# **ALICE IN ADAMS COUNTY**

2018 Point-in-Time Data

Population: 35,195 • Number of Households: 12,476

Median Household Income: \$51,713 (state average: \$55,746)

Unemployment Rate: 3.6% (state average: 4.4%)

**ALICE Households:** 28% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

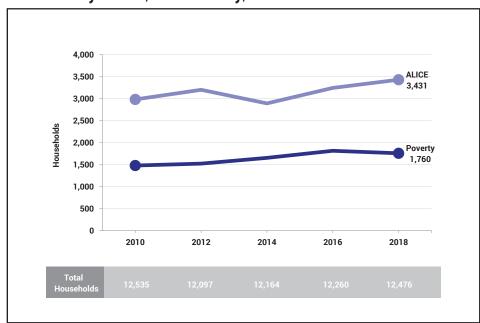
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

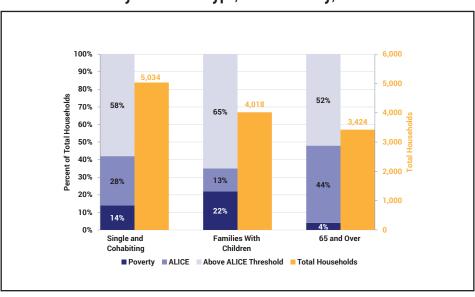
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Adams County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Adams County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, ADAMS

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Adams County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$771	
Food	\$247	\$748	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$152	\$420	
Taxes	\$211	\$448	
Monthly Total	\$1,673	\$4,615	
ANNUAL TOTAL	\$20,076	\$55,380	
Hourly Wage*	\$10.04	\$27.69	

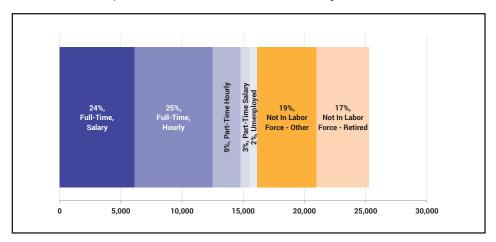
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Adams County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Adams County, 2018				
Town Total HH % ALICE & Poverty				
Berne City	1,626	46%		
Blue Creek Township	321	37%		
Decatur City	4,437	49%		
French Township	259	26%		
Geneva Town	568	48%		
Hartford Township	328	53%		
Jefferson Township	266	52%		
Kirkland Township	291	29%		
Monroe Town	276	30%		
Monroe Township	1,350	38%		
Preble Township	Preble Township 370 13%			
Root Township	<b>Root Township</b> 1,999 36%			
St. Marys Township 462 24%				
Union Township	349	24%		
Wabash Township	2,233	47%		
Washington Township 4,248 50%				

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, ADAMS

# **ALICE IN ALLEN COUNTY**

2018 Point-in-Time Data

**Population:** 375,351 • **Number of Households:** 147,638 **Median Household Income:** \$54,260 (state average: \$55,746)

Unemployment Rate: 4.5% (state average: 4.4%)

**ALICE Households:** 22% (state average: 24%) • **Households in Poverty:** 12% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

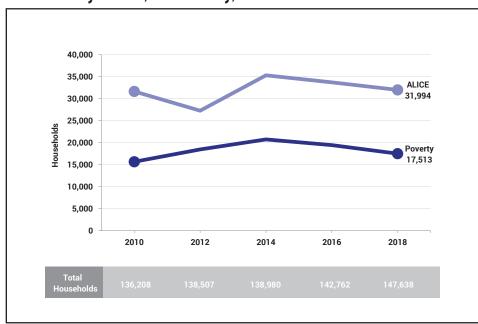
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

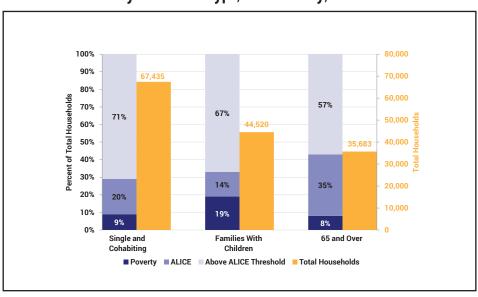
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Allen County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Allen County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, ALLEN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Allen County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$555	\$830	
Child Care	\$-	\$1,019	
Food	\$256	\$775	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$162	\$474	
Taxes	\$233	\$580	
Monthly Total	\$1,783	\$5,209	
ANNUAL TOTAL	\$21,396	\$62,508	
Hourly Wage*	\$10.70	\$31.25	

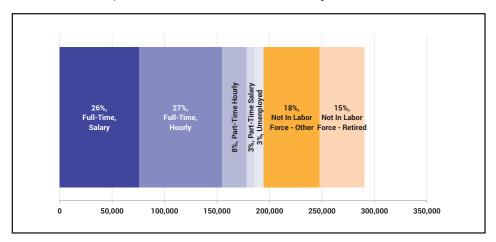
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Allen County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Allen County, 2018			
Town	Total HH	% ALICE & Poverty	
Aboite Township	14,104	17%	
Adams Township	12,915	47%	
Cedar Creek Township	4,513	17%	
Eel River Township	1,363	17%	
Fort Wayne City	105,457	38%	
Grabill Town	523	32%	
Harlan CDP	555	34%	
Hoagland CDP	362	31%	
Huntertown Town	2,312	20%	
Jackson Township	125	19%	
Jefferson Township	835	30%	
Lafayette Township	1,241	15%	
Lake Township	1,112	27%	
Leo-Cedarville Town	1,245	10%	
Madison Township	616	25%	
Marion Township	1,642	23%	
Maumee Township	1,021	28%	
Milan Township	1,018	14%	
Monroe Township	714	33%	
Monroeville Town	495	40%	
New Haven City	6,193	38%	
Perry Township	10,694	14%	
Pleasant Township	1,355	26%	
Scipio Township	206	16%	
Springfield Township	1,350	29%	
St. Joseph Township	29,271	32%	
Washington Township	15,834	37%	
Wayne Township	43,571	52%	
Woodburn City	617	27%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, ALLEN

# ALICE IN BARTHOLOMEW COUNTY

2018 Point-in-Time Data

Population: 82,753 • Number of Households: 31,669

Median Household Income: \$62,047 (state average: \$55,746)

Unemployment Rate: 3.6% (state average: 4.4%)

**ALICE Households:** 24% (state average: 24%) • **Households in Poverty:** 12% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

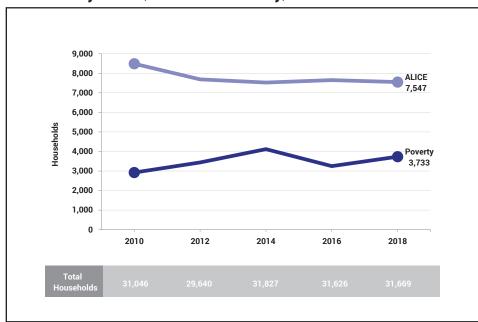
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
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Employed — households that earn
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

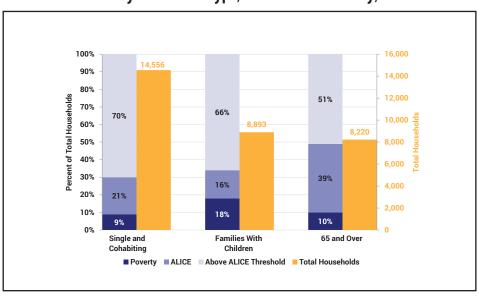
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Bartholomew County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Bartholomew County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, BARTHOLOMEW

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Bartholomew County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$628	\$843	
Child Care	\$-	\$1,222	
Food	\$248	\$750	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$171	\$500	
Taxes	\$256	\$654	
Monthly Total	\$1,880	\$5,500	
ANNUAL TOTAL	\$22,560	\$66,000	
Hourly Wage*	\$11.28	\$33.00	

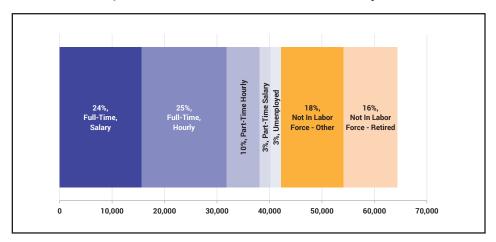
<sup>\*</sup> Wage working full-time required to support this budget

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#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Bartholomew County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Bartholomew County, 2018			
Town	Total HH	% ALICE & Poverty	
Clay Township	1,283	32%	
Clifty Township	503	33%	
Columbus City	18,716	36%	
Columbus Township	19,314	38%	
Elizabethtown Town	165	49%	
Flat Rock Township	513	26%	
German Township	2,862	44%	
Harrison Township	1,419	14%	
Hartsville Town	153	43%	
Haw Creek Township	1,510	34%	
Hope Town	865	42%	
Jackson Township	405	43%	
Ohio Township	856	29%	
Rock Creek Township	619	31%	
Sand Creek Township	922	28%	
Taylorsville CDP	276	30%	
Wayne Township	1,463	31%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, BARTHOLOMEW

# **ALICE IN BENTON COUNTY**

2018 Point-in-Time Data

**Population:** 8,667 • Number of Households: 3,403

Median Household Income: \$46,188 (state average: \$55,746)

Unemployment Rate: 4.2% (state average: 4.4%)

ALICE Households: 28% (state average: 24%) • Households in Poverty: 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

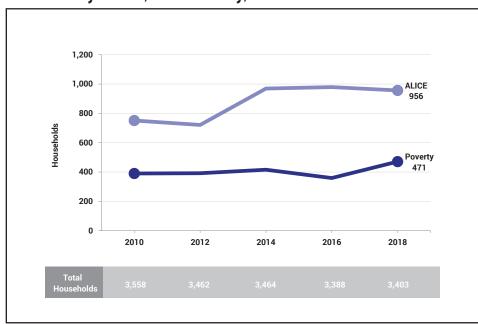
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

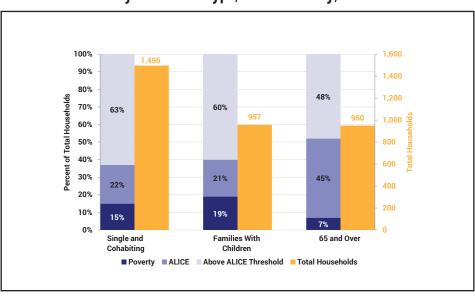
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Benton County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Benton County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, BENTON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Benton County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$612	\$824	
Child Care	\$-	\$910	
Food	\$251	\$761	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$169	\$457	
Taxes	\$252	\$547	
Monthly Total	\$1,861	\$5,030	
ANNUAL TOTAL	\$22,332	\$60,360	
Hourly Wage*	\$11.17	\$30.18	

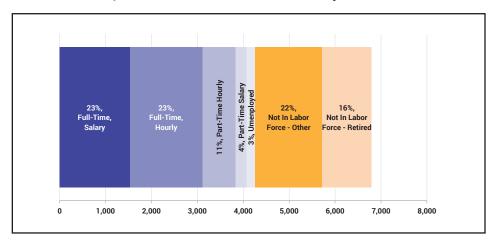
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Benton County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Benton County, 2018				
Town Total HH % ALICE & Poverty				
Bolivar Township	360	51%		
Boswell Town	282	50%		
Center Township	1,169	47%		
Earl Park Town 163		39%		
<b>Fowler Town</b> 1,022 51%		51%		
Gilboa Township 109 16%		16%		
Grant Township 369 49%				
Hickory Grove Township 177 44%				
Oak Grove Township 627 36%				
<b>Oxford Town</b> 460 40%				
Richland Township 239 34%				
Union Township 104 54%				

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, BENTON

# ALICE IN BLACKFORD COUNTY

2018 Point-in-Time Data

Population: 12,129 • Number of Households: 5,225

Median Household Income: \$42,217 (state average: \$55,746)

Unemployment Rate: 6.4% (state average: 4.4%)

**ALICE Households:** 30% (state average: 24%) • **Households in Poverty:** 12% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

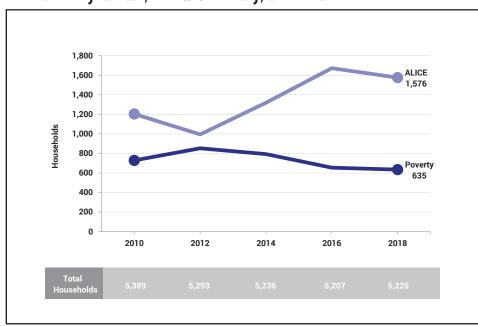
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# What types of households are struggling?

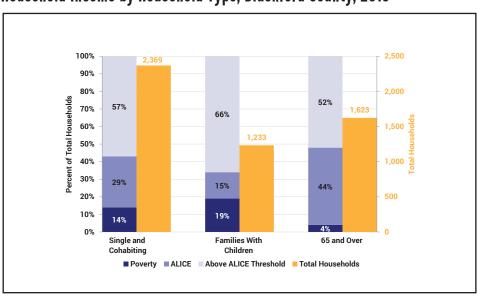
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## Households by Income, Blackford County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Blackford County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, BLACKFORD

#### The cost of household basics outpaces wages...

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Household Survival Budget, Blackford County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$802	
Food	\$231	\$699	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$150	\$417	
Taxes	\$205	\$438	
Monthly Total	\$1,649	\$4,584	
ANNUAL TOTAL	\$19,788	\$55,008	
Hourly Wage*	\$9.89	\$27.50	

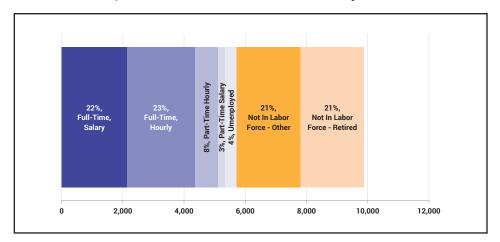
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#### Labor Status, Population 16 and Over, Blackford County, 2018



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Blackford County, 2018			
Town	Total HH	% ALICE & Poverty	
Harrison Township	1,220	41%	
<b>Hartford City</b> 2,549 49%			
Jackson Township 464 46%			
Licking Township 3,211 44%			
Montpelier City 806 48%			
Shamrock Lakes Town 108 27%			
Washington Township 330 30%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, BLACKFORD

# **ALICE IN BOONE COUNTY**

2018 Point-in-Time Data

Population: 66,999 • Number of Households: 24,645

Median Household Income: \$81,145 (state average: \$55,746)

Unemployment Rate: 2.5% (state average: 4.4%)

**ALICE Households:** 22% (state average: 24%) • **Households in Poverty:** 6% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

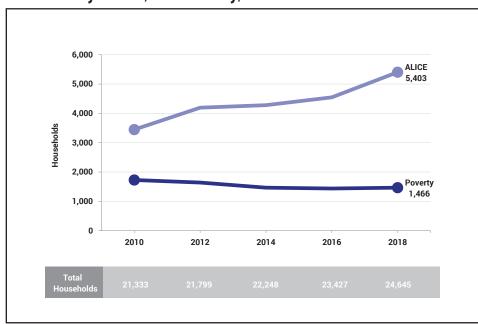
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While conditions improved for some
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care, and a basic smartphone plan).

# What types of households are struggling?

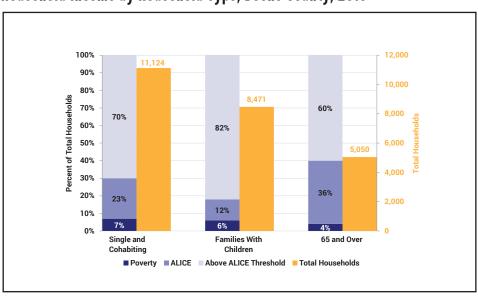
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Boone County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Boone County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, BOONE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Boone County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$754	\$1,072	
Child Care	\$-	\$1,341	
Food	\$256	\$775	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$189	\$549	
Taxes	\$298	\$770	
Monthly Total	\$2,074	\$6,038	
ANNUAL TOTAL	\$24,888	\$72,456	
Hourly Wage*	\$12.44	\$36.23	

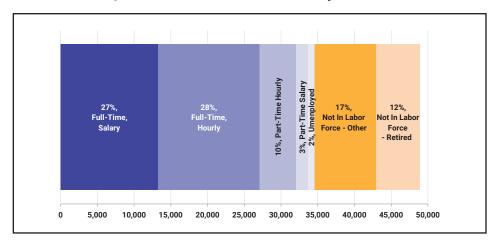
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Boone County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Boone County, 2018			
Town Total HH % ALICE & Poverty			
Advance Town	175	46%	
Center Township	7,768	44%	
Clinton Township	409	21%	
Harrison Township	260	18%	
Jackson Township	1,102	33%	
Jamestown Town	400	44%	
Jefferson Township	551	17%	
Lebanon City	6,783	49%	
Marion Township	612	28%	
Perry Township	442	30%	
Sugar Creek Township	946	41%	
Thorntown Town	589	51%	
Washington Township	468	24%	
Whitestown Town	1,431	16%	
Whitestown Town	2,652	20%	
Worth Township	1,310	23%	
Zionsville Town	9,346	16%	
Zionsville Town	9,346	16%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, BOONE

# ALICE IN BROWN COUNTY

2018 Point-in-Time Data

Population: 15,034 • Number of Households: 6,093

Median Household Income: \$61,455 (state average: \$55,746)

Unemployment Rate: 4.7% (state average: 4.4%)

**ALICE Households:** 24% (state average: 24%) • **Households in Poverty:** 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

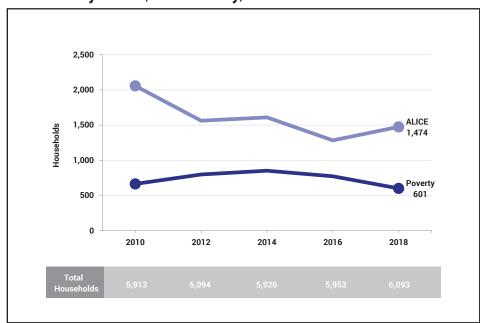
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

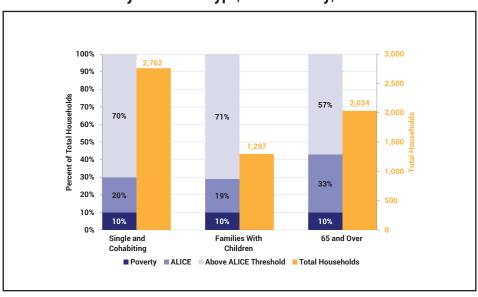
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Brown County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Brown County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, BROWN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Brown County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$658	\$936	
Child Care	\$-	\$1,062	
Food	\$245	\$742	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$175	\$493	
Taxes	\$272	\$655	
Monthly Total	\$1,927	\$5,419	
ANNUAL TOTAL	\$23,124	\$65,028	
Hourly Wage*	\$11.56	\$32.51	

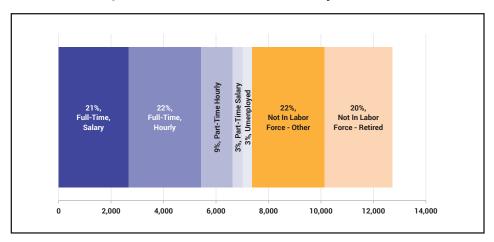
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Brown County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Brown County, 2018			
Town Total HH % ALICE & Poverty			
Cordry Sweetwater Lakes CDP	484	16%	
Hamblen Township	1,548	24%	
Jackson Township 1,548 38%		38%	
Nashville Town 619 50%		50%	
Van Buren Township 821 27%			
Washington Township 2,176 41%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, BROWN

# ALICE IN CARROLL COUNTY

2018 Point-in-Time Data

Population: 19,994 • Number of Households: 7,880

Median Household Income: \$56,429 (state average: \$55,746)

Unemployment Rate: 4.2% (state average: 4.4%)

ALICE Households: 22% (state average: 24%) • Households in Poverty: 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

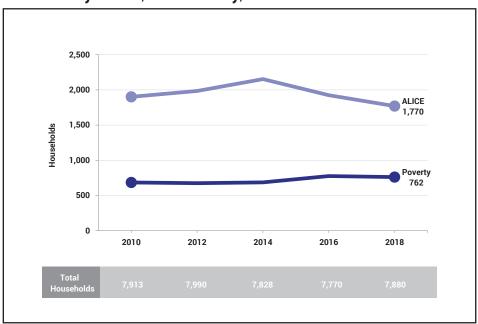
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

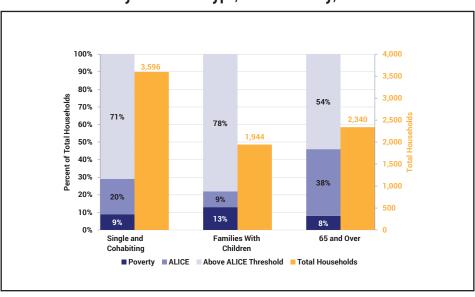
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Carroll County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Carroll County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, CARROLL

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Carroll County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 Preschooler		
Monthly Costs			
Housing	\$521	\$697	
Child Care	\$-	\$1,033	
Food	\$240	\$726	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$156	\$454	
Taxes	\$223	\$548	
Monthly Total	\$1,717	\$4,989	
ANNUAL TOTAL	\$20,604	\$59,868	
Hourly Wage*	\$10.30	\$29.93	

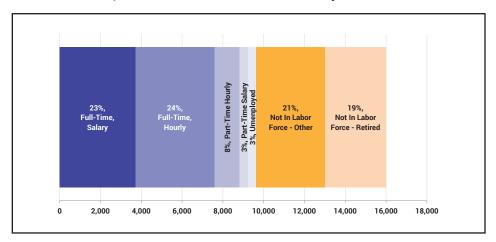
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Carroll County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Carroll County, 2018			
Town Total HH % ALICE & Poverty			
Adams Township	212	40%	
Burlington Town	244	26%	
Burlington Township	641	29%	
Camden Town	236	47%	
Carrollton Township	236	21%	
Clay Township	427	16%	
Deer Creek Township	1,805	43%	
Delphi City	1,202	44%	
Democrat Township	300	12%	
Flora Town	800	38%	
Jackson Township	430	41%	
Jefferson Township	Jefferson Township 924 31%		
Liberty Township 161 19%		19%	
Madison Township	181	6%	
Monroe Township	1,077	32%	
Rock Creek Township	205	29%	
Tippecanoe Township	1,047	30%	
Washington Township	234	45%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, CARROLL

# **ALICE IN CASS COUNTY**

2018 Point-in-Time Data

Population: 38,084 • Number of Households: 14,666

Median Household Income: \$47,545 (state average: \$55,746)

Unemployment Rate: 6.0% (state average: 4.4%)

**ALICE Households:** 27% (state average: 24%) • **Households in Poverty:** 13% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

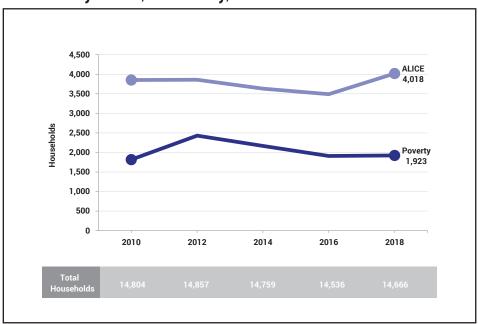
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

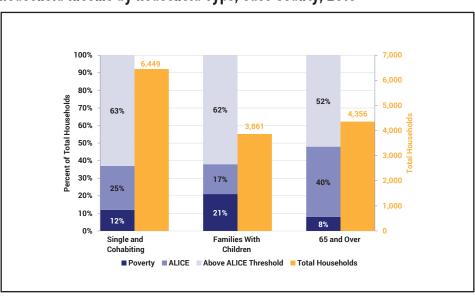
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Cass County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Cass County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, CASS

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Cass County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$449	\$704	
Child Care	\$-	\$785	
Food	\$212	\$642	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$143	\$411	
Taxes	\$194	\$443	
Monthly Total	\$1,575	\$4,516	
ANNUAL TOTAL	\$18,900	\$54,192	
Hourly Wage*	\$9.45	\$27.10	

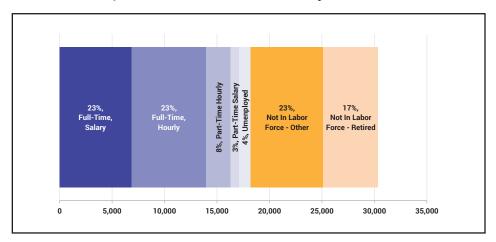
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Cass County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Cass County, 2018			
Town	Total HH	% ALICE & Poverty	
Adams Township	372	27%	
Bethlehem Township	291	32%	
Boone Township	514	33%	
Clay Township	1,162	26%	
Clinton Township	197	43%	
Deer Creek Township	381	13%	
Eel Township	6,907	52%	
Galveston Town	525	36%	
Harrison Township	279	29%	
Jackson Township	1,132	32%	
Jefferson Township	598	29%	
Logansport City	6,851	53%	
Miami Township	619	34%	
Noble Township	782	35%	
Royal Center Town	328	39%	
Tipton Township	951	31%	
Walton Town	464	36%	
Washington Township	481	37%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, CASS

# **ALICE IN CLARK COUNTY**

2018 Point-in-Time Data

**Population:** 117,360 • **Number of Households:** 45,905 **Median Household Income:** \$56,307 (state average: \$55,746)

Unemployment Rate: 3.0% (state average: 4.4%)

**ALICE Households:** 25% (state average: 24%) • **Households in Poverty:** 11% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

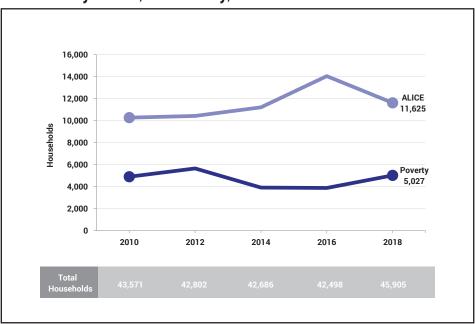
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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cost of household essentials (housing,
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# What types of households are struggling?

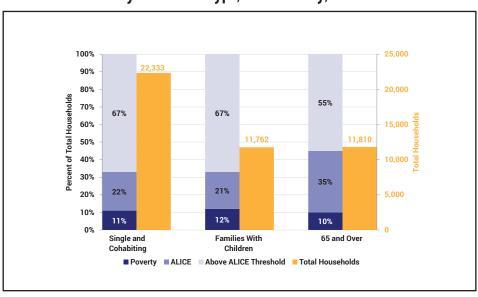
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Clark County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Clark County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, CLARK

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Clark County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$727	\$1,033	
Child Care	\$-	\$1,027	
Food	\$240	\$726	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$183	\$497	
Taxes	\$288	\$653	
Monthly Total	\$2,015	\$5,467	
ANNUAL TOTAL	\$24,180	\$65,604	
Hourly Wage*	\$12.09	\$32.80	

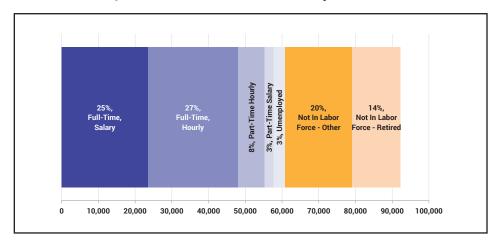
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Clark County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Clark County, 2018			
Town	Total HH	% ALICE & Poverty	
Bethlehem Township	119	15%	
Borden Town	416	50%	
Carr Township	1,353	16%	
Charlestown City	3,054	49%	
Charlestown Township	5,220	37%	
Clarksville Town	8,795	51%	
Henryville CDP	764	33%	
Jeffersonville City	18,457	37%	
Jeffersonville Township	24,655	44%	
Memphis CDP	320	26%	
Monroe Township	2,129	30%	
New Washington CDP	250	49%	
Oregon Township	670	39%	
Owen Township	524	53%	
Sellersburg Town	3,206	30%	
Silver Creek Township	4,579	33%	
Union Township	1,282	18%	
Utica Town	246	36%	
Utica Township	2,069	18%	
Washington Township	569	43%	
Wood Township	1,106	30%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, CLARK

# **ALICE IN CLAY COUNTY**

2018 Point-in-Time Data

Population: 26,268 • Number of Households: 10,510

Median Household Income: \$53,021 (state average: \$55,746)

Unemployment Rate: 5.3% (state average: 4.4%)

ALICE Households: 23% (state average: 24%) • Households in Poverty: 12% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

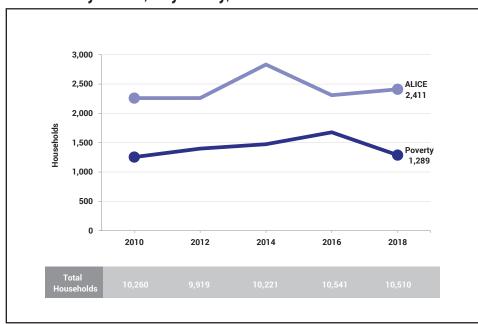
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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cost of household essentials (housing,
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care, and a basic smartphone plan).

# What types of households are struggling?

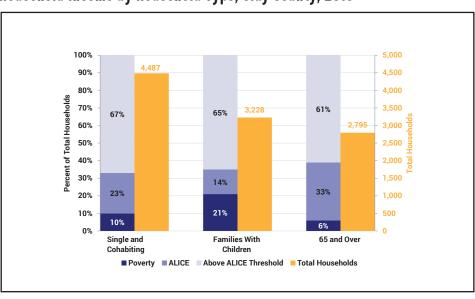
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Clay County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Clay County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, CLAY

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Clay County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$510	\$798	
Child Care	\$-	\$991	
Food	\$216	\$653	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$152	\$452	
Taxes	\$212	\$543	
Monthly Total	\$1,667	\$4,968	
ANNUAL TOTAL	\$20,004	\$59,616	
Hourly Wage*	\$10.00	\$29.81	

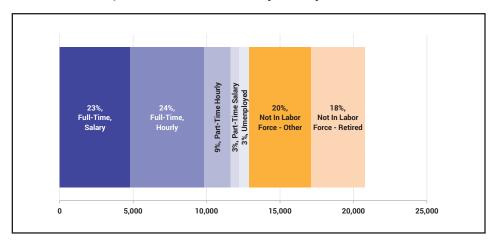
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Clay County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Clay County, 2018		
Town	Total HH	% ALICE & Poverty
Brazil City	3,208	49%
Brazil Township	3,257	48%
Carbon Town	166	50%
Cass Township	128	31%
Center Point Town	123	40%
Clay City Town	389	48%
Coalmont CDP	133	76%
Dick Johnson Township	540	31%
Harmony Town	355	25%
Harrison Township	928	43%
Jackson Township	994	21%
Knightsville Town	276	30%
Lewis Township	516	29%
Perry Township	323	18%
Posey Township	1,673	28%
Staunton Town	175	39%
Sugar Ridge Township	457	29%
Van Buren Township	1,439	32%
Washington Township	255	17%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, CLAY

# **ALICE IN CLINTON COUNTY**

2018 Point-in-Time Data

Population: 32,301 • Number of Households: 12,007

Median Household Income: \$52,488 (state average: \$55,746)

Unemployment Rate: 4.8% (state average: 4.4%)

**ALICE Households:** 25% (state average: 24%) • **Households in Poverty:** 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

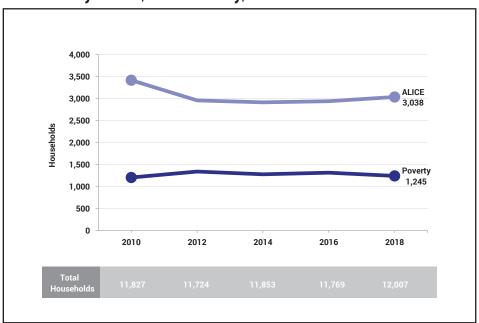
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

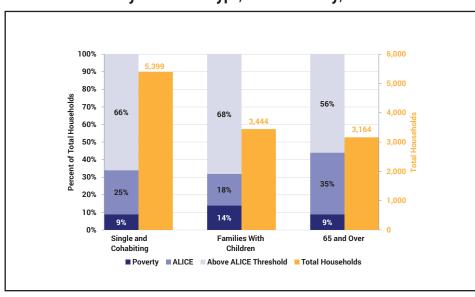
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Clinton County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Clinton County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, CLINTON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Clinton County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$467	\$732	
Child Care	\$-	\$960	
Food	\$206	\$623	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$145	\$434	
Taxes	\$196	\$498	
Monthly Total	\$1,591	\$4,778	
ANNUAL TOTAL	\$19,092	\$57,336	
Hourly Wage*	\$9.55	\$28.67	

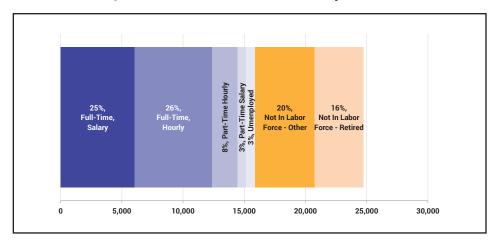
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Clinton County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Clinton County, 2018			
Town	Total HH	% ALICE & Poverty	
Center Township	6,253	46%	
Colfax Town	251	40%	
Forest Township	234	37%	
Frankfort City	6,034	48%	
Jackson Township	470	19%	
Johnson Township	118	9%	
Kirklin Town	309	40%	
Kirklin Township	529	28%	
Madison Township	803	23%	
Michigan Township	561	25%	
Michigantown Town	190	32%	
Mulberry Town	443	35%	
Owen Township	256	11%	
Perry Township	460	27%	
Ross Township	1,014	30%	
Rossville Town	632	38%	
Sugar Creek Township	197	9%	
Union Township	378	6%	
Warren Township	319	27%	
Washington Township 415 33%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, CLINTON

# ALICE IN CRAWFORD COUNTY

2018 Point-in-Time Data

Population: 10,581 • Number of Households: 3,915

Median Household Income: \$43,875 (state average: \$55,746)

Unemployment Rate: 3.9% (state average: 4.4%)

ALICE Households: 32% (state average: 24%) • Households in Poverty: 15% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

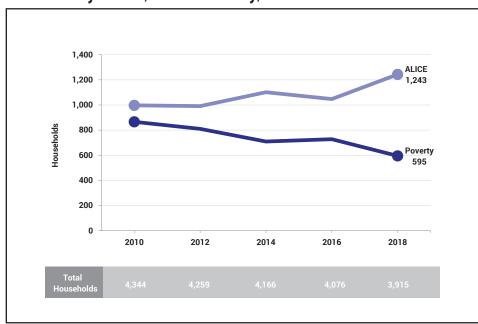
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

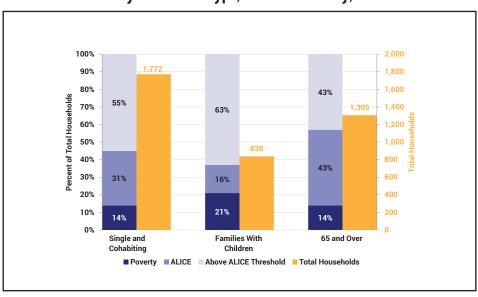
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Crawford County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Crawford County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, CRAWFORD

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Crawford County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$802	
Food	\$234	\$710	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$150	\$417	
Taxes	\$203	\$429	
Monthly Total	\$1,650	\$4,586	
ANNUAL TOTAL	\$19,800	\$55,032	
Hourly Wage*	\$9.90	\$27.52	

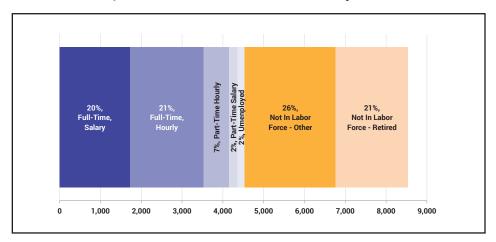
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Crawford County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Crawford County, 2018			
Town	Total HH	% ALICE & Poverty	
English Town	282	63%	
Jennings Township	566	45%	
Johnson Township	169	40%	
Leavenworth Town10852%			
Liberty Township	753	55%	
Marengo Town	289	59%	
Milltown Town 375 58%			
Ohio Township 203 63%			
Patoka Township 704 43%			
Sterling Township 627 53%			
Union Township	186	45%	
Whiskey Run Township 662 35%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, CRAWFORD

# **ALICE IN DAVIESS COUNTY**

2018 Point-in-Time Data

**Population:** 32,937 • Number of Households: 11,417

Median Household Income: \$51,032 (state average: \$55,746)

Unemployment Rate: 4.1% (state average: 4.4%)

**ALICE Households:** 27% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

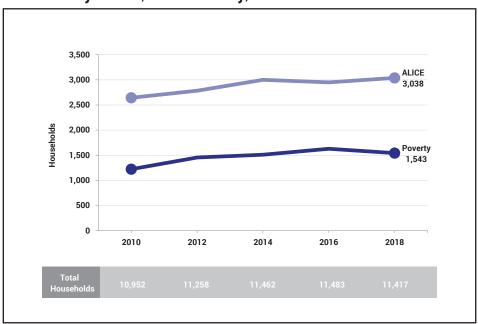
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

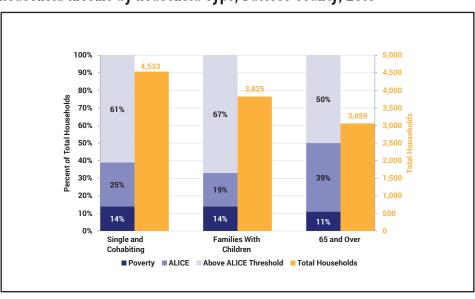
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Daviess County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Daviess County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, DAVIESS

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Daviess County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$893	
Food	\$251	\$759	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$153	\$437	
Taxes	\$211	\$489	
Monthly Total	\$1,678	\$4,806	
ANNUAL TOTAL	\$20,136	\$57,672	
Hourly Wage*	\$10.07	\$28.84	

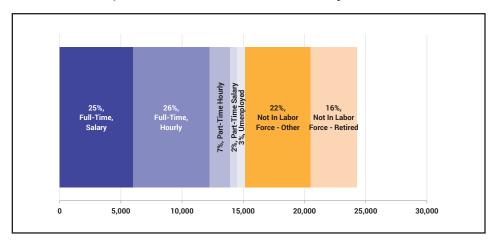
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Daviess County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Daviess County, 2018		
Town	Total HH	% ALICE & Poverty
Barr Township	1,404	20%
Bogard Township	456	40%
Elmore Township	413	48%
Elnora Town	253	54%
Harrison Township	162	9%
Madison Township	1,207	48%
Montgomery Town	170	50%
Odon Town	679	60%
Plainville Town	180	49%
Reeve Township 244 41%		41%
Steele Township 322 41%		41%
Van Buren Township	641	24%
Veale Township	400	29%
Washington City	4,643	51%
Washington Township	6,168	46%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, DAVIESS

# **ALICE IN DEARBORN COUNTY**

2018 Point-in-Time Data

Population: 49,501 • Number of Households: 18,648

Median Household Income: \$65,096 (state average: \$55,746)

Unemployment Rate: 4.9% (state average: 4.4%)

ALICE Households: 22% (state average: 24%) • Households in Poverty: 11% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

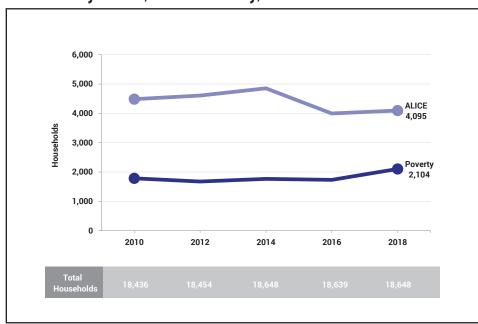
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

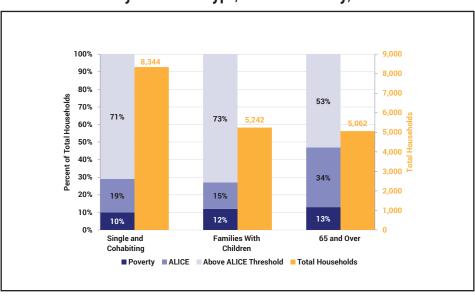
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Dearborn County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Dearborn County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, DEARBORN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Dearborn County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$667	\$1,014	
Child Care	\$-	\$1,233	
Food	\$222	\$672	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$172	\$512	
Taxes	\$255	\$669	
Monthly Total	\$1,893	\$5,631	
ANNUAL TOTAL	\$22,716	\$67,572	
Hourly Wage*	\$11.36	\$33.79	

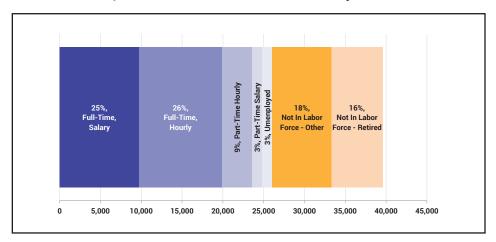
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Dearborn County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Dearborn County, 2018			
Town	Total HH	% ALICE & Poverty	
Aurora City	1,504	58%	
Bright CDP	2,021	25%	
Center Township	2,117	52%	
Clay Township	1,005	39%	
Dillsboro Town	531	55%	
Greendale City	1,798	32%	
Harrison Township	1,115	23%	
Hidden Valley CDP	1,775	11%	
Hogan Township	392	18%	
Jackson Township	643	19%	
Kelso Township	958	26%	
Lawrenceburg City	2,098	63%	
Lawrenceburg Township	4,449	45%	
Logan Township	1,228	26%	
Manchester Township	1,428	32%	
Miller Township	3,266	17%	
Moores Hill Town	249	49%	
Sparta Township	1,012	36%	
St. Leon Town	280	35%	
Washington Township	518	24%	
West Harrison Town	124	68%	
York Township	432	37%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, DEARBORN

# ALICE IN DECATUR COUNTY

2018 Point-in-Time Data

Population: 26,552 • Number of Households: 10,425

Median Household Income: \$54,622 (state average: \$55,746)

Unemployment Rate: 4.4% (state average: 4.4%)

**ALICE Households:** 19% (state average: 24%) • **Households in Poverty:** 13% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

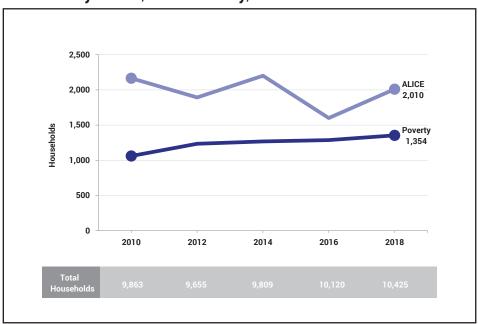
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

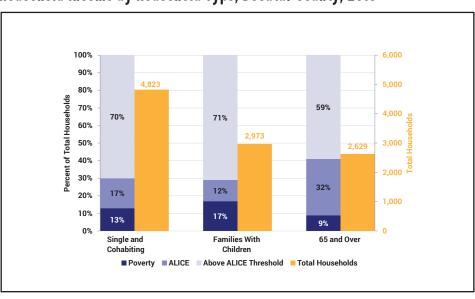
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Decatur County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Decatur County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, DECATUR

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Decatur County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 Preschooler		
Monthly Costs			
Housing	\$570	\$816	
Child Care	\$-	\$1,018	
Food	\$221	\$669	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$160	\$460	
Taxes	\$234	\$567	
Monthly Total	\$1,762	\$5,061	
ANNUAL TOTAL	\$21,144	\$60,732	
Hourly Wage*	\$10.57	\$30.37	

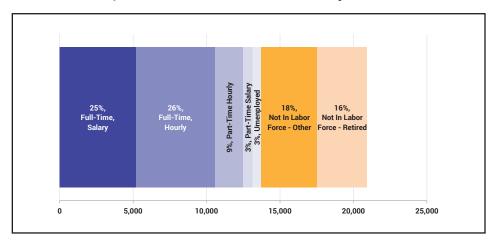
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Decatur County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Decatur County, 2018			
Town	Total HH	% ALICE & Poverty	
Adams Township	692	40%	
Clay Township	449	35%	
Clinton Township	151	17%	
Fugit Township 756 4%			
Greensburg City 4,891 36%			
Jackson Township	418	49%	
Lake Santee CDP	374	0%	
Marion Township	674	17%	
New Point Town 129 48%			
Saltcreek Township 440 26%		26%	
Sandcreek Township	Sandcreek Township 1,210 35%		
St. Paul Town	453	42%	
Washington Township	5,635	35%	
Westport Town         529         41%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, DECATUR

# ALICE IN DEKALB COUNTY

2018 Point-in-Time Data

Population: 42,704 • Number of Households: 16,789

Median Household Income: \$53,808 (state average: \$55,746)

Unemployment Rate: 4.6% (state average: 4.4%)

**ALICE Households:** 24% (state average: 24%) • **Households in Poverty:** 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

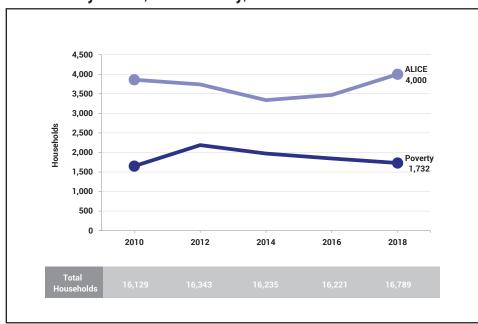
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

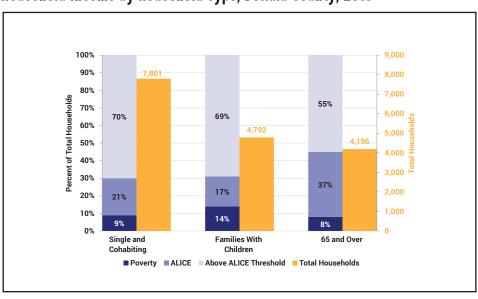
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, DeKalb County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, DeKalb County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, DEKALB

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, DeKalh County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$478	\$718	
Child Care	\$-	\$748	
Food	\$260	\$788	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$153	\$426	
Taxes	\$216	\$474	
Monthly Total	\$1,684	\$4,685	
ANNUAL TOTAL	\$20,208	\$56,220	
Hourly Wage*	\$10.10	\$28.11	

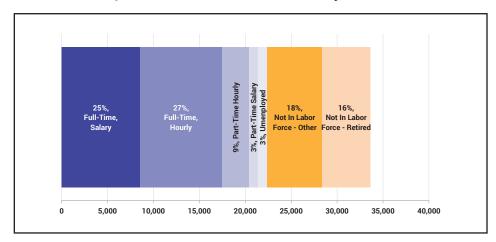
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, DeKalb County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

DeKalb County, 2018		
Town	Total HH	% ALICE & Poverty
Altona Town	104	43%
Ashley Town	437	41%
Auburn City	5,705	41%
Butler City	934	30%
Butler Township	702	33%
Concord Township	491	37%
Fairfield Township	519	22%
Franklin Township	412	18%
Garrett City	2,731	40%
Grant Township	1,237	40%
Jackson Township	1,135	15%
Keyser Township	3,125	38%
Newville Township	177	0%
Richland Township	461	38%
Smithfield Township	736	32%
Spencer Township	434	39%
St. Joe Town	130	38%
Union Township	5,781	40%
Waterloo Town	842	42%
Wilmington Township	1,398	24%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, DEKALB

# **ALICE IN DELAWARE COUNTY**

2018 Point-in-Time Data

**Population:** 114,772 • **Number of Households:** 45,311 **Median Household Income:** \$41,662 (state average: \$55,746)

Unemployment Rate: 5.7% (state average: 4.4%)

ALICE Households: 26% (state average: 24%) • Households in Poverty: 20% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

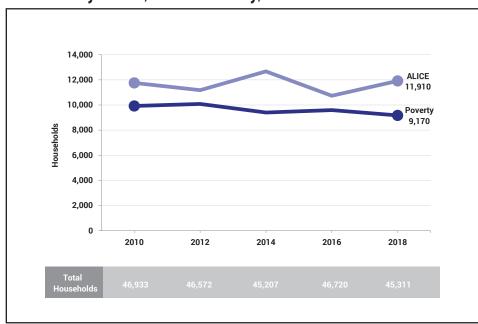
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

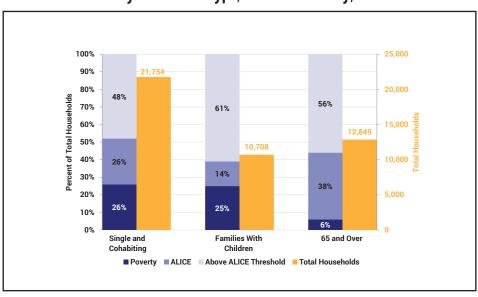
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Delaware County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Delaware County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, DELAWARE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Delaware County, 2018		
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER	
Monthly Costs		
Housing	\$531	\$728
Child Care	\$-	\$1,167
Food	\$228	\$691
Transportation	\$332	\$800
Health Care	\$190	\$656
Technology	\$55	\$75
Miscellaneous	\$155	\$469
Taxes	\$218	\$568
Monthly Total	\$1,709	\$5,154
ANNUAL TOTAL	\$20,508	\$61,848
Hourly Wage*	\$10.25	\$30.92

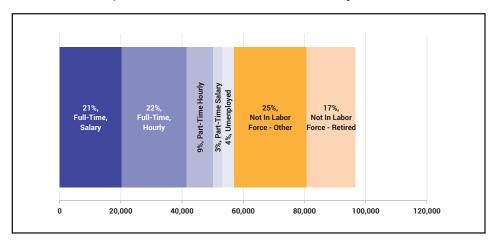
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Delaware County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Delaware County, 2018		
Town	Total HH	% ALICE & Poverty
Albany Town	858	42%
Center Township	26,942	57%
Daleville Town	652	30%
Delaware Township	1,445	41%
Eaton Town	736	46%
Gaston Town	339	41%
Hamilton Township	2,754	22%
Harrison Township	1,324	33%
Liberty Township	1,891	38%
Monroe Township	1,387	18%
Muncie City	1,247	25%
Muncie City	27,203	58%
Niles Township	400	30%
Perry Township	618	20%
Salem Township	1,571	29%
Selma Town	343	35%
Union Township	1,106	38%
Washington Township	907	39%
Yorktown Town	4,436	26%
Yorktown Town	4,436	26%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, DELAWARE

# ALICE IN DUBOIS COUNTY

2018 Point-in-Time Data

Population: 42,418 • Number of Households: 16,550

Median Household Income: \$58,994 (state average: \$55,746)

Unemployment Rate: 1.6% (state average: 4.4%)

**ALICE Households:** 21% (state average: 24%) • **Households in Poverty:** 11% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

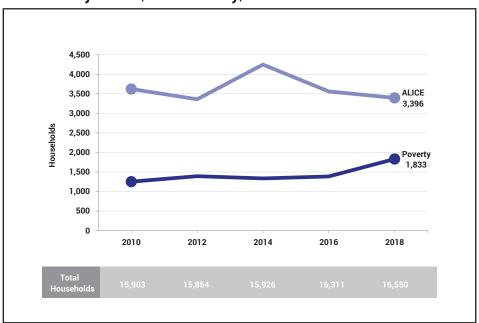
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

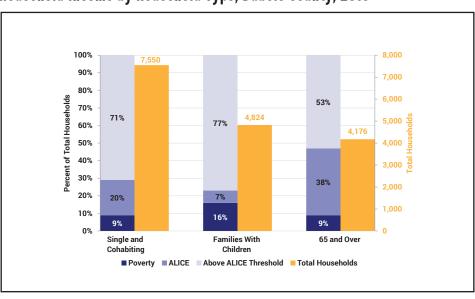
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Dubois County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Dubois County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, DUBOIS

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Dubois County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$528	\$697	
Child Care	\$-	\$1,058	
Food	\$237	\$718	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$156	\$452	
Taxes	\$216	\$516	
Monthly Total	\$1,714	\$4,972	
ANNUAL TOTAL	\$20,568	\$59,664	
Hourly Wage*	\$10.28	\$29.83	

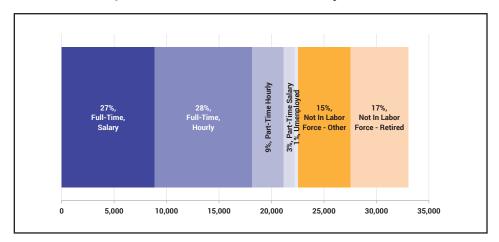
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Dubois County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Dubois County, 2018			
Town Total HH % ALICE & Poverty			
Bainbridge Township	6,636	34%	
Birdseye Town	217	44%	
Boone Township	244	16%	
Cass Township	870	28%	
Columbia Township	378	28%	
Dubois CDP	113	58%	
Ferdinand Town	808	33%	
Ferdinand Township	1,399	26%	
Hall Township	476	10%	
Harbison Township	574	30%	
Holland Town	279	39%	
Huntingburg City	2,456	44%	
Jackson Township	972	16%	
Jasper City	6,427	34%	
Jefferson Township	724	41%	
Madison Township	1,045	16%	
Marion Township	433	34%	
Patoka Township	2,799	43%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, DUBOIS

# **ALICE IN ELKHART COUNTY**

2018 Point-in-Time Data

**Population:** 205,560 • **Number of Households:** 73,660 **Median Household Income:** \$58,350 (state average: \$55,746)

Unemployment Rate: 4.7% (state average: 4.4%)

**ALICE Households:** 23% (state average: 24%) • **Households in Poverty:** 11% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

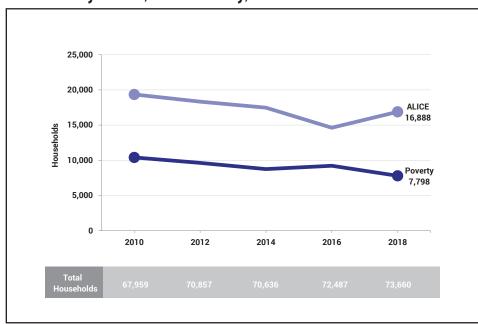
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
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While conditions improved for some
households from 2010 to 2018, many
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wages failed to keep pace with the
cost of household essentials (housing,
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# What types of households are struggling?

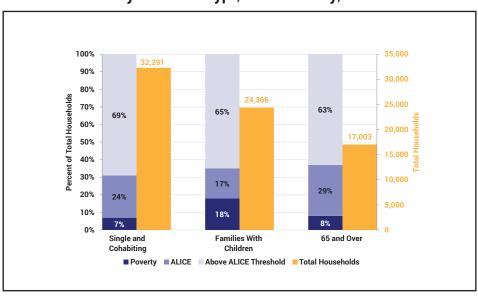
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Elkhart County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Elkhart County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, ELKHART

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Elkhart County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$498	\$781	
Child Care	\$-	\$961	
Food	\$242	\$734	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$153	\$455	
Taxes	\$215	\$547	
Monthly Total	\$1,685	\$5,009	
ANNUAL TOTAL	\$20,220	\$60,108	
Hourly Wage*	\$10.11	\$30.05	

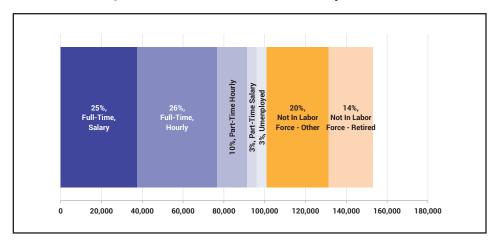
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Elkhart County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Elkhart County, 2018			
Тоwп	% ALICE & Poverty		
Baugo Township	3,556	24%	
Benton Township	886	20%	
Bristol Town	669	35%	
Cleveland Township	4,025	36%	
Clinton Township	1,308	20%	
Concord Township	20,163	47%	
Dunlap CDP	2,076	20%	
Elkhart City	20,018	53%	
Elkhart Township	13,376	38%	
Goshen City	12,295	43%	
Harrison Township	1,101	32%	
Jackson Township	1,478	23%	
Jefferson Township	3,112	15%	
Locke Township	1,215	33%	
Middlebury Town	1,254	24%	
Middlebury Township	2,677	18%	
Millersburg Town	271	30%	
Nappanee City	2,694	41%	
New Paris CDP	513	48%	
Olive Township	1,173	26%	
Osolo Township	11,832	39%	
Simonton Lake CDP	1,898	34%	
Union Township	2,370	35%	
Wakarusa Town	645	31%	
Washington Township	2,674	27%	
York Township	1,383	21%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, ELKHART

# **ALICE IN FAYETTE COUNTY**

2018 Point-in-Time Data

Population: 23,259 • Number of Households: 9,568

Median Household Income: \$43,317 (state average: \$55,746)

Unemployment Rate: 5.0% (state average: 4.4%)

ALICE Households: 26% (state average: 24%) • Households in Poverty: 18% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

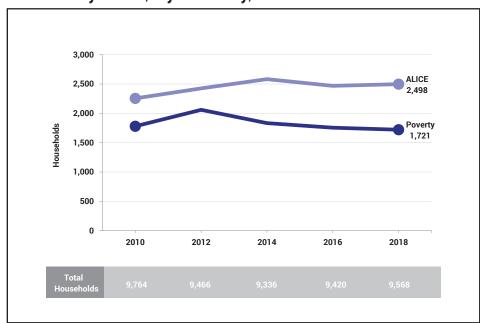
# How has the number of ALICE households changed over time?

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While conditions improved for some
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# What types of households are struggling?

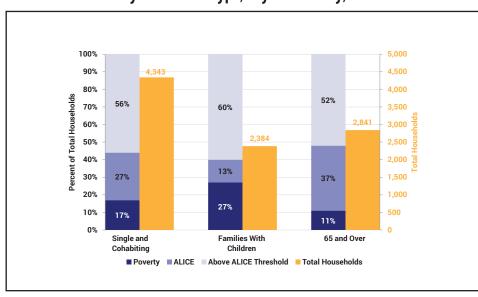
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Fayette County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Fayette County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, FAYETTE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Fayette County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$502	\$719	
Child Care	\$-	\$852	
Food	\$241	\$729	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$154	\$433	
Taxes	\$218	\$496	
Monthly Total	\$1,692	\$4,760	
ANNUAL TOTAL	\$20,304	\$57,120	
Hourly Wage*	\$10.15	\$28.56	

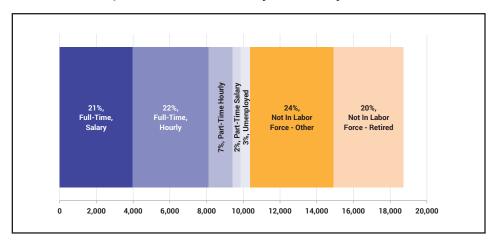
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Fayette County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Fayette County, 2018			
Town Total HH % ALICE & Poverty			
Columbia Township	332	45%	
Connersville City	5,665	55%	
Connersville Township	4,825	46%	
Fairview Township 143 13%		13%	
Harrison Township 2,831 52%		52%	
Jackson Township 550 24%			
Jennings Township 250 18%		18%	
Orange Township 285 20%		20%	
Posey Township 180 40%		40%	
Waterloo Township 172 36%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, FAYETTE

# ALICE IN FLOYD COUNTY

2018 Point-in-Time Data

Population: 77,781 • Number of Households: 30,300

Median Household Income: \$66,391 (state average: \$55,746)

Unemployment Rate: 3.4% (state average: 4.4%)

**ALICE Households:** 22% (state average: 24%) • **Households in Poverty:** 7% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

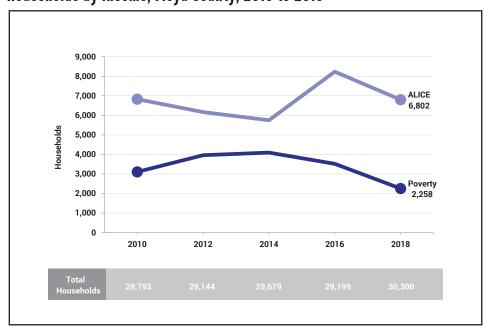
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

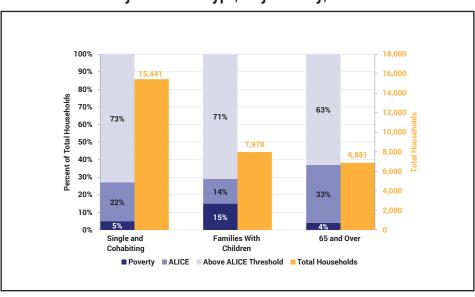
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Floyd County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Floyd County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, FLOYD

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Floyd County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$703	\$999	
Child Care	\$-	\$1,142	
Food	\$251	\$759	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$181	\$510	
Taxes	\$278	\$668	
Monthly Total	\$1,990	\$5,609	
ANNUAL TOTAL	\$23,880	\$67,308	
Hourly Wage*	\$11.94	\$33.65	

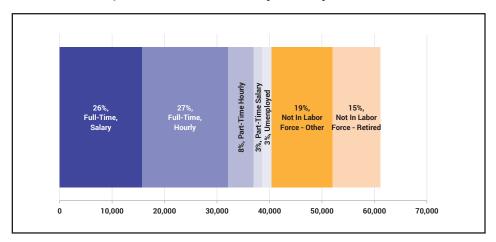
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Floyd County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Floyd County, 2018			
Town	Total HH	% ALICE & Poverty	
Franklin Township	580	28%	
Galena CDP	545	30%	
Georgetown Town	1,083	23%	
Georgetown Township	3,596	25%	
Greenville Town	261	28%	
Greenville Township	2,442	22%	
Lafayette Township	2,824	18%	
New Albany City	15,158	48%	
New Albany Township	19,914	41%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, FLOYD

# ALICE IN FOUNTAIN COUNTY

2018 Point-in-Time Data

Population: 16,486 • Number of Households: 7,015

Median Household Income: \$49,887 (state average: \$55,746)

Unemployment Rate: 5.8% (state average: 4.4%)

ALICE Households: 26% (state average: 24%) • Households in Poverty: 13% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

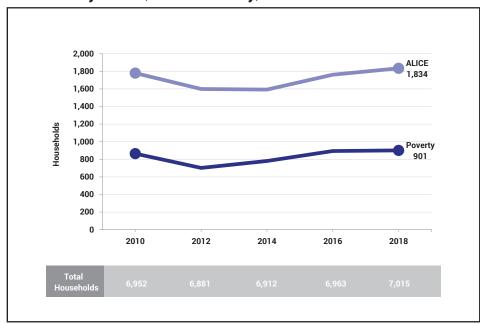
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

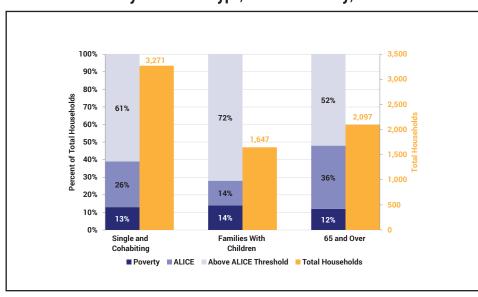
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Fountain County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Fountain County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT. 2020 INDIANA. FOUNTAIN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Fountain County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 Preschooler		
Monthly Costs			
Housing	\$534	\$765	
Child Care	\$-	\$867	
Food	\$250	\$756	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$159	\$444	
Taxes	\$229	\$519	
Monthly Total	\$1,749	\$4,882	
ANNUAL TOTAL	\$20,988	\$58,584	
Hourly Wage*	\$10.49	\$29.29	

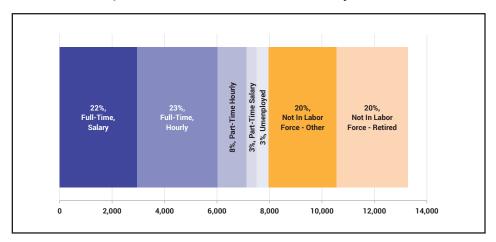
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Fountain County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Fountain County, 2018			
Town	Total HH	% ALICE & Poverty	
Attica City	1,422	47%	
Cain Township	432	35%	
Covington City	1,065	43%	
Davis Township	293	29%	
Fulton Township	215	31%	
Hillsboro Town	220	47%	
Jackson Township	240	40%	
Kingman Town	232	52%	
Logan Township	1,547	45%	
Millcreek Township	659	53%	
Newtown Town	121	27%	
Richland Township	410	33%	
Shawnee Township	231	30%	
Troy Township	1,544	37%	
Van Buren Township	1,163	39%	
Veedersburg Town	886	43%	
Wabash Township	281	18%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, FOUNTAIN

# **ALICE IN FRANKLIN COUNTY**

2018 Point-in-Time Data

Population: 22,842 • Number of Households: 8,744

Median Household Income: \$58,382 (state average: \$55,746)

Unemployment Rate: 3.9% (state average: 4.4%)

**ALICE Households:** 25% (state average: 24%) • **Households in Poverty:** 9% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

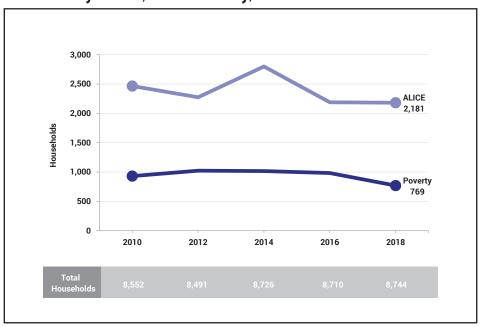
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

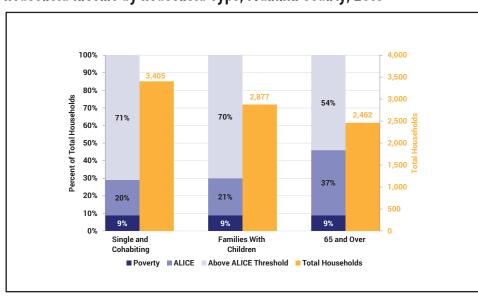
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Franklin County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Franklin County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, FRANKLIN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Franklin County, 2018			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 Preschooler	
Monthly Costs			
Housing	\$475	\$744	
Child Care	\$-	\$1,069	
Food	\$276	\$837	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$154	\$477	
Taxes	\$216	\$590	
Monthly Total	\$1,698	\$5,248	
ANNUAL TOTAL	\$20,376	\$62,976	
Hourly Wage*	\$10.19	\$31.49	

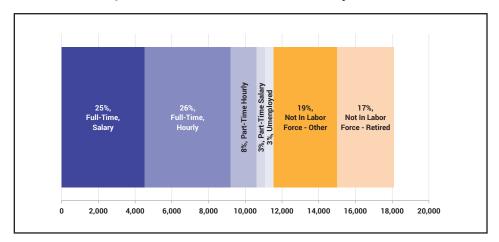
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Franklin County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Franklin County, 2018			
Town	Total HH	% ALICE & Poverty	
Bath Township	144	82%	
Blooming Grove Township	450	39%	
Brookville Town	1,193	50%	
Brookville Township	2,267	38%	
Butler Township	403	26%	
Fairfield Township	164	38%	
Highland Township	510	20%	
Laurel Town	224	69%	
Laurel Township	584	53%	
Metamora Township	499	37%	
New Trenton CDP	115	50%	
Oldenburg Town	204	33%	
Posey Township	309	29%	
Ray Township	1,508	25%	
Salt Creek Township	427	35%	
Springfield Township	534	45%	
Whitewater Township 945 20%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, FRANKLIN

# ALICE IN FULTON COUNTY

2018 Point-in-Time Data

Population: 20,212 • Number of Households: 7,884

Median Household Income: \$49,333 (state average: \$55,746)

Unemployment Rate: 4.6% (state average: 4.4%)

ALICE Households: 22% (state average: 24%) • Households in Poverty: 15% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

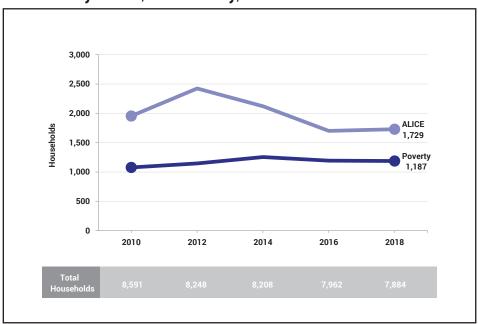
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

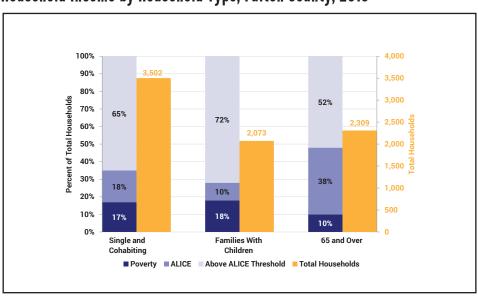
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Fulton County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Fulton County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, FULTON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Fulton County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler			
Monthly Costs				
Housing	\$486	\$697		
Child Care	\$-	\$785		
Food	\$251	\$761		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$153	\$425		
Taxes	\$217	\$477		
Monthly Total	\$1,684	\$4,676		
ANNUAL TOTAL	\$20,208	\$56,112		
Hourly Wage*	\$10.10	\$28.06		

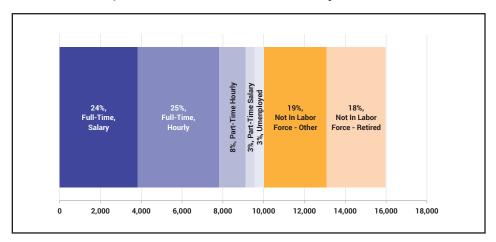
<sup>\*</sup> Wage working full-time required to support this budget

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#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Fulton County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Fulton County, 2018			
Town	Total HH	% ALICE & Poverty	
Akron Town	377	37%	
Aubbeenaubbee Township	536	41%	
Fulton Town	135	44%	
Henry Township	1,038	36%	
Kewanna Town	253	62%	
Liberty Township	589	30%	
Newcastle Township	576	35%	
Richland Township	375	45%	
Rochester City	2,485	42%	
Rochester Township	3,972	37%	
Union Township	554	47%	
Wayne Township	244	32%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, FULTON

# ALICE IN GIBSON COUNTY

2018 Point-in-Time Data

Population: 33,596 • Number of Households: 13,244

Median Household Income: \$52,620 (state average: \$55,746)

Unemployment Rate: 3.2% (state average: 4.4%)

**ALICE Households:** 25% (state average: 24%) • **Households in Poverty:** 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

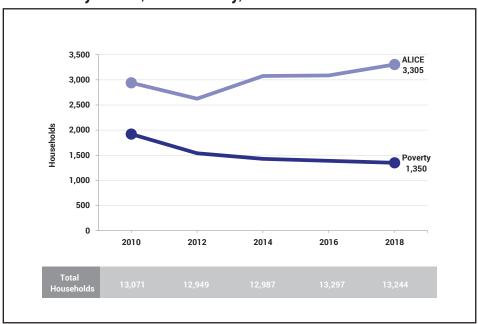
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# What types of households are struggling?

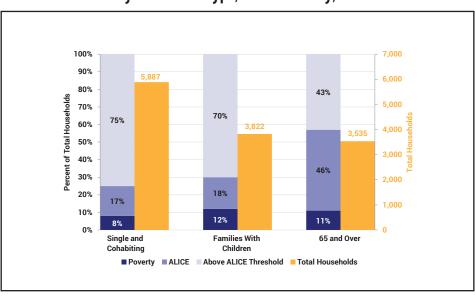
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## Households by Income, Gibson County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Gibson County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, GIBSON

#### The cost of household basics outpaces wages...

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Household Survival Budget, Gibson County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler			
Monthly Costs				
Housing	\$612	\$723		
Child Care	\$-	\$893		
Food	\$237	\$718		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$167	\$433		
Taxes	\$239	\$462		
Monthly Total	\$1,832	\$4,760		
ANNUAL TOTAL	\$21,984	\$57,120		
Hourly Wage*	\$10.99	\$28.56		

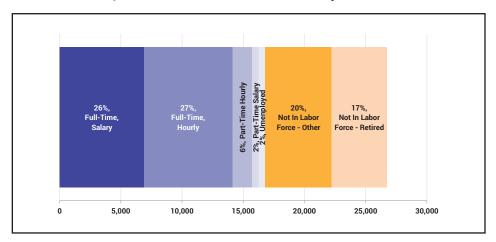
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

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#### Labor Status, Population 16 and Over, Gibson County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Gibson County, 2018			
Town	Total HH	% ALICE & Poverty	
Barton Township	527	38%	
Center Township	610	34%	
Columbia Township	1,559	42%	
Fort Branch Town	1,182	31%	
Francisco Town	235	48%	
Haubstadt Town	656	26%	
Hazleton Town	182	38%	
Johnson Township	1,518	18%	
Montgomery Township	1,547	42%	
Oakland City	996	47%	
Owensville Town	523	45%	
Patoka Town	483	46%	
Patoka Township	4,713	38%	
Princeton City	3,386	44%	
Somerville Town	108	30%	
Union Township	1,636	26%	
Washington Township	199	26%	
White River Township	935	42%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, GIBSON

# **ALICE IN GRANT COUNTY**

2018 Point-in-Time Data

Population: 65,936 • Number of Households: 26,923

Median Household Income: \$44,839 (state average: \$55,746)

Unemployment Rate: 6.6% (state average: 4.4%)

ALICE Households: 23% (state average: 24%) • Households in Poverty: 18% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

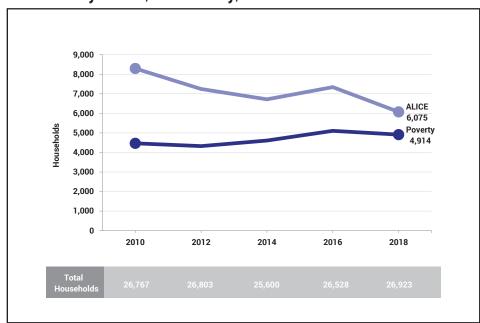
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

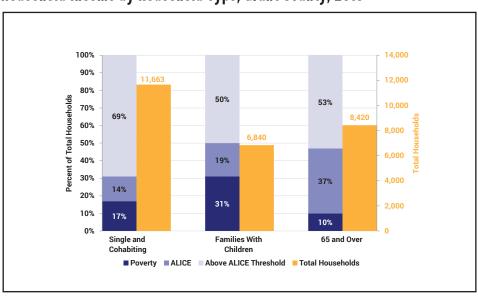
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Grant County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Grant County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, GRANT

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Grant County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$484	\$697	
Child Care	\$-	\$935	
Food	\$221	\$669	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$149	\$433	
Taxes	\$208	\$502	
Monthly Total	\$1,639	\$4,767	
ANNUAL TOTAL	\$19,668	\$57,204	
Hourly Wage*	\$9.83	\$28.60	

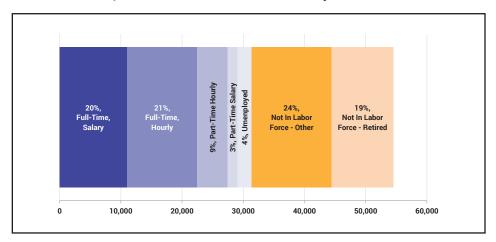
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Grant County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Grant County, 2018			
Town	Total HH	% ALICE & Poverty	
Center Township	8,235	57%	
Fairmount Town	1,111	41%	
Fairmount Township	1,558	38%	
Fowlerton Town	101	42%	
Franklin Township	2,908	52%	
Gas City	2,452	45%	
Green Township	180	28%	
Jefferson Township	1,681	26%	
Jonesboro City	573	46%	
Liberty Township	386	40%	
Marion City	10,953	57%	
Matthews Town	271	44%	
Mill Township	4,265	41%	
Monroe Township	623	30%	
Pleasant Township	2,868	34%	
Richland Township	543	34%	
Sims Township	643	41%	
Swayzee Town	405	36%	
Sweetser Town	635	33%	
Upland Town	839	26%	
Van Buren Town	362	43%	
Van Buren Township	801	27%	
Washington Township 1,430 40%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, GRANT

# **ALICE IN GREENE COUNTY**

2018 Point-in-Time Data

Population: 32,295 • Number of Households: 12,790

Median Household Income: \$49,177 (state average: \$55,746)

Unemployment Rate: 5.6% (state average: 4.4%)

**ALICE Households:** 26% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

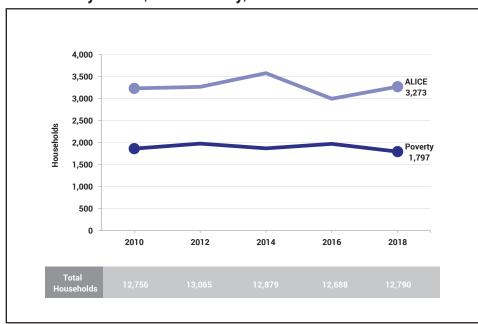
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

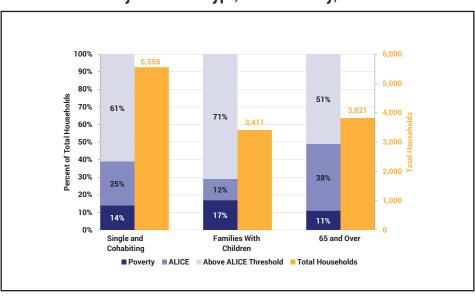
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Greene County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Greene County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, GREENE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Greene County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 Preschooler			
Monthly Costs				
Housing	\$475	\$697		
Child Care	\$-	\$821		
Food	\$237	\$718		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$149	\$423		
Taxes	\$205	\$458		
Monthly Total	\$1,643	\$4,648		
ANNUAL TOTAL	\$19,716	\$55,776		
Hourly Wage*	\$9.86	\$27.89		

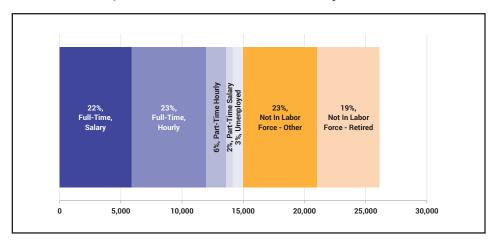
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Greene County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Greene County, 2018			
Town	Total HH	% ALICE & Poverty	
Beech Creek Township	866	34%	
Bloomfield Town	1,033	52%	
Cass Township	131	41%	
Center Township	1,332	41%	
Fairplay Township	125	34%	
Grant Township	152	37%	
Highland Township	225	43%	
Jackson Township	732	44%	
Jasonville City	627	53%	
Jefferson Township	826	44%	
Linton City	2,298	53%	
Lyons Town	267	45%	
Owensburg CDP	233	39%	
Richland Township	2,140	40%	
Smith Township	155	10%	
Stafford Township	235	22%	
Stockton Township	3,480	43%	
Switz City Town	100	74%	
Taylor Township	516	22%	
Washington Township	427	35%	
Worthington Town	578	51%	
Wright Township	1,448	41%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, GREENE

# ALICE IN HAMILTON COUNTY

2018 Point-in-Time Data

**Population:** 330,086 • **Number of Households:** 122,876 **Median Household Income:** \$100,209 (state average: \$55,746)

Unemployment Rate: 2.4% (state average: 4.4%)

**ALICE Households:** 17% (state average: 24%) • **Households in Poverty:** 4% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

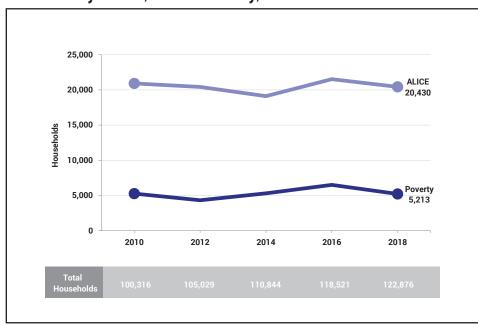
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

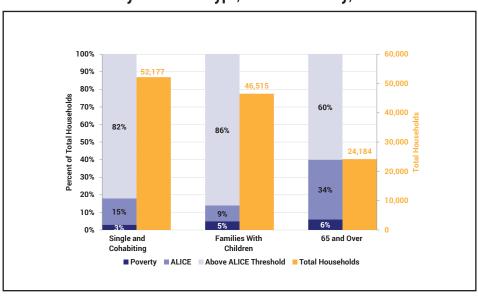
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Hamilton County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Hamilton County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, HAMILTON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Hamilton County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
Monthly Costs				
Housing	\$881	\$1,254		
Child Care	\$-	\$1,542		
Food	\$293	\$889		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$210	\$613		
Taxes	\$346	\$911		
Monthly Total	\$2,307	\$6,740		
ANNUAL TOTAL	\$27,684	\$80,880		
Hourly Wage*	\$13.84	\$40.44		

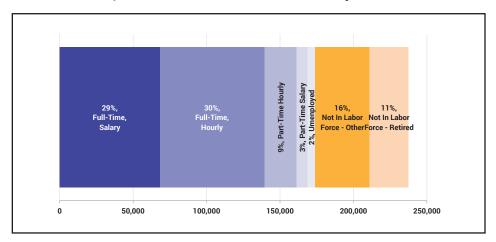
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Hamilton County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Hamilton County, 2018			
Town	Total HH	% ALICE & Poverty	
Adams Township	2,171	40%	
Arcadia Town	557	54%	
Atlanta Town	299	35%	
Carmel City	33,738	16%	
Cicero Town	2,064	31%	
Clay Township	35,605	18%	
Delaware Township	14,975	24%	
Fall Creek Township	20,006	12%	
Fishers City	32,017	17%	
Jackson Township	4,239	35%	
Noblesville City	22,532	29%	
Noblesville Township	21,216	30%	
Sheridan Town	1,196	53%	
Washington Township	14,870	22%	
Wayne Township	3,022	28%	
Westfield City	13,368	22%	
White River Township	878	27%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, HAMILTON

# ALICE IN HANCOCK COUNTY

2018 Point-in-Time Data

Population: 76,351 • Number of Households: 28,215

Median Household Income: \$71,653 (state average: \$55,746)

Unemployment Rate: 3.0% (state average: 4.4%)

**ALICE Households:** 21% (state average: 24%) • **Households in Poverty:** 7% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

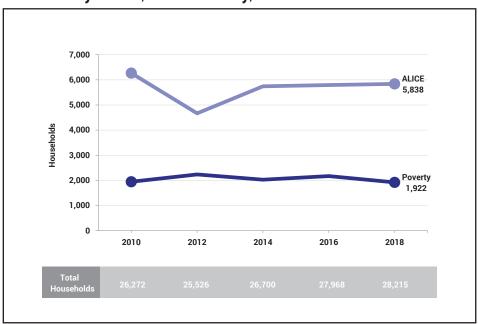
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

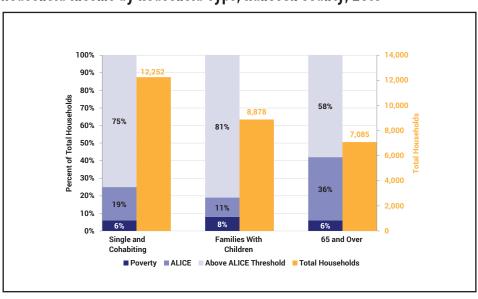
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Hancock County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Hancock County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, HANCOCK

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Hancock County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 Preschooler		
Monthly Costs			
Housing	\$679	\$965	
Child Care	\$-	\$1,186	
Food	\$244	\$740	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$177	\$510	
Taxes	\$271	\$679	
Monthly Total	\$1,948	\$5,611	
ANNUAL TOTAL	\$23,376	\$67,332	
Hourly Wage*	\$11.69	\$33.67	

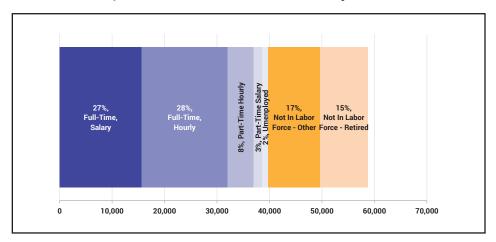
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Hancock County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Hancock County, 2018			
Town	Total HH	% ALICE & Poverty	
Blue River Township	438	31%	
Brandywine Township	952	24%	
Brown Township	959	31%	
Buck Creek Township	3,129	15%	
Center Township	10,919	37%	
Cumberland Town	2,073	26%	
Fortville Town	1,793	23%	
Green Township	632	25%	
Greenfield City	8,965	41%	
Jackson Township	798	14%	
McCordsville Town	2,237	14%	
New Palestine Town	852	29%	
Shirley Town	320	44%	
Spring Lake Town	110	41%	
Sugar Creek Township	5,713	26%	
Vernon Township	4,675	18%	
Wilkinson Town	156	35%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, HANCOCK

# **ALICE IN HARRISON COUNTY**

2018 Point-in-Time Data

Population: 39,712 • Number of Households: 14,584

Median Household Income: \$57,132 (state average: \$55,746)

Unemployment Rate: 6.2% (state average: 4.4%)

ALICE Households: 27% (state average: 24%) • Households in Poverty: 11% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

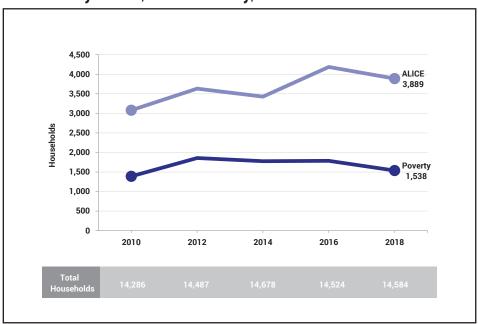
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

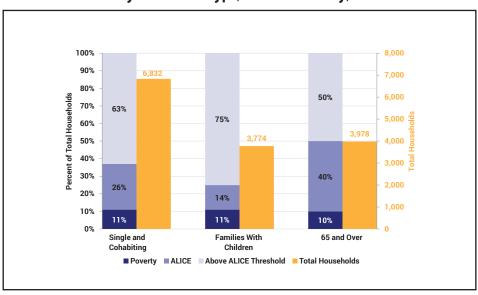
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Harrison County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Harrison County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, HARRISON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Harrison County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$635	\$902	
Child Care	\$-	\$927	
Food	\$232	\$702	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$169	\$460	
Taxes	\$246	\$535	
Monthly Total	\$1,859	\$5,057	
ANNUAL TOTAL	\$22,308	\$60,684	
Hourly Wage*	\$11.15	\$30.34	

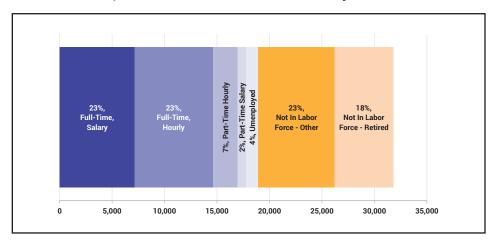
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Harrison County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Harrison County, 2018			
Town	Total HH	% ALICE & Poverty	
Blue River Township	937	43%	
Boone Township	440	27%	
Corydon Town	1,294	46%	
Franklin Township	1,409	26%	
Harrison Township	4,680	39%	
Heth Township	492	36%	
Jackson Township	2,068	33%	
Lanesville Town	257	44%	
Morgan Township	1,858	42%	
New Salisbury CDP	183	59%	
Palmyra Town	609	55%	
Posey Township	1,024	34%	
Spencer Township	718	54%	
Taylor Township	222	56%	
Washington Township	180	41%	
Webster Township 556 34%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, HARRISON

# ALICE IN HENDRICKS COUNTY

2018 Point-in-Time Data

**Population:** 167,009 • **Number of Households:** 60,368 **Median Household Income:** \$80,582 (state average: \$55,746)

Unemployment Rate: 1.7% (state average: 4.4%)

ALICE Households: 18% (state average: 24%) • Households in Poverty: 6% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

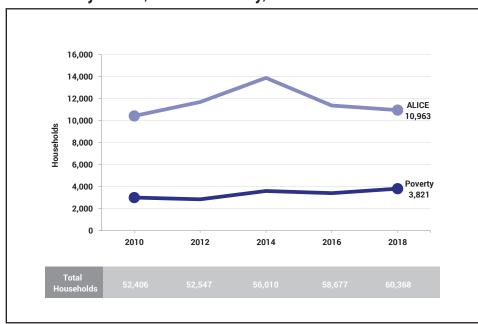
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

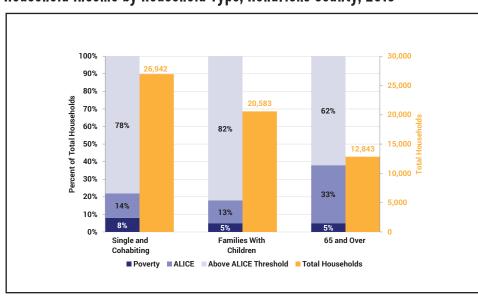
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Hendricks County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Hendricks County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, HENDRICKS

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Hendricks County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$804	\$1,144	
Child Care	\$-	\$1,249	
Food	\$253	\$767	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$195	\$545	
Taxes	\$313	\$760	
Monthly Total	\$2,142	\$5,996	
ANNUAL TOTAL	\$25,704	\$71,952	
Hourly Wage*	\$12.85	\$35.98	

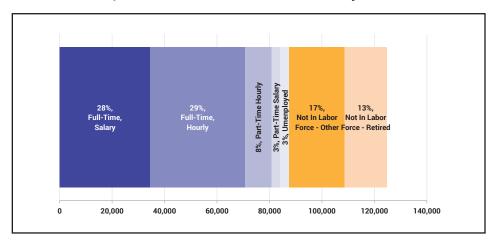
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Hendricks County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Hendricks County, 2018			
Town	Total HH % ALIC Pove		
Amo Town	158	35%	
Avon Town	5,946	23%	
Brown Township	3,971	14%	
Brownsburg Town	9,332	31%	
Center Township	4,639	31%	
Clay Township	834	37%	
Clayton Town	362	37%	
Coatesville Town	209	51%	
Danville Town	3,633	34%	
Eel River Township	666	38%	
Franklin Township	534	37%	
Guilford Township	11,829	37%	
Liberty Township	2,266	22%	
Lincoln Township	11,913	30%	
Lizton Town	199	48%	
Marion Township	534	30%	
Middle Township	2,398	26%	
North Salem Town	223	63%	
Pittsboro Town	1,157	26%	
Plainfield Town	11,936	37%	
Stilesville Town	130	56%	
Union Township	725	33%	
Washington Township 17,769 20%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, HENDRICKS

# **ALICE IN HENRY COUNTY**

2018 Point-in-Time Data

Population: 48,483 • Number of Households: 18,408

Median Household Income: \$48,235 (state average: \$55,746)

Unemployment Rate: 6.1% (state average: 4.4%)

**ALICE Households:** 24% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

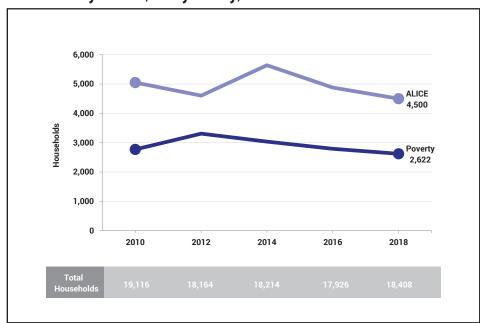
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

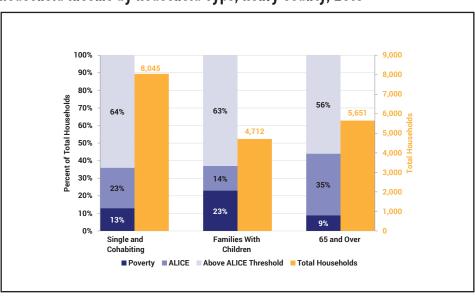
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Henry County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Henry County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, HENRY

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Henry County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 Preschooler		
Monthly Costs			
Housing	\$547	\$697	
Child Care	\$-	\$1,074	
Food	\$227	\$688	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$157	\$452	
Taxes	\$222	\$526	
Monthly Total	\$1,730	\$4,968	
ANNUAL TOTAL	\$20,760	\$59,616	
Hourly Wage*	\$10.38	\$29.81	

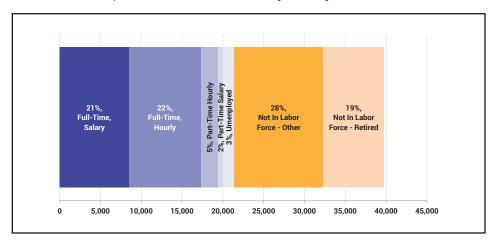
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Henry County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Henry County, 2018			
Town	Total HH	% ALICE & Poverty	
Blue River Township	390	27%	
Dudley Township	412	38%	
Fall Creek Township	1,870	31%	
Franklin Township	344	30%	
Greensboro Township	582	34%	
Harrison Township	541	29%	
Henry Township	9,063	46%	
Jefferson Township	507	33%	
Kennard Town	135	31%	
Knightstown Town	888	38%	
Lewisville Town	149	38%	
Liberty Township	502	30%	
Middletown Town	1,026	39%	
Mooreland Town	115	54%	
Mount Summit Town	184	27%	
New Castle City	7,308	50%	
Prairie Township	1,317	25%	
Spiceland Town	288	41%	
Spiceland Township	979	35%	
Stoney Creek Township	347	44%	
Sulphur Springs Town	109	50%	
Wayne Township         1,554         35%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, HENRY

# **ALICE IN HOWARD COUNTY**

2018 Point-in-Time Data

Population: 82,366 • Number of Households: 35,139

Median Household Income: \$55,868 (state average: \$55,746)

Unemployment Rate: 3.7% (state average: 4.4%)

ALICE Households: 18% (state average: 24%) • Households in Poverty: 12% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

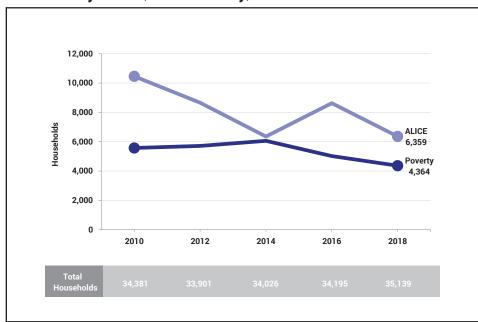
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

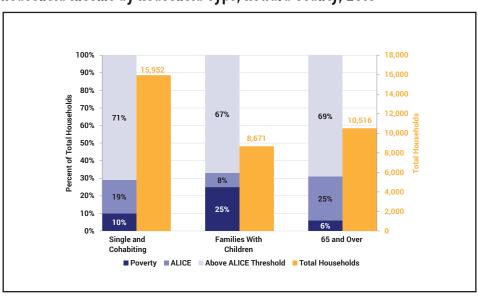
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Howard County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Howard County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, HOWARD

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Howard County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$494	\$697	
Child Care	\$-	\$1,061	
Food	\$240	\$726	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$152	\$456	
Taxes	\$212	\$542	
Monthly Total	\$1,675	\$5,013	
ANNUAL TOTAL	\$20,100	\$60,156	
Hourly Wage*	\$10.05	\$30.08	

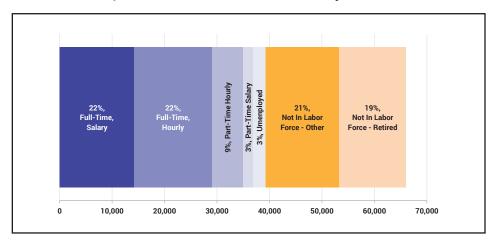
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Howard County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Howard County, 2018				
Town Total HH % ALICE & Poverty				
Center Township	19,990	45%		
Clay Township	1,431	11%		
Ervin Township	786	9%		
Greentown Town         1,055         28%		28%		
Harrison Township 4,090 27%		27%		
Honey Creek Township 802 22%				
Howard Township 982 34%		34%		
Jackson Township 126 42%				
<b>Kokomo City</b> 25,477 41%				
Liberty Township 1,877 20%				
Monroe Township 504 16%		16%		
Russiaville Town	441	35%		
Taylor Township	3,602	23%		
Union Township	360	15%		

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, HOWARD

# ALICE IN HUNTINGTON COUNTY

2018 Point-in-Time Data

Population: 36,378 • Number of Households: 14,754

Median Household Income: \$52,208 (state average: \$55,746)

Unemployment Rate: 3.4% (state average: 4.4%)

ALICE Households: 21% (state average: 24%) • Households in Poverty: 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

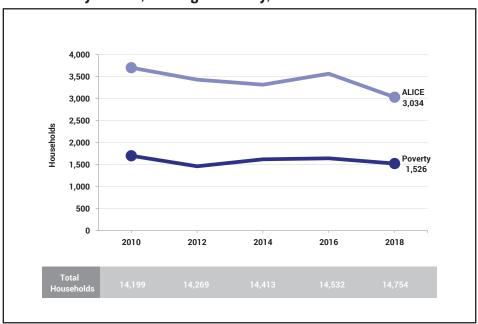
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
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cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

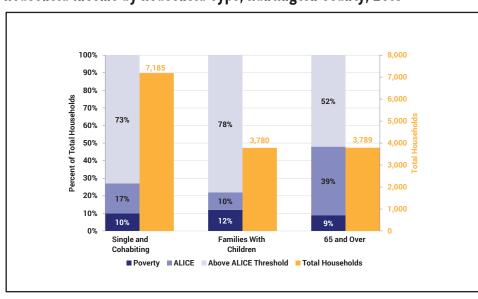
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Huntington County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Huntington County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, HUNTINGTON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Huntington County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$510	\$715	
Child Care	\$-	\$939	
Food	\$226	\$685	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$153	\$437	
Taxes	\$214	\$498	
Monthly Total	\$1,680	\$4,805	
ANNUAL TOTAL	\$20,160	\$57,660	
Hourly Wage*	\$10.08	\$28.83	

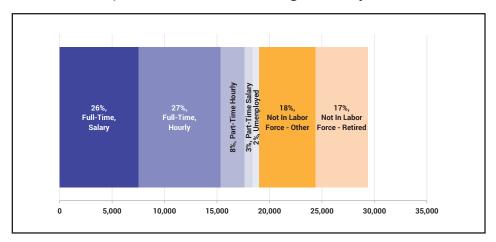
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Huntington County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Huntington County, 2018			
Town	Total HH	% ALICE & Poverty	
Andrews Town	442	44%	
Clear Creek Township	703	12%	
Dallas Township	876	28%	
Huntington City	6,821	40%	
Huntington Township	8,172	37%	
Jackson Township	1,612	20%	
Jefferson Township	261	24%	
Lancaster Township	428	12%	
Markle Town	536	35%	
Polk Township	207	14%	
Roanoke Town	754	20%	
Rock Creek Township	642	30%	
Salamonie Township	885	33%	
Union Township	473	21%	
Warren Town	624	35%	
Warren Township	252	41%	
Wayne Township	243	27%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, HUNTINGTON

# ALICE IN JACKSON COUNTY

2018 Point-in-Time Data

Population: 43,938 • Number of Households: 16,746

Median Household Income: \$49,506 (state average: \$55,746)

Unemployment Rate: 4.6% (state average: 4.4%)

ALICE Households: 24% (state average: 24%) • Households in Poverty: 15% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

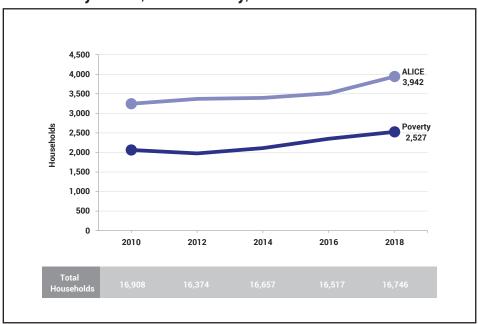
# How has the number of ALICE households changed over time?

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While conditions improved for some
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# What types of households are struggling?

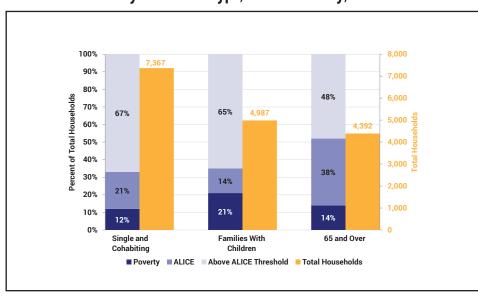
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Jackson County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Jackson County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, JACKSON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Jackson County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$509	\$730	
Child Care	\$-	\$967	
Food	\$215	\$650	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$151	\$438	
Taxes	\$211	\$505	
Monthly Total	\$1,663	\$4,821	
ANNUAL TOTAL	\$19,956	\$57,852	
Hourly Wage*	\$9.98	\$28.93	

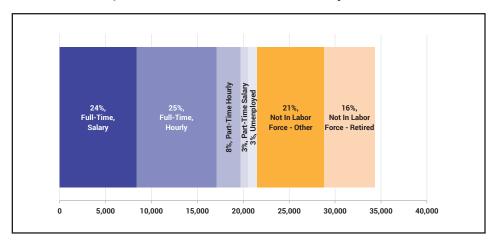
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Jackson County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Jackson County, 2018			
Town	Total HH	% ALICE & Poverty	
Brownstown Town	1,099	49%	
Brownstown Township	1,935	43%	
Carr Township	578	53%	
Crothersville Town	650	40%	
Driftwood Township	313	39%	
Grassy Fork Township	182	42%	
Hamilton Township	664	35%	
Jackson Township	8,652	42%	
Medora Town	251	58%	
Owen Township	538	25%	
Pershing Township	346	26%	
Redding Township	1,603	24%	
Salt Creek Township	153	38%	
Seymour City	7,671	44%	
Vallonia CDP	162	48%	
Vernon Township	1,361	37%	
Washington Township 421 18%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, JACKSON

# **ALICE IN JASPER COUNTY**

2018 Point-in-Time Data

Population: 33,449 • Number of Households: 12,539

Median Household Income: \$59,574 (state average: \$55,746)

Unemployment Rate: 4.3% (state average: 4.4%)

**ALICE Households:** 26% (state average: 24%) • **Households in Poverty:** 9% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

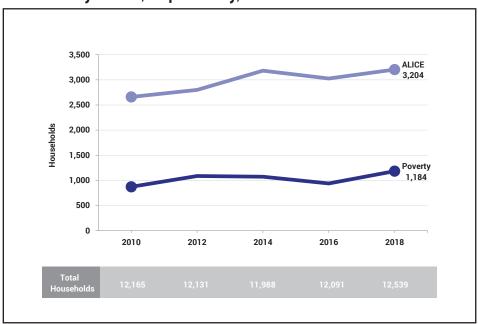
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

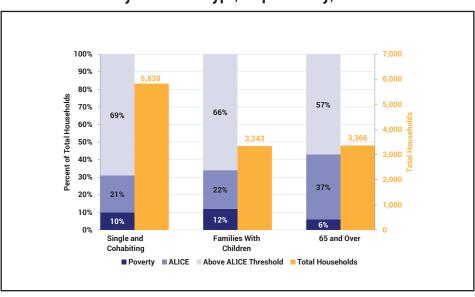
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Jasper County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Jasper County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, JASPER

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Jasper County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$611	\$812	
Child Care	\$-	\$1,307	
Food	\$274	\$829	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$173	\$522	
Taxes	\$268	\$742	
Monthly Total	\$1,903	\$5,743	
ANNUAL TOTAL	\$22,836	\$68,916	
Hourly Wage*	\$11.42	\$34.46	

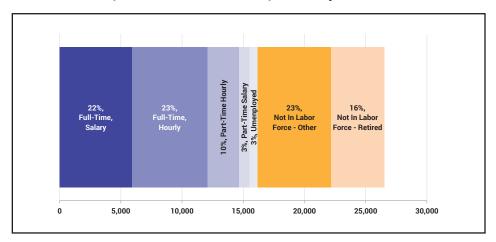
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Jasper County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Jasper County, 2018			
Town	Total HH	% ALICE & Poverty	
Barkley Township	469	22%	
Carpenter Township	806	45%	
De Motte Town	1,753	40%	
Gillam Township	237	13%	
Hanging Grove Township	132	26%	
Jordan Township	102	24%	
Kankakee Township	371	26%	
Keener Township	3,866	33%	
Marion Township	2,695	46%	
Milroy Township	136	15%	
Newton Township	337	28%	
Remington Town	629	47%	
Rensselaer City	2,351	50%	
Union Township	424	23%	
Walker Township	1,266	25%	
Wheatfield Town	350	46%	
Wheatfield Township	1,698	39%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, JASPER

# **ALICE IN JAY COUNTY**

2018 Point-in-Time Data

Population: 20,993 • Number of Households: 8,149

Median Household Income: \$44,772 (state average: \$55,746)

Unemployment Rate: 5.4% (state average: 4.4%)

ALICE Households: 27% (state average: 24%) • Households in Poverty: 15% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

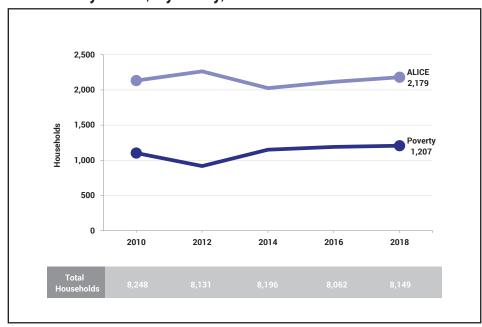
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

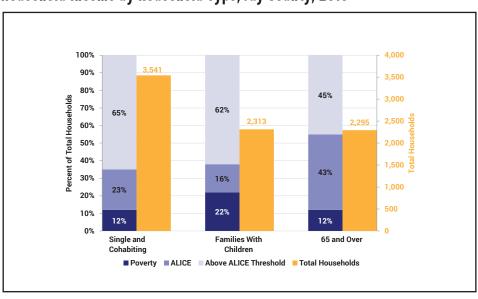
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Jay County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Jay County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, JAY

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Jay County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$822	
Food	\$255	\$772	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$154	\$432	
Taxes	\$218	\$496	
Monthly Total	\$1,690	\$4,750	
ANNUAL TOTAL	\$20,280	\$57,000	
Hourly Wage*	\$10.14	\$28.50	

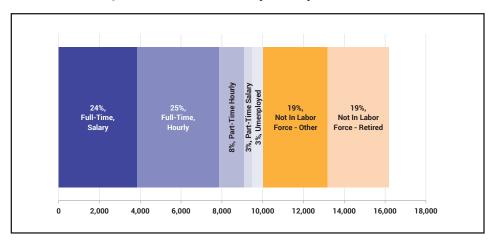
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Jay County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Jay County, 2018			
Town	Total HH	% ALICE & Poverty	
Bearcreek Township	378	44%	
Dunkirk City	924	54%	
Greene Township	429	18%	
Jackson Township	278	23%	
Jefferson Township	206	17%	
Knox Township	133	61%	
Madison Township	255	48%	
Noble Township	351	31%	
Penn Township	512	42%	
Pennville Town	296	42%	
Pike Township	318	31%	
Portland City	2,543	52%	
Redkey Town	668	50%	
Richland Township	1,871	49%	
Wabash Township	265	20%	
<b>Wayne Township</b> 3,153 46%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, JAY

# **ALICE IN JEFFERSON COUNTY**

2018 Point-in-Time Data

Population: 32,237 • Number of Households: 12,759

Median Household Income: \$51,119 (state average: \$55,746)

Unemployment Rate: 6.0% (state average: 4.4%)

**ALICE Households:** 23% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

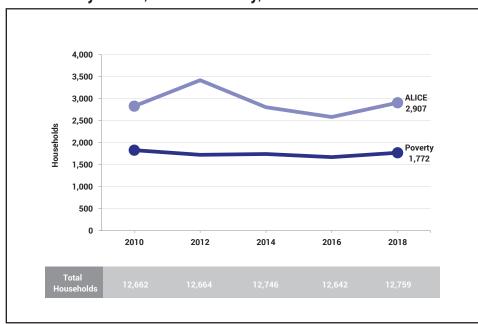
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

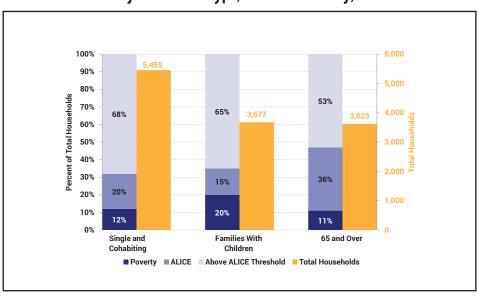
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Jefferson County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

# Household Income by Household Type, Jefferson County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, JEFFERSON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Jefferson County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$577	\$748	
Child Care	\$-	\$938	
Food	\$218	\$661	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$159	\$433	
Taxes	\$221	\$456	
Monthly Total	\$1,752	\$4,767	
ANNUAL TOTAL	\$21,024	\$57,204	
Hourly Wage*	\$10.51	\$28.60	

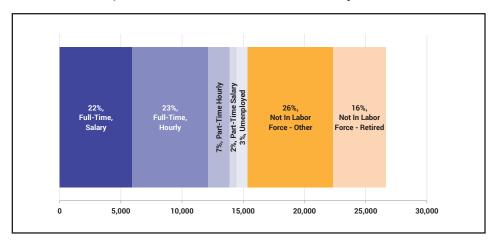
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Jefferson County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Jefferson County, 2018			
Town	Total HH	% ALICE & Poverty	
Dupont Town	118	33%	
Graham Township	533	24%	
Hanover Town	1,049	37%	
Hanover Township	1,769	31%	
Lancaster Township	564	26%	
Madison City	4,936	47%	
Madison Township	7,200	43%	
Milton Township	467	20%	
Republican Township 785 22%		22%	
Saluda Township	526	32%	
Shelby Township	483	36%	
Smyrna Township 339 33%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, JEFFERSON

# **ALICE IN JENNINGS COUNTY**

2018 Point-in-Time Data

Population: 27,727 • Number of Households: 10,659

Median Household Income: \$49,801 (state average: \$55,746)

Unemployment Rate: 4.1% (state average: 4.4%)

**ALICE Households:** 23% (state average: 24%) • **Households in Poverty:** 13% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

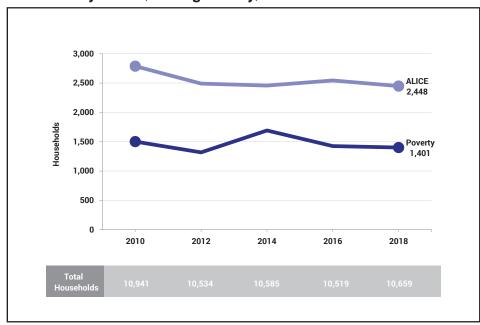
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

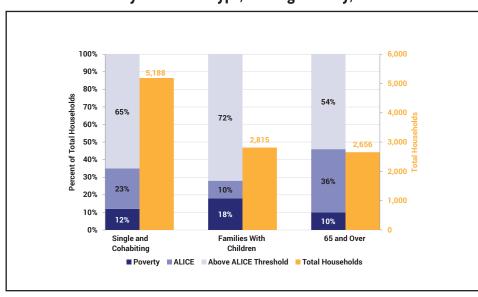
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Jennings County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

# Household Income by Household Type, Jennings County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, JENNINGS

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Jennings County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$539	\$772	
Child Care	\$-	\$965	
Food	\$227	\$688	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$157	\$452	
Taxes	\$231	\$563	
Monthly Total	\$1,731	\$4,971	
ANNUAL TOTAL	\$20,772	\$59,652	
Hourly Wage*	\$10.39	\$29.83	

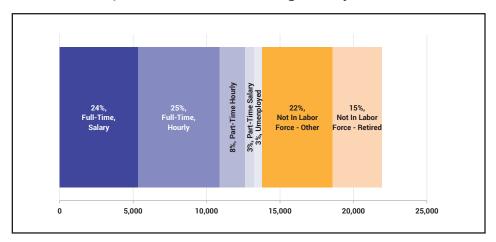
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Jennings County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Jennings County, 2018			
Town	Total HH	% ALICE & Poverty	
Bigger Township	266	25%	
Butlerville CDP	141	27%	
Campbell Township	398	22%	
Center Township	3,444	40%	
Columbia Township	267	22%	
Country Squire Lakes CDP	1,175	56%	
Geneva Township	2,739	42%	
Hayden CDP	226	34%	
Lovett Township	410	38%	
Marion Township	404	37%	
Montgomery Township	404	38%	
North Vernon City	2,640	42%	
Sand Creek Township	368	14%	
Spencer Township	850	25%	
Vernon Town	175	51%	
Vernon Township         1,109         35%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, JENNINGS

# **ALICE IN JOHNSON COUNTY**

2018 Point-in-Time Data

**Population:** 156,225 • **Number of Households:** 57,504 **Median Household Income:** \$68,209 (state average: \$55,746)

Unemployment Rate: 4.3% (state average: 4.4%)

**ALICE Households:** 22% (state average: 24%) • **Households in Poverty:** 7% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

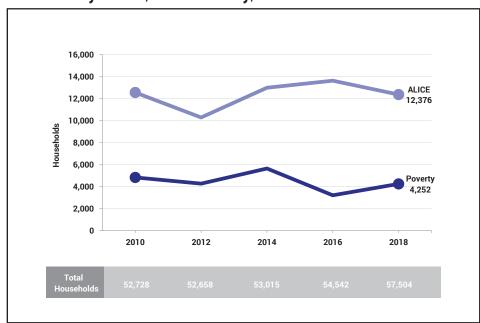
# How has the number of ALICE households changed over time?

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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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cost of household essentials (housing,
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care, and a basic smartphone plan).

# What types of households are struggling?

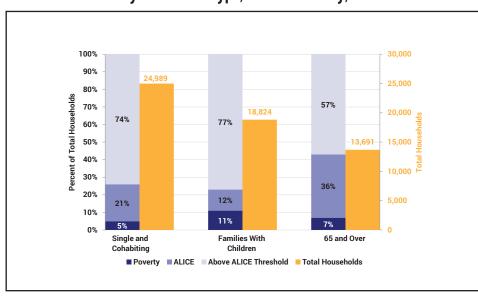
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Johnson County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Johnson County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT. 2020 INDIANA. JOHNSON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Johnson County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$709	\$1,009	
Child Care	\$-	\$1,212	
Food	\$245	\$742	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$181	\$517	
Taxes	\$274	\$676	
Monthly Total	\$1,986	\$5,687	
ANNUAL TOTAL	\$23,832	\$68,244	
Hourly Wage*	\$11.92	\$34.12	

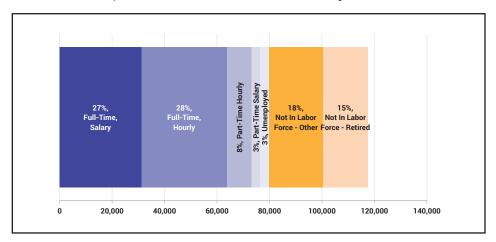
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Johnson County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Johnson County, 2018			
Town	Total HH	% ALICE & Poverty	
Bargersville Town	2,492	30%	
Blue River Township	1,924	49%	
Clark Township	829	23%	
Edinburgh Town	1,841	50%	
Franklin City	9,234	35%	
Franklin Township	8,005	36%	
Greenwood City	21,793	33%	
Hensley Township	1,229	21%	
Needham Township	2,527	27%	
New Whiteland Town	2,210	32%	
Nineveh Township 1,643 26%		26%	
Pleasant Township 22,186 34%		34%	
Princes Lakes Town 697 29%		29%	
Trafalgar Town	453	32%	
Union Township	1,084	43%	
White River Township	16,350	18%	
Whiteland Town	1,510	19%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, JOHNSON

# **ALICE IN KNOX COUNTY**

2018 Point-in-Time Data

**Population: 37,409 • Number of Households: 14,955** 

Median Household Income: \$46,457 (state average: \$55,746)

Unemployment Rate: 5.1% (state average: 4.4%)

ALICE Households: 24% (state average: 24%) • Households in Poverty: 16% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

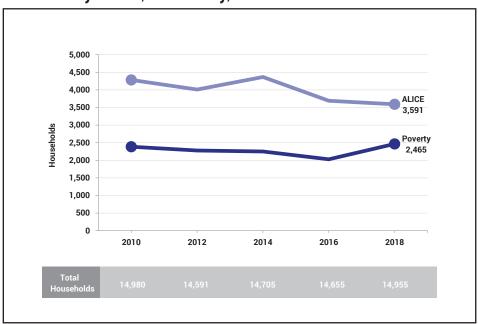
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

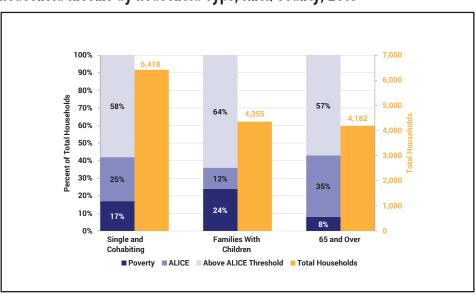
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Knox County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Knox County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, KNOX

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Knox County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$549	\$735	
Child Care	\$-	\$838	
Food	\$254	\$769	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$161	\$435	
Taxes	\$228	\$473	
Monthly Total	\$1,769	\$4,781	
ANNUAL TOTAL	\$21,228	\$57,372	
Hourly Wage*	\$10.61	\$28.69	

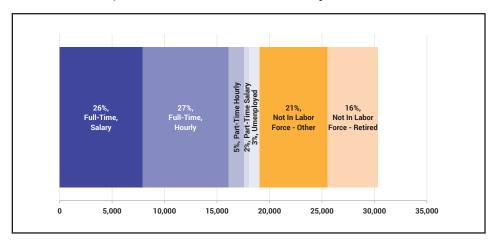
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Knox County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Knox County, 2018			
Town	Total HH	% ALICE & Poverty	
Bicknell City	1,264	51%	
Bruceville Town	163	35%	
Busseron Township	550	30%	
Decker Town	101	35%	
Edwardsport Town	137	35%	
Freelandville CDP	302	29%	
Harrison Township	803	26%	
Johnson Township	633	23%	
Monroe City Town	233	30%	
Oaktown Town	223	29%	
Palmyra Township	444	22%	
Sandborn Town	186	30%	
Steen Township	321	33%	
Vigo Township	1,689	48%	
Vincennes City	7,087	52%	
Vincennes Township	9,118	45%	
Washington Township	831	28%	
Wheatland Town	198	41%	
Widner Township	490	24%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, KNOX

# ALICE IN KOSCIUSKO COUNTY

2018 Point-in-Time Data

**Population:** 79,344 • Number of Households: 30,798

Median Household Income: \$55,253 (state average: \$55,746)

Unemployment Rate: 3.2% (state average: 4.4%)

**ALICE Households:** 20% (state average: 24%) • **Households in Poverty:** 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

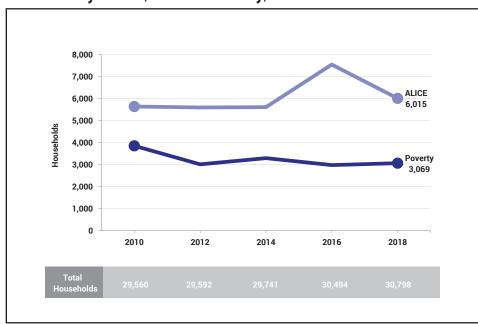
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

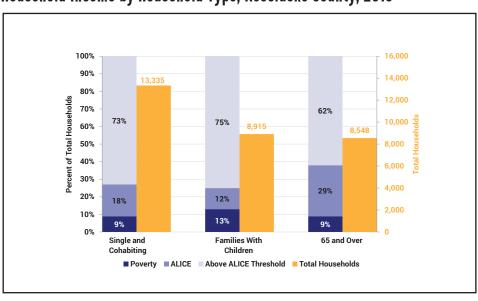
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Kosciusko County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Kosciusko County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, KOSCIUSKO

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Kosciusko County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$547	\$765	
Child Care	\$-	\$944	
Food	\$245	\$742	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$159	\$449	
Taxes	\$224	\$509	
Monthly Total	\$1,752	\$4,940	
ANNUAL TOTAL	\$21,024	\$59,280	
Hourly Wage*	\$10.51	\$29.64	

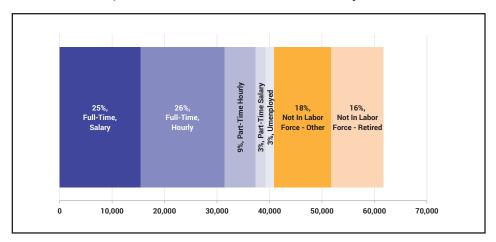
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Kosciusko County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Kosciusko County, 2018			
Town	Total HH	% ALICE & Poverty	
Clay Township	572	36%	
Claypool Town	187	53%	
Etna Green Town	228	29%	
Etna Township	637	41%	
Franklin Township	449	27%	
Harrison Township	1,576	36%	
Jackson Township	472	33%	
Jefferson Township	502	21%	
Lake Township	678	35%	
Leesburg Town	239	16%	
Mentone Town	416	33%	
Milford Town	569	49%	
Monroe Township	495	20%	
North Webster Town	553	39%	
Pierceton Town	398	47%	
Plain Township	3,071	27%	
Prairie Township	625	10%	
Scott Township	512	8%	
Seward Township	1,052	37%	
Silver Lake Town	369	35%	
Syracuse Town	1,211	40%	
Tippecanoe Township	2,870	29%	
Turkey Creek Township	3,548	28%	
Van Buren Township	1,666	32%	
Warsaw City	6,029	34%	
Washington Township	1,211	39%	
Wayne Township	10,740	29%	
Winona Lake Town	1,703	28%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, KOSCIUSKO

# **ALICE IN LAGRANGE COUNTY**

2018 Point-in-Time Data

Population: 38,942 • Number of Households: 12,079

Median Household Income: \$60,675 (state average: \$55,746)

Unemployment Rate: 2.5% (state average: 4.4%)

**ALICE Households:** 29% (state average: 24%) • **Households in Poverty:** 8% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

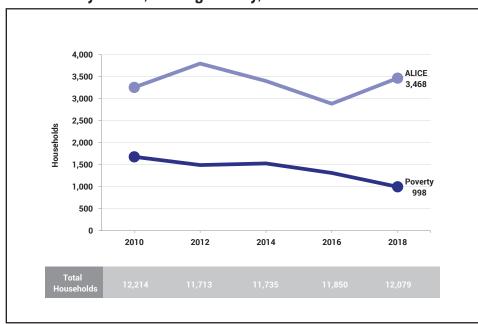
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

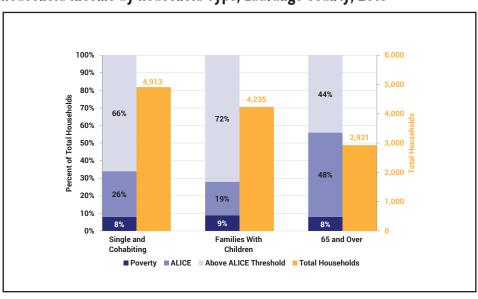
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, LaGrange County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

# Household Income by Household Type, LaGrange County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, LAGRANGE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, LaGrange County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$775	
Food	\$302	\$916	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$159	\$443	
Taxes	\$228	\$506	
Monthly Total	\$1,752	\$4,868	
ANNUAL TOTAL	\$21,024	\$58,416	
Hourly Wage*	\$10.51	\$29.21	

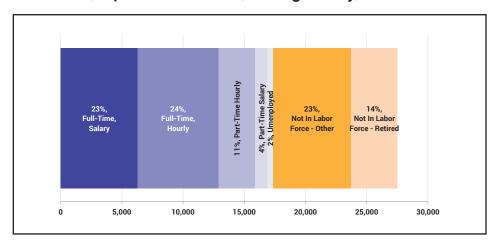
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, LaGrange County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

LaGrange County, 2018			
Town	Total HH	% ALICE & Poverty	
Bloomfield Township	1,973	41%	
Clay Township	879	40%	
Clearspring Township	1,088	36%	
Eden Township	983	21%	
Greenfield Township	527	45%	
Howe CDP	180	82%	
Johnson Township	1,350	31%	
Lagrange Town	1,107	53%	
Lima Township	952	45%	
Milford Township	1,253	41%	
Newbury Township	1,432	31%	
Shipshewana Town	343	52%	
Springfield Township	412	36%	
Topeka Town	362	44%	
Van Buren Township1,23039%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, LAGRANGE

# **ALICE IN LAKE COUNTY**

2018 Point-in-Time Data

**Population:** 484,411 • **Number of Households:** 186,769 **Median Household Income:** \$55,154 (state average: \$55,746)

Unemployment Rate: 6.3% (state average: 4.4%)

ALICE Households: 29% (state average: 24%) • Households in Poverty: 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

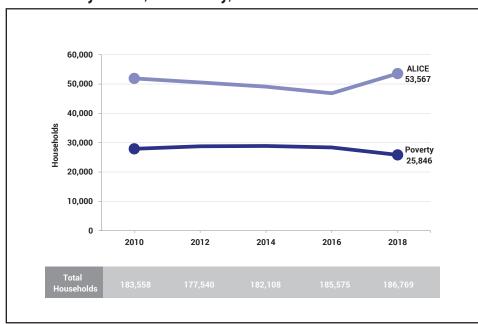
# How has the number of ALICE households changed over time?

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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

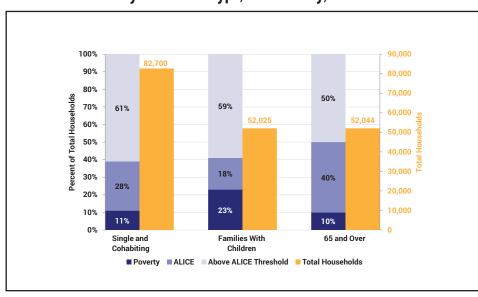
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Lake County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Lake County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, LAKE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Lake County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
Monthly Costs				
Housing	\$734	\$1,151		
Child Care	\$-	\$1,183		
Food	\$251	\$761		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$185	\$537		
Taxes	\$290	\$739		
Monthly Total	\$2,037	\$5,902		
ANNUAL TOTAL	\$24,444	\$70,824		
Hourly Wage*	\$12.22	\$35.41		

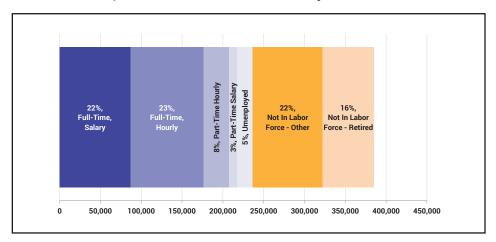
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Lake County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Lake County, 2018			
Town	Total HH	% ALICE & Poverty	
Calumet Township	40,572	61%	
Cedar Creek Township	4,290	31%	
Cedar Lake Town	4,448	34%	
Center Township	12,378	31%	
Crown Point City	11,184	30%	
Dyer Town	6,042	20%	
Eagle Creek Township	639	38%	
East Chicago City	10,160	66%	
Gary City	28,086	65%	
Griffith Town	6,620	34%	
Hammond City	27,967	55%	
Hanover Township	4,552	26%	
Highland Town	9,473	34%	
Hobart City	10,922	39%	
Hobart Township	14,012	46%	
Lake Dalecarlia CDP	570	17%	
Lake Station City	4,086	58%	
Lakes of the Four Seasons CDP	2,582	20%	
Lowell Town	3,510	35%	
Merrillville Town	13,884	39%	
Munster Town	8,697	26%	
New Chicago Town	684	57%	
North Township	58,429	48%	
Ross Township	19,135	36%	
Schererville Town	11,734	32%	
Shelby CDP	159	48%	
St. John Town	5,684	15%	
St. John Township	25,515	25%	
West Creek Township	2,398	28%	
Whiting City	1,798	50%	
Winfield Town	1,841	13%	
Winfield Township	3,517	16%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, LAKE

# **ALICE IN LAPORTE COUNTY**

2018 Point-in-Time Data

**Population:** 110,007 • **Number of Households:** 43,122 **Median Household Income:** \$51,584 (state average: \$55,746)

Unemployment Rate: 6.0% (state average: 4.4%)

ALICE Households: 25% (state average: 24%) • Households in Poverty: 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

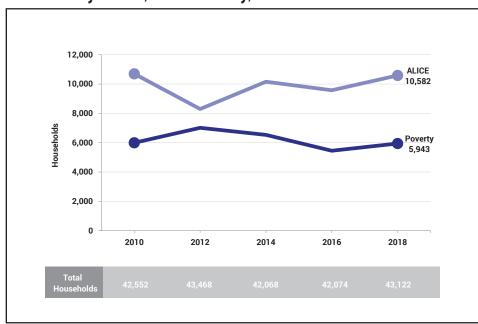
# How has the number of ALICE households changed over time?

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While conditions improved for some
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# What types of households are struggling?

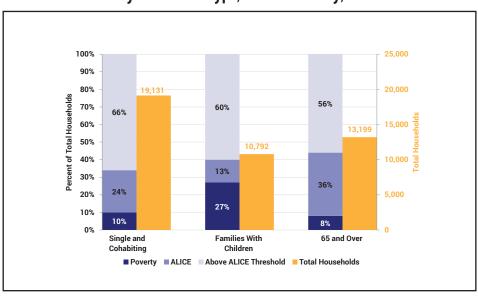
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, LaPorte County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, LaPorte County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, LAPORTE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, LaPorte County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$484	\$758	
Child Care	\$-	\$1,201	
Food	\$241	\$729	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$151	\$480	
Taxes	\$204	\$584	
Monthly Total	\$1,657	\$5,283	
ANNUAL TOTAL	\$19,884	\$63,396	
Hourly Wage*	\$9.94	\$31.70	

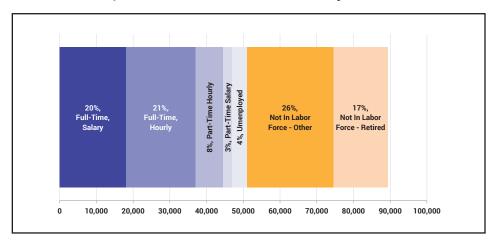
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, LaPorte County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

LaPorte County, 2018			
Town	Total HH	% ALICE & Poverty	
Cass Township	778	21%	
Center Township	10,206	42%	
Clinton Township	694	15%	
Coolspring Township	6,517	39%	
Dewey Township	413	38%	
Fish Lake CDP	612	32%	
Galena Township	741	18%	
Hanna CDP	155	49%	
Hanna Township	325	30%	
Hudson Lake CDP	658	32%	
Hudson Township	851	30%	
Johnson Township	104	21%	
Kankakee Township	1,709	23%	
Kingsford Heights Town	486	50%	
La Crosse Town	249	33%	
La Porte City	9,214	49%	
Lincoln Township	939	26%	
Long Beach Town	554	16%	
Michiana Shores Town	128	26%	
Michigan City	12,439	48%	
Michigan Township	10,481	46%	
New Durham Township	1,772	30%	
Noble Township	505	18%	
Pleasant Township	1,309	36%	
Pottawattamie Park Town	110	18%	
Rolling Prairie CDP	175	19%	
Scipio Township	1,887	29%	
Springfield Township	1,753	39%	
Trail Creek Town	883	33%	
Union Township	815	45%	
Wanatah Town	502	26%	
Washington Township	381	16%	
Westville Town	859	47%	
Wills Township	632	9%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, LAPORTE

# ALICE IN LAWRENCE COUNTY

2018 Point-in-Time Data

Population: 45,619 • Number of Households: 18,487

Median Household Income: \$52,092 (state average: \$55,746)

Unemployment Rate: 4.9% (state average: 4.4%)

ALICE Households: 19% (state average: 24%) • Households in Poverty: 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

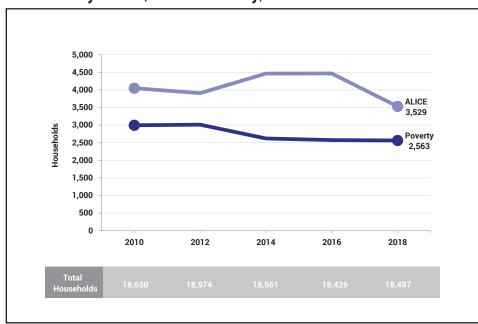
# How has the number of ALICE households changed over time?

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Employed — households that earn
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

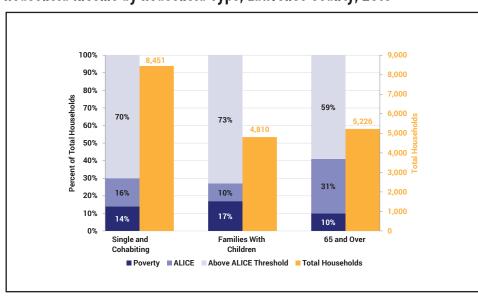
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Lawrence County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

# Household Income by Household Type, Lawrence County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, LAWRENCE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Lawrence County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
Monthly Costs				
Housing	\$495	\$743		
Child Care	\$-	\$1,015		
Food	\$220	\$666		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$150	\$448		
Taxes	\$206	\$522		
Monthly Total	\$1,648	\$4,925		
ANNUAL TOTAL	\$19,776	\$59,100		
Hourly Wage*	\$9.89	\$29.55		

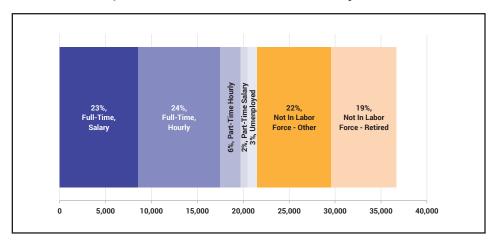
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Lawrence County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Lawrence County, 2018			
Town	Total HH	% ALICE & Poverty	
Avoca CDP	330	30%	
Bedford City	5,653	42%	
Bono Township	284	32%	
Guthrie Township	580	29%	
Indian Creek Township	1,014	35%	
Marion Township	3,744	33%	
Marshall Township	1,836	28%	
Mitchell City	1,713	43%	
Oolitic Town	497	38%	
Perry Township	759	20%	
Pleasant Run Township 671 27%		27%	
Shawswick Township	8,393	37%	
Spice Valley Township	1,206	28%	
Williams CDP 165 64%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, LAWRENCE

# **ALICE IN MADISON COUNTY**

2018 Point-in-Time Data

**Population:** 129,641 • **Number of Households:** 50,426 **Median Household Income:** \$49,615 (state average: \$55,746)

Unemployment Rate: 4.0% (state average: 4.4%)

**ALICE Households:** 22% (state average: 24%) • **Households in Poverty:** 17% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

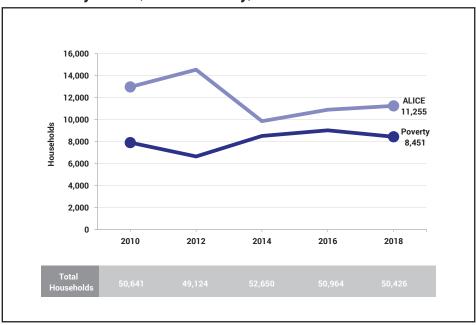
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

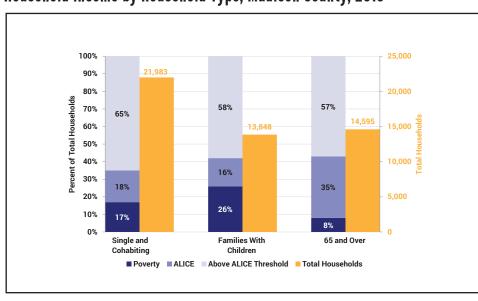
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Madison County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Madison County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT. 2020 INDIANA. MADISON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Madison County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$467	\$732	
Child Care	\$-	\$1,126	
Food	\$240	\$726	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$149	\$469	
Taxes	\$204	\$576	
Monthly Total	\$1,637	\$5,160	
ANNUAL TOTAL	\$19,644	\$61,920	
Hourly Wage*	\$9.82	\$30.96	

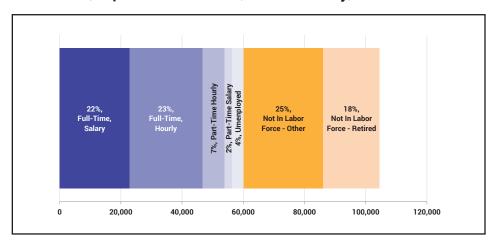
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Madison County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Madison County, 2018			
Town	Total HH	% ALICE & Poverty	
Adams Township	1,407	21%	
Alexandria City	1,987	39%	
Anderson City	23,086	53%	
Anderson Township	23,195	51%	
Boone Township	184	18%	
Chesterfield Town	993	44%	
Duck Creek Township	258	31%	
Edgewood Town	920	17%	
Elwood City	3,433	49%	
Fall Creek Township	4,247	21%	
Frankton Town	772	38%	
Green Township	2,680	26%	
Ingalls Town	835	34%	
Jackson Township	744	26%	
Lafayette Township	2,206	43%	
Lapel Town	1,041	34%	
Markleville Town	191	29%	
Monroe Township	3,565	37%	
Orestes Town	209	38%	
Pendleton Town	1,736	26%	
Pipe Creek Township	4,936	43%	
Richland Township	2,046	34%	
Stony Creek Township	1,664	32%	
Summitville Town	348	44%	
Union Township	3,611	32%	
Van Buren Township 679 30%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, MADISON

# **ALICE IN MARION COUNTY**

2018 Point-in-Time Data

**Population:** 954,670 • **Number of Households:** 373,634 **Median Household Income:** \$47,780 (state average: \$55,746)

Unemployment Rate: 6.2% (state average: 4.4%)

ALICE Households: 26% (state average: 24%) • Households in Poverty: 15% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

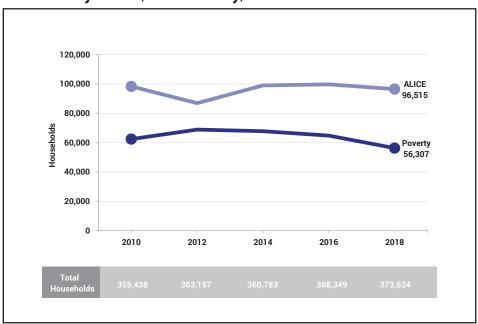
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

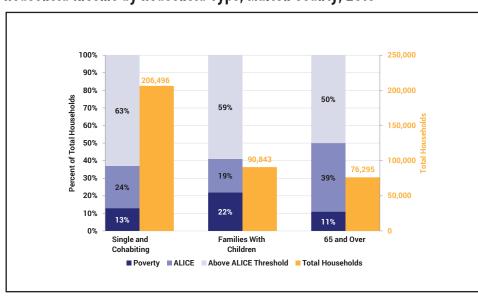
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Marion County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

# Household Income by Household Type, Marion County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, MARION

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Marion County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$659	\$938	
Child Care	\$-	\$1,155	
Food	\$247	\$748	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$175	\$505	
Taxes	\$268	\$673	
Monthly Total	\$1,926	\$5,550	
ANNUAL TOTAL	\$23,112	\$66,600	
Hourly Wage*	\$11.56	\$33.30	

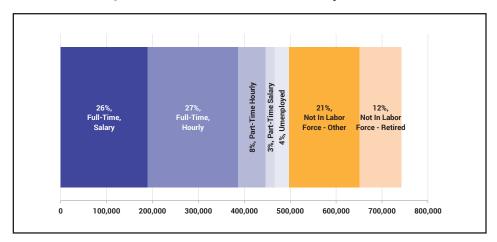
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Marion County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Marion County, 2018			
Town	Total HH	% ALICE & Poverty	
Beech Grove City	5,862	48%	
Center Township	61,159	57%	
Clermont Town	548	22%	
Decatur Township	11,856	34%	
Franklin Township	19,801	22%	
Homecroft Town	261	15%	
Indianapolis City (balance)	339,536	41%	
Lawrence City	18,113	37%	
Lawrence Township	49,757	41%	
Meridian Hills Town	658	13%	
Perry Township	44,308	41%	
Pike Township	31,161	37%	
Rocky Ripple Town	261	36%	
Southport City	593	31%	
Speedway Town	5,186	48%	
Warren Park Town	869	64%	
Warren Township	41,730	47%	
Washington Township	58,651	36%	
Wayne Township	50,610	49%	
Williams Creek Town	136	6%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, MARION

# **ALICE IN MARSHALL COUNTY**

2018 Point-in-Time Data

Population: 46,595 • Number of Households: 17,245

Median Household Income: \$54,229 (state average: \$55,746)

Unemployment Rate: 5.7% (state average: 4.4%)

**ALICE Households:** 26% (state average: 24%) • **Households in Poverty:** 12% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

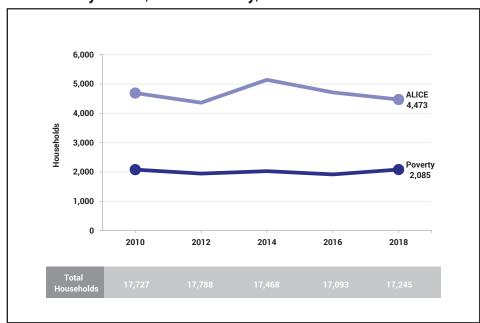
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
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care, and a basic smartphone plan).

# What types of households are struggling?

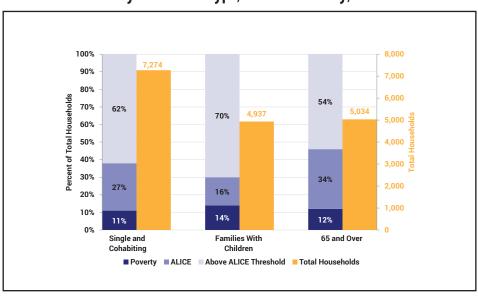
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Marshall County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Marshall County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, MARSHALL

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Marshall County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
Monthly Costs				
Housing	\$559	\$753		
Child Care	\$-	\$1,058		
Food	\$232	\$702		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$159	\$458		
Taxes	\$226	\$536		
Monthly Total	\$1,753	\$5,038		
ANNUAL TOTAL	\$21,036	\$60,456		
Hourly Wage*	\$10.52	\$30.23		

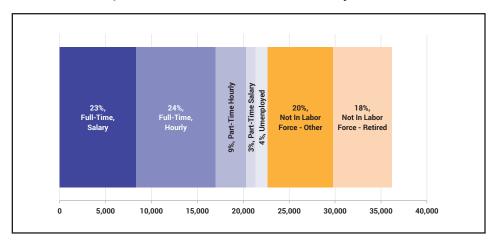
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Marshall County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Marshall County, 2018			
Town	Total HH	% ALICE & Poverty	
Argos Town	664	44%	
Bourbon Town	690	41%	
Bourbon Township	1,161	38%	
Bremen Town	1,836	42%	
Center Township	5,894	45%	
Culver Town	535	51%	
German Township	2,979	35%	
Green Township	300	13%	
La Paz Town	231	54%	
North Township	1,575	39%	
Plymouth City	3,839	60%	
Polk Township	1,045	29%	
Tippecanoe Township	513	42%	
Union Township	1,252	39%	
Walnut Township	1,034	39%	
West Township	1,492	27%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, MARSHALL

# ALICE IN MARTIN COUNTY

2018 Point-in-Time Data

Population: 10,210 • Number of Households: 4,198

Median Household Income: \$51,224 (state average: \$55,746)

Unemployment Rate: 3.1% (state average: 4.4%)

ALICE Households: 21% (state average: 24%) • Households in Poverty: 13% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

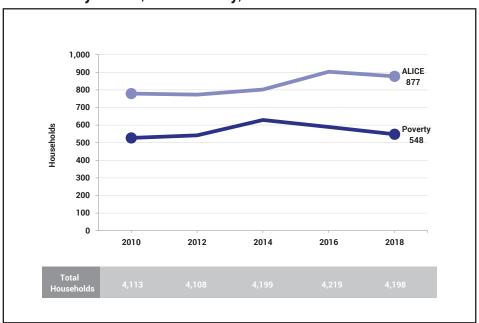
# How has the number of ALICE households changed over time?

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While conditions improved for some
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# What types of households are struggling?

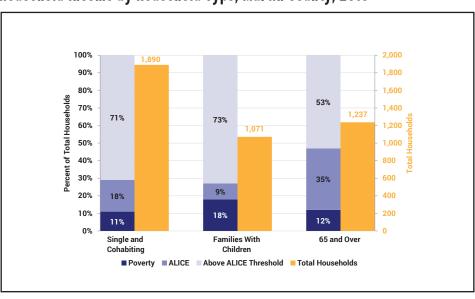
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# Households by Income, Martin County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

# Household Income by Household Type, Martin County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, MARTIN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Martin County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$751	
Food	\$231	\$699	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$150	\$411	
Taxes	\$207	\$428	
Monthly Total	\$1,651	\$4,517	
ANNUAL TOTAL	\$19,812	\$54,204	
Hourly Wage*	\$9.91	\$27.10	

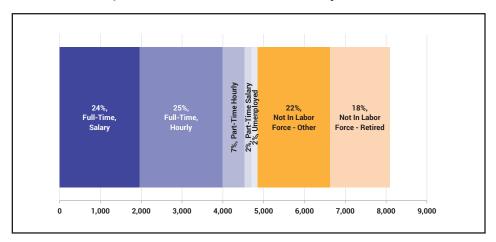
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Martin County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Martin County, 2018			
Town	Total HH	% ALICE & Poverty	
Center Township	723	38%	
Crane Town	100	31%	
Halbert Township	660	29%	
Loogootee City	1,248	42%	
Lost River Township	236	28%	
Mitcheltree Township	210	48%	
Perry Township 2,137 34%		34%	
Rutherford Township	232	30%	
Shoals Town	357	51%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, MARTIN

# **ALICE IN MIAMI COUNTY**

2018 Point-in-Time Data

Population: 35,901 • Number of Households: 13,707

Median Household Income: \$47,460 (state average: \$55,746)

Unemployment Rate: 6.6% (state average: 4.4%)

**ALICE Households:** 25% (state average: 24%) • **Households in Poverty:** 15% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

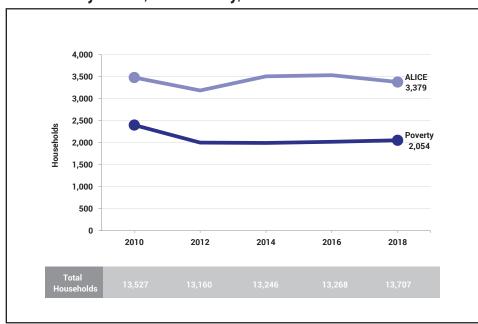
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

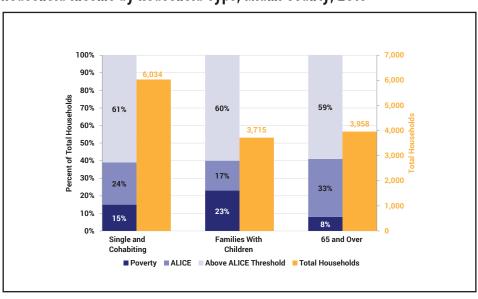
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Miami County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Miami County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, MIAMI

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Miami County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$867	
Food	\$217	\$656	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$149	\$422	
Taxes	\$207	\$473	
Monthly Total	\$1,636	\$4,646	
ANNUAL TOTAL	\$19,632	\$55,752	
Hourly Wage*	\$9.82	\$27.88	

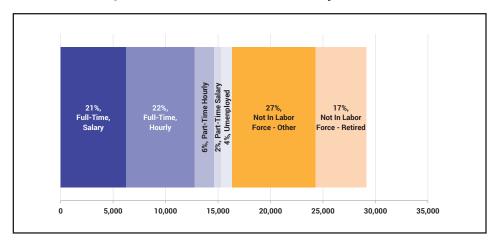
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Miami County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Miami County, 2018			
Town	Total HH	% ALICE & Poverty	
Allen Township	257	32%	
Amboy Town	145	36%	
Bunker Hill Town	217	47%	
Butler Township	341	51%	
Clay Township	378	29%	
Converse Town	502	47%	
Deer Creek Township	1,779	37%	
Denver Town	184	38%	
Erie Township	254	13%	
Grissom AFB CDP	784	41%	
Harrison Township	266	28%	
Jackson Township	763	29%	
Jefferson Township	951	29%	
Mexico CDP	362	34%	
Perry Township	236	41%	
Peru City	4,751	53%	
Peru Township	4,643	50%	
Pipe Creek Township	1,810	41%	
Richland Township	506	12%	
Union Township	302	42%	
Washington Township	1,221	41%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, MIAMI

# **ALICE IN MONROE COUNTY**

2018 Point-in-Time Data

**Population:** 146,917 • **Number of Households:** 57,102 **Median Household Income:** \$47,369 (state average: \$55,746)

Unemployment Rate: 5.2% (state average: 4.4%)

ALICE Households: 26% (state average: 24%) • Households in Poverty: 21% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

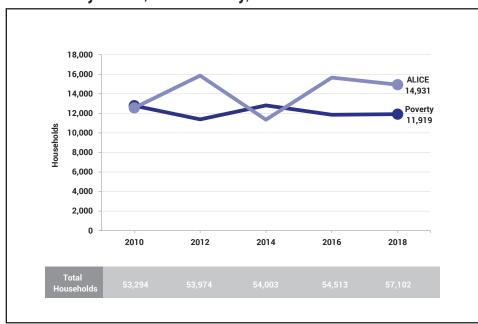
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

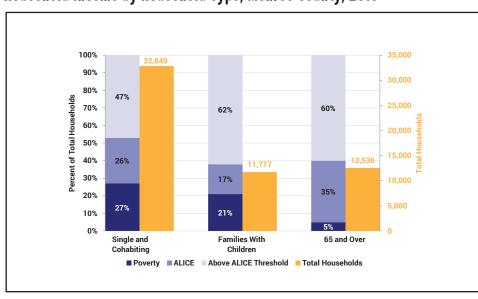
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Monroe County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Monroe County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, MONROE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Monroe County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT 1 preschooler		
Monthly Costs			
Housing	\$678	\$920	
Child Care	\$-	\$1,243	
Food	\$268	\$810	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$180	\$520	
Taxes	\$275	\$692	
Monthly Total	\$1,978	\$5,716	
ANNUAL TOTAL	\$23,736	\$68,592	
Hourly Wage*	\$11.87	\$34.30	

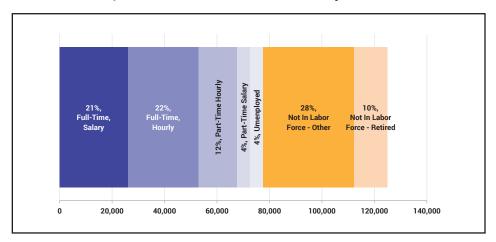
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Monroe County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Monroe County, 2018			
Town	Total HH	% ALICE & Poverty	
Bean Blossom Township	1,196	25%	
Benton Township	1,478	24%	
Bloomington City	32,414	58%	
Bloomington Township	13,554	67%	
Clear Creek Township	2,162	26%	
Ellettsville Town	2,742	46%	
Harrodsburg CDP	288	45%	
Indian Creek Township	616	24%	
Perry Township	23,439	47%	
Polk Township	135	79%	
Richland Township	6,186	37%	
Salt Creek Township	743	35%	
Smithville-Sanders CDP	1,431	26%	
Van Buren Township	5,225	39%	
Washington Township	803	29%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, MONROE

# ALICE IN MONTGOMERY COUNTY

2018 Point-in-Time Data

Population: 38,276 • Number of Households: 15,271

Median Household Income: \$53,610 (state average: \$55,746)

Unemployment Rate: 4.1% (state average: 4.4%)

ALICE Households: 24% (state average: 24%) • Households in Poverty: 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

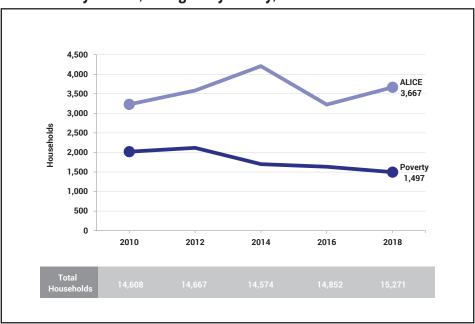
# How has the number of ALICE households changed over time?

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Employed — households that earn
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

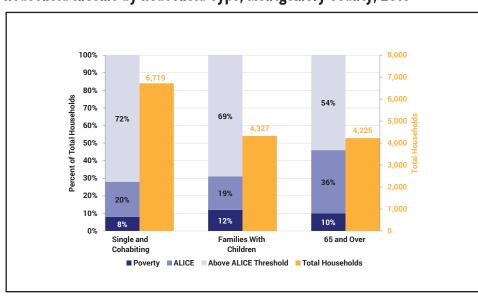
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

# Households by Income, Montgomery County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

# Household Income by Household Type, Montgomery County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, MONTGOMERY

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Montgomery County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$549	\$754	
Child Care	\$-	\$923	
Food	\$252	\$764	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$161	\$452	
Taxes	\$236	\$544	
Monthly Total	\$1,775	\$4,968	
ANNUAL TOTAL	\$21,300	\$59,616	
Hourly Wage*	\$10.65	\$29.81	

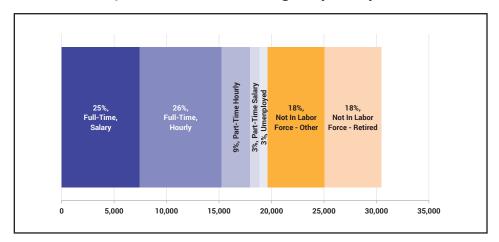
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

### Labor Status, Population 16 and Over, Montgomery County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Montgomery County, 2018			
Town	Total HH	% ALICE & Poverty	
Brown Township	644	24%	
Clark Township	743	27%	
Coal Creek Township	500	28%	
Crawfordsville City	6,595	46%	
Darlington Town	340	32%	
Franklin Township	777	23%	
Ladoga Town	466	38%	
Lake Holiday CDP	477	15%	
Linden Town	299	41%	
Madison Township	431	33%	
New Market Town	237	27%	
New Richmond Town	108	43%	
New Ross Town	174	28%	
Ripley Township	373	17%	
Scott Township	342	39%	
Sugar Creek Township	182	23%	
Union Township	10,084	38%	
Walnut Township	542	23%	
Waveland Town	161	37%	
Wayne Township	653	32%	
Waynetown Town	403	29%	
Wingate Town	102	48%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, MONTGOMERY

# **ALICE IN MORGAN COUNTY**

2018 Point-in-Time Data

Population: 70,116 • Number of Households: 25,926

Median Household Income: \$68,338 (state average: \$55,746)

Unemployment Rate: 6.1% (state average: 4.4%)

ALICE Households: 22% (state average: 24%) • Households in Poverty: 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

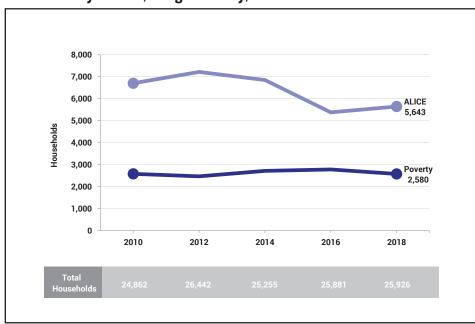
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

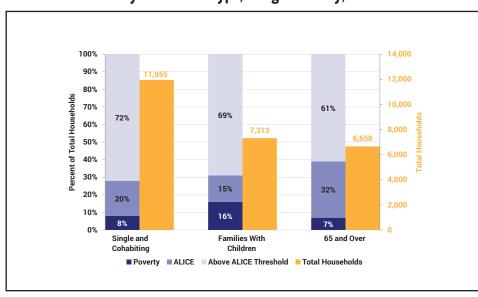
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Morgan County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Morgan County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, MORGAN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Morgan County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$619	\$880	
Child Care	\$-	\$1,153	
Food	\$259	\$786	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$172	\$504	
Taxes	\$265	\$690	
Monthly Total	\$1,892	\$5,544	
ANNUAL TOTAL	\$22,704	\$66,528	
Hourly Wage*	\$11.35	\$33.26	

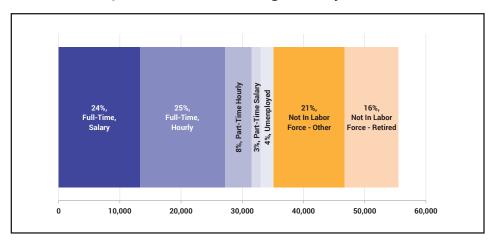
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Morgan County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Morgan County, 2018			
Town	Total HH	% ALICE & Poverty	
Adams Township	423	22%	
Ashland Township	672	26%	
Baker Township	301	9%	
Brooklyn Town	566	34%	
Brown Township	5,054	40%	
Clay Township	1,600	34%	
Green Township	1,198	22%	
Gregg Township	1,029	23%	
Harrison Township	568	18%	
Jackson Township	1,406	25%	
Jefferson Township	1,289	25%	
Madison Township	3,672	25%	
Martinsville City	4,349	47%	
Monroe Township	1,839	25%	
Monrovia Town	487	22%	
Mooresville Town	3,779	43%	
Morgantown Town	381	50%	
Painted Hills CDP	238	7%	
Paragon Town	219	61%	
Ray Township	588	32%	
Washington Township	6,287	39%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, MORGAN

# **ALICE IN NEWTON COUNTY**

2018 Point-in-Time Data

Population: 14,018 • Number of Households: 5,562

Median Household Income: \$53,146 (state average: \$55,746)

Unemployment Rate: 6.6% (state average: 4.4%)

**ALICE Households:** 29% (state average: 24%) • **Households in Poverty:** 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

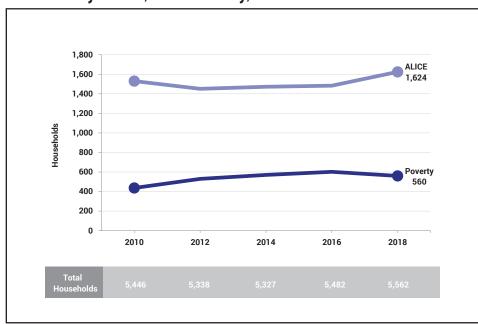
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
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more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

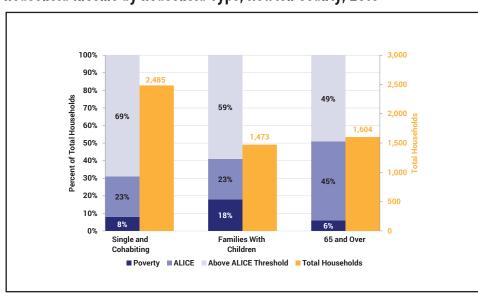
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Newton County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Newton County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, NEWTON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Newton County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$578	\$906	
Child Care	\$-	\$1,081	
Food	\$251	\$759	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$164	\$488	
Taxes	\$235	\$605	
Monthly Total	\$1,805	\$5,370	
ANNUAL TOTAL	\$21,660	\$64,440	
Hourly Wage*	\$10.83	\$32.22	

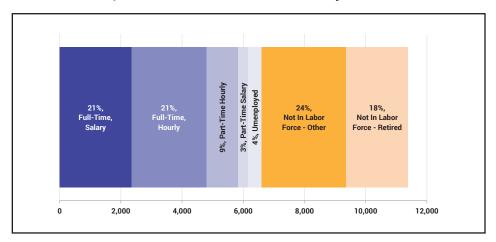
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Newton County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Newton County, 2018			
Town	Total HH	% ALICE & Poverty	
Beaver Township	639	42%	
Brook Town	397	56%	
Goodland Town	430	52%	
Grant Township	519	49%	
Iroquois Township	505	53%	
Jackson Township	179	27%	
Jefferson Township	900	45%	
Kentland Town	742	48%	
Lake Township	915	40%	
Lake Village CDP 265 44%		44%	
Lincoln Township	1,668	32%	
Morocco Town	416	45%	
Roselawn CDP	1,590	30%	
Washington Township	116	23%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, NEWTON

# **ALICE IN NOBLE COUNTY**

2018 Point-in-Time Data

Population: 47,451 • Number of Households: 18,090

Median Household Income: \$55,033 (state average: \$55,746)

Unemployment Rate: 4.6% (state average: 4.4%)

**ALICE Households:** 26% (state average: 24%) • **Households in Poverty:** 8% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

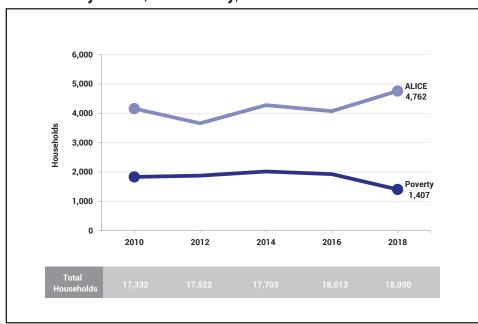
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

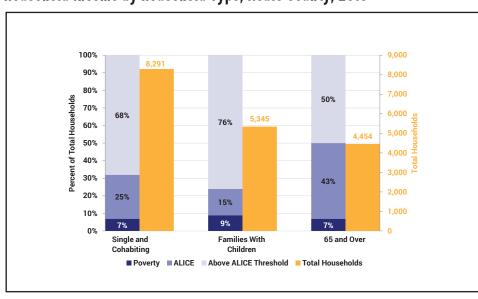
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Noble County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Noble County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, NOBLE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Noble County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$490	\$702	
Child Care	\$-	\$768	
Food	\$253	\$767	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$154	\$423	
Taxes	\$215	\$458	
Monthly Total	\$1,689	\$4,649	
ANNUAL TOTAL	\$20,268	\$55,788	
Hourly Wage*	\$10.13	\$27.89	

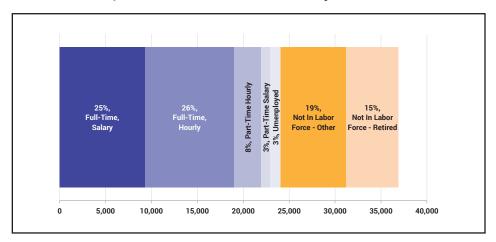
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Noble County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Noble County, 2018			
Town	Total HH	% ALICE & Poverty	
Albion Town	902	46%	
Albion Township	969	44%	
Allen Township	2,680	29%	
Avilla Town	854	37%	
Cromwell Town	177	46%	
Elkhart Township	732	32%	
Green Township	727	6%	
Jefferson Township	505	20%	
Kendallville City	4,205	45%	
Kimmell CDP	170	48%	
Ligonier City	1,534	40%	
Noble Township	1,422	40%	
Orange Township	1,533	31%	
Perry Township	2,202	37%	
Rome City Town	538	32%	
Sparta Township	938	31%	
Swan Township	1,019	33%	
Washington Township	371	31%	
Wayne Township	4,362	42%	
Wolcottville Town	359	33%	
York Township	630	24%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, NOBLE

# **ALICE IN OHIO COUNTY**

2018 Point-in-Time Data

**Population:** 5,887 • Number of Households: 2,513

Median Household Income: \$61,148 (state average: \$55,746)

Unemployment Rate: 2.3% (state average: 4.4%)

**ALICE Households:** 23% (state average: 24%) • **Households in Poverty:** 8% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

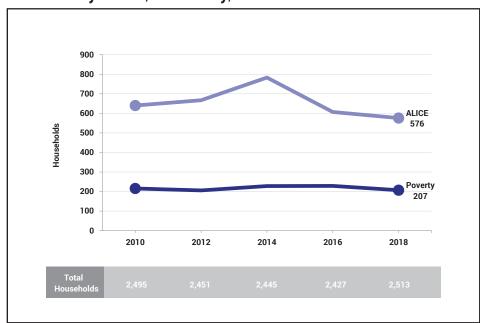
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

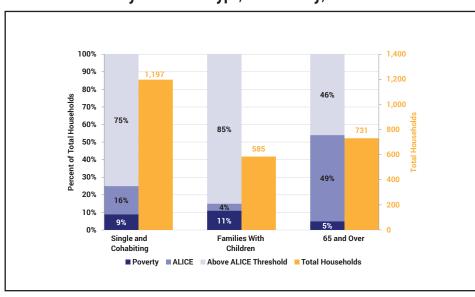
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Ohio County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Ohio County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, OHIO

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Ohio County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$698	\$1,061	
Child Care	\$-	\$1,081	
Food	\$258	\$780	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$181	\$513	
Taxes	\$277	\$672	
Monthly Total	\$1,991	\$5,638	
ANNUAL TOTAL	\$23,892	\$67,656	
Hourly Wage*	\$11.95	\$33.83	

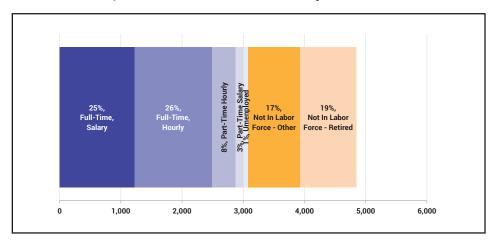
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Ohio County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Ohio County, 2018		
Town Total HH % ALICE & Poverty		
Cass Township	322	37%
Pike Township	215	6%
Randolph Township	1,770	32%
Rising Sun City 967 48%		
Union Township	206	41%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, OHIO

# ALICE IN ORANGE COUNTY

2018 Point-in-Time Data

**Population:** 19,547 • Number of Households: 7,881

Median Household Income: \$45,341 (state average: \$55,746)

Unemployment Rate: 4.4% (state average: 4.4%)

ALICE Households: 24% (state average: 24%) • Households in Poverty: 17% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

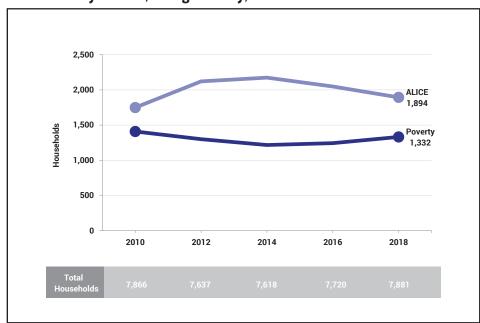
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

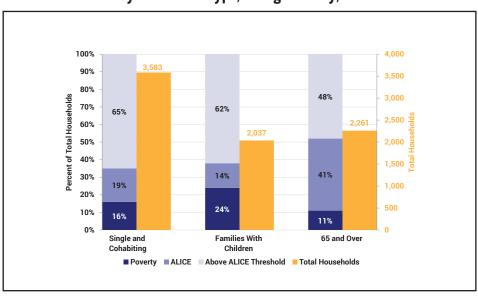
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Orange County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Orange County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, ORANGE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Orange County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$766	
Food	\$226	\$685	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$149	\$411	
Taxes	\$205	\$428	
Monthly Total	\$1,643	\$4,518	
ANNUAL TOTAL	\$19,716	\$54,216	
Hourly Wage*	\$9.86	\$27.11	

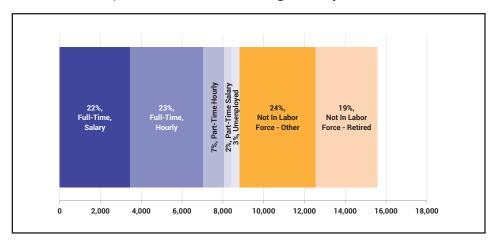
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Orange County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Orange County, 2018			
Town	Total HH	% ALICE & Poverty	
French Lick Town	748	53%	
French Lick Township	1,922	44%	
Greenfield Township	274	49%	
Jackson Township	427	14%	
Northeast Township	279	24%	
Northwest Township	107	64%	
Orangeville Township	260	27%	
Orleans Town	945	46%	
Orleans Township	1,346	41%	
Paoli Town	1,480	52%	
Paoli Township	2,314	44%	
Southeast Township	708	52%	
Stampers Creek Township	244	26%	
West Baden Springs Town	253	45%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, ORANGE

# **ALICE IN OWEN COUNTY**

2018 Point-in-Time Data

Population: 20,878 • Number of Households: 8,695

Median Household Income: \$48,667 (state average: \$55,746)

Unemployment Rate: 5.5% (state average: 4.4%)

ALICE Households: 26% (state average: 24%) • Households in Poverty: 13% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

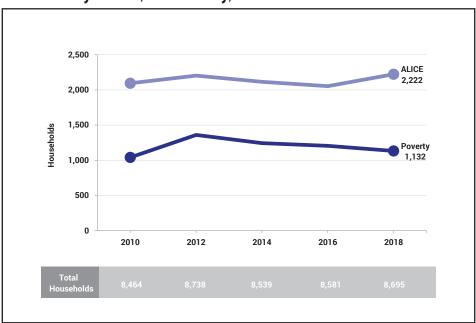
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

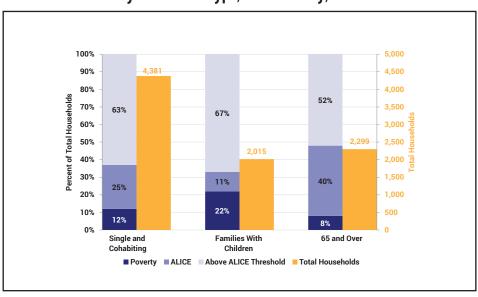
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Owen County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Owen County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, OWEN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Owen County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$520	\$726	
Child Care	\$-	\$953	
Food	\$281	\$851	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$161	\$461	
Taxes	\$229	\$544	
Monthly Total	\$1,768	\$5,066	
ANNUAL TOTAL	\$21,216	\$60,792	
Hourly Wage*	\$10.61	\$30.40	

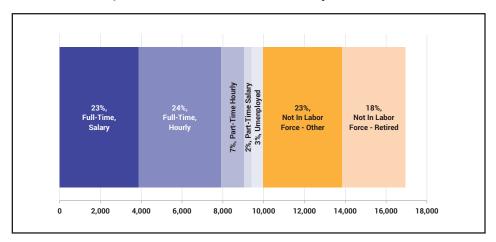
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Owen County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Owen County, 2018			
Town	Total HH	% ALICE & Poverty	
Clay Township	1,098	36%	
Franklin Township	455	38%	
Gosport Town	341	46%	
Harrison Township	140	9%	
Jackson Township	767	51%	
Jefferson Township	392	20%	
Jennings Township	296	42%	
Lafayette Township	432	37%	
Marion Township	391	35%	
Montgomery Township	Montgomery Township 532 39%		
Morgan Township	540	32%	
Spencer Town	1,021	52%	
Taylor Township	483	48%	
Washington Township	2,427	40%	
Wayne Township	742	44%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, OWEN

# **ALICE IN PARKE COUNTY**

2018 Point-in-Time Data

Population: 16,996 • Number of Households: 6,145

Median Household Income: \$48,788 (state average: \$55,746)

Unemployment Rate: 5.6% (state average: 4.4%)

ALICE Households: 29% (state average: 24%) • Households in Poverty: 13% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

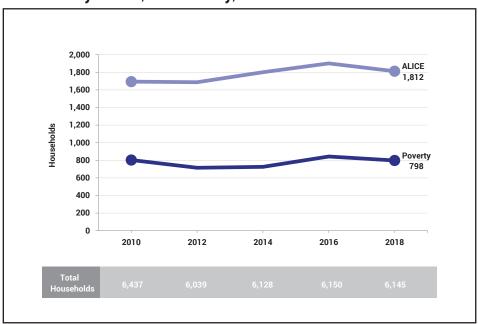
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
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While conditions improved for some
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# What types of households are struggling?

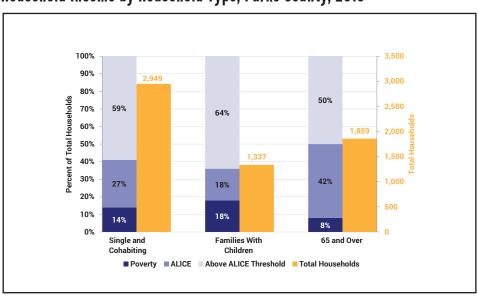
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Parke County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Parke County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, PARKE

#### The cost of household basics outpaces wages...

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Household Survival Budget, Parke County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$873	
Food	\$237	\$718	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$151	\$432	
Taxes	\$214	\$500	
Monthly Total	\$1,665	\$4,751	
ANNUAL TOTAL	\$19,980	\$57,012	
Hourly Wage*	\$9.99	\$28.51	

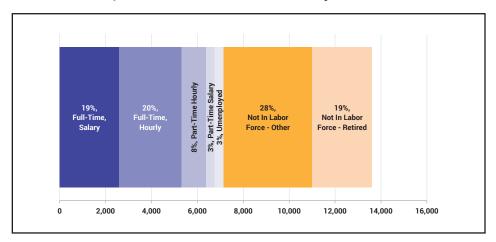
<sup>\*</sup> Wage working full-time required to support this budget

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#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Parke County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Parke County, 2018			
Town	Total HH	% ALICE & Poverty	
Adams Township	1,702	46%	
Bloomingdale Town	116	41%	
Florida Township	973	45%	
Greene Township	165	36%	
Jackson Township	308	40%	
Liberty Township	269	35%	
Mecca Town	121	56%	
Montezuma Town	380	42%	
Penn Township	334	34%	
Raccoon Township	186	22%	
Reserve Township	599	41%	
Rockville Town	1,159	51%	
Rosedale Town	296	53%	
Union Township	607	39%	
Wabash Township	369	37%	
Washington Township	442	52%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, PARKE

# **ALICE IN PERRY COUNTY**

2018 Point-in-Time Data

Population: 19,141 • Number of Households: 7,465

Median Household Income: \$51,064 (state average: \$55,746)

Unemployment Rate: 2.8% (state average: 4.4%)

**ALICE Households:** 22% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

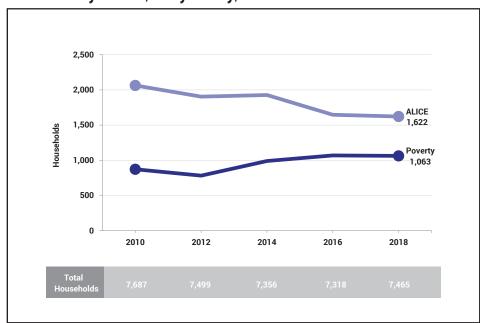
# How has the number of ALICE households changed over time?

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# What types of households are struggling?

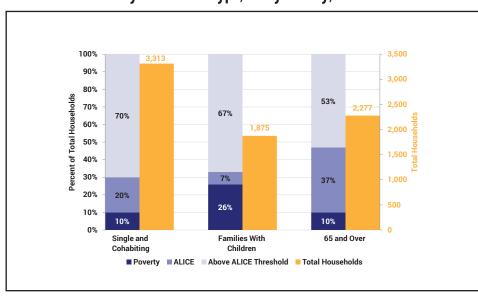
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Perry County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Perry County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT. 2020 INDIANA. PERRY

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Perry County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$487	\$698	
Child Care	\$-	\$917	
Food	\$234	\$707	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$151	\$434	
Taxes	\$208	\$489	
Monthly Total	\$1,657	\$4,776	
ANNUAL TOTAL	\$19,884	\$57,312	
Hourly Wage*	\$9.94	\$28.66	

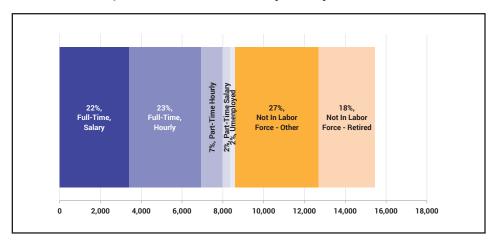
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Perry County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Perry County, 2018			
Town	Total HH	% ALICE & Poverty	
Anderson Township	642	28%	
Cannelton City	717	64%	
Clark Township	505	32%	
Leopold Township 332 27%		27%	
Oil Township	456	22%	
Tell City	3,095	41%	
Tobin Township	271	36%	
<b>Troy Town</b> 194 35%		35%	
<b>Troy Township</b> 5,042 40%		40%	
Union Township 217 32%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, PERRY

# **ALICE IN PIKE COUNTY**

2018 Point-in-Time Data

Population: 12,411 • Number of Households: 5,129

Median Household Income: \$52,527 (state average: \$55,746)

Unemployment Rate: 4.2% (state average: 4.4%)

ALICE Households: 20% (state average: 24%) • Households in Poverty: 11% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

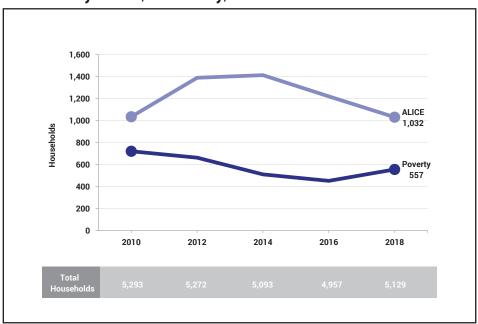
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

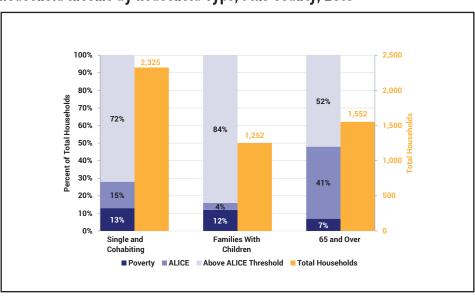
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Pike County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Pike County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, PIKE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Pike County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$838	
Food	\$242	\$731	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$151	\$424	
Taxes	\$204	\$442	
Monthly Total	\$1,660	\$4,663	
ANNUAL TOTAL	\$19,920	\$55,956	
Hourly Wage*	\$9.96	\$27.98	

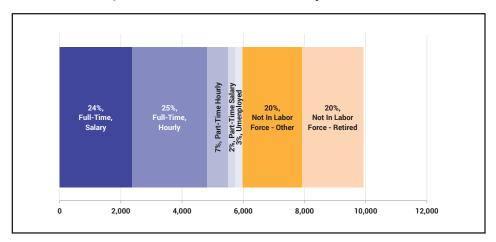
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Pike County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Pike County, 2018			
Town	Total HH	% ALICE & Poverty	
Jefferson Township	801	27%	
Lockhart Township	322	25%	
Logan Township	211	27%	
Madison Township 208 20%			
Marion Township	264	45%	
Monroe Township	322	28%	
Otwell CDP	195	53%	
Patoka Township	1,128	36%	
Petersburg City 993 35%		35%	
Washington Township 1,806 31%		31%	
Winslow Town	343	45%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, PIKE

# **ALICE IN PORTER COUNTY**

2018 Point-in-Time Data

**Population:** 169,594 • **Number of Households:** 66,144 **Median Household Income:** \$66,476 (state average: \$55,746)

Unemployment Rate: 3.4% (state average: 4.4%)

**ALICE Households:** 27% (state average: 24%) • **Households in Poverty:** 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

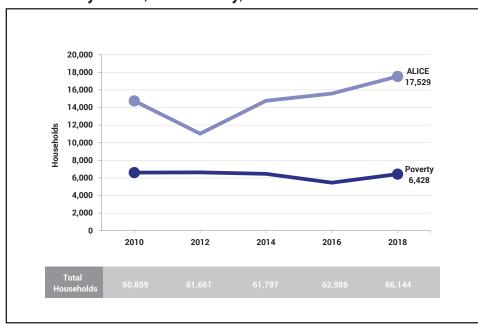
# How has the number of ALICE households changed over time?

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Limited, Income Constrained,
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for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

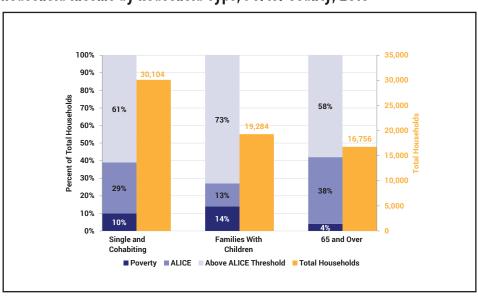
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Porter County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Porter County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, PORTER

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Porter County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
Monthly Costs				
Housing	\$776	\$1,216		
Child Care	\$-	\$1,299		
Food	\$266	\$805		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$192	\$562		
Taxes	\$297	\$770		
Monthly Total	\$2,108	\$6,183		
ANNUAL TOTAL	\$25,296	\$74,196		
Hourly Wage*	\$12.65	\$37.10		

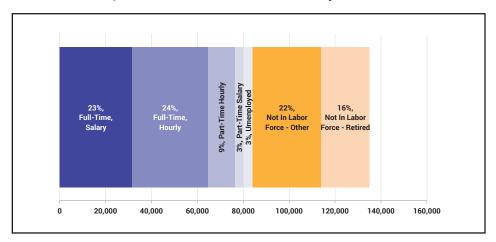
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Porter County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Porter County, 2018			
Town	Total HH	% ALICE & Poverty	
Aberdeen CDP	659	25%	
Beverly Shores Town	299	34%	
Boone Township	2,212	32%	
Burns Harbor Town	633	32%	
Center Township	17,706	40%	
Chesterton Town	5,437	35%	
Hebron Town	1,319	40%	
Jackson Township	1,820	17%	
Kouts Town	816	32%	
Liberty Township	3,582	30%	
Morgan Township	1,306	21%	
Ogden Dunes Town	498	19%	
Pine Township	1,175	33%	
Pleasant Township	1,692	26%	
Portage City	14,570	45%	
Portage Township	18,225	43%	
Porter Town	1,580	19%	
Porter Township	3,526	25%	
Salt Creek Commons CDP	634	40%	
Shorewood Forest CDP	1,007	15%	
South Haven CDP	1,876	46%	
Town of Pines Town	284	47%	
Union Township	3,324	28%	
Valparaiso City	13,129	46%	
Washington Township	1,628	26%	
Westchester Township	7,773	34%	
Wheeler CDP	153	48%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, PORTER

# **ALICE IN POSEY COUNTY**

2018 Point-in-Time Data

Population: 25,589 • Number of Households: 10,175

Median Household Income: \$62,583 (state average: \$55,746)

Unemployment Rate: 4.2% (state average: 4.4%)

**ALICE Households:** 19% (state average: 24%) • **Households in Poverty:** 12% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

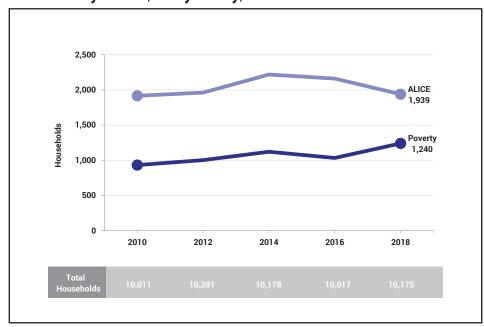
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

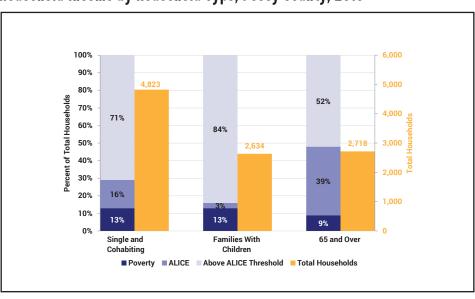
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Posey County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Posey County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, POSEY

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Posey County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
Monthly Costs				
Housing	\$589	\$816		
Child Care	\$-	\$827		
Food	\$274	\$829		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$169	\$453		
Taxes	\$247	\$523		
Monthly Total	\$1,856	\$4,979		
ANNUAL TOTAL	\$22,272	\$59,748		
Hourly Wage*	\$11.14	\$29.87		

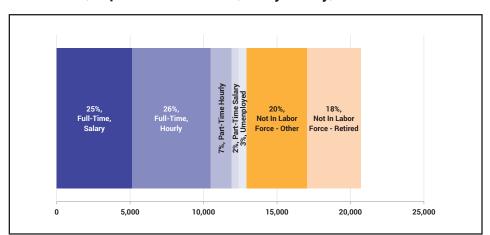
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Posey County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Posey County, 2018			
Town	Total HH	% ALICE & Poverty	
Black Township	3,847	39%	
Center Township	499	24%	
Cynthiana Town	265	38%	
Harmony Township	489	33%	
Lynn Township	396	29%	
Marrs Township	1,934	19%	
Mount Vernon City	2,733	40%	
New Harmony Town	275	41%	
Parkers Settlement CDP	238	19%	
Point Township	169	16%	
Poseyville Town 449 45%		45%	
Robb Township	838	43%	
Robinson Township 1,432 22%		22%	
Smith Township 475 42%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, POSEY

# **ALICE IN PULASKI COUNTY**

2018 Point-in-Time Data

Population: 12,660 • Number of Households: 5,200

Median Household Income: \$48,370 (state average: \$55,746)

Unemployment Rate: 5.8% (state average: 4.4%)

**ALICE Households:** 21% (state average: 24%) • **Households in Poverty:** 13% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

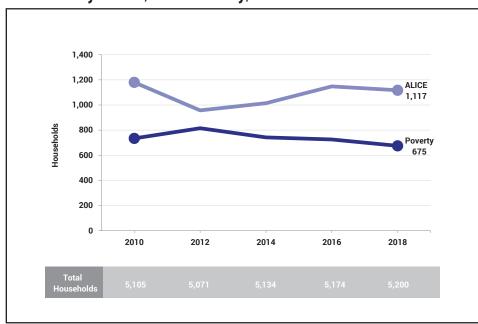
# How has the number of ALICE households changed over time?

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# What types of households are struggling?

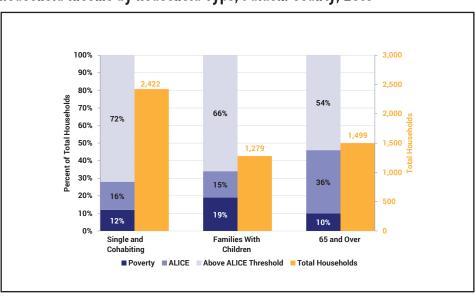
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Pulaski County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Pulaski County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT. 2020 INDIANA. PULASKI

#### The cost of household basics outpaces wages...

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Household Survival Budget, Pulaski County, 2018				
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler			
Monthly Costs				
Housing	\$486	\$697		
Child Care	\$-	\$802		
Food	\$234	\$707		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$151	\$423		
Taxes	\$217	\$490		
Monthly Total	\$1,665	\$4,650		
ANNUAL TOTAL	\$19,980	\$55,800		
Hourly Wage*	\$9.99	\$27.90		

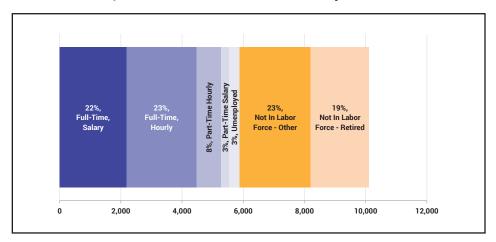
<sup>\*</sup> Wage working full-time required to support this budget

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#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Pulaski County, 2018



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Pulaski County, 2018			
Town	Total HH	% ALICE & Poverty	
Beaver Township	138	27%	
Cass Township	267	36%	
Francesville Town	389	27%	
Franklin Township	249	20%	
Harrison Township	259	42%	
Indian Creek Township	259	37%	
Jefferson Township	260	31%	
Medaryville Town	241	55%	
Monroe Township	1,584	38%	
Monterey Town	101	23%	
Rich Grove Township	297	23%	
Salem Township	595	22%	
Star City CDP	119	46%	
Tippecanoe Township	463	44%	
Van Buren Township	372	37%	
White Post Township	457	41%	
Winamac Town	1,065	40%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, PULASKI

# **ALICE IN PUTNAM COUNTY**

2018 Point-in-Time Data

Population: 37,559 • Number of Households: 13,439

Median Household Income: \$56,169 (state average: \$55,746)

Unemployment Rate: 4.2% (state average: 4.4%)

ALICE Households: 24% (state average: 24%) • Households in Poverty: 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

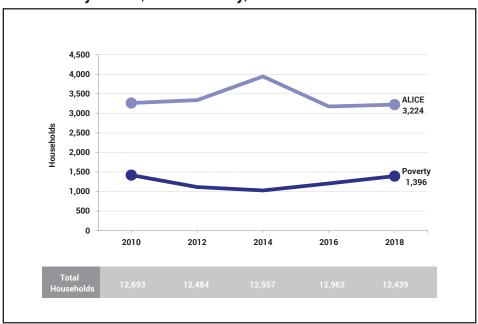
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# What types of households are struggling?

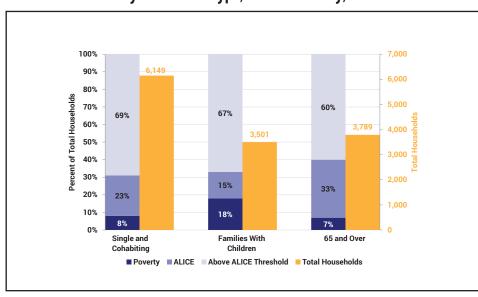
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## Households by Income, Putnam County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Putnam County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, PUTNAM

#### The cost of household basics outpaces wages...

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Household Survival Budget, Putnam County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$535	\$697	
Child Care	\$-	\$921	
Food	\$224	\$677	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$156	\$431	
Taxes	\$221	\$485	
Monthly Total	\$1,713	\$4,742	
ANNUAL TOTAL	\$20,556	\$56,904	
Hourly Wage*	\$10.28	\$28.45	

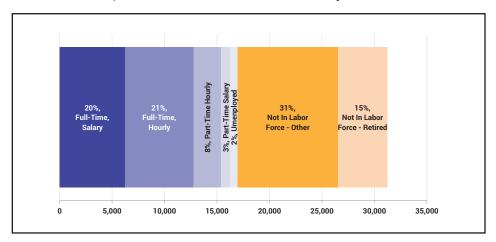
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

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#### Labor Status, Population 16 and Over, Putnam County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Putnam County, 2018			
Town	Total HH	% ALICE & Poverty	
Bainbridge Town	316	42%	
Clinton Township	666	43%	
Cloverdale Town	786	33%	
Cloverdale Township	1,446	27%	
Fillmore Town	288	41%	
Floyd Township	1,533	22%	
Franklin Township	706	39%	
Greencastle City	3,675	45%	
Greencastle Township	4,812	40%	
Heritage Lake CDP	1,254	25%	
Jackson Township	282	50%	
Jefferson Township	469	21%	
Madison Township	377	12%	
Marion Township	921	33%	
Monroe Township	485	40%	
Roachdale Town	385	48%	
Russell Township	307	43%	
Russellville Town	128	44%	
Van Bibber Lake CDP	375	55%	
Warren Township	414	18%	
Washington Township	1,021	38%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, PUTNAM

# ALICE IN RANDOLPH COUNTY

2018 Point-in-Time Data

Population: 25,076 • Number of Households: 10,477

Median Household Income: \$45,601 (state average: \$55,746)

Unemployment Rate: 5.0% (state average: 4.4%)

**ALICE Households:** 22% (state average: 24%) • **Households in Poverty:** 16% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

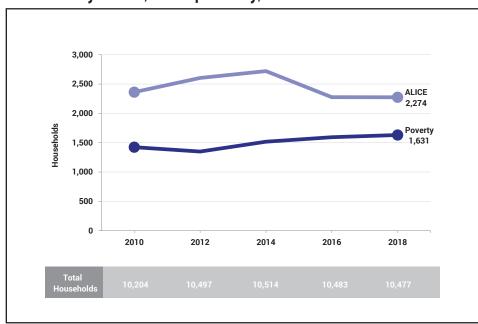
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

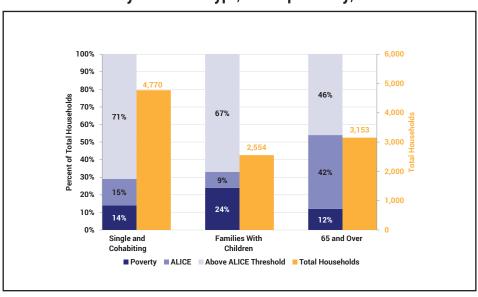
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Randolph County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Randolph County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, RANDOLPH

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Randolph County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$486	\$697	
Child Care	\$-	\$715	
Food	\$211	\$639	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$148	\$399	
Taxes	\$203	\$407	
Monthly Total	\$1,625	\$4,388	
ANNUAL TOTAL	\$19,500	\$52,656	
Hourly Wage*	\$9.75	\$26.33	

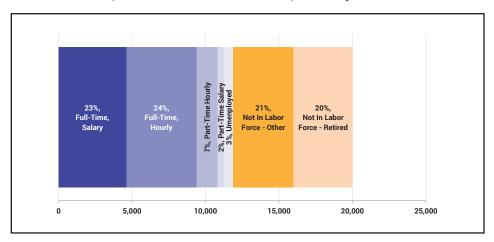
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Randolph County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Randolph County, 2018			
Town	Total HH	% ALICE & Poverty	
Farmland Town	529	40%	
Franklin Township	442	32%	
Green Township	387	28%	
Greensfork Township	367	38%	
Jackson Township	261	30%	
Losantville Town	105	59%	
Lynn Town	446	37%	
Monroe Township	1,491	33%	
Parker City Town	556	35%	
Ridgeville Town	218	46%	
Saratoga Town	121	58%	
Stoney Creek Township	436	25%	
Union City	1,484	56%	
Union Township	831	31%	
Ward Township	317	42%	
Washington Township	934	39%	
Wayne Township	1,936	49%	
White River Township	3,075	37%	
Winchester City	2,176	42%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, RANDOLPH

# ALICE IN RIPLEY COUNTY

2018 Point-in-Time Data

Population: 28,425 • Number of Households: 11,165

Median Household Income: \$56,295 (state average: \$55,746)

Unemployment Rate: 5.5% (state average: 4.4%)

ALICE Households: 22% (state average: 24%) • Households in Poverty: 11% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

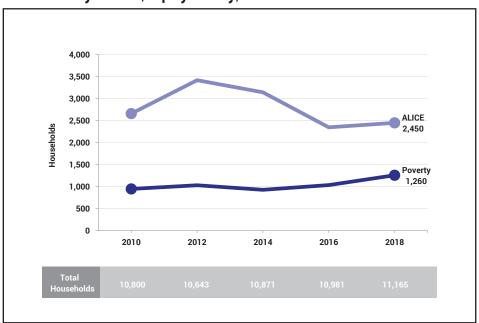
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

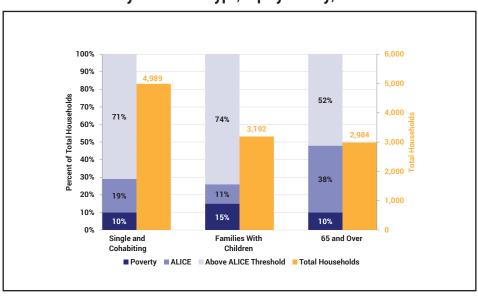
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Ripley County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Ripley County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, RIPLEY

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Ripley County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$475	\$744	
Child Care	\$-	\$1,049	
Food	\$240	\$726	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$150	\$459	
Taxes	\$204	\$542	
Monthly Total	\$1,646	\$5,051	
ANNUAL TOTAL	\$19,752	\$60,612	
Hourly Wage*	\$9.88	\$30.31	

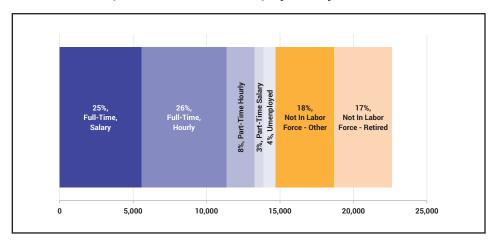
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Ripley County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Ripley County, 2018				
Town Total HH % ALICE & Poverty				
Adams Township	2,153	29%		
Batesville City	2,718	37%		
Brown Township	543	31%		
Center Township	998	38%		
Delaware Township	512	48%		
Franklin Township	1,403	32%		
Holton Town	183	40%		
Jackson Township	388	25%		
Johnson Township	1,438	37%		
Laughery Township	1,842	36%		
Milan Town	Milan Town         727         39%			
Napoleon Town	104	71%		
Osgood Town	653	38%		
Otter Creek Township	561	29%		
Shelby Township	342	30%		
Sunman Town	429	40%		
Versailles Town	810	50%		
Washington Township 985 30%				

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, RIPLEY

# **ALICE IN RUSH COUNTY**

2018 Point-in-Time Data

Population: 16,704 • Number of Households: 6,725

Median Household Income: \$50,535 (state average: \$55,746)

Unemployment Rate: 5.0% (state average: 4.4%)

ALICE Households: 23% (state average: 24%) • Households in Poverty: 17% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

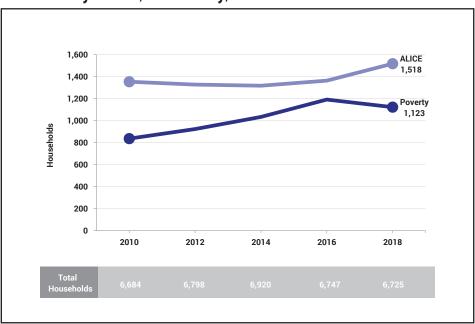
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

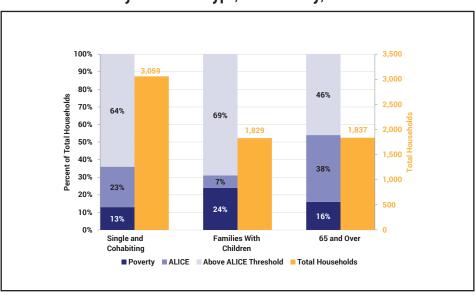
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Rush County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Rush County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT. 2020 INDIANA. RUSH

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Rush County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$497	\$712	
Child Care	\$-	\$884	
Food	\$240	\$726	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$153	\$435	
Taxes	\$215	\$497	
Monthly Total	\$1,682	\$4,785	
ANNUAL TOTAL	\$20,184	\$57,420	
Hourly Wage*	\$10.09	\$28.71	

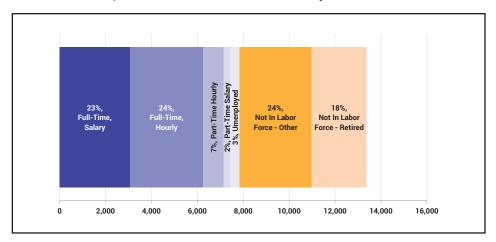
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Rush County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Rush County, 2018			
Town	Total HH	% ALICE & Poverty	
Anderson Township	458	28%	
Arlington CDP	215	43%	
Carthage Town	363	55%	
Center Township	324	22%	
Manilla CDP	132	64%	
Milroy CDP	255	30%	
Noble Township	206	36%	
Orange Township	289	40%	
Posey Township	428	33%	
Richland Township 117 25%		25%	
Ripley Township 823 40%		40%	
Rushville City 2,557 48%		48%	
Rushville Township	3,140	43%	
Union Township	269	55%	
Walker Township	419	37%	
Washington Township 165 48%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, RUSH

# **ALICE IN SCOTT COUNTY**

2018 Point-in-Time Data

Population: 23,743 • Number of Households: 9,004

Median Household Income: \$47,123 (state average: \$55,746)

Unemployment Rate: 5.4% (state average: 4.4%)

**ALICE Households:** 27% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

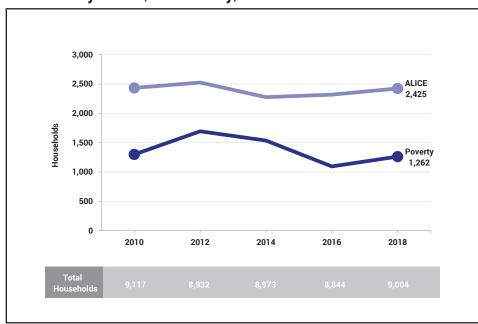
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

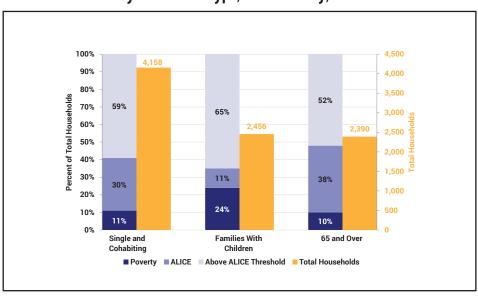
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Scott County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

### Household Income by Household Type, Scott County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, SCOTT

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Scott County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$551	\$782	
Child Care	\$-	\$994	
Food	\$234	\$710	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$159	\$457	
Taxes	\$230	\$555	
Monthly Total	\$1,751	\$5,029	
ANNUAL TOTAL	\$21,012	\$60,348	
Hourly Wage*	\$10.51	\$30.17	

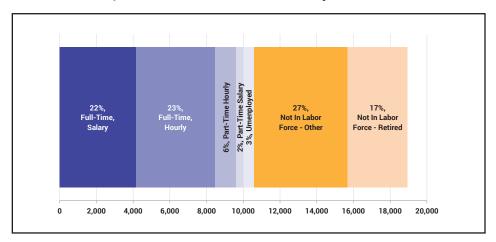
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Scott County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Scott County, 2018			
Town	Total HH	% ALICE & Poverty	
Austin City	1,453	59%	
Finley Township 611 35%			
Jennings Township 2,408 54%			
Johnson Township 897 28%			
Lexington Township 1,393 30%		30%	
Scottsburg City         2,637         45%			
Vienna Township 3,695 42%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, SCOTT

# ALICE IN SHELBY COUNTY

2018 Point-in-Time Data

Population: 44,399 • Number of Households: 17,725

Median Household Income: \$59,214 (state average: \$55,746)

Unemployment Rate: 4.2% (state average: 4.4%)

**ALICE Households:** 20% (state average: 24%) • **Households in Poverty:** 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

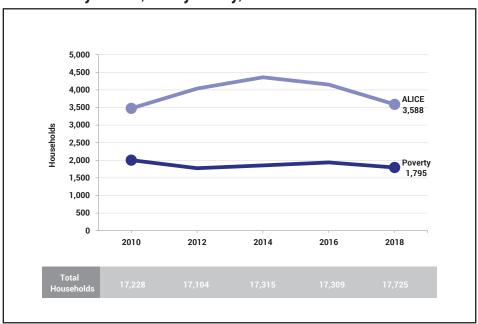
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

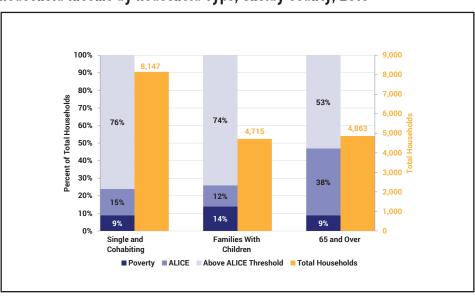
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Households by Income, Shelby County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## Household Income by Household Type, Shelby County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, SHELBY

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Shelby County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$599	\$852	
Child Care	\$-	\$993	
Food	\$227	\$688	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$164	\$462	
Taxes	\$238	\$551	
Monthly Total	\$1,805	\$5,077	
ANNUAL TOTAL	\$21,660	\$60,924	
Hourly Wage*	\$10.83	\$30.46	

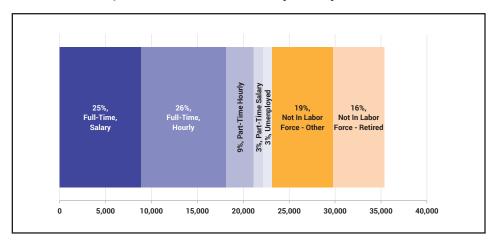
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Shelby County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Shelby County, 2018				
Town Total HH % ALICE & Poverty				
Addison Township	8,346	38%		
Brandywine Township	747	24%		
Fairland Town	285	31%		
Hanover Township	982	23%		
Hendricks Township	436	30%		
Jackson Township	659	28%		
Liberty Township	618	35%		
Marion Township	793	27%		
Moral Township	1,726	17%		
Morristown Town	505	31%		
Noble Township	636	25%		
Shelby Township 794 17%		17%		
Shelbyville City 7,710 39%		39%		
Sugar Creek Township	438	40%		
Union Township	389	12%		
Van Buren Township	619	18%		
Waldron CDP	242	47%		
Washington Township 542 19%				

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, SHELBY

## ALICE IN SPENCER COUNTY

2018 Point-in-Time Data

Population: 20,526 • Number of Households: 8,109

Median Household Income: \$56,998 (state average: \$55,746)

Unemployment Rate: 4.1% (state average: 4.4%)

**ALICE Households:** 20% (state average: 24%) • **Households in Poverty:** 9% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

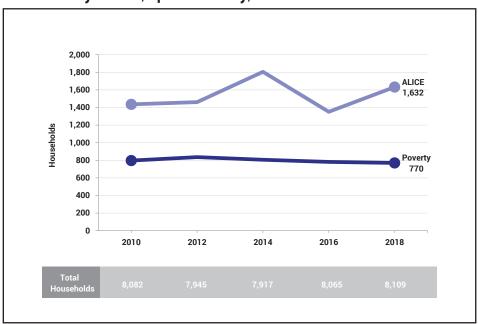
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

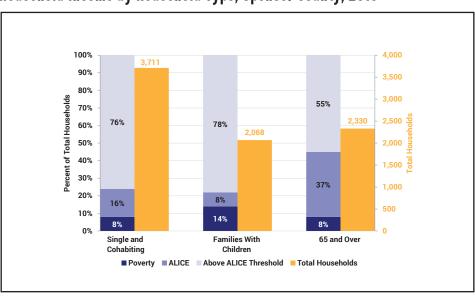
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Spencer County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Spencer County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, SPENCER

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Spencer County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 Preschooler		
Monthly Costs			
Housing	\$445	\$697	
Child Care	\$-	\$769	
Food	\$250	\$756	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$147	\$418	
Taxes	\$195	\$429	
Monthly Total	\$1,614	\$4,600	
ANNUAL TOTAL	\$19,368	\$55,200	
Hourly Wage*	\$9.68	\$27.60	

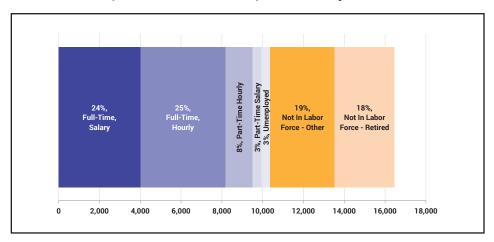
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Spencer County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Spencer County, 2018			
Town	Total HH	% ALICE & Poverty	
Carter Township	1,255	28%	
Chrisney Town	257	36%	
Clay Township	1,024	17%	
Dale Town	586	41%	
Gentryville Town	127	32%	
Grandview Town	340	50%	
Grass Township	527	22%	
Hammond Township	751	43%	
Harrison Township	739	24%	
Hatfield CDP	276	45%	
Huff Township	391	24%	
Jackson Township	376	22%	
Luce Township	934	30%	
Ohio Township	2,112	38%	
Richland Town	171	25%	
Rockport City	946	49%	
Santa Claus Town	945	16%	
<b>St. Meinrad CDP</b> 285 27%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, SPENCER

## ALICE IN ST. JOSEPH COUNTY

2018 Point-in-Time Data

**Population:** 270,771 • **Number of Households:** 107,730 **Median Household Income:** \$54,434 (state average: \$55,746)

Unemployment Rate: 3.2% (state average: 4.4%)

**ALICE Households:** 23% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

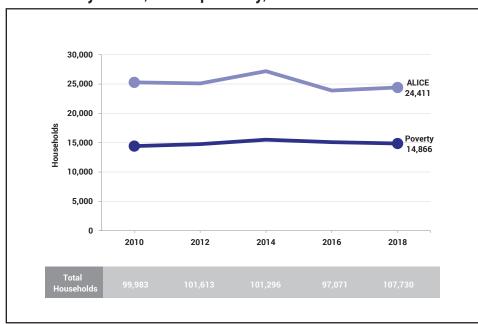
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

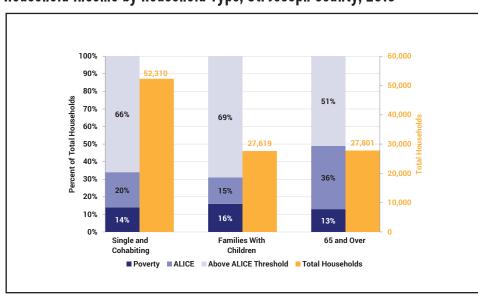
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, St. Joseph County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, St. Joseph County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, ST. JOSEPH

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, St. Joseph County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 Preschooler		
Monthly Costs			
Housing	\$547	\$858	
Child Care	\$-	\$1,066	
Food	\$257	\$778	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$161	\$485	
Taxes	\$233	\$615	
Monthly Total	\$1,775	\$5,333	
ANNUAL TOTAL	\$21,300	\$63,996	
Hourly Wage*	\$10.65	\$32.00	

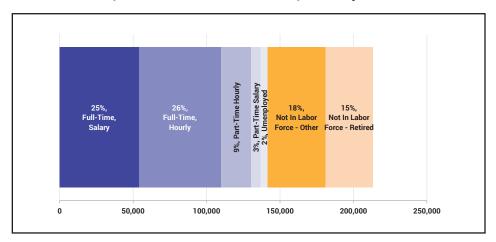
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, St. Joseph County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

St. Joseph County, 2018			
Town	Total HH	% ALICE & Poverty	
Centre Township	6,006	28%	
Clay Township	13,660	36%	
German Township	4,058	34%	
Granger CDP	10,577	14%	
Greene Township	1,260	23%	
Harris Township	8,201	19%	
Lakeville Town	345	46%	
Liberty Township	1,504	31%	
Lincoln Township	1,222	35%	
Madison Township	705	19%	
Mishawaka City	21,141	46%	
New Carlisle Town	681	30%	
North Liberty Town	699	45%	
Notre Dame CDP	138	81%	
Olive Township	1,710	29%	
Osceola Town	869	26%	
Penn Township	27,039	38%	
Portage Township	31,401	51%	
Roseland Town	222	53%	
South Bend City	40,315	47%	
Union Township	1,363	33%	
Walkerton Town	900	41%	
Warren Township	3,112	28%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, ST. JOSEPH

## **ALICE IN STARKE COUNTY**

2018 Point-in-Time Data

Population: 22,941 • Number of Households: 8,735

Median Household Income: \$48,895 (state average: \$55,746)

Unemployment Rate: 7.0% (state average: 4.4%)

ALICE Households: 24% (state average: 24%) • Households in Poverty: 15% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

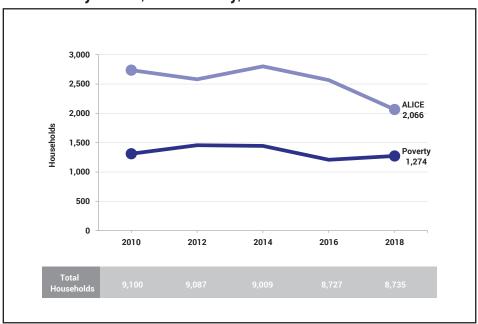
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

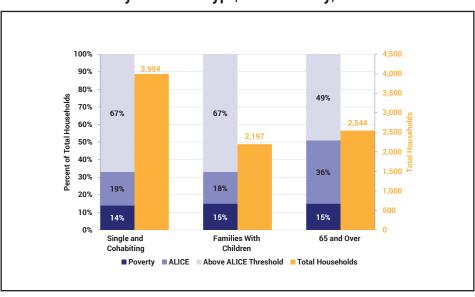
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Starke County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Starke County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, STARKE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Starke County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$516	\$739	
Child Care	\$-	\$910	
Food	\$236	\$715	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$155	\$440	
Taxes	\$217	\$500	
Monthly Total	\$1,701	\$4,835	
ANNUAL TOTAL	\$20,412	\$58,020	
Hourly Wage*	\$10.21	\$29.01	

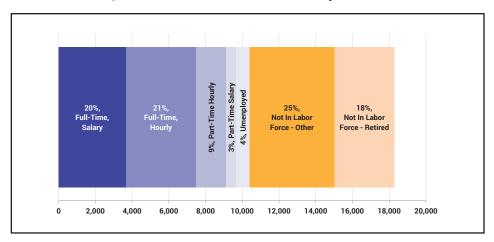
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Starke County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Starke County, 2018			
Town	Total HH	% ALICE & Poverty	
Bass Lake CDP	484	35%	
California Township	748	33%	
Center Township	2,415	42%	
Davis Township	375	31%	
Hamlet Town	245	44%	
Jackson Township	231	15%	
Knox City	1,408	51%	
Koontz Lake CDP	643	31%	
North Bend Township	503	39%	
North Judson Town	766	46%	
Oregon Township	1,343	28%	
Railroad Township	414	37%	
Washington Township	942	45%	
Wayne Township	1,764	44%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, STARKE

## ALICE IN STEUBEN COUNTY

2018 Point-in-Time Data

Population: 34,474 • Number of Households: 14,156

Median Household Income: \$56,101 (state average: \$55,746)

Unemployment Rate: 3.8% (state average: 4.4%)

**ALICE Households:** 22% (state average: 24%) • **Households in Poverty:** 9% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

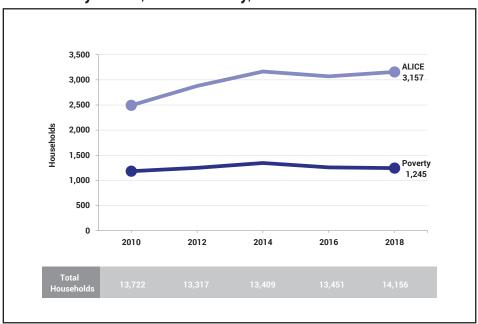
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

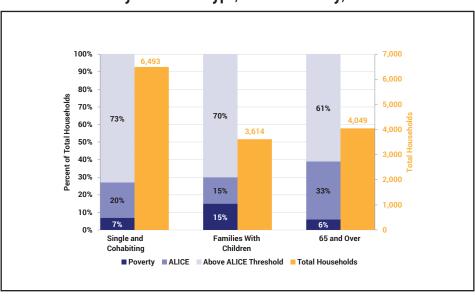
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Steuben County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Steuben County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, STEUBEN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Steuben County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$542	\$777	
Child Care	\$-	\$826	
Food	\$234	\$710	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$158	\$433	
Taxes	\$225	\$485	
Monthly Total	\$1,736	\$4,762	
ANNUAL TOTAL	\$20,832	\$57,144	
Hourly Wage*	\$10.42	\$28.57	

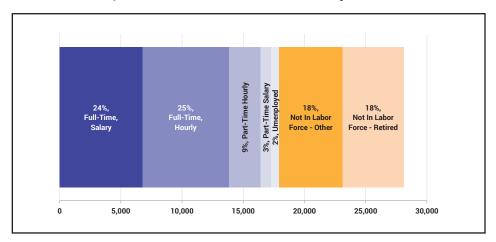
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Steuben County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Steuben County, 2018			
Town	Total HH	% ALICE & Poverty	
Angola City	3,304	42%	
Clear Lake Town	215	23%	
Clear Lake Township	377	17%	
Fremont Town	1,022	47%	
Fremont Township	1,380	43%	
Hamilton Town	659	36%	
Hudson Town	182	28%	
Jackson Township	799	41%	
Jamestown Township	1,486	25%	
Millgrove Township	749	27%	
Orland Town	171	35%	
Otsego Township	1,027	24%	
Pleasant Township	5,391	34%	
Richland Township	201	32%	
Salem Township	817	35%	
Scott Township	510	22%	
Steuben Township	1,097	25%	
York Township	322	21%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, STEUBEN

## **ALICE IN SULLIVAN COUNTY**

2018 Point-in-Time Data

**Population:** 20,792 • Number of Households: 7,707

Median Household Income: \$46,517 (state average: \$55,746)

Unemployment Rate: 6.2% (state average: 4.4%)

ALICE Households: 31% (state average: 24%) • Households in Poverty: 13% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

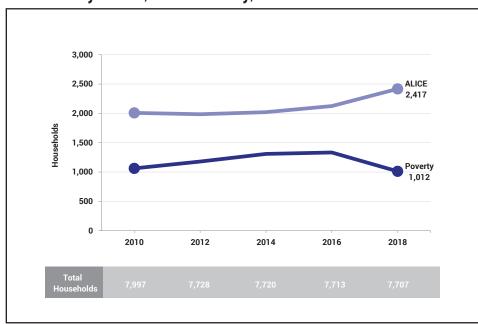
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

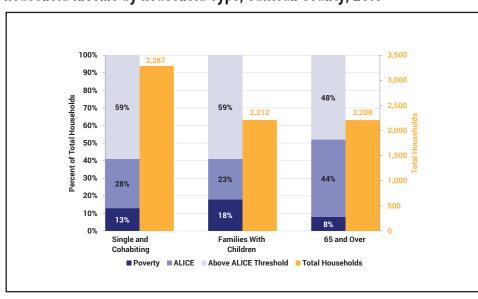
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Sullivan County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Sullivan County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, SULLIVAN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Sullivan County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$493	\$773	
Child Care	\$-	\$796	
Food	\$248	\$750	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$153	\$430	
Taxes	\$207	\$454	
Monthly Total	\$1,678	\$4,734	
ANNUAL TOTAL	\$20,136	\$56,808	
Hourly Wage*	\$10.07	\$28.40	

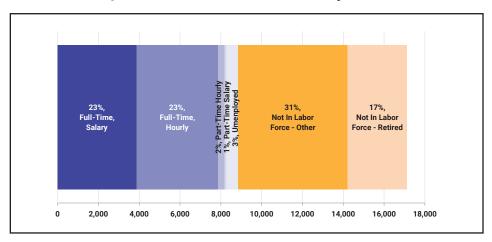
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Sullivan County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Sullivan County, 2018			
Town	Total HH	% ALICE & Poverty	
Carlisle Town	289	58%	
Cass Township	714	41%	
Curry Township	1,329	48%	
Dugger Town	311	47%	
Fairbanks Township	292	9%	
Farmersburg Town	537	40%	
Gill Township	337	23%	
Haddon Township	726	46%	
Hamilton Township	2,907	52%	
Hymera Town	324	51%	
Jackson Township	799	44%	
Jefferson Township	134	50%	
Shelburn Town	479	47%	
Sullivan City	1,846	57%	
Turman Township 469 30%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, SULLIVAN

## ALICE IN SWITZERLAND COUNTY

2018 Point-in-Time Data

Population: 10,628 • Number of Households: 4,297

Median Household Income: \$47,929 (state average: \$55,746)

Unemployment Rate: 5.7% (state average: 4.4%)

ALICE Households: 22% (state average: 24%) • Households in Poverty: 19% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

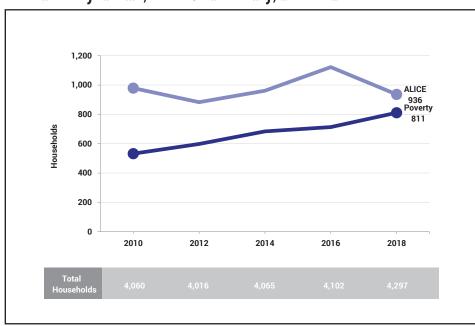
# How has the number of ALICE households changed over time?

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While conditions improved for some
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care, and a basic smartphone plan).

# What types of households are struggling?

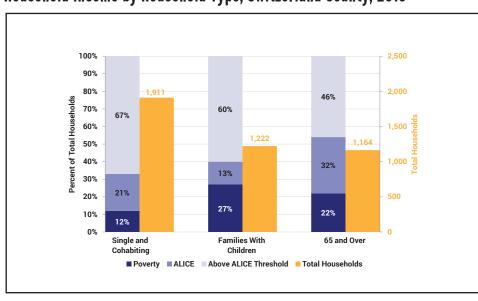
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Switzerland County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Switzerland County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, SWITZERLAND

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Switzerland County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$514	\$736	
Child Care	\$-	\$1,156	
Food	\$246	\$745	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$155	\$474	
Taxes	\$215	\$569	
Monthly Total	\$1,707	\$5,211	
ANNUAL TOTAL	\$20,484	\$62,532	
Hourly Wage*	\$10.24	\$31.27	

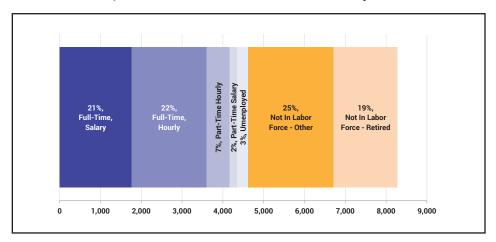
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Switzerland County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Switzerland County, 2018			
Town	Total HH	% ALICE & Poverty	
Cotton Township	671	36%	
Craig Township	496	31%	
Jefferson Township 1,409 43%			
Patriot Town 131 55%			
Pleasant Township	517	42%	
Posey Township 753 44%		44%	
Vevay Town         715         52%			
York Township 451 43%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, SWITZERLAND

## ALICE IN TIPPECANOE COUNTY

2018 Point-in-Time Data

**Population:** 193,048 • **Number of Households:** 70,446 **Median Household Income:** \$50,256 (state average: \$55,746)

Unemployment Rate: 5.0% (state average: 4.4%)

**ALICE Households:** 24% (state average: 24%) • **Households in Poverty:** 19% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

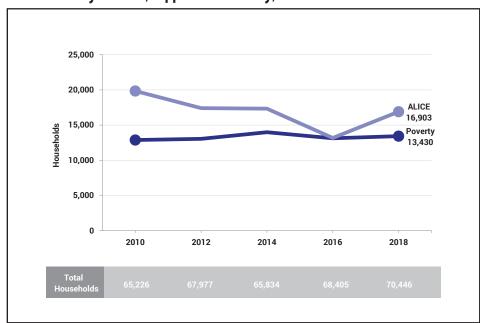
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

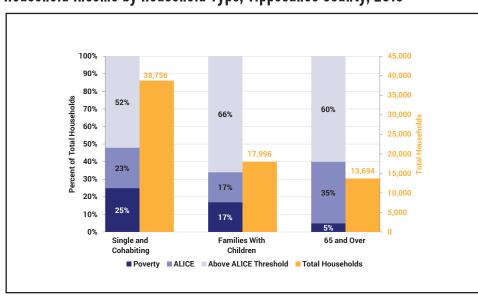
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Tippecanoe County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Tippecanoe County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, TIPPECANOE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Tippecanoe County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$743	\$1,001	
Child Care	\$-	\$1,077	
Food	\$255	\$772	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$186	\$502	
Taxes	\$289	\$642	
Monthly Total	\$2,050	\$5,525	
ANNUAL TOTAL	\$24,600	\$66,300	
Hourly Wage*	\$12.30	\$33.15	

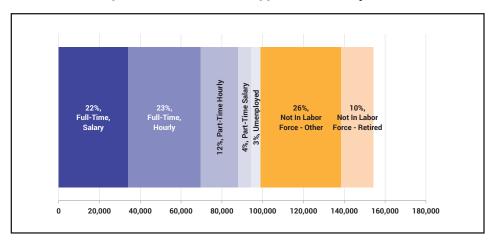
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Tippecanoe County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Tippecanoe County, 2018			
Town	Total HH	% ALICE & Poverty	
Americus CDP	147	28%	
Battle Ground Town	578	24%	
Clarks Hill Town	280	54%	
Colburn CDP	159	69%	
Dayton Town	580	35%	
Fairfield Township	22,838	51%	
Jackson Township	259	41%	
Lafayette City	30,803	49%	
Lauramie Township	1,059	25%	
Otterbein Town	439	58%	
Perry Township	2,984	12%	
Randolph Township	291	30%	
Shadeland Town	731	30%	
Sheffield Township	1,595	24%	
Shelby Township	965	26%	
Stockwell CDP	185	34%	
Tippecanoe Township	2,933	21%	
Union Township	731	30%	
Wabash Township	20,782	52%	
Washington Township	1,053	32%	
Wayne Township	683	30%	
Wea Township	12,939	33%	
West Lafayette City	13,834	57%	
West Point CDP	166	7%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, TIPPECANOE

## **ALICE IN TIPTON COUNTY**

2018 Point-in-Time Data

Population: 15,218 • Number of Households: 6,295

Median Household Income: \$55,479 (state average: \$55,746)

Unemployment Rate: 3.2% (state average: 4.4%)

**ALICE Households:** 26% (state average: 24%) • **Households in Poverty:** 7% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

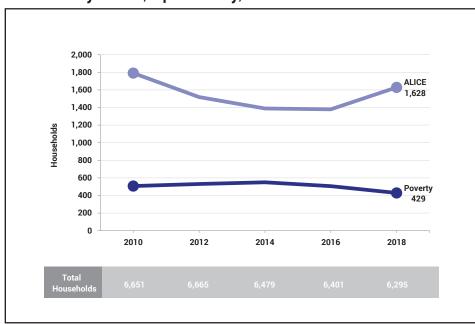
# How has the number of ALICE households changed over time?

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While conditions improved for some
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# What types of households are struggling?

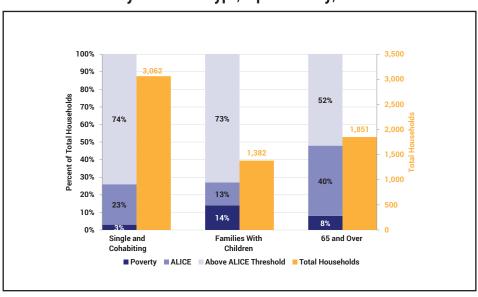
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Tipton County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Tipton County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, TIPTON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Tipton County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$549	\$786	
Child Care	\$-	\$1,213	
Food	\$263	\$796	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$163	\$500	
Taxes	\$242	\$678	
Monthly Total	\$1,794	\$5,504	
ANNUAL TOTAL	\$21,528	\$66,048	
Hourly Wage*	\$10.76	\$33.02	

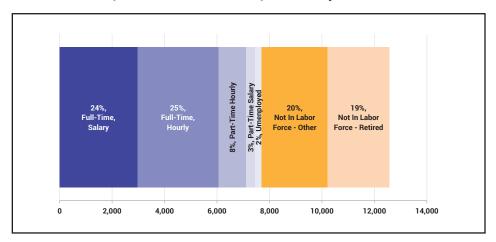
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Tipton County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Tipton County, 2018		
Town	Total HH	% ALICE & Poverty
Cicero Township	3,204	35%
Jefferson Township	608	27%
Kempton Town	150	35%
Liberty Township 972 29%		29%
Madison Township 555 35%		35%
Prairie Township 437 13%		
Sharpsville Town 317 36%		36%
<b>Tipton City</b> 2,155 43%		43%
Wildcat Township 519 43%		43%
Windfall City Town 290 45%		

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, TIPTON

## ALICE IN UNION COUNTY

2018 Point-in-Time Data

**Population:** 7,153 • Number of Households: 2,846

Median Household Income: \$48,227 (state average: \$55,746)

Unemployment Rate: 2.7% (state average: 4.4%)

**ALICE Households:** 30% (state average: 24%) • **Households in Poverty:** 9% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

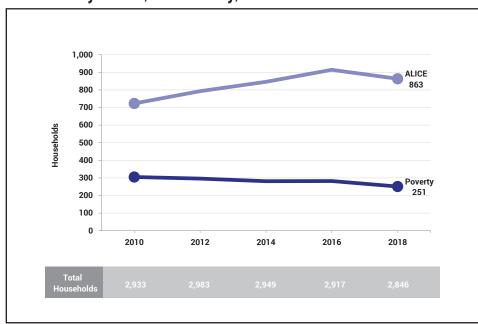
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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wages failed to keep pace with the
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care, and a basic smartphone plan).

# What types of households are struggling?

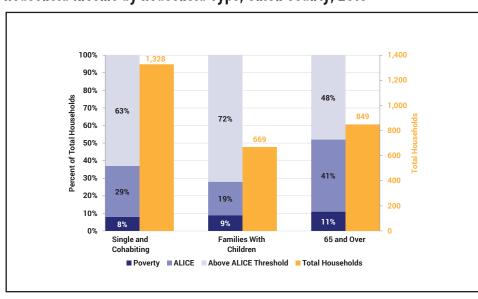
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Union County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Union County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, UNION

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Union County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT 1 PRESCHOOLER		
Monthly Costs			
Housing	\$460	\$699	
Child Care	\$-	\$1,081	
Food	\$264	\$799	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$151	\$468	
Taxes	\$209	\$574	
Monthly Total	\$1,661	\$5,152	
ANNUAL TOTAL	\$19,932	\$61,824	
Hourly Wage*	\$9.97	\$30.91	

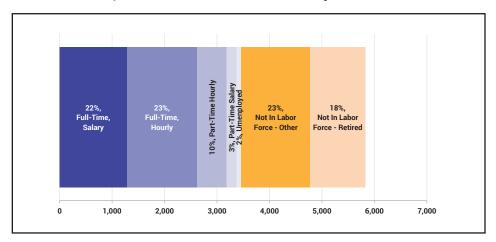
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Union County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Union County, 2018		
Town	Total HH	% ALICE & Poverty
Brownsville Township	259	25%
Center Township	1,030	38%
Harmony Township	263	25%
Harrison Township	213	44%
Liberty Town	703	40%
Liberty Township	436	46%
Union Township	645	45%
West College Corner Town	276	51%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, UNION

## ALICE IN VANDERBURGH COUNTY

2018 Point-in-Time Data

**Population:** 180,974 • **Number of Households:** 75,058 **Median Household Income:** \$50,325 (state average: \$55,746)

Unemployment Rate: 5.8% (state average: 4.4%)

ALICE Households: 25% (state average: 24%) • Households in Poverty: 16% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

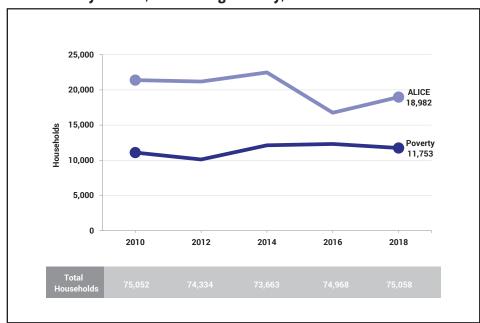
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
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While conditions improved for some
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# What types of households are struggling?

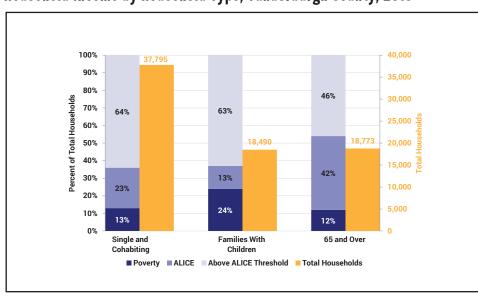
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Vanderburgh County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Vanderburgh County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, VANDERBURGH

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Vanderburgh County, 2018			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 Preschooler	
Monthly Costs			
Housing	\$641	\$888	
Child Care	\$-	\$1,012	
Food	\$241	\$729	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$171	\$473	
Taxes	\$253	\$573	
Monthly Total	\$1,883	\$5,206	
ANNUAL TOTAL	\$22,596	\$62,472	
Hourly Wage*	\$11.30	\$31.24	

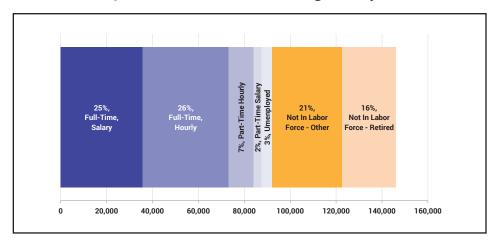
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Vanderburgh County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Vanderburgh County, 2018		
Town	Total HH	% ALICE & Poverty
Armstrong Township	734	21%
Center Township	15,932	29%
Darmstadt Town	527	17%
Evansville City	50,976	49%
German Township	2,792	24%
Highland CDP	1,698	21%
Knight Township	29,734	48%
Melody Hill CDP	1,434	15%
Perry Township	10,119	42%
Pigeon Township	12,469	64%
Scott Township	3,228	15%
Union Township	189	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, VANDERBURGH

## ALICE IN VERMILLION COUNTY

2018 Point-in-Time Data

Population: 15,560 • Number of Households: 6,616

Median Household Income: \$48,377 (state average: \$55,746)

Unemployment Rate: 5.1% (state average: 4.4%)

ALICE Households: 22% (state average: 24%) • Households in Poverty: 15% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

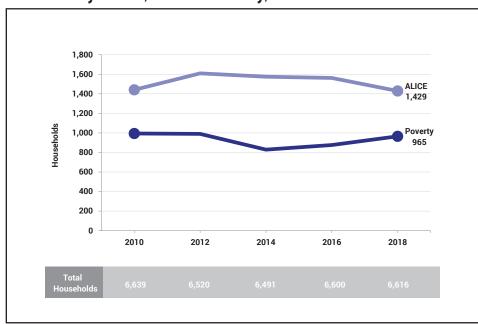
# How has the number of ALICE households changed over time?

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for the county (the ALICE Threshold).
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# What types of households are struggling?

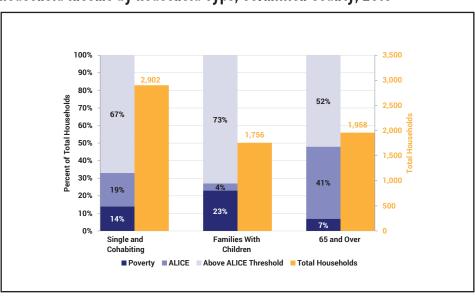
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#### Households by Income, Vermillion County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Vermillion County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, VERMILLION

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Vermillion County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$491	\$769	
Child Care	\$-	\$949	
Food	\$237	\$718	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$151	\$449	
Taxes	\$209	\$518	
Monthly Total	\$1,665	\$4,934	
ANNUAL TOTAL	\$19,980	\$59,208	
Hourly Wage*	\$9.99	\$29.60	

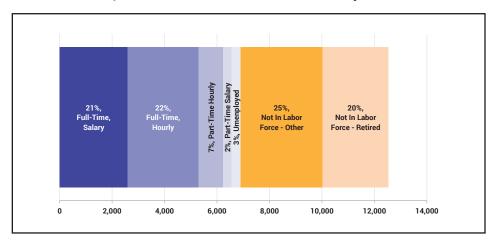
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Vermillion County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Vermillion County, 2018			
Town	Total HH	% ALICE & Poverty	
Blanford CDP	106	39%	
Cayuga Town	460	41%	
Clinton City	2,147	47%	
Clinton Township	3,924	40%	
Dana Town	221	35%	
Eugene Township	810	33%	
Fairview Park Town	577	45%	
Helt Township	936	25%	
Highland Township	640	37%	
Newport Town	168	36%	
Perrysville Town	179	33%	
St. Bernice CDP	176	31%	
Universal Town	129	48%	
Vermillion Township 306 28%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, VERMILLION

## ALICE IN VIGO COUNTY

2018 Point-in-Time Data

**Population:** 107,386 • **Number of Households:** 43,262 **Median Household Income:** \$48,961 (state average: \$55,746)

Unemployment Rate: 5.8% (state average: 4.4%)

ALICE Households: 21% (state average: 24%) • Households in Poverty: 19% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

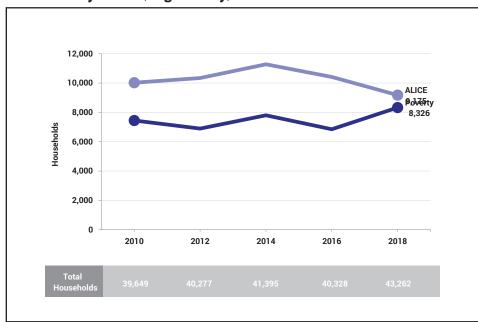
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

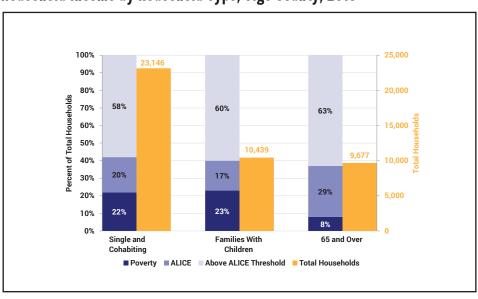
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Vigo County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Vigo County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, VIGO

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Vigo County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$548	\$859	
Child Care	\$-	\$1,009	
Food	\$241	\$729	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$160	\$472	
Taxes	\$230	\$588	
Monthly Total	\$1,756	\$5,188	
ANNUAL TOTAL	\$21,072	\$62,256	
Hourly Wage*	\$10.54	\$31.13	

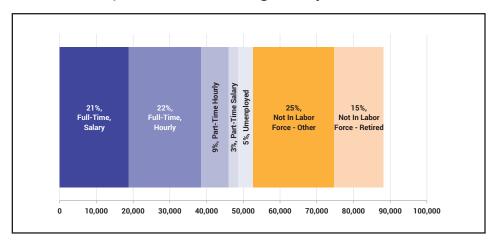
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Vigo County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Vigo County, 2018			
Town	Total HH	% ALICE & Poverty	
Fayette Township	1,043	29%	
Fontanet CDP	144	23%	
Harrison Township	20,437	57%	
Honey Creek Township	6,276	38%	
Linton Township	538	22%	
Lost Creek Township	3,788	23%	
Nevins Township	731	42%	
New Goshen CDP	198	11%	
North Terre Haute CDP	1,812	45%	
Otter Creek Township	3,594	39%	
Pierson Township	650	34%	
Prairie Creek Township	503	21%	
Prairieton Township	500	22%	
Riley Town	108	50%	
Riley Township	1,116	28%	
Seelyville Town	326	40%	
St. Mary of the Woods CDP	255	60%	
Sugar Creek Township	2,698	48%	
Tecumseh CDP	276	21%	
Terre Haute City	23,186	54%	
West Terre Haute Town	878	60%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, VIGO

## **ALICE IN WABASH COUNTY**

2018 Point-in-Time Data

Population: 31,631 • Number of Households: 12,875

Median Household Income: \$50,637 (state average: \$55,746)

Unemployment Rate: 4.3% (state average: 4.4%)

ALICE Households: 23% (state average: 24%) • Households in Poverty: 12% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

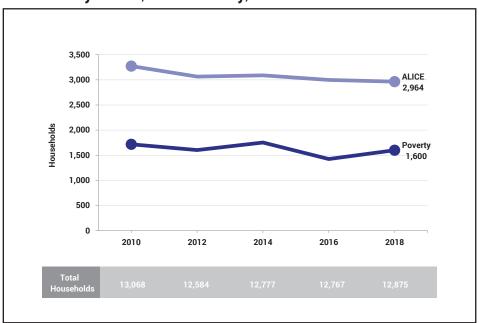
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

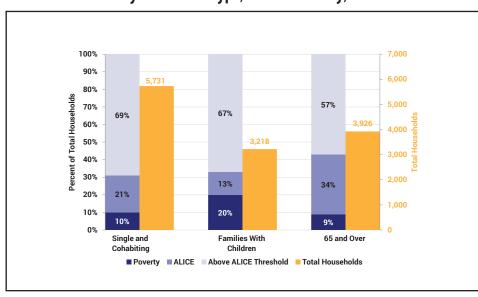
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Wabash County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Wabash County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, WABASH

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Wabash County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$509	\$701	
Child Care	\$-	\$824	
Food	\$255	\$772	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$157	\$434	
Taxes	\$229	\$510	
Monthly Total	\$1,727	\$4,772	
ANNUAL TOTAL	\$20,724	\$57,264	
Hourly Wage*	\$10.36	\$28.63	

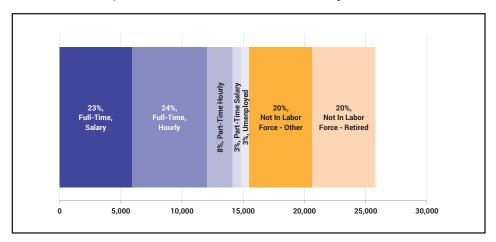
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Wabash County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Wabash County, 2018				
Town Total HH % ALICE & Poverty				
Chester Township	2,866	34%		
La Fontaine Town	376	36%		
Lagro Town	177	50%		
Lagro Township 1,075 30%		30%		
<b>Laketon CDP</b> 183 479		47%		
Liberty Township	979	28%		
Noble Township	5,915	40%		
North Manchester Town 2,211 36%		36%		
Paw Paw Township 626 37%		37%		
Pleasant Township 913 32%		32%		
<b>Roann Town</b> 176 48%		48%		
Somerset CDP	226	13%		
Wabash City	4,548	44%		
Waltz Township 501 20%				

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, WABASH

## **ALICE IN WARREN COUNTY**

2018 Point-in-Time Data

Population: 8,247 • Number of Households: 3,384

Median Household Income: \$61,148 (state average: \$55,746)

Unemployment Rate: 3.8% (state average: 4.4%)

**ALICE Households:** 18% (state average: 24%) • **Households in Poverty:** 9% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

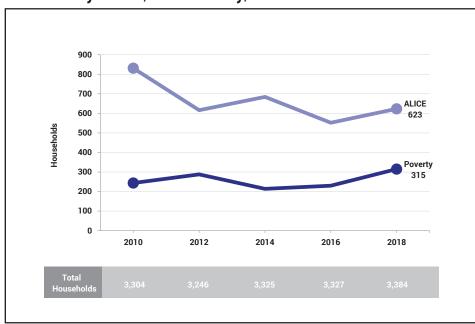
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
continued to struggle, especially as
wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

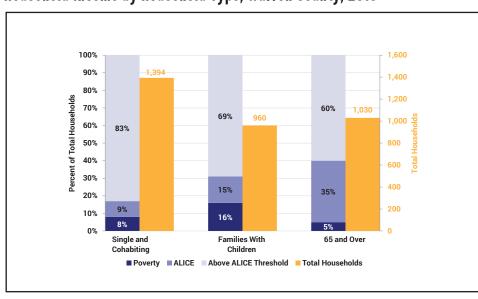
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Warren County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Warren County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, WARREN

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Warren County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$506	\$725	
Child Care	\$-	\$1,081	
Food	\$250	\$756	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$155	\$467	
Taxes	\$221	\$580	
Monthly Total	\$1,709	\$5,140	
ANNUAL TOTAL	\$20,508	\$61,680	
Hourly Wage*	\$10.25	\$30.84	

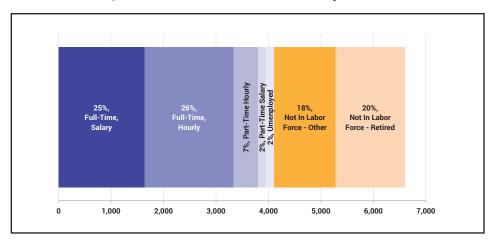
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Warren County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Warren County, 2018			
Town	Total HH	% ALICE & Poverty	
Adams Township	274	32%	
Kent Township	249	20%	
Liberty Township	280	33%	
Medina Township	230	12%	
Mound Township	174	6%	
Pike Township	416	38%	
Pine Township	172	6%	
Pine Village Town 105 53%		53%	
Steuben Township 232		6%	
Warren Township 268		26%	
Washington Township	922	37%	
West Lebanon Town	284	37%	
Williamsport Town	739	41%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, WARREN

## **ALICE IN WARRICK COUNTY**

2018 Point-in-Time Data

Population: 61,928 • Number of Households: 24,267

Median Household Income: \$70,648 (state average: \$55,746)

Unemployment Rate: 3.3% (state average: 4.4%)

**ALICE Households:** 19% (state average: 24%) • **Households in Poverty:** 8% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

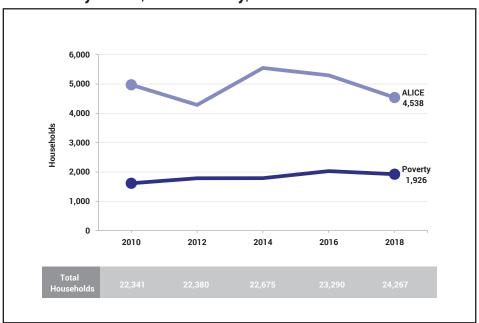
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
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but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

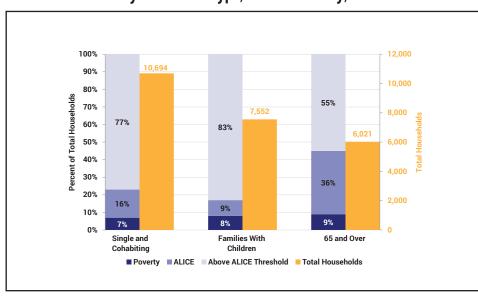
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Warrick County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Warrick County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, WARRICK

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Warrick County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$711	\$985	
Child Care	\$-	\$1,039	
Food	\$246	\$745	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$180	\$490	
Taxes	\$270	\$595	
Monthly Total	\$1,984	\$5,385	
ANNUAL TOTAL	\$23,808	\$64,620	
Hourly Wage*	\$11.90	\$32.31	

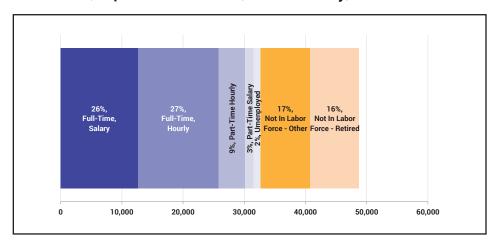
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Warrick County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Warrick County, 2018			
Town	Total HH	% ALICE & Poverty	
Anderson Township	545	32%	
Boon Township	5,387	34%	
Boonville City	2,610	48%	
Campbell Township	337	20%	
Chandler Town	1,311	38%	
Elberfeld Town	281	30%	
Greer Township	777	22%	
Hart Township	707	27%	
Lynnville Town	384	32%	
Newburgh Town 1,408 40%			
Ohio Township         15,108         23%		23%	
Owen Township 217 25%		25%	
Pigeon Township	464	30%	
Skelton Township	675	34%	
Tennyson Town         118         60%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, WARRICK

## ALICE IN WASHINGTON COUNTY

2018 Point-in-Time Data

Population: 27,827 • Number of Households: 10,721

Median Household Income: \$47,078 (state average: \$55,746)

Unemployment Rate: 6.1% (state average: 4.4%)

**ALICE Households:** 23% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

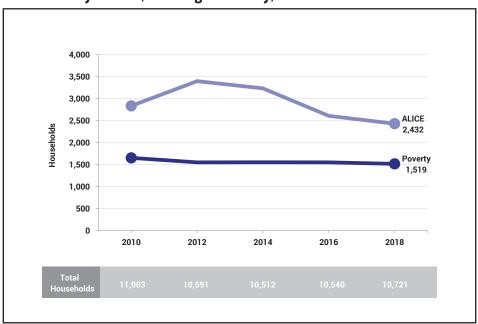
# How has the number of ALICE households changed over time?

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for the county (the ALICE Threshold).
While conditions improved for some
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care, and a basic smartphone plan).

# What types of households are struggling?

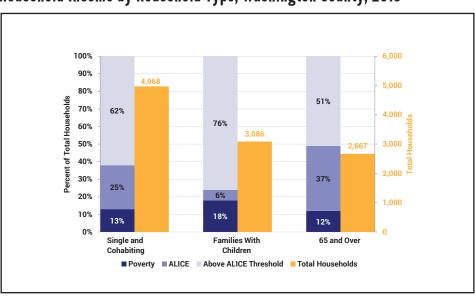
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Washington County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Washington County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, WASHINGTON

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Washington County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER		
Monthly Costs			
Housing	\$491	\$697	
Child Care	\$-	\$775	
Food	\$221	\$669	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$150	\$410	
Taxes	\$207	\$432	
Monthly Total	\$1,646	\$4,514	
ANNUAL TOTAL	\$19,752	\$54,168	
Hourly Wage*	\$9.88	\$27.08	

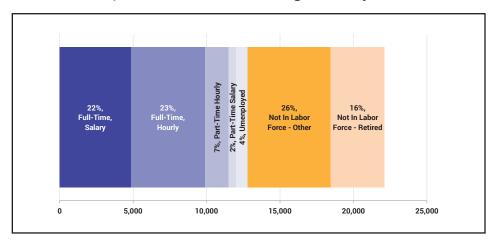
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Washington County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Washington County, 2018			
Town	Total HH	% ALICE & Poverty	
Brown Township	375	37%	
Campbellsburg Town	216	44%	
Franklin Township	783	37%	
Gibson Township	454	35%	
Howard Township	381	29%	
Jackson Township	707	26%	
Jefferson Township	399	47%	
Madison Township	272	34%	
Monroe Township	200	42%	
New Pekin Town	592	37%	
Pierce Township	1,127	43%	
Polk Township	984	22%	
Posey Township	615	26%	
Salem City	2,687	50%	
Vernon Township	167	17%	
Washington Township 4,257 43%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, WASHINGTON

## **ALICE IN WAYNE COUNTY**

2018 Point-in-Time Data

Population: 65,936 • Number of Households: 28,338

Median Household Income: \$44,928 (state average: \$55,746)

Unemployment Rate: 4.9% (state average: 4.4%)

**ALICE Households:** 23% (state average: 24%) • **Households in Poverty:** 15% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

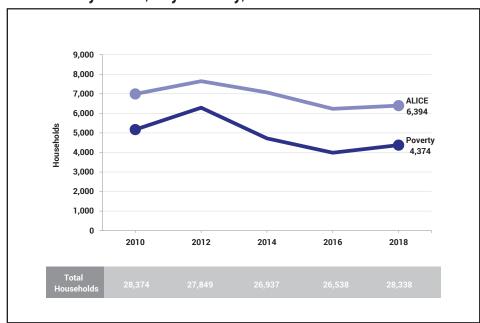
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

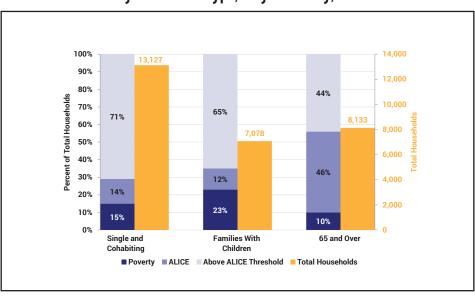
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Wayne County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Wayne County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, WAYNE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Wayne County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$511	\$724	
Child Care	\$-	\$940	
Food	\$236	\$715	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$154	\$441	
Taxes	\$214	\$499	
Monthly Total	\$1,692	\$4,850	
ANNUAL TOTAL	\$20,304	\$58,200	
Hourly Wage*	\$10.15	\$29.10	

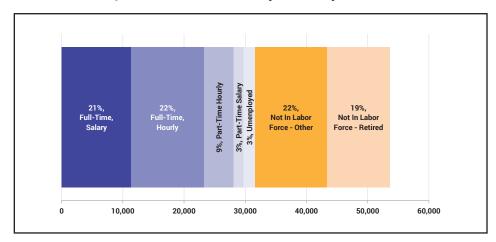
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Wayne County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Wayne County, 2018			
Town	Total HH	% ALICE & Poverty	
Abington Township	252	7%	
Boston Township	472	24%	
Cambridge City Town	749	50%	
Center Township	2,906	31%	
Centerville Town	1,000	37%	
Clay Township	431	26%	
Dalton Township	209	28%	
Dublin Town	299	47%	
East Germantown Town	154	60%	
Fountain City Town	299	33%	
Franklin Township	573	27%	
Green Township	361	36%	
Greens Fork Town	175	35%	
Hagerstown Town	723	35%	
Harrison Township	122	25%	
Jackson Township	1,846	48%	
Jefferson Township	1,304	27%	
Milton Town	140	48%	
New Garden Township	660	31%	
Perry Township	300	30%	
Richmond City	14,418	48%	
Spring Grove Town	129	20%	
Washington Township	523	40%	
Wayne Township	16,169	45%	
Webster Township 483 25%			

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, WAYNE

## **ALICE IN WELLS COUNTY**

2018 Point-in-Time Data

Population: 27,947 • Number of Households: 10,874

Median Household Income: \$56,265 (state average: \$55,746)

Unemployment Rate: 2.4% (state average: 4.4%)

**ALICE Households:** 21% (state average: 24%) • **Households in Poverty:** 10% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

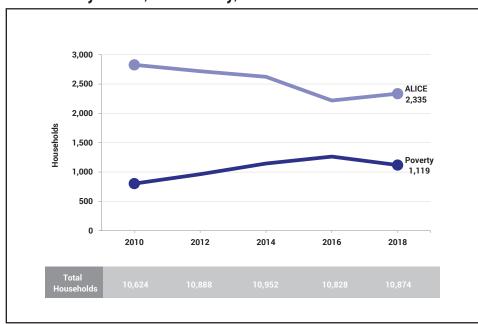
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

# What types of households are struggling?

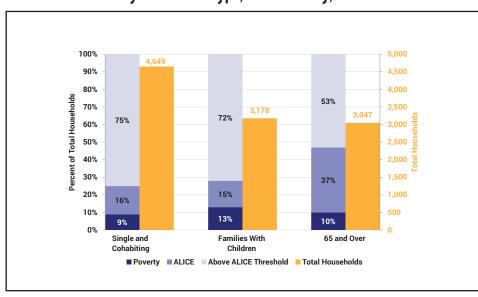
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Wells County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Wells County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, WELLS

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Wells County, 2018			
	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 preschooler		
Monthly Costs			
Housing	\$503	\$752	
Child Care	\$-	\$901	
Food	\$250	\$756	
Transportation	\$332	\$800	
Health Care	\$190	\$656	
Technology	\$55	\$75	
Miscellaneous	\$155	\$447	
Taxes	\$220	\$527	
Monthly Total	\$1,705	\$4,914	
ANNUAL TOTAL	\$20,460	\$58,968	
Hourly Wage*	\$10.23	\$29.48	

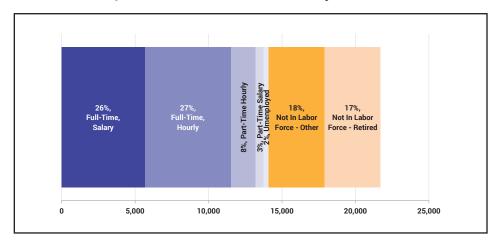
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Wells County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Wells County, 2018			
Town	Total HH	% ALICE & Poverty	
Bluffton City	4,155	45%	
Chester Township	301	12%	
Harrison Township	3,293	36%	
Jackson Township	333	5%	
Jefferson Township	2,183	25%	
Lancaster Township	2,539	40%	
Liberty Township	550	33%	
Nottingham Township	292	37%	
Ossian Town	1,266	28%	
Rockcreek Township	636	28%	
Union Township	747	24%	
Uniondale Town	122	41%	
Zanesville Town	241	36%	

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, WELLS

## ALICE IN WHITE COUNTY

2018 Point-in-Time Data

Population: 24,217 • Number of Households: 9,745

Median Household Income: \$55,086 (state average: \$55,746)

Unemployment Rate: 4.2% (state average: 4.4%)

**ALICE Households:** 23% (state average: 24%) • **Households in Poverty:** 7% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

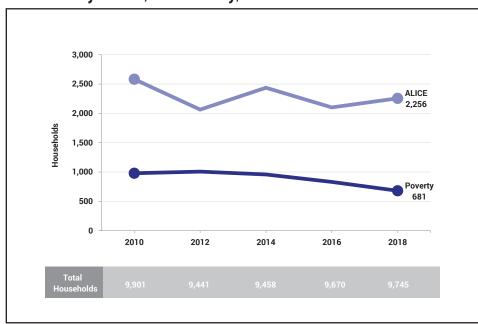
# How has the number of ALICE households changed over time?

ALICE is an acronym for Asset
Limited, Income Constrained,
Employed — households that earn
more than the Federal Poverty Level,
but less than the basic cost of living
for the county (the ALICE Threshold).
While conditions improved for some
households from 2010 to 2018, many
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wages failed to keep pace with the
cost of household essentials (housing,
child care, food, transportation, health
care, and a basic smartphone plan).

# What types of households are struggling?

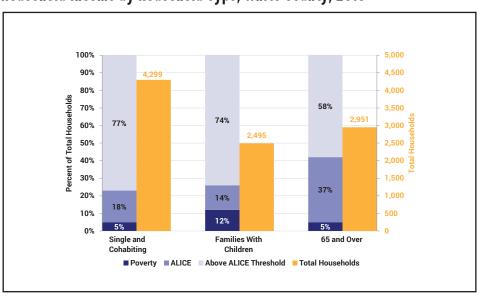
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, White County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, White County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT. 2020 INDIANA. WHITE

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, White County, 2018				
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 Preschooler		
Monthly Costs				
Housing	\$503	\$721		
Child Care	\$-	\$970		
Food	\$251	\$759		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$155	\$453		
Taxes	\$222	\$547		
Monthly Total	\$1,708	\$4,981		
ANNUAL TOTAL	\$20,496	\$59,772		
Hourly Wage*	\$10.25	\$29.89		

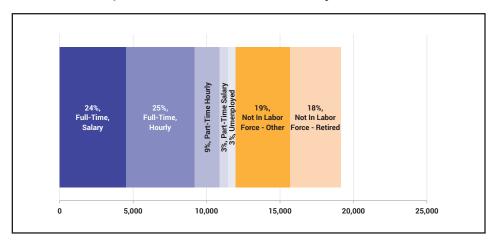
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at UnitedForALICE.org/Methodology

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, White County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

White County, 2018				
Town	Total HH	% ALICE & Poverty		
Big Creek Township	309	30%		
Brookston Town	636	28%		
Buffalo CDP	349	33%		
Burnettsville Town	169	46%		
Cass Township	201	14%		
Chalmers Town	206	33%		
Honey Creek Township	490	27%		
Idaville CDP	201	18%		
Jackson Township	257	30%		
Liberty Township	960	28%		
Lincoln Township	275	13%		
Monon Town	642	48%		
Monon Township	1,142	38%		
Monticello City	2,130	39%		
Norway CDP	262	29%		
Prairie Township	1,259	23%		
Princeton Township	569	27%		
Reynolds Town	230	32%		
Union Township	4,058	34%		
West Point Township	134	16%		
Wolcott Town	440	33%		

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, WHITE

## ALICE IN WHITLEY COUNTY

2018 Point-in-Time Data

Population: 33,649 • Number of Households: 13,548

Median Household Income: \$61,153 (state average: \$55,746)

Unemployment Rate: 2.9% (state average: 4.4%)

**ALICE Households:** 19% (state average: 24%) • **Households in Poverty:** 8% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

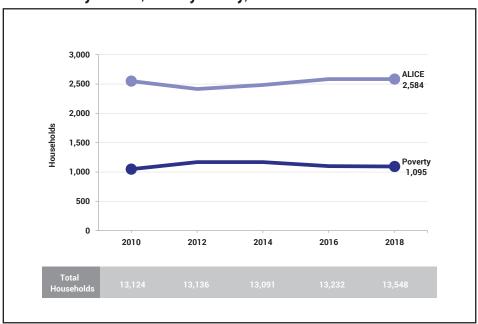
# How has the number of ALICE households changed over time?

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While conditions improved for some
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cost of household essentials (housing,
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care, and a basic smartphone plan).

# What types of households are struggling?

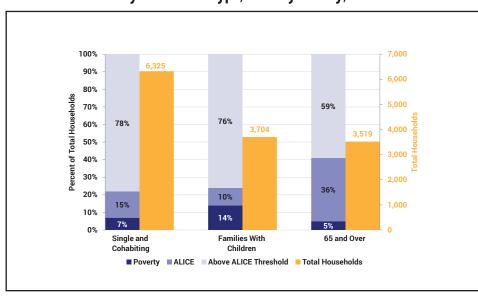
In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

#### Households by Income, Whitley County, 2010 to 2018



Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

#### Household Income by Household Type, Whitley County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

ALICE REPORT, 2020 INDIANA, WHITLEY

#### The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Whitley County, 2018				
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 Preschooler		
Monthly Costs				
Housing	\$513	\$768		
Child Care	\$-	\$891		
Food	\$228	\$691		
Transportation	\$332	\$800		
Health Care	\$190	\$656		
Technology	\$55	\$75		
Miscellaneous	\$153	\$437		
Taxes	\$212	\$489		
Monthly Total	\$1,683	\$4,807		
ANNUAL TOTAL	\$20,196	\$57,684		
Hourly Wage*	\$10.10	\$28.84		

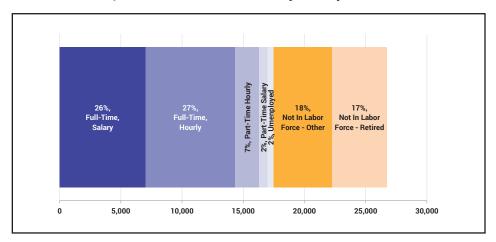
<sup>\*</sup> Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at <u>UnitedForALICE.org/Methodology</u>

#### ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

#### Labor Status, Population 16 and Over, Whitley County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Whitley County, 2018				
Town	Total HH	% ALICE & Poverty		
Churubusco Town	742	40%		
Cleveland Township	1,391	30%		
Columbia City	3,896	36%		
Columbia Township	4,689	34%		
Etna-Troy Township	683	19%		
Jefferson Township	870	15%		
Larwill Town	128	40%		
Richland Township	743	29%		
Smith Township	2,242	29%		
South Whitley Town	794	41%		
Thorncreek Township	1,531	17%		
Tri-Lakes CDP	627	23%		
Union Township	957	18%		
Washington Township	442	14%		

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county boarders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE REPORT, 2020 INDIANA, WHITLEY