	20%	25%	55%	14.0%	81%	22%	56%	5-Year
Fairview Township, Fayette County	310	101	0%	15%	85%	4.1%	89%	10%	41%	5-Year
Harrison Township, Fayette County	6,346	2,591	21%	31%	48%	16.2%	82%	26%	46%	5-Year
Jackson Township, Fayette County	1,417	569	20%	16%	64%	9.4%	83%	18%	49%	5-Year
Jennings Township, Fayette County	813	254	4%	14%	82%	9.0%	88%	20%	100%	5-Year
Orange Township, Fayette County	714	195	10%	14%	76%	4.5%	97%	19%	71%	5-Year
Posey Township, Fayette County	400	137	18%	11%	71%	4.4%	90%	17%	0%	5-Year
Waterloo Township, Fayette County	829	271	28%	8%	64%	14.2%	78%	27%	0%	5-Year
Franklin Township, Floyd County	1,645	672	9%	19%	72%	8.5%	95%	25%	40%	5-Year
Galena CDP, Floyd County	1,818	565	2%	13%	85%	1.8%	94%	19%	28%	5-Year
Georgetown Town, Floyd County	3,036	1,018	5%	18%	77%	5.5%	93%	18%	59%	5-Year
Georgetown Township, Floyd County	9,749	3,467	6%	16%	78%	6.0%	95%	21%	50%	5-Year
Greenville Town, Floyd County	593	203	12%	12%	76%	4.5%	90%	14%	46%	5-Year
Greenville Township, Floyd County	6,863	2,229	5%	12%	83%	3.2%	92%	18%	28%	5-Year
Lafayette Township, Floyd County	7,569	2,722	3%	13%	84%	7.7%	95%	18%	32%	5-Year
New Albany City, Floyd County	36,496	15,312	19%	28%	53%	10.7%	83%	22%	47%	5-Year
New Albany Township, Floyd County	49,605	19,927	16%	24%	60%	9.3%	85%	20%	47%	5-Year
Attica City, Fountain County	3,365	1,475	12%	29%	59%	12.4%	88%	18%	40%	5-Year
Cain Township, Fountain County	1,081	445	8%	27%	65%	8.9%	91%	18%	28%	5-Year
Covington City, Fountain County	2,641	1,076	11%	18%	71%	11.0%	92%	14%	35%	5-Year
Davis Township, Fountain County	758	272	6%	11%	83%	8.6%	97%	2%	20%	5-Year
Fulton Township, Fountain County	804	258	11%	13%	76%	8.0%	97%	10%	100%	5-Year

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Hillsboro Town, Fountain County	568	225	12%	29%	59%	7.1%	86%	20%	28%	5-Year
Jackson Township, Fountain County	818	320	13%	17%	70%	5.9%	94%	8%	0%	5-Year
Kingman Town, Fountain County	457	176	15%	22%	63%	6.3%	85%	12%	31%	5-Year
Logan Township, Fountain County	3,616	1,588	12%	28%	60%	11.4%	89%	18%	40%	5-Year
Millcreek Township, Fountain County	1,180	528	15%	29%	56%	13.0%	85%	22%	19%	5-Year
Newtown Town, Fountain County	282	112	18%	9%	73%	18.2%	78%	10%	16%	5-Year
Richland Township, Fountain County	1,021	412	17%	14%	69%	9.2%	88%	15%	29%	5-Year
Shawnee Township, Fountain County	493	175	0%	29%	71%	16.1%	87%	21%	0%	5-Year
Troy Township, Fountain County	3,659	1,453	10%	17%	73%	9.6%	88%	16%	34%	5-Year
Van Buren Township, Fountain County	2,933	1,211	14%	11%	75%	8.9%	88%	18%	27%	5-Year
Veedersburg Town, Fountain County	2,126	911	16%	17%	67%	11.2%	87%	21%	37%	5-Year
Wabash Township, Fountain County	639	250	0%	17%	83%	2.7%	82%	11%	0%	5-Year
Bath Township, Franklin County	276	119	0%	14%	86%	0.0%	100%	9%	N/A	5-Year
Blooming Grove Township, Franklin County	671	316	3%	31%	66%	5.7%	86%	21%	20%	5-Year
Brookville Town, Franklin County	2,598	1,185	15%	34%	51%	8.7%	86%	16%	38%	5-Year
Brookville Township, Franklin County	5,748	2,272	10%	32%	58%	7.8%	86%	18%	34%	5-Year
Butler Township, Franklin County	1,461	476	16%	13%	71%	7.1%	90%	24%	50%	5-Year
Cedar Grove Town, Franklin County	211	100	23%	19%	58%	7.2%	91%	12%	24%	5-Year
Fairfield Township, Franklin County	472	175	10%	36%	54%	7.6%	93%	39%	N/A	5-Year
Highland Township, Franklin County	1,538	578	19%	8%	73%	10.9%	90%	14%	10%	5-Year
Laurel Town, Franklin County	478	167	40%	32%	28%	19.2%	80%	32%	74%	5-Year
Laurel Township, Franklin County	1,435	566	29%	23%	48%	8.5%	81%	19%	81%	5-Year
Metamora Township, Franklin County	860	318	15%	21%	64%	3.4%	86%	20%	27%	5-Year
New Trenton CDP, Franklin County	419	205	13%	18%	69%	20.2%	95%	16%	0%	5-Year
Oldenburg Town, Franklin County	715	233	9%	23%	68%	1.5%	94%	12%	45%	5-Year
Posey Township, Franklin County	1,047	407	13%	34%	53%	9.7%	88%	30%	0%	5-Year
Ray Township, Franklin County	4,025	1,460	5%	19%	76%	2.5%	96%	19%	28%	5-Year
Salt Creek Township, Franklin County	1,202	435	17%	15%	68%	5.9%	91%	22%	0%	5-Year
Springfield Township, Franklin County	1,576	542	16%	32%	52%	14.0%	85%	37%	16%	5-Year
Whitewater Township, Franklin County	2,669	1,062	7%	20%	73%	8.3%	98%	30%	18%	5-Year
Akron Town, Fulton County	1,337	440	15%	20%	65%	13.3%	89%	19%	54%	5-Year
Aubbeenaubee Township, Fulton County	1,461	494	30%	10%	60%	7.1%	81%	22%	61%	5-Year
Fulton Town, Fulton County	464	134	20%	15%	65%	9.2%	77%	31%	4%	5-Year
Henry Township, Fulton County	3,018	1,083	12%	18%	70%	12.8%	91%	19%	37%	5-Year
Kewanna Town, Fulton County	774	267	27%	22%	51%	11.7%	79%	23%	33%	5-Year
Liberty Township, Fulton County	1,386	534	13%	19%	68%	7.6%	83%	23%	2%	5-Year
Newcastle Township, Fulton County	1,643	518	10%	16%	74%	7.7%	67%	9%	16%	5-Year
Richland Township, Fulton County	966	381	30%	21%	49%	18.4%	80%	33%	18%	5-Year
Rochester City, Fulton County	6,151	2,922	20%	31%	49%	6.1%	86%	30%	52%	5-Year
Rochester Township, Fulton County	10,084	4,434	14%	27%	59%	4.3%	89%	24%	49%	5-Year
Union Township, Fulton County	1,642	588	15%	21%	64%	6.8%	88%	23%	43%	5-Year
Wayne Township, Fulton County	438	176	5%	18%	77%	10.8%	87%	19%	0%	5-Year
Barton Township, Gibson County	1,681	571	10%	19%	71%	8.1%	85%	16%	14%	5-Year
Center Township, Gibson County	1,425	556	9%	24%	67%	3.9%	90%	7%	25%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Columbia Township, Gibson County	3,857	1,608	21%	27%	52%	6.5%	82%	23%	45%	5-Year
Fort Branch Town, Gibson County	3,194	1,314	11%	23%	66%	5.2%	92%	22%	38%	5-Year
Francisco Town, Gibson County	771	254	11%	22%	67%	8.0%	88%	17%	25%	5-Year
Haubstadt Town, Gibson County	1,712	632	5%	20%	75%	4.5%	96%	17%	28%	5-Year
Hazleton Town, Gibson County	307	129	12%	22%	66%	2.3%	89%	9%	0%	5-Year
Johnson Township, Gibson County	4,124	1,421	8%	12%	80%	4.5%	93%	13%	29%	5-Year
Montgomery Township, Gibson County	4,019	1,434	6%	26%	68%	3.5%	88%	11%	51%	5-Year
Oakland City, Gibson County	2,542	1,017	19%	30%	51%	9.1%	78%	20%	48%	5-Year
Owensville Town, Gibson County	1,296	439	9%	31%	60%	5.8%	90%	14%	55%	5-Year
Patoka Town, Gibson County	886	301	13%	16%	71%	2.3%	86%	14%	48%	5-Year
Patoka Township, Gibson County	11,852	4,665	11%	21%	68%	7.1%	89%	12%	37%	5-Year
Princeton City, Gibson County	8,600	3,331	13%	22%	65%	7.9%	87%	12%	40%	5-Year
Union Township, Gibson County	4,224	1,778	8%	20%	72%	4.1%	92%	17%	29%	5-Year
Washington Township, Gibson County	801	317	12%	21%	67%	11.7%	97%	2%	56%	5-Year
White River Township, Gibson County	1,603	637	13%	16%	71%	1.6%	90%	12%	19%	5-Year
Center Township, Grant County	23,158	8,953	23%	31%	46%	10.8%	84%	22%	44%	5-Year
Fairmount Town, Grant County	2,998	1,109	19%	24%	57%	7.1%	89%	21%	50%	5-Year
Fairmount Township, Grant County	4,188	1,530	17%	23%	60%	7.6%	89%	19%	45%	5-Year
Fowlerton Town, Grant County	318	101	17%	26%	57%	8.1%	82%	12%	41%	5-Year
Franklin Township, Grant County	7,126	3,081	21%	31%	48%	12.3%	80%	21%	38%	5-Year
Gas City, Grant County	6,093	2,403	13%	26%	61%	13.5%	82%	16%	47%	5-Year
Green Township, Grant County	424	188	13%	32%	55%	11.0%	98%	36%	0%	5-Year
Jefferson Township, Grant County	5,795	1,676	10%	18%	72%	5.6%	91%	11%	36%	5-Year
Jonesboro City, Grant County	1,702	654	22%	28%	50%	10.2%	80%	24%	55%	5-Year
Liberty Township, Grant County	866	368	7%	28%	65%	7.9%	95%	22%	7%	5-Year
Marion City, Grant County	29,403	11,952	23%	31%	46%	10.2%	84%	21%	43%	5-Year
Matthews Town, Grant County	597	237	18%	19%	63%	4.2%	72%	19%	37%	5-Year
Mill Township, Grant County	10,759	4,238	15%	25%	60%	11.2%	84%	17%	46%	5-Year
Monroe Township, Grant County	1,690	603	4%	16%	80%	12.6%	82%	15%	0%	5-Year
Pleasant Township, Grant County	6,735	2,769	11%	17%	72%	6.3%	91%	13%	35%	5-Year
Richland Township, Grant County	1,045	394	9%	21%	70%	4.7%	90%	12%	20%	5-Year
Sims CDP, Grant County	342	132	27%	5%	68%	5.2%	90%	6%	100%	5-Year
Sims Township, Grant County	1,877	737	12%	21%	67%	10.6%	90%	18%	44%	5-Year
Swayzee Town, Grant County	993	391	4%	31%	65%	8.3%	91%	16%	6%	5-Year
Sweetser Town, Grant County	1,210	498	16%	24%	60%	8.0%	87%	24%	28%	5-Year
Upland Town, Grant County	4,068	987	11%	21%	68%	5.9%	92%	11%	42%	5-Year
Van Buren Town, Grant County	764	317	24%	23%	53%	10.3%	85%	21%	47%	5-Year
Van Buren Township, Grant County	1,897	709	13%	15%	72%	8.6%	89%	14%	27%	5-Year
Washington Township, Grant County	3,753	1,583	16%	25%	59%	4.6%	89%	15%	32%	5-Year
Beech Creek Township, Greene County	2,586	953	9%	29%	62%	5.5%	87%	24%	21%	5-Year
Bloomfield Town, Greene County	2,724	1,092	19%	17%	64%	15.0%	85%	16%	31%	5-Year
Cass Township, Greene County	356	142	10%	15%	75%	1.6%	74%	19%	7%	5-Year
Center Township, Greene County	3,515	1,241	11%	17%	72%	4.6%	83%	20%	41%	5-Year



Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Fairplay Township, Greene County	543	197	23%	15%	62%	13.4%	84%	27%	34%	5-Year
Grant Township, Greene County	679	280	11%	21%	68%	8.2%	84%	16%	9%	5-Year
Highland Township, Greene County	462	245	7%	13%	80%	2.9%	80%	28%	0%	5-Year
Jackson Township, Greene County	2,389	747	15%	19%	66%	28.0%	84%	32%	50%	5-Year
Jasonville City, Greene County	2,406	996	27%	27%	46%	4.1%	92%	21%	39%	5-Year
Jefferson Township, Greene County	2,005	804	18%	19%	63%	7.3%	81%	15%	53%	5-Year
Linton City, Greene County	5,368	2,261	20%	25%	55%	7.4%	86%	17%	47%	5-Year
Lyons Town, Greene County	787	285	25%	15%	60%	16.2%	82%	16%	38%	5-Year
Owensburg CDP, Greene County	792	230	8%	19%	73%	36.1%	88%	31%	100%	5-Year
Richland Township, Greene County	4,992	2,001	13%	18%	69%	10.0%	89%	16%	31%	5-Year
Smith Township, Greene County	463	118	0%	10%	90%	9.1%	89%	0%	N/A	5-Year
Stafford Township, Greene County	359	134	5%	10%	85%	0.0%	96%	10%	0%	5-Year
Stockton Township, Greene County	8,395	3,428	18%	24%	58%	7.1%	85%	14%	43%	5-Year
Switz City Town, Greene County	328	135	35%	17%	48%	13.5%	80%	23%	37%	5-Year
Taylor Township, Greene County	1,077	460	10%	22%	68%	4.9%	91%	23%	0%	5-Year
Washington Township, Greene County	1,258	476	15%	28%	57%	12.3%	89%	26%	38%	5-Year
Worthington Town, Greene County	1,383	564	24%	23%	53%	10.7%	86%	18%	52%	5-Year
Wright Township, Greene County	3,899	1,653	18%	21%	61%	9.1%	91%	13%	32%	5-Year
Adams Township, Hamilton County	5,016	2,071	10%	32%	58%	6.5%	88%	21%	53%	5-Year
Arcadia Town, Hamilton County	1,276	500	18%	31%	51%	11.4%	83%	15%	37%	5-Year
Atlanta Town, Hamilton County	690	249	9%	34%	57%	6.6%	76%	19%	42%	5-Year
Carmel City, Hamilton County	87,015	32,573	4%	9%	87%	3.2%	96%	13%	39%	1-Year
Cicero Town, Hamilton County	4,870	1,943	6%	26%	68%	7.7%	76%	22%	33%	5-Year
Clay Township, Hamilton County	87,636	32,107	4%	11%	85%	5.2%	95%	16%	35%	5-Year
Delaware Township, Hamilton County	32,507	13,399	4%	21%	75%	4.7%	92%	17%	36%	5-Year
Fall Creek Township, Hamilton County	54,812	17,734	3%	10%	87%	5.3%	95%	23%	35%	5-Year
Fishers Town, Hamilton County	84,967	28,216	3%	13%	84%	0.0%	96%	12%	30%	5-Year
Jackson Township, Hamilton County	10,479	4,004	6%	24%	70%	7.2%	79%	22%	30%	5-Year
Noblesville City, Hamilton County	56,576	20,952	6%	23%	71%	4.7%	91%	24%	40%	5-Year
Noblesville Township, Hamilton County	53,244	19,663	6%	21%	73%	4.7%	90%	21%	41%	5-Year
Sheridan Town, Hamilton County	3,084	1,277	14%	35%	51%	9.3%	85%	22%	55%	5-Year
Washington Township, Hamilton County	35,134	12,723	5%	16%	79%	3.8%	94%	17%	36%	5-Year
Wayne Township, Hamilton County	8,254	2,823	10%	19%	71%	5.4%	90%	20%	43%	5-Year
Westfield City, Hamilton County	32,426	11,491	5%	15%	80%	3.5%	94%	16%	33%	5-Year
White River Township, Hamilton County	2,640	1,054	19%	14%	67%	8.5%	89%	20%	26%	5-Year
Blue River Township, Hancock County	1,450	524	0%	22%	78%	1.4%	98%	25%	0%	5-Year
Brandywine Township, Hancock County	2,587	921	4%	27%	69%	5.4%	98%	29%	80%	5-Year
Brown Township, Hancock County	2,575	894	8%	26%	66%	7.3%	86%	12%	31%	5-Year
Buck Creek Township, Hancock County	8,459	2,958	4%	8%	88%	5.2%	91%	14%	23%	5-Year
Center Township, Hancock County	26,221	9,775	9%	26%	65%	7.1%	88%	14%	40%	5-Year
Cumberland Town, Hancock County	5,243	1,985	6%	34%	60%	9.9%	89%	16%	60%	5-Year
Fortville Town, Hancock County	4,055	1,472	20%	23%	57%	16.1%	84%	18%	41%	5-Year
Green Township, Hancock County	1,614	573	14%	14%	72%	6.8%	92%	26%	46%	5-Year
Greenfield City, Hancock County	21,012	8,027	10%	27%	63%	7.7%	88%	12%	40%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Jackson Township, Hancock County	1,648	679	6%	16%	78%	1.8%	87%	26%	57%	5-Year
Mccordsville Town, Hancock County	5,037	1,844	6%	13%	81%	8.5%	84%	24%	11%	5-Year
New Palestine Town, Hancock County	2,385	872	9%	17%	74%	8.4%	91%	23%	50%	5-Year
Shirley Town, Hancock County	859	306	13%	46%	41%	12.3%	76%	14%	35%	5-Year
Spring Lake Town, Hancock County	292	117	9%	15%	76%	8.8%	86%	16%	50%	5-Year
Sugar Creek Township, Hancock County	15,030	5,716	6%	21%	73%	4.2%	93%	21%	57%	5-Year
Vernon Township, Hancock County	11,267	4,102	11%	18%	71%	11.0%	86%	22%	33%	5-Year
Wilkinson Town, Hancock County	535	179	8%	26%	66%	9.6%	78%	11%	55%	5-Year
Blue River Township, Harrison County	2,175	885	18%	26%	56%	10.4%	89%	24%	24%	5-Year
Boone Township, Harrison County	1,192	514	7%	18%	75%	5.9%	96%	19%	25%	5-Year
Corydon Town, Harrison County	3,114	1,377	23%	32%	45%	16.2%	85%	27%	57%	5-Year
Franklin Township, Harrison County	4,101	1,497	4%	14%	82%	6.8%	95%	13%	8%	5-Year
Harrison Township, Harrison County	12,450	4,797	14%	27%	59%	9.7%	87%	22%	52%	5-Year
Heth Township, Harrison County	1,468	549	21%	21%	58%	13.6%	86%	24%	1%	5-Year
Jackson Township, Harrison County	6,023	2,140	15%	14%	71%	8.4%	91%	21%	42%	5-Year
Lanesville Town, Harrison County	579	268	12%	28%	60%	12.9%	93%	27%	25%	5-Year
Morgan Township, Harrison County	4,131	1,572	9%	21%	70%	9.4%	88%	24%	36%	5-Year
New Salisbury CDP, Harrison County	509	174	18%	27%	55%	24.7%	100%	24%	100%	5-Year
Palmyra Town, Harrison County	1,198	459	11%	25%	64%	10.8%	82%	20%	26%	5-Year
Posey Township, Harrison County	2,894	950	7%	19%	74%	10.5%	96%	21%	26%	5-Year
Spencer Township, Harrison County	1,796	633	7%	18%	75%	2.2%	89%	15%	42%	5-Year
Taylor Township, Harrison County	879	326	10%	22%	68%	5.5%	85%	9%	N/A	5-Year
Washington Township, Harrison County	524	187	7%	41%	52%	9.5%	87%	30%	N/A	5-Year
Webster Township, Harrison County	1,583	628	23%	11%	66%	2.7%	91%	37%	45%	5-Year
Amo Town, Hendricks County	495	169	9%	33%	58%	4.7%	89%	23%	52%	5-Year
Avon Town, Hendricks County	14,570	4,916	4%	15%	81%	3.6%	93%	17%	35%	5-Year
Brown Township, Hendricks County	11,953	3,935	3%	10%	87%	4.5%	95%	14%	47%	5-Year
Brownsburg Town, Hendricks County	22,618	8,918	6%	24%	70%	5.6%	91%	16%	49%	5-Year
Center Township, Hendricks County	12,498	4,613	8%	21%	71%	6.7%	91%	21%	37%	5-Year
Clay Township, Hendricks County	2,395	908	11%	33%	56%	5.6%	87%	32%	52%	5-Year
Clayton Town, Hendricks County	1,029	384	9%	24%	67%	4.9%	82%	12%	43%	5-Year
Coatesville Town, Hendricks County	580	209	13%	40%	47%	14.8%	73%	34%	47%	5-Year
Danville Town, Hendricks County	9,258	3,420	10%	21%	69%	7.2%	90%	22%	40%	5-Year
Eel River Township, Hendricks County	1,649	614	6%	30%	64%	7.3%	91%	23%	42%	5-Year
Franklin Township, Hendricks County	1,207	448	8%	23%	69%	9.2%	84%	22%	56%	5-Year
Guilford Township, Hendricks County	29,285	10,590	7%	22%	71%	7.7%	90%	20%	45%	5-Year
Liberty Township, Hendricks County	5,910	2,216	9%	19%	72%	5.3%	90%	19%	31%	5-Year
Lincoln Township, Hendricks County	29,707	11,020	4%	23%	73%	6.4%	90%	15%	48%	5-Year
Lizton Town, Hendricks County	543	226	17%	42%	41%	8.6%	86%	31%	52%	5-Year
Marion Township, Hendricks County	1,063	425	9%	19%	72%	7.9%	93%	31%	0%	5-Year
Middle Township, Hendricks County	6,394	2,161	6%	13%	81%	3.1%	90%	22%	37%	5-Year
North Salem Town, Hendricks County	493	188	9%	41%	50%	12.6%	84%	16%	60%	5-Year

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Pittsboro Town, Hendricks County	3,069	1,048	7%	14%	79%	5.4%	90%	18%	39%	5-Year
Plainfield Town, Hendricks County	29,220	10,494	9%	24%	67%	8.1%	89%	23%	47%	5-Year
Stilesville Town, Hendricks County	276	119	13%	44%	43%	5.3%	75%	27%	41%	5-Year
Union Township, Hendricks County	2,326	851	10%	20%	70%	3.5%	93%	25%	64%	5-Year
Washington Township, Hendricks County	46,590	16,178	5%	16%	79%	5.7%	92%	23%	32%	5-Year
Blue River Township, Henry County	1,053	417	11%	29%	60%	10.3%	85%	25%	64%	5-Year
Dudley Township, Henry County	946	350	5%	31%	64%	4.4%	74%	20%	52%	5-Year
Fall Creek Township, Henry County	4,542	1,746	16%	26%	58%	12.6%	83%	22%	36%	5-Year
Franklin Township, Henry County	1,082	427	13%	30%	57%	5.2%	82%	22%	87%	5-Year
Greensboro Township, Henry County	1,496	596	17%	35%	48%	18.2%	76%	22%	33%	5-Year
Harrison Township, Henry County	1,229	465	4%	22%	74%	8.0%	96%	25%	55%	5-Year
Henry Township, Henry County	22,267	8,912	21%	31%	48%	13.2%	83%	22%	43%	5-Year
Jefferson Township, Henry County	1,501	562	13%	19%	68%	9.4%	89%	16%	22%	5-Year
Kennard Town, Henry County	516	155	19%	29%	52%	21.8%	69%	9%	47%	5-Year
Knightstown Town, Henry County	2,055	882	18%	29%	53%	13.5%	89%	17%	38%	5-Year
Lewisville Town, Henry County	357	133	21%	28%	51%	9.5%	75%	9%	83%	5-Year
Liberty Township, Henry County	1,466	548	13%	11%	76%	2.6%	89%	26%	10%	5-Year
Middletown Town, Henry County	2,347	970	22%	32%	46%	18.0%	77%	31%	40%	5-Year
Mooreland Town, Henry County	316	117	16%	43%	41%	12.9%	85%	35%	54%	5-Year
Mount Summit Town, Henry County	442	165	22%	15%	63%	5.7%	79%	23%	61%	5-Year
New Castle City, Henry County	17,859	7,301	24%	32%	44%	14.1%	82%	23%	46%	5-Year
Prairie Township, Henry County	5,835	1,340	9%	20%	71%	7.5%	91%	18%	30%	5-Year
Spiceland Town, Henry County	900	333	13%	34%	53%	7.2%	91%	22%	57%	5-Year
Spiceland Township, Henry County	2,922	1,010	9%	28%	63%	8.4%	85%	21%	40%	5-Year
Stoney Creek Township, Henry County	722	278	14%	28%	58%	12.1%	82%	24%	44%	5-Year
Sulphur Springs Town, Henry County	433	147	13%	35%	52%	8.7%	71%	24%	31%	5-Year
Wayne Township, Henry County	4,166	1,563	16%	25%	59%	12.9%	87%	20%	32%	5-Year
Center Township, Howard County	45,359	20,169	21%	30%	49%	12.7%	84%	21%	50%	5-Year
Clay Township, Howard County	3,897	1,467	8%	5%	87%	4.0%	93%	11%	46%	5-Year
Ervin Township, Howard County	2,049	719	7%	5%	88%	4.3%	92%	10%	8%	5-Year
Greentown Town, Howard County	2,570	965	20%	18%	62%	11.6%	85%	20%	44%	5-Year
Harrison Township, Howard County	9,517	3,582	13%	18%	69%	8.6%	95%	11%	42%	5-Year
Honey Creek Township, Howard County	2,283	899	13%	9%	78%	4.1%	94%	14%	36%	5-Year
Howard Township, Howard County	2,582	889	16%	20%	64%	12.6%	80%	26%	48%	5-Year
Jackson Township, Howard County	667	245	15%	8%	77%	0.0%	92%	53%	0%	5-Year
Kokomo City, Howard County	56,958	24,823	19%	28%	53%	11.8%	85%	20%	49%	5-Year
Liberty Township, Howard County	4,867	1,866	11%	15%	74%	8.4%	90%	12%	40%	5-Year
Monroe Township, Howard County	1,291	472	2%	9%	89%	0.0%	97%	19%	0%	5-Year
Russiaville Town, Howard County	1,160	473	13%	16%	71%	8.4%	88%	21%	43%	5-Year
Taylor Township, Howard County	9,317	3,679	12%	22%	66%	9.7%	86%	24%	40%	5-Year
Union Township, Howard County	1,085	399	0%	17%	83%	4.9%	87%	22%	0%	5-Year
Andrews Town, Huntington County	1,099	470	24%	23%	53%	17.8%	79%	25%	48%	5-Year
Clear Creek Township, Huntington County	1,901	708	3%	3%	94%	4.1%	95%	20%	36%	5-Year
Dallas Township, Huntington County	2,165	882	20%	15%	65%	10.6%	88%	25%	48%	5-Year
Huntington City, Huntington County	17,284	6,749	14%	26%	60%	11.4%	86%	20%	42%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Huntington Township, Huntington County	20,753	8,120	13%	25%	62%	10.4%	87%	20%	43%	5-Year
Jackson Township, Huntington County	4,028	1,437	8%	13%	79%	4.5%	87%	14%	40%	5-Year
Jefferson Township, Huntington County	631	261	5%	18%	77%	3.5%	88%	24%	40%	5-Year
Lancaster Township, Huntington County	1,081	402	5%	10%	85%	7.4%	92%	12%	29%	5-Year
Markle Town, Huntington County	1,083	434	5%	19%	76%	3.3%	94%	12%	10%	5-Year
Polk Township, Huntington County	381	171	0%	6%	94%	2.8%	95%	12%	0%	5-Year
Roanoke Town, Huntington County	1,605	633	7%	17%	76%	7.0%	91%	12%	54%	5-Year
Rock Creek Township, Huntington County	1,294	535	4%	23%	73%	2.6%	95%	11%	0%	5-Year
Salamonie Township, Huntington County	2,110	893	14%	19%	67%	10.0%	87%	23%	43%	5-Year
Union Township, Huntington County	1,152	413	10%	12%	78%	3.2%	94%	25%	0%	5-Year
Warren Town, Huntington County	1,476	635	18%	20%	62%	11.6%	83%	13%	46%	5-Year
Warren Township, Huntington County	952	333	5%	11%	84%	13.8%	94%	14%	100%	5-Year
Wayne Township, Huntington County	511	258	14%	9%	77%	11.8%	93%	40%	0%	5-Year
Brownstown Town, Jackson County	2,960	1,211	17%	25%	58%	12.4%	83%	22%	48%	5-Year
Brownstown Township, Jackson County	5,587	2,251	13%	24%	63%	9.1%	85%	27%	42%	5-Year
Carr Township, Jackson County	1,496	556	23%	27%	50%	15.3%	80%	25%	47%	5-Year
Crothersville Town, Jackson County	1,573	671	20%	21%	59%	12.8%	87%	20%	51%	5-Year
Driftwood Township, Jackson County	834	347	2%	29%	69%	6.0%	97%	9%	48%	5-Year
Grassy Fork Township, Jackson County	673	264	4%	20%	76%	4.3%	99%	16%	0%	5-Year
Hamilton Township, Jackson County	1,823	654	6%	26%	68%	5.2%	92%	18%	18%	5-Year
Jackson Township, Jackson County	20,602	8,058	15%	24%	61%	9.1%	82%	17%	41%	5-Year
Medora Town, Jackson County	582	225	22%	37%	41%	25.0%	76%	17%	35%	5-Year
Owen Township, Jackson County	1,485	568	8%	19%	73%	11.6%	93%	19%	0%	5-Year
Pershing Township, Jackson County	1,379	519	5%	24%	71%	10.1%	89%	15%	0%	5-Year
Redding Township, Jackson County	4,297	1,581	4%	16%	80%	4.4%	91%	12%	30%	5-Year
Salt Creek Township, Jackson County	423	153	22%	39%	39%	47.1%	70%	67%	N/A	5-Year
Seymour City, Jackson County	18,686	7,274	14%	26%	60%	9.5%	82%	16%	38%	5-Year
Vallonia CDP, Jackson County	252	134	6%	34%	60%	19.6%	90%	9%	68%	5-Year
Vernon Township, Jackson County	3,441	1,379	16%	22%	62%	8.8%	87%	22%	40%	5-Year
Washington Township, Jackson County	1,087	327	0%	11%	89%	0.0%	99%	5%	100%	5-Year
Barkley Township, Jasper County	696	246	0%	3%	97%	7.6%	84%	11%	N/A	5-Year
Carpenter Township, Jasper County	2,090	807	10%	22%	68%	6.9%	92%	12%	26%	5-Year
De Motte Town, Jasper County	3,899	1,530	9%	20%	71%	7.3%	86%	22%	47%	5-Year
Gillam Township, Jasper County	626	231	3%	17%	80%	7.8%	84%	17%	0%	5-Year
Jordan Township, Jasper County	308	109	11%	12%	77%	4.1%	92%	7%	37%	5-Year
Kankakee Township, Jasper County	1,213	471	19%	23%	58%	9.2%	91%	26%	72%	5-Year
Keener Township, Jasper County	10,160	3,541	5%	21%	74%	10.4%	87%	19%	43%	5-Year
Marion Township, Jasper County	7,550	2,776	14%	24%	62%	4.1%	88%	17%	41%	5-Year
Newton Township, Jasper County	949	336	3%	16%	81%	0.0%	97%	6%	39%	5-Year
Remington Town, Jasper County	1,274	526	15%	24%	61%	8.4%	90%	20%	32%	5-Year
Rensselaer City, Jasper County	5,787	2,378	16%	24%	60%	3.9%	88%	18%	44%	5-Year
Union Township, Jasper County	1,428	452	3%	25%	72%	10.4%	87%	28%	12%	5-Year

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Walker Township, Jasper County	3,653	1,270	5%	17%	78%	6.6%	87%	9%	19%	5-Year
Wheatfield Town, Jasper County	885	330	14%	30%	56%	14.0%	90%	20%	42%	5-Year
Wheatfield Township, Jasper County	4,386	1,605	14%	20%	66%	6.8%	92%	17%	51%	5-Year
Bearcreek Township, Jay County	1,539	471	16%	9%	75%	4.1%	75%	25%	2%	5-Year
Dunkirk City, Jay County	2,365	948	20%	29%	51%	15.5%	80%	20%	53%	5-Year
Greene Township, Jay County	1,065	340	3%	9%	88%	12.8%	93%	12%	0%	5-Year
Jackson Township, Jay County	492	159	8%	27%	65%	0.0%	83%	23%	0%	5-Year
Jefferson Township, Jay County	773	274	3%	19%	78%	2.7%	88%	12%	0%	5-Year
Knox Township, Jay County	452	210	0%	22%	78%	9.1%	94%	37%	N/A	5-Year
Madison Township, Jay County	747	276	22%	13%	65%	6.7%	89%	20%	42%	5-Year
Noble Township, Jay County	590	255	12%	12%	76%	7.7%	89%	7%	100%	5-Year
Penn Township, Jay County	1,462	569	14%	15%	71%	8.4%	93%	9%	15%	5-Year
Pennville Town, Jay County	806	304	20%	23%	57%	11.5%	90%	13%	18%	5-Year
Pike Township, Jay County	991	407	21%	17%	62%	11.5%	92%	16%	34%	5-Year
Portland City, Jay County	6,408	2,701	17%	29%	54%	11.5%	85%	16%	38%	5-Year
Redkey Town, Jay County	1,337	495	19%	23%	58%	8.6%	86%	21%	31%	5-Year
Richland Township, Jay County	4,526	1,738	16%	25%	59%	12.2%	85%	17%	42%	5-Year
Wabash Township, Jay County	718	213	5%	1%	94%	4.1%	96%	22%	41%	5-Year
Wayne Township, Jay County	7,924	3,284	15%	27%	58%	10.3%	85%	16%	37%	5-Year
Dupont Town, Jefferson County	316	113	13%	21%	66%	18.4%	81%	11%	65%	5-Year
Graham Township, Jefferson County	1,307	485	9%	35%	56%	10.8%	65%	30%	75%	5-Year
Hanover Town, Jefferson County	3,682	1,067	23%	17%	60%	11.8%	88%	27%	45%	5-Year
Hanover Township, Jefferson County	5,372	1,721	16%	14%	70%	8.6%	86%	24%	45%	5-Year
Lancaster Township, Jefferson County	1,489	617	21%	16%	63%	23.7%	89%	24%	87%	5-Year
Madison City, Jefferson County	12,033	5,073	13%	23%	64%	11.0%	88%	18%	41%	5-Year
Madison Township, Jefferson County	17,462	7,324	14%	23%	63%	9.9%	87%	21%	41%	5-Year
Milton Township, Jefferson County	822	359	6%	22%	72%	6.9%	91%	22%	60%	5-Year
Monroe Township, Jefferson County	437	169	14%	5%	81%	13.5%	83%	26%	28%	5-Year
Republican Township, Jefferson County	1,854	680	10%	6%	84%	2.7%	94%	21%	0%	5-Year
Saluda Township, Jefferson County	1,561	573	10%	27%	63%	22.8%	88%	20%	39%	5-Year
Shelby Township, Jefferson County	1,053	414	12%	16%	72%	3.9%	89%	29%	38%	5-Year
Smyrna Township, Jefferson County	1,090	404	11%	12%	77%	9.6%	85%	23%	72%	5-Year
Bigger Township, Jennings County	525	228	18%	5%	77%	9.4%	91%	13%	N/A	5-Year
Butlerville CDP, Jennings County	248	149	24%	10%	66%	0.0%	100%	0%	38%	5-Year
Campbell Township, Jennings County	1,243	487	19%	17%	64%	9.0%	84%	15%	25%	5-Year
Center Township, Jennings County	8,813	3,500	21%	22%	57%	11.4%	86%	27%	43%	5-Year
Columbia Township, Jennings County	636	281	14%	4%	82%	7.5%	93%	17%	0%	5-Year
Country Squire Lakes CDP, Jennings County	3,096	1,149	28%	35%	37%	19.8%	75%	37%	40%	5-Year
Geneva Township, Jennings County	7,468	2,690	17%	26%	57%	20.7%	81%	26%	38%	5-Year
Hayden CDP, Jennings County	1,123	309	6%	24%	70%	4.6%	99%	6%	73%	5-Year
Lovett Township, Jennings County	1,084	343	18%	20%	62%	3.4%	95%	29%	48%	5-Year
Marion Township, Jennings County	1,220	421	10%	10%	80%	3.3%	94%	14%	18%	5-Year
Montgomery Township, Jennings County	997	397	11%	38%	51%	4.0%	84%	31%	38%	5-Year
North Vernon City, Jennings County	6,736	2,586	26%	24%	50%	12.2%	83%	27%	44%	5-Year
Sand Creek Township, Jennings County	571	312	8%	44%	48%	1.8%	87%	32%	0%	5-Year
Spencer Township, Jennings County	2,881	919	5%	19%	76%	4.9%	93%	15%	53%	5-Year

## Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Vernon Town, Jennings County	334	132	5%	23%	72%	7.5%	95%	15%	56%	5-Year
Vernon Township, Jennings County	2,785	1,007	10%	15%	75%	11.5%	89%	14%	62%	5-Year
Bargersville Town, Johnson County	6,324	2,349	13%	17%	70%	3.2%	93%	19%	66%	5-Year
Blue River Township, Johnson County	4,972	1,727	23%	30%	47%	9.6%	85%	19%	48%	5-Year
Clark Township, Johnson County	2,532	781	0%	8%	92%	1.1%	97%	26%	0%	5-Year
Edinburgh Town, Johnson County	4,023	1,540	23%	36%	41%	10.6%	85%	23%	52%	5-Year
Franklin City, Johnson County	24,193	8,725	12%	27%	61%	7.3%	88%	19%	46%	5-Year
Franklin Township, Johnson County	20,946	7,562	12%	28%	60%	7.1%	88%	20%	47%	5-Year
Greenwood City, Johnson County	52,799	20,807	12%	25%	63%	8.1%	87%	20%	48%	5-Year
Hensley Township, Johnson County	3,429	1,145	11%	11%	78%	6.8%	89%	14%	44%	5-Year
Needham Township, Johnson County	6,646	2,425	8%	23%	69%	9.2%	88%	19%	34%	5-Year
New Whiteland Town, Johnson County	5,646	2,061	6%	29%	65%	9.4%	84%	25%	77%	5-Year
Nineveh Township, Johnson County	4,238	1,407	3%	15%	82%	8.6%	92%	18%	20%	5-Year
Pleasant Township, Johnson County	54,684	21,206	13%	26%	61%	8.0%	87%	21%	52%	5-Year
Princes Lakes Town, Johnson County	1,417	544	6%	20%	74%	8.4%	93%	24%	59%	5-Year
Trafalgar Town, Johnson County	1,123	383	11%	14%	75%	4.7%	85%	19%	26%	5-Year
Union Township, Johnson County	2,781	1,003	0%	8%	92%	1.2%	96%	15%	0%	5-Year
White River Township, Johnson County	43,561	15,617	5%	13%	82%	6.0%	93%	18%	42%	5-Year
Whiteland Town, Johnson County	4,226	1,460	8%	14%	78%	8.9%	93%	25%	45%	5-Year
Bicknell City, Knox County	2,961	1,230	17%	35%	48%	14.6%	81%	18%	38%	5-Year
Bruceville Town, Knox County	710	275	8%	18%	74%	7.4%	87%	16%	18%	5-Year
Busseron Township, Knox County	1,014	395	15%	34%	51%	6.6%	82%	24%	40%	5-Year
Edwardsport Town, Knox County	313	124	19%	23%	58%	5.1%	88%	13%	25%	5-Year
Freelandville CDP, Knox County	495	182	5%	22%	73%	0.0%	94%	0%	0%	5-Year
Harrison Township, Knox County	2,041	731	3%	23%	74%	1.6%	88%	18%	3%	5-Year
Johnson Township, Knox County	1,931	677	2%	17%	81%	5.1%	79%	19%	3%	5-Year
Monroe City Town, Knox County	579	212	5%	19%	76%	1.2%	94%	12%	6%	5-Year
Oaktown Town, Knox County	637	231	26%	18%	56%	10.9%	83%	25%	45%	5-Year
Palmyra Township, Knox County	1,449	568	5%	18%	77%	1.2%	96%	14%	0%	5-Year
Sandborn Town, Knox County	381	175	9%	35%	56%	3.0%	88%	21%	31%	5-Year
Steen Township, Knox County	837	318	3%	18%	79%	3.5%	89%	19%	13%	5-Year
Vigo Township, Knox County	4,037	1,649	13%	30%	57%	9.8%	83%	15%	34%	5-Year
Vincennes City, Knox County	18,233	7,101	22%	27%	51%	8.3%	83%	18%	51%	5-Year
Vincennes Township, Knox County	23,521	9,043	20%	25%	55%	7.8%	84%	17%	50%	5-Year
Washington Township, Knox County	2,321	956	10%	24%	66%	4.4%	91%	14%	26%	5-Year
Wheatland Town, Knox County	513	199	6%	29%	65%	6.1%	83%	16%	15%	5-Year
Widner Township, Knox County	882	327	3%	17%	80%	0.0%	89%	4%	8%	5-Year
Clay Township, Kosciusko County	1,557	579	16%	13%	71%	3.9%	90%	18%	44%	5-Year
Claypool Town, Kosciusko County	313	124	21%	24%	55%	10.2%	79%	17%	49%	5-Year
Etna Green Town, Kosciusko County	679	249	10%	20%	70%	13.0%	85%	12%	37%	5-Year
Etna Township, Kosciusko County	1,460	479	17%	22%	61%	8.7%	70%	25%	51%	5-Year
Franklin Township, Kosciusko County	1,038	355	18%	12%	70%	10.5%	76%	17%	27%	5-Year

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Harrison Township, Kosciusko County	3,570	1,406	13%	24%	63%	15.7%	80%	17%	28%	5-Year
Jackson Township, Kosciusko County	1,310	411	16%	10%	74%	4.1%	85%	20%	51%	5-Year
Jefferson Township, Kosciusko County	2,126	583	10%	14%	76%	4.3%	63%	22%	31%	5-Year
Lake Township, Kosciusko County	1,666	631	15%	26%	59%	11.9%	82%	24%	46%	5-Year
Leesburg Town, Kosciusko County	649	228	5%	24%	71%	5.4%	76%	24%	67%	5-Year
Mentone Town, Kosciusko County	922	332	8%	36%	56%	13.1%	83%	8%	41%	5-Year
Milford Town, Kosciusko County	1,615	618	13%	40%	47%	12.9%	83%	11%	48%	5-Year
Monroe Township, Kosciusko County	1,193	398	7%	17%	76%	13.0%	91%	16%	0%	5-Year
North Webster Town, Kosciusko County	1,235	552	9%	35%	56%	8.1%	86%	25%	53%	5-Year
Pierceton Town, Kosciusko County	1,154	421	17%	25%	58%	4.6%	87%	10%	46%	5-Year
Plain Township, Kosciusko County	7,741	2,886	10%	17%	73%	5.5%	85%	17%	23%	5-Year
Prairie Township, Kosciusko County	1,426	500	16%	6%	78%	2.6%	85%	12%	0%	5-Year
Scott Township, Kosciusko County	1,948	557	7%	19%	74%	1.9%	55%	24%	0%	5-Year
Seward Township, Kosciusko County	2,562	964	13%	17%	70%	3.0%	86%	16%	28%	5-Year
Silver Lake Town, Kosciusko County	962	375	19%	32%	49%	15.8%	85%	26%	32%	5-Year
Syracuse Town, Kosciusko County	2,878	1,142	15%	26%	59%	13.8%	75%	27%	39%	5-Year
Tippecanoe Township, Kosciusko County	6,665	2,753	9%	23%	68%	9.7%	89%	21%	48%	5-Year
Turkey Creek Township, Kosciusko County	8,451	3,486	11%	21%	68%	8.2%	85%	22%	35%	5-Year
Van Buren Township, Kosciusko County	4,162	1,595	13%	20%	67%	10.4%	81%	15%	34%	5-Year
Warsaw City, Kosciusko County	14,179	5,798	14%	25%	61%	8.5%	85%	19%	34%	5-Year
Washington Township, Kosciusko County	2,999	1,194	12%	24%	64%	5.4%	91%	9%	37%	5-Year
Wayne Township, Kosciusko County	27,916	10,637	10%	24%	66%	7.6%	87%	17%	36%	5-Year
Winona Lake Town, Kosciusko County	4,934	1,698	6%	31%	63%	9.3%	89%	18%	40%	5-Year
Bloomfield Township, LaGrange County	5,500	1,869	18%	24%	58%	7.3%	76%	21%	51%	5-Year
Clay Township, LaGrange County	3,490	882	9%	26%	65%	5.2%	36%	18%	13%	5-Year
Clearspring Township, LaGrange County	4,244	1,180	14%	28%	58%	5.6%	32%	27%	29%	5-Year
Eden Township, LaGrange County	4,316	969	9%	17%	74%	4.6%	25%	26%	20%	5-Year
Greenfield Township, LaGrange County	1,429	518	15%	16%	69%	4.5%	86%	36%	22%	5-Year
Howe CDP, LaGrange County	691	275	17%	34%	49%	23.1%	78%	36%	100%	5-Year
Johnson Township, LaGrange County	3,451	1,318	9%	30%	61%	8.6%	77%	31%	17%	5-Year
LaGrange Town, LaGrange County	2,652	1,028	22%	29%	49%	10.1%	78%	19%	50%	5-Year
Lima Township, LaGrange County	2,550	916	14%	33%	53%	16.5%	81%	27%	39%	5-Year
Milford Township, LaGrange County	2,920	1,153	13%	26%	61%	6.6%	92%	29%	32%	5-Year
Newbury Township, LaGrange County	5,316	1,512	10%	20%	70%	2.5%	36%	27%	23%	5-Year
Shipshewana Town, LaGrange County	660	299	17%	37%	46%	3.5%	73%	18%	36%	5-Year
Springfield Township, LaGrange County	1,053	394	18%	23%	59%	9.6%	91%	19%	42%	5-Year
Topeka Town, LaGrange County	1,010	358	22%	30%	48%	14.4%	73%	32%	37%	5-Year
Van Buren Township, LaGrange County	3,490	1,024	17%	28%	55%	11.3%	47%	34%	60%	5-Year
Calumet Township, Lake County	102,827	39,652	30%	27%	43%	16.7%	82%	28%	55%	5-Year
Cedar Creek Township, Lake County	12,108	4,161	8%	19%	73%	8.8%	88%	24%	48%	5-Year
Cedar Lake Town, Lake County	11,653	4,013	7%	17%	76%	11.8%	86%	22%	41%	5-Year
Center Township, Lake County	32,043	12,244	6%	19%	75%	9.1%	89%	21%	50%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

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Crown Point City, Lake County	28,259	10,773	6%	19%	75%	8.6%	89%	20%	45%	5-Year
Dyer Town, Lake County	16,322	5,772	3%	13%	84%	7.6%	93%	17%	18%	5-Year
Eagle Creek Township, Lake County	1,633	634	9%	28%	63%	10.5%	84%	38%	11%	5-Year
East Chicago City, Lake County	29,387	9,890	32%	28%	40%	17.0%	79%	29%	49%	5-Year
Gary City, Lake County	71,180	28,078	36%	27%	37%	18.8%	84%	32%	54%	1-Year
Griffith Town, Lake County	16,765	6,345	11%	22%	67%	8.9%	88%	19%	42%	5-Year
Hammond City, Lake County	78,383	28,168	24%	19%	57%	13.3%	83%	26%	46%	1-Year
Hanover Township, Lake County	12,638	4,340	5%	13%	82%	7.8%	90%	21%	30%	5-Year
Highland Town, Lake County	23,429	9,571	6%	19%	75%	5.9%	91%	17%	37%	5-Year
Hobart City, Lake County	29,136	11,542	9%	23%	68%	10.1%	88%	23%	39%	5-Year
Hobart Township, Lake County	39,220	14,962	14%	24%	62%	12.2%	84%	25%	43%	5-Year
Lake Dalecarlia CDP, Lake County	1,334	504	2%	36%	62%	5.0%	83%	18%	51%	5-Year
Lake Station City, Lake County	12,369	4,566	22%	32%	46%	16.5%	77%	31%	50%	5-Year
Lakes Of The Four Seasons CDP, Lake County	6,854	2,585	4%	6%	90%	8.8%	92%	17%	10%	5-Year
Lowell Town, Lake County	9,347	3,075	11%	14%	75%	8.8%	86%	18%	45%	5-Year
Merrillville Town, Lake County	35,262	13,225	13%	25%	62%	11.2%	85%	30%	55%	5-Year
Munster Town, Lake County	23,325	8,644	8%	16%	76%	6.5%	92%	24%	45%	5-Year
New Chicago Town, Lake County	1,954	776	22%	24%	54%	14.6%	77%	29%	50%	5-Year
North Township, Lake County	160,656	58,599	18%	24%	58%	11.6%	83%	24%	47%	5-Year
Ross Township, Lake County	47,934	17,998	12%	23%	65%	10.6%	85%	29%	49%	5-Year
Schererville Town, Lake County	29,082	11,528	6%	15%	79%	6.7%	89%	18%	40%	5-Year
Schneider Town, Lake County	287	114	22%	29%	49%	14.7%	71%	44%	31%	5-Year
Shelby CDP, Lake County	526	205	25%	19%	56%	17.5%	80%	24%	0%	5-Year
St. John Town, Lake County	15,456	5,409	4%	10%	86%	3.9%	94%	19%	24%	5-Year
St. John Township, Lake County	66,892	24,648	4%	13%	83%	6.2%	92%	17%	36%	5-Year
West Creek Township, Lake County	6,809	2,269	9%	16%	75%	9.7%	84%	24%	44%	5-Year
Whiting City, Lake County	4,930	1,816	14%	16%	70%	6.8%	86%	17%	32%	5-Year
Winfield Town, Lake County	4,888	1,620	6%	11%	83%	8.0%	93%	34%	57%	5-Year
Winfield Township, Lake County	10,380	3,412	5%	9%	86%	8.1%	93%	28%	47%	5-Year
Cass Township, LaPorte County	1,680	728	7%	15%	78%	6.7%	93%	20%	18%	5-Year
Center Township, LaPorte County	25,063	9,891	14%	24%	62%	9.5%	87%	18%	46%	5-Year
Clinton Township, LaPorte County	1,552	572	1%	12%	87%	2.4%	94%	13%	0%	5-Year
Coolspring Township, LaPorte County	14,670	6,737	18%	24%	58%	10.9%	86%	18%	54%	5-Year
Dewey Township, LaPorte County	1,089	459	6%	21%	73%	4.6%	85%	10%	67%	5-Year
Fish Lake CDP, LaPorte County	751	344	0%	31%	69%	3.6%	91%	22%	53%	5-Year
Galena Township, LaPorte County	1,784	735	3%	22%	75%	9.0%	96%	10%	0%	5-Year
Hanna CDP, LaPorte County	245	116	0%	0%	100%	0.0%	100%	0%	0%	5-Year
Hanna Township, LaPorte County	801	293	10%	0%	90%	9.1%	96%	11%	26%	5-Year
Hudson Lake CDP, LaPorte County	1,409	565	23%	5%	72%	19.4%	88%	14%	0%	5-Year
Hudson Township, LaPorte County	2,047	834	20%	7%	73%	15.0%	88%	13%	0%	5-Year
Kankakee Township, LaPorte County	4,819	1,657	10%	19%	71%	11.7%	89%	28%	50%	5-Year
Kingsbury Town, LaPorte County	381	131	9%	21%	70%	4.9%	87%	24%	30%	5-Year
Kingsford Heights Town, LaPorte County	1,558	586	13%	34%	53%	10.8%	80%	22%	61%	5-Year



Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
La Crosse Town, LaPorte County	671	277	10%	26%	64%	6.8%	81%	15%	67%	5-Year
LaPorte City, LaPorte County	22,153	9,156	17%	31%	52%	12.3%	84%	22%	43%	5-Year
Lincoln Township, LaPorte County	1,273	613	0%	32%	68%	5.1%	94%	16%	56%	5-Year
Long Beach Town, LaPorte County	1,206	577	2%	11%	87%	9.9%	98%	26%	7%	5-Year
Michiana Shores Town, LaPorte County	329	161	10%	12%	78%	9.9%	96%	19%	58%	5-Year
Michigan City, LaPorte County	31,369	12,718	25%	25%	50%	15.5%	84%	24%	53%	5-Year
Michigan Township, LaPorte County	27,414	10,570	22%	22%	56%	15.0%	86%	24%	51%	5-Year
New Durham Township, LaPorte County	8,773	1,485	18%	18%	64%	12.6%	86%	27%	37%	5-Year
Noble Township, LaPorte County	1,657	699	3%	11%	86%	3.1%	90%	15%	65%	5-Year
Pleasant Township, LaPorte County	3,386	1,412	12%	26%	62%	12.8%	84%	23%	37%	5-Year
Pottawattamie Park Town, LaPorte County	272	111	9%	3%	88%	0.0%	93%	12%	60%	5-Year
Rolling Prairie CDP, LaPorte County	560	151	23%	0%	77%	30.3%	97%	32%	34%	5-Year
Scipio Township, LaPorte County	4,590	1,928	9%	24%	67%	8.8%	93%	16%	32%	5-Year
Springfield Township, LaPorte County	4,007	1,718	17%	23%	60%	14.2%	89%	28%	61%	5-Year
Trail Creek Town, LaPorte County	1,872	826	7%	20%	73%	4.5%	94%	13%	43%	5-Year
Union Township, LaPorte County	2,388	956	9%	31%	60%	7.8%	83%	20%	68%	5-Year
Wanatah Town, LaPorte County	1,076	433	9%	13%	78%	5.9%	91%	19%	23%	5-Year
Washington Township, LaPorte County	1,089	386	7%	17%	76%	11.4%	87%	19%	13%	5-Year
Westville Town, LaPorte County	6,895	776	21%	20%	59%	17.7%	85%	29%	39%	5-Year
Wills Township, LaPorte County	2,858	909	12%	5%	83%	4.6%	92%	17%	58%	5-Year
Avoca CDP, Lawrence County	821	248	10%	15%	75%	2.4%	90%	26%	0%	5-Year
Bedford City, Lawrence County	13,384	5,648	19%	27%	54%	10.3%	84%	24%	47%	5-Year
Bono Township, Lawrence County	507	247	40%	4%	56%	11.9%	65%	24%	0%	5-Year
Guthrie Township, Lawrence County	1,089	458	12%	20%	68%	18.1%	82%	23%	39%	5-Year
Indian Creek Township, Lawrence County	2,761	1,097	15%	22%	63%	11.8%	94%	28%	0%	5-Year
Marion Township, Lawrence County	9,415	3,836	14%	22%	64%	6.9%	83%	24%	37%	5-Year
Marshall Township, Lawrence County	4,647	1,740	9%	18%	73%	4.2%	89%	25%	15%	5-Year
Mitchell City, Lawrence County	4,320	1,903	20%	27%	53%	11.4%	78%	28%	50%	5-Year
Oolitic Town, Lawrence County	1,203	530	20%	23%	57%	8.4%	92%	24%	39%	5-Year
Perry Township, Lawrence County	2,422	854	2%	17%	81%	5.6%	91%	20%	14%	5-Year
Pleasant Run Township, Lawrence County	1,574	675	8%	27%	65%	12.1%	84%	21%	13%	5-Year
Shawswick Township, Lawrence County	20,416	8,522	17%	24%	59%	8.8%	86%	21%	47%	5-Year
Spice Valley Township, Lawrence County	3,139	1,132	11%	9%	80%	8.8%	83%	21%	0%	5-Year
Williams CDP, Lawrence County	298	117	0%	0%	100%	0.0%	69%	13%	N/A	5-Year
Adams Township, Madison County	3,867	1,305	14%	12%	74%	8.2%	88%	31%	39%	5-Year
Alexandria City, Madison County	5,100	2,202	18%	29%	53%	8.4%	86%	19%	38%	5-Year
Anderson City, Madison County	55,789	23,132	24%	28%	48%	14.7%	81%	24%	51%	5-Year
Anderson Township, Madison County	56,002	23,193	24%	27%	49%	14.2%	82%	24%	51%	5-Year
Boone Township, Madison County	513	206	4%	15%	81%	4.4%	92%	16%	0%	5-Year
Chesterfield Town, Madison County	2,528	1,094	15%	35%	50%	6.6%	84%	24%	50%	5-Year
Duck Creek Township, Madison County	615	231	6%	20%	74%	0.0%	83%	28%	38%	5-Year
Edgewood Town, Madison County	1,879	822	3%	14%	83%	6.5%	97%	15%	0%	5-Year
Elwood City, Madison County	8,569	3,320	19%	31%	50%	10.1%	81%	17%	49%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Fall Creek Township, Madison County	14,555	4,280	6%	16%	78%	5.7%	94%	13%	41%	5-Year
Frankton Town, Madison County	1,775	703	10%	21%	69%	6.7%	84%	19%	22%	5-Year
Green Township, Madison County	7,512	2,625	6%	16%	78%	5.3%	89%	16%	47%	5-Year
Ingalls Town, Madison County	2,152	761	9%	19%	72%	6.5%	87%	20%	43%	5-Year
Jackson Township, Madison County	1,947	750	8%	9%	83%	2.6%	90%	13%	53%	5-Year
Lafayette Township, Madison County	5,240	2,295	9%	28%	63%	11.1%	86%	19%	49%	5-Year
Lapel Town, Madison County	1,760	840	10%	25%	65%	3.5%	91%	22%	39%	5-Year
Markleville Town, Madison County	486	164	15%	26%	59%	13.8%	77%	21%	53%	5-Year
Monroe Township, Madison County	8,727	3,671	16%	26%	58%	10.1%	86%	20%	39%	5-Year
Orestes Town, Madison County	439	126	14%	37%	49%	18.4%	78%	32%	45%	5-Year
Pendleton Town, Madison County	4,279	1,701	8%	21%	71%	8.7%	89%	10%	42%	5-Year
Pipe Creek Township, Madison County	12,395	4,806	16%	26%	58%	9.6%	84%	18%	45%	5-Year
Richland Township, Madison County	4,744	1,873	7%	19%	74%	9.2%	86%	20%	23%	5-Year
Stony Creek Township, Madison County	3,847	1,610	9%	19%	72%	2.9%	91%	17%	36%	5-Year
Summitville Town, Madison County	1,078	389	10%	26%	64%	12.6%	89%	11%	27%	5-Year
Union Township, Madison County	8,854	3,691	8%	21%	71%	7.2%	90%	19%	38%	5-Year
Van Buren Township, Madison County	1,870	696	9%	21%	70%	7.7%	89%	12%	31%	5-Year
Beech Grove City, Marion County	14,301	5,534	17%	33%	50%	10.5%	87%	18%	54%	5-Year
Center Township, Marion County	145,106	59,042	33%	30%	37%	18.3%	78%	30%	55%	5-Year
Clermont Town, Marion County	1,388	570	6%	23%	71%	13.0%	90%	20%	48%	5-Year
Decatur Township, Marion County	32,937	11,066	13%	21%	66%	10.3%	85%	20%	48%	5-Year
Franklin Township, Marion County	55,634	19,844	6%	17%	77%	5.8%	92%	20%	40%	5-Year
Homecroft Town, Marion County	694	294	10%	10%	80%	5.5%	90%	26%	18%	5-Year
Indianapolis City (Balance), Marion County	851,353	328,526	19%	25%	56%	8.9%	86%	22%	52%	1-Year
Lawrence City, Marion County	46,796	17,316	13%	23%	64%	11.2%	84%	26%	42%	5-Year
Lawrence Township, Marion County	120,614	47,419	15%	23%	62%	10.5%	86%	23%	50%	5-Year
Meridian Hills Town, Marion County	1,682	631	7%	6%	87%	6.2%	97%	23%	57%	5-Year
Perry Township, Marion County	110,893	43,830	16%	25%	59%	8.3%	85%	19%	51%	5-Year
Pike Township, Marion County	79,465	30,671	14%	26%	60%	10.5%	83%	27%	47%	5-Year
Rocky Ripple Town, Marion County	648	290	16%	28%	56%	11.5%	82%	24%	36%	5-Year
Southport City, Marion County	1,778	715	7%	21%	72%	5.7%	86%	17%	40%	5-Year
Speedway Town, Marion County	12,012	5,783	15%	33%	52%	10.7%	83%	17%	45%	5-Year
Warren Park Town, Marion County	1,596	748	27%	32%	41%	4.2%	91%	19%	71%	5-Year
Warren Township, Marion County	101,175	38,499	18%	27%	55%	12.1%	85%	22%	53%	5-Year
Washington Township, Marion County	134,379	57,843	14%	25%	61%	8.2%	87%	22%	45%	5-Year
Wayne Township, Marion County	139,133	53,434	21%	32%	47%	12.5%	78%	26%	56%	5-Year
Williams Creek Town, Marion County	355	130	11%	7%	82%	4.6%	99%	29%	0%	5-Year
Argos Town, Marshall County	1,783	648	19%	28%	53%	7.1%	83%	23%	40%	5-Year
Bourbon Town, Marshall County	1,687	725	18%	31%	51%	7.1%	87%	17%	53%	5-Year
Bourbon Township, Marshall County	3,136	1,266	13%	33%	54%	9.1%	84%	18%	42%	5-Year
Bremen Town, Marshall County	4,581	1,829	11%	37%	52%	10.9%	87%	9%	35%	5-Year
Center Township, Marshall County	15,606	5,736	16%	27%	57%	11.6%	85%	20%	49%	5-Year
Culver Town, Marshall County	1,513	611	13%	26%	61%	10.2%	88%	23%	32%	5-Year

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German Township, Marshall County	8,899	3,063	10%	31%	59%	11.9%	78%	17%	35%	5-Year
Green Township, Marshall County	1,137	344	2%	11%	87%	6.8%	94%	14%	0%	5-Year
La Paz Town, Marshall County	571	195	13%	30%	57%	9.9%	85%	8%	36%	5-Year
North Township, Marshall County	4,313	1,599	9%	20%	71%	8.6%	87%	16%	20%	5-Year
Plymouth City, Marshall County	10,048	3,751	22%	33%	45%	15.1%	81%	24%	50%	5-Year
Polk Township, Marshall County	2,817	1,224	2%	34%	64%	12.3%	87%	27%	38%	5-Year
Tippecanoe Township, Marshall County	1,225	479	11%	23%	66%	1.3%	89%	28%	28%	5-Year
Union Township, Marshall County	3,107	1,258	11%	24%	65%	9.1%	90%	26%	31%	5-Year
Walnut Township, Marshall County	2,787	1,038	16%	27%	57%	5.8%	81%	29%	44%	5-Year
West Township, Marshall County	4,005	1,461	7%	20%	73%	5.0%	89%	19%	16%	5-Year
Center Township, Martin County	1,469	693	24%	20%	56%	4.0%	84%	17%	26%	5-Year
Halbert Township, Martin County	1,800	686	6%	11%	83%	9.7%	90%	10%	24%	5-Year
Loogootee City, Martin County	2,721	1,162	23%	17%	60%	10.5%	88%	18%	56%	5-Year
Lost River Township, Martin County	646	279	9%	11%	80%	3.4%	92%	20%	0%	5-Year
Mitcheltree Township, Martin County	456	244	25%	32%	43%	9.8%	88%	22%	0%	5-Year
Perry Township, Martin County	5,049	2,007	16%	14%	70%	5.9%	87%	13%	45%	5-Year
Rutherford Township, Martin County	874	290	5%	34%	61%	13.9%	80%	20%	0%	5-Year
Shoals Town, Martin County	798	387	23%	34%	43%	13.6%	79%	15%	35%	5-Year
Allen Township, Miami County	780	265	25%	20%	55%	17.3%	79%	24%	46%	5-Year
Amboy Town, Miami County	348	146	8%	29%	63%	10.9%	88%	19%	33%	5-Year
Bunker Hill Town, Miami County	560	241	23%	29%	48%	18.5%	75%	26%	47%	5-Year
Butler Township, Miami County	529	292	13%	25%	62%	8.8%	85%	27%	100%	5-Year
Clay Township, Miami County	920	344	7%	15%	78%	4.8%	97%	18%	38%	5-Year
Converse Town, Miami County	1,491	549	13%	33%	54%	11.6%	84%	17%	41%	5-Year
Deer Creek Township, Miami County	4,788	1,642	7%	24%	69%	15.5%	88%	16%	18%	5-Year
Denver Town, Miami County	544	185	11%	19%	70%	5.1%	87%	18%	65%	5-Year
Erie Township, Miami County	539	197	9%	19%	72%	10.8%	81%	20%	0%	5-Year
Grissom Afb CDP, Miami County	2,258	642	28%	19%	53%	11.8%	83%	15%	38%	5-Year
Harrison Township, Miami County	597	213	10%	20%	70%	6.4%	80%	20%	0%	5-Year
Jackson Township, Miami County	2,111	797	8%	27%	65%	9.8%	89%	14%	38%	5-Year
Jefferson Township, Miami County	2,417	997	6%	17%	77%	8.1%	89%	18%	27%	5-Year
Mexico CDP, Miami County	706	312	0%	28%	72%	14.1%	87%	12%	100%	5-Year
Perry Township, Miami County	762	286	12%	28%	60%	10.1%	87%	12%	0%	5-Year
Peru City, Miami County	11,199	4,364	22%	29%	49%	14.4%	85%	23%	35%	5-Year
Peru Township, Miami County	11,115	4,274	19%	28%	53%	14.7%	86%	25%	33%	5-Year
Pipe Creek Township, Miami County	6,207	1,754	23%	19%	58%	10.5%	84%	19%	47%	5-Year
Richland Township, Miami County	1,325	451	9%	17%	74%	9.6%	85%	31%	0%	5-Year
Union Township, Miami County	867	376	12%	30%	58%	6.3%	86%	23%	60%	5-Year
Washington Township, Miami County	3,437	1,358	19%	28%	53%	10.3%	86%	13%	41%	5-Year
Bean Blossom Township, Monroe County	2,987	1,183	6%	19%	75%	6.7%	74%	26%	18%	5-Year
Benton Township, Monroe County	3,431	1,488	9%	22%	69%	3.4%	89%	22%	55%	5-Year
Bloomington City, Monroe County	83,423	29,984	34%	22%	44%	9.4%	89%	13%	62%	1-Year
Bloomington Township, Monroe County	45,066	13,867	42%	23%	35%	9.0%	89%	21%	71%	5-Year
Clear Creek Township, Monroe County	5,131	1,943	9%	21%	70%	4.1%	94%	21%	35%	5-Year
Ellettsville Town, Monroe County	6,352	2,573	11%	28%	61%	6.2%	88%	21%	50%	5-Year

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Harrodsburg CDP, Monroe County	761	219	23%	13%	64%	0.0%	94%	42%	0%	5-Year
Indian Creek Township, Monroe County	1,612	539	6%	19%	75%	4.7%	75%	18%	30%	5-Year
Perry Township, Monroe County	51,902	22,084	22%	23%	55%	7.7%	89%	19%	54%	5-Year
Polk Township, Monroe County	320	160	15%	34%	51%	0.0%	91%	10%	0%	5-Year
Richland Township, Monroe County	14,681	5,763	9%	27%	64%	6.2%	92%	20%	54%	5-Year
Salt Creek Township, Monroe County	1,737	743	4%	16%	80%	2.6%	89%	6%	45%	5-Year
Smithville-Sanders CDP, Monroe County	3,234	1,319	7%	27%	66%	2.5%	92%	20%	18%	5-Year
Van Buren Township, Monroe County	12,244	5,226	13%	24%	63%	8.3%	86%	24%	44%	5-Year
Washington Township, Monroe County	1,990	782	5%	20%	75%	5.6%	91%	28%	7%	5-Year
Brown Township, Montgomery County	1,624	600	17%	19%	64%	26.4%	84%	15%	43%	5-Year
Clark Township, Montgomery County	2,140	776	5%	17%	78%	4.8%	91%	13%	37%	5-Year
Coal Creek Township, Montgomery County	1,534	572	8%	17%	75%	8.9%	95%	20%	45%	5-Year
Crawfordsville City, Montgomery County	15,988	5,993	20%	35%	45%	11.6%	82%	24%	45%	5-Year
Darlington Town, Montgomery County	757	299	17%	19%	64%	7.1%	89%	17%	61%	5-Year
Franklin Township, Montgomery County	1,745	663	8%	21%	71%	5.3%	87%	13%	51%	5-Year
Ladoga Town, Montgomery County	1,055	360	9%	21%	70%	5.6%	90%	15%	38%	5-Year
Lake Holiday CDP, Montgomery County	931	374	1%	20%	79%	7.3%	96%	16%	100%	5-Year
Linden Town, Montgomery County	864	309	12%	28%	60%	6.6%	83%	11%	63%	5-Year
Madison Township, Montgomery County	1,212	443	13%	30%	57%	4.2%	85%	21%	62%	5-Year
New Market Town, Montgomery County	640	237	8%	20%	72%	17.3%	84%	22%	13%	5-Year
New Richmond Town, Montgomery County	432	144	6%	14%	80%	8.7%	96%	32%	26%	5-Year
New Ross Town, Montgomery County	328	114	14%	21%	65%	11.5%	85%	22%	61%	5-Year
Ripley Township, Montgomery County	1,108	388	1%	13%	86%	6.1%	88%	24%	18%	5-Year
Scott Township, Montgomery County	796	354	3%	27%	70%	7.5%	84%	24%	6%	5-Year
Sugar Creek Township, Montgomery County	457	159	0%	0%	100%	10.6%	90%	28%	N/A	5-Year
Union Township, Montgomery County	24,663	9,485	13%	28%	59%	9.0%	85%	20%	43%	5-Year
Walnut Township, Montgomery County	1,301	482	11%	16%	73%	7.9%	85%	21%	68%	5-Year
Waveland Town, Montgomery County	358	141	12%	16%	72%	16.1%	87%	15%	38%	5-Year
Wayne Township, Montgomery County	1,603	652	10%	18%	72%	9.1%	89%	17%	29%	5-Year
Waynetown Town, Montgomery County	1,042	396	13%	19%	68%	9.6%	85%	13%	39%	5-Year
Wingate Town, Montgomery County	236	123	19%	32%	49%	11.1%	88%	22%	39%	5-Year
Adams Township, Morgan County	1,455	441	10%	20%	70%	2.5%	88%	16%	5%	5-Year
Ashland Township, Morgan County	2,153	758	8%	17%	75%	6.8%	82%	15%	35%	5-Year
Baker Township, Morgan County	1,103	304	2%	11%	87%	11.4%	83%	19%	0%	5-Year
Brooklyn Town, Morgan County	1,634	566	10%	31%	59%	9.7%	81%	24%	40%	5-Year
Brown Township, Morgan County	13,000	4,979	12%	28%	60%	8.3%	87%	20%	49%	5-Year
Clay Township, Morgan County	4,315	1,591	9%	25%	66%	11.5%	84%	21%	26%	5-Year
Green Township, Morgan County	3,534	1,162	10%	21%	69%	10.6%	90%	25%	20%	5-Year
Gregg Township, Morgan County	2,910	1,027	7%	25%	68%	3.8%	92%	30%	35%	5-Year
Harrison Township, Morgan County	732	450	10%	36%	54%	11.7%	95%	18%	32%	5-Year

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Jackson Township, Morgan County	3,457	1,202	8%	28%	64%	16.1%	87%	23%	49%	5-Year
Jefferson Township, Morgan County	3,289	1,194	16%	18%	66%	8.2%	82%	27%	57%	5-Year
Madison Township, Morgan County	9,752	3,442	5%	19%	76%	3.8%	92%	22%	14%	5-Year
Martinsville City, Morgan County	11,756	4,499	18%	38%	44%	11.8%	84%	21%	53%	5-Year
Monroe Township, Morgan County	5,153	1,890	9%	23%	68%	5.4%	93%	18%	27%	5-Year
Monrovia Town, Morgan County	1,631	513	19%	27%	54%	5.3%	94%	31%	79%	5-Year
Mooreville Town, Morgan County	9,459	3,794	14%	27%	59%	7.8%	88%	16%	50%	5-Year
Morgantown Town, Morgan County	1,033	337	19%	34%	47%	17.5%	84%	36%	30%	5-Year
Painted Hills CDP, Morgan County	626	254	4%	17%	79%	3.5%	90%	13%	N/A	5-Year
Paragon Town, Morgan County	683	279	27%	29%	44%	5.9%	86%	26%	56%	5-Year
Ray Township, Morgan County	1,400	572	24%	23%	53%	10.3%	81%	18%	41%	5-Year
Washington Township, Morgan County	17,090	6,444	13%	32%	55%	8.6%	86%	21%	51%	5-Year
Beaver Township, Newton County	1,624	673	15%	23%	62%	14.2%	89%	22%	59%	5-Year
Brook Town, Newton County	1,164	434	16%	28%	56%	11.3%	85%	20%	36%	5-Year
Goodland Town, Newton County	1,101	463	18%	24%	58%	3.4%	84%	14%	41%	5-Year
Grant Township, Newton County	1,203	510	18%	23%	59%	3.1%	85%	12%	39%	5-Year
Iroquois Township, Newton County	1,354	490	14%	29%	57%	10.3%	86%	17%	38%	5-Year
Jackson Township, Newton County	293	150	3%	14%	83%	2.2%	77%	21%	2%	5-Year
Jefferson Township, Newton County	2,269	906	12%	33%	55%	9.8%	78%	20%	42%	5-Year
Kentland Town, Newton County	1,918	734	14%	36%	50%	10.0%	76%	21%	45%	5-Year
Lake Township, Newton County	2,200	884	5%	31%	64%	9.4%	90%	22%	28%	5-Year
Lake Village CDP, Newton County	585	251	4%	61%	35%	13.5%	84%	43%	47%	5-Year
Lincoln Township, Newton County	4,463	1,451	9%	23%	68%	12.3%	87%	24%	28%	5-Year
Mcclellan Township, Newton County	332	111	0%	16%	84%	0.0%	52%	0%	0%	5-Year
Morocco Town, Newton County	1,248	516	17%	26%	57%	9.2%	89%	21%	59%	5-Year
Roselawn CDP, Newton County	3,863	1,239	4%	30%	66%	6.8%	81%	21%	39%	5-Year
Albion Town, Noble County	2,347	878	13%	30%	57%	8.7%	89%	8%	46%	5-Year
Albion Township, Noble County	2,417	908	13%	30%	57%	8.3%	89%	7%	46%	5-Year
Allen Township, Noble County	7,132	2,737	9%	18%	73%	8.0%	88%	12%	33%	5-Year
Avilla Town, Noble County	2,332	966	8%	27%	65%	4.1%	93%	14%	21%	5-Year
Cromwell Town, Noble County	496	207	22%	35%	43%	16.8%	78%	29%	66%	5-Year
Elkhart Township, Noble County	2,559	781	11%	15%	74%	10.3%	74%	25%	0%	5-Year
Green Township, Noble County	2,190	824	0%	15%	85%	6.7%	96%	15%	0%	5-Year
Jefferson Township, Noble County	1,596	662	3%	27%	70%	2.9%	96%	37%	13%	5-Year
Kendallville City, Noble County	9,847	3,970	20%	25%	55%	11.2%	84%	10%	55%	5-Year
Kimmell CDP, Noble County	473	171	5%	38%	57%	19.7%	85%	14%	0%	5-Year
Ligonier City, Noble County	4,344	1,412	18%	29%	53%	17.2%	75%	23%	37%	5-Year
Noble Township, Noble County	3,089	1,245	10%	19%	71%	13.2%	80%	21%	44%	5-Year
Orange Township, Noble County	3,920	1,469	10%	24%	66%	12.5%	84%	17%	26%	5-Year
Perry Township, Noble County	6,730	2,158	13%	28%	59%	13.1%	76%	17%	32%	5-Year
Rome City Town, Noble County	1,263	559	13%	26%	61%	14.2%	82%	18%	31%	5-Year
Sparta Township, Noble County	2,912	1,041	14%	23%	63%	12.2%	79%	17%	41%	5-Year
Swan Township, Noble County	2,343	828	9%	10%	81%	13.4%	92%	13%	26%	5-Year
Washington Township, Noble County	1,134	426	9%	19%	72%	13.8%	91%	13%	64%	5-Year
Wayne Township, Noble County	10,291	4,110	16%	26%	58%	8.1%	89%	12%	53%	5-Year
Wolcottville Town, Noble County	864	342	23%	23%	54%	14.6%	83%	16%	38%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
York Township, Noble County	1,184	514	14%	20%	66%	9.6%	91%	32%	0%	5-Year
Cass Township, Ohio County	665	283	7%	14%	79%	3.5%	96%	33%	0%	5-Year
Pike Township, Ohio County	510	206	0%	19%	81%	9.5%	95%	4%	68%	5-Year
Randolph Township, Ohio County	4,410	1,780	8%	29%	63%	10.1%	83%	16%	41%	5-Year
Rising Sun City, Ohio County	2,291	972	12%	31%	57%	12.0%	80%	17%	44%	5-Year
Union Township, Ohio County	488	176	36%	6%	58%	9.2%	90%	64%	14%	5-Year
French Lick Town, Orange County	1,969	801	31%	26%	43%	11.3%	82%	22%	48%	5-Year
French Lick Township, Orange County	4,682	1,935	21%	30%	49%	10.0%	85%	25%	46%	5-Year
Greenfield Township, Orange County	1,101	347	15%	25%	60%	6.0%	96%	20%	0%	5-Year
Jackson Township, Orange County	716	307	8%	3%	89%	3.1%	92%	31%	0%	5-Year
Northeast Township, Orange County	325	196	14%	37%	49%	4.3%	93%	33%	0%	5-Year
Northwest Township, Orange County	452	195	4%	44%	52%	14.0%	85%	38%	0%	5-Year
Orangeville Township, Orange County	529	199	4%	33%	63%	4.4%	97%	19%	100%	5-Year
Orleans Town, Orange County	2,197	880	15%	34%	51%	14.2%	84%	16%	52%	5-Year
Orleans Township, Orange County	3,548	1,277	12%	30%	58%	12.3%	77%	20%	48%	5-Year
Paoli Town, Orange County	3,883	1,452	18%	26%	56%	10.4%	84%	16%	32%	5-Year
Paoli Township, Orange County	6,001	2,186	17%	21%	62%	8.3%	85%	18%	31%	5-Year
Southeast Township, Orange County	1,619	585	23%	19%	58%	9.5%	91%	17%	40%	5-Year
Stampers Creek Township, Orange County	783	391	7%	34%	59%	5.7%	86%	12%	30%	5-Year
West Baden Springs Town, Orange County	564	256	15%	35%	50%	6.9%	88%	21%	51%	5-Year
Clay Township, Owen County	2,573	1,040	14%	16%	70%	8.7%	86%	20%	60%	5-Year
Franklin Township, Owen County	1,171	450	24%	23%	53%	9.2%	76%	26%	0%	5-Year
Gosport Town, Owen County	848	327	10%	28%	62%	11.0%	80%	23%	38%	5-Year
Harrison Township, Owen County	318	158	4%	22%	74%	26.2%	87%	24%	39%	5-Year
Jackson Township, Owen County	1,631	752	17%	30%	53%	6.8%	82%	19%	60%	5-Year
Jefferson Township, Owen County	1,087	447	30%	24%	46%	17.6%	68%	53%	12%	5-Year
Jennings Township, Owen County	726	305	5%	26%	69%	9.9%	79%	19%	0%	5-Year
Lafayette Township, Owen County	1,132	462	15%	24%	61%	7.0%	89%	7%	38%	5-Year
Marion Township, Owen County	799	382	9%	20%	71%	6.9%	76%	28%	0%	5-Year
Montgomery Township, Owen County	1,177	485	15%	15%	70%	1.5%	88%	33%	0%	5-Year
Morgan Township, Owen County	1,696	581	4%	24%	72%	6.2%	90%	20%	0%	5-Year
Spencer Town, Owen County	2,453	1,098	19%	34%	47%	11.5%	83%	22%	40%	5-Year
Taylor Township, Owen County	979	378	17%	24%	59%	6.7%	81%	11%	19%	5-Year
Washington Township, Owen County	6,103	2,419	16%	22%	62%	8.1%	86%	19%	39%	5-Year
Wayne Township, Owen County	1,929	680	8%	26%	66%	11.6%	67%	35%	23%	5-Year
Adams Township, Parke County	5,704	1,665	16%	29%	55%	6.3%	89%	19%	44%	5-Year
Bloomington Town, Parke County	305	110	6%	31%	63%	7.6%	88%	21%	67%	5-Year
Florida Township, Parke County	2,730	1,115	9%	32%	59%	9.6%	88%	21%	32%	5-Year
Greene Township, Parke County	334	156	0%	10%	90%	0.0%	86%	3%	N/A	5-Year
Howard Township, Parke County	420	167	0%	11%	89%	4.3%	87%	6%	24%	5-Year
Jackson Township, Parke County	863	292	28%	29%	43%	14.1%	87%	36%	78%	5-Year
Liberty Township, Parke County	731	273	27%	18%	55%	14.5%	77%	33%	74%	5-Year
Marshall Town, Parke County	271	100	8%	30%	62%	2.0%	74%	16%	20%	5-Year

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Mecca Town, Parke County	396	135	24%	24%	52%	14.9%	77%	12%	46%	5-Year
Montezuma Town, Parke County	1,105	394	24%	27%	49%	5.8%	78%	21%	44%	5-Year
Penn Township, Parke County	691	285	2%	29%	69%	8.0%	90%	12%	24%	5-Year
Raccoon Township, Parke County	630	286	6%	15%	79%	2.9%	84%	11%	0%	5-Year
Reserve Township, Parke County	1,333	506	19%	26%	55%	6.6%	79%	23%	40%	5-Year
Rockville Town, Parke County	2,587	834	20%	37%	43%	5.5%	83%	25%	38%	5-Year
Rosedale Town, Parke County	788	325	13%	38%	49%	7.0%	85%	20%	45%	5-Year
Sugar Creek Township, Parke County	544	169	17%	21%	62%	0.0%	73%	12%	24%	5-Year
Union Township, Parke County	1,002	493	0%	35%	65%	15.0%	89%	11%	10%	5-Year
Wabash Township, Parke County	865	326	10%	21%	69%	13.2%	83%	16%	11%	5-Year
Washington Township, Parke County	1,353	395	6%	19%	75%	1.5%	63%	22%	11%	5-Year
Anderson Township, Perry County	1,765	666	5%	14%	81%	6.9%	91%	7%	14%	5-Year
Cannelton City, Perry County	1,562	639	28%	37%	35%	17.8%	84%	15%	52%	5-Year
Clark Township, Perry County	1,090	438	13%	28%	59%	2.6%	90%	17%	0%	5-Year
Leopold Township, Perry County	771	294	0%	13%	87%	3.8%	97%	25%	0%	5-Year
Oil Township, Perry County	2,668	468	18%	21%	61%	9.6%	95%	32%	0%	5-Year
Tell City, Perry County	7,251	3,109	14%	27%	59%	4.7%	87%	20%	35%	5-Year
Tobin Township, Perry County	565	205	4%	14%	82%	7.0%	78%	12%	0%	5-Year
Troy Town, Perry County	299	158	14%	34%	52%	11.7%	89%	19%	29%	5-Year
Troy Township, Perry County	11,938	5,035	16%	26%	58%	7.0%	88%	19%	40%	5-Year
Union Township, Perry County	655	250	9%	26%	65%	4.6%	86%	20%	0%	5-Year
Clay Township, Pike County	396	136	22%	21%	57%	0.0%	96%	17%	35%	5-Year
Jefferson Township, Pike County	1,823	738	6%	20%	74%	1.0%	91%	21%	24%	5-Year
Lockhart Township, Pike County	874	372	8%	15%	77%	0.0%	97%	25%	27%	5-Year
Logan Township, Pike County	279	152	0%	45%	55%	0.0%	100%	0%	65%	5-Year
Madison Township, Pike County	400	171	0%	11%	89%	0.0%	100%	9%	N/A	5-Year
Marion Township, Pike County	410	201	9%	22%	69%	4.6%	70%	15%	0%	5-Year
Monroe Township, Pike County	1,094	406	8%	11%	81%	3.1%	91%	9%	7%	5-Year
Otwell CDP, Pike County	345	151	21%	36%	43%	0.0%	83%	30%	58%	5-Year
Patoka Township, Pike County	3,043	1,269	15%	25%	60%	8.0%	85%	24%	42%	5-Year
Petersburg City, Pike County	2,513	941	14%	33%	53%	13.6%	83%	12%	36%	5-Year
Washington Township, Pike County	4,414	1,648	10%	29%	61%	10.8%	87%	15%	35%	5-Year
Winslow Town, Pike County	1,099	394	24%	21%	55%	11.1%	74%	29%	43%	5-Year
Aberdeen CDP, Porter County	1,831	744	1%	14%	85%	1.3%	98%	23%	6%	5-Year
Beverly Shores Town, Porter County	539	264	6%	19%	75%	2.1%	98%	27%	18%	5-Year
Boone Township, Porter County	6,203	2,249	13%	18%	69%	13.0%	87%	17%	40%	5-Year
Burns Harbor Town, Porter County	1,476	499	13%	14%	73%	4.7%	87%	27%	37%	5-Year
Center Township, Porter County	43,748	16,608	12%	23%	65%	5.9%	89%	18%	42%	5-Year
Chesterton Town, Porter County	13,894	4,985	9%	21%	70%	8.8%	94%	21%	43%	5-Year
Dune Acres Town, Porter County	235	119	3%	9%	88%	4.3%	99%	20%	100%	5-Year
Hebron Town, Porter County	3,714	1,394	16%	20%	64%	17.3%	84%	12%	40%	5-Year
Jackson Township, Porter County	5,408	1,869	1%	6%	93%	3.9%	96%	9%	0%	5-Year
Kouts Town, Porter County	1,992	702	4%	25%	71%	6.4%	91%	25%	54%	5-Year
Liberty Township, Porter County	9,389	3,301	9%	16%	75%	5.8%	92%	30%	22%	5-Year
Morgan Township, Porter County	3,729	1,302	6%	14%	80%	2.5%	97%	14%	17%	5-Year
Ogden Dunes Town, Porter County	1,236	564	6%	9%	85%	9.0%	96%	24%	0%	5-Year

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Pine Township, Porter County	2,710	1,086	11%	21%	68%	6.9%	84%	23%	29%	5-Year
Pleasant Township, Porter County	4,497	1,557	3%	22%	75%	8.1%	92%	25%	42%	5-Year
Portage City, Porter County	37,008	13,992	13%	27%	60%	11.0%	86%	26%	49%	5-Year
Portage Township, Porter County	47,188	17,822	12%	27%	61%	10.1%	86%	24%	49%	5-Year
Porter Town, Porter County	4,883	1,872	13%	17%	70%	8.7%	89%	22%	36%	5-Year
Porter Township, Porter County	9,481	3,653	5%	18%	77%	9.0%	91%	19%	15%	5-Year
Salt Creek Commons CDP, Porter County	2,604	786	13%	10%	77%	10.8%	89%	19%	40%	5-Year
Shorewood Forest CDP, Porter County	2,495	914	3%	3%	94%	6.3%	93%	14%	35%	5-Year
South Haven CDP, Porter County	5,304	1,927	13%	28%	59%	6.7%	82%	19%	55%	5-Year
Town Of Pines Town, Porter County	732	285	23%	38%	39%	10.9%	71%	27%	61%	5-Year
Union Township, Porter County	8,913	3,163	5%	10%	85%	8.7%	91%	16%	34%	5-Year
Valparaiso City, Porter County	31,745	12,092	15%	26%	59%	6.8%	87%	19%	43%	5-Year
Washington Township, Porter County	4,825	1,616	6%	11%	83%	6.3%	95%	19%	29%	5-Year
Westchester Township, Porter County	19,728	7,467	12%	21%	67%	9.0%	91%	22%	42%	5-Year
Wheeler CDP, Porter County	246	108	0%	33%	67%	0.0%	88%	16%	100%	5-Year
Bethel Township, Posey County	257	118	14%	24%	62%	3.1%	94%	24%	25%	5-Year
Black Township, Posey County	9,337	3,820	15%	20%	65%	5.5%	93%	18%	43%	5-Year
Center Township, Posey County	1,234	516	13%	10%	77%	5.0%	96%	21%	55%	5-Year
Cynthiana Town, Posey County	592	248	17%	15%	68%	5.4%	90%	10%	35%	5-Year
Harmony Township, Posey County	1,297	571	8%	21%	71%	7.3%	93%	23%	15%	5-Year
Lynn Township, Posey County	852	339	3%	13%	84%	5.6%	97%	11%	64%	5-Year
Marrs Township, Posey County	5,131	1,812	8%	4%	88%	6.0%	93%	7%	43%	5-Year
Mount Vernon City, Posey County	6,607	2,728	16%	20%	64%	6.9%	91%	18%	41%	5-Year
New Harmony Town, Posey County	711	336	10%	23%	67%	10.9%	90%	21%	18%	5-Year
Parkers Settlement CDP, Posey County	702	290	0%	38%	62%	1.4%	82%	33%	35%	5-Year
Point Township, Posey County	314	158	15%	7%	78%	17.8%	79%	38%	53%	5-Year
Poseyville Town, Posey County	1,278	510	13%	24%	63%	5.3%	92%	19%	42%	5-Year
Robb Township, Posey County	2,149	822	16%	25%	59%	4.2%	90%	25%	53%	5-Year
Robinson Township, Posey County	3,907	1,559	2%	23%	75%	5.8%	95%	17%	18%	5-Year
Smith Township, Posey County	1,163	463	18%	11%	71%	7.1%	94%	23%	26%	5-Year
Beaver Township, Pulaski County	442	169	15%	18%	67%	0.0%	85%	20%	63%	5-Year
Cass Township, Pulaski County	872	383	8%	20%	72%	17.8%	79%	26%	14%	5-Year
Francesville Town, Pulaski County	1,023	381	11%	15%	74%	3.8%	85%	8%	25%	5-Year
Franklin Township, Pulaski County	777	185	18%	5%	77%	0.0%	94%	21%	0%	5-Year
Harrison Township, Pulaski County	520	209	9%	22%	69%	15.4%	82%	10%	100%	5-Year
Indian Creek Township, Pulaski County	453	202	13%	45%	42%	12.4%	86%	33%	15%	5-Year
Jefferson Township, Pulaski County	399	186	31%	4%	65%	17.4%	87%	17%	43%	5-Year
Medaryville Town, Pulaski County	600	203	22%	25%	53%	12.8%	83%	35%	54%	5-Year
Monroe Township, Pulaski County	3,945	1,671	15%	18%	67%	7.5%	88%	17%	43%	5-Year
Rich Grove Township, Pulaski County	1,038	294	13%	19%	68%	3.7%	76%	30%	0%	5-Year
Salem Township, Pulaski County	1,622	626	13%	11%	76%	7.5%	85%	8%	16%	5-Year
Star City CDP, Pulaski County	278	121	0%	55%	45%	8.1%	78%	38%	0%	5-Year



Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Tippecanoe Township, Pulaski County	1,200	479	11%	24%	65%	9.8%	83%	24%	1%	5-Year
Van Buren Township, Pulaski County	845	345	10%	28%	62%	2.6%	84%	25%	54%	5-Year
White Post Township, Pulaski County	1,017	385	24%	19%	57%	17.4%	87%	43%	37%	5-Year
Winamac Town, Pulaski County	2,627	1,110	18%	24%	58%	10.5%	85%	13%	45%	5-Year
Bainbridge Town, Putnam County	885	292	8%	43%	49%	7.7%	74%	21%	20%	5-Year
Clinton Township, Putnam County	929	414	5%	24%	71%	15.0%	74%	30%	0%	5-Year
Cloverdale Town, Putnam County	2,051	839	14%	34%	52%	13.7%	83%	27%	25%	5-Year
Cloverdale Township, Putnam County	3,884	1,524	10%	30%	60%	11.4%	89%	28%	24%	5-Year
Fillmore Town, Putnam County	565	219	22%	21%	57%	7.3%	88%	26%	22%	5-Year
Floyd Township, Putnam County	4,013	1,475	6%	14%	80%	8.5%	85%	20%	42%	5-Year
Franklin Township, Putnam County	1,796	634	9%	36%	55%	8.5%	85%	19%	37%	5-Year
Greencastle City, Putnam County	10,307	3,049	13%	36%	51%	6.5%	90%	20%	31%	5-Year
Greencastle Township, Putnam County	13,102	4,199	11%	33%	56%	7.0%	89%	22%	33%	5-Year
Heritage Lake CDP, Putnam County	2,958	1,124	8%	11%	81%	7.4%	86%	21%	83%	5-Year
Jackson Township, Putnam County	659	296	12%	25%	63%	6.7%	86%	26%	53%	5-Year
Jefferson Township, Putnam County	1,366	459	7%	45%	48%	3.3%	91%	42%	0%	5-Year
Madison Township, Putnam County	1,041	406	8%	25%	67%	4.1%	84%	21%	64%	5-Year
Marion Township, Putnam County	2,410	802	8%	25%	67%	12.1%	91%	26%	19%	5-Year
Monroe Township, Putnam County	1,621	555	9%	37%	54%	9.6%	83%	26%	22%	5-Year
Roachdale Town, Putnam County	867	298	21%	31%	48%	15.5%	77%	17%	45%	5-Year
Russell Township, Putnam County	778	275	9%	28%	63%	3.5%	88%	25%	38%	5-Year
Russellville Town, Putnam County	380	143	13%	43%	44%	6.6%	77%	12%	49%	5-Year
Van Bibber Lake CDP, Putnam County	307	150	8%	38%	54%	13.5%	68%	45%	0%	5-Year
Warren Township, Putnam County	3,860	652	0%	11%	89%	12.9%	89%	14%	0%	5-Year
Washington Township, Putnam County	2,269	866	3%	35%	62%	3.2%	79%	14%	45%	5-Year
Farmland Town, Randolph County	1,413	593	11%	27%	62%	10.0%	91%	18%	28%	5-Year
Franklin Township, Randolph County	1,177	469	15%	20%	65%	5.4%	88%	16%	20%	5-Year
Green Township, Randolph County	707	335	16%	27%	57%	13.8%	74%	27%	36%	5-Year
Greensfork Township, Randolph County	1,004	440	13%	22%	65%	5.4%	93%	28%	9%	5-Year
Jackson Township, Randolph County	905	318	5%	27%	68%	4.2%	92%	13%	0%	5-Year
Lynn Town, Randolph County	1,083	414	15%	24%	61%	10.4%	93%	23%	34%	5-Year
Modoc Town, Randolph County	261	104	22%	13%	65%	19.6%	90%	10%	39%	5-Year
Monroe Township, Randolph County	3,663	1,529	11%	20%	69%	5.6%	87%	18%	36%	5-Year
Parker City Town, Randolph County	1,320	547	14%	22%	64%	5.1%	82%	16%	43%	5-Year
Ridgeville Town, Randolph County	676	287	12%	26%	62%	9.7%	81%	12%	27%	5-Year
Stoney Creek Township, Randolph County	1,037	441	15%	23%	62%	2.0%	78%	26%	10%	5-Year
Union City, Randolph County	3,606	1,511	23%	30%	47%	14.0%	80%	29%	54%	5-Year
Union Township, Randolph County	2,416	904	11%	27%	62%	11.4%	80%	23%	30%	5-Year
Ward Township, Randolph County	1,030	393	19%	18%	63%	2.4%	90%	17%	59%	5-Year
Washington Township, Randolph County	1,914	755	12%	19%	69%	7.0%	89%	13%	39%	5-Year
Wayne Township, Randolph County	4,534	1,937	19%	29%	52%	12.2%	83%	25%	51%	5-Year
White River Township, Randolph County	7,414	2,993	15%	21%	64%	9.2%	84%	15%	38%	5-Year
Winchester City, Randolph County	4,760	2,036	18%	24%	58%	11.9%	82%	14%	46%	5-Year
Adams Township, Ripley County	5,081	1,962	8%	23%	69%	4.5%	93%	19%	29%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Batesville City, Ripley County	6,397	2,422	5%	19%	76%	2.4%	91%	17%	28%	5-Year
Brown Township, Ripley County	1,317	501	13%	28%	59%	10.4%	80%	37%	39%	5-Year
Center Township, Ripley County	2,628	990	11%	32%	57%	8.5%	91%	21%	47%	5-Year
Delaware Township, Ripley County	1,239	493	2%	15%	83%	9.3%	86%	12%	0%	5-Year
Franklin Township, Ripley County	3,745	1,510	11%	36%	53%	8.7%	88%	27%	29%	5-Year
Holton Town, Ripley County	573	214	23%	29%	48%	13.0%	85%	26%	44%	5-Year
Jackson Township, Ripley County	1,250	456	9%	19%	72%	5.7%	92%	12%	24%	5-Year
Johnson Township, Ripley County	3,660	1,473	12%	25%	63%	10.5%	93%	28%	29%	5-Year
Laughery Township, Ripley County	4,714	1,725	4%	19%	77%	2.3%	90%	7%	28%	5-Year
Milan Town, Ripley County	1,897	738	11%	31%	58%	10.4%	83%	23%	33%	5-Year
Osgood Town, Ripley County	1,785	657	16%	30%	54%	8.3%	92%	15%	48%	5-Year
Otter Creek Township, Ripley County	1,390	507	12%	31%	57%	12.4%	88%	21%	46%	5-Year
Shelby Township, Ripley County	1,092	367	17%	22%	61%	13.9%	83%	22%	29%	5-Year
Sunman Town, Ripley County	903	352	19%	32%	49%	11.4%	84%	18%	33%	5-Year
Versailles Town, Ripley County	2,007	864	16%	24%	60%	10.4%	91%	25%	39%	5-Year
Washington Township, Ripley County	2,485	887	1%	28%	71%	9.9%	93%	21%	31%	5-Year
Anderson Township, Rush County	1,280	445	20%	9%	71%	14.5%	82%	23%	34%	5-Year
Arlington CDP, Rush County	471	145	15%	19%	66%	22.8%	96%	36%	0%	5-Year
Carthage Town, Rush County	767	313	23%	21%	56%	13.2%	81%	19%	46%	5-Year
Center Township, Rush County	1,049	381	15%	9%	76%	7.4%	95%	15%	38%	5-Year
Glenwood Town, Rush County	277	100	22%	17%	61%	12.0%	77%	27%	36%	5-Year
Jackson Township, Rush County	196	116	0%	21%	79%	0.0%	91%	11%	0%	5-Year
Manilla CDP, Rush County	220	108	7%	19%	74%	12.2%	94%	17%	100%	5-Year
Milroy CDP, Rush County	742	240	26%	16%	58%	18.2%	79%	25%	48%	5-Year
Noble Township, Rush County	503	214	13%	0%	87%	2.8%	100%	25%	0%	5-Year
Orange Township, Rush County	567	254	8%	31%	61%	3.2%	77%	16%	53%	5-Year
Posey Township, Rush County	1,222	443	10%	13%	77%	20.6%	94%	17%	0%	5-Year
Richland Township, Rush County	473	158	0%	20%	80%	7.1%	86%	8%	0%	5-Year
Ripley Township, Rush County	2,241	819	20%	14%	66%	13.9%	84%	28%	47%	5-Year
Rushville City, Rush County	6,314	2,723	19%	24%	57%	7.7%	83%	22%	34%	5-Year
Rushville Township, Rush County	7,785	3,332	16%	23%	61%	6.7%	85%	21%	33%	5-Year
Union Township, Rush County	718	272	12%	8%	80%	6.6%	88%	32%	3%	5-Year
Walker Township, Rush County	677	279	5%	22%	73%	8.5%	97%	26%	100%	5-Year
Washington Township, Rush County	436	207	18%	6%	76%	0.0%	91%	18%	0%	5-Year
Austin City, Scott County	4,294	1,636	21%	33%	46%	14.7%	84%	35%	53%	5-Year
Finley Township, Scott County	1,100	480	3%	21%	76%	6.0%	87%	12%	26%	5-Year
Jennings Township, Scott County	6,532	2,480	19%	29%	52%	17.1%	84%	34%	50%	5-Year
Johnson Township, Scott County	2,849	972	13%	19%	68%	10.1%	89%	19%	55%	5-Year
Lexington Township, Scott County	3,506	1,208	15%	17%	68%	10.4%	85%	30%	19%	5-Year
Scottsburg City, Scott County	6,700	2,655	25%	20%	55%	14.4%	86%	22%	40%	5-Year
Vienna Township, Scott County	9,910	3,833	19%	21%	60%	12.4%	86%	23%	39%	5-Year
Addison Township, Shelby County	20,516	8,338	15%	28%	57%	11.2%	82%	25%	40%	5-Year
Brandywine Township, Shelby County	2,034	786	11%	17%	72%	3.5%	84%	25%	48%	5-Year
Fairland Town, Shelby County	334	136	19%	32%	49%	7.1%	85%	27%	18%	5-Year

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Hanover Township, Shelby County	2,330	919	9%	21%	70%	3.6%	82%	14%	27%	5-Year
Hendricks Township, Shelby County	1,172	406	6%	21%	73%	7.3%	99%	26%	57%	5-Year
Jackson Township, Shelby County	1,771	668	9%	18%	73%	4.3%	85%	23%	51%	5-Year
Liberty Township, Shelby County	1,693	699	7%	19%	74%	3.8%	90%	9%	17%	5-Year
Marion Township, Shelby County	1,584	598	5%	21%	74%	8.5%	90%	22%	27%	5-Year
Moral Township, Shelby County	4,569	1,780	2%	12%	86%	9.5%	91%	21%	34%	5-Year
Morristown Town, Shelby County	1,329	521	9%	32%	59%	5.1%	83%	14%	27%	5-Year
Noble Township, Shelby County	1,716	599	6%	30%	64%	4.9%	89%	24%	31%	5-Year
Shelby Township, Shelby County	1,656	643	2%	13%	85%	6.5%	94%	7%	25%	5-Year
Shelbyville City, Shelby County	19,216	7,737	15%	29%	56%	11.2%	82%	25%	39%	5-Year
Sugar Creek Township, Shelby County	1,169	442	15%	13%	72%	11.4%	95%	29%	20%	5-Year
Union Township, Shelby County	1,147	370	5%	11%	84%	3.6%	93%	16%	27%	5-Year
Van Buren Township, Shelby County	1,433	565	12%	21%	67%	11.1%	87%	15%	42%	5-Year
Waldron CDP, Shelby County	747	250	10%	8%	82%	6.2%	84%	15%	33%	5-Year
Washington Township, Shelby County	1,638	502	6%	24%	70%	16.7%	77%	18%	31%	5-Year
Carter Township, Spencer County	3,231	1,237	7%	27%	66%	4.6%	91%	8%	31%	5-Year
Chrisney Town, Spencer County	469	180	16%	29%	55%	16.9%	92%	23%	33%	5-Year
Clay Township, Spencer County	2,804	1,040	2%	17%	81%	4.7%	97%	16%	32%	5-Year
Dale Town, Spencer County	1,834	707	11%	30%	59%	6.8%	84%	10%	46%	5-Year
Gentryville Town, Spencer County	294	109	13%	31%	56%	7.4%	93%	22%	42%	5-Year
Grandview Town, Spencer County	794	251	22%	24%	54%	10.1%	87%	19%	47%	5-Year
Grass Township, Spencer County	1,227	518	14%	23%	63%	13.0%	89%	13%	11%	5-Year
Hammond Township, Spencer County	1,671	586	18%	23%	59%	23.1%	82%	29%	42%	5-Year
Harrison Township, Spencer County	2,248	778	13%	12%	75%	4.1%	94%	10%	73%	5-Year
Hatfield CDP, Spencer County	756	328	11%	37%	52%	3.9%	91%	20%	34%	5-Year
Huff Township, Spencer County	878	349	5%	22%	73%	6.4%	93%	30%	N/A	5-Year
Jackson Township, Spencer County	970	343	4%	18%	78%	7.6%	93%	13%	46%	5-Year
Luce Township, Spencer County	2,567	1,002	9%	24%	67%	5.4%	87%	17%	22%	5-Year
Ohio Township, Spencer County	5,297	2,064	14%	22%	64%	7.1%	89%	15%	31%	5-Year
Richland Town, Spencer County	471	170	5%	31%	64%	4.8%	86%	14%	38%	5-Year
Rockport City, Spencer County	2,279	926	19%	35%	46%	5.5%	87%	20%	25%	5-Year
Santa Claus Town, Spencer County	2,821	1,014	3%	17%	80%	3.4%	98%	17%	25%	5-Year
St. Meinrad CDP, Spencer County	517	206	24%	18%	58%	21.6%	96%	17%	62%	5-Year
Centre Township, St Joseph County	14,360	5,918	6%	19%	75%	4.9%	92%	17%	27%	5-Year
Clay Township, St Joseph County	33,021	11,680	14%	25%	61%	8.0%	87%	18%	42%	5-Year
German Township, St Joseph County	9,267	4,061	15%	21%	64%	7.5%	87%	20%	44%	5-Year
Granger CDP, St Joseph County	29,400	10,040	3%	10%	87%	5.3%	95%	15%	28%	5-Year
Greene Township, St Joseph County	3,226	1,332	7%	20%	73%	6.9%	92%	21%	0%	5-Year
Harris Township, St Joseph County	23,520	8,187	4%	14%	82%	4.7%	95%	15%	42%	5-Year
Lakeville Town, St Joseph County	856	351	20%	26%	54%	20.4%	79%	16%	44%	5-Year
Liberty Township, St Joseph County	3,835	1,447	12%	23%	65%	9.5%	85%	26%	43%	5-Year
Lincoln Township, St Joseph County	2,996	1,121	11%	26%	63%	9.8%	88%	19%	39%	5-Year
Madison Township, St Joseph County	2,041	701	4%	19%	77%	10.5%	85%	28%	19%	5-Year
Mishawaka City, St Joseph County	48,120	20,544	17%	33%	50%	10.6%	82%	22%	44%	5-Year
New Carlisle Town, St Joseph County	2,056	783	9%	24%	67%	6.9%	89%	22%	48%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

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North Liberty Town, St Joseph County	1,847	637	21%	24%	55%	10.7%	85%	17%	39%	5-Year
Olive Township, St Joseph County	4,717	1,769	8%	20%	72%	6.3%	93%	12%	43%	5-Year
Osceola Town, St Joseph County	2,789	965	5%	18%	77%	5.2%	85%	17%	7%	5-Year
Penn Township, St Joseph County	66,086	26,997	13%	28%	59%	9.3%	86%	19%	44%	5-Year
Portage Township, St Joseph County	92,582	34,010	24%	30%	46%	15.1%	82%	22%	51%	5-Year
Roseland Town, St Joseph County	560	236	22%	33%	45%	12.4%	91%	18%	50%	5-Year
South Bend City, St Joseph County	103,019	40,677	22%	31%	47%	9.3%	84%	21%	49%	1-Year
Union Township, St Joseph County	3,658	1,488	13%	31%	56%	13.2%	89%	28%	38%	5-Year
Walkerton Town, St Joseph County	1,982	776	12%	31%	57%	12.7%	83%	22%	42%	5-Year
Warren Township, St Joseph County	7,607	3,048	6%	16%	78%	6.5%	94%	14%	36%	5-Year
Bass Lake CDP, Starke County	1,298	552	12%	24%	64%	16.4%	89%	26%	9%	5-Year
California Township, Starke County	2,076	837	10%	18%	72%	8.8%	87%	20%	4%	5-Year
Center Township, Starke County	6,182	2,556	17%	32%	51%	10.7%	88%	32%	45%	5-Year
Davis Township, Starke County	1,007	349	22%	26%	52%	12.1%	83%	30%	24%	5-Year
Hamlet Town, Starke County	936	340	18%	27%	55%	11.1%	81%	25%	31%	5-Year
Jackson Township, Starke County	393	156	19%	15%	66%	22.1%	80%	27%	0%	5-Year
Knox City, Starke County	3,658	1,441	24%	33%	43%	12.8%	83%	34%	48%	5-Year
Koontz Lake CDP, Starke County	1,465	560	14%	33%	53%	16.4%	87%	21%	49%	5-Year
North Bend Township, Starke County	1,443	589	18%	31%	51%	15.3%	91%	25%	29%	5-Year
North Judson Town, Starke County	1,930	772	19%	24%	57%	14.4%	90%	27%	24%	5-Year
Oregon Township, Starke County	3,354	1,238	11%	22%	67%	12.5%	90%	22%	38%	5-Year
Railroad Township, Starke County	1,262	464	8%	23%	69%	11.1%	84%	19%	39%	5-Year
Washington Township, Starke County	2,986	1,082	15%	33%	52%	18.7%	81%	31%	28%	5-Year
Wayne Township, Starke County	4,512	1,738	22%	24%	54%	18.6%	88%	28%	31%	5-Year
Angola City, Steuben County	8,610	3,039	17%	23%	60%	10.4%	88%	16%	45%	5-Year
Clear Lake Town, Steuben County	503	242	4%	13%	83%	7.8%	94%	21%	17%	5-Year
Clear Lake Township, Steuben County	813	356	4%	16%	80%	6.7%	94%	19%	17%	5-Year
Fremont Town, Steuben County	2,340	900	14%	25%	61%	10.5%	86%	20%	29%	5-Year
Fremont Township, Steuben County	2,988	1,138	13%	22%	65%	9.2%	87%	21%	35%	5-Year
Hamilton Town, Steuben County	1,744	779	14%	22%	64%	7.2%	91%	23%	46%	5-Year
Hudson Town, Steuben County	604	224	30%	16%	54%	4.3%	75%	27%	52%	5-Year
Jackson Township, Steuben County	1,511	682	7%	17%	76%	2.0%	92%	20%	15%	5-Year
Jamestown Township, Steuben County	3,240	1,399	6%	16%	78%	3.3%	92%	23%	28%	5-Year
Millgrove Township, Steuben County	1,583	679	13%	20%	67%	6.6%	82%	25%	45%	5-Year
Oriand Town, Steuben County	455	186	17%	29%	54%	14.1%	88%	19%	36%	5-Year
Otsego Township, Steuben County	2,573	1,107	8%	22%	70%	13.6%	92%	21%	55%	5-Year
Pleasant Township, Steuben County	13,708	4,973	13%	21%	66%	10.1%	87%	24%	40%	5-Year
Richland Township, Steuben County	482	174	7%	19%	74%	20.8%	72%	11%	0%	5-Year
Salem Township, Steuben County	2,368	1,000	7%	27%	66%	9.2%	89%	17%	25%	5-Year
Scott Township, Steuben County	1,270	468	8%	20%	72%	0.0%	96%	13%	0%	5-Year
Steuben Township, Steuben County	2,840	1,110	8%	28%	64%	7.9%	80%	21%	29%	5-Year
York Township, Steuben County	814	323	7%	39%	54%	14.8%	80%	18%	100%	5-Year
Carlisle Town, Sullivan County	704	243	16%	24%	60%	11.8%	86%	17%	18%	5-Year

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Cass Township, Sullivan County	1,901	790	9%	23%	68%	4.6%	87%	13%	36%	5-Year
Curry Township, Sullivan County	3,530	1,477	20%	27%	53%	9.4%	77%	19%	31%	5-Year
Dugger Town, Sullivan County	832	363	12%	32%	56%	9.4%	85%	16%	46%	5-Year
Fairbanks Township, Sullivan County	644	266	0%	16%	84%	7.0%	93%	8%	76%	5-Year
Farmersburg Town, Sullivan County	1,163	499	14%	31%	55%	9.4%	86%	16%	53%	5-Year
Gill Township, Sullivan County	960	339	27%	8%	65%	5.1%	89%	15%	24%	5-Year
Haddon Township, Sullivan County	3,912	744	13%	27%	60%	7.2%	89%	20%	15%	5-Year
Hamilton Township, Sullivan County	6,808	2,771	22%	22%	56%	7.3%	82%	20%	62%	5-Year
Hymera Town, Sullivan County	723	267	22%	23%	55%	19.5%	79%	11%	48%	5-Year
Jackson Township, Sullivan County	1,888	754	12%	28%	60%	14.7%	89%	10%	53%	5-Year
Jefferson Township, Sullivan County	452	166	21%	19%	60%	11.5%	84%	13%	33%	5-Year
Shelburn Town, Sullivan County	1,254	483	20%	31%	49%	10.1%	68%	13%	28%	5-Year
Sullivan City, Sullivan County	4,203	1,842	31%	23%	46%	7.9%	73%	23%	61%	5-Year
Turman Township, Sullivan County	1,132	413	5%	19%	76%	6.0%	86%	20%	0%	5-Year
Cotton Township, Switzerland County	2,064	739	19%	27%	54%	8.3%	82%	39%	66%	5-Year
Craig Township, Switzerland County	778	326	9%	38%	53%	12.2%	80%	2%	29%	5-Year
East Enterprise CDP, Switzerland County	500	161	27%	50%	23%	17.2%	85%	37%	73%	5-Year
Jefferson Township, Switzerland County	3,143	1,256	15%	22%	63%	10.3%	87%	24%	29%	5-Year
Patriot Town, Switzerland County	303	100	20%	24%	56%	4.4%	81%	28%	52%	5-Year
Pleasant Township, Switzerland County	1,238	528	14%	27%	59%	5.3%	79%	39%	0%	5-Year
Posey Township, Switzerland County	1,811	707	26%	10%	64%	14.2%	71%	27%	46%	5-Year
Vevay Town, Switzerland County	1,379	603	14%	34%	52%	8.8%	91%	20%	36%	5-Year
York Township, Switzerland County	1,480	509	12%	29%	59%	19.6%	79%	22%	55%	5-Year
Americus CDP, Tippecanoe County	535	199	11%	21%	68%	0.0%	89%	21%	36%	5-Year
Battle Ground Town, Tippecanoe County	1,053	427	11%	16%	73%	6.9%	92%	12%	68%	5-Year
Clarks Hill Town, Tippecanoe County	592	231	18%	35%	47%	11.9%	82%	23%	37%	5-Year
Dayton Town, Tippecanoe County	1,462	546	18%	15%	67%	4.2%	92%	22%	37%	5-Year
Fairfield Township, Tippecanoe County	52,103	22,315	18%	33%	49%	8.5%	81%	18%	51%	5-Year
Jackson Township, Tippecanoe County	562	226	0%	41%	59%	7.0%	84%	12%	34%	5-Year
Lafayette City, Tippecanoe County	67,012	27,331	18%	32%	50%	8.1%	86%	18%	54%	1-Year
Lauramie Township, Tippecanoe County	2,712	1,054	4%	19%	77%	2.9%	93%	27%	13%	5-Year
Otterbein Town, Tippecanoe County	1,402	549	13%	39%	48%	9.2%	89%	19%	41%	5-Year
Perry Township, Tippecanoe County	7,523	2,895	3%	12%	85%	4.4%	97%	12%	19%	5-Year
Purdue University CDP, Tippecanoe County	10,954	1,059	48%	38%	14%	12.1%	96%	17%	59%	5-Year
Randolph Township, Tippecanoe County	867	302	7%	11%	82%	1.9%	90%	17%	35%	5-Year
Shadeland Town, Tippecanoe County	1,778	749	6%	25%	69%	5.6%	90%	18%	20%	5-Year
Sheffield Township, Tippecanoe County	4,053	1,540	8%	16%	76%	3.4%	96%	21%	29%	5-Year
Shelby Township, Tippecanoe County	2,460	947	3%	16%	81%	6.6%	94%	14%	32%	5-Year
Stockwell CDP, Tippecanoe County	513	220	0%	28%	72%	0.0%	97%	13%	N/A	5-Year
Tippecanoe Township, Tippecanoe County	8,031	2,843	8%	19%	73%	5.8%	94%	18%	33%	5-Year
Union Township, Tippecanoe County	1,778	749	6%	25%	69%	5.6%	90%	18%	20%	5-Year
Wabash Township, Tippecanoe County	61,332	20,129	36%	20%	44%	7.6%	92%	16%	66%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Washington Township, Tippecanoe County	2,545	967	6%	21%	73%	0.0%	86%	15%	9%	5-Year
Wayne Township, Tippecanoe County	1,635	641	12%	7%	81%	19.4%	80%	21%	N/A	5-Year
Wea Township, Tippecanoe County	32,534	12,313	14%	22%	64%	7.9%	85%	18%	50%	5-Year
West Lafayette City, Tippecanoe County	30,843	11,924	37%	22%	41%	7.0%	94%	17%	67%	5-Year
West Point CDP, Tippecanoe County	655	215	6%	13%	81%	23.4%	74%	6%	N/A	5-Year
Cicero Township, Tipton County	7,960	3,318	10%	20%	70%	6.0%	88%	11%	39%	5-Year
Jefferson Township, Tipton County	1,612	592	7%	8%	85%	4.8%	94%	10%	2%	5-Year
Kempton Town, Tipton County	377	132	8%	26%	66%	13.5%	87%	25%	5%	5-Year
Liberty Township, Tipton County	2,044	937	5%	26%	69%	3.8%	88%	14%	10%	5-Year
Madison Township, Tipton County	1,450	515	8%	22%	70%	6.8%	77%	9%	19%	5-Year
Prairie Township, Tipton County	1,115	509	6%	19%	75%	7.0%	93%	14%	47%	5-Year
Sharpsville Town, Tipton County	638	252	6%	23%	71%	6.7%	88%	21%	20%	5-Year
Tipton City, Tipton County	5,288	2,163	13%	23%	64%	6.7%	88%	10%	40%	5-Year
Wildcat Township, Tipton County	1,507	608	12%	18%	70%	14.5%	71%	19%	40%	5-Year
Windfall City Town, Tipton County	892	329	15%	22%	63%	14.4%	81%	19%	53%	5-Year
Brownsville Township, Union County	632	288	7%	29%	64%	3.2%	91%	32%	41%	5-Year
Center Township, Union County	2,992	1,190	10%	27%	63%	7.8%	85%	25%	57%	5-Year
Harmony Township, Union County	593	205	2%	10%	88%	12.0%	100%	24%	100%	5-Year
Harrison Township, Union County	361	207	0%	55%	45%	0.0%	80%	42%	63%	5-Year
Liberty Town, Union County	2,139	797	11%	27%	62%	6.8%	86%	25%	54%	5-Year
Liberty Township, Union County	1,041	366	7%	20%	73%	16.3%	85%	21%	30%	5-Year
Union Township, Union County	1,763	693	15%	20%	65%	6.5%	85%	30%	32%	5-Year
West College Corner Town, Union County	771	330	23%	32%	45%	13.1%	87%	25%	37%	5-Year
Armstrong Township, Vanderburgh County	1,930	678	5%	13%	82%	3.5%	91%	12%	0%	5-Year
Center Township, Vanderburgh County	39,455	15,574	9%	18%	73%	4.6%	91%	18%	34%	5-Year
Darmstadt Town, Vanderburgh County	1,468	586	2%	13%	85%	4.2%	95%	14%	20%	5-Year
Evansville City, Vanderburgh County	121,299	51,287	19%	33%	48%	7.2%	86%	21%	47%	1-Year
German Township, Vanderburgh County	7,578	2,955	8%	16%	76%	5.8%	94%	21%	24%	5-Year
Highland CDP, Vanderburgh County	4,379	1,730	1%	9%	90%	3.4%	90%	19%	60%	5-Year
Knight Township, Vanderburgh County	67,876	28,887	15%	33%	52%	7.4%	87%	22%	47%	5-Year
Melody Hill CDP, Vanderburgh County	3,824	1,440	6%	11%	83%	6.5%	88%	16%	19%	5-Year
Perry Township, Vanderburgh County	25,316	10,133	17%	24%	59%	5.6%	91%	16%	53%	5-Year
Pigeon Township, Vanderburgh County	29,801	12,847	28%	37%	35%	11.7%	78%	29%	48%	5-Year
Scott Township, Vanderburgh County	8,681	3,170	4%	9%	87%	4.3%	94%	18%	41%	5-Year
Union Township, Vanderburgh County	240	121	0%	48%	52%	0.0%	91%	34%	0%	5-Year
Blanford CDP, Vermillion County	284	101	33%	0%	67%	0.0%	88%	10%	N/A	5-Year
Cayuga Town, Vermillion County	1,016	424	7%	21%	72%	6.5%	87%	18%	30%	5-Year
Clinton City, Vermillion County	4,821	1,954	24%	21%	55%	6.3%	84%	24%	27%	5-Year
Clinton Township, Vermillion County	8,973	3,714	17%	21%	62%	6.6%	87%	21%	33%	5-Year
Dana Town, Vermillion County	538	221	20%	17%	63%	9.0%	87%	28%	40%	5-Year
Eugene Township, Vermillion County	1,887	805	5%	18%	77%	3.7%	88%	17%	19%	5-Year

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Fairview Park Town, Vermillion County	1,200	566	11%	21%	68%	5.4%	94%	15%	54%	5-Year
Helt Township, Vermillion County	2,570	967	9%	17%	74%	10.1%	88%	19%	31%	5-Year
Highland Township, Vermillion County	1,669	680	10%	21%	69%	10.8%	89%	16%	34%	5-Year
Newport Town, Vermillion County	433	175	0%	27%	73%	6.9%	89%	0%	0%	5-Year
Perrysville Town, Vermillion County	547	218	10%	23%	67%	4.0%	86%	9%	47%	5-Year
St. Bernice CDP, Vermillion County	454	156	9%	21%	70%	15.1%	91%	23%	35%	5-Year
Universal Town, Vermillion County	329	130	12%	40%	48%	11.5%	78%	20%	27%	5-Year
Vermillion Township, Vermillion County	853	325	2%	25%	73%	8.0%	82%	4%	0%	5-Year
Fayette Township, Vigo County	2,642	949	6%	18%	76%	5.7%	93%	8%	37%	5-Year
Fontanet CDP, Vigo County	260	103	0%	34%	66%	12.9%	79%	0%	34%	5-Year
Harrison Township, Vigo County	51,433	19,399	26%	29%	45%	10.5%	80%	23%	50%	5-Year
Honey Creek Township, Vigo County	17,265	5,952	15%	24%	61%	5.9%	90%	13%	54%	5-Year
Linton Township, Vigo County	1,395	557	7%	21%	72%	10.3%	90%	23%	26%	5-Year
Lost Creek Township, Vigo County	10,543	3,573	11%	17%	72%	3.2%	90%	14%	48%	5-Year
Nevins Township, Vigo County	1,953	821	5%	22%	73%	5.7%	90%	18%	14%	5-Year
New Goshen CDP, Vigo County	419	164	0%	25%	75%	0.0%	92%	4%	N/A	5-Year
North Terre Haute CDP, Vigo County	4,595	1,680	14%	24%	62%	8.6%	85%	11%	42%	5-Year
Otter Creek Township, Vigo County	9,112	3,418	12%	21%	67%	7.6%	86%	12%	35%	5-Year
Pierson Township, Vigo County	1,090	500	7%	24%	69%	5.5%	82%	29%	14%	5-Year
Prairie Creek Township, Vigo County	1,347	498	6%	29%	65%	3.5%	87%	16%	0%	5-Year
Prairieton Township, Vigo County	1,174	455	17%	20%	63%	12.5%	82%	23%	45%	5-Year
Riley Township, Vigo County	3,142	1,076	9%	12%	79%	6.6%	91%	21%	54%	5-Year
Seelyville Town, Vigo County	930	406	19%	26%	55%	6.5%	74%	13%	56%	5-Year
Shepardsville CDP, Vigo County	420	112	0%	21%	79%	8.8%	94%	0%	100%	5-Year
St. Mary Of The Woods CDP, Vigo County	722	181	48%	18%	34%	5.8%	82%	28%	52%	5-Year
Sugar Creek Township, Vigo County	7,168	2,571	15%	23%	62%	6.9%	85%	17%	35%	5-Year
Tecumseh CDP, Vigo County	843	295	4%	12%	84%	3.2%	94%	4%	0%	5-Year
Terre Haute City, Vigo County	61,040	21,812	24%	29%	47%	9.8%	82%	22%	51%	5-Year
West Terre Haute Town, Vigo County	2,480	885	21%	27%	52%	7.8%	82%	28%	44%	5-Year
Chester Township, Wabash County	7,905	2,860	14%	23%	63%	5.2%	93%	16%	46%	5-Year
La Fontaine Town, Wabash County	776	298	16%	16%	68%	3.4%	85%	11%	46%	5-Year
Lagro Town, Wabash County	594	205	23%	32%	45%	10.7%	76%	29%	19%	5-Year
Lagro Township, Wabash County	2,867	1,081	10%	19%	71%	6.4%	89%	20%	15%	5-Year
Laketon CDP, Wabash County	473	185	34%	18%	48%	3.1%	82%	32%	43%	5-Year
Liberty Township, Wabash County	2,489	933	6%	15%	79%	3.6%	90%	9%	22%	5-Year
Noble Township, Wabash County	14,056	5,914	16%	27%	57%	9.9%	89%	16%	48%	5-Year
North Manchester Town, Wabash County	6,080	2,204	15%	26%	59%	5.4%	93%	15%	49%	5-Year
Paw Paw Township, Wabash County	1,738	634	11%	24%	65%	8.4%	93%	15%	29%	5-Year
Pleasant Township, Wabash County	2,103	822	17%	16%	67%	2.4%	76%	21%	26%	5-Year
Roann Town, Wabash County	496	191	29%	14%	57%	9.4%	84%	23%	38%	5-Year
Somerset CDP, Wabash County	437	178	25%	10%	65%	0.0%	100%	27%	0%	5-Year
Wabash City, Wabash County	10,534	4,417	17%	27%	56%	11.2%	89%	16%	50%	5-Year
Waltz Township, Wabash County	1,334	533	10%	11%	79%	7.9%	93%	20%	0%	5-Year
Adams Township, Warren County	475	251	4%	27%	69%	12.7%	83%	24%	8%	5-Year
Jordan Township, Warren County	251	100	0%	7%	93%	0.0%	100%	0%	0%	5-Year

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Kent Township, Warren County	403	204	2%	20%	78%	4.2%	96%	8%	0%	5-Year
Liberty Township, Warren County	1,108	322	0%	4%	96%	0.5%	99%	6%	0%	5-Year
Medina Township, Warren County	545	204	7%	14%	79%	3.3%	100%	18%	0%	5-Year
Mound Township, Warren County	363	171	12%	11%	77%	7.6%	81%	24%	0%	5-Year
Pike Township, Warren County	1,105	492	12%	21%	67%	10.8%	91%	16%	28%	5-Year
Pine Township, Warren County	327	113	11%	5%	84%	3.9%	98%	10%	0%	5-Year
Steuben Township, Warren County	487	178	0%	18%	82%	0.0%	99%	0%	0%	5-Year
Warren Township, Warren County	967	342	0%	18%	82%	8.8%	97%	8%	0%	5-Year
Washington Township, Warren County	2,273	877	10%	23%	67%	5.4%	90%	17%	49%	5-Year
West Lebanon Town, Warren County	767	310	14%	23%	63%	13.5%	87%	13%	30%	5-Year
Williamsport Town, Warren County	2,020	755	10%	25%	65%	6.1%	89%	18%	46%	5-Year
Anderson Township, Warrick County	1,535	521	7%	17%	76%	4.3%	98%	16%	19%	5-Year
Boon Township, Warrick County	12,835	4,991	9%	21%	70%	5.9%	90%	18%	53%	5-Year
Boonville City, Warrick County	6,220	2,423	13%	25%	62%	5.2%	88%	20%	53%	5-Year
Campbell Township, Warrick County	976	306	0%	8%	92%	8.3%	91%	15%	33%	5-Year
Chandler Town, Warrick County	3,236	1,161	18%	26%	56%	10.8%	86%	26%	50%	5-Year
Elberfeld Town, Warrick County	691	263	10%	25%	65%	9.5%	91%	13%	40%	5-Year
Greer Township, Warrick County	1,720	706	6%	25%	69%	5.8%	92%	15%	68%	5-Year
Hart Township, Warrick County	1,652	602	6%	21%	73%	7.6%	96%	15%	42%	5-Year
Lynnville Town, Warrick County	1,011	366	6%	21%	73%	9.6%	95%	14%	45%	5-Year
Newburgh Town, Warrick County	3,312	1,379	10%	27%	63%	9.7%	89%	21%	57%	5-Year
Ohio Township, Warrick County	38,369	14,267	8%	17%	75%	6.3%	92%	19%	50%	5-Year
Owen Township, Warrick County	566	226	15%	14%	71%	5.8%	92%	4%	0%	5-Year
Pigeon Township, Warrick County	858	329	9%	8%	83%	7.6%	97%	15%	30%	5-Year
Skelton Township, Warrick County	1,808	640	13%	19%	68%	8.0%	85%	29%	36%	5-Year
Tennyson Town, Warrick County	323	114	17%	32%	51%	7.1%	86%	31%	23%	5-Year
Brown Township, Washington County	1,060	421	19%	30%	51%	16.6%	83%	28%	14%	5-Year
Campbellsburg Town, Washington County	628	234	26%	34%	40%	22.8%	85%	27%	20%	5-Year
Franklin Township, Washington County	2,851	756	5%	13%	82%	6.1%	88%	15%	49%	5-Year
Gibson Township, Washington County	1,101	427	13%	22%	65%	10.0%	87%	20%	36%	5-Year
Hardinsburg Town, Washington County	234	112	17%	31%	52%	9.1%	71%	27%	63%	5-Year
Howard Township, Washington County	1,538	517	26%	10%	64%	7.6%	81%	21%	34%	5-Year
Jackson Township, Washington County	1,722	636	9%	24%	67%	0.0%	96%	32%	0%	5-Year
Jefferson Township, Washington County	1,056	410	10%	32%	58%	14.6%	73%	29%	37%	5-Year
Madison Township, Washington County	732	290	6%	36%	58%	6.0%	74%	34%	0%	5-Year
Monroe Township, Washington County	752	268	3%	37%	60%	6.4%	92%	28%	47%	5-Year
New Pekin Town, Washington County	1,382	565	28%	28%	44%	24.3%	83%	28%	54%	5-Year
Pierce Township, Washington County	2,643	1,176	20%	30%	50%	17.9%	78%	46%	51%	5-Year
Polk Township, Washington County	2,603	819	11%	15%	74%	12.5%	88%	24%	18%	5-Year
Posey Township, Washington County	1,373	686	11%	26%	63%	12.5%	84%	27%	57%	5-Year
Salem City, Washington County	6,264	2,507	23%	29%	48%	13.7%	87%	24%	42%	5-Year



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Vernon Township, Washington County	493	176	0%	34%	66%	2.3%	91%	0%	0%	5-Year
Washington Township, Washington County	10,093	3,930	18%	25%	57%	12.3%	87%	22%	40%	5-Year
Abington Township, Wayne County	852	333	10%	20%	70%	6.5%	88%	29%	20%	5-Year
Boston Township, Wayne County	797	322	11%	16%	73%	2.7%	87%	18%	13%	5-Year
Cambridge City Town, Wayne County	1,871	822	16%	31%	53%	11.0%	83%	22%	47%	5-Year
Center Township, Wayne County	7,608	3,017	11%	23%	66%	9.6%	86%	26%	38%	5-Year
Centerville Town, Wayne County	2,637	1,033	14%	23%	63%	12.4%	83%	21%	31%	5-Year
Clay Township, Wayne County	1,091	423	9%	20%	71%	16.7%	73%	21%	47%	5-Year
Dalton Township, Wayne County	566	212	12%	19%	69%	5.5%	87%	17%	35%	5-Year
Dublin Town, Wayne County	684	302	17%	40%	43%	13.1%	80%	29%	40%	5-Year
East Germantown Town, Wayne County	244	114	18%	22%	60%	20.2%	81%	13%	41%	5-Year
Fountain City Town, Wayne County	815	289	8%	31%	61%	11.6%	86%	17%	56%	5-Year
Franklin Township, Wayne County	1,452	586	14%	21%	65%	13.7%	90%	21%	52%	5-Year
Green Township, Wayne County	969	373	9%	24%	67%	10.5%	80%	23%	0%	5-Year
Greens Fork Town, Wayne County	416	167	14%	22%	64%	14.1%	89%	15%	59%	5-Year
Hagerstown Town, Wayne County	1,537	665	14%	25%	61%	7.1%	87%	15%	44%	5-Year
Harrison Township, Wayne County	485	135	23%	8%	69%	10.1%	58%	39%	8%	5-Year
Jackson Township, Wayne County	4,587	1,958	16%	30%	54%	11.8%	81%	23%	48%	5-Year
Jefferson Township, Wayne County	3,448	1,379	10%	17%	73%	7.3%	85%	17%	39%	5-Year
Milton Town, Wayne County	521	186	21%	19%	60%	9.3%	85%	26%	39%	5-Year
New Garden Township, Wayne County	1,993	765	6%	30%	64%	4.9%	85%	21%	51%	5-Year
Perry Township, Wayne County	767	339	24%	15%	61%	8.1%	91%	30%	38%	5-Year
Richmond City, Wayne County	36,527	15,288	24%	29%	47%	12.5%	80%	23%	52%	5-Year
Spring Grove Town, Wayne County	281	106	6%	19%	75%	5.2%	88%	16%	32%	5-Year
Washington Township, Wayne County	1,517	582	11%	19%	70%	7.0%	89%	20%	22%	5-Year
Wayne Township, Wayne County	40,887	16,975	23%	28%	49%	11.9%	81%	21%	52%	5-Year
Webster Township, Wayne County	1,341	492	17%	15%	68%	1.2%	89%	22%	74%	5-Year
Bluffton City, Wells County	9,621	4,101	17%	27%	56%	5.2%	85%	21%	52%	5-Year
Chester Township, Wells County	1,029	381	5%	9%	86%	4.0%	90%	6%	38%	5-Year
Harrison Township, Wells County	8,559	3,277	17%	23%	60%	4.3%	83%	21%	51%	5-Year
Jackson Township, Wells County	717	249	2%	8%	90%	2.9%	92%	8%	0%	5-Year
Jefferson Township, Wells County	5,773	2,229	6%	26%	68%	6.3%	89%	14%	38%	5-Year
Lancaster Township, Wells County	5,728	2,565	11%	24%	65%	4.2%	92%	18%	48%	5-Year
Liberty Township, Wells County	1,271	479	15%	34%	51%	4.8%	97%	39%	61%	5-Year
Nottingham Township, Wells County	766	325	10%	14%	76%	2.8%	85%	15%	11%	5-Year
Ossian Town, Wells County	3,512	1,339	7%	29%	64%	4.4%	86%	14%	43%	5-Year
Rockcreek Township, Wells County	1,748	675	4%	13%	83%	5.8%	86%	22%	10%	5-Year
Union Township, Wells County	2,141	772	6%	12%	82%	8.6%	95%	22%	28%	5-Year
Uniondale Town, Wells County	308	120	12%	28%	60%	18.4%	92%	7%	10%	5-Year
Zanesville Town, Wells County	646	233	9%	20%	71%	13.0%	90%	12%	23%	5-Year
Big Creek Township, White County	808	299	4%	18%	78%	1.8%	95%	21%	33%	5-Year
Brookston Town, White County	1,582	607	13%	23%	64%	8.6%	89%	20%	35%	5-Year
Buffalo CDP, White County	1,016	359	5%	14%	81%	7.7%	86%	14%	49%	5-Year
Burnettsville Town, White County	383	166	11%	21%	68%	2.9%	91%	15%	26%	5-Year
Cass Township, White County	426	179	9%	18%	73%	5.1%	99%	20%	0%	5-Year

# Key Facts and ALICE Statistics for Indiana Municipalities

Town	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner over 30%	Housing Burden: % Renter over 30%	Source, American Community Survey Estimate
Chalmers Town, White County	439	172	6%	27%	67%	3.5%	92%	22%	48%	5-Year
Honey Creek Township, White County	1,018	382	3%	24%	73%	7.0%	91%	16%	41%	5-Year
Idaville CDP, White County	762	191	28%	5%	67%	25.9%	88%	10%	37%	5-Year
Jackson Township, White County	592	241	10%	19%	71%	5.0%	93%	11%	13%	5-Year
Liberty Township, White County	2,294	962	6%	15%	79%	8.9%	84%	19%	38%	5-Year
Lincoln Township, White County	892	249	25%	7%	68%	21.6%	88%	13%	34%	5-Year
Monon Town, White County	1,872	607	23%	24%	53%	8.9%	78%	20%	59%	5-Year
Monon Township, White County	3,245	1,226	18%	21%	61%	8.8%	84%	24%	48%	5-Year
Monticello City, White County	5,355	2,109	12%	23%	65%	7.6%	88%	14%	49%	5-Year
Norway CDP, White County	440	204	4%	11%	85%	0.0%	91%	6%	25%	5-Year
Prairie Township, White County	3,170	1,212	8%	17%	75%	6.6%	93%	19%	30%	5-Year
Princeton Township, White County	1,451	573	13%	16%	71%	3.6%	85%	21%	30%	5-Year
Reynolds Town, White County	575	226	5%	30%	65%	5.7%	86%	22%	63%	5-Year
Round Grove Township, White County	355	124	0%	7%	93%	7.8%	99%	34%	0%	5-Year
Union Township, White County	9,846	3,884	9%	18%	73%	5.3%	88%	12%	43%	5-Year
West Point Township, White County	388	127	9%	13%	78%	5.0%	100%	19%	35%	5-Year
Wolcott Town, White County	1,129	433	16%	16%	68%	3.9%	81%	20%	33%	5-Year
Churubusco Town, Whitley County	1,806	757	7%	23%	70%	9.1%	91%	19%	19%	5-Year
Cleveland Township, Whitley County	3,370	1,265	9%	16%	75%	7.5%	84%	20%	17%	5-Year
Columbia City, Whitley County	9,057	3,708	15%	23%	62%	9.4%	88%	19%	48%	5-Year
Columbia Township, Whitley County	11,106	4,440	12%	23%	65%	8.0%	90%	17%	49%	5-Year
Etna-Troy Township, Whitley County	1,778	739	8%	11%	81%	4.6%	97%	25%	33%	5-Year
Jefferson Township, Whitley County	2,171	846	2%	12%	86%	0.6%	95%	14%	100%	5-Year
Larwill Town, Whitley County	347	117	21%	26%	53%	13.8%	84%	33%	25%	5-Year
Richland Township, Whitley County	1,798	516	9%	15%	76%	9.4%	83%	29%	8%	5-Year
Smith Township, Whitley County	5,309	2,263	13%	22%	65%	6.4%	92%	22%	39%	5-Year
South Whitley Town, Whitley County	1,956	748	12%	19%	69%	11.7%	81%	16%	20%	5-Year
Thorncreek Township, Whitley County	4,167	1,644	1%	9%	90%	6.1%	96%	22%	15%	5-Year
Tri-Lakes CDP, Whitley County	1,340	641	2%	13%	85%	5.5%	96%	30%	0%	5-Year
Union Township, Whitley County	2,463	926	6%	13%	81%	6.0%	89%	14%	27%	5-Year
Washington Township, Whitley County	1,145	452	7%	10%	83%	0.0%	98%	19%	19%	5-Year

# ALICE HOUSEHOLDS BY INCOME, 2007 TO 2014

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Indiana, and the magnitude of households that are struggling to afford it.

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.

*Source: American Community Survey, 2007-2014; 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, Indiana, 2007 to 2014

County	2014			2012			2010			2007			Source, American Community Survey Estimate
	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	
Adams	12,164	14%	22%	12,097	13%	25%	12,535	12%	20%	12,088	11%	24%	5-Year
Allen	138,980	15%	24%	138,507	13%	18%	136,208	12%	21%	135,120	9%	17%	1-Year
Bartholomew	31,827	13%	21%	29,640	12%	23%	31,046	9%	26%	27,850	10%	18%	1-Year
Benton	3,464	12%	27%	3,462	11%	22%	3,558	11%	19%	N/A	N/A	N/A	5-Year
Blackford	5,236	15%	22%	5,293	16%	21%	5,389	14%	20%	N/A	N/A	N/A	5-Year
Boone	22,248	7%	22%	21,799	8%	18%	21,333	8%	17%	19,743	7%	16%	5-Year
Brown	5,926	14%	20%	6,094	13%	23%	5,913	11%	22%	N/A	N/A	N/A	5-Year
Carroll	7,828	9%	25%	7,990	8%	23%	7,913	9%	19%	N/A	N/A	N/A	5-Year
Cass	14,759	15%	21%	14,857	16%	23%	14,804	12%	24%	15,853	10%	20%	5-Year
Clark	42,686	9%	25%	42,802	13%	21%	43,571	11%	20%	43,829	11%	16%	1-Year
Clay	10,221	14%	26%	9,919	14%	24%	10,260	12%	19%	10,429	10%	24%	5-Year
Clinton	11,853	11%	22%	11,724	11%	25%	11,827	10%	26%	12,203	10%	25%	5-Year
Crawford	4,166	17%	23%	4,259	19%	21%	4,344	20%	19%	N/A	N/A	N/A	5-Year
Daviess	11,462	13%	22%	11,258	13%	25%	10,952	11%	26%	10,949	15%	27%	5-Year
De Kalb	16,235	12%	18%	16,343	13%	21%	16,129	10%	22%	15,613	8%	18%	5-Year
Dearborn	18,648	9%	19%	18,454	9%	24%	18,436	10%	22%	18,143	6%	19%	5-Year
Decatur	9,809	13%	21%	9,655	13%	23%	9,863	11%	22%	9,838	10%	22%	5-Year
Delaware	45,207	21%	26%	46,572	22%	25%	46,933	21%	23%	47,844	20%	15%	1-Year
Dubois	15,926	8%	21%	15,854	9%	20%	15,903	8%	20%	15,590	9%	14%	5-Year
Elkhart	70,636	12%	27%	70,857	14%	26%	67,959	15%	28%	71,357	10%	23%	1-Year
Fayette	9,336	20%	25%	9,466	22%	23%	9,764	18%	20%	10,071	18%	15%	5-Year
Floyd	29,679	14%	19%	29,144	14%	16%	28,793	11%	22%	28,690	10%	14%	1-Year
Fountain	6,912	11%	20%	6,881	10%	20%	6,952	12%	23%	N/A	N/A	N/A	5-Year
Franklin	8,726	12%	24%	8,491	12%	22%	8,552	11%	20%	7,967	10%	19%	5-Year
Fulton	8,208	15%	22%	8,248	14%	27%	8,591	13%	21%	8,363	12%	19%	5-Year
Gibson	12,987	11%	21%	12,949	12%	20%	13,071	15%	21%	12,986	9%	20%	5-Year

# ALICE Households, Indiana, 2007–2014

County	2014			2012			2010			2007			Source, American Community Survey Estimate
	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	
Grant	25,600	18%	23%	26,803	16%	28%	26,767	17%	29%	27,758	14%	24%	1-Year
Greene	12,879	15%	21%	13,065	15%	22%	12,756	15%	23%	13,881	17%	21%	5-Year
Hamilton	110,844	5%	12%	105,029	4%	18%	100,316	5%	19%	92,799	4%	13%	1-Year
Hancock	26,700	8%	20%	25,526	9%	21%	26,272	7%	22%	24,879	5%	11%	1-Year
Harrison	14,678	12%	21%	14,487	13%	22%	14,286	10%	20%	13,505	9%	18%	5-Year
Hendricks	56,010	6%	17%	52,547	5%	21%	52,406	6%	19%	50,951	5%	11%	1-Year
Henry	18,214	17%	28%	18,164	18%	30%	19,116	14%	26%	18,981	12%	20%	5-Year
Howard	34,026	18%	20%	33,901	17%	26%	34,381	16%	25%	35,298	13%	21%	1-Year
Huntington	14,413	11%	20%	14,269	10%	21%	14,199	12%	23%	14,435	9%	23%	5-Year
Jackson	16,657	13%	23%	16,374	12%	26%	16,908	12%	24%	17,005	11%	21%	5-Year
Jasper	11,988	9%	21%	12,131	9%	22%	12,165	7%	20%	11,984	8%	20%	5-Year
Jay	8,196	14%	22%	8,131	11%	25%	8,248	13%	22%	8,437	12%	23%	5-Year
Jefferson	12,746	14%	20%	12,664	14%	29%	12,662	14%	23%	12,502	15%	23%	5-Year
Jennings	10,585	16%	21%	10,534	13%	22%	10,941	14%	24%	11,654	10%	15%	5-Year
Johnson	53,015	11%	21%	52,658	8%	22%	52,728	9%	20%	51,076	6%	19%	1-Year
Knox	14,705	15%	24%	14,591	16%	25%	14,980	16%	27%	15,077	19%	17%	5-Year
Kosciusko	29,741	11%	17%	29,592	10%	17%	29,560	13%	17%	30,321	8%	15%	1-Year
LaGrange	11,735	13%	25%	11,713	13%	39%	12,214	14%	24%	12,117	10%	23%	5-Year
Lake	182,108	16%	21%	177,540	16%	27%	183,558	15%	26%	185,416	13%	20%	1-Year
LaPorte	42,068	16%	20%	43,468	16%	21%	42,552	14%	23%	41,805	13%	24%	1-Year
Lawrence	18,561	14%	22%	18,974	16%	18%	18,650	16%	19%	18,719	16%	18%	5-Year
Madison	52,650	16%	21%	49,124	14%	28%	50,641	16%	29%	51,598	13%	23%	1-Year
Marion	360,783	19%	25%	363,157	19%	27%	355,438	18%	24%	356,238	14%	23%	1-Year
Marshall	17,468	12%	27%	17,788	11%	28%	17,727	12%	25%	16,839	9%	18%	5-Year
Martin	4,199	15%	17%	4,108	13%	16%	4,113	13%	16%	N/A	N/A	N/A	5-Year
Miami	13,246	15%	24%	13,160	15%	26%	13,527	18%	23%	13,448	12%	22%	5-Year
Monroe	54,003	24%	20%	53,974	21%	29%	53,294	24%	22%	48,926	24%	20%	1-Year
Montgomery	14,574	12%	25%	14,667	14%	21%	14,608	14%	20%	14,712	9%	17%	5-Year
Morgan	25,255	11%	26%	26,442	9%	26%	24,862	10%	25%	25,256	8%	27%	1-Year
Newton	5,327	11%	26%	5,338	10%	25%	5,446	8%	25%	N/A	N/A	N/A	5-Year
Noble	17,703	11%	22%	17,522	11%	21%	17,332	11%	24%	17,378	9%	23%	5-Year
Ohio	2,445	9%	24%	2,451	8%	26%	2,495	9%	20%	N/A	N/A	N/A	5-Year
Orange	7,618	16%	26%	7,637	17%	26%	7,866	18%	21%	N/A	N/A	N/A	5-Year
Owen	8,539	15%	22%	8,738	16%	22%	8,464	12%	22%	8,363	0%	36%	5-Year
Parke	6,128	12%	26%	6,039	12%	28%	6,437	12%	23%	N/A	N/A	N/A	5-Year
Perry	7,356	13%	24%	7,499	10%	23%	7,687	11%	21%	N/A	N/A	N/A	5-Year
Pike	5,093	10%	24%	5,272	13%	20%	5,293	14%	18%	N/A	N/A	N/A	5-Year
Porter	61,797	10%	21%	61,661	11%	19%	60,859	11%	23%	62,194	9%	16%	1-Year
Posey	10,178	11%	17%	10,201	10%	16%	10,011	9%	16%	10,435	0%	24%	5-Year
Pulaski	5,134	14%	19%	5,071	16%	19%	5,105	14%	23%	N/A	N/A	N/A	5-Year
Putnam	12,557	8%	29%	12,484	9%	29%	12,693	11%	26%	12,674	10%	26%	5-Year
Randolph	10,514	14%	23%	10,497	13%	29%	10,204	14%	21%	10,779	10%	19%	5-Year
Ripley	10,871	9%	26%	10,643	10%	30%	10,800	9%	22%	10,588	11%	21%	5-Year
Rush	6,920	15%	18%	6,798	14%	20%	6,684	13%	20%	N/A	N/A	N/A	5-Year
Scott	8,973	17%	22%	8,932	19%	25%	9,117	14%	24%	9,711	15%	20%	5-Year

County	2014			2012			2010			2007			2014
	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Shelby	17,315	11%	23%	17,104	10%	22%	17,228	12%	18%	17,008	8%	20%	5-Year
Spencer	7,917	10%	21%	7,945	11%	17%	8,082	10%	17%	8,306	0%	25%	5-Year
St. Joseph	101,296	15%	25%	101,613	15%	23%	99,983	14%	23%	99,958	11%	24%	1-Year
Starke	9,009	16%	27%	9,087	16%	24%	9,100	14%	27%	9,015	14%	29%	5-Year
Steuben	13,409	10%	22%	13,317	9%	19%	13,722	9%	20%	14,455	13%	17%	5-Year
Sullivan	7,720	17%	23%	7,728	15%	20%	7,997	13%	22%	8,221	13%	18%	5-Year
Switzerland	4,065	17%	24%	4,016	15%	26%	4,060	13%	23%	N/A	N/A	N/A	5-Year
Tippecanoe	65,834	21%	22%	67,977	19%	24%	65,226	20%	28%	60,707	19%	21%	1-Year
Tipton	6,479	8%	20%	6,665	8%	18%	6,651	8%	21%	N/A	N/A	N/A	5-Year
Union	2,949	10%	26%	2,983	10%	24%	2,933	10%	22%	N/A	N/A	N/A	5-Year
Vanderburgh	73,663	16%	27%	74,334	14%	25%	75,052	15%	19%	71,827	13%	21%	1-Year
Vermillion	6,491	13%	20%	6,520	15%	23%	6,639	15%	19%	N/A	N/A	N/A	5-Year
Vigo	41,395	19%	23%	40,277	17%	24%	39,649	19%	22%	41,555	17%	19%	1-Year
Wabash	12,777	14%	23%	12,584	13%	22%	13,068	13%	18%	13,312	10%	17%	5-Year
Warren	3,325	6%	19%	3,246	9%	17%	3,304	7%	24%	N/A	N/A	N/A	5-Year
Warrick	22,675	8%	18%	22,380	8%	18%	22,341	7%	16%	21,648	0%	20%	5-Year
Washington	10,512	15%	24%	10,591	15%	24%	11,003	15%	19%	10,657	18%	21%	5-Year
Wayne	26,937	18%	24%	27,849	23%	25%	28,374	18%	22%	27,947	13%	17%	1-Year
Wells	10,952	10%	22%	10,888	9%	23%	10,624	8%	27%	10,959	8%	21%	5-Year
White	9,458	10%	17%	9,441	11%	20%	9,901	10%	26%	9,945	10%	19%	5-Year
Whitley	13,091	9%	17%	13,136	9%	17%	13,124	8%	18%	12,836	7%	18%	5-Year

# METHODOLOGY OVERVIEW & RATIONALE

LAST UPDATED JUNE 2016

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Indiana, and the magnitude of households that are struggling to afford it.

This methodology overview describes the rationale for developing ALICE, an alternative to the Federal Poverty Level; the guiding parameters for development of new measures; four resultant measures; and the methodology and data sources used for each.

## BACKGROUND: SHORTCOMINGS OF THE FEDERAL POVERTY LEVEL

An accurate and comprehensive measure of the scope, causes, and consequences of poverty forms the basis for identifying problems, planning policy solutions, and allocating resources. Since the War on Poverty began in 1965, the Federal Poverty Level (FPL) has provided a standard by which to determine the number and proportion of people living in poverty in the U.S. Despite the FPL's benefit of providing a nationally recognized income threshold for determining who is poor, its shortcomings are well documented (Citro & Michael, 1995; O'Brien & Pedulla, 2010; Uchitelle, 2001).

Primarily, the measure is not based on the current cost of basic contemporary household necessities, and except for Alaska and Hawaii, it is not adjusted to reflect cost of living differences across the U.S. The net effect is an undercount of households living in economic hardship. 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, New Jersey's Low Income Home Energy Assistance Program (LIHEAP) uses 200 percent of the FPL and Louisiana's Women, Infants & Children Program (WIC) uses 185 percent of the FPL (New Jersey Energy Assistance Programs, 2013; U.S. Department of Agriculture, 2015). 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, & Mather, 2012).

In light of the FPL's weaknesses, other measures of financial hardship have been developed. The federal government produces two alternatives to the FPL: the Supplemental Poverty Measure (SPM) from the U.S. Census at the state level, and the Area Median Income (AMI) from the Department of Housing and Urban Development (HUD) for sub-state geographies. Other sub-state geography alternatives to the FPL include Kids Count (Annie E. Casey Foundation), the Self-Sufficiency Standard (Center for Women's Welfare, School of Social Work, University of Washington), the Basic Needs Budget (National Center for Children in Poverty), the Family Budget Calculator (Economic Policy Institute), the Economic Security Index (Institution for Social and Policy Studies), the Living Wage Calculator (MIT), and the Assets and Opportunity Scorecard (Corporation for Enterprise Development). While the plethora of alternatives demonstrates the lack of satisfaction with the FPL, none comprehensively measure the number of households who are struggling in each county in a state and describe the conditions they face.

Beyond measurement concerns, the FPL suffers from language issues common to assessments of poverty. For one, the term “poverty” is vague, lacking any measure of the depth, duration, or household and societal consequences of financial hardship. In addition, the term has gained negative connotations and is often and inaccurately associated only with a lack of employment.

## ALICE DATA PARAMETERS

To meet the United Way *ALICE Project* goals that new measures be transparent and provide data that is easily updated on a regular basis and replicable across all states, the ALICE tools were developed based on the following parameters:

- 1. Make a household the unit of analysis:** Because people live in a variety of economic units (families, roommates, etc.), the ALICE tools measure households. ALICE households do not include those living in institutional group quarters, such as college dorms, nursing homes, homeless shelters, or prisons.
- 2. Define the basic cost of living:** The goal is to define the basic elements needed to participate in the modern economy. Other measures are either unrealistically low, where a household earning the Threshold still cannot afford basic necessities, or they create an income benchmark that is too high and financially unsustainable. The ALICE measures provide a conservative estimate for the costs of five essentials: housing, child care, food, transportation, and health care, plus miscellaneous expenses and taxes.
- 3. Measure the number of households unable to afford the basic cost of living:** In addition to capturing the basic cost of living, it is important to know the number and proportion of households unable to afford it. Where possible, it is also important to understand their demographic characteristics and geographic distribution.
- 4. Provide data at the local level:** Counties serve as the base geographic unit of analysis because they are the smallest geography for which we can obtain reliable data across the country. Where possible, we also measure ALICE indicators at the Census Bureau’s municipal, county subdivision, and Public Use Microdata Area (PUMA) level. State-level data, while available for a broader set of economic indicators, masks significant inter-county variation.
- 5. Make new measures transparent and easy to understand:** To ensure that measures are transparent and easily understandable, all data come from official and publicly available sources, including the U.S. Census Bureau, the Department of Housing and Urban Development (HUD), the U. S. Department of Agriculture (USDA), and the Bureau of Labor Statistics (BLS). In particular, using readily available data from the American Community Survey’s tabulated data as the basis for estimates ensures that calculations are transparent and easily verifiable.
- 6. Ensure that measures can be easily updated on a regular basis:** ALICE measures are standardized using regularly collected, publicly available data to ensure that they can be applied across every county and updated regularly.
- 7. Make new measures replicable across all states:** The ALICE measures quantify financial hardship across geographic jurisdictions and over time. The standard measures enable comparison and common understanding.
- 8. Identify important contextual conditions:** Because economic hardship does not occur in a vacuum, the ALICE tools provide the means to understand the conditions that struggling households face (such as few job opportunities), as well as the consequences of those struggles for the wider community (such as more traffic and longer commutes as workers find lower cost homes further away, or stress on emergency rooms overused for primary care).

9. **Use neutral language:** Because the term “poverty” carries negative connotations, a more neutral descriptive acronym is offered. The term “**ALICE**” describes a household that is **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed.

## THE ALICE MEASURES

The United Way *ALICE Project* developed the four ALICE measures, described below, to identify and assess financial hardship at a local level and to enhance existing local, state, and national poverty measures.

**Household Survival Budget:** The Household Survival Budget is a minimal estimate of the total cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency. It is calculated separately for each county, and for different household types. The budget can be updated as costs and the items considered necessary change over time. For comparison, a Household Stability Budget provides an estimate of a more sustainable budget, including a 10 percent savings category.

**ALICE Threshold:** The ALICE Threshold represents the minimum income level necessary for survival for a household. Derived from the Household Survival Budget, the Threshold is rounded to American Community Survey income category and adjusted for household size and composition for each county, as described below.

**ALICE Income Assessment:** The ALICE Income Assessment is a tool that measures: 1) how much income households need to reach the ALICE Threshold; 2) how much they actually earn; 3) how much public and nonprofit assistance is provided to help these households meet their basic needs; and 4) the Unfilled Gap – how far these households remain from reaching the ALICE Threshold despite both income and assistance.

**Economic Viability Dashboard:** The Economic Viability Dashboard is an Index designed to measure the economic conditions that ALICE households face in each county in a given state. The Dashboard measures three indicators of local economic conditions: Housing Affordability, Job Opportunities, and Community Resources. The Index score for each county ranges from 1 to 100, where 1 indicates the worst economic conditions for ALICE and 100 indicates the best conditions.

**Additional Analysis: ALICE Housing Stock Assessment:** Each United Way ALICE Report includes the ALICE Housing Stock assessment, an analysis that measures the number of housing units in a county that ALICE and poverty households can afford compared with the demand for affordable units. These include rental and owner-occupied units, both government subsidized and market rate.

## METHODOLOGY: HOUSEHOLD SURVIVAL AND STABILITY BUDGETS

The Household Budgets are a means to understand the cost of living on a local scale. To evaluate the minimal amount needed to survive in a particular geographic area, the Household Survival Budget includes the cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency – priced at the most basic level for each county in a state. The Household Survival Budget is calculated for different household types, including a single adult and a family of four (two adults, one infant, and one preschooler). For comparison, the Household Stability Budget provides an estimate of a more sustainable budget for the same household types.



# Household Survival Budget

The Household Survival Budget is comprised of conservative estimates of the cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency – in each county. The data definitions and sources are as follows:

- 1. 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:* <http://www.huduser.org/portal/datasets/fmr.html>
- 2. 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 national organization, Child Care Aware. When data are missing, state averages are used, though missing data may mean that child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties. The source for county breakdowns varies by state.  
*Source:* *State totals* <http://www.usa.childcareaware.org/costofcare>
- 3. Food:** The food budget is based on the Thrifty Level (lowest of four levels) of the USDA Food Plans. 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.  
*Source:* [http://www.cnpp.usda.gov/sites/default/files/usda\\_food\\_plans\\_cost\\_of\\_food/CostofFoodJun2014.pdf](http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/CostofFoodJun2014.pdf) *State food budget numbers are adjusted for regional price variation.*  
*Source:* <http://www.ers.usda.gov/media/176139/page19.pdf>
- 4. 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.  
*Sources:*  
*Bureau of Labor Statistics (CES):* <http://www.bls.gov/cex/csxmsa.htm#y1112>  
*CES Region definitions:* <http://www.bls.gov/cex/csxgloss.htm>  
*American Community Survey:* <http://www.census.gov/acs/www/>
- 5. 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.

Sources:

Bureau of Labor Statistics (CES): <http://www.bls.gov/cex/csxmsa.htm#y1112>

CES Region definitions: <http://www.bls.gov/cex/csxgloss.htm>

Shared responsibility payment: <https://www.healthcare.gov/fees/fee-for-not-being-covered/>

6. **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 as defined in the Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions. They also include state tax deductions and exemptions such as the Personal Tax Credit and renter’s credit as defined in each state Treasury’s 1040: Individual Income Tax, Forms and Instructions. Local taxes are incorporated as applicable.

Sources:

Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions for relevant years, such as: <http://www.irs.gov/pub/irs-prior/i1040--2012.pdf>

State Income Tax, Forms and Instructions for relevant years, such as:

[http://www.state.nj.us/treasury/taxation/pdf/other\\_forms/tgi-ee/2010/10\\_1040i.pdf](http://www.state.nj.us/treasury/taxation/pdf/other_forms/tgi-ee/2010/10_1040i.pdf)

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

## Household Stability Budget

The Household Stability Budget represents a more financially stable, less austere standard of living compared to 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 outlined below.

1. **Housing:** The housing budget for a single adult 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 head of household with children, the basis is a two-bedroom apartment at the median rent; and 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.
2. **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.
3. **Food:** The food budget is based on the USDA’s Moderate Level Food Plan 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 CES.
4. **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.

5. **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:  
*U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS) for relevant years (note: 2007 data not available, 2008 was used instead). For example:*  
*Table II.C.2 Average total employee contribution*  
[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_2/2014/tiic2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2014/tiic2.htm)  
*Table VII.C.2. Average total employee contribution (in dollars) per enrolled employee for single coverage at establishments that offer health insurance*  
[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_7/2014/tviic2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2014/tviic2.htm)  
*Table VII.D.2. Average total employee contribution (in dollars) per enrolled employee for family coverage at establishments that offer health insurance where percent of low-wage employee contribution is 50 percent or more*  
[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_7/2014/tviid2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2014/tviid2.htm)
6. **Technology:** Most jobs now require access to the internet and a smartphone. These are necessary to receive work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the cost of a smartphone for each adult in the family.  
Source: *Consumer Reports, Cell Phone Plan Comparison, 2014*  
<http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm>
7. **Miscellaneous and Savings:** As in the Household Survival Budget, there is a miscellaneous category to cover cost overruns. In addition, there is a savings category. They are each 10 percent of the budget total (not including taxes).
8. **Taxes:** Taxes are calculated in the same manner as the Household Survival Budget, but the amounts are much larger as the size of credits and exemptions does not increase with income.

## METHODOLOGY: THE ALICE THRESHOLD

In addition to understanding the basic cost of living, it is important to know the number and proportion of households not able to afford it and, where possible, their demographic features and geographic distribution. To do so, we calculate ALICE Thresholds for each county based on the Household Survival Budget to match the American Community Survey income categories allowing analysis of American Community Survey demographics. Data are from the American Community Survey: <http://www.census.gov/acs/www/>

1. **Two Thresholds:** Because there are significant differences between households by age, there are two separate ALICE Thresholds: one for households headed by someone under 65 years old, and another for households headed by someone 65 years and older. They are calculated separately for each county in a state.
  - *Threshold for under 65:* The Threshold for households headed by someone under 65 years old is based on the average of the least expensive Household Survival Budget (Single Adult) and the most expensive Household Survival Budget (Family of Four), reflecting the wide range of types of households in this age group. The average budget is then adjusted to the average household size of the location.  
(HHSB Single Adult + HHSB Family of 4)/5 \* Ave HH size under65
  - *Threshold for 65 and over:* Households headed by someone 65 years and older are less likely to include children. Therefore, the Threshold is based on the Household Survival Budget for a Single Adult.  
HHSB Single Adult \* Ave HH size 65over

2. **Household Income:** The average budgets are rounded to the tabulated American Community Survey estimates for household income in the following categories: \$30,000, \$35,000, \$40,000, \$45,000, \$50,000, \$60,000, or \$75,000.
3. **Average Household Size:** The average household size for households headed by someone under 65 is calculated as: the number of households headed by someone under 65 divided by the total population under 65. The average household size for households headed by someone 65 and older is calculated as: the number of households headed by someone 65 and older divided by the population 65 and older. To ensure that results reflect local conditions as closely as possible, averages are calculated at the county level.

## METHODOLOGY: ALICE INCOME ASSESSMENT

The ALICE Income Assessment looks at the impact of public and nonprofit resources on the needs of ALICE households. The tool measures the “Unfilled Gap” between the total amount that households receive in income, cash government assistance, and in-kind public assistance and the total needed to reach the ALICE Threshold. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. Public assistance used in this analysis includes only programs directed specifically at low-income households that directly help them meet the basic Household Survival Budget, such as TANF and Medicaid. It does not include programs that assist low-income households in broader ways, such as to attend college, or that assist communities, like community policing. The analysis is only of funds spent, not an evaluation of the efficacy of the programs or efficacy of meeting household needs.

1. **Federal Spending:** This figure includes a wide array of programs:
  - *Social Services:* Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Services Block Grant (SSBG).
  - *Child Care and Education:* Only programs that help children meet their basic needs or are necessary to enable their parents to work are included. They are Head Start, Neglected and Delinquent Children and Youth Education, Rural and Low-Income Schools Program, and Homeless Children and Youth Education. Though post-secondary 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.
  - *Food:* Supplemental Nutrition Assistance Program (SNAP), School Lunch Program, School Breakfast Program, Child and Adult Care Food Program (CACFP), and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
  - *Housing:* Section 8 Housing Choice Vouchers (including 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), and Community Development Block Grants (CDBG).
  - *EITC:* Earned Income Tax Credit
2. **Health Care:** This figure includes:
  - *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 authorized immigrants.

- *Community Health Benefits*: 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 990 c3 Report.
3. **State and Local Government Spending**: This figure includes funds from state and local government, not pass-throughs from the federal government, in the areas of health, social services, transportation, and workforce development. Spending on ALICE was estimated from the National Association of State Budget Officers (NASBO), “State Expenditure Report: Examining Fiscal 2012-2014 State Spending,” 2014.
  4. **Nonprofit Assistance**: This figure includes spending by nonprofit organizations identified as Human Services organizations. Human Services nonprofit programs are those reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service.

*Sources:*

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

*Department of Treasury, “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 990 c3 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 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>*

## METHODOLOGY: ECONOMIC VIABILITY DASHBOARD

While there are many measures of general economic conditions, there is a gap in the understanding of the conditions that most affect ALICE households. The Economic Viability Dashboard presents the conditions that underlie the economic hardship faced by ALICE households at the local level: Housing Affordability, Job Opportunities, and Community Resources. Each of these sets of conditions is reflected in an Index that allows comparison across different kinds of measures.

1. **Index**: Each Index in the Dashboard creates 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. Data from 2010 is used as the baseline for comparison over time.

2. **Dashboard:** The conditions are displayed as a dashboard reflecting the economic reality of an area. This format ensures that poor conditions are not concealed by better results in another category, thus enabling the identification of gaps.
3. **Local Conditions:** The Index variables reflect the locality, rather than resources or conditions that are the same in all communities across the country. Economic conditions are reported for each county in a state for 2007, 2010, 2012, and the most current year available.
4. **Data Definitions and Sources:** The variables noted below for each index are the best proxies for the indicators that are available in all counties and updated on a regular basis:
  - *Housing Affordability Index:*
    - Affordable Housing Gap – The number of available units ALICE and poverty households can afford while spending no more than one-third of their income on housing (ALICE Housing Stock assessment) compared to the number of renter and owner households below the ALICE Threshold.  
*Source: American Community Survey and ALICE Threshold calculations*
    - Housing Burden – Households spending more than 30 percent of income on housing.  
*Source: American Community Survey, Table PD04*
    - Real Estate Taxes – Median real estate taxes.  
*Source: American Community Survey*
  - *Job Opportunities Index:*
    - Income Distribution – Share of Income in the Lowest Two Quintiles  
*Source: American Community Survey, Table B19082*
    - Unemployment Rate – Employment Status  
*Source: American Community Survey, Table S2301*
    - New Hire Wages (4th quarter) – Quarterly Workforce Indicators (QWI), U.S. Census  
*Source: LED Extraction Tool: <http://ledextract.ces.census.gov/>*
  - *Community Resources Index:*
    - Education Resources – 3- and 4-year-olds enrolled in preschool  
*Source: American Community Survey, Table S2301*
    - Health Resources – Percent of population under 65 years old with health insurance. For consistency with data sets, for 2007 we used 2008 data. Prior to 2008, data was only available through the SAHIE Estimates using the Current Population Survey (CPS) which does not match the American Community Survey, where data from 2008 to date has been collected.  
*Source: American Community Survey, Table S2701 for 2010 and 2013; and B27001 for 2008*
    - Social Capital – Percent of population 18 and older who voted in the most recent election. To match the election cycle, for 2013 we used 2014 data, for 2010 we used 2010 data, and for 2007 we used 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#2006eavdata](http://www.eac.gov/research/uocava_survey.aspx#2006eavdata)

# ADDITIONAL ANALYSIS: ALICE HOUSING STOCK ASSESSMENT

One of the most difficult conditions that most ALICE households face is the high cost of housing. Ultimately, housing cost is determined by what someone is willing to pay. However, the housing stock in an area can become out of sync when it is slow to adjust to demographic and economic changes. A mismatch occurs when the types of housing units residents want at certain price levels do not match the types of housing that exist, and a limited supply pushes up prices for all units.

An analysis of the number of units that are affordable for ALICE families reveals that there is indeed a mismatch between the number of households with income below the ALICE Threshold and the number of housing units in a given county that they can afford. Because there has been no accurate assessment of the number of rental and owner-occupied units that includes both government subsidized and market rate housing that ALICE families can afford, we developed the ALICE Housing Stock assessment.

The demographic and economic changes discussed above are causing significant shifts in housing demand. At the same time, there are many constraints on the housing market that prevent it from adjusting quickly. They include limited land availability for new housing, zoning regulations on the type of housing that can be built, and the cost of construction.

The ALICE Housing Stock assessment relies on the actual cost of housing and a county-level, cost-based threshold, whereas other mismatch approaches use either the Area Median Income (which takes into account county variation but does not necessarily have a relation to the actual cost in the area) or the bottom quintile or a flat rate (such as \$500) across all areas (Apgar, 1990; Goodman, 2001; Quigley & Raphael, 2001; U.S. Department of Housing and Urban Development, 2015). Also, these other approaches do not take into account the distribution of income below their thresholds, while the ALICE Housing Stock assessment does so along the Census breaks.

1. **Housing Affordability:** Defined as spending no more than one-third of income on housing.
  - *Rental Affordability:* Based on the cost of rent.
  - *Ownership Affordability:* Based on the cost of mortgage payments plus real estate taxes.
2. **Number of Affordable Units:** The number of affordable units is calculated by totaling the number of units where the housing cost is below one-third of the ALICE Threshold.
  - *Renter-occupied:* Based on the gross rent as reported in the tabulated American Community Survey estimates in the following categories: Less than \$200, \$200 to \$299, \$300 to \$499, \$500-\$749, \$750 to \$999, \$1,000 to \$1,499, and \$1,500 or more.
  - *Owner-occupied:* Based on the real estate taxes and mortgage of housing value as reported in the tabulated American Community Survey estimates in the following categories: Less than \$50,000, \$50,000 to \$99,999, \$100,000 to \$149,999, \$150,000 to \$199,999, \$200,000 to \$299,999, \$300,000 to \$499,999, \$500,000 to \$999,999, and \$1,000,000 and over.
3. **Comparison:** Comparison between the number of affordable units and the number of ALICE households provides some insight into the additional number of units needed to house all ALICE households affordably. Such a comparison is bound to underestimate the need, as it assumes that all ALICE and poverty households are currently living in units that they can afford. The number of households that are housing burdened reveals that existing units are not perfectly allocated by income.

# ADDITIONAL INFORMATION

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