

# ALICE<sup>®</sup>

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



## INDIANA

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Fall 2014

## STUDY OF FINANCIAL HARDSHIP

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Indiana Association of  
United Ways

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

# LETTER TO THE COMMUNITY



Dear Hoosiers,

Communities all across Indiana are concerned with families, jobs, and economic stability. We know that good work at good wages can improve circumstances and make households stable. But we are also concerned about the state of financial hardship in Indiana. Who are the families in financial hardship and what are the conditions that define their struggle?

ALICE represents the men and women of all ages and races who get up each day to go to work, but who aren't sure if they'll be able to make ends meet. The Indiana Association of United Ways has partnered with five other states to bring data-driven research about **ALICE**, shorthand for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, to communities. These families are defined with low income, little or no savings, and steady jobs. The 61 members of the state association are mobilizing resources and investing in services to support families, but those families' struggles are often hidden.

ALICE is our child care worker, our retail clerk, the CNA that cares for our grandparents, the delivery driver. When we know who ALICE is we can think more clearly about the kind of help and support that will make a difference in his or her life. ALICE may live in Richmond, South Bend, or Boonville and they are people who work hard every week and can fall behind every month.

ALICE is the family in Elkhart whose car breaks down, which takes the grocery money, which sends the family to the food pantry. ALICE is the family in Terre Haute whose entire economic life comes undone when the breadwinner breaks a leg and loses three week's wages. ALICE is the family in Marion whose 11-year-old watches the 5-year-old because they can't afford afterschool programs despite both parents working full time.

In Indiana we care about these ALICES. We take pride in Hoosier communities and brag about how our faith and values drive us to take care of our neighbors. We honor those who work long and hard every day, maybe with two jobs. Parents who make sacrifices for their children are the norm. ALICE families meet all of those conditions, yet need help. We know families that live close, but we don't realize how vulnerable they are and the value of our contributions. When people are working at regular jobs we don't always think about the consequences of low pay.

The forces of community are hard at work. Economic Development is striving to create more good paying jobs to get and keep more of our citizens employed. Community Development addresses housing and transportation and safe neighborhoods. Health is basic to a stable life. United Way brings focus to all of the wrap-around support needed to keep families stable, learning, and achieving. We at United Way have been talking about achieving the common good through education, financial stability and health. Tutors, Bank On, and obesity programs make life and families stronger.

This report will help you know more about those families who need our help. Look at the data for a living wage, housing and food costs, keeping healthy, and transportation costs. ALICE families are working and earning, but we need to understand their vulnerability and the need for help and support. They are hard-working members of our community who attend our festivals and cheer for the high school team, and give to their church.

We hope you'll understand how you can help and how you can engage in community outcomes for positive change as you come to see ALICE. Please join us in raising awareness about ALICE and stimulating dialogue in your community about how, together, we can provide ALICE an opportunity to succeed in Indiana communities.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Kathryn Ertel'.

**Kathryn Ertel**, Executive Director, Jennings County Economic Development Commission; Chair, Board of Directors, Indiana Association of United Ways

# THE ALICE PROJECT

## ALICE

### **Asset Limited, Income Constrained, Employed**

**Though we have chosen a woman's name, this population is comprised of households with men and women alike, and includes children and seniors.**

United Way is committed to ensuring that our communities are viable places to live and work. To do that, we promote current research, community dialogue, and data-driven policy solutions. These elements form the basis of one of United Way's broadest and fastest-growing initiatives – the *ALICE Project*.

**ALICE** was coined by United Way in 2009 after a pilot research project looked at the low-income population in affluent Morris County, one of the five founding communities which merged in 2011 to become United Way of Northern New Jersey. The original study focused primarily on data from 2007, largely before the effects of the economic downturn, known as the Great Recession, were widespread.

The value of this research was immediately evident: ALICE became a part of the common vernacular in Morris County, helping define a need and a focus for United Way's work. ALICE also began to appear in many grant applications, in the media, and in public forums discussing need in this “wealthy” community.

It quickly became clear that ALICE extended far beyond the borders of Morris County. In 2011 United Way commissioned a second ALICE study looking at all counties in New Jersey. That Report relied primarily on data collected in 2007 and 2010, measuring the impact of the Great Recession and offering a broader illustration of the challenges ALICE households face.

The Report's findings were stark: ***fully 30 percent of New Jersey households earned too little to provide basic necessities, and more than half the state's jobs paid less than \$20 an hour.***

With the forecast for low-wage jobs to continue to dominate the job market, the reality is that ALICE will continue to play an integral role in our communities for the foreseeable future. That is why ALICE has become a central part of all aspects of United Way's work.

**Now the *ALICE Project* has expanded**, to better understand economic disparity in California, Connecticut, Florida, Indiana, Michigan, and New Jersey. The baseline information established in New Jersey's 2012 study allows these new Reports to compare our progress as the country's economic conditions continue to change and, in some cases, improve.

We challenge stakeholders in every state to consider the ALICE Reports and their measures as an opportunity for a new dialogue around how to make our communities viable places to live and work. As more and more states embrace ALICE, our hope is that this Report and its companions can serve as a model for the nation.

# ALICE RESEARCH

## About Rutgers University-Newark's School of Public Affairs and Administration (SPAA)

In developing the *ALICE Project*, United Way has partnered with Rutgers University-Newark's School of Public Affairs and Administration (SPAA), an educational leader in government and non-profit management and governance. Ranked 10th nationally in public management and administration, SPAA promotes an ethics-based performance approach to effective, equitable, and accountable policy implementation through its innovative and comprehensive undergraduate, professional and graduate degrees and certificate programs. The school's faculty generates knowledge and best practices in public service and administration, and collaborates with public and nonprofit sector organizations and professionals throughout the U.S. and the world. Guided by the principles of knowledge, competence, diversity, and service – with an emphasis on public service values and competencies for effective performance – SPAA promotes accountability, transparency, and performance in the public and nonprofit sectors.

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## Special Thanks to our Advisor on Indiana Tax Issues

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# EXECUTIVE SUMMARY

**Across Indiana, 37 percent of households struggle to afford the basic necessities of housing, child care, food, health care, and transportation.**

Indiana, one of the many states in the region of the Midwest often termed the ‘Rust Belt’, has faced difficult economic times during the Great Recession. Yet the Indiana poverty rate of 14 percent obscures the true magnitude of financial instability in the state. The official U.S. poverty rate, which was developed in 1965, has not been updated since 1974, and is not adjusted to reflect cost of living differences across the U.S. A lack of accurate measurements and even language to frame a discussion has made it difficult for states – including Indiana – to identify the full extent of the economic challenges that so many of their residents face.

This Report presents four new instruments that measure the size and condition of households struggling financially, and it introduces the term **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. The Report includes findings on households that earn below the ALICE Threshold, a level based on the actual cost of basic household necessities in each county in Indiana. It outlines the role of ALICE households in the state economy, the public resources spent on households in crisis, and the implications of struggling households for the wider community.

Using the realistic measures of the financial survival threshold for each county in Indiana, the Report reveals a far larger problem than previously identified. Indiana has 352,042 households with income below the Federal Poverty Level (FPL) but also has 570,300 ALICE households, which have income above the FPL but below the ALICE Threshold. These numbers are staggering: **in total, 922,342 households in Indiana – fully 37 percent and more than double the number previously thought – are struggling to support themselves.**

*“ALICE households are working households and pay taxes; they hold jobs and provide services that are vital to the Indiana economy.”*

ALICE households are working households and pay taxes; they hold jobs and provide services that are vital to the Indiana economy in a variety of positions such as retail salespeople, laborers and movers, team assemblers, and nursing assistants. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise.

There are serious consequences for both ALICE households and their communities when these households cannot afford the basic necessities. ALICE households are forced to make difficult choices such as skipping preventative health care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce Indiana’s economic productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.



# MAJOR FINDINGS

## Who is ALICE?

**Thirty-seven percent of households in Indiana struggle to afford basic household necessities.** Based on the most recent data from 2012, 352,042 households live in poverty and another 570,300 are ALICE households. Between the two categories, 922,342 households in Indiana have income below the ALICE Threshold.

**ALICE households exist in all age groups.** ALICE exists even in households headed by someone in the prime earning years of 25 to 64 years old. In fact, this age group represents the largest segment of ALICE households, underscoring the fact that many jobs in Indiana do not pay enough to allow families to afford the most basic household budget.

**ALICE and poverty-level households are spread across all counties in Indiana.** All counties in Indiana have more than 21 percent of households living below the ALICE Threshold. In addition, more than two-thirds of Indiana's municipalities have more than 20 percent of households living below the ALICE Threshold.

**ALICE households represent a cross-section of Indiana's population.** Contrary to some stereotypes, ALICE households have a wide range of demographic compositions. As in Indiana's overall population, more than 81 percent of the state's ALICE households are White (U.S. Census terminology). However, due to wage discrepancies that disproportionately affect certain groups, it is not surprising to find female-headed households, Blacks, Hispanics, people living with a disability, and unskilled recent immigrants over-represented in the population living below the ALICE Threshold.

## What is the gap between ALICE's household income and the cost of basic expenses?

**ALICE households are working or have worked.** However, ALICE and poverty-level households earn only 36 percent of the income needed to reach the ALICE Threshold for basic economic survival.

**Public and private assistance is not enough to lift ALICE households to economic stability.** The income of ALICE and poverty-level households in Indiana is supplemented with \$13.9 billion in government, nonprofit, and health care resources. Despite this assistance, ALICE and poverty-level households remain 23 percent short of the income needed to reach the ALICE Threshold.

## What causes the prevalence of ALICE households?

**The cost of basic household expenses in Indiana is more than most jobs can support.** Indiana's cost of living is beyond what most jobs in the state can provide to working households. The annual Household Survival Budget for the average Indiana family of four is \$46,495 and for a single adult is \$17,026. These numbers highlight how inadequate the U.S. poverty rate is as a measure of economic viability, at \$23,050 for a family and \$11,170 for a single adult. The annual Household Stability Budget – one that enables not just survival, but self-sufficiency in Indiana – is almost double the cost of the Household Survival Budget for a family of four (\$82,740), and \$24,648 for a single adult.

*“Indiana's cost of living is beyond what most jobs in the state can provide to working households.”*

*“Housing affordability, job opportunities, and community support worsened in all counties in Indiana through the Great Recession.”*

**Indiana became less affordable from 2007 to 2012.** Despite the Great Recession and the low rate of inflation, the cost of basic housing, child care, transportation, food, and health care in Indiana increased by 10 percent during this 5-year period.

**Economic conditions worsened for ALICE households from 2007 to 2012.** Housing affordability, job opportunities, and community support worsened in all counties in Indiana through the Great Recession as measured by the Economic Viability Dashboard, a new index that tracks these three economic measures. Two years after the end of the Great Recession, conditions have improved slightly but have not returned to 2007 levels. Finding both housing affordability and job opportunities in the same location remains a challenge for ALICE households.

**Indiana’s housing stock does not match current needs.** Across the state, there are not enough rental units, that are affordable: there are 60 percent more renters with income below the ALICE Threshold than there are rental units that they can afford. In addition, while there are housing units where ALICE households could afford the mortgage, these households often lack sufficient resources for a down payment or do not qualify for a mortgage.

## What are the consequences of insufficient income for ALICE families and their communities?

**To manage their day-to-day survival, ALICE households often utilize short-term strategies that are detrimental in the long run.** When ALICE households do not have enough income, they have to make difficult choices to reduce their expenses. For example, if a family cannot afford child care in an accredited facility, they may substitute with an overworked neighbor or an inexperienced relative, jeopardizing their child’s safety and learning opportunities. Other short-term strategies such as skipping preventative health care, home and car maintenance, or a bill payment may have long-term consequences such as poor health, fines, and larger bills in the future.

**The number of families with children is declining in Indiana.** Higher income is especially important for families with children because of their greater budget costs. Without job opportunities in the state, some families have moved, and others have delayed having children altogether. From 2007 to 2012, the number of married-couple families with children in Indiana fell by 8 percent.

**ALICE households pay more for goods and services.** ALICE households face higher expenses from both basic cost of living increases and the use of alternative financial products to finance routine and extraordinary expenses. During the Great Recession, despite the low inflation and the decrease in cost of most goods and services, the cost of basic household necessities continued to rise. Without access to mainstream borrowing, many ALICE households in Indiana resort to using riskier, more expensive financial options, such as “Buy Here Pay Here” car loans.

**The whole community suffers when ALICE has insufficient income.** When ALICE children are not ready for school, they add a burden to the educational system. When ALICE households cannot afford preventative health care, they are more likely to place future burdens on the health care system, increasing insurance premiums for all. When ALICE workers cannot afford an emergency, let alone invest in their neighborhood, communities may experience instability, higher taxes, or a decline in economic growth.

## What challenges do ALICE households face in the future?

**In line with the national trend, low-income jobs dominate the economy in Indiana now and will continue to dominate in the future.** As a result of changes in the job market over the last three decades, the Indiana economy is now more dependent on low-paying service jobs than on higher-skilled and higher-paying jobs. Sixty-nine percent of all jobs in Indiana pay less than \$20 per hour (\$40,000 per year if full-time), and more than half (51 percent) pay less than \$15 per hour (\$30,000 per year if full-time).

**Occupations with projected job growth have low wages and require minimal education.** The most projected new job openings are in service jobs with wages below \$20 per hour and requiring a high school education or less. These jobs – including construction trade workers, home health aides, food preparation workers, and motor vehicle operators – are projected to grow at triple the rate of medium- and high-skilled jobs over the next decade across Indiana.

**More seniors will become ALICE households.** With an aging population that is working in lower paid jobs or has used their savings and retirement to weather the economic downturn, more Hoosiers will fall below the ALICE Threshold as they age.

**More ALICE households will become family caregivers.** At least one-third of Indiana's ALICE households currently include caregivers – family members caring for ill or elderly relatives. That number will increase as the population ages, adding additional burdens to the budgets of ALICE households in both direct costs and lost wages, and reducing future employment opportunities.

*“Sixty-nine percent of all jobs in Indiana pay less than \$20 per hour, and more than half (51 percent) pay less than \$15 per hour.”*

## What would improve the economic situation for ALICE households?

**Public and private intervention can provide short-term financial stability.**

Short-term intervention by family, employers, nonprofits, and government can mitigate crises for financially unstable households and possibly prevent an economic spiral downward. For example, providing a month's worth of food for a family may enable a father to repair his car's transmission and get to work. If a family's primary earner cannot get to work, he might lose wages or even his job. Without regular income, the family cannot afford rent or mortgage payments and risks becoming homeless.

**Increasing the amount of housing that ALICE can afford without being housing burdened would provide stability for many Indiana families.** The housing units that are affordable to ALICE households are often far from jobs or older and in disrepair. Structural changes that make quality affordable housing more available would ease the housing burden on many Indiana families.

**An improvement in income opportunities would enable ALICE households to afford basic necessities, build savings, and become financially independent.** Reducing the number of ALICE households requires a significant increase in the wages of current jobs or in the number of medium- and high-skilled jobs in both the public and private sectors in Indiana. Structural economic changes would significantly improve the prospects for ALICE and enable hardworking households to support themselves.

*“Improving Indiana’s economy and meeting ALICE’s challenges are linked; improvement for one would directly benefit the other.”*

Improving Indiana’s economy and meeting ALICE’s challenges are linked; improvement for one would directly benefit the other. The ALICE Threshold, the Household Survival Budget, the ALICE Income Assessment tool and the Economic Viability Dashboard presented in this Report provide the means for Indiana stakeholders – policy makers, community leaders, and business leaders – to better understand the magnitude and variety of households facing financial hardship. These measures and tools, and the enhanced understanding that they provide, can make more effective change possible.

## GLOSSARY

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

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

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

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

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

Lastly, the **Economic Viability Dashboard** is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – housing affordability, job opportunities, and community support. A Dashboard is provided for each county.

# INTRODUCTION

The Hoosier State is known for the Indianapolis 500, a strong business climate, good infrastructure, and a fiscally stable state government. Indiana's state pension funds are relatively healthy and the unemployment rate is dropping slowly.

Yet the challenges posed by globalization and declining manufacturing have created tremendous economic change throughout Indiana and the Rust Belt. The poverty rate in Indiana, 14 percent, is just below the U.S. average of 15 percent, and the median annual income of \$46,974 is slightly lower than the U.S. median of \$51,371. But the economic measures traditionally used to calculate the financial status of Indiana's households, such as the Federal Poverty Level (FPL), do not fully capture the number of households facing economic hardship across Indiana's 92 counties.

**Current measures hide the reality that 37 percent of households in Indiana struggle to support themselves.** Because income is distributed unequally in Indiana, there is both great wealth and significant economic hardship. That inequality increased by 17 percent from 1979 to 2012. Presently, the top 20 percent of Indiana's population earns 48 percent of all income earned in the state, while the bottom 20 percent earns only 4 percent (see Appendix A).

Until now, there have not been appropriate measures or even language to describe the sector of Indiana's population that struggles to afford basic necessities. The 2009 Indiana Self-Sufficiency Standard demonstrates the power of calculating the actual cost of living in each county in Indiana (Indiana Institute for Working Families, 2014). This Report provides new language, a more robust budget, and four new measures to build on that approach in order to obtain a true and accurate picture of the economic reality in the state, especially regarding the number of households that are severely economically challenged.

**This Report uses the term "ALICE" to describe a household that is Asset Limited, Income Constrained, Employed.** As originally defined in the 2012 New Jersey ALICE Report, ALICE is a household with income above the FPL but below a basic survival threshold, defined here as the ALICE Threshold. ALICE households are composed of women and men, young and old, of all races and ethnicities.

The Report applies these ALICE measures to a state that is facing multiple economic challenges, in order to better understand how and why so many families are struggling financially. Some of these challenges are unique to Indiana, while others are trends that have been unfolding nationally for at least three decades.

## REPORT OVERVIEW

### Who is struggling in Indiana?

Section I introduces the **ALICE Threshold**: a realistic measure for income inadequacy in Indiana that takes into account the current cost of basic necessities and geographic variation. In Indiana there are 922,342 households – 37 percent of the state's total – with income below the realistic cost of basic necessities; 352,042 of those households are living below the FPL and another 570,300 are ALICE households. This section provides a statistical picture of ALICE household demographics, including race/ethnicity, age, geography, gender, family type, disability, education, language, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

*"The top 20 percent of Indiana's population earns 48 percent of all income earned in the state, while the bottom 20 percent earns only 4 percent."*

*“Twenty-six percent of Indiana households are asset poor, and 42 percent do not have sufficient liquid net worth to subsist at the FPL for three months without income.”*

## How costly is it to live in Indiana?

Section II details the average minimum costs for households in Indiana simply to survive – not to save or otherwise “get ahead”. It is not well known that the seemingly low cost of living in Indiana outpaces the state’s low average wages. The annual **Household Survival Budget** quantifies the costs of the five basic essentials of housing, child care, food, health care, and transportation. Using the thriftiest official standards, including those used by the U.S. Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for an Indiana family of four (two adults with one infant and one preschooler) is \$46,495, and for a single adult it is \$17,026. These numbers vary by county, but all highlight the inadequacy of the 2012 U.S. poverty designation of \$23,050 for a family and \$11,170 for a single adult as an economic survival standard in Indiana. The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for Indiana households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. It is almost double the Household Survival Budget for a family of four.

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

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With more than 69 percent of jobs in Indiana paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing and stock market crash associated with the Great Recession (2007–2010), as well as high unemployment, took a toll on household savings in Indiana. Twenty-six percent of Indiana households are asset poor, and 42 percent do not have sufficient liquid net worth to subsist at the FPL for three months without income.

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

Section IV examines how much income is needed to enable Indiana families to afford the Household Survival Budget. This section also compares that level of income to how much families actually earn as well as the amount of public and private assistance they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in Indiana earn 36 percent of what is required to reach the ALICE Threshold. Resources from hospitals, nonprofits, and federal, state, and local governments contribute another 41 percent. What remains is a gap of 23 percent for families below the ALICE Threshold to reach the basic economic survival standard that the Threshold represents.

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

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that Indiana’s ALICE households actually face. The Dashboard compares housing affordability, job opportunities, and community support across the state’s 92 counties. These conditions worsened significantly from 2007 to 2010 in all counties and have improved only slightly since. It remains difficult for ALICE households to find both housing affordability and job opportunities in the same area.

## What are the consequences of insufficient household income?

Section VI focuses on how households without sufficient income and assets to meet the ALICE Threshold survive. It outlines the strategies they employ and the risks and consequences that result both for themselves and for the rest of the community. The forecast for Indiana's economy is for more low-wage jobs, paying less than the cost of basic necessities, which, in turn, means that ALICE households will continue to make up a significant percentage of households in the state.

## Conclusion – Future prospects for ALICE households.

The Report concludes by considering the implications of current trends – Indiana's aging population, and the projected growth of low-wage and low-skilled jobs across the state – for ALICE households. This section also identifies a range of general strategies that would reduce the number of Indiana households living below the ALICE Threshold.

## DATA PARAMETERS

The ALICE measures presented in this Report are calculated for each county. Because Indiana is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between municipalities and between counties. For example, the percent of households below the ALICE Threshold ranges from 21 percent in Hamilton County to 49 percent in Monroe County.

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

This Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware (formerly NACCRRRA), and their Indiana state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3-, or 5-year averages depending on population size. The Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available.

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

*“The forecast for Indiana’s economy projects more low-wage jobs, paying less than the cost of basic necessities, which, in turn, means that ALICE households will continue to make up a significant percentage of households in the state.”*

# I. WHO IS STRUGGLING IN INDIANA?

## *Measure 1 – The ALICE Threshold*

According to the 2012 Census, the federal poverty rate in Indiana is 14 percent, or 352,042 of the state's 2.48 million households. However, increased demand for public and private welfare services over the last five years suggests that many times that number of the state's households struggle to support themselves.

Until now, there has been no realistic measure to define the level of financial hardship in households across each county in the U.S. The Federal Poverty Level (FPL) was developed in 1965, and its methodology has not been updated since 1974. In addition, it is not adjusted to reflect cost of living differences across the U.S.

There have been extensive critiques of the FPL and arguments for better poverty measures (O'Brien and Pedulla, 2010; Uchitelle, 2001). The official poverty rate is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, eligibility for SNAP (formerly Food Stamps) in Indiana is 130 percent of the FPL, and the Indiana Energy Assistance Program (EAP) uses 150 percent as a threshold (LIHEAP, 2014). Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (NCSL, 2014; Roberts, Povich, and Mather, 2012).

Recognizing the shortcomings of the FPL, the U.S. Census Bureau has developed an alternative metric, the Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Consumer Expenditure Survey and adjusted for geographic differences in the cost of housing. However, the SPM, though more complex than the FPL, is still too low to capture the extent of financial hardship at the county level. The 3-year average SPM for Indiana is 14.2 percent, slightly more than the official Indiana poverty rate of 14 percent in 2012 (Short, 2013; U.S. Census Bureau, 2010 and 2011). In Indiana, the Indiana Institute for Working Families introduced the Self-Sufficiency Standard in 2009 and demonstrated the power of calculating the actual cost of living in each county in Indiana (Indiana Institute for Working Families, 2014). This ALICE Report builds on that approach, creating a more robust budget, developing a threshold, and using it to measure the number of households struggling financially as well as the income needed to reach economic stability.

This is not merely an academic issue, but a practical one. The lack of accurate information underreports the number of people who are "poor" in the U.S, which in turn distorts the identification of problems related to poverty, leads to inadequate policy solutions, and raises questions of equality, fairness, and transparency.

## INTRODUCING ALICE

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

*"Until now, there has been no realistic measure to define the level of financial hardship in households across each county in the U.S."*



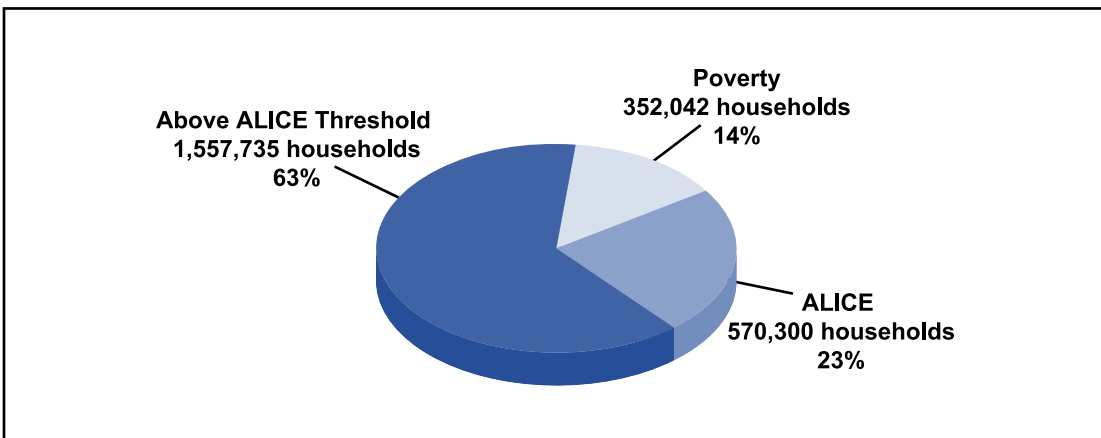
Until now, this group of people has been loosely referred to as the working poor, or technically, as the lowest two income quintiles. This Report introduces a more precise term to define these households: “**ALICE**” – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE is a household with income above the official FPL but below a newly defined basic survival income level. In Indiana, ALICE households are as diverse as the general population, and are composed of women and men, young and old, of all races and ethnicities.

*“ALICE is a household with income above the official FPL but below a newly defined basic survival income level.”*

## THE ALICE THRESHOLD

In a state where the cost of living is higher than local wages, it is especially important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each county. **The ALICE Threshold**, a new measure, is a realistic standard developed from the **Household Survival Budget**, a second measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. (The Household Survival Budget is discussed fully in Section II). **Based on calculations from the American Community Survey and the ALICE Threshold, 922,342 households in Indiana – 37 percent – are either in poverty or qualify as ALICE** (Figure 1).

Figure 1.  
Household Income, Indiana, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

The ALICE Threshold is calculated for each of the 92 counties in the state and adjusted for age by reflecting different household sizes; specifically, 2.9 people for households headed by someone younger than 65 years old, and 1.45 people for households headed by someone 65 years or older. The household numbers do not include residents living in group quarters, such as dorms or nursing homes. For example, even in areas with large university populations, only those living in private accommodations are included in the household numbers.

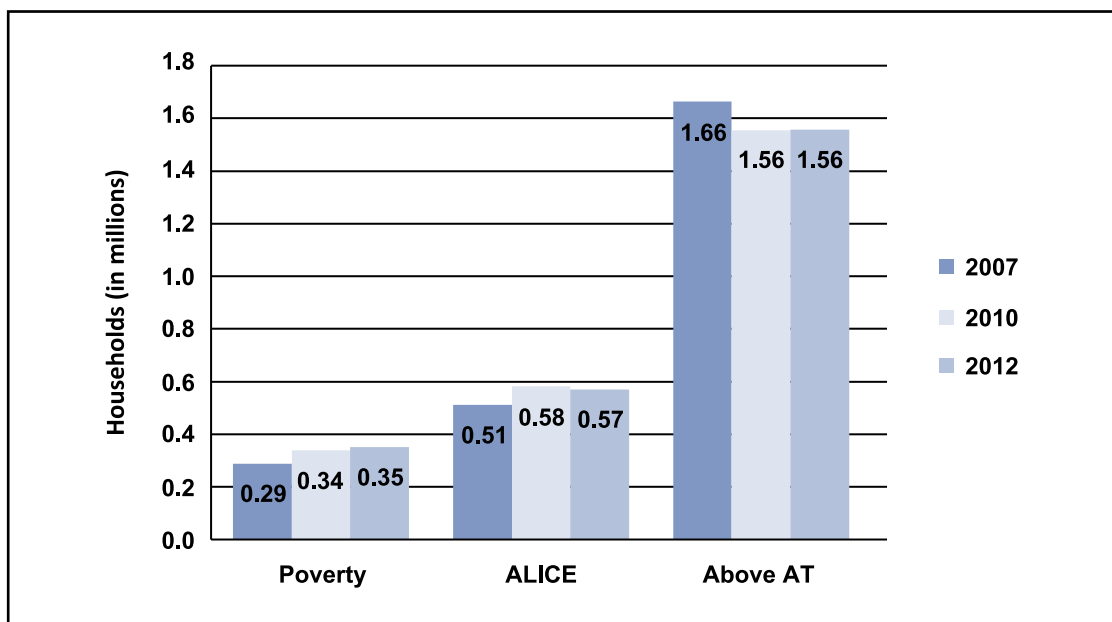
The ALICE Threshold for Indiana households headed by someone under 65 years old ranges from \$35,000 to \$45,000 per year. The upper range is just below the median state household income of \$46,974 per year. For older households, the ALICE Threshold ranges from \$20,000 to \$30,000 per year. ALICE Thresholds and the median income for each county are listed in Appendix I, ALICE County Pages.

Household demographics have been largely shaped by the impact of the Great Recession on Indiana’s economy. Through the Great Recession, the total number of households in Indiana

*“Households move above and below the ALICE Threshold over time as economic and personal circumstances change. ALICE households may be alternately in poverty or more financially secure at different points during the year.”*

increased by less than 1 percent, from 2.46 million in 2007 to 2.47 million in 2010 and then to 2.48 million in 2012. There was more movement within income groups; from 2007 to 2010, the percentage of households in poverty increased from 12 percent to 14 percent and the percentage of ALICE households increased from 21 percent to 24 percent, while the percentage above the ALICE Threshold fell from 68 percent to 63 percent. In the two years following the Great Recession, the percent of households in poverty and above the ALICE Threshold remained the same, while the percent of ALICE households fell slightly to 23 percent (Figure 2).

**Figure 2.**  
**Households by Income, Indiana, 2007 to 2012**



Source: American Community Survey, 2012, and the ALICE Threshold

Though fluidity is not fully captured in these statistics, it is important to note that households move above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

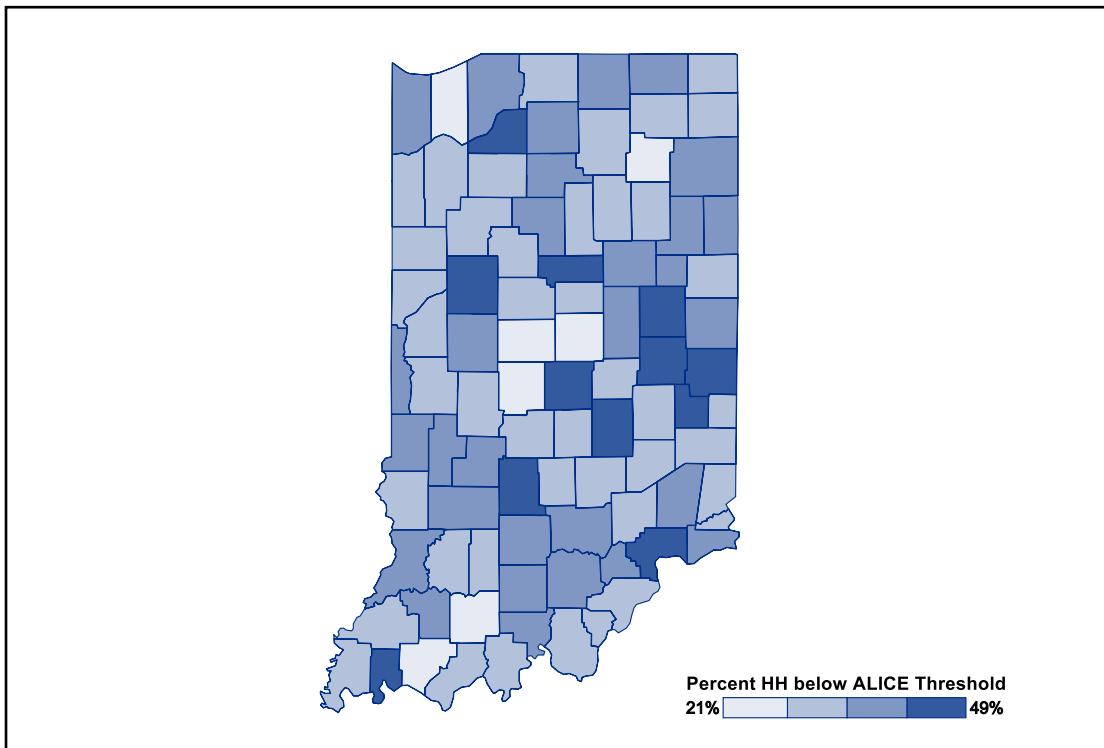
## ALICE BY COUNTY

The total number of households and the number of households living below the ALICE Threshold vary greatly across Indiana’s 92 counties. For example, Ohio County is the smallest county in the state, with 2,451 households, and Marion County is the largest, with 363,157 households. Ohio County also has the smallest number of households below the ALICE Threshold with 740, while Marion County has the largest number of households below the ALICE Threshold with 162,490.

Households living below the ALICE Threshold constitute a significant percentage of households in all Indiana counties (Figure 3). However, there is variation between counties in terms of overall total numbers as well as share of poverty and ALICE households:

- **Below the ALICE Threshold (including households in poverty):** Percentages range from 21 percent in Hamilton County to 49 percent in Monroe County
- **Poverty:** Percentages range from 4 percent in Hamilton County to 23 percent in Wayne County
- **ALICE:** Percentages range from 16 percent in Boone, Martin, and Warrick counties to 29 percent in Jefferson, Starke, and Vanderburgh counties.

Figure 3.  
**Percent of Households below the ALICE Threshold by County, Indiana, 2012**



Source: American Community Survey, 2012, and the ALICE Threshold

## DEMOGRAPHICS

ALICE households vary in size and makeup; there is no typical configuration. In fact, the composition of ALICE households mirrors that of the population in general. There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, race and ethnicity, and geographic location. These households move in and out of being ALICE over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer from a disaster and move below the ALICE Threshold into poverty.

While the demographic characteristics of households in poverty are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest wages: women, racial/ethnic minorities, those with a disability, veterans, and unskilled recent immigrants. County statistics for race/ethnicity and age are presented in Appendix B.

*“ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest wages: women, racial/ethnic minorities, those with a disability, veterans, and unskilled recent immigrants.”*

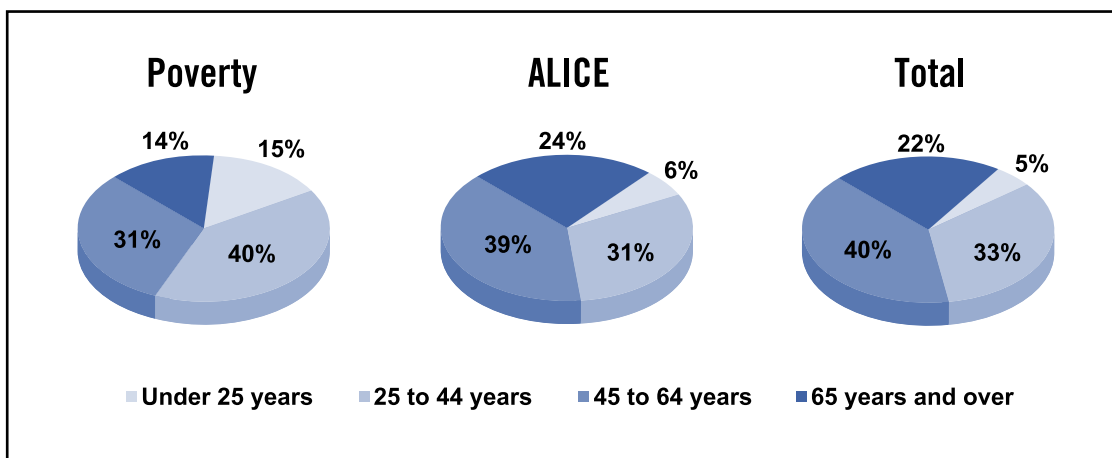
*“There are ALICE households in every age bracket in Indiana. The number of ALICE households and households in poverty generally reflect their proportion of the overall population, with the youngest households slightly overrepresented and the oldest underrepresented (Figure 4). Of Indiana’s 2.48 million households:*

## Age

There are ALICE households in every age bracket in Indiana. The number of ALICE households and households in poverty generally reflect their proportion of the overall population, with the youngest households slightly overrepresented and the oldest underrepresented (Figure 4). Of Indiana’s 2.48 million households:

- Those headed by someone under the age of 25 account for 5 percent of all households, 15 percent of households in poverty, and 6 percent of ALICE households
- Those headed by a 25- to 44-year-old represent 33 percent of all households, 40 percent of households in poverty, and 31 percent of ALICE households
- Those headed by a 45- to 64-year-old represent 40 percent of the total, 31 percent of households in poverty, and 39 percent of ALICE households
- Those headed by someone 65 or older represent 22 percent of the total, 14 percent of households in poverty, and 24 percent of ALICE households

**Figure 4.**  
**Household Income by Age, Indiana, 2012**



Source: American Community Survey, 2012, and the ALICE Threshold

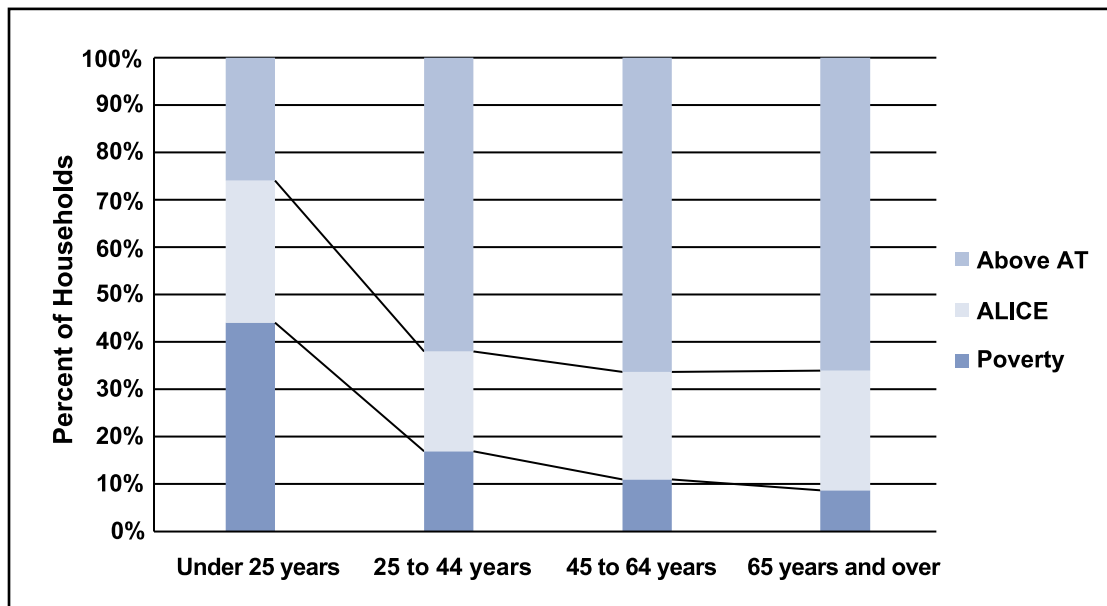
When looking at income levels within each age group, younger Indiana households are more likely to have income below the ALICE Threshold (Figure 5):

- For households headed by someone under the age of 25, 44 percent are in poverty and another 30 percent are ALICE households
- For households headed by a 25- to 44-year-old, 17 percent are in poverty and another 21 percent are ALICE households

While older households are less likely to be in poverty, they are just as likely to be ALICE (Figure 5):

- For households headed by a 45- to 64-year-old, 11 percent are in poverty and another 23 percent are ALICE households
- For households headed by someone 65 years or older, 9 percent are in poverty and another 25 percent are ALICE households

Figure 5.  
Age by Household Income, Indiana, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

ALICE households in Indiana face specific challenges depending on age. Many senior households continue to work, some by choice and others because of low income. In Indiana’s 65- to 69-year-old age group, 29 percent are in the labor force, as are 17 percent of Hoosiers aged 70–74, and 5 percent of those 75 years and over (American Community Survey, 2012).

The comparatively low rate of senior households in poverty (9 percent) provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 25 percent of senior households qualify as ALICE highlights the reality that these same benefits often do not enable financial stability. This is especially true in Indiana, where wages do not cover the cost of living.

Earning enough income to reach the ALICE Threshold is especially challenging for young households in Indiana. As a result, households in this already small age bracket decreased by 17 percent from 2007 to 2012, despite a strong net inflow of college students in the 15-to-24 age group. Two main factors drove that decrease: some young workers moved in with their parents to save money, and others left Indiana to look for other opportunities. Net migration out of the state in the 25-to-29 age group over the decade was at a rate of nearly seven residents per 100. The net outflow in the 30-to-34 age group was also strong (Vespa, Lewis and Kreider, 2013; Kinghorn, 2011; American Community Survey, 2012).

*“Many senior households continue to work, some by choice and others because of low income.”*

## Race/Ethnicity

While differences in race/ethnicity are often highlighted between households in poverty and the total population, less is known about those who are struggling to afford the basics but earn more than the FPL. In fact, the race/ethnicity of ALICE households fairly closely mirrors that of the Indiana population as a whole (Figure 6).

Eighty-seven percent of Indiana’s 2.48 million households are headed by someone who is White (U.S. Census classification), as are 81 percent of ALICE households. In fact, White households remain the majority in all income categories, while the distribution is mixed for minority households. Because race and ethnicity are overlapping categories, Hoosiers of any race can also be ethnically Hispanic.

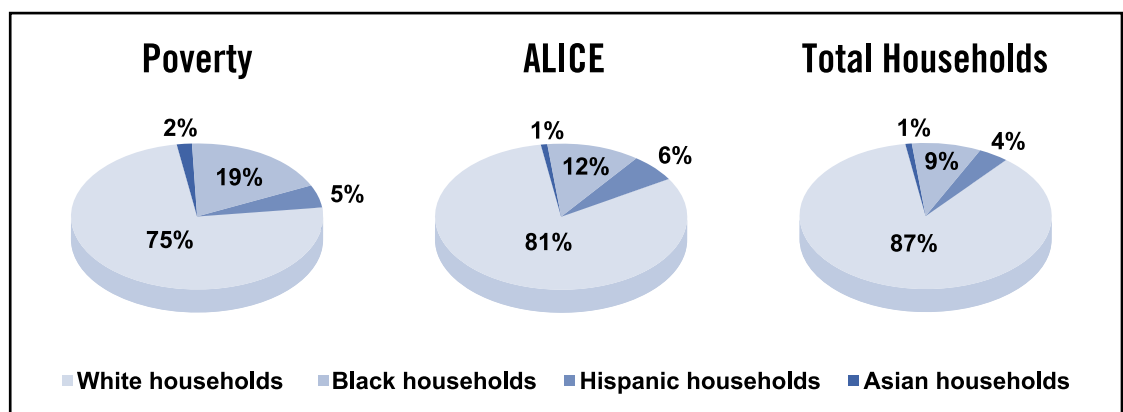
*“The race/ethnicity of ALICE households fairly closely mirrors that of the Indiana population as a whole.”*

In Indiana:

- Asians account for 1 percent of total households, 1 percent of ALICE households, and 2 percent of households in poverty
- Blacks account for 9 percent of total households, 12 percent of ALICE households, and 19 percent of households in poverty
- Hispanics account for 4 percent of total households, 6 percent of ALICE households, and 5 percent of households in poverty
- Native Americans account for 0.2 percent of households, but there is insufficient data to accurately calculate their household income status.

Because race and ethnicity are overlapping categories, the total number of households in each income bracket may be greater than 100 percent.

**Figure 6.**  
**Households by Race/Ethnicity and Income, Indiana, 2012**



Source: American Community Survey, 2012, and the ALICE Threshold

*NOTE: This data is for households; because household size varies for different racial/ethnic groups, population percentages may differ from household percentages.*

The White population (U.S. Census classification) in Indiana first came from England, Wales, Scotland, Ireland, Germany, and France, and later Italy, Greece, Hungary, Poland, and Russia (Baer, 2012).

Blacks are the largest minority population in Indiana, representing 9 percent of the population. After the Civil War, the Black population of the state grew steadily as the result of migration from the South. In the 20th century, Blacks became increasingly urbanized and concentrated in the industrial cities of central Indiana and the Calumet area. Today, there are Black populations in every Indiana county, but 62 percent of the state’s black population resides in just two counties—Marion and Lake (Indiana Humanities, 1982; Strange, 2013).

Hispanics make up Indiana’s second largest minority population. Hispanic immigrants have filled out Indiana’s workforce since the early 20th century, when the state’s northern steel mills recruited Mexican workers after World War I. Starting at mid-century, Central and South American migrant workers came to Indiana to work the fruit and vegetable harvests, making up almost one-fourth of the state’s farm labor. More recently, many Hispanic Hoosiers work in service-sector jobs (Baer, 2012).

The Hispanic share of Indiana’s population grew from 1.8 percent in 1990 to 4 percent in 2012. The majority, 77 percent, has Mexican origin; the next largest group, 8 percent, comes from Puerto Rico, followed by 7 percent from Central America. There are also immigrants from Cuba, the Dominican Republic, Colombia, and Spain (Baer, 2012; American Community Survey, 2012; Immigration Policy Center, 2013).

The Asian share of the Indiana population increased from 0.7 percent in 1990 to 1 percent in 2012. Asians first came to Indiana from China and Japan, and later from Korea, Vietnam, Laos, Cambodia, and the Philippines (American Community Survey, 2012; Immigration Policy Center, 2014). There is also a growing Asian Indian population with immigrants from India, Bangladesh, Pakistan, Nepal, Bhutan, Tibet, and Sri Lanka (Baer, 2012).

There is a small but growing Middle Eastern population in Indiana, coming from Afghanistan, Armenia, Egypt, Iran, Israel, Kuwait, Lebanon, the Palestinian Territories, Saudi Arabia, Syria, and Turkey, and mostly settling in the Indianapolis area. Similar to Asian Americans, Middle Easterners come to central Indiana for education, adding millions of dollars to the state's economy each year through tuition and living expenses (Baer, 2012).

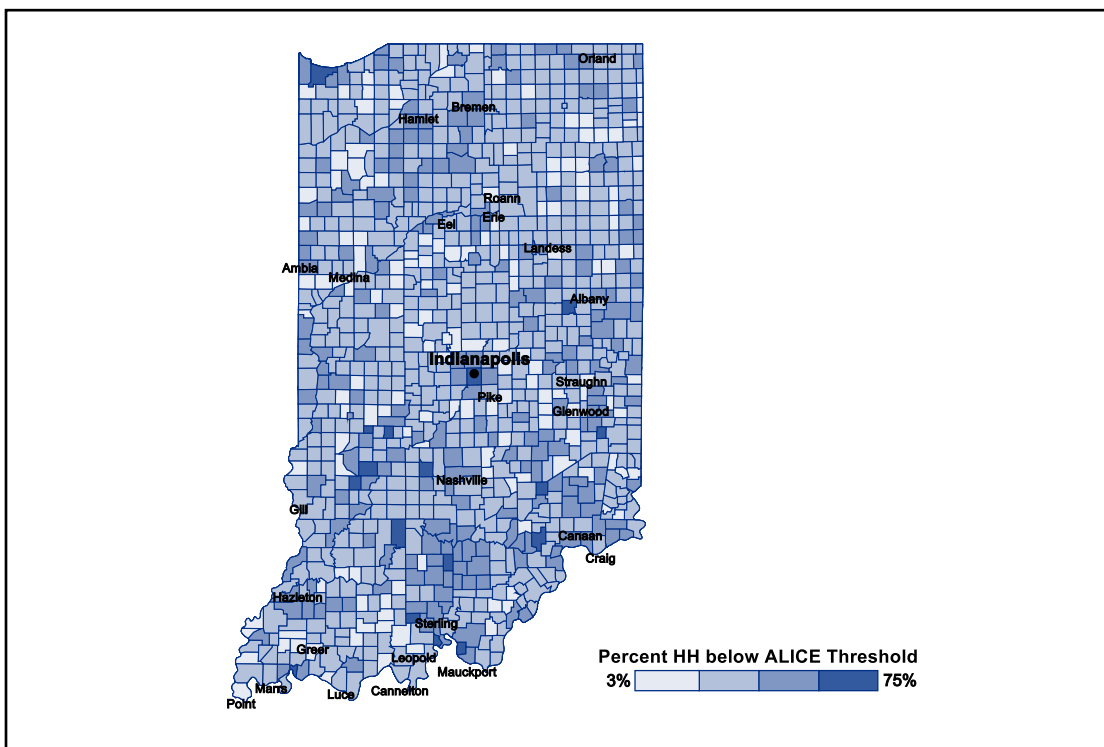
In addition, Indiana is home to the third-largest Amish population in the U.S. (more than 45,000), with 19 settlements located in the southern end of the state and the oldest settlements in Elkhart and Lagrange Counties in the north. Many Amish work in factories, especially in Elkhart-Lagrange, and were particularly hard-hit by the Great Recession, having faced unemployment rates greater than 17 percent. Farming has also declined except in the most traditional Amish communities (Mans, 2012; Indiana State Department of Health, 2011).

## Geography

ALICE and poverty households represent more than 10 percent of households in 98 percent of Indiana's 945 municipalities reporting households with income. The wide distribution of ALICE and poverty-level households is clear from the municipal map of Indiana, presented in Figure 7. Municipalities with more than 50 percent of households below the ALICE Threshold are shaded darkest blue; those with less than 10 percent are shaded lightest blue. Because some counties have small populations, the American Community Survey estimates of household income are often based on 3- and 5-year averages, making these ALICE estimates less precise than the county-level estimates.

*“Indiana is home to the third-largest Amish population in the U.S. Many Amish work in factories, and were particularly hard-hit by the Great Recession, having faced unemployment rates greater than 17 percent.”*

**Figure 7.**  
**Percent of Households below the ALICE Threshold by Municipality, Indiana, 2012**



Source: American Community Survey, 2012, and the ALICE Threshold

*“More than three-fourths of Indiana’s municipalities have more than 20 percent of households living on an income below the ALICE Threshold.”*

**More than three-fourths of Indiana’s municipalities have more than 20 percent of households living on an income below the ALICE Threshold.** A breakdown shows that:

- 16 percent (158 towns) have 3 to 19 percent of households below the ALICE Threshold
- 31 percent (291 towns) have 20 to 29 percent of households below the ALICE Threshold
- 33 percent (309 towns) have 30 to 39 percent of households below the ALICE Threshold
- 15 percent (144 towns) have 40 to 49 percent of households below the ALICE Threshold
- 5 percent (43 towns) have more than 50 percent of households below the ALICE Threshold

The municipal map shows that there is a wide range of households with income below the ALICE Threshold among Indiana’s largest cities and towns. More than 50 percent of households in Gary, Bloomington, and Muncie have income below the ALICE Threshold, while Carmel has fewer than 8 percent (Figure 8).

**Figure 8.**  
**Households below the ALICE Threshold, Largest Cities and Towns in Indiana, 2012**

<b>Largest Cities and Towns (above 35,000 Households)</b>	<b>Total Number of Households</b>	<b>Percent Households below ALICE Threshold</b>
Gary	28,420	58%
Bloomington	28,890	57%
Muncie	28,058	54%
Terre Haute	21,585	49%
Anderson	22,481	48%
Evansville	51,135	46%
Kokomo	24,785	46%
South Bend	39,614	45%
Hammond	27,471	43%
Indianapolis	330,478	42%
Lafayette	28,673	40%
Mishawaka	20,738	40%
Fort Wayne	100,724	36%
Greenwood	20,736	27%
Noblesville	21,030	19%
Fishers	27,620	12%
Carmel	31,169	8%

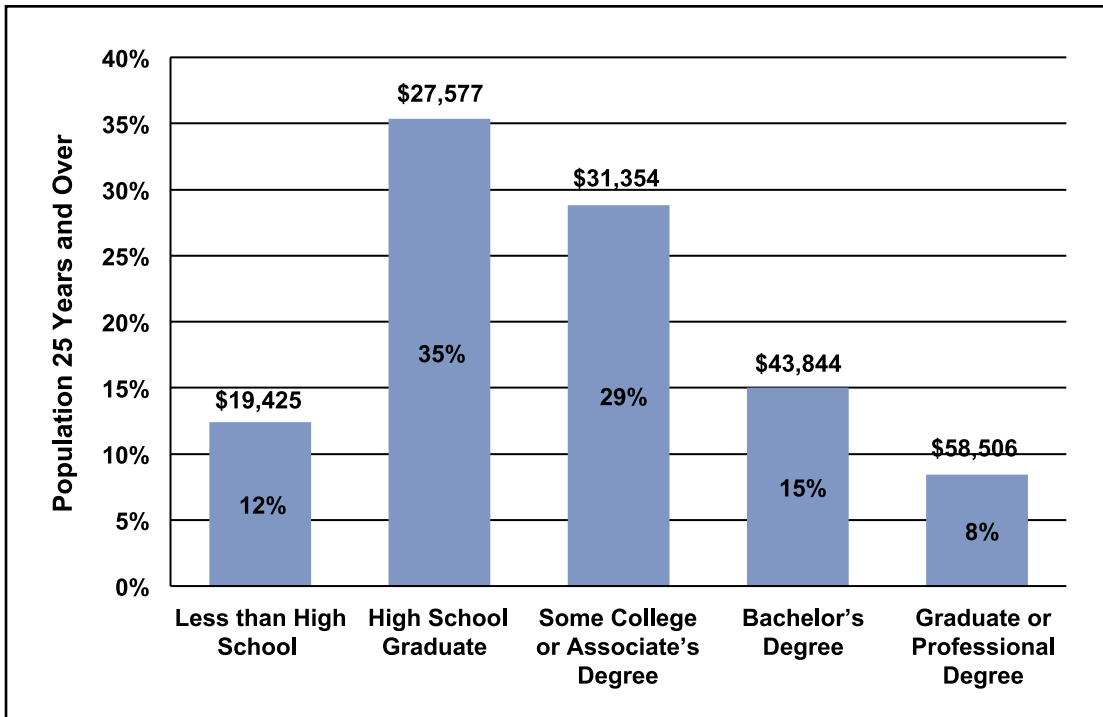
Source: American Community Survey, 2012, and the ALICE Threshold



## Education

Income continues to be highly correlated with education. In Indiana, 88 percent of the population has a high school diploma, but far less (23 percent) of the population 25 years and older has a bachelor's or advanced degree, despite the fact that median earnings increase significantly for those with higher levels of education (Figure 9).

Figure 9.  
Education Attainment and Median Annual Earnings, Indiana, 2012



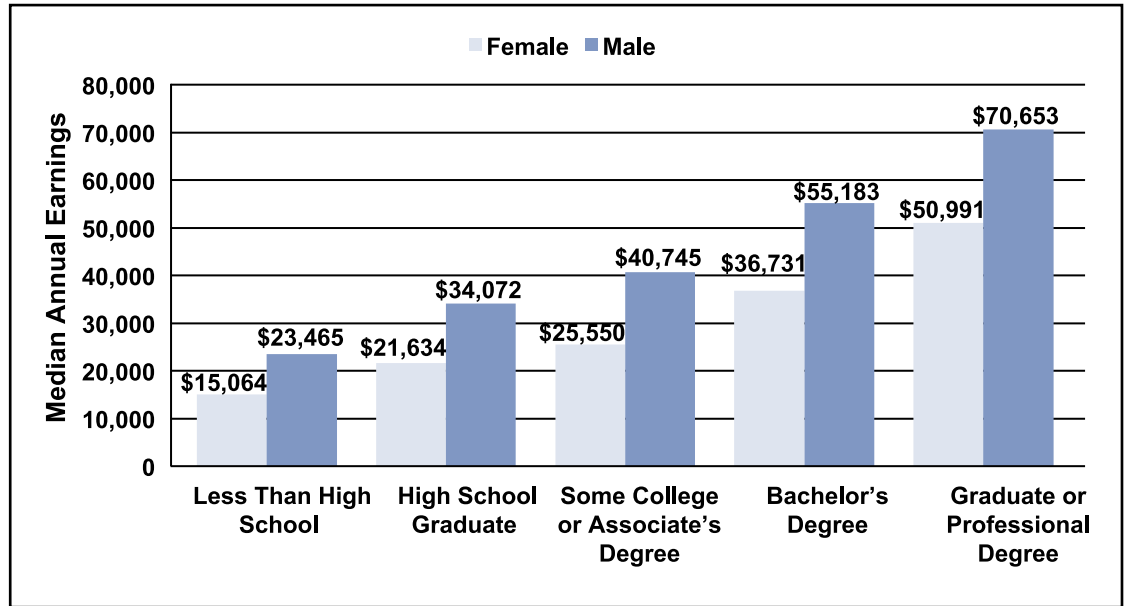
Source: American Community Survey, 2012

Those individuals with the least education are more likely to have earnings below the ALICE Threshold. The median annual earnings for Hoosiers with less than a high school diploma are \$19,425, and they account for 12 percent of the population 25 years and over. Those with a high school diploma account for 35 percent of the population and have median annual earnings of \$27,577. Those with some college or a 2-year associate's degree account for 29 percent of the population and have median annual earnings of \$31,354. Those with a bachelor's degree account for 15 percent of the population and have median annual earnings of \$43,844. And those with a graduate or professional degree account for 8 percent of the population and have median annual earnings of \$58,506 (American Community Survey, 2012).

Within the state, there is a striking difference in earnings between men and women at all educational levels (Figure 10). In fact, **Indiana has the sixth-lowest earnings ratio of any state in the country, with women earning just 73 percent of what men earn** (American Association of University Women, 2012). In terms of education, men earn at least 40 percent more than women across all educational levels; the highest earnings gap is 59 percent for those with some college or an associate's degree (American Community Survey, 2012). This, in part, helps explain why so many of Indiana's single-female-headed households have incomes below the ALICE Threshold.

*“Within the state, there is a striking difference in earnings between men and women at all educational levels. This, in part, helps explain why so many of Indiana’s single-female-headed households have incomes below the ALICE Threshold.”*

Figure 10.  
**Median Annual Earnings by Education and Gender, Indiana, 2012**



Source: American Community Survey, 2012

*“Economically disadvantaged students, students with limited English proficiency, and students with disabilities all had graduation rates below the state and national averages for all students. It is not surprising that these same groups also earn lower wages later in life.”*

With the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. Indiana colleges and universities received more than \$861 million in federal Pell Grants in 2012 (National Priorities Project, 2012). Yet in Indiana’s Class of 2012, 64 percent still graduated with an average of \$27,886 in student debt (Project on Student Debt, 2012).

ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a guarantee of a self-sufficient income. Many demographic factors are interrelated and impact a household’s ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national average for all students.

In Indiana, the public high school graduation rate is 86 percent for all students but significantly lower for economically disadvantaged students (79 percent), those with limited English proficiency (73 percent), and those with disabilities (65 percent). Although Indiana graduation rates for these groups are among the highest in the country (Stetser and Stillwell, 2014), it is not surprising that these same groups also earn lower wages later in life.

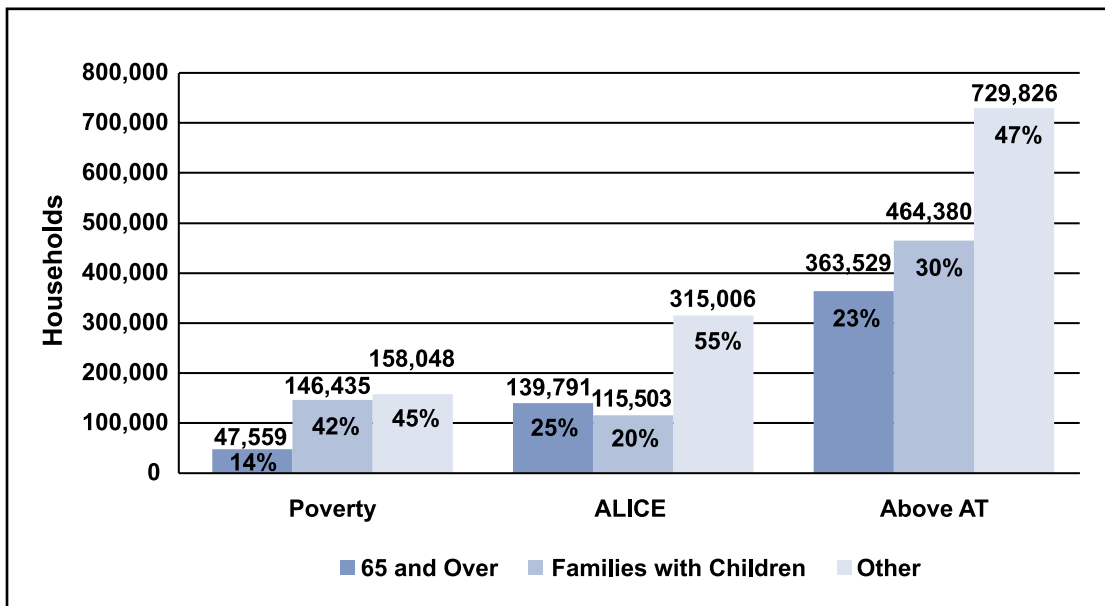
## Household Type

While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children. This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

In addition to these two categories, there are a number of “other” ALICE household types that have continued to increase, and they now make up the largest proportion of households

in all income categories in Indiana (Figure 11). “Other” households include families with at least two members related by birth, marriage, or adoption, or people who share a housing unit with nonrelatives—for example, boarders or roommates. Across the country, between 1970 and 2012, the share of households comprised of married couples with children under 18 decreased by half from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent. In Indiana, 22 percent of all households are those headed by someone 65 years and older; 29 percent are families with children; and 49 percent are other households (Vespa, Lewis, and Kreider, 2013).

**Figure 11.**  
**Household Types by Income, Indiana, 2012**



Source: American Community Survey, 2012, and the ALICE Threshold

### Families with Children

Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households’ larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). While most children under 18 in Indiana live in married-parent families (66 percent), children in families with income below the ALICE Threshold are more likely to live in single-parent families. Most single-parent families are headed by mothers, but single-father families account for 9 percent of families with children in Indiana.

Overall, the number of Indiana households with children declined by 12 percent from 2007 to 2012. While the state had high rates of net in-migration in the 5-to-19 and 35-to-44 age groups, suggesting that Indiana was an attractive destination for younger families in the last decade, this tapered off during the Recession (American Community Survey, 2007 and 2012; Kinghorn, 2013).

The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, and the number (and cost) of children. Variations of these are discussed below.

*“Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households’ larger size but also to the cost of child care, preschool, and after-school care.”*

*“Married-couple families are a large demographic in Indiana and comprise one-third of the state’s families with income below the ALICE Threshold.”*

**Married-Couple Households with Children**

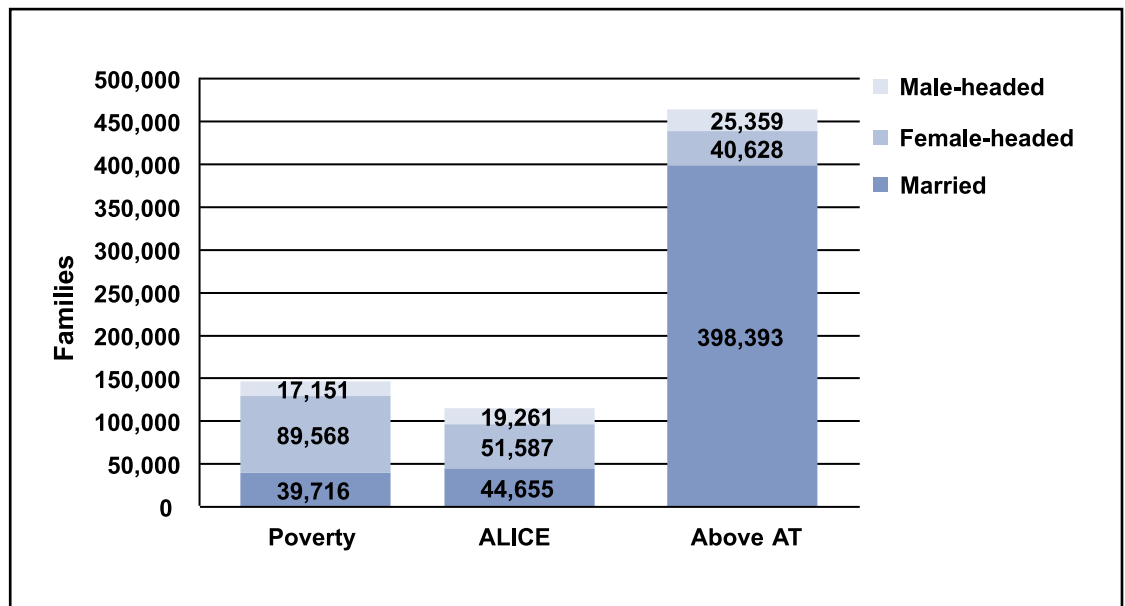
With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 83 percent of married-couple families in Indiana have income above the ALICE Threshold. However, married-couple families are a large demographic in Indiana and comprise one-third of the state’s families with income below the ALICE Threshold.

For married-couple families with children, the Great Recession was a particularly difficult time (Vespa, Lewis, and Kreider, 2013). The number of Indiana married-couple families fell overall by 8 percent from 2007 to 2012. The number in poverty decreased by 7 percent, but the number of ALICE households increased by 13 percent and the number of households above the ALICE Threshold fell by 17 percent (American Community Survey, 2012).

The 8 percent decrease in married-couple families with children was one of the largest demographic changes in Indiana from 2007 to 2012. That decrease may be an indicator that for some families – especially those facing unemployment or foreclosure – it is too expensive to raise children in Indiana. Therefore, families may be delaying having children or moving to another state with greater economic opportunity.

A subset of this group, families who owned their own homes, faced an even greater decrease. Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 15 percent across the country, and Indiana was near that national average (Vespa, Lewis, and Kreider, 2013).

**Figure 12.**  
**Households with Children by Income, Indiana, 2012**



Source: American Community Survey, 2012, and the ALICE Threshold

### Single-headed Households with Children

Female-headed households with children account for 25 percent of Indiana families with children but 54 percent of those families below the ALICE Threshold. This rate is slightly higher than the rough estimate provided by the Working Poor Families Project that in 2012, 39 percent of low-income working families in Indiana were headed by women, the same as the national average (Povich, Roberts and Mather, 2014). With only one wage earner, single-parent households are at an economic disadvantage. For women, this is compounded by the fact that in Indiana, they still earn significantly less than men, as discussed earlier and detailed in Figure 10.

Households headed by single men with children account for 9 percent of all Indiana families with children and 14 percent of families with income below the ALICE Threshold.

### Other Households

With so much of the focus on Indiana households with seniors (20 percent of households below the ALICE Threshold) and those with children (28 percent), the many other kinds of households that make up the ALICE population are often overlooked. These households account for 49 percent of all Indiana households and 51 percent of the state's households with income below the ALICE Threshold. This category includes married-couple households with children older than 18, couples with no children, single-adult households younger than 65 years, and non-married adult households.

## Disability

Households with a member who is living with a disability often have increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2006).

A total of 15 percent of people in Indiana have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 21.5 percent of Hoosiers aged 16 and over with a severe disability live in poverty, compared with 12.1 percent of those with no disability. Disability is associated with age, and 36.1 percent of Hoosiers 65 years or older are living with a disability, just slightly above the national average of 35.9 percent (American Community Survey, 2012).

Those with a disability are more likely to experience financial hardship. Most notably, they are far less likely to be employed. Only 23 percent of people of working age (18–64 years old) with a disability are employed in Indiana, compared to 66 percent of those with no disability. And those who are working earn less: the median annual earnings for an Indiana resident with a disability are \$17,335, 39 percent less than the \$28,484 median earnings for someone without a disability (American Community Survey, 2012). Households with a member who has a disability are twice as likely to be in poverty or to be ALICE.

The Indiana numbers may be even higher than national findings from the National Bureau of Economic Research, which estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent in after-tax income, 24 percent in housing value,

*“With only one wage earner, single-parent households are at an economic disadvantage. For women, this is compounded by the fact that in Indiana, they still earn significantly less than men.”*

*“The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household. In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent.”*

and 22 percent in food consumption. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer and Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development (HUD), March 2011).

## Immigrants

Immigrant workers are an important part of the Indiana economic landscape, contributing at least \$20 billion to the state economy in 2011. Immigrants comprised 4.7 percent of the state’s population and 5.7 percent of the state’s workforce in 2011 (Immigration Policy Center, 2013). Unauthorized immigrants comprised roughly an additional 1.8 percent of the state’s population and 2.3 percent of the state’s workforce in 2010, according to a report by the Pew Hispanic Center (Pew, 2011).

The Lafayette-West Lafayette metro area ranked among the top 20 metro areas in the nation with the highest international migration rates from 2010 to 2013, with 17.1 percent, according to Governing magazine. Also in the top twenty was the Indianapolis-Carmel-Anderson metro area with 6.6 percent. In addition, the Chicago-Naperville-Elgin, IL-IN-WI metro area was the top area for international migration but saw little to no change in total population (Maciag, 2014).

Immigrant groups vary widely in language, education, age, and skills. Nationally, immigrants are only slightly more likely to be poverty-level or ALICE households than non-immigrants. However, for some subsets of immigrant groups, such as non-citizens, more recent immigrants, and those who are language-isolated, the likelihood increases (Suro, Wilson and Singer, 2012).

Foreign-born residents in Indiana have a wider range of education attainment than the total population. Of foreign-born Hoosiers age 25 and older, 31 percent have not graduated from high school, compared to 12 percent for all residents. At the same time, 14 percent have a bachelor’s degree and 15 percent have a graduate or professional degree, compared to 15 and 8 percent respectively for total residents (American Community Survey, 2012).

Similarly, the median annual income is lowest for Hoosiers born in-state, earning \$25,375, while the median annual income for those born outside the U.S. is slightly higher at \$27,861 (American Community Survey, 2012).

There are more than 39 different languages spoken in Indiana, with Spanish being the most common at 8.5 percent, followed by other Indo-European languages at 2.3 percent. Of the population over five years old, 1.4 percent are linguistically isolated, meaning that no one in the household age 14 or older speaks English only or speaks English “very well” (U.S. Census, 2000; American Community Survey, 2012). These households face significant challenges to employment and use of social services.

Immigrants with less education and the challenge of language barriers face obstacles to employment and are therefore more likely to have income below the ALICE Threshold.

## Veterans

Local data about veterans in Indiana is difficult to obtain, but local reports of unemployed and homeless veterans suggests that many veterans live below the ALICE Threshold. National data show that unemployment among post-9/11 veterans was significantly higher than for

other veteran cohorts and worsened at an increased rate compared to other veterans and non-veterans throughout the Great Recession, peaking at 12 percent in 2011. That figure declined to 9 percent in 2013 but remains above the rate of 6.6 percent for veterans from all other service periods and is on par with the 9 percent rate for the total population (BLS, 2013).

The root causes of higher unemployment of veterans from recent deployments are uncertain, but the Federal Reserve Bank of Chicago suggests two possibilities. First, wartime deployments may affect the physical or psychological abilities of new veterans or restrict the amount of training they receive that would be transferable to the civilian labor market. This is supported by the fact that 29 percent of new veterans reported having a service-connected disability in August 2013, compared with 15 percent of all veterans. Second, deployments may also be a time of lax recruiting standards for the military, and the high unemployment rates may simply reflect the reentry into the labor force of individuals who would have had trouble finding work regardless of military service (Faberman and Foster, 2013; BLS, 2013).

Of Indiana's 452,828 veterans, 74 percent are in the labor force (including those looking for work). Of those in the labor force, 8 percent are unemployed (American Community Survey, 2012). But these averages mask large differences between age groups. While 93 percent of Indiana veterans are 35 years or older (Figure 13), the state's most recent veterans, and therefore the youngest – the 33,509 veterans aged 18 to 34 years – are those most likely to be unemployed or in struggling ALICE households. Nationally, veterans aged 18 to 34 years old are almost twice as likely to be unemployed (11 percent in 2012) as those 35 years and older (6 percent) (BLS, 2013). The veterans most at risk of being in poverty or living in ALICE households are those who are unemployed, especially when they have exhausted their temporary health benefits and their unemployment benefits eventually expire. In addition to typically being younger, these veterans are more likely to have less education and training or to have a disability.

*“Local reports of unemployed and homeless veterans suggests that many veterans live below the ALICE Threshold.”*

**Figure 13.**  
**Veterans by Age, Indiana, 2012**

Age	Number of Veterans (IN)	Percent of Total Vets (IN)	Percent of Veterans Unemployed (US)
18 to 34 years	33,509	7%	11%
35 to 54 years	115,924	26%	6%
55 to 64 years	103,698	23%	6%
65 years and over	199,244	44%	6%

Source: American Community Survey, 2012; Bureau of Labor Statistics, 2013

The 2013 Point in Time homeless count found 743 homeless veterans in Indiana (Indiana Housing and Community Development Authority, 2013). According to the Department of Veterans Affairs (VA), veterans at higher risk of homelessness are those who are younger, enlisted with lower pay grades, and were more likely to be diagnosed with a mental disorder or traumatic brain injury at the time of separation from active duty compared to other veterans (VA, 2012).

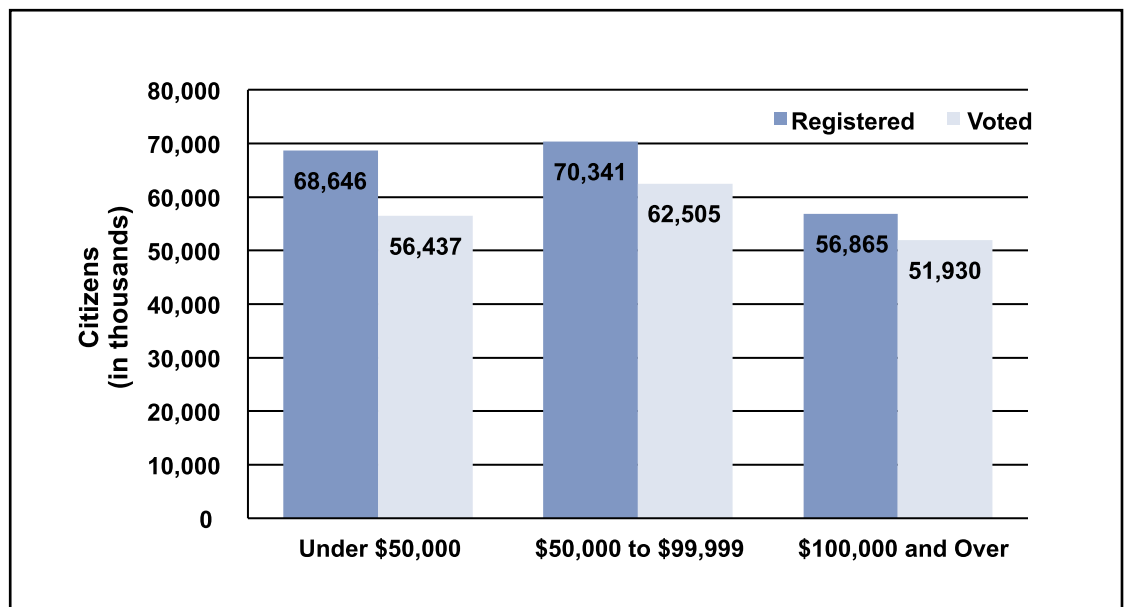
*“ALICE households represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of the vote in the 2012 presidential election.”*

## Voters

Contrary to many headlines about the voting rates of households in poverty, such as “Rich Americans are Nearly Twice as Likely to Vote as the Poor” (Kavoussi, 2013), the majority of ALICE households vote. While minimal data is available specifically for Indiana, national figures show that those living in households with income below \$50,000 per year (near the average ALICE Threshold) vote at only slightly lower rates than wealthier households: 68 percent were registered to vote compared to 76 percent of households with income above \$50,000, and 56 percent reported voting compared to 67 percent of households with income above \$50,000 (U.S. Census, 2012).

Voters with annual household incomes below \$50,000 are almost as plentiful as those with annual incomes between \$50,000 and \$99,999 and exceed voters with household incomes above \$100,000. Therefore, ALICE households represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of the vote in the 2012 presidential election (Figure 14).

**Figure 14.**  
**Vote by Annual Income, U.S., 2012 Presidential Election**



Source: U.S. Census, November 2012

In Indiana, exit polls for the 2012 presidential election showed that voters with family income below \$50,000, near the Household Survival Budget for a family of four, accounted for more than one-third of voters. Thirty-eight percent of voters had income less than \$50,000, 40 percent had income between \$50,000 and \$99,999, and 22 percent had income above \$100,000 (NBC News, 2012).



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

## Measure 2 – The Household Survival Budget

The cost of basic household necessities increased in Indiana from 2007 to 2012 despite low inflation during the Great Recession. As a result of the rising cost of living, more than one in three households in Indiana is challenged to afford the basic necessities. This section presents **the Household Survival Budget**, a realistic measure estimating what it costs in Indiana to afford the five basic household necessities: housing, child care, food, transportation, and health care.

*“As a result of the rising cost of living, more than one in three households in Indiana is challenged to afford the basic necessities.”*

## THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the U.S. poverty rate as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household necessities. A statewide average Household Survival Budget for Indiana is presented in Figure 15 in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. A Household Survival Budget for each county in Indiana is presented in Appendix I. As a frame of reference, it is worth noting that these budgets are even lower than the Working Poor Families Project budget for Indiana, which is based on 200 percent of the Federal Poverty Level (FPL) (Roberts, Povich and Mather, 2013; EPI, 2013).

The average annual Household Survival Budget for a four-person family living in Indiana is \$46,495, an increase of 10 percent from the start of the Great Recession in 2007. This translates to an hourly wage of \$23.24, 40 hours per week for 50 weeks per year for one parent (or \$11.62 per hour each, if two parents work). The annual Household Survival Budget for a single adult is \$17,026, also an increase of 10 percent since 2007. The single-adult budget translates to an hourly wage of \$8.51. The rate of inflation over the same period was 7 percent.

Figure 15.  
Household Survival Budget, Indiana Average, 2012

Monthly Costs – Indiana Average – 2012			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2012 PERCENT INCREASE
Housing	\$471	\$647	9%
Child care	\$0	\$913	13%
Food	\$170	\$515	16%
Transportation	\$340	\$680	5%
Health care	\$130	\$520	26%
Miscellaneous	\$129	\$352	10%
Taxes	\$178	\$246	-4%
Monthly Total	\$1,418	\$3,873	10%
ANNUAL TOTAL	\$17,026	\$46,495	10%
Hourly Wage	\$8.51/hour	\$23.24/hour	

Source: See Appendix C.

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

In comparison to the annual Household Survival Budget, the U.S. poverty rate was \$23,050 per year for a family of four and \$11,170 per year for a single adult in 2012, and the Indiana median family income was \$46,974 per year.

Increased costs occurred primarily from 2007 to 2010, but increases continued through 2012. The 9 percent increase in housing is particularly surprising because it occurred during a downturn in the housing market and in a period with low inflation of 7 percent. However, it is understandable when seen against the backdrop of the foreclosure crisis that occurred at the top and middle of the housing market during the Great Recession. As those foreclosed homeowners moved into lower-end housing, there was increased demand for an already limited housing supply, and housing prices rose accordingly.

The Household Survival Budget varies across Indiana counties. The basic essentials are least expensive in Orange County, where the cost was \$41,100 per year for a family and \$15,458 for a single adult. They were most expensive in Hamilton County, where the cost was \$59,215 per year for a family, and in Bartholomew County at \$19,233 for a single adult. For each county's Survival Budget, see Appendix I.

## Housing

*“For a single adult in Indiana, an efficiency apartment accounts for 33 percent of the Household Survival Budget and the renter would be considered “housing burdened.””*

The cost of housing for the Household Survival Budget is based on HUD's Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service or a security deposit.

Housing costs vary greatly by county in Indiana. Rental housing is least expensive in Orange County at \$584 per month for a two-bedroom apartment and \$377 for an efficiency apartment. Rental housing is most expensive in Porter, Lake, and Newton counties at \$818 for a two-bedroom apartment and in Bartholomew County at \$603 per month for an efficiency apartment.

In the Household Survival Budget, housing for an Indiana family accounts for 17 percent of the budget, well under the U.S. Department of Housing and Urban Development's (HUD) affordability guidelines of 30 percent (HUD, 2012). However, for a single adult in Indiana, an efficiency apartment accounts for 33 percent of the Household Survival Budget and the renter would be considered “housing burdened.” The availability of such housing units is addressed in Section V.

## Child Care

In Indiana, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of licensed home-based child care at an average rate of \$913 per month (\$488 per month for an infant and \$425 per month for a four-year-old). Though home-based child care sites above a certain size must be licensed by the state and faith-based child care ministries must register, the quality of care that they provide may vary widely between locations, and the learning quality provided is sometimes questionable. However, licensed and accredited child care centers, which are regulated to meet standards of quality care, are significantly more expensive with an average cost of \$1,168 per month (\$653 per month for an infant and \$515 per month for a four-year-old). The cost of child care in Indiana was calculated using the Indiana Family and Social Services Administration's annual survey.

Child care for two children accounts for 24 percent of the family's budget, by far their greatest expense. In fact, it is 40 percent higher than the cost of housing. The cost of child care in Indiana increased through the Great Recession from 2007 to 2010 by 10 percent. It then

increased more slowly in the following two years, bringing the total increase to 13 percent from 2007 to 2012. Costs vary across counties: the least expensive home-based child care for two children, an infant and a preschooler, is found in Orange County at \$660 per month, and the most expensive home-based child care is in Hamilton County at \$1,535 per month.

## Food

The original U.S. poverty rate was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The minimal food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, which is also the basis for Supplemental Nutrition Assistance Program (SNAP) benefits. The cost for a family of two adults and two young children in Indiana is \$515 per month, and for a single adult is \$170 per month. Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet but includes foods that require a considerable amount of home preparation with little waste, plus skill in food shopping (Hanson, 2008).

Within the Household Survival Budget, the food category increased in Indiana by a surprisingly large 16 percent from 2007 to 2012, more than double the rate of inflation. The original FPL was based on the premise that food accounts for one-third of a household budget. With the large increases in the cost of other parts of the household budget, food now accounts for only 13 percent of the budget for a family and 12 percent for a single adult in Indiana.

## Transportation

The fourth item in the Household Survival Budget is transportation costs, a prerequisite for most employment in Indiana. The average cost of transportation by car is more than ten times as high as by public transport. According to the Consumer Expenditure Survey, the average cost in Indiana is \$410 per month for gasoline and motor oil and other vehicle expenses. By comparison, the average cost for public transportation is \$38 per month, but there is not sufficient public transportation in any county in Indiana to make it practical to commute to work. The Household Survival Budget in Figure 15 shows the cost of transportation, adjusted for household size. Actual county costs are shown in Appendix I.

Transportation costs in the Household Survival Budget represent 18 percent of the family budget and 24 percent of the single adult budget. According to the Housing and Transportation Affordability Index (Center for Neighborhood Technology, 2011), transportation costs are more than 25 percent for low-income households in Indianapolis and increase to more than 30 percent in more rural areas – another indicator that the Household Survival Budget represents minimal costs.

Public transportation is typically the cheapest form of transportation, but it is non-existent in most of Indiana; less than 3 percent of the population in all counties uses public transportation (American Community Survey, 2012). Most households must have a car to get to work, which is a significant additional cost for ALICE households.

## Health Care

The fifth item in the Household Survival Budget is health care costs. The average health care cost in Indiana is \$130 per month for a single adult (9 percent of the budget) and \$520 per month for a family (13 percent of the budget), which represents an increase of 26 percent from 2007 to 2012. The health care budget includes the nominal out-of-pocket health care spending reported in the Consumer Expenditure Survey. Since it does not include

*“Public transportation is typically the cheapest form of transportation, but it is non-existent in most of Indiana. Most households must have a car to get to work, which is a significant additional cost for ALICE households.”*

health insurance, such a low health care budget is not realistic in Indiana, especially if any household member has a serious illness or a medical emergency.

Seniors have many additional health care costs beyond what is covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a substantial additional budget expense. For example, in Indiana, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs ranging from \$2,100 per month for daily adult day care to \$3,000 per month for assisted living (John Hancock, 2013).

## Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in Indiana, even for low-income households. Taxes represent 6 to 13 percent of the average Household Survival Budget. A single adult in Indiana earning around \$17,000 per year pays on average \$2,140 in federal and state taxes, and a family earning around \$46,000 per year pays approximately \$2,956. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. Indiana is one of seven states that levy flat-rate income taxes, and the Indiana income tax rate remained at 3.4 percent from 2007 to 2012. In addition, taxes include the county tax imposed by all counties except Lake County. The largest portion of the tax bill is for payroll deduction taxes for Social Security and Medicare. With the reduced payroll tax rates in 2012, the average tax bill decreased by 6 percent from 2007 to 2012 for a family of four, and by 1 percent for a single adult (IRS and Indiana Department of Revenue, 2007, 2010 and 2012). For tax details, see Appendix C.

The Earned Income Tax Credit (EITC) is not included in the tax calculation because the gross income threshold for EITC is below the ALICE Threshold, \$41,952 versus \$46,495 for a family of four and \$13,980 versus \$17,026 for a working adult. The Indiana EITC, which is 9 percent of the federal, cannot be claimed if a household's investment income is more than \$3,200 per year (IRS, 2013; Indiana Department of Revenue, 2012). However, many ALICE households at the lower end of the income scale are eligible for EITC. The IRS estimates that the federal EITC helps more than 555,000 families in Indiana (Institute on Taxation and Economic Policy, 2013; IRS, 2014).

## What is Missing from the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a “get-ahead” budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories. It could be used for essentials such as toiletries, cleaning supplies, or work clothes; it could also be used for phone service (which is not included in rent) or for a cell phone, which is increasingly used as a home phone. It is not enough to purchase cable service, or automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. There is no room in the budget for a financial indulgence such as holiday gifts, a new television, a bedspread – something that many households take for granted.

This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households, and the wider community – are discussed in Section VI.

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

# THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the Household Stability Budget is a measure of how much income is needed to support and sustain an economically viable household. **In Indiana, the Household Stability Budget is \$82,740 per year for a family of four – 78 percent higher than the Household Survival Budget** (Figure 16). That comparison highlights how minimal the expenses are in the Household Survival Budget.

Figure 16.  
Average Household Stability Budget vs. Household Survival Budget,  
Indiana, 2012

Monthly Costs – Indiana Average - 2012			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Stability	Survival	Percent Difference
Housing	\$958	\$647	48%
Child care	\$1,168	\$913	28%
Food	\$980	\$515	90%
Transportation	\$1,096	\$680	61%
Health care	\$906	\$520	74%
Miscellaneous	\$511	\$352	45%
Savings	\$511	\$0	
Taxes	\$765	\$246	211%
Monthly Total	\$6,895	\$3,873	78%
ANNUAL TOTAL	\$82,740	\$46,495	78%
Hourly Wage	\$41.37/hour	\$23.24/hour	

*“The Household Stability Budget for an Indiana family with two children is moderate, not extravagant, yet still totals almost double the Household Survival Budget and the Indiana median family income.”*

Source: See Appendix D.

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

The spending amounts in the Household Stability Budget are those that can be maintained over time and include median rent and housing prices, licensed and accredited child care, the USDA’s Moderate Food Plan plus one meal out per month, leasing a car, and participating in an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget. Full details and sources are listed in Appendix D, as well as the Household Stability Budget figures for a single adult.

Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of \$511 per month for a family is probably enough to invest in education and retirement, while \$153 per month for a single adult might be enough to cover the monthly payments on a student loan or build towards the down payment on a house. However, in many cases, the reality is that savings are used for an emergency and never accumulated for further investment.

The Household Stability Budget for an Indiana family with two children is moderate, not extravagant, yet still totals \$82,740 per year. This is almost double the Household Survival Budget of \$46,495 and the Indiana median family income of \$46,974 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn \$20.69 an hour for 40 hours per week, 50 weeks per year or one parent must earn \$41.37 an hour.

The Household Stability Budget for a single adult totals \$24,648 per year, 45 percent higher than the Household Survival Budget, but below the Indiana median income for a single adult of \$25,177. To afford the Household Stability Budget, a single adult must earn \$12.32 an hour.

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

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

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

Changes in the labor market over the past thirty-five years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. Most notable has been the contraction of middle-wage, middle-skill jobs and the expansion of lower-paying service occupations. These changes have greatly impacted the Indiana economy as well, and they accelerated during the years of the Great Recession (2007 to 2010) and the two years following (Autor, 2010; National Employment Law Project, 2014).

The historic economic high point for Indiana was 1995, when the labor force was at its peak of 3.1 million, with a participation rate of 70.2 percent of the population. Unemployment reached its historic low in 1998–2000, when it was 2.9 percent. Since then, Indiana has lost jobs, and even employment sectors. By 2012, the labor force had grown to 3.2 million but the participation rate was only 62.8 percent and the unemployment rate remained high at 8.7 percent, though down from its peak of 10.3 percent in 2009 (Bureau of Labor Statistics (BLS), 2012a; Jaimovich and Henry Siu, 2012).

Indiana has been heavily dependent on the manufacturing sector. With \$74.9 billion in manufacturing output in 2010 (27 percent of Indiana’s total economic output) it has been the most concentrated manufacturing industry in the country. But the sector has been in decline since 2000, when it employed 663,500 Hoosiers, or nearly one-quarter of Indiana’s nonfarm labor force. By 2011, manufacturing employment was 457,000, a 10-year decline of more than 30 percent (Indiana University Public Policy Institute, 2012).

These changes to Indiana’s economy have had a significant downward effect on both the income and the assets of ALICE households.

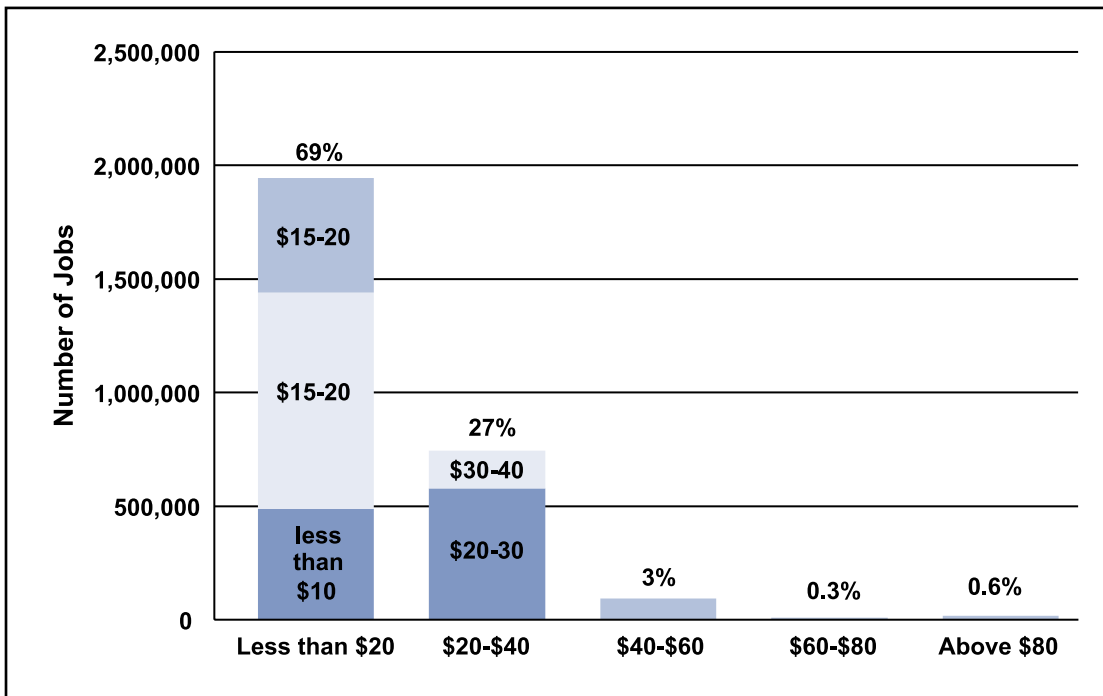
# INCOME CONSTRAINED

One of the essential characteristics of ALICE households is that they are “Income Constrained”. The changes in Indiana’s economy have reduced the job opportunities for ALICE households. The number of jobs available, as well as the types of jobs and the corresponding wage levels, have all declined. From 2007 to 2012, the total number of jobs in Indiana declined 7 percent, from 3.03 million to 2.8 million. As a result, the participation rate in the labor force has declined and the unemployment rate has increased. In 2007, 64 percent of Indiana residents were employed; in 2012, only 58 percent of Indiana residents were employed (BLS, 2012a; and BLS, 2007 and 2012).

Indiana now faces an economy dominated by low-paying jobs. **In Indiana, 69 percent of jobs pay less than \$20 per hour, with the majority paying between \$10 and \$15 per hour** (Figure 17). Another 27 percent of jobs pay between \$20 and \$40 per hour, with three-quarters of those paying between \$20 and \$30 per hour. Only 3 percent of jobs pay between \$40 and \$60 per hour; 0.3 percent pay between \$60 and \$80 per hour, and another 0.6 percent pay above \$80 per hour. **A full-time job that pays \$20 per hour grosses \$40,000 per year, which is less than the Household Survival Budget for a family of four in Indiana.**

*“Indiana now faces an economy dominated by low-paying jobs. In Indiana, 69 percent of jobs pay less than \$20 per hour, with the majority paying between \$10 and \$15 per hour.”*

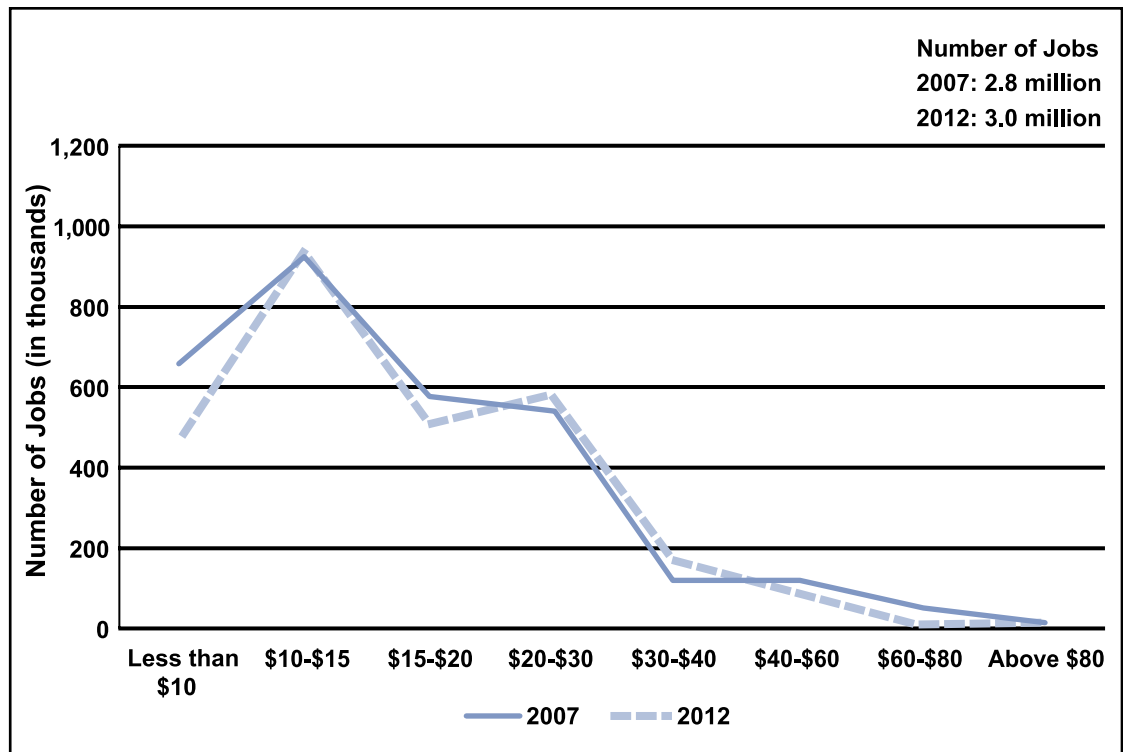
Figure 17.  
Number of Jobs by Hourly Wage, Indiana, 2012



Source: Bureau of Labor Statistics, 2012

Over the last decade, Indiana experienced a structural shift from manufacturing and construction to lower-paying service jobs, primarily in education and health services. Since 2007, Indiana job growth has been more heavily concentrated in service sectors including food service and accommodations, health care, education, state and local government, and business services. The only sectors, though, with more workers now than before the recession are private education and health care, together adding more than 36,000 jobs (Center for Business and Economic Research, 2014; Conover, 2012) (Figure 18).

Figure 18.  
Number of Jobs by Hourly Wage, Indiana, 2007 to 2012



Source: Bureau of Labor Statistics, 2012

*“Indiana’s economy is dependent on jobs with wages so low that workers cannot afford to live near their jobs even though they are required to work on-site.”*

Service sector jobs have become an essential and dominant component of Indiana’s economy, with most of the occupations employing the largest number of workers now concentrated in this sector (Figure 19). Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nursing assistants, and maintenance workers cannot telecommute or be outsourced. In fact, all of the occupations listed in Figure 19 require the worker to be there in person, and most pay less than \$20 per hour. This means that Indiana’s economy is dependent on jobs with wages so low that workers cannot afford to live near their jobs even though they are required to work on-site.

Only three jobs out of the top 20 pay more than \$20 per hour: registered nurses, sales representatives for wholesale and manufacturing, and general and operations managers. The number of jobs in these occupations represents 12 percent of the top 20 jobs.

Low-paid, service-sector workers also cannot afford the Household Survival Budget. By way of example, there are more than 88,000 retail sales jobs in the state, paying on average \$9.53 per hour, or less than \$20,000 annually if full time. **These jobs fall short of meeting the family Household Survival Budget by more than \$20,000 per year.**



Figure 19.  
Occupations by Employment and Wage, Indiana, 2012

Occupation	Number of Jobs	Median Hourly Wage
Retail Salespersons	88,320	\$9.53
Food Prep, Including Fast Food	79,970	\$8.59
Cashiers	70,260	\$8.84
Laborers and Movers	60,180	\$11.61
Team Assemblers	60,140	\$13.25
Registered Nurses	<b>58,430</b>	<b>\$27.22</b>
Office Clerks	57,750	\$11.67
Waiters and Waitresses	49,710	\$8.81
Heavy Truck Drivers	47,460	\$18.55
Janitors and Cleaners	45,410	\$10.50
Stock Clerks and Order Fillers	40,330	\$10.49
Customer Service Representatives	38,150	\$14.25
Bookkeeping and Accounting Clerks	36,080	\$15.71
Secretaries and Administrative Assistants	33,210	\$14.91
Nursing Assistants	33,180	\$10.81
Sales Representatives	<b>30,690</b>	<b>\$25.11</b>
Retail Sales Supervisors	28,380	\$16.80
Maintenance and Repair Workers	28,270	\$17.32
General and Operations Managers	<b>26,980</b>	<b>\$45.76</b>
Teacher Assistants	26,330	\$10.88

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2012

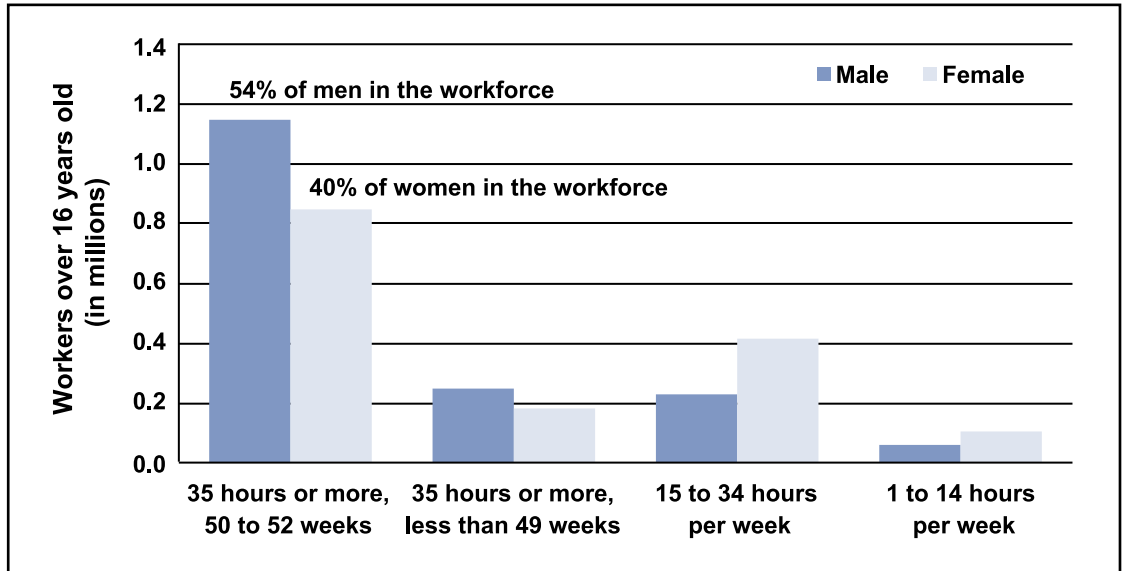
In addition to those who are unemployed (8.7 percent) as defined by the official unemployment rate in 2012, there are many Indiana residents who are employed part time for economic reasons or who have stopped looking for work but would like to work (14.2 percent). While unemployment started to improve in 2011, the underemployment rate has continued to rise since 2003, when the rate was 8.6 percent (BLS, 2012b).

In terms of full- and part-time employment, 54 percent of men and 40 percent of women work full time (defined as more than 35 hours per week, 50 to 52 weeks per year). Therefore, almost one-half of men and 60 percent of women work part time (Figure 20). Jobs paying less than \$20 per hour are less likely to be full time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts.

*“In addition to those who are unemployed there are many Indiana residents who are employed part time for economic reasons or who have stopped looking for work but would like to work.”*

*“The impact of the financial downturn on households was also evident in the striking increases in the number of households receiving income from government sources. While not all ALICE households qualified for government support, many that became unemployed during this period began receiving government assistance for the first time.”*

Figure 20.  
Full-Time and Part-Time Employment by Gender, Indiana, 2012

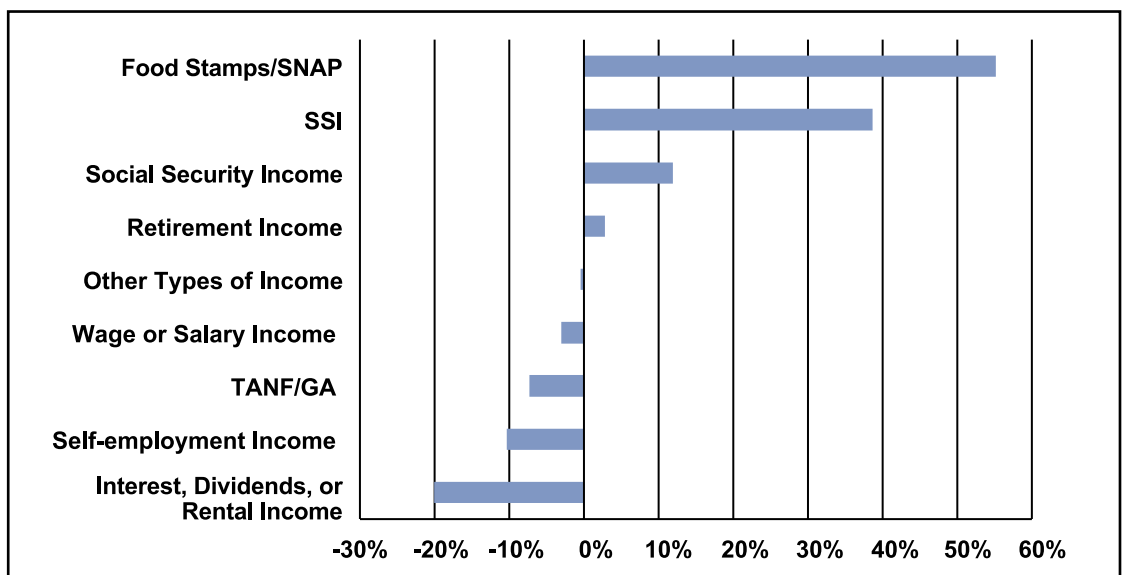


Source: American Community Survey, 2012

### Shifts in Sources of Income

The sources of income for Indiana households shifted during the period from 2007 to 2012. Overall, the number of households earning a wage or salary income decreased by 3 percent and the number of households with self-employment income decreased by 10 percent (Figure 21). Interest, dividend, and rental income decreased by 20 percent. The impact of both the aging population and the declining economy was evident in a 3 percent increase in the number of households receiving retirement income and a 12 percent increase in households receiving Social Security income (American Community Survey, 2012).

Figure 21.  
Percent Change in Household Sources of Income, Indiana, 2007 to 2012



Source: American Community Survey, 2012

The impact of the financial downturn on households was also evident in the striking increases in the number of households receiving income from government sources. While not all ALICE households qualified for government support, many that became unemployed during this period began receiving government assistance for the first time. The number of households receiving Food Stamps (SNAP) increased by 55 percent. At the same time, against the trend of most states, the number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, decreased by 7 percent. The number receiving Supplemental Security Income (SSI) increased by 39 percent; SSI includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled. The aggregate amount of income from SSI and Social Security increased by even more, suggesting that the amount of each payment increased as well.

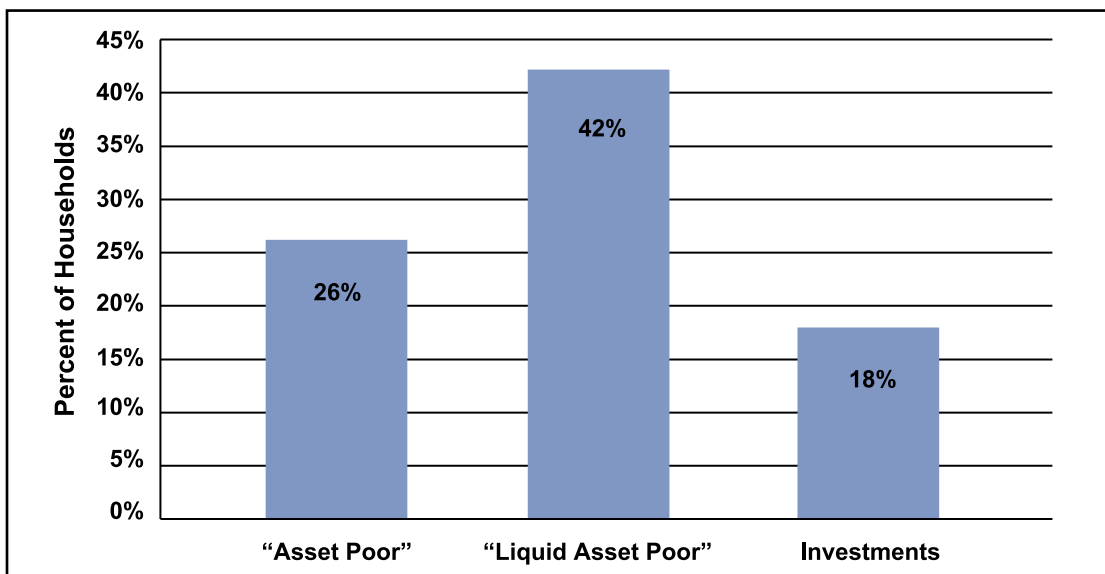
## ASSET LIMITED

The second defining feature of ALICE households is their lack of savings. Given the combination of the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Indiana. The lack of assets makes ALICE households more vulnerable to emergencies, but it also increases their costs, such as alternative financing fees and high interest rates, and limits efforts to build more assets.

In 2011, 26.2 percent of Indiana households were considered to be “asset poor”, defined by the Corporation for Enterprise Development (CFED) as not having sufficient net worth to subsist at the poverty level for three months without income. In other words, an asset poor family of three has less than \$4,632 in savings or other assets. The percentage of households without sufficient “liquid assets” was even higher at 42.2 percent. “Liquid assets” include cash or a savings account, but not a vehicle or home (CFED, 2012) (Figure 22).

**Many more households would be considered “asset poor” if the criterion was set at the ALICE Threshold instead of the outdated Federal Poverty Level.** For example, the Pew Research Center reports that almost half of Americans, 48 percent of survey respondents, state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

Figure 22.  
Households by Wealth, Indiana, 2012.



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

*“Many more households would be considered “asset poor” if the criterion was set at the ALICE Threshold instead of the outdated Federal Poverty Level.”*

*“Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households will take in the face of unemployment. Once these assets are used up, financial instability increases.”*

Only 18 percent of Indiana households have an investment that produces income, such as stocks or rental properties. This number decreased from 24 percent during the Great Recession, a clear impact of the stock market crash. The large reduction in investment income fits with the national trend of reduced assets for households of all income types. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (American Community Survey, 2007 and 2012).

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

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

A drop in wealth is also the reason many households become ALICE households. Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households will take in the face of unemployment. Once these assets are used up, financial instability increases (Pew Economic Mobility Project, 2013).

Once assets have been depleted, the cost of doing business increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability and, in some cases, does as much to reduce hardship as tripling family income (Mayer and Jencks, 1989; Barr and Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013). But many households in Indiana do not have basic banking access. According to CFED, 7.8 percent of households in Indiana are unbanked, and 19.1 percent are under-banked (i.e., households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs) (CFED, 2014).

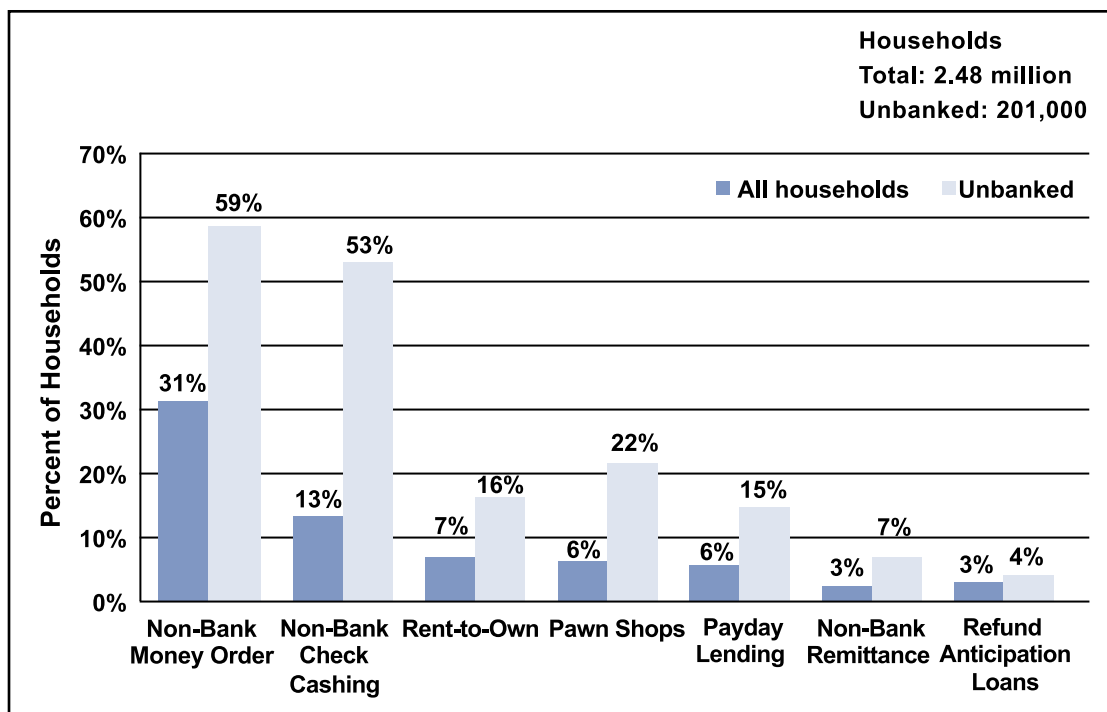
Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, Alternative Financial Products (AFPs) establishments have expanded to fill the unmet need for small financial transactions (Flores, 2012).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. In 2011, more than half of Indiana households with an annual income below \$30,000 had used an AFP. In contrast, for households with an annual income above \$75,000, that figure was 30 percent (Federal Deposit Insurance Corporation (FDIC), 2013).

The most commonly used AFPs in Indiana are non-bank money orders with 31 percent of all households and 59 percent of unbanked households using a non-bank money order in 2011. The second most commonly used AFP is non-bank check cashing, used by 13 percent of all households and 53 percent of unbanked households; this is followed by rent-to-own

products, used by 7 percent of all households and 16 percent of unbanked households. The use of other AFPs by the total population is less than 7 percent. However, unbanked households make use of a range of other AFPs: 22 percent have used a pawn shop, 15 percent report using payday lending, 7 percent have used non-bank remittances, and 4 percent have used refund anticipation loans (Figure 23) (FDIC, 2013).

**Figure 23.**  
**Indiana, Use of Alternative Financial Products by Banking Status, 2011**



Source: Federal Deposit Insurance Corporation, 2013

*“Some who want to own a home but do not have funds for a down payment or cannot qualify for a mortgage turn to risky and expensive lease or rent-to-own options.”*

In Indiana, 48 percent of households with income below the ALICE Threshold own their own home, an asset traditionally thought of as providing financial stability. However, low incomes and declining home values have made it financially difficult for ALICE homeowners to maintain their homes. The aging housing stock in Indiana has exacerbated this problem, and consequently, the number of abandoned or derelict homes has increased across the state. Some who want to own a home but do not have funds for a down payment or cannot qualify for a mortgage turn to risky and expensive lease or rent-to-own options (Kinghorn, 2013; Federal Deposit Insurance Corporation, 2013).

And for those households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. From 2007 to 2012, housing values dropped by 7 percent in Indiana according to the Federal Reserve’s Housing Price Index (Federal Reserve Bank of St. Louis, 2014). This decline, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments. The drop in homeownership was especially steep in Indiana, falling from 75.8 percent in 2004 to 71 percent in 2010 and up to 72 percent in 2012 (Federal Reserve Bank of St. Louis, 2012). Many who sold their homes lost money, with some owing more than the sale price. Though not as hard hit as some states, Indiana remains 11th in the country for the highest number of completed foreclosures (18,807) from 2012 to 2013. Overall, the current mortgage foreclosure rate in Indiana is 2.8 percent (CoreLogic, 2013).

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

## Measure 3 – The ALICE Income Assessment

*“The total cost of public and private assistance for struggling households has not been tallied on a state-by-state basis. The ALICE Income Assessment provides this information for Indiana.”*

More than one-third (37 percent) of Indiana households do not have enough income to reach the ALICE Threshold for financial stability. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough?

Until now, the amount of public and private social services spent on households below ALICE Threshold has never been totaled for Indiana, though the 2012 Indiana Institute for Working Families report shows the need for such information (Indiana Institute for Working Families, 2012). Recent national studies have quantified the cost of public services needed to support low-wage workers, specifically at big box retail chain stores and fast food restaurants (Allegretto et al., 2013; Dube and Jacobs, 2004; Wider Opportunities for Women, 2011). But to date the total cost of public and private assistance for struggling households has not been tallied on a state-by-state basis. The ALICE Income Assessment provides this information for Indiana.

## THE ALICE INCOME ASSESSMENT

<b>ALICE Threshold – Earned Income and Assistance = Unfilled Gap</b>			
<b>\$34.1 billion</b>	<b>–</b>	<b>\$26.2 billion</b>	<b>= \$7.9 billion</b>

The ALICE Income Assessment is a tool to measure how much income a household needs to reach the ALICE Threshold compared to how much they actually earn. The ALICE Income Assessment is calculated by totaling the income needed to reach the ALICE Threshold (see the Household Survival Budget in Section II), then subtracting earned income, as well as government and nonprofit assistance. The remainder is the Unfilled Gap, highlighted in Figure 24.

The total annual income of poverty-level and ALICE households in Indiana is \$12.3 billion, which includes wages and Social Security. This is only 36 percent of the amount needed to reach the ALICE Threshold of \$34.1 billion statewide; government and nonprofit assistance makes up an additional 41 percent. But an Unfilled Gap remains of 23 percent, or \$7.9 billion, between the combined earned income and assistance for poverty-level and ALICE households in Indiana and the ALICE Threshold. The consequences of the Unfilled Gap for ALICE households are discussed in Section VI.

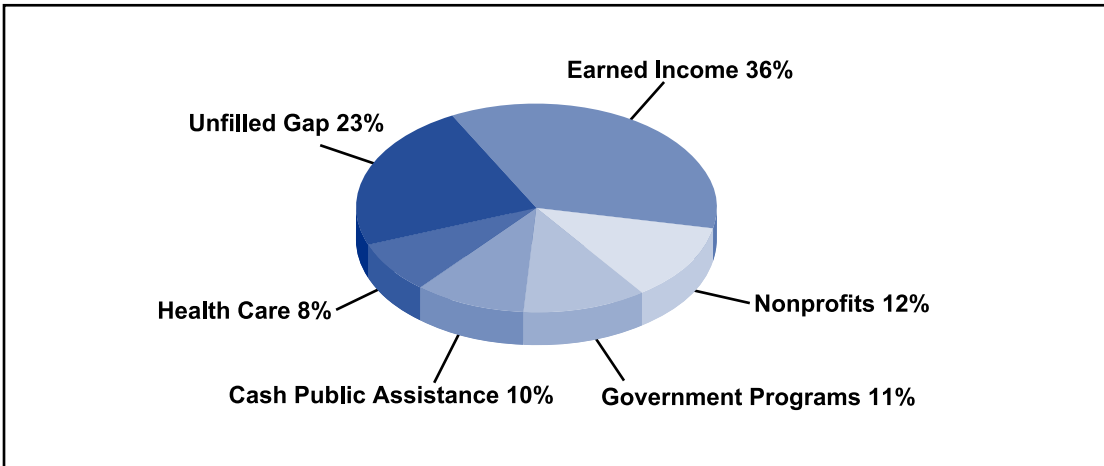
The total annual public and private spending on Indiana households below the ALICE Threshold, which includes families in poverty, is \$13.9 billion (Figure 24) which equals 5 percent of Indiana’s \$294 billion Gross Domestic Product (Bureau of Labor Statistics (BLS), 2012c). That spending includes several types of assistance:

- Indiana nonprofits in the human services area provide \$4.1 billion, or 12 percent of the total required for ALICE families to reach the ALICE Threshold, the largest single category

- Government programs spend \$3.8 billion, or 11 percent
- Cash public assistance delivers \$3.3 billion, adding another 10 percent
- Health care spending is \$2.6 billion, and adds another 8 percent

Yet even the total amount of this assistance is not enough to fill the gap between earned income and the ALICE Threshold. The remaining 23 percent is the Unfilled Gap (additional details in Appendix E). **In other words, it would require approximately \$7.9 billion in additional wages or public resources for all Indiana households to have income at the ALICE Threshold.**

Figure 24.  
**Categories of Income and Assistance for Households below the ALICE Threshold, Indiana, 2012**



Source: National Priorities Project's Federal Priorities Database, NCCS Data Web Report Builder, Fiscal Year 2012 Indiana State Budget; see Appendix E.

## Definitions

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

*“The total annual public and private spending on Indiana households below the ALICE Threshold is \$7 billion which equals 5 percent of Indiana’s \$294 billion Gross Domestic Product.”*

## Details for Spending Categories in Indiana

Federally funded programs for Indiana households below the ALICE Threshold total \$7 billion and are the largest source of assistance. These programs account for 50 percent of spending on low-income households in the state. The programs can be broken into four categories:

- **Social services** is the largest category, spending \$3.4 billion on Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Services Block Grant.
- **Education spending** is \$1.4 billion, which includes Pell grants, adult education, Title I grants to local educational agencies, and child care programs, including Head Start.
- **Food programs** provide \$1.8 billion in assistance, including the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- **Housing programs** account for \$368 million, including Section 8 Housing Vouchers, the Low-Income Home Energy Assistance Program, and Community Development Block Grants (CDBG).

State and local government assistance for households below the ALICE Threshold in Indiana totals \$193 million, accounting for 1 percent of spending. This includes funding for a wide array of community health and human services programs for child care, youth, veterans, seniors, and people with disabilities.

Nonprofit support from human services organizations in Indiana is more than \$4.1 billion, or 30 percent of public assistance for households below the ALICE Threshold. Although many nonprofits also receive government funding to deliver programs, the \$4.1 billion figure does not include government grants or user fees. Most of the \$4.1 billion is raised by the nonprofits from corporations, foundations, and individuals. Human services nonprofits provide a wide array of services for households below the ALICE Threshold including job training, temporary housing, and child care.

Health care accounts for \$2.6 billion, or 19 percent of all spending on low-income households in Indiana. This figure includes Medicaid, Hospital Charity Care, and community benefits provided by Indiana hospitals.

*“Human services nonprofits provide a wide array of services for households below the ALICE Threshold including job training, temporary housing, and child care.”*

**Figure 25.**  
**Sources of Public and Private Assistance to Households below the ALICE Threshold, Indiana, 2012**

Source of Assistance	Spending in Millions
<b>Federal</b>	
<i>Social Services</i>	\$3,379
<i>Education</i>	\$1,395
<i>Food</i>	\$1,821
<i>Housing</i>	\$368
<b>State and Local Government</b>	\$193
<b>Nonprofits</b>	\$4,108
<b>Health care</b>	\$2,614
<b>TOTAL</b>	<b>\$13,878</b>

Source: National Priorities Project's Federal Priorities Database, 2012



## Public and Nonprofit Spending Per Household

When looking at each household (not individuals) below the ALICE Threshold in Indiana, the average benefit from federal, state and local government, and nonprofit sources (excluding health care) is \$12,211 per household. On average, each household also receives \$2,834 in health care resources from government and hospitals. In total, the average household below the ALICE Threshold receives a total of \$15,047 in cash and services, shared between all members of the household and spread throughout the year.

Despite the seemingly large amounts of welfare and health care spending nationwide, the total of both makes up a small percentage of GDP and falls well short of what is necessary to provide financial stability for a family (Weaver, 2009). According to Wider Opportunities for Women (WOW), a Washington, D.C. based research organization, relying on a basic assistance package means that a three-person family earns minimum wage, leaving them 50 percent short for basic household expenses in almost every state. The Indiana Institute for Working Families also notes that a worker earning slightly more than the federal minimum wage may not be much closer to economic security than those earning below it, as those who earn above minimum wage lose eligibility for many benefits. This is especially true in Indiana, where many work support programs have income limits and even a \$0.50 increase in hourly wages leads to the complete termination of a benefit and a dramatic net loss of resources, known as the “cliff effect” (Indiana Institute for Working Families, 2012; WOW, 2011).

Without public and nonprofit spending, however, ALICE households would face even greater hardship. Many more households would be qualified as living below the FPL, particularly in the wake of the Great Recession. Nationally, federal spending per capita grew significantly during the Recession, especially in SNAP, EITC, Unemployment Insurance, and Medicaid programs. These programs were widely shared across demographic groups, including families with and without children, single-parent families, and two-parent families (Moffitt, 2013; Indiana Institute for Working Families, 2012).

## Health Care Considerations

Health care assistance to households requires special consideration. Many studies have found that a few people use a disproportionately large share of health care, while the rest use small amounts (U.S. Department of Housing and Urban Development, 2010; Silletti, 2005; Culhane, Park and Metraux, 2011). So while Indiana households below the ALICE Threshold receive an average of \$2,834 in health care assistance, it is likely that many ALICE and poverty households actually receive far less. A very few probably receive much larger amounts of health care assistance, as in Malcolm Gladwell’s famous anecdote about the homeless man who cost the system a million dollars a year at the emergency room (Gladwell, 2006). However, for those households that do not receive health care assistance, the Unfilled Gap goes up to 31 percent – the average Unfilled Gap of 23 percent plus 8 percent from the health care assistance they did not receive.

## Earned Income Tax Credit

Another source of relief for many ALICE households is the Earned Income Tax Credit (EITC). In fact, ALICE and poverty-level households in Indiana received an aggregate \$1.2 billion to reduce their taxes through the EITC in 2012 (Brookings, 2012). While some households actually receive a refund, most benefit from a reduction in taxes owed. Since the refund amounts are not separated from the total credits provided, the EITC contribution to the ALICE Unfilled Gap is not included in the calculations above.

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

*“Families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net.”*

In Indiana, the average federal EITC amount is \$2,286. In addition, Indiana is one of 25 states with a state EITC, equivalent to 9 percent of the federal EITC. Indiana has the fourth highest participation rate in the country with 81 percent of eligible taxpayers receiving the EITC in 2010 (IRS, 2010; Indiana Institute for Working Families, 2011). This means that for many ALICE households far below the ALICE Threshold, one budget item is reduced.

EITC filing data provides another window into households with income below the ALICE Threshold. In 2012, 21 percent of tax filers in Indiana were eligible for the EITC. In terms of household type, 27 percent were married households, 47 percent were single heads of households, and 26 percent were single adults. The median Adjusted Gross Income was \$13,638, significantly less than the ALICE Survival Budget of \$46,495 for a family and \$17,026 for a single adult. In terms of industries that employ EITC-eligible workers, the most common was manufacturing, followed by retail trade, health care, accommodation and food service, and construction (Brookings, 2012).

## The National Context

While government and nonprofit spending on households with income below the ALICE Threshold is not enough to lift all households into financial stability, it makes a significant difference to many ALICE families. In fact, without it, their situation would be much worse. The Pew Economic Mobility Project, a national survey of working-age families from 1999 to 2012, found that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. Many had never depended on social welfare programs before and were surprised to find themselves in need.

Unemployment insurance was the most common form of assistance: 20 percent of families surveyed used unemployment insurance to make ends meet. However, many part-time, temporary, and self-employed workers had not paid into the unemployment insurance program and did not have access to other types of collective insurance. Those households often needed other safety net programs as well (Pew Economic Mobility Project, 2013).

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

## *Measure 4 – The Economic Viability Dashboard*

Local economic conditions largely determine how many households in a county or state fall below the ALICE Threshold. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

In order to understand the challenges that the ALICE population faces in Indiana, however, it is essential to recognize that economic conditions do not impact all socio-economic and geographic groups in the same way. For example, Indiana’s GDP obscures the fact that the number of high-skilled jobs varies widely across different counties.

By contrast, the unemployment rate clearly reveals differences in the number of unemployed by county, as well as by job sector. Yet having a job is only part of the economic landscape for ALICE households. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses and community support in each county.

**The Economic Viability Dashboard is a new instrument developed to present three indices – Housing Affordability, Job Opportunities, and Community Support – for each county in Indiana. The Dashboard builds on the work of earlier indices and fills a gap in understanding economic conditions for ALICE households in particular.**

*“In order to understand the challenges that the ALICE population faces in Indiana, it is essential to recognize that economic conditions do not impact all socio-economic and geographic groups in the same way.”*

## EXISTING INDICES

The Human Development Index, a project of the Social Science Research Council, measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. Indiana ranked 39th for social and economic development, driven primarily by the state’s relatively lower levels of education attainment, life expectancy, and median earnings (Lewis and Burd-Sharps, 2014).

Be the Change’s Opportunity Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state’s economic, educational, and community health. Indiana ranks 34th overall and scores slightly below average on the economy, education, and community scores. This Index also breaks opportunity scores down by county (Opportunity Nation, 2013).

The Institution for Social and Policy Studies’ Economic Security Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and the corresponding “financial insecurity” level in each state. Indiana residents face financial insecurity at the national average, and like the national average, insecurity scores have improved since 2010 (Hacker, Huber, Nichols, Rehm and Craig, 2012).

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

The Gallup-Healthways Well-Being Index provides a view of life in Indiana at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Overall, Indiana scores slightly below the national average, but is improving from near the bottom of the Index in 2008 (Gallup-Healthways, 2012).

The National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index measures the share of homes sold in a given area that would have been affordable to a family earning the local median income, based on standard mortgage underwriting criteria. Indiana’s only two metro areas in the Index, Kokomo and Elkhart-Goshen, ranked as the 3rd and 14th most affordable areas, respectively, out of 225 metro areas nationwide. Indianapolis was not included in the 2014 Index, but ranked 4th nationally for affordability in 2013 (NAHB/Wells Fargo, 2014).

## ECONOMIC VIABILITY DASHBOARD

Because they focus on the median, each of the above indices conceals economic conditions for low-income households. By contrast, the Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households. The Dashboard offers the means to better understand why so many households struggle to achieve basic economic stability throughout Indiana, and why that struggle is harder in some parts of the state than in others.

The Economic Viability Dashboard reports how counties perform on three dimensions: Housing Affordability, Job Opportunities and Community Support. Each is an Index with scores presented on a scale from 1 (worst economic conditions for ALICE) to 100 (best economic conditions). The Indices also provide the means to compare counties in Indiana and to see changes over time.

The results for each Index are presented in the following maps in summary format (Figures 27, 28, and 29); they are color coded by thirds into “poor”, “fair”, and “good” scores for each county. The full scores between 1 and 100 are in the table at the end of this section (Figure 30), and the methodology and sources are in Appendix F.

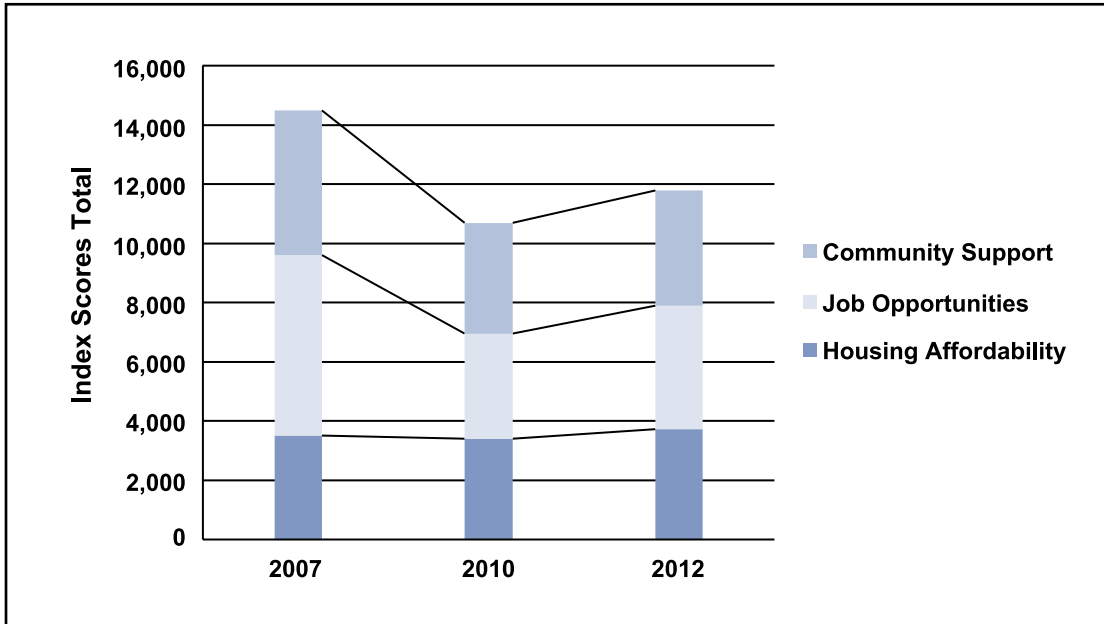
ALICE households have to navigate a range of variables, and The Economic Viability Dashboard shows them clearly. A common challenge is to find job opportunities in the same counties that are affordable for ALICE households as places to live. In addition, many affordable counties do not have much community support. **Thus, the ideal locations are those that are affordable and have high levels of both job opportunities and community support.**

The Economic Viability Dashboard also enables comparison over time for the three dimensions that it measures. To visualize the change over time, the scores for all counties are added together and presented in Figure 26. The change in Dashboard scores from 2007 to 2012 provides a striking picture of conditions worsening in every Indiana county over the course of the Great Recession. From 2007 to 2010, scores worsened on average 26 percent, and LaGrange, St. Joseph, and Wayne counties fell by more than 40 percent. Conditions improved in most counties from 2010 to 2012, but did not return to 2007 levels.

*NOTE: Because of the small size of 20 Indiana counties (out of 92), there was not enough data to calculate 2007 scores and those counties were not included in the comparison of Dashboard scores over time. (See Appendix I for score results for each county and Appendix F for sources and calculations.)*

Each of the indices also performed differently over time. Across Indiana, Housing Affordability actually improved on average by 6 percent from 2007 to 2012, which is not surprising given the impact of the Great Recession on housing prices. Overall, Job Opportunities fell by 32 percent from 2007 to 2010 and though they have improved since 2012, they are still well below the 2007 level. Similarly, Community Support fell by 24 percent through the Great Recession and has improved from 2010 to 2012 but has not returned to its 2007 level.

**Figure 26.**  
**Economic Viability Dashboard, Indiana, 2007–2012**



Source: See Appendix F.

The three Indices are reviewed below. Each Index is comprised of three indicators.

## The Housing Affordability Index

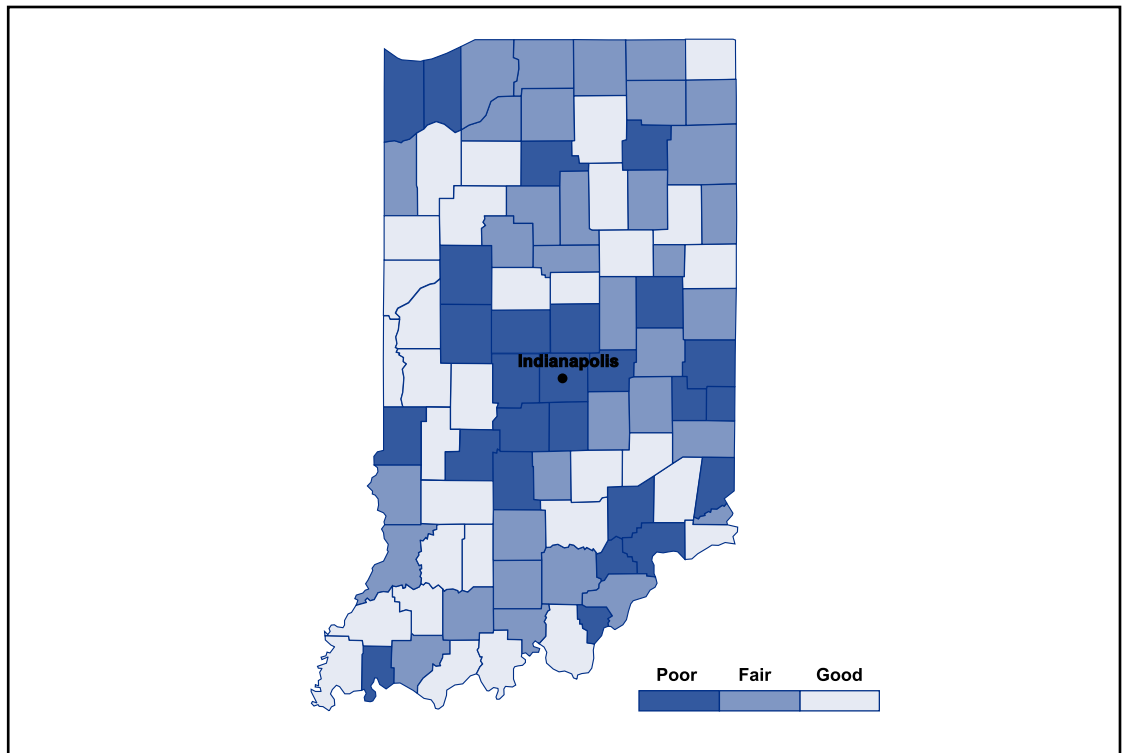
### Key Indicators: Affordable Housing Stock + Housing Burden + Real Estate Taxes

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

In Indiana, there is wide variation between counties on Housing Affordability scores (Figure 27). The least affordable county is Monroe, with a score of 19 out of 100; the most affordable is Kosciusko County, with a score of 71. Even the most affordable counties are well below the possible 100 points. In terms of regions, the counties surrounding Indianapolis are the least affordable, as well as some of the counties near Chicago in the north and between Louisville and Cincinnati in the south.

*“On Housing Affordability scores the counties surrounding Indianapolis are the least affordable, as well as some of the counties near Chicago in the north and between Louisville and Cincinnati in the south.”*

Figure 27.  
Housing Affordability by County, Indiana, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

### The Housing Affordability Index: Affordable Housing Stock Indicator

The first key indicator in the Housing Affordability Index is the amount of the local housing stock that is affordable for households with income below the ALICE Threshold. To measure this, the Index includes the number of ALICE households minus the number of rental and owner units that ALICE can afford, controlled for size by the percent of the overall housing stock. The higher the percent, the harder it is for ALICE households to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in Indiana is seven percent of the housing stock. The largest gap is 17 percent in Vigo County, while there is less than a 2 percent gap in Posey, Jackson, Kosciusko, and Benton counties.

### The Housing Affordability Index: Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the extreme housing burden, defined as housing costs that exceed 35 percent of income. This is even higher than the threshold for housing burden defined by the U.S. Department of Housing and Urban Development (HUD) as housing costs that exceed 30 percent of income. That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz and Wilson, 2008).

Despite the fact that Indiana is reported to be one of the most affordable areas in the country (NAHB/Wells Fargo, 2014), there are still many households that are housing burdened. In fact, 41 percent of renters pay more than 35 percent of their household income on rent, and 15 percent of owners pay more than 35 percent of their income on monthly owner costs, which include their mortgage. More than 11 percent of

*“Despite the fact that Indiana is reported to be one of the most affordable areas in the country, there are still many households that are housing burdened.”*

households face extreme housing burdens across the state, with the highest rate being 28 percent in Monroe County (American Community Survey, 2012). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

### The Housing Affordability Index: Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. The average annual real estate tax in Indiana is \$851, but there is huge variation across counties. According to the American Community Survey, average annual real estate taxes are lowest in Wabash County at \$343 and highest in Hamilton County at \$2,045. For the Housing Affordability Index, property taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

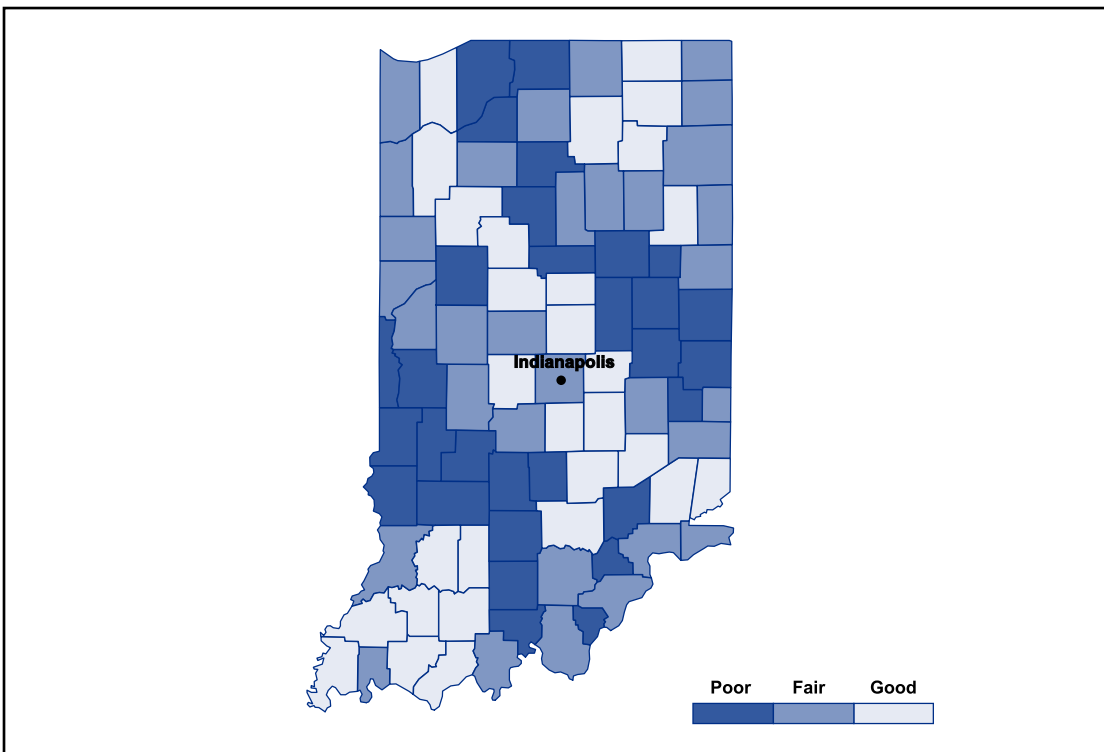
*“41 percent of renters pay more than 35 percent of their household income on rent, and 15 percent of owners pay more than 35 percent of their income on monthly owner costs, which include their mortgage. More than 11 percent of households face extreme housing burdens across the state.”*

## The Job Opportunities Index

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

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new-hire wages. The more job opportunities there are in a county, the more likely a household is to be financially stable. In Indiana, the fewest job opportunities were in Fayette County with a score of 36, and the most were in Martin County with a score of 87.

Figure 28.  
Job Opportunities by County, Indiana, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

## The Job Opportunities Index: Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county's median income, and therefore the higher the Index score. In Indiana, income is most unequal in Monroe County, where the lowest two quintiles each earn only 10 percent of the income. The highest percentage these two quintiles earn is 17 percent, in Whitley County (American Community Survey, 2012).

## The Job Opportunities Index: Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to income and financial stability; the higher the unemployment level in a given region, the fewer opportunities there are for earning income, therefore the lower the Index score. Indiana's unemployment rate is near the national average of 8 percent in all counties. The lowest rate, less than 6 percent, is in Dubois, Hamilton, and Daviess Counties. The highest, 11.1 percent, is in Vermillion and Fayette Counties.

## The Job Opportunities Index: New-Hire Wages Indicator

The third indicator in the Job Opportunities Index is the "average wage for new hires" as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This indicator seeks to capture the types of jobs that are available in each county. The higher the wage for new hires, the greater the contribution employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in Indiana is \$2,062 per month, but there is huge variation between counties; new hires in Starke County earn \$1,499 per month while new hires in Gibson County earn double that with \$3,119. This significant variation indicates that there are very different kinds of jobs and/or wage levels available in different locations.

*"Having a job is obviously crucial to income and financial stability. Indiana's unemployment rate is near the national average of 8 percent in all counties."*

## The Community Support Index

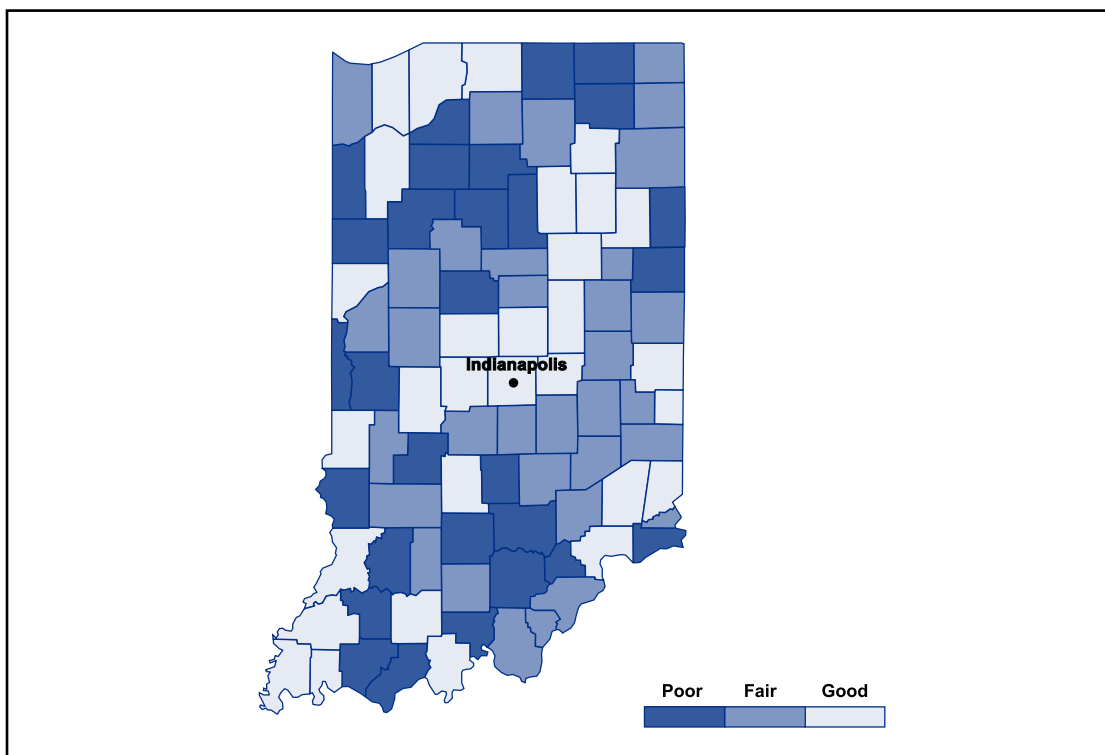
### Key Indicators: Violent Crime Rate + Nonprofits + Access to Health Care

Community support provides stability and resources that enable a household to function more efficiently. The key indicators for the Community Support Index are the violent crime rate, the size of the human services nonprofit sector, and access to health care.

In Indiana, there is even more variation between counties in Community Support than on the other two indices. The county scores for Community Support range from a low of 17 in Scott County to a high of 89 in St. Joseph County.



Figure 29.  
Community Support by County, Indiana, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

### The Community Support Index: The Violent Crime Indicator

There is nothing more basic to economic prosperity than personal safety. The first indicator of Community Support is how well the population is protected and able to live and work in safety. The indicator used to assess safety is the Violent Crime Rate per 1,000 residents as reported in the FBI’s Uniform Crime Report. Higher crime rates make it literally harder to survive and also depress the availability of good jobs nearby. Therefore, a high crime rate lowers the Index score. In Indiana, of the counties reporting data, Boone County has the lowest rate at 0.02 violent crimes per 1,000 residents, while Scott County the highest at 5.08 violent crimes per 1,000 residents. The next highest were Warrick and Pulaski counties, each at 1.9 per 1,000 residents (Federal Bureau of Investigation, 2012).

High crime rates drive down rent and property values, so the housing stock that low-income households can afford is often in less safe neighborhoods (Shapiro and Hassett, 2012; Ihlanfeldt and Mayock, 2010; Lynch and Rasmussen, 2001; Gibbons, 2004). While there is much debate on the cause and effect, it is clear that living in an area where one feels unsafe makes it difficult to meet daily living requirements easily, including working, food shopping, accessing child care, or even trying to maintain better health by walking outdoors.

### The Community Support Index: The Nonprofits Indicator

The second indicator in the Community Support Index is the impact of human service organizations in a given area, as measured by the annual payroll of human services nonprofits per capita (not including hospitals, universities, or houses of worship). For the Index, nonprofits with higher payroll per capita are assumed to have more

*“Living in an area where one feels unsafe makes it difficult to meet daily living requirements easily, including working, food shopping, accessing child care, or even trying to maintain better health by walking outdoors.”*

community impact and provide more support to local households living below the ALICE Threshold, resulting in a higher Index score.

In Indiana, the average size of the nonprofit sector, as measured by the nonprofit payroll per capita per year, is \$2,807, but there is enormous variation in nonprofit sector activity across counties. The smallest nonprofit sectors are below \$299 per capita in Blackford, Crawford, Pike, and Starke counties. The largest is in St. Joseph County at \$19,007. The second largest is Marion County, the home of the state capital, Indianapolis, with \$15,204 per capita, which may be due to a higher concentration of nonprofit head offices in and near state capitals.

Another sign of the impact of the Great Recession is the fact that nonprofit revenues in Indiana in 2010 were down 5 percent from 2007. Unfortunately, this was the same time period when demand for services increased in these areas. However, by 2012 they had returned to their 2007 levels.

### **The Community Support Index: The Health Care Indicator**

The third indicator in Community Support, and fundamental to economic opportunity, is access to health care. Because health insurance is a vital part of access to health care in the U.S., coverage is used as a proxy here for access to health care. With funding for coverage of the uninsured provided at the federal and state levels, the extent of coverage is an indicator of the effectiveness of local health outreach. For community health, the higher the rate of health insurance coverage, the higher the Index score.

Health insurance alone (especially Medicaid) is not a guarantee of access to basic health care. However, it is especially useful to note the level of coverage in 2012 as a baseline from which to measure change from the Affordable Care Act going forward.

The average level of health insurance coverage in Indiana fell from 87 percent in 2007 to 83 percent in 2010 and then rose to 84 percent in 2012, but there remains a range across counties. The county with the lowest health insurance coverage rate is LaGrange with 72 percent, and the highest is Hamilton County with 91 percent (U.S. Census Bureau, Small Area Health Insurance Estimates, 2012).

Health insurance is especially important for households living below the ALICE Threshold as they do not have the resources to pay for a health emergency. Even with eligibility for Medicaid and CHIP, low-income households are less likely than high-income households to have insurance in Indiana. In fact, 25 percent of the population under the age of 64 with annual income under 200 percent of the Federal Poverty Level did not have health insurance in Indiana in 2012, compared to 15 percent of the total non-elderly population (Kaiser Family Foundation, 2012).

*“Health insurance is especially important for households living below the ALICE Threshold as they do not have the resources to pay for a health emergency.”*

## **OVERVIEW OF ECONOMIC VIABILITY FOR ALICE HOUSEHOLDS IN INDIANA’S COUNTIES**

For ALICE households, locations where there are job opportunities near affordable living and community support are both most needed and hardest to find. The Economic Viability Dashboard shows that five counties in Indiana score in the highest third in all three indices: Gibson, Jasper, Posey, Ripley and Wells. These counties are the most affordable for ALICE households, as well as offering good job opportunities and high levels of community support. At the other end of the spectrum, Scott, Fulton, and Owen Counties scored in the bottom third in all three indices, with the most difficult conditions for ALICE households (Figure 30).

Figure 30.  
**Economic Viability Dashboard, Indiana, 2012**

- Index scores are from a possible 1 (worst) to 100 (best)
- The scores are color coded by thirds: poor = bottom third; fair = middle third; good = top third of scores for each index

County	Housing Affordability (scores range from 34 to 71)	Job Opportunities (scores range from 45 to 63)	Community Support (scores range from 44 to 61)
Adams	fair (58)	fair (61)	poor (47)
Allen	fair (56)	fair (56)	fair (55)
Bartholomew	good (60)	good (72)	fair (54)
Benton	good (70)	fair (59)	poor (46)
Blackford	fair (56)	poor (45)	fair (51)
Boone	poor (41)	fair (56)	good (63)
Brown	fair (56)	poor (50)	poor (47)
Carroll	fair (57)	good (64)	fair (52)
Cass	fair (52)	poor (51)	poor (46)
Clark	fair (52)	fair (62)	fair (52)
Clay	good (64)	poor (45)	fair (53)
Clinton	good (63)	good (68)	poor (44)
Crawford	fair (58)	poor (43)	poor (46)
Daviess	good (65)	good (65)	poor (41)
Dearborn	poor (44)	good (65)	good (63)
Decatur	good (68)	good (68)	fair (51)
DeKalb	fair (50)	fair (63)	fair (54)
Delaware	poor (41)	poor (43)	fair (50)
Dubois	fair (55)	good (65)	good (63)
Elkhart	fair (50)	fair (63)	poor (47)
Fayette	poor (38)	poor (36)	fair (53)
Floyd	poor (45)	poor (50)	fair (55)
Fountain	good (61)	fair (60)	fair (53)
Franklin	fair (56)	fair (53)	fair (51)
Fulton	poor (48)	poor (44)	poor (43)
Gibson	good (63)	good (82)	good (58)
Grant	good (62)	poor (46)	good (65)
Greene	good (61)	poor (43)	fair (53)
Hamilton	poor (45)	good (75)	good (72)
Hancock	poor (31)	good (70)	good (57)
Harrison	good (62)	fair (54)	fair (55)
Hendricks	poor (40)	good (70)	good (61)
Henry	fair (56)	poor (44)	fair (50)
Howard	fair (50)	poor (46)	fair (53)
Huntington	fair (52)	fair (58)	good (60)
Jackson	good (66)	good (65)	poor (48)
Jasper	good (63)	good (70)	good (60)
Jay	good (64)	fair (63)	poor (46)
Jefferson	poor (45)	fair (56)	good (61)
Jennings	poor (46)	poor (50)	fair (52)
Johnson	poor (38)	good (65)	fair (55)
Knox	fair (51)	fair (58)	good (56)
Kosciusko	good (71)	good (68)	fair (53)

*“For ALICE households, locations where there are job opportunities near affordable living and community support are both most needed and hardest to find.”*

*“The Economic Viability Dashboard shows that five counties in Indiana score in the highest third in all three indices: Gibson, Jasper, Posey, Ripley and Wells. These counties are the most affordable for ALICE households, as well as offering good job opportunities and high levels of community support.”*

County	Housing Affordability (scores range from 34 to 71)	Job Opportunities (scores range from 45 to 63)	Community Support (scores range from 44 to 61)
LaGrange	fair (53)	good (71)	poor (27)
Lake	poor (30)	fair (59)	fair (54)
LaPorte	fair (52)	poor (50)	good (56)
Lawrence	fair (51)	poor (40)	poor (44)
Madison	fair (51)	poor (52)	good (58)
Marion	poor (31)	fair (57)	good (75)
Marshall	fair (59)	fair (61)	fair (53)
Martin	good (69)	good (87)	fair (54)
Miami	fair (58)	fair (56)	poor (49)
Monroe	poor (19)	poor (46)	good (66)
Montgomery	poor (47)	fair (61)	fair (54)
Morgan	poor (44)	fair (63)	fair (55)
Newton	fair (59)	fair (57)	poor (43)
Noble	fair (56)	good (64)	poor (46)
Ohio	fair (55)	fair (53)	fair (51)
Orange	fair (59)	poor (44)	fair (55)
Owen	poor (49)	poor (48)	poor (48)
Parke	good (66)	poor (46)	poor (45)
Perry	good (64)	fair (59)	good (60)
Pike	good (63)	good (72)	poor (41)
Porter	poor (43)	good (70)	good (58)
Posey	good (66)	good (69)	good (59)
Pulaski	good (62)	fair (57)	poor (38)
Putnam	good (61)	fair (53)	good (64)
Randolph	fair (56)	poor (47)	fair (50)
Ripley	good (61)	good (71)	good (61)
Rush	fair (54)	fair (60)	fair (55)
Scott	poor (48)	poor (46)	poor (17)
Shelby	fair (54)	good (70)	fair (53)
Spencer	good (70)	good (75)	poor (48)
St. Joseph	fair (50)	poor (49)	good (89)
Starke	fair (53)	poor (44)	poor (48)
Steuben	good (62)	fair (57)	fair (54)
Sullivan	fair (52)	poor (50)	poor (47)
Switzerland	good (66)	fair (62)	poor (46)
Tippecanoe	poor (24)	poor (52)	fair (53)
Tipton	good (66)	good (66)	fair (54)
Union	poor (36)	fair (53)	good (59)
Vanderburgh	poor (45)	fair (54)	good (70)
Vermillion	good (60)	poor (51)	poor (48)
Vigo	poor (30)	poor (42)	good (62)
Wabash	good (61)	fair (53)	good (62)
Warren	good (67)	fair (63)	good (63)
Warrick	fair (57)	good (67)	poor (46)
Washington	fair (55)	fair (54)	poor (48)
Wayne	poor (36)	poor (38)	good (60)
Wells	good (64)	good (66)	good (56)
White	good (68)	good (65)	poor (46)
Whitley	poor (47)	good (71)	good (62)

Sources and Methodology: See Appendix F.

# VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take risks. When the overall economic climate worsens, as it did from 2007 to 2012 during and after the Great Recession, more households are forced to make even harder trade-offs. How do these households survive?

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, health and health care, and transportation, as well as income and savings. **Yet what is not always acknowledged is that these problems have consequences not just for ALICE households, but for their broader communities as well** (Figure 31).

Figure 31.  
Consequences of Households Living Below the ALICE Threshold in Indiana

	Impact on ALICE	Impact on Community
<b>HOUSING</b>		
<b>Live in substandard housing</b>	Inconvenience; health and safety risks; increased maintenance and utility costs	Stressed worker; absenteeism
<b>Move farther away from job</b>	Longer commute; costs increase; less time for other activities	More traffic on road; workers late to job
<b>Homeless</b>	Disruption to job, family, education, etc.	Costs for homeless shelters, foster care system, health care
<b>CHILD CARE AND EDUCATION</b>		
<b>Substandard</b>	Safety and learning risks; health risks; limited future employment opportunity	Future burden on education system and other social services; less productive worker
<b>None</b>	One parent cannot work; forgoing immediate income and future promotions	Further burden on education system and other social services
<b>FOOD</b>		
<b>Less healthy</b>	Poor health; obesity	Less productive worker/student; future burden on health care system
<b>Not enough</b>	Poor daily functioning	Even less productive, future burden on social services

*“For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, health and health care, and transportation, as well as income and savings.”*

*“Homelessness is the worst possible outcome for households below the ALICE Threshold, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units.”*

	Impact on ALICE	Impact on Community
<b>TRANSPORTATION</b>		
<b>Old car</b>	Unreliable transportation; risk accidents; increased maintenance costs	Worker late/absent from job
<b>No insurance/registration</b>	Risk of fine; accident liability; license revoked	Higher insurance premiums; unsafe vehicles on the road
<b>Long commute</b>	Less time for other activities; more costly	More traffic on road; workers late to job; burden on social services
<b>No car</b>	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for special transportation; greater burden on emergency vehicles
<b>HEALTH AND HEALTH CARE</b>		
<b>Underinsured</b>	Forgo preventative health care; more out-of-pocket expenses	Workers report to job sick; spread illness; less productive; absenteeism
<b>No insurance</b>	Forgo preventative health care; use Emergency Room for non-emergency care	Higher premiums for all; more expensive health costs
<b>INCOME</b>		
<b>Low wages</b>	Longer work hours; pressure on other family members to work (drop out of school); no savings	Tired or stressed worker; higher taxes to fill the gap
<b>No wages</b>	Cost of looking for work and finding social services	Less productive society; higher taxes to fill the gap
<b>SAVINGS</b>		
<b>Minimal Savings</b>	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
<b>No savings</b>	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

*Suggested reference: United Way ALICE Report – Indiana, 2014*

## HOUSING

Housing is the cornerstone of financial stability so the cost of housing plays a critical role in an ALICE household’s budget. Homelessness is the worst possible outcome for households below the ALICE Threshold, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units.

Indiana is often reported as one of the states with the most affordable housing. The National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index ranked

Indiana's two metro areas, Kokomo and Elkhart-Goshen, as the 3rd and 14th most affordable areas, respectively, out of 225 metro areas nationwide. Indianapolis was not included in the 2014 Index, but ranked 4th nationally for affordability in 2013. The Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria (NAHB/Wells Fargo, 2014).

Yet the cost of housing in Indiana is still more than many jobs can sustain. Many renters cannot find available low-cost units in habitable condition, and among homeowners, the drop in the housing market and Indiana's aging housing stock have forced many into foreclosure.

Another indicator of the lack of housing affordability in Indiana is the extent to which households are housing burdened. As discussed in Section V, 41 percent of renters pay more than 35 percent of their household income on rent, and 15 percent of owners pay more than 35 percent of their income on monthly owner costs, which include their mortgage. According to the American Community Survey, owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2012). When households with income below the ALICE Threshold spend more than 35 percent of income on rent and utility costs, they are often forced to forgo other basics such as food, medicine, child care, or heat (National Low Income Housing Coalition (NLIHC), 2012).

With a statewide vacancy rate of 11.7 percent, Indiana also faces problems of value reductions, poor housing conditions, and abandoned properties (American Community Survey, 2012; Metzger, 2012).

## Renters

ALICE households are more likely to be renters than owners. In Indiana, 52 percent of households with income below the ALICE Threshold are renters, comprising approximately 60 percent of all rental units. Renting allows for greater mobility, letting people move more easily for work. In fact, renters are more likely than homeowners to have moved in the last few years (American Community Survey, 2012). However, any change in housing location has a range of associated costs, from financial transition costs and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community.

The housing bubble and subsequent housing crisis led to an increase in the demand for rental housing in Indiana. The percent of households renting increased from 28.4 percent in 2007 to 30.6 percent in 2012 (American Community Survey, 2012).

The rental stock in Indiana does not match current needs. Analysis of each county in Indiana reveals that there are approximately 460,000 renters with income below the ALICE Threshold, yet there are only 287,000 rental units that ALICE and poverty households can afford, assuming the household spends no more than one-third of its income on rent (Figure 32). Indiana would need at least 173,000 more lower-cost rental units to meet the demand of renters below the ALICE Threshold. This assumes that all ALICE and poverty households are currently living in rental units they can afford, but the number of households that are housing burdened reveals that this is often not the case in Indiana, and that the gap figure of 173,000 low-cost rental units needed is in fact a low estimate.

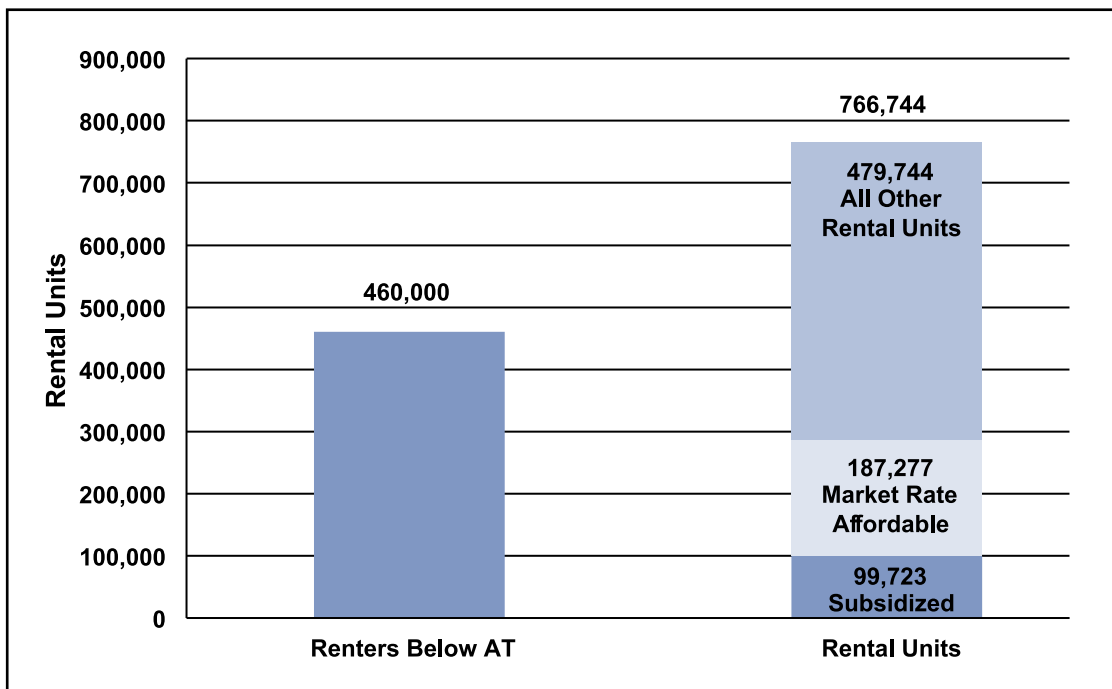
The ALICE rental housing deficit is slightly higher than NLIHC's statewide estimate of 148,518 for the shortage of units affordable and available for extremely low-income renters

*“The rental stock in Indiana does not match current needs. In Indiana there are approximately 460,000 renters with income below the ALICE Threshold, yet there are only 287,000 rental units that ALICE and poverty households can afford.”*

*“Low-cost housing units are often in areas with high crime rates, run-down infrastructure, no public transportation, or long distances from grocery stores and other necessities.”*

(NLIHC, 2013). The NLIHC estimate is based on 30 percent of the median income, whereas the ALICE Threshold is based on the actual cost of living in each county in Indiana and is a more accurate gauge of what households can truly afford. Nevertheless, both indices confirm the significant shortage of affordable housing in Indiana.

**Figure 32.**  
**Rental Stock, Affordable Units vs. Renters with Income Below the ALICE Threshold, Indiana, 2012**



Source: American Community Survey, 2012 and the ALICE Threshold

Of the 287,000 rental units that households with income below the ALICE Threshold can afford, less than half are subsidized. Indiana’s affordable rental housing programs reached 99,723 households across the state in 2010 (HUD, 2013). Even though the cost of housing seems affordable in Indiana compared to other states, market rate housing fails to provide enough rental units that ALICE households can afford. The extent of Indiana’s affordable rental housing programs, and the gap in low-cost units that still remains, reveal the burden that the cost of housing imposes on the entire state.

In this market, most Indiana renters continue to spend larger portions of their income on housing. The estimated mean wage for an Indiana renter in 2013 was \$11.35 per hour. At this wage, according to NLIHC, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment (\$718 per month) without becoming housing burdened, a renter must work 49 hours per week, 52 weeks per year (NLIHC, 2014).

### Problems with Low-cost Housing Units

Many housing units cost less because they are in undesirable locations, lack basic kitchen or bath facilities, or are in need of repair. Low-cost housing units are often in areas with high crime rates, run-down infrastructure, no public transportation, or long distances from grocery stores and other necessities. In Indiana’s low-cost housing stock, 7,794 units lack complete plumbing facilities and 17,364 lack complete kitchen facilities (American Community Survey, 2012). Also, with population shifts and changes in the housing market the issue of vacant and abandoned properties is a major concern for cities throughout the



Midwest. Indiana's cities, including South Bend, Gary, and Indianapolis, continue to have neighborhoods where housing stocks are characterized by vacancies, structural deficiencies, and lagging upkeep (Vacant and Abandoned Properties Task Force, 2013).

Indiana's housing stock is also somewhat older than the national average with 36 percent of housing units built before 1960, compared to the U.S. average of 30 percent. Eighteen percent of Indiana's units were built before 1940 (American Community Survey, 2012). Older housing units are often less energy-efficient, raising utility bills. Also, renters of older units face both the cost of upkeep and the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household.

Rental housing stock is also especially vulnerable to removal. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under \$400 per month (i.e., those most affordable for ALICE households) was twice as high, at 12.8 percent (Joint Center for Housing Studies, 2013).

## Homeowners

In Indiana, there are approximately 420,000 homeowners with income below the ALICE Threshold, and there are enough owner units that are affordable to them (i.e., the stock of owner units do not consume more than one-third of household income). However, market rate affordability assumes that ALICE or poverty households can qualify for a 30-year mortgage at 4 percent and pay a deposit worth 10 percent of the value of the house, plus real estate taxes. The fact that 15 percent of owner households are housing burdened reveals problems in the housing market, including owner units not being perfectly allocated by income and ALICE and poverty households paying higher rates for their mortgages.

When ALICE households are homeowners, they are more likely to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. In 2013, Indiana ranked 11th in the nation with 18,807 completed foreclosures. Its current foreclosure inventory rate of 2.8 percent is still high; the percentage of delinquent borrowers across the U.S. has historically been 1.1 percent (CoreLogic, 2013; Demarco, 2011).

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

In addition, with the tightening of mortgage regulations, those who do not qualify look for alternatives, leading to an increased interest in the use of "contract for deed" or "rent-to-own" mortgages (Popoff, 2013).

## Homelessness

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe, they can become homeless. This starts a downward spiral of bad credit and destabilized work, school, and family life. Some households move in with relatives, threatening the stability of another household. Others move to public assistance housing and homeless services. In Indiana in 2013, there were 6,064 homeless individuals. Despite an expanded partnership between the Indiana Housing and Community Development Authority and the Veterans

*"The evidence is clear that the cost of preventing homelessness is significantly less than the cost of caring for a homeless family or returning them to a home – one-sixth the cost."*

Administration and veterans' access to rental subsidy programs, the number of homeless veterans in Indiana increased by 12 percent from 2012 to 2013 to include 743 adults. One-quarter of the state's homeless people (1,599) are located in Indianapolis (Indiana Housing and Community Development Authority, 2013).

The evidence is clear that the cost of preventing homelessness is significantly less than the cost of caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services (National Alliance to End Homelessness, 2005). The National Alliance to End Homelessness (NAEH) estimates that the cost to help a household recover from a homeless episode is \$11,439, including shelter, transitional housing, counseling, and other services (NAEH, 2005). In addition, Philip Mangano, former executive director of the U.S. Interagency Council on Homelessness, reports that the cost of keeping people on the street ranges between \$35,000 and \$150,000 per person per year, while the cost of keeping formerly homeless people housed ranges from \$13,000 to \$25,000 per person per year, based on data from 65 U.S. cities (Mangano, 2008).

## CHILD CARE AND EDUCATION

The consequences for a family of not having child care are twofold: the child may not gain pre-learning skills needed for success in kindergarten and beyond, and one parent has to forgo work, limiting future earning potential. As discussed in the Household Survival Budget, child care in Indiana is often the most expensive item in a family's budget. The average cost of licensed, accredited child care centers in Indiana is \$1,168 per month, \$653 per month for an infant and \$515 per month for a four-year-old. By comparison, unlicensed, non-accredited, home-based child care costs 22 percent less at \$913 per month, \$488 per month for an infant and \$425 per month for a four-year-old (Child Care Aware, 2013).

ALICE parents unable to afford licensed and accredited child care facilities may turn to friends, family, or unlicensed home-based care. Though these options are less expensive, the quality of care that they offer is unregulated, so the safety, health, and learning opportunities that they provide are sometimes uncertain.

The value of good child care – for children, their families, and the wider community – is well documented. Early learning experiences that help build both social skills and pre-learning skills have social and economic benefits for children, parents, employers, and society as a whole, both now and in the future. By comparison, poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children. Inadequate child care negatively affects parents and employers as well, resulting in absenteeism, tardiness, and low productivity (Alliance for Excellent Education, 2011 and 2013; Haskins, 2011; Childhood Trends, 2011; McCartney, 2008).

Attendance at preschool is highly related to income; children in households with more income are more likely to attend preschool. In Indiana, 70 percent of children in households with income roughly below the ALICE Threshold were not enrolled in preschool, compared to 50 percent for those in families with income roughly above the ALICE Threshold (Annie E. Casey, 2014).

Some child care needs can be covered by publicly subsidized preschools, which provide great savings to ALICE families. Indiana is one of 11 states without a state-funded preschool program, though they enroll 21,971 children in federally-funded pre-K special education and Head Start programs (National Institute for Early Education Research (NIEER), 2013). As a result, **more than 60 percent of children ages three to four years old do not attend**

*“Early learning experiences that help build both social skills and pre-learning skills have social and economic benefits for children, parents, employers, and society as a whole, both now and in the future.”*

**preschool in Indiana, well above the national average of 54 percent and one of the highest rates in the country** (Annie E. Casey, 2014).

One impact of the Great Recession has been the decrease in demand for formal child care as unemployed parents save money by caring for preschool-age children at home. The number of children not attending preschool in Indiana increased slightly from 2006 to 2009 (Annie E. Casey, 2014; Sell, Zlotnik, Noonan, Rubin, 2010). These empty spaces also create economic problems for child care centers. In some cases, centers raise rates for remaining children, but that is often not possible for government-subsidized spots. In other cases, centers are forced to close.

Indiana's decision to increase funding for full-day kindergarten has led to an increase in students enrolling in kindergarten programs across the state. Enrollment increased 19 percent from 66,401 students in the 2011–2012 school year to 79,110 in 2012–2013 (Hayden, 2012; Elliot, 2014).

One area of particular concern for Indiana's ALICE households is the achievement gap in Indiana's public schools. According to Indiana's Education Roundtable, there are gaps in achievement at every level of Indiana's education system – from the early years through college completion (IER, 2014). The percent of Indiana's high school students not graduating on time is at the national average of 20 percent (Annie E. Casey, 2014).

State and national data show that students from low-income families, as well as Black and Hispanic students, students with disabilities, and Limited English Proficient students, are significantly less likely to graduate than their peers. Indiana high schools with the highest percentages of these student populations generally have the lowest graduation rates statewide (Reed, 2008). Nearly 80 percent of White students in Indiana graduated high school following the 2006–2007 school year (latest data available by race). In the same year, only 57 percent of Black students and 63 percent of Hispanic students earned diplomas (Stanley, Spradlin and Plucker, 2008).

The difference in the net fiscal contributions of a high school graduate versus a high school dropout in the U.S. is \$305,000 over that person's lifetime, according to a 2009 estimate by the Center for Labor Market Studies at Northeastern University. The gap between high school graduates and those who hold a bachelor's degree is \$512,000. Included in these calculations are income from tax payments minus cost of government assistance, institutionalization, and incarceration. The lack of a basic education has repercussions society-wide, as well, including lower tax revenues, greater public spending on public assistance and health care, and higher crime rates. The evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. Therefore, closing the achievement gap would be economically beneficial not only for lower income individuals and families but for all Hoosiers statewide (Tyler and Lofstrom, 2009; Center for Labor Market Studies, 2009 and 2009a).

Another problem for ALICE households is the cost of college and the burden of college loans. Because college graduates have greater earning power, more Americans than ever before are attending college, but at the same time, more are dropping out and defaulting on their loans. In Indiana, 59 percent of workers have some college or an associate degree, but not a bachelor's degree. These Hoosiers are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 had not received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham and Kienzl, 2011).

*“Nearly 80 percent of White students in Indiana graduated high school following the 2006–2007 school year. In the same year, only 57 percent of Black students and 63 percent of Hispanic students earned diplomas.”*

## FOOD

Having enough food is a basic challenge for ALICE households. Between 2010 and 2012, 13.5 percent of Indiana households experienced food hardship (U.S. Department of Agriculture (USDA), 2012). Feeding America estimates that 15.7 percent of the overall Indiana population and 21.8 percent of children are food insecure, according to the USDA's measure of lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods (Feeding America, 2014). The interconnectedness of the different elements of the Household Survival Budget is reflected in the fact that 57 percent of people receiving food assistance in Indiana in 2014 had unpaid medical or hospital bills, according to Feeding America's Hungry (Indiana Association for Community Economic Development, 2014.)

The need for food assistance has increased over time as well. **From 2007 to 2012, the total number of Indiana households receiving federal food stamps (SNAP) increased by 55 percent** (American Community Survey, 2007 and 2012). The Feeding America system in Indiana provided emergency food to more than 694,500 different people in 2010. Of the households they served, 37 percent had at least one employed adult, and 46 percent reported having to choose between paying for food and paying for utilities (Feeding America, 2010).

Access to healthy food options is a challenge for the ALICE population. Many low-income households work long hours at low-paying jobs and are often faced with higher prices for and minimal access to fresh food, which makes healthy cooking at home difficult and unaffordable. More convenient options like fast food, however, are usually far less healthy. In Indiana, 42 percent of adults and 45 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that only 62 percent of Indiana neighborhoods have a healthy food retailer within a half-mile – below the national average of 70 percent (Centers for Disease Control and Prevention (CDC), 2013).

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

Households facing food insecurity are also more vulnerable to obesity. ALICE households often lack access to healthy, affordable food or time to prepare it, and they have fewer opportunities for physical activity because of long hours at work and the lack of access to recreational spaces and facilities. In addition, stress often contributes to weight gain, and ALICE households face significant stress from food insecurity and other financial pressures (Hartline-Grafton, 2011). In Indiana, 31 percent of adults are overweight or obese, higher than the national average of 28 percent (CDC, 2013). These rates have increased over time, from 25 percent in 2001. Youth obesity rates also increased, from 11 percent in 2001 to 15 percent in 2011 (CDC, 2012).

## TRANSPORTATION AND COMMUTING

With limited public transportation in Indiana, having a car is essential in order to live and work in most parts of the state. The highest rate of public transportation usage is only 4 percent, in Monroe County (American Community Survey, 2012). Without a car in Indiana, ALICE households have difficulty getting to their jobs, grocery stores, schools, and health care centers. Also, because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment.

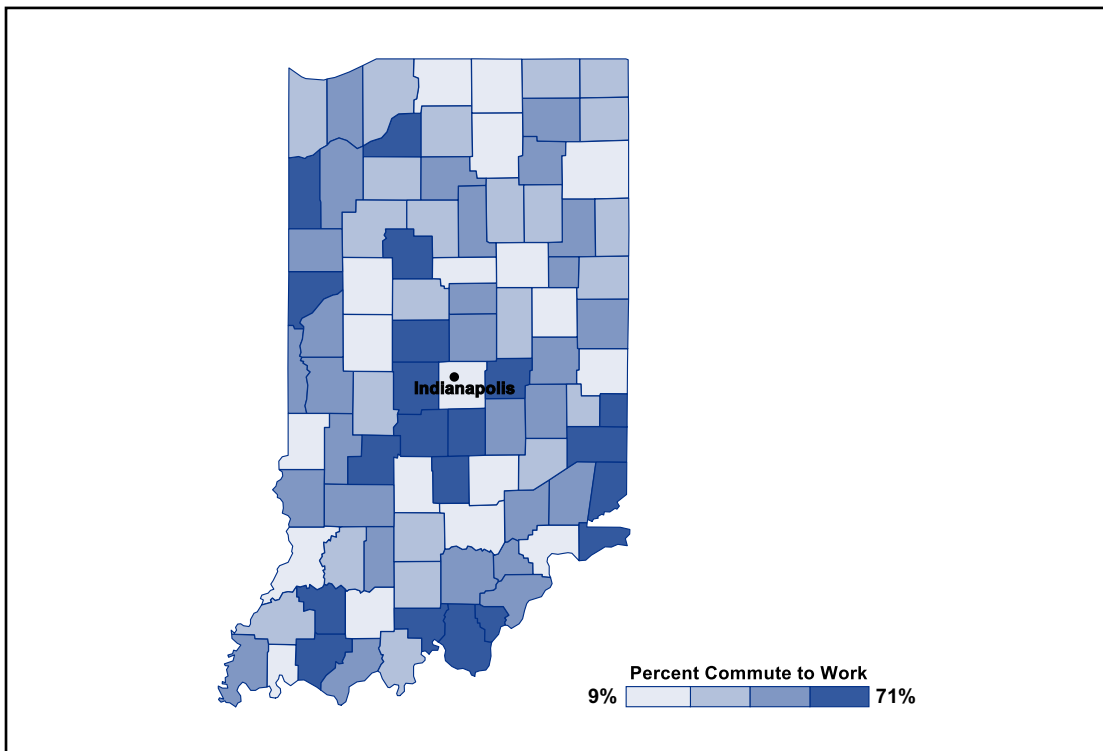
*“In Indiana, 42 percent of adults and 45 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that only 62 percent of Indiana neighborhoods have a healthy food retailer within a half-mile.”*

Nationally, families with a car are more likely to live in neighborhoods with greater environmental quality, safety, and social quality than the neighborhoods of households without cars (Pendall, Hayes, George, and McDade, 2014). There are consequences for the wider community when households do not have access to a car and cannot get to work or to health care facilities, including reduced economic productivity and a greater burden on health services, particularly emergency vehicles.

Commuting impacts most workers in Indiana; 31 percent commute to work outside their home county (Figure 33). Ohio County has the largest percentage of residents commuting outside the county with 71 percent, followed by Union and Hancock counties, each with more than 65 percent. Allen County has the lowest, with 9 percent. The mean commute time for Indiana workers is 23.5 minutes, slightly less than the national average of 26 minutes (American Community Survey, 2012).

Long commutes add costs (car, gas, child care) that ALICE households cannot afford. Long commutes also reduce time for other activities, such as exercise, shopping for and cooking healthy food, and community and family involvement. This is another instance in which ALICE workers use short-term cost saving measures that impose long-term risks.

**Figure 33.**  
**Percent of Workers Commuting Outside Home County, Indiana, 2012**



Source: American Community Survey, 2012

Because owning a car is essential for work, many ALICE households need to borrow money in order to buy a vehicle. Low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and are forced to resort to non-traditional means, such as “Buy Here Pay Here” used car dealerships and Car-Title loans (Center for Responsible Lending, 2012).

*“Because owning a car is essential for work, many ALICE households need to borrow money in order to buy a vehicle. Low-income families are twice as likely to have a vehicle loan as all families.”*

*“Physicians report that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age.”*

In 2010, approximately 33 percent of ALICE households nationally bought a new vehicle through installment debt, a drop from 44 percent in 2007, reflecting the national decrease in the purchase of new vehicles. With that national decrease, the average value of vehicles dropped across the country. Nationally, the median value for cars owned by low-income families is \$4,000, or about one-third of the \$12,000 median value of cars owned by middle-income families (Bricker, Bucks, Kennickell, Mach, and Moore, 2011).

One way low-income households try to close the income gap is by skimping on expenses, and those expenses often include car insurance. Despite the fact that driving without insurance is a violation in nearly every state, 16 percent of Indiana motorists were uninsured in 2009, up from 14 percent in 2007 (latest figures available from the Insurance Research Council, 2009 and 2011). Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorists add roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008).

Another cost-saving strategy is not registering a vehicle, saving the annual fee and possibly the repairs needed for it to pass inspection. These strategies may provide short-term savings, but they have long-term consequences such as fines, towing and storage fees, points on a driver’s license that increase the cost of car insurance, and even impounding of the vehicle. Low-income households also often defer car maintenance. Again, this short-term cost saving measure creates hazards for the wider community as older and poorly maintained vehicles on the roads pose safety and environmental risks to all drivers.

These strategies have risks for ALICE households as well as for the wider community. Older cars that may need repairs make driving less safe and increase pollution for all. When ALICE workers cannot get to work on time, productivity suffers. And when there is an emergency such as a child being sick or injured, if an ALICE household does not have reliable transportation, their options are poor – forgo treatment and risk the child’s health, rely on friends or neighbors for transportation, or call an ambulance, increasing costs for all taxpayers.

## HEALTH AND HEALTH CARE

Quality of health directly correlates to income. Low-income households are more likely than higher-income households to be obese and to have poorer health in general (CDC, 2011; CDC, Behavioral Risk Factor Surveillance System, 2010). There is a two-way connection: having a health problem can reduce income and increase expenses, often moving a family below the ALICE Threshold or even into poverty. But trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie and Tekin, 2011; Federal Reserve, 2013; Zurlo, Yoon, and Kim, 2014).

A 2011 survey of U.S. physicians by the Robert Wood Johnson Foundation concluded that “medical care alone cannot help people achieve and maintain good health if they do not have enough to eat, live in a dilapidated apartment without heat, or are unemployed.” Physicians report that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), transportation assistance (47 percent), employment assistance (52 percent), adult education (49 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, December 2011).

A contributing factor to poor health in Indiana is a shortage of health care professionals. According to the Kaiser Family Foundation, there are 111 Primary Care Health Professional Shortage Areas (HPSA) in Indiana, with 72 percent of need being met, though that figure is well above the national rate of 60 percent for HPSAs across the country. In addition, there are approximately 47 Dental Care HPSAs in Indiana with only 52 percent of need being met, and 53 Mental HPSAs with only 43 percent of need being met (Kaiser Family Foundation, 2012).

ALICE households try to save on health care in many ways. Unfortunately, most have downside risks, many of them significant.

## Preventative Health Care

A common way to save on health care costs is to forgo preventative health care, which typically includes seeing a doctor, taking regular medication, and maintaining a healthy lifestyle. For many ALICE households, visits to doctors are often seen as too expensive. According to a National Center for Health Statistics survey, 15 percent of adults nationally reported not seeing a doctor in 2012 because of cost. Similarly, 20 percent of adults asked their doctor for a lower-cost medication and 12 percent went without their medication to save money (Cohen, Kirzinger, and Gindi, 2013).

Forgoing preventative dental care is even more common, and nationally low-income adults are almost twice as likely as higher-income adults to have gone without a dental check-up in the previous year. Yet poor oral health impacts overall health and increases the risk for diabetes, heart disease, and poor birth outcomes (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

Untreated mental health issues are also a pressing problem. According to the National Alliance on Mental Health, in 2010, of Indiana's approximately 6.4 million residents, nearly 227,000 adults and 71,000 children were living with serious mental health conditions (NAMI, 2010). Across the U.S., funding has been cut for mental health services while demand has increased. According to the Center for Behavioral Health Statistics and Quality, only 38 percent of individuals with mental health issues have received appropriate services. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting emergency rooms for psychiatric care (Glover, Miller, and Sadowski, 2012). Funding for substance abuse and addiction treatment also falls under the mental health umbrella. Research has shown that, nationally, each dollar spent on substance abuse treatment saves seven dollars in future health care spending (Glover, Miller, and Sadowski, 2012). Yet, despite the fiscal and social benefits of funding mental health initiatives, states have continued to reduce mental health funding in their efforts to meet short-term budgeting goals. As a result, the costs arising from untreated mental health issues are often shifted to other areas, including increased emergency department and acute care costs, larger caseloads and costs in the criminal, juvenile justice, and corrections systems, and expanded costs to manage and assist the homeless and the unemployed.

One of the primary reasons that people do not seek mental health treatment is cost. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment, and over half of individuals with private insurance said that the number one reason they do not seek mental health treatment is because they are worried about the cost. For those without comprehensive mental health coverage, treatment is often

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*“Nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder.”*

prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; Parity Project, 2003).

Lack of treatment for mental health issues is particularly serious for children and young adults. The implications, according to the National Center for Children in Poverty, are that nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman and Cooper, 2010). National research also shows that consistent with other areas of health, children in low-income households (such as ALICE) and minority children who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem and Brach, 2009).

As of January 2014, the ACA requires insurance to cover mental health, and it expands funding for Community Health Centers across the country to establish or expand services for people living with mental illness or addiction. This Report can serve as a baseline to measure the impact of these measures going forward.

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

Geographic barriers also exist in Indiana. According to a report by Purdue University, access to health care services is very good in most urban counties, but Hoosiers in rural counties along the Ohio River and in the rural northwestern counties along the border with Illinois have to travel long distances to reach health care (Unal, Chen and Walford, 2008).

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

## Insurance Coverage

Another way to save on health care costs is to forgo health insurance. While 15 percent of the total Indiana population under 65 years old did not have health insurance in 2012, 25 percent of Hoosiers roughly under the ALICE Threshold were without insurance (Kaiser Family Foundation, 2012). In general, the national rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades. In particular, health insurance coverage has fallen more than 14 percent for the lowest two quintiles (Schmitt, 2012).

Forgoing dental insurance is even more common, as it is often not included in private health insurance packages. Forty-five percent of Americans do not have dental coverage. Dental care has restrictive coverage through Medicaid in most states, including Indiana, and as a result, only 63 percent of adults in Indiana visited a dentist in the past year (Kaiser Commission on Medicaid and the Uninsured, June 2012; Kaiser Family Foundation, 2012).



The newly implemented ACA requires all Americans to have health insurance and mandates that private health insurance plans cover a set of essentials, including mental health and dental care for children 18 and under (HealthCare.gov, 2014). This Report can serve as a baseline to measure access to care going forward.

## Emergency Room Use

The consequences of forgoing preventative care and health insurance include poorer health status and increases in emergency room use, hospitalizations, and cardiovascular events (Heisler, Langa, Eby, Fendrick, Kabeto, and Piette, 2004; Piette, Rosland, Silveira, Hayward, and McHorney, 2011). The number of emergency room visits is high in Indiana with 483 per 1,000 people in 2011, compared to 415 per 1,000 for the U.S. overall (Kaiser Family Foundation, 2012).

When health care is expensive, many ALICE families only seek care when disease is advanced and pain is unbearable. It is at that point that many people go to the more expensive emergency room for help because their condition has reached a crisis point and they have no other option. The wider community feels the consequences of emergency room use in increases in health insurance premiums, charity care, Medicare, and hospital community assistance (Bureau of Labor Statistics (BLS), 2010; Kaiser Family Foundation, 2011).

## Caregiving

Another hidden health care cost is that of caring for a sick or elderly family member or someone living with a disability. The AARP estimates that there were more than 916,000 family caregivers in Indiana in 2009. With 2.48 million households, that means that **more than one in three households in Indiana has a caregiver. Because of the cost constraints under which ALICE households operate, more than one in three ALICE households also has a caregiver.**

Caregiving for a family member is costly for families both in the time devoted to care and in the time taken away from employment. Although families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford outside care.

In 2009, Indiana caregivers donated 877 million hours to care for elderly parents or family members who were sick or had a disability. At the hourly wage of \$10.70 for a typical home health aide, **that totals more than \$9.3 billion in unrealized income provided by family caregivers (AARP, 2011) – more than a third of the revenue for Indiana’s \$23 billion health care and social assistance sector in 2012.**

A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reduced hours of work because of caregiving responsibilities was on average \$142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was \$131,351, and a very conservative estimate for reduced pensions was approximately \$50,000. In total, nationally, the cost impact of caregiving on an individual female caregiver in terms of lost wages and Social Security benefits was \$324,044 (MetLife, 2010).

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

*“Insufficient household income can also put pressure on other family members to work, sometimes forcing young adults to drop out of school.”*

## INCOME

As discussed in Section III, low wages for ALICE households make it more difficult to meet their basic budget, and in many instances they also face higher costs. A reduction in income has forced many to turn to government assistance for the first time. ALICE households use many strategies to increase their income, including working longer hours or taking an additional job. Despite a high unemployment rate, 4.6 percent of workers in Indiana were multiple jobholders in 2012 (BLS, 2013).

Insufficient household income can also put pressure on other family members to work, sometimes forcing young adults to drop out of school. Ironically, the youth unemployment rate is higher than the overall rate. According to Ball State University, the unemployment rate among Hoosiers age 20 to 24 years old is above 12 percent, and when 16- to 19-year-olds are included, it goes up to 15 percent (Smith, 2013).

Without sufficient income, many ALICE households do not qualify for traditional financial products. The alternatives carry higher fees and interest rates and more associated risks, as discussed in Section III.

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

## Taxes

The conventional view may be of low-income households receiving government assistance, but from this Report it is clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. While there is some relief for the elderly and the lowest-income earners, most ALICE households in Indiana pay about 10 percent of their income in taxes. Only very low-income households, earning less than \$20,000 per year for a couple or \$10,000 per year for a single individual (below the poverty rate), are not required to file tax returns (IRS, Form 1040, 2012). However, when households cannot afford to pay their taxes, they increase the cost to those who do. They also incur the risk of being audited and paying fines and interest in addition to the original amount due.

## SAVINGS

Without assets, ALICE households risk greater economic instability, both in the present through an unexpected emergency as discussed above, and in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. Without asset building stakeholders, communities may experience instability and a decline in economic growth.

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to the Pew Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Pew Economic Mobility Project, 2013).

Few assets and a weak credit record mean that many ALICE families are forced to use costly alternative financial products, as discussed in Section III. They are also vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to so many foreclosures in Indiana (McKernan, Ratcliffe, and Shank, 2011).

High-interest, unsecured debt from credit cards and payday loans can be a useful alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring utilities is often greater than a payday loan fee. But the repeated use of payday loans and credit card debt increases the fees and interest rates and decreases the chance that they can be repaid. Repeated use of payday loans is linked to a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (CRSA, 2006; Campbell, Jackson, Madrian, and Tufano, 2011; Boguslaw, 2013).

For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. Indeed, to discourage payday loans to military personnel, the 2007 National Defense Authorization Act caps rates on payday loans to service members at a 36 percent annual percentage rate (Campbell, Jackson, Madrian, and Tufano, 2011).

*“Without savings, it is impossible for a household to become economically independent. Without asset building stakeholders, communities may experience instability and a decline in economic growth.”*

# CONCLUSION – FUTURE PROSPECTS FOR ALICE HOUSEHOLDS

*“The majority of government programs are intended to help the poor obtain basic housing, food, clothing, health care, and education, not to enable economic stability.”*

As this Report has documented, despite aggregate earnings of more than \$12.3 billion by households below the ALICE Threshold, and despite another \$13.9 billion in spending by government, nonprofits, and hospitals, there are still 922,342 households in Indiana struggling financially. Without public assistance, ALICE households would face even greater hardship, and many more would be in poverty. However, the majority of government programs are intended to help the poor obtain basic housing, food, clothing, health care, and education (Haskins, 2011), not to enable economic stability. Accordingly, these efforts have not solved the problem of economic insecurity among ALICE households. This is clearest with Social Security spending: senior households are largely above the Federal Poverty Level (FPL) but still below the ALICE Threshold for economic survival.

This section of the Report identifies the future obstacles to economic stability in Indiana for ALICE households as the state faces the dual challenge of a declining economy and an aging population. The most immediate impediment is the stubbornly high rate of unemployment; while the 2013 rate of 7.5 percent has improved from the peak of 10.3 percent in 2009, it remains significantly higher than the pre-Great Recession rate of 2.9 percent in 2000. Long-term structural changes to the job market, including underemployment and the dominance of the low-wage service sector, are also challenges for Indiana. In addition, the state’s ALICE households face problems such as the lack of supply of low-cost housing, the high cost of quality child care, longer commutes, and declining health.

This section reviews the short-term interventions that can help sustain ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability in Indiana.

Finally, this section also considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

## AGING POPULATION

Between 2005 and 2050, the share of the population aged 60 and over is projected to increase in nearly every country in the world. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth (Bloom, Canning, and Fink, 2011). Compared with other states, Indiana currently has an average share of baby boomers, the cohort about to move into senior citizen status, with 12.7 percent. The senior citizen cohort in Indiana will grow 90 percent by 2040; at that point, one in five Indiana residents will be 65 years or older (Indiana Business Research Center, 2008; American Community Survey, 2012; U.S. Census, 2005).

This means that Indiana will lose population in the prime working-age groups, especially in rural areas. Only suburban Indianapolis counties will attract population in those groups, in part powered by immigration. In addition, the state’s youngest counties by age are characterized by large college student or Amish populations (Indiana Business Research Center, 2008).

Population aging and economic decline have significant consequences for ALICE households and the wider community, especially in terms of housing, public assistance and health care.

These trends could increase the number of ALICE households primarily because so many households have seen the value of their houses decline, their retirement assets go toward emergencies, and their wages decrease so that they cannot save.

There will be increased pressure in the housing market for smaller rental units. Unless changes are made to the housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing the value estimated for their homes in better times; that, in turn, will reduce their retirement funds. The reduced value of housing assets may increase the number of senior ALICE households (Trawinski, 2012; and New England Economic Partnership, 2013).

There will also be fewer workers to support the greater numbers of households in need, placing increased demand on public assistance. In 2005, there were 2 working-age Indiana residents for each non-working-age resident. This ratio will fall to 1.5 to 1 by 2040. And while there has been international migration into Indiana (the number of foreign-born residents increased from 1.7 percent in 1990 to 4.6 percent in 2012), it has been offset by the number of Hoosiers leaving the state (Migration Policy Institute, 2014; Indiana Business Research Center, 2008; and Stats Indiana, 2012).

In the health care sector, there will be a need for even more caregivers in the future. Currently, more than one-third of Indiana households have a caregiver. The number of ALICE caregivers will increase as they cannot afford outside care or residential facilities, adding cost to these families, both in the time devoted to care and in the time taken away from employment. Not only do households with caregivers risk future financial instability due to reduced work opportunities, but they will also suffer lost Social Security benefits and reduced pensions.

Changes in the overall economy will also impact senior ALICE households. An upturn in the economy would increase wages for those close to retirement and improve their pension amounts as well as raise housing prices before senior ALICE households downsize. An increase in immigration could provide additional taxpayers, as well as health care workers to care for the aging population. Conversely, continued economic downturn, population decline, and falling housing prices would cause additional hardship for senior ALICE households, and likely increase the number of ALICE households in this age group.

## EMPLOYMENT

Future income opportunities will be limited for ALICE households due to high underemployment, continued dominance of low-paying jobs, and the lack of demand for jobs requiring more education. With a 2013 unemployment rate of 7.5 percent and an underemployment rate of 13.2 percent (Bureau of Labor Statistics (BLS), 2014), it will take significant job growth in Indiana to absorb both the unemployed and the underemployed. Long-term unemployment continues to be a problem nationally. As former Federal Reserve Chairman Ben Bernanke explained, “Because of its negative effects on workers’ skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy” (Bernanke, 2012).

In addition, there is the challenge of finding jobs that cover the basic cost of living. With the structural shift to service sector jobs, the wage rate has declined. According to the BLS, looking at the job market ahead, of the occupations with the most projected job openings from 2010 to 2020, low-skilled jobs have the largest share (Figure 34) (BLS, 2012).

**Eighty-seven percent of the top 20 job openings in Indiana from 2010 to 2020, as well as the majority of existing jobs, pay less than \$20 per hour, which equates to an annual full-time salary of less than \$40,000.** In other words, only 13 percent of job openings will have an annual salary of more than \$40,000.

*“Population aging and economic decline have significant consequences for ALICE households and the wider community, especially in terms of housing, public assistance and health care.”*

Figure 34.  
**Projected Occupational Demand by Wage, Education, and Work Experience,  
 Indiana, 2010–2020**

Occupations	Current Employment #	Annual Openings due to Growth, 2010 – 2020	Current Hourly Wage	Typical Education Needed for Entry	Work Experience Required
Registered Nurses	61,052	1,660	\$30.69	Associate's degree	None
Retail Salespersons	178,118	1,429	\$9.99	Less than high school	None
Home Health Aides	14,910	1,226	\$10.20	Less than high school	None
Food Prep, including Fast Food	79,970	1,111	\$8.59	Less than high school	None
Truck Drivers, Heavy & Tractor-Trailer	50,686	1,076	\$18.05	Postsecondary non-degree award	None
Office Clerks	61,428	1,060	\$13.30	High school diploma	None
Personal & Home Care Aides	14,271	1,040	\$9.76	Less than high school	None
Laborers & Material Movers, Hand	60,180	883	\$11.61	Less than high school	None
Nursing Aides	33,180	712	\$10.81	Postsecondary non-degree award	None
Customer Service Representatives	38,150	522	\$14.25	High school diploma	None
Bookkeeping & Auditing Clerks	36,080	513	\$15.71	High school diploma	None
Medical Secretaries	12,340	493	\$13.96	High school diploma	None
Janitors & Cleaners	45,410	477	\$10.50	Less than high school	None
Licensed Practical & Vocational Nurses	19,790	472	\$18.87	Postsecondary non-degree award	None
Landscaping & Groundskeeping	15,690	442	\$10.73	Less than high school	None
Cashiers	70,260	431	\$8.84	Less than high school	None
Waiters & Waitresses	49,710	420	\$8.81	Less than high school	None
Carpenters	13,020	396	\$18.36	High school diploma	None
Construction Laborers	14,810	382	\$16.92	Less than high school	None
Sales Representatives	13,180	374	\$20.62	High school diploma	None

*“Looking at the job market ahead, of the occupations with the most projected job openings from 2010 to 2020, low-skilled jobs have the largest share.”*

The future path of employment in Indiana is, of course, the net result of the outlook for the industries that make up the state economy. Over the period of 2010 to 2020, the forecast is for total employment to grow slowly, but there is a wide variation in the performance of different industries. The strongest growth is in health care and social assistance due to the continued additions of hospitals and expanded services. This industry will continue to grow with the increase in the number of people reaching retirement age. The next strongest growth will be in retail sales (Indiana Department of Workforce Development, 2013; and Center for Business and Economic Research). While there is demand for these jobs, it is not clear whether there will be people willing to work in them for wages that do not pay enough to support an ALICE household.

While there are projected small gains in employment in professional, scientific and technical services, these are not areas that have traditionally hired ALICE workers. In sectors where ALICE households have traditionally worked, some job opportunities have decreased. For example, from 2006 to 2011, employment in the manufacturing sector decreased by 18 percent and employment in construction fell by 20 percent (Indiana Department of Workforce Development, 2013).

Small areas of employment growth are projected in other occupations that employ ALICE workers, including agriculture, utilities, and education services, but these are low-wage sectors. The Transportation and Warehousing sector is also showing strength when compared to the U.S. as a whole (Center for Business and Economic Research; and Indiana Department of Workforce Development, 2013).

With job growth concentrated in areas with low wages, investment in education will have little payoff, reducing the means by which ALICE families can raise their income to a more financially stable level. Of the projected new jobs in the top 20 occupations in Indiana, an associate or postsecondary non-degree award is the highest education requirement, needed for 26 percent of new jobs, followed by 22 percent of new jobs requiring a high school diploma. Many of these are “middle skilled” jobs which traditionally paid a wage that could support a family; today, most pay below the cost of living in Indiana. More than half of new jobs, however, require less than a high school diploma (BLS, 2012d). With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

These projections fit with the research on national trends. According to the Economic Policy Institute, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). And the experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, and Zukin, 2012).

## IMMIGRANTS

Given a declining workforce as well as an aging population, immigration will continue to be important to economic growth in Indiana, as a source of both workers and entrepreneurs. Depending on their income opportunities, however, it may be a source of new ALICE households as well. Without international migration, Indiana’s population could decline over the next decade (Migration Policy Institute, 2014).

Immigrants have been an important part of Indiana’s economy for the last decade. Indiana’s 8,756 Asian-owned businesses had sales and receipts of \$3.4 billion and employed 24,730 people in 2007, the last year for which data is available, according to the U.S. Census Bureau’s Survey of Business Owners. In addition, the state’s 8,558 Latino-owned businesses

*“With job growth concentrated in areas with low wages, investment in education will have little payoff, reducing the means by which ALICE families can raise their income to a more financially stable level.”*

had sales and receipts of \$1.7 billion and employed 14,304 people (Immigration Policy Center, 2014). The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled American women to work more and to pursue careers while having children (Furman and Gray, 2012). However, job opportunities need to be sufficient to attract these workers.

Even undocumented workers remain important to Indiana's economy. According to an estimate by the Perryman Group, if all unauthorized immigrants were removed from Indiana, the state would lose \$2.8 billion in economic activity, \$1.3 billion in gross state product, and approximately 16,739 jobs (Perryman Group, 2008). Workers in these jobs are notoriously underpaid, and are among the most vulnerable to living in ALICE and poverty households.

## RACE/ETHNICITY

While ALICE households consist of all races and ethnicities, economic disparities in race and ethnicity continue to be marked in Indiana. Though Blacks and Hispanics comprise a small part of the labor force in Indiana (5 and 3 percent respectively), the employment and wage differences between Whites, Hispanics, and Blacks are especially pronounced. The unemployment rate is 7.3 percent for Whites, 9.4 percent for Hispanics, and 19.8 percent for Blacks (BLS, 2012a).

The earnings of Black and Hispanic workers in Indiana also continue to be lower than those of Whites, especially for men. The median earnings for Black men are 27 percent less than for White men; Black women earn 7 percent less than White women. Median earnings are 48 percent less for Hispanic men than for White men, and 25 percent less for Hispanic women than for White women (American Community Survey, 2012).

With lower wages, minority families are less able to save and build assets. According to a report by the Institute on Assets and Social Policy, nationally, over the last 25 years, every dollar increase in average income added \$5.19 of wealth for White households but only 69 cents of wealth for Black households (Shapiro, Meschede, Osoro, 2013).

## HOUSING

The high cost of housing will continue to be the biggest drain on the Household Survival Budget. Unless the housing stock changes, there will be more households competing for the same number of small and low-cost housing units in Indiana.

With the aging of baby boomers, there will be additional pressure for lower cost and smaller units as workers retire and downsize their homes. Compounding the situation is the fact that the state's aging housing stock will continue to deteriorate, further reducing the number of small or low-cost housing units available.

With the projected increase in senior residents, there will also be an increase in demand for assisted living facilities in Indiana. The cost of these facilities will be a major concern for senior ALICE households. In addition, older residents motivated to seek smaller homes will put even more pressure on the market for available one- and two-bedroom units (American Community Survey, 2012).

*“While ALICE households consist of all races and ethnicities, economic disparities in race and ethnicity continue to be marked in Indiana.”*



# CHILD CARE AND EDUCATION

There are challenges for ALICE households to find quality affordable education at all levels in Indiana. Starting with child care but moving through high school, the state's current facilities do not match the existing need.

With no state preschool program and more than 60 percent of children ages three to four years not attending preschool, ALICE families face a significant challenge in finding quality affordable preschool. As a result, many of these families are forced to rely on friends and relatives for child care.

In terms of K–12 and higher education, the state faces three major challenges: reduction in jobs requiring higher education, lack of job training, and the achievement gap. Education has traditionally been the best guarantee of higher income and the two are strongly correlated. Short- and long-term factors, however, may be changing the equation, especially for ALICE households. First, longer-term structural changes have limited the growth of medium- and high-skilled jobs, changing the need for higher education and the motivation to take on student debt. Second, for those electing to pursue higher education, tuition has increased beyond the means of many ALICE households and burdened many others.

At the same time, there has been significant national public attention on the importance of job training and surveys that show the number of jobs unfilled due to lack of qualified candidates (Manpower, 2012). Further research has found that many of these jobs were not filled because the wage being offered was too low or because applicants did not have the experience (rather than skills) required. The lack of technical skills therefore accounted for only one-third of the increase in unemployment during the Great Recession (Altig and Robertson, 2012). And there was no evidence that jobs remained open because of geographic location. The National Bureau of Economic Research concludes that labor demand shortfalls, more than skill mismatches, are the primary determinant of the current labor market performance (Rothstein, 2012).

However, there is huge disparity in employment and earnings among young workers based on their level of education and also among college graduates based on their major. The unemployment rate for young workers without a college degree is significantly higher than for those with a degree, but being a college graduate does not guarantee employment. A study by the Indiana Workforce Intelligence System found that the majors of college graduates most likely to be unemployed in Indiana were somewhat surprising, including architecture, industrial arts/consumer service, and engineering, whereas those less likely to be unemployed majored in health, education, and biology/life sciences (IWIS, 2012). However, many of these majors also correlate with low-wage jobs; hence the increase in well-educated ALICE households. For example, nationally, the mid-career annual median salary for those with a social work degree is less than \$47,000, while those with a petroleum engineering degree earn \$160,000 (PayScale, 2014; Abel, Deitz and Su, 2014).

Nevertheless, basic secondary education remains essential for any job. One area of particular concern for Indiana's ALICE households is the performance and graduation rates of Indiana's public schools, especially for low-income and minority students. The high school graduation rate is nearly 80 percent for White students but only 63 percent for Hispanic

*“There are challenges for ALICE households to find quality affordable education at all levels in Indiana.”*

students and 57 percent for Black students. The evidence is clear on the importance of a solid high school education for economic success, and the lack of a basic education also has repercussions for the wider society, as discussed in Section VI.

## TRANSPORTATION

Transportation costs vary between and within regions in Indiana depending on neighborhood characteristics. According to the Center for Neighborhood Technology’s (CNT) Housing and Transportation Affordability Index, most people who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs. Many Indiana workers live in location-inefficient areas, which require automobiles for most trips and are more likely to have high transportation costs (CNT, 2011).

Without a statewide public transportation system, most ALICE workers drive to work, adding additional expense. Indiana’s poor road and bridge infrastructure adds to household costs by increasing vehicle repairs and costs created by transportation delays (American Society of Civil Engineers, 2013). **Commuting long distances will only increase as lack of affordable housing persists and pushes people away from employment centers.**

## HEALTH CARE

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

The situation may be reversed or at least slowed by the Affordable Care Act (ACA), though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker and Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

However, Indiana currently has 111 Primary Care Health Professional Shortage Areas (HPSA). Going forward, there will be increased demand resulting both from an aging population and from an overall population that is increasingly insured due to the ACA. To maintain current rates of utilization, Indiana will need an additional 817 primary care physicians by 2030, a 20 percent increase compared to the state’s current (as of 2010) 3,906-person primary care physician workforce (Robert Graham Center, 2012).

## TAXES

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households nationally, they have not matched those received by higher-income households. In all states, federal taxes paid after deductions result

*“Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health.”*

in the lowest income quintile paying more than 10 percent in income tax while the highest income quintile pays less than 8 percent. In addition, the lowest income group pays more than 8 percent of their income in payroll taxes, while those at the highest income quintile pay less than 6 percent. On average, the lowest income group pays almost 8 percent of their income in state sales and excise taxes, while those at the highest income quintile pay less than 3 percent (Marr and Huang, 2012; Springer, 2005).

## ALTERNATIVE SERVICES

Because ALICE households have low incomes, they often do not qualify for traditional financial or banking services. In Indiana, there are numerous examples of ALICE households turning to alternatives to cope with their economic situation. In housing, there is an increase in the use of “contract for deed” or “rent-to-own” products. In early education, with minimal government support for preschool, many ALICE families are forced to rely on friends and family for child care. In K–12 education, where the public education system has produced poor results, graduation rates are low and youth unemployment is high, so teens and young adults turn to under-the-table jobs. And in terms of banking, without access to traditional banks, many ALICE households use non-bank financial products such as “Buy Here, Pay Here” auto loans.

These systems fill a need. Some are helpful; some cause additional problems. However, they all represent additional challenges to Indiana in terms of regulation, oversight, and greater equality in the state.

## SHORT-, MEDIUM-, AND LONG-TERM STRATEGIES

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

To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make Indiana more affordable and provide better income opportunities. The costs of basic necessities – housing, child care, transportation, food, and health care – are high in Indiana relative to the income currently available to ALICE households, and income opportunities for many ALICE households are not projected to improve substantially. Broad improvement in financial stability is dependent upon changes to the housing market and the health care delivery system. Investments in transportation infrastructure, affordable quality child care, and healthy living would also help.

An improvement in job opportunities, in the form of either an increase in the wages of current low-wage jobs or an increase in the number of higher paying jobs, would enable

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ALICE households to afford to live near their work, build assets, and become financially independent. No increase in the wages of low-income single workers in Indiana is required to afford the Household Survival Budget, but in order for low-income families to afford the Household Survival Budget, the wages of 990,660 jobs (out of 3 million) would need to be increased to \$11.62 per hour (for two working parents). This wage is significantly higher than Indiana’s minimum wage of \$7.25 per hour.

The biggest impact on income opportunity would be made through a substantial increase in the number of medium or middle skilled and high-skilled jobs in both the public and private sectors. Such a shift would require an influx of new businesses and possibly new industries, as well as education and training, since ALICE households typically have not had work experience in these jobs.

Not only does the kind of job matter, but the kind of employer can make a big difference as well. Even within occupations, there is large variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Strategies to attract employers who understand the importance of providing well-structured jobs would make a difference for ALICE households. Research shows that these employers make a particular difference for workers with a disability (Ton, 2012; Schur, Kruse, Blasi and Blanck, 2009).

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

## SUMMARY

This Report on **Asset Limited, Income Constrained, and Employed (ALICE)** households across Indiana offers a new set of tools – on both the state and the county level – that policymakers and stakeholders in Indiana’s future can use to understand more completely the families that are struggling to make ends meet in Indiana and the specific obstacles they face.

Remedies for Indiana’s ailing economy will benefit from addressing the fact that 37 percent of Indiana families do not earn enough to meet the basic **Household Survival Budget**, and that these families take risks in order to get by, such as forgoing health insurance and medical care, that can be harmful to the family as well as costly to the wider community.

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

The **ALICE Economic Viability Dashboard**, a tool presented in the Report, provides insight into the economic challenges ALICE households face in each county in Indiana. With this tool, policymakers can better identify where housing is affordable for local wages, where

there are job opportunities, where there is community support for ALICE households – and, conversely, where there are gaps.

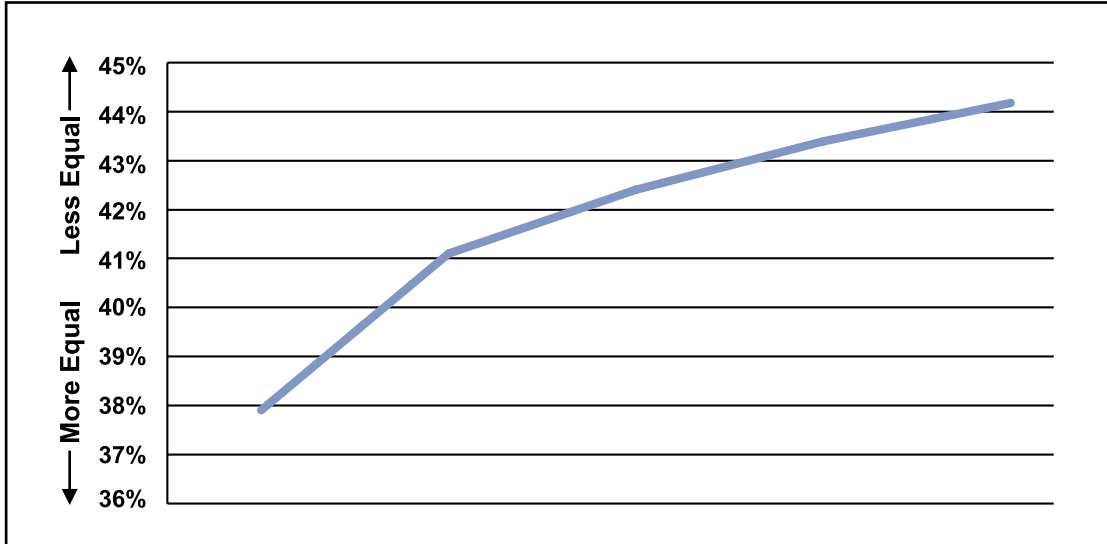
The **ALICE Income Assessment** tool demonstrates that significant government and nonprofit assistance is already being spent on ALICE households across all Indiana counties, but it also quantifies a gap of \$7.9 billion. Quantifying the problem can help stakeholders best decide whether to fill that gap through efforts to increase income for ALICE households or decrease expenses for basic household necessities.

Improving Indiana’s economy and meeting ALICE’s challenges are linked: improvement for one would directly benefit the other. Ultimately, if ALICE households earned more income, they would be financially stable and would no longer require assistance from government and nonprofits. Greater household stability would also lead to a reduction in risk taking, and greater stability for all of Indiana’s stakeholders.

*“Improving Indiana’s economy and meeting ALICE’s challenges are linked: improvement for one would directly benefit the other.”*

# APPENDIX A – INCOME INEQUALITY IN INDIANA

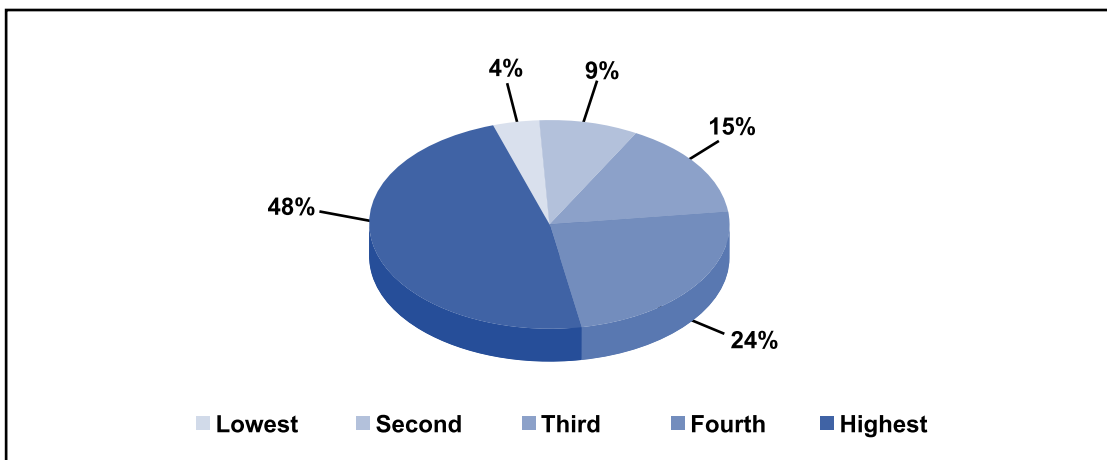
## Income Inequality in Indiana, 1979–2012



Source: American Community Survey, 1979–2012

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicates perfect inequality (when one person has all the income). The distribution of income in Indiana has grown more unequal over time.

## Income Distribution by Quintile in Indiana, 2012



Source: American Community Survey, 2012

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In Indiana, the top 20 percent of the population – the highest quintile – receives 48 percent of all income, while the bottom quintile earns only 4 percent. If five Indiana residents divided \$100 according to the current distribution of income, the first person would get \$48, the second would get \$24, the third, \$15, the fourth, \$9, and the last \$4.

# APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

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

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by 2.9, the average household size for Indiana households headed by someone under 65 years old.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by 1.45, the average senior household size.
- The results are rounded to the nearest Census break (\$30,000, \$35,000, \$40,000, \$45,000, \$50,000, \$60,000 or \$75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey (ACS), 2007–2012, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the ACS, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than \$15,000 per year is used as an approximation for households in poverty.

*NOTE: ACS data for Indiana counties with populations over 65,000 are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates. Because there was not a 5-year survey for 2007, the data for the least populated counties (see chart below) is replaced with 2009 5-year data where possible or extrapolated from the larger counties. For statewide totals, the numbers from counties are extrapolated from overall percentages.*

## Least Populated Counties in Indiana, no 2007 ACS data available

Benton County	Blackford County
Brown County	Carroll County
Crawford County	Fountain County
Martin County	Newton County
Ohio County	Orange County
Parke County	Perry County
Pike County	Pulaski County
Rush County	Switzerland County
Tipton County	Union County
Vermillion County	Warren County

## ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Indiana, 2012

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT – Race/Ethnicity				Percent HH below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Seniors	ALICE Threshold – HH under 65 years
Adams County	12,097	4,512	100%	100%	59%	36%	37%	\$40,000	\$25,000
Allen County	138,507	49,256	41%	64%	53%	31%	30%	\$40,000	\$25,000
Bartholomew County	29,640	10,257	20%	39%	40%	35%	38%	\$40,000	\$30,000
Benton County	3,462	1,137	NA	100%	56%	32%	31%	\$40,000	\$25,000
Blackford County	5,293	1,967	77%	0%	47%	37%	36%	\$35,000	\$25,000
Boone County	21,799	5,161	20%	30%	24%	24%	32%	\$40,000	\$25,000
Brown County	6,094	2,093	NA	0%	31%	35%	35%	\$40,000	\$25,000
Carroll County	7,990	2,267	63%	0%	77%	29%	31%	\$35,000	\$20,000
Cass County	14,857	5,837	11%	45%	53%	38%	38%	\$35,000	\$25,000
Clark County	42,802	14,495	37%	41%	66%	33%	35%	\$40,000	\$25,000
Clay County	9,919	3,778	0%	100%	100%	38%	36%	\$40,000	\$25,000
Clinton County	11,724	4,000	30%	42%	53%	34%	37%	\$40,000	\$25,000
Crawford County	4,259	1,719	NA	0%	100%	40%	50%	\$35,000	\$25,000
Daviess County	11,258	3,377	0%	0%	32%	30%	36%	\$35,000	\$25,000
Dearborn County	18,454	5,734	29%	72%	42%	31%	37%	\$40,000	\$25,000
Decatur County	9,655	3,363	5%	100%	24%	36%	36%	\$40,000	\$25,000
DeKalb County	16,343	5,599	35%	42%	70%	34%	39%	\$35,000	\$25,000
Delaware County	46,572	21,782	46%	58%	58%	45%	36%	\$40,000	\$25,000
Dubois County	15,854	4,134	0%	0%	51%	26%	33%	\$35,000	\$20,000
Elkhart County	70,857	26,771	37%	65%	55%	37%	39%	\$40,000	\$25,000
Fayette County	9,466	4,199	27%	83%	79%	43%	45%	\$35,000	\$25,000
Floyd County	29,144	9,468	22%	60%	56%	30%	35%	\$40,000	\$25,000
Fountain County	6,881	2,102	34%	0%	18%	30%	41%	\$35,000	\$25,000
Franklin County	8,491	2,903	100%	0%	13%	34%	38%	\$40,000	\$25,000
Fulton County	8,248	3,364	0%	45%	34%	41%	39%	\$35,000	\$25,000
Gibson County	12,949	4,333	NA	47%	67%	33%	36%	\$40,000	\$25,000
Grant County	26,803	10,394	21%	64%	44%	37%	41%	\$35,000	\$25,000
Greene County	13,065	4,902	100%	NA	81%	37%	46%	\$35,000	\$25,000
Hamilton County	105,029	21,769	15%	29%	27%	20%	19%	\$45,000	\$25,000
Hancock County	25,526	7,513	19%	65%	27%	29%	29%	\$45,000	\$25,000
Harrison County	14,487	5,017	76%	53%	7%	35%	37%	\$40,000	\$25,000
Hendricks County	52,547	13,173	26%	30%	27%	24%	31%	\$45,000	\$25,000
Henry County	18,164	8,176	38%	40%	77%	45%	39%	\$40,000	\$25,000
Howard County	33,901	14,398	28%	53%	56%	40%	28%	\$40,000	\$25,000
Huntington County	14,269	4,489	0%	81%	44%	31%	42%	\$35,000	\$25,000
Jackson County	16,374	5,912	46%	44%	62%	35%	33%	\$40,000	\$25,000
Jasper County	12,131	3,534	38%	57%	30%	29%	28%	\$40,000	\$25,000
Jay County	8,131	2,617	0%	0%	76%	32%	29%	\$35,000	\$20,000
Jefferson County	12,664	5,362	32%	44%	56%	42%	30%	\$40,000	\$25,000
Jennings County	10,534	3,397	55%	0%	37%	31%	32%	\$35,000	\$20,000
Johnson County	52,658	14,794	30%	48%	45%	28%	24%	\$45,000	\$25,000
Knox County	14,591	5,967	58%	65%	41%	40%	43%	\$35,000	\$25,000
Kosciusko County	29,592	9,540	20%	59%	47%	31%	30%	\$40,000	\$25,000
LaGrange County	11,713	4,315	0%	NA	46%	37%	41%	\$40,000	\$25,000
Lake County	177,540	72,647	30%	62%	47%	31%	33%	\$45,000	\$25,000
LaPorte County	43,468	16,088	56%	63%	50%	35%	31%	\$40,000	\$25,000
Lawrence County	18,974	7,307	49%	21%	43%	38%	44%	\$35,000	\$25,000



County	Total HHs	HHs below ALICE Threshold	Percent HH below AT – Race/Ethnicity				Percent HH below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Seniors	ALICE Threshold – HH under 65 years
Madison County	49,124	20,185	34%	59%	52%	39%	35%	\$40,000	\$25,000
Marion County	363,157	162,490	44%	63%	66%	36%	38%	\$40,000	\$25,000
Marshall County	17,788	6,964	0%	59%	51%	39%	42%	\$40,000	\$25,000
Martin County	4,108	1,195	0%	NA	7%	29%	29%	\$35,000	\$25,000
Miami County	13,160	4,469	0%	37%	62%	34%	23%	\$35,000	\$20,000
Monroe County	53,974	26,474	72%	63%	55%	48%	33%	\$40,000	\$25,000
Montgomery County	14,667	5,214	51%	46%	40%	35%	30%	\$35,000	\$25,000
Morgan County	26,442	8,873	71%	NA	22%	34%	32%	\$40,000	\$25,000
Newton County	5,338	1,739	100%	0%	28%	33%	33%	\$40,000	\$25,000
Noble County	17,522	5,210	22%	0%	46%	30%	35%	\$35,000	\$25,000
Ohio County	2,451	740	NA	50%	22%	30%	40%	\$35,000	\$25,000
Orange County	7,637	3,050	0%	58%	25%	40%	40%	\$35,000	\$20,000
Owen County	8,738	3,578	100%	100%	73%	40%	35%	\$40,000	\$25,000
Parke County	6,039	2,011	0%	100%	36%	33%	34%	\$35,000	\$25,000
Perry County	7,499	2,230	100%	100%	59%	29%	34%	\$35,000	\$20,000
Pike County	5,272	1,882	0%	NA	NA	35%	36%	\$35,000	\$20,000
Porter County	61,661	16,964	27%	56%	37%	27%	26%	\$45,000	\$25,000
Posey County	10,201	2,932	NA	13%	73%	27%	32%	\$40,000	\$25,000
Pulaski County	5,071	1,709	0%	0%	68%	34%	38%	\$35,000	\$25,000
Putnam County	12,484	4,059	19%	52%	45%	32%	27%	\$40,000	\$25,000
Randolph County	10,497	4,097	100%	54%	33%	38%	48%	\$35,000	\$25,000
Ripley County	10,643	4,016	17%	71%	88%	38%	47%	\$40,000	\$25,000
Rush County	6,798	2,108	38%	67%	28%	31%	34%	\$35,000	\$25,000
St. Joseph County	101,613	39,910	44%	66%	57%	34%	32%	\$40,000	\$25,000
Scott County	8,932	3,897	0%	100%	33%	44%	41%	\$40,000	\$25,000
Shelby County	17,104	5,835	20%	72%	58%	33%	38%	\$40,000	\$25,000
Spencer County	7,945	2,305	47%	100%	54%	28%	27%	\$40,000	\$20,000
Starke County	9,087	4,079	0%	100%	47%	45%	36%	\$40,000	\$25,000
Steuben County	13,317	3,810	0%	46%	31%	29%	31%	\$35,000	\$25,000
Sullivan County	7,728	2,598	100%	16%	32%	34%	25%	\$35,000	\$20,000
Switzerland County	4,016	1,625	NA	0%	39%	41%	37%	\$40,000	\$25,000
Tippecanoe County	67,977	28,722	65%	72%	58%	39%	24%	\$40,000	\$25,000
Tipton County	6,665	2,079	100%	100%	40%	31%	33%	\$40,000	\$25,000
Union County	2,983	943	0%	NA	NA	32%	33%	\$35,000	\$20,000
Vanderburgh County	74,334	31,458	40%	68%	53%	39%	39%	\$40,000	\$25,000
Vermillion County	6,520	2,694	61%	40%	52%	41%	44%	\$40,000	\$25,000
Vigo County	40,277	16,644	45%	61%	53%	41%	37%	\$35,000	\$25,000
Wabash County	12,584	3,985	13%	100%	28%	32%	24%	\$35,000	\$20,000
Warren County	3,246	903	NA	NA	0%	27%	35%	\$40,000	\$20,000
Warrick County	22,380	5,479	23%	20%	41%	24%	23%	\$40,000	\$25,000
Washington County	10,591	4,051	74%	100%	28%	38%	38%	\$35,000	\$25,000
Wayne County	27,849	13,272	15%	59%	56%	46%	44%	\$35,000	\$25,000
Wells County	10,888	3,839	40%	64%	51%	35%	38%	\$40,000	\$25,000
White County	9,441	3,253	100%	100%	51%	34%	32%	\$40,000	\$25,000
Whitley County	13,136	3,362	58%	53%	37%	26%	30%	\$35,000	\$25,000

Source: American Community Survey, 2012. Estimates depend on population size: population above 65,000, 1-year estimate; population between 20,000 and 65,000, 3-year estimate; population below 20,000 people, 5-year estimate.

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

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

## HOUSING

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

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

## CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive child care option). Data are compiled by local child care resource and referral agencies and reported to Child Care Aware (formerly the National Association of Child Care Resource and Referral Agencies, or NACCRRA). When data is missing, state averages are used, though missing data may mean child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties.

*Source: Child Care Development Block Grant reimbursement rates, (2007–2012), Indiana Family and Social Services Administration, Division of Family Resources, Bureau of Child Care, and Child Care Aware of America (formerly NACCRRA), "Parents and the High Cost of Child Care," 2012.*

[http://www.naccrra.org/sites/default/files/default\\_site\\_pages/2012/cost\\_report\\_2012\\_final\\_081012\\_0.pdf](http://www.naccrra.org/sites/default/files/default_site_pages/2012/cost_report_2012_final_081012_0.pdf)

## FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) Food Plans: Cost of Food at Home, U.S. Average, June 2007. State food budget numbers are adjusted for regional price variation, "Regional Variation Nearly Double Inflation Rate for Food Prices," Food CPI, Price, and Expenditures, USDA, 2009.

*Sources:*

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

<http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFoodJun07.pdf>

# TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan areas and states, Indiana's counties were matched with the most local level. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). In the counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead. Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas and motor oil and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

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

# HEALTH CARE

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

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

# MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total to cover cost overruns.

# TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. Federal taxes include income tax using standard deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit, for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2012, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Indiana has a flat tax rate which was 3.4 percent from 2007 to 2012. Counties also levy a smaller rate of tax. State taxes include renters and property tax deductions as well as standard exemptions.

Source: *Indiana Department of Revenue 1040: Individual Income Tax, Forms and Instructions, 2007, 2010 and 2012.*

<http://www.in.gov/dor/4657.htm>

[www.in.gov/dor/4439.htm](http://www.in.gov/dor/4439.htm)

<http://www.in.gov/dor/3510.htm>

County tax rates

[www.in.gov/dor/4658.htm](http://www.in.gov/dor/4658.htm)

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

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

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

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

# HOUSEHOLD SURVIVAL BUDGET

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

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

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

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

## HOUSING

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

## CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by local child care resource and referral agencies and reported to Child Care Aware (formerly the National Association of Child Care Resource and Referral Agencies, or NACCRRA).

## FOOD

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

## TRANSPORTATION

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

# HEALTH CARE

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

Sources: [http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_2/2012/tiic2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm)  
[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_7/2012/tviid2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm)

# MISCELLANEOUS

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

# SAVINGS

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

# TAXES

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

# HOUSEHOLD STABILITY BUDGET

## Average Household Stability Budget, Indiana, 2012

Monthly Costs – Indiana Average – 2012		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$656	\$958
Child care	\$0	\$1,168
Food	\$318	\$980
Transportation	\$330	\$1,096
Health care	\$226	\$906
Miscellaneous	\$153	\$511
Savings	\$153	\$511
Taxes	\$218	\$765
Monthly Total	\$2,054	\$6,895
ANNUAL TOTAL	\$24,648	\$82,740
Hourly Wage	\$ 12.32/hour	\$ 41.37/hour

*Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.*

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

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

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

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

## Sources:

Federal spending data was gathered from the National Priorities Project's Federal Priorities Database. <http://nationalpriorities.org/interactive-data/database/search/>

Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. <http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>

Title I Grants to Local Educational Agencies data from the U.S. Department of Education, ESEA Title I LEA Allocations, FY 2012. <http://www2.ed.gov/about/overview/budget/titlei/fy12/index.html>

## FEDERAL SPENDING

### Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant - Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

### Child Care and Education

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Supplemental Education Opportunity Grants – Provide grants to financially needy undergraduate students.
- Vocational Education Basic Grants to States – Provide money to states to offset the costs of running vocational programs for secondary and postsecondary students.

- Pell Grants – provide grants to undergraduate students with demonstrated financial need.
- College Work Study Program – Funds part-time jobs for undergraduate students with demonstrated financial need.
- Adult Education – Funds local programs for adult education and literacy services as authorized by the Title II Workforce Investment Act of 1998. Programs include workplace literacy services, family literacy services, and English literacy and integrated English literacy-civics education programs.
- Title I Grants to Local Educational Agencies – Provide funds to school districts and schools with high numbers or high percentages of children who are disadvantaged to support a variety of services.

## Food

- Food Stamps – Provide money to low-income households to supplement their food budgets. Also known as the Supplemental Nutrition Assistance Program or SNAP.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

## Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).
- Low-Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.

## HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children's Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and legal immigrants.

# STATE AND LOCAL GOVERNMENT SPENDING

Spending on ALICE was estimated from the Indiana state budget in the Department of Labor, Housing and Community Development Authority, Department of Workforce Development, Family and Social Services Administration, Division of Mental Health, Division of Family Resources, Division of Aging, Department of Child Services, Department of Public Health, and the Department of Education as presented in the Indiana State Budget FY12 & FY 13.

Source: *State of Indiana, List of Appropriations, Regular Session Of The 2011 Indiana General Assembly For The Biennium July 1, 2011 To June 30, 2013.* [http://www.in.gov/sba/files/ap\\_2011\\_all.pdf](http://www.in.gov/sba/files/ap_2011_all.pdf)

## NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990 c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2010. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute.  
Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>
- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including Unreimbursed Medicaid minus direct offsetting revenue as reported on the 990 c3 Report. Most current data is for 2010. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2010, Urban Institute.  
Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>



# APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Support Index. The methodology and sources for each are presented below.

## INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to “z-scores”, which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where  $x$  is the indicator’s value,  $\mu$  is the unweighted average,  $\sigma$  the standard deviation for that indicator and  $z$  is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the violent crime rate, the scores are multiplied by  $-1$ . In order to make the resulting scores more accessible, they are translated from a scale of  $-3$  to  $3$  to  $1$  to  $100$ .

## INDICATORS AND THEIR SOURCES

### Housing Affordability Index

- Affordable Housing Stock – Measures the number of units needed to house all ALICE and poverty households spending no more than one-third of their income on housing, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.  
*Source: American Community Survey (ACS) and ALICE Threshold calculations*
- Extreme Housing Burden – Households spending more than 35 percent of income on housing.  
*Source: American Community Survey*
- Real Estate Taxes – Median real estate taxes.  
*Source: American Community Survey*

### Job Opportunities Index

- Income Distribution – Share of Income of the Lowest Two Quintiles.  
*Source: American Community Survey.*
- Unemployment Rate – U.S. Department of Labor, Bureau of Labor Statistics  
*Source: <http://www.bls.gov/lau/#tables>*
- New Hire Wages – Quarterly Workforce Indicators (QWI), U.S. Census  
*Source: LED Extraction Tool: <http://ledextract.ces.census.gov/>*

## Community Support Index

- Violent Crime Rate per 1,000 Residents  
*Source: Uniform Crime Reports, FBI*
- Nonprofits – Revenue of human services nonprofits per capita, as reported on Form 990EZc3 and 990 c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Does not include hospitals, universities, or houses of worship. Most current data is for 2010.  
*Source: Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute. <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>*
- Health Care – Percent of population under 65 years old with health insurance.  
*Source: U.S. Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey*

### NOTE

Due to the small size of the following Indiana counties, there was not enough data to calculate 2007 scores; therefore, they were not included in the comparison of scores over time.

Benton County  
Brown County  
Crawford County  
Martin County  
Ohio County  
Parke County  
Pike County  
Rush County  
Tipton County  
Vermillion County

Blackford County  
Carroll County  
Fountain County  
Newton County  
Orange County  
Perry County  
Pulaski County  
Switzerland County  
Union County  
Warren County

# APPENDIX G – HOUSING DATA BY COUNTY

Rental and Owner Gaps – the number of additional rental and owner units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than 35 percent of income on housing.

## Housing Data by County, Indiana, 2012

County	Owner Occupied Units			Renter Occupied Units				Source
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Owners Pay more than 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Renters Pay more than 35% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey
Adams County	9,471	26%	13%	2,626	67%	36%	331	3 year estimate
Allen County	95,768	20%	11%	42,739	56%	33%	5,629	1 year estimate
Bartholomew County	21,126	21%	12%	8,514	46%	31%	448	1 year estimate
Benton County	2,598	26%	11%	864	56%	33%	45	5 year estimate
Blackford County	3,974	34%	14%	1,319	69%	39%	487	5 year estimate
Boone County	16,585	15%	14%	5,214	50%	39%	994	3 year estimate
Brown County	5,037	29%	22%	1,057	67%	46%	229	5 year estimate
Carroll County	6,364	27%	14%	1,626	68%	38%	647	3 year estimate
Cass County	11,123	36%	16%	3,734	66%	40%	1,252	3 year estimate
Clark County	31,514	20%	16%	11,288	55%	40%	1,741	1 year estimate
Clay County	7,615	33%	13%	2,304	60%	38%	687	3 year estimate
Clinton County	8,243	28%	14%	3,481	56%	35%	360	3 year estimate
Crawford County	3,521	39%	19%	738	70%	38%	343	5 year estimate
Daviess County	8,597	26%	11%	2,661	58%	24%	785	3 year estimate
Dearborn County	14,483	22%	15%	3,971	63%	43%	996	3 year estimate
Decatur County	7,035	28%	15%	2,620	49%	27%	212	3 year estimate
DeKalb County	12,725	31%	17%	3,618	61%	38%	1,209	3 year estimate
Delaware County	28,987	24%	10%	17,585	72%	54%	5,546	1 year estimate
Dubois County	12,362	25%	11%	3,492	58%	27%	1,347	3 year estimate
Elkhart County	47,685	21%	15%	23,172	57%	37%	2,839	1 year estimate
Fayette County	6,647	38%	19%	2,819	75%	51%	1,375	3 year estimate
Floyd County	21,200	18%	16%	7,944	62%	42%	1,593	1 year estimate
Fountain County	5,408	31%	12%	1,473	59%	31%	555	5 year estimate
Franklin County	7,024	25%	18%	1,467	68%	32%	427	3 year estimate
Fulton County	6,057	36%	20%	2,191	68%	41%	951	3 year estimate
Gibson County	10,190	27%	10%	2,759	61%	36%	730	3 year estimate
Grant County	19,601	32%	14%	7,202	55%	26%	1,987	1 year estimate
Greene County	10,245	34%	16%	2,820	71%	37%	983	3 year estimate
Hamilton County	82,562	18%	12%	22,467	47%	23%	1,745	1 year estimate
Hancock County	20,575	23%	13%	4,951	73%	43%	3,613	1 year estimate
Harrison County	11,865	28%	16%	2,622	61%	44%	566	3 year estimate
Hendricks County	43,534	24%	14%	9,013	64%	44%	2,525	1 year estimate

## Housing Data by County, Indiana, 2012

County	Owner Occupied Units			Renter Occupied Units				Source
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Owners Pay more than 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Renters Pay more than 35% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey
Henry County	13,396	29%	16%	4,768	70%	38%	1,245	3 year estimate
Howard County	23,708	25%	15%	10,193	70%	50%	3,006	1 year estimate
Huntington County	10,944	29%	13%	3,325	61%	32%	1,332	3 year estimate
Jackson County	12,184	28%	15%	4,190	55%	34%	144	3 year estimate
Jasper County	9,438	22%	13%	2,693	55%	29%	486	3 year estimate
Jay County	6,268	33%	12%	1,863	67%	32%	630	3 year estimate
Jefferson County	9,078	32%	18%	3,586	71%	43%	1,197	3 year estimate
Jennings County	8,154	31%	17%	2,380	63%	34%	1,496	3 year estimate
Johnson County	37,377	22%	17%	15,281	61%	38%	4,359	1 year estimate
Knox County	9,806	35%	13%	4,785	64%	39%	1,510	3 year estimate
Kosciusko County	22,991	20%	13%	6,601	51%	30%	358	1 year estimate
LaGrange County	9,337	33%	23%	2,376	58%	29%	447	3 year estimate
Lake County	122,590	32%	17%	54,950	75%	45%	16,122	1 year estimate
LaPorte County	30,387	21%	12%	13,081	61%	38%	2,459	1 year estimate
Lawrence County	14,822	32%	17%	4,152	63%	43%	1,426	3 year estimate
Madison County	34,108	24%	13%	15,016	64%	42%	3,539	1 year estimate
Marion County	195,786	23%	18%	167,371	60%	44%	34,827	1 year estimate
Marshall County	13,793	32%	17%	3,995	59%	32%	618	3 year estimate
Martin County	3,406	29%	12%	702	66%	31%	239	5 year estimate
Miami County	9,747	34%	15%	3,413	63%	38%	1,446	3 year estimate
Monroe County	28,956	20%	15%	25,018	71%	56%	7,705	1 year estimate
Montgomery County	10,379	30%	15%	4,288	69%	38%	2,212	3 year estimate
Morgan County	19,708	21%	15%	6,734	51%	32%	3,429	1 year estimate
Newton County	4,179	28%	17%	1,159	58%	33%	189	5 year estimate
Noble County	13,475	25%	14%	4,047	59%	30%	1,423	3 year estimate
Ohio County	1,831	27%	15%	620	61%	33%	202	5 year estimate
Orange County	5,880	40%	15%	1,757	71%	39%	797	5 year estimate
Owen County	6,791	37%	23%	1,947	63%	39%	678	3 year estimate
Parke County	5,114	33%	17%	925	64%	31%	376	5 year estimate
Perry County	6,010	30%	12%	1,489	69%	30%	437	5 year estimate
Pike County	4,413	37%	18%	859	65%	38%	288	5 year estimate
Porter County	48,622	26%	15%	13,039	60%	38%	3,350	1 year estimate
Posey County	8,429	23%	13%	1,772	56%	32%	49	3 year estimate
Pulaski County	3,980	33%	15%	1,091	55%	37%	411	5 year estimate
Putnam County	9,841	26%	19%	2,643	58%	33%	259	3 year estimate
Randolph County	7,739	35%	12%	2,758	68%	38%	1,104	3 year estimate
Ripley County	8,215	31%	18%	2,428	59%	28%	308	3 year estimate
Rush County	4,913	27%	15%	1,885	61%	31%	625	5 year estimate
St. Joseph County	70,908	24%	14%	30,705	62%	37%	4,794	1 year estimate
Scott County	6,204	32%	20%	2,728	73%	44%	796	3 year estimate
Shelby County	12,055	24%	19%	5,049	57%	33%	641	3 year estimate

County	Owner Occupied Units			Renter Occupied Units				Source
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Owners Pay more than 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Renters Pay more than 35% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey
Spencer County	6,622	22%	9%	1,323	68%	35%	207	3 year estimate
Starke County	7,119	41%	23%	1,968	57%	37%	524	3 year estimate
Steuben County	10,590	28%	18%	2,727	51%	29%	934	3 year estimate
Sullivan County	5,530	32%	13%	2,198	66%	47%	875	3 year estimate
Switzerland County	3,183	34%	21%	833	52%	32%	74	5 year estimate
Tippecanoe County	37,797	17%	12%	30,180	65%	54%	9,567	1 year estimate
Tipton County	5,281	24%	11%	1,384	56%	29%	203	5 year estimate
Union County	2,328	29%	20%	655	74%	42%	342	5 year estimate
Vanderburgh County	47,789	22%	15%	26,545	66%	41%	6,979	1 year estimate
Vermillion County	4,989	35%	17%	1,531	64%	36%	382	5 year estimate
Vigo County	25,974	24%	14%	14,303	73%	47%	7,044	1 year estimate
Wabash County	9,373	30%	10%	3,211	65%	45%	1,172	3 year estimate
Warren County	2,483	23%	13%	763	57%	31%	147	5 year estimate
Warrick County	18,600	15%	14%	3,780	56%	43%	493	3 year estimate
Washington County	8,611	36%	20%	1,980	73%	34%	860	3 year estimate
Wayne County	18,708	35%	23%	9,141	73%	41%	3,340	1 year estimate
Wells County	8,393	26%	12%	2,495	66%	35%	591	3 year estimate
White County	7,052	27%	14%	2,389	53%	35%	260	3 year estimate
Whitley County	11,030	23%	15%	2,106	57%	39%	1,207	3 year estimate

# APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR INDIANA TOWNSHIPS

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Indiana. Key data and ALICE statistics for 945 Indiana municipalities are presented here; these are the municipalities that have more than 100 households and that report income and poverty figures. Because they build on American Community Survey data, for most towns with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Abington Township, Wayne County	777	357	10%	39%	50%	0.58	14%	82%	44%	51%	5 year estimate
Aboite Township, Allen County	36,105	13,136	3%	9%	88%	0.47	4%	95%	16%	34%	3 year estimate
Adams Township, Allen County	32,187	12,389	19%	25%	56%	0.41	12%	80%	22%	36%	3 year estimate
Adams Township, Carroll County	526	156	6%	28%	66%	0.35	2%	95%	13%	NA	5 year estimate
Adams Township, Cass County	1,413	512	18%	3%	81%	0.30	8%	75%	5%	27%	5 year estimate
Adams Township, Decatur County	1,869	628	16%	27%	57%	0.39	12%	85%	25%	25%	5 year estimate
Adams Township, Hamilton County	4,935	1,903	8%	26%	67%	0.39	5%	91%	29%	34%	5 year estimate
Adams Township, Madison County	3,867	1,386	11%	13%	76%	0.42	10%	90%	32%	29%	5 year estimate
Adams Township, Morgan County	1,620	527	12%	21%	67%	0.45	4%	87%	22%	24%	5 year estimate
Adams Township, Parke County	5,736	1,670	16%	26%	58%	0.46	10%	86%	18%	42%	5 year estimate
Adams Township, Ripley County	5,090	1,808	7%	26%	67%	0.39	7%	92%	19%	23%	5 year estimate
Adams Township, Warren County	414	200	3%	26%	72%	0.31	9%	81%	13%	2%	5 year estimate
Addison Township, Shelby County	20,558	8,257	15%	29%	56%	0.41	15%	79%	28%	42%	3 year estimate
Albion Township, Noble County	2,579	894	11%	21%	68%	0.30	7%	93%	12%	34%	5 year estimate
Allen Township, Miami County	585	254	19%	11%	70%	0.40	14%	78%	31%	15%	5 year estimate
Allen Township, Noble County	7,136	2,750	12%	18%	70%	0.34	8%	90%	20%	35%	5 year estimate
Anderson City, Madison County	55,500	22,481	23%	25%	52%	0.43	17%	80%	24%	54%	3 year estimate
Anderson Township, Madison County	56,153	23,129	22%	27%	51%	0.43	17%	81%	23%	53%	3 year estimate
Anderson Township, Perry County	1,655	658	3%	16%	81%	0.31	9%	93%	12%	19%	5 year estimate
Anderson Township, Rush County	1,562	495	22%	8%	70%	0.42	14%	80%	19%	26%	5 year estimate
Anderson Township, Warrick County	1,573	451	3%	12%	85%	0.26	4%	88%	9%	20%	5 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Armstrong Township, Vanderburgh County	2,193	768	6%	12%	81%	0.35	3%	95%	14%	NA	5 year estimate
Ashland Township, Morgan County	2,048	784	4%	20%	76%	0.37	8%	79%	22%	33%	5 year estimate
Aubbeenaubbee Township, Fulton County	1,655	567	21%	14%	66%	0.38	7%	78%	31%	31%	5 year estimate
Bainbridge Township, Dubois County	16,083	6,585	7%	20%	74%	0.44	4%	94%	20%	31%	5 year estimate
Barr Township, Daviess County	4,787	1,403	10%	19%	71%	0.36	3%	59%	21%	16%	5 year estimate
Barton Township, Gibson County	1,694	611	11%	16%	74%	0.33	7%	83%	22%	12%	5 year estimate
Baugo Township, Elkhart County	9,407	3,063	9%	25%	66%	0.35	11%	88%	33%	41%	5 year estimate
Bean Blossom Township, Monroe County	2,929	1,068	2%	24%	75%	0.31	16%	71%	27%	58%	5 year estimate
Bearcreek Township, Jay County	1,491	451	6%	7%	86%	0.29	2%	76%	24%	NA	5 year estimate
Beaver Township, Newton County	1,622	660	14%	22%	64%	0.36	9%	93%	27%	47%	5 year estimate
Beaver Township, Pulaski County	549	221	10%	12%	78%	0.43	NA	95%	9%	33%	5 year estimate
Beech Creek Township, Greene County	2,573	893	8%	23%	70%	0.38	8%	86%	25%	13%	5 year estimate
Benton Township, Elkhart County	2,948	891	3%	10%	87%	0.33	2%	76%	12%	29%	5 year estimate
Benton Township, Monroe County	3,381	1,467	9%	24%	67%	0.39	5%	87%	33%	65%	5 year estimate
Bethel Township, Posey County	409	135	4%	13%	83%	0.38	3%	98%	5%	NA	5 year estimate
Bethlehem Township, Cass County	503	271	11%	21%	67%	0.41	5%	87%	15%	73%	5 year estimate
Big Creek Township, White County	769	287	3%	26%	71%	0.39	6%	95%	21%	39%	5 year estimate
Bigger Township, Jennings County	659	241	17%	4%	80%	0.30	20%	95%	22%	17%	5 year estimate
Black Township, Posey County	9,434	3,718	13%	21%	67%	0.46	7%	89%	19%	43%	5 year estimate
Bloomfield Township, Lagrange County	5,450	1,936	17%	27%	56%	0.43	13%	79%	21%	53%	5 year estimate
Blooming Grove Township, Franklin County	722	308	7%	25%	68%	0.41	9%	69%	12%	13%	5 year estimate
Bloomington City, Monroe County	78,592	28,890	31%	26%	44%	0.56	10%	87%	17%	61%	1 year estimate
Bloomington Township, Monroe County	44,635	14,009	42%	24%	34%	0.61	9%	86%	21%	68%	3 year estimate
Blue Creek Township, Adams County	1,741	334	45%	8%	47%	0.42	6%	31%	51%	NA	5 year estimate
Blue River Township, Harrison County	1,929	786	14%	19%	67%	0.45	6%	87%	14%	27%	5 year estimate
Blue River Township, Henry County	1,397	495	16%	23%	60%	0.39	10%	85%	27%	54%	5 year estimate
Blue River Township, Johnson County	4,979	1,768	19%	31%	51%	0.41	11%	81%	23%	46%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Bogard Township, Daviess County	1,197	305	20%	4%	79%	0.31	4%	40%	7%	NA	5 year estimate
Bolivar Township, Benton County	1,168	458	12%	31%	57%	0.36	9%	90%	22%	41%	5 year estimate
Bono Township, Lawrence County	592	309	32%	22%	45%	0.61	9%	68%	12%	NA	5 year estimate
Boon Township, Warrick County	12,789	5,118	11%	19%	69%	0.48	8%	88%	18%	64%	5 year estimate
Boone Township, Cass County	1,417	567	15%	14%	71%	0.36	6%	86%	8%	23%	5 year estimate
Boone Township, Dubois County	1,075	342	8%	11%	81%	0.30	2%	92%	15%	17%	5 year estimate
Boone Township, Harrison County	946	399	5%	17%	78%	0.34	15%	87%	10%	25%	5 year estimate
Boone Township, Madison County	647	262	6%	19%	74%	0.29	2%	96%	10%	35%	5 year estimate
Boone Township, Porter County	6,178	2,321	10%	23%	67%	0.36	12%	87%	22%	47%	5 year estimate
Boston Township, Wayne County	797	344	3%	13%	83%	0.35	5%	89%	20%	14%	5 year estimate
Bourbon Township, Marshall County	3,157	1,203	11%	28%	62%	0.40	10%	85%	19%	42%	5 year estimate
Brandywine Township, Hancock County	2,793	995	5%	19%	76%	0.41	7%	95%	31%	NA	5 year estimate
Brandywine Township, Shelby County	1,858	742	7%	17%	76%	0.43	4%	90%	28%	23%	5 year estimate
Brazil Township, Clay County	8,492	3,283	23%	26%	50%	0.39	16%	83%	25%	47%	5 year estimate
Brookville Township, Franklin County	5,797	2,229	13%	23%	64%	0.44	6%	87%	20%	33%	5 year estimate
Brown Township, Hancock County	2,589	957	10%	21%	69%	0.40	10%	85%	18%	24%	5 year estimate
Brown Township, Hendricks County	11,588	3,919	4%	10%	87%	0.38	5%	97%	22%	43%	5 year estimate
Brown Township, Montgomery County	1,837	673	19%	20%	61%	0.60	23%	86%	12%	45%	5 year estimate
Brown Township, Morgan County	13,060	4,979	12%	20%	68%	0.41	10%	86%	20%	47%	5 year estimate
Brown Township, Ripley County	1,418	551	9%	36%	55%	0.35	10%	74%	37%	42%	5 year estimate
Brown Township, Washington County	1,188	450	20%	29%	52%	0.40	15%	86%	20%	17%	5 year estimate
Brownsburg Town, Hendricks County	21,503	8,510	6%	14%	81%	0.37	4%	92%	18%	48%	3 year estimate



Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Brownstown Township, Jackson County	5,540	2,240	8%	28%	64%	0.43	9%	87%	28%	41%	5 year estimate
Brownsville Township, Union County	810	349	3%	23%	74%	0.28	5%	89%	21%	NA	5 year estimate
Buck Creek Township, Hancock County	8,375	2,996	5%	11%	85%	0.34	8%	93%	17%	40%	5 year estimate
Burlington Township, Carroll County	1,955	750	8%	18%	74%	0.36	8%	83%	9%	51%	5 year estimate
Busseron Township, Knox County	1,428	512	11%	20%	69%	0.32	7%	90%	12%	47%	5 year estimate
Butler Township, Dekalb County	1,690	653	7%	19%	74%	0.43	6%	75%	23%	45%	5 year estimate
Butler Township, Franklin County	1,288	458	9%	22%	69%	0.33	4%	92%	22%	28%	5 year estimate
Butler Township, Miami County	740	308	5%	9%	86%	0.33	29%	82%	17%	NA	5 year estimate
Cain Township, Fountain County	1,053	394	9%	22%	69%	0.36	11%	89%	16%	33%	5 year estimate
California Township, Starke County	2,031	779	12%	35%	52%	0.31	9%	89%	41%	NA	5 year estimate
Calumet Township, Lake County	102,923	38,098	30%	29%	42%	0.49	18%	78%	27%	51%	1 year estimate
Campbell Township, Jennings County	1,120	378	7%	13%	79%	0.43	12%	84%	12%	12%	5 year estimate
Campbell Township, Warrick County	923	315	4%	14%	82%	0.32	5%	91%	19%	100%	5 year estimate
Carmel City, Hamilton County	84,515	31,169	3%	5%	92%	0.43	5%	94%	13%	23%	1 year estimate
Carpenter Township, Jasper County	2,104	779	12%	20%	69%	0.36	9%	87%	15%	31%	5 year estimate
Carr Township, Clark County	3,423	1,251	2%	10%	88%	0.38	4%	96%	18%	54%	5 year estimate
Carr Township, Jackson County	1,418	559	21%	27%	52%	0.40	15%	79%	27%	33%	5 year estimate
Carter Township, Spencer County	3,252	1,364	8%	23%	69%	0.36	5%	88%	11%	26%	5 year estimate
Cass Township, Clay County	389	132	32%	39%	30%	0.50	21%	70%	12%	NA	5 year estimate
Cass Township, Dubois County	2,086	721	8%	9%	83%	0.41	6%	91%	8%	36%	5 year estimate
Cass Township, Greene County	374	147	5%	18%	77%	0.30	3%	73%	14%	NA	5 year estimate
Cass Township, Laporte County	1,677	700	9%	16%	75%	0.33	4%	89%	28%	39%	5 year estimate
Cass Township, Pulaski County	906	408	8%	26%	66%	0.29	10%	77%	28%	15%	5 year estimate
Cass Township, Sullivan County	2,105	847	8%	22%	70%	0.35	8%	79%	11%	28%	5 year estimate
Cass Township, White County	415	187	15%	24%	61%	0.42	12%	89%	28%	NA	5 year estimate
Cedar Creek Township, Allen County	12,629	4,082	5%	12%	84%	0.40	5%	91%	20%	23%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Cedar Creek Township, Lake County	12,038	3,946	9%	19%	72%	0.36	10%	89%	24%	51%	5 year estimate
Center Township, Benton County	2,745	1,143	12%	20%	68%	0.41	4%	88%	18%	52%	5 year estimate
Center Township, Boone County	18,026	7,564	13%	23%	64%	0.41	5%	86%	19%	47%	5 year estimate
Center Township, Clinton County	17,201	5,891	16%	27%	58%	0.40	11%	79%	23%	47%	5 year estimate
Center Township, Dearborn County	5,328	2,088	12%	25%	63%	0.37	12%	86%	35%	53%	5 year estimate
Center Township, Delaware County	69,094	27,643	30%	28%	41%	0.48	15%	82%	16%	57%	1 year estimate
Center Township, Gibson County	1,463	636	17%	23%	60%	0.41	3%	91%	19%	21%	5 year estimate
Center Township, Grant County	23,273	9,302	22%	30%	48%	0.48	12%	83%	22%	42%	3 year estimate
Center Township, Greene County	3,502	1,413	9%	23%	67%	0.39	8%	83%	24%	40%	5 year estimate
Center Township, Hancock County	26,094	9,670	10%	26%	64%	0.41	7%	85%	16%	40%	3 year estimate
Center Township, Hendricks County	12,196	4,400	6%	20%	74%	0.39	4%	93%	21%	40%	5 year estimate
Center Township, Howard County	45,290	19,804	21%	27%	52%	0.46	14%	84%	21%	56%	3 year estimate
Center Township, Jennings County	8,850	3,405	20%	20%	61%	0.42	14%	83%	30%	46%	5 year estimate
Center Township, Lake County	31,924	11,703	7%	18%	75%	0.41	9%	89%	22%	47%	3 year estimate
Center Township, Laporte County	25,097	9,980	12%	28%	60%	0.42	10%	88%	19%	49%	3 year estimate
Center Township, Marion County	145,097	59,146	35%	28%	37%	0.51	19%	75%	31%	53%	1 year estimate
Center Township, Marshall County	15,584	5,878	15%	29%	55%	0.42	11%	82%	22%	34%	5 year estimate
Center Township, Martin County	1,790	718	23%	15%	62%	0.37	11%	85%	19%	36%	5 year estimate
Center Township, Porter County	43,564	16,522	12%	21%	67%	0.43	7%	87%	18%	44%	3 year estimate
Center Township, Posey County	1,251	473	15%	7%	78%	0.39	5%	95%	16%	37%	5 year estimate
Center Township, Ripley County	2,669	1,036	18%	32%	50%	0.40	10%	84%	29%	41%	5 year estimate
Center Township, Rush County	1,096	451	15%	15%	71%	0.39	2%	90%	19%	25%	5 year estimate
Center Township, Starke County	6,214	2,500	14%	36%	50%	0.37	13%	86%	30%	52%	5 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Center Township, Union County	3,009	1,137	14%	26%	60%	0.42	7%	84%	27%	55%	5 year estimate
Center Township, Vanderburgh County	39,250	15,565	8%	18%	74%	0.38	5%	92%	18%	30%	3 year estimate
Center Township, Wayne County	7,535	2,885	10%	19%	71%	0.40	12%	84%	28%	40%	5 year estimate
Centre Township, St. Joseph County	14,351	5,896	4%	15%	80%	0.42	6%	91%	16%	22%	5 year estimate
Charlestown Township, Clark County	13,489	4,987	15%	20%	66%	0.45	10%	88%	26%	53%	5 year estimate
Chester Township, Wabash County	7,975	2,862	13%	17%	70%	0.39	7%	88%	22%	47%	5 year estimate
Chester Township, Wells County	902	340	5%	19%	76%	0.36	4%	93%	16%	20%	5 year estimate
Cicero Township, Tipton County	8,063	3,387	11%	23%	67%	0.40	9%	85%	15%	28%	5 year estimate
Clark Township, Montgomery County	2,084	764	11%	20%	69%	0.36	11%	89%	18%	36%	5 year estimate
Clark Township, Perry County	1,390	493	5%	13%	81%	0.36	2%	88%	19%	NA	5 year estimate
Clarksville Town, Clark County	22,341	8,868	16%	22%	62%	0.40	7%	82%	25%	49%	3 year estimate
Clay Township, Bartholomew County	3,297	1,192	3%	22%	75%	0.41	4%	86%	21%	45%	5 year estimate
Clay Township, Carroll County	1,340	462	8%	2%	91%	0.29	6%	96%	14%	70%	5 year estimate
Clay Township, Cass County	2,814	1,115	3%	20%	77%	0.49	9%	91%	14%	21%	5 year estimate
Clay Township, Dearborn County	2,970	1,031	10%	26%	63%	0.37	12%	90%	25%	37%	5 year estimate
Clay Township, Decatur County	1,344	560	19%	28%	53%	0.59	15%	89%	37%	30%	5 year estimate
Clay Township, Hamilton County	87,701	32,539	3%	8%	88%	0.44	5%	93%	13%	26%	1 year estimate
Clay Township, Hendricks County	2,064	756	7%	29%	63%	0.42	7%	88%	30%	49%	5 year estimate
Clay Township, Howard County	3,898	1,490	8%	8%	84%	0.34	4%	95%	12%	32%	5 year estimate
Clay Township, Kosciusko County	1,552	627	5%	13%	81%	0.31	2%	92%	12%	48%	5 year estimate
Clay Township, Lagrange County	3,424	887	13%	21%	66%	0.44	11%	52%	17%	22%	5 year estimate
Clay Township, Miami County	790	308	4%	7%	89%	0.27	6%	94%	11%	39%	5 year estimate
Clay Township, Morgan County	4,301	1,615	9%	19%	72%	0.36	11%	84%	24%	31%	5 year estimate
Clay Township, Owen County	2,608	1,168	13%	24%	62%	0.36	5%	89%	26%	57%	5 year estimate
Clay Township, Pike County	525	214	23%	24%	52%	0.47	NA	75%	21%	NA	5 year estimate
Clay Township, Spencer County	2,792	1,082	4%	15%	82%	0.32	2%	98%	13%	24%	5 year estimate
Clay Township, St. Joseph County	32,533	11,797	12%	21%	67%	0.45	9%	86%	17%	38%	3 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Clay Township, Wayne County	1,296	492	13%	16%	71%	0.36	10%	81%	21%	28%	5 year estimate
Clear Creek Township, Monroe County	5,000	1,940	7%	19%	74%	0.41	4%	88%	24%	26%	5 year estimate
Clear Lake Township, Steuben County	891	386	6%	25%	70%	0.52	12%	87%	26%	21%	5 year estimate
Clearspring Township, Lagrange County	4,204	1,238	16%	19%	65%	0.39	8%	33%	32%	32%	5 year estimate
Cleveland Township, Elkhart County	11,163	4,112	15%	17%	68%	0.37	10%	87%	18%	61%	5 year estimate
Cleveland Township, Whitley County	3,397	1,235	6%	17%	77%	0.35	9%	87%	19%	33%	5 year estimate
Clifty Township, Bartholomew County	887	387	5%	35%	60%	0.37	7%	93%	14%	46%	5 year estimate
Clinton Township, Boone County	890	318	5%	23%	72%	0.32	1%	85%	35%	NA	5 year estimate
Clinton Township, Cass County	553	172	15%	23%	62%	0.36	NA	83%	28%	18%	5 year estimate
Clinton Township, Decatur County	510	185	9%	11%	79%	0.28	2%	100%	23%	50%	5 year estimate
Clinton Township, Elkhart County	4,640	1,275	5%	15%	80%	0.36	6%	63%	21%	17%	5 year estimate
Clinton Township, Laporte County	1,506	541	4%	18%	78%	0.31	1%	88%	19%	14%	5 year estimate
Clinton Township, Putnam County	1,025	445	8%	25%	66%	0.35	17%	66%	33%	NA	5 year estimate
Clinton Township, Vermillion County	9,127	3,630	20%	24%	56%	0.48	8%	85%	24%	44%	5 year estimate
Cloverdale Township, Putnam County	3,922	1,512	13%	28%	60%	0.40	12%	89%	30%	34%	5 year estimate
Coal Creek Township, Montgomery County	1,658	592	5%	21%	74%	0.36	9%	92%	25%	27%	5 year estimate
Columbia Township, Dubois County	808	327	2%	7%	91%	0.28	2%	93%	6%	NA	5 year estimate
Columbia Township, Fayette County	911	372	20%	21%	59%	0.34	25%	84%	37%	30%	5 year estimate
Columbia Township, Gibson County	3,842	1,568	20%	27%	53%	0.41	6%	83%	28%	48%	5 year estimate
Columbia Township, Jennings County	696	283	20%	19%	61%	0.38	4%	88%	13%	58%	5 year estimate
Columbia Township, Whitley County	11,021	4,525	11%	24%	64%	0.37	12%	88%	22%	49%	5 year estimate
Columbus City, Bartholomew County	45,106	17,840	11%	21%	68%	0.43	7%	88%	15%	41%	3 year estimate
Columbus Township, Bartholomew County	46,275	18,662	12%	25%	63%	0.44	7%	87%	16%	41%	3 year estimate
Concord Township, Dekalb County	1,764	556	10%	13%	77%	0.38	7%	89%	25%	20%	5 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Concord Township, Elkhart County	54,372	19,169	21%	27%	51%	0.43	12%	78%	23%	52%	3 year estimate
Connersville Township, Fayette County	12,268	4,841	22%	22%	56%	0.46	15%	84%	27%	54%	5 year estimate
Coolspring Township, Laporte County	14,736	6,633	15%	27%	58%	0.43	7%	89%	19%	49%	5 year estimate
Cotton Township, Switzerland County	2,006	762	13%	27%	60%	0.34	7%	88%	34%	34%	5 year estimate
Craig Township, Switzerland County	603	265	18%	17%	65%	0.40	6%	86%	19%	76%	5 year estimate
Crown Point City, Lake County	28,595	10,746	6%	16%	78%	0.41	9%	87%	21%	41%	3 year estimate
Curry Township, Sullivan County	3,546	1,470	12%	18%	71%	0.37	9%	83%	16%	32%	5 year estimate
Dallas Township, Huntington County	2,075	843	17%	20%	63%	0.40	16%	82%	26%	59%	5 year estimate
Dalton Township, Wayne County	518	235	14%	17%	69%	0.43	4%	87%	10%	28%	5 year estimate
Davis Township, Fountain County	587	208	3%	9%	88%	0.24	5%	100%	5%	13%	5 year estimate
Davis Township, Starke County	967	370	32%	18%	51%	0.47	13%	82%	24%	32%	5 year estimate
Decatur Township, Marion County	32,684	10,985	12%	22%	66%	0.39	11%	82%	19%	46%	3 year estimate
Deer Creek Township, Carroll County	4,574	1,754	12%	24%	64%	0.45	14%	82%	25%	40%	5 year estimate
Deer Creek Township, Miami County	4,762	1,724	26%	13%	61%	0.44	14%	90%	26%	15%	5 year estimate
Delaware Township, Delaware County	3,597	1,456	8%	24%	68%	0.54	4%	92%	12%	39%	5 year estimate
Delaware Township, Hamilton County	31,696	12,850	3%	18%	78%	0.35	6%	90%	17%	30%	3 year estimate
Delaware Township, Ripley County	1,758	608	1%	5%	94%	0.31	11%	91%	15%	NA	5 year estimate
Democrat Township, Carroll County	797	326	4%	13%	83%	0.31	7%	85%	NA	NA	5 year estimate
Dewey Township, Laporte County	970	391	6%	19%	74%	0.45	4%	90%	18%	51%	5 year estimate
Dick Johnson Township, Clay County	1,529	569	2%	15%	82%	0.28	4%	92%	11%	22%	5 year estimate
Driftwood Township, Jackson County	962	351	7%	15%	79%	0.31	4%	93%	8%	45%	5 year estimate
Duck Creek Township, Madison County	759	246	5%	2%	93%	0.28	10%	82%	10%	64%	5 year estimate
Dudley Township, Henry County	1,066	404	8%	18%	74%	0.35	7%	73%	29%	42%	5 year estimate
Eagle Creek Township, Lake County	1,772	641	13%	16%	71%	0.35	9%	82%	26%	NA	5 year estimate
East Chicago City, Lake County	29,585	9,660	32%	25%	43%	0.47	15%	80%	30%	53%	3 year estimate
Eden Township, Lagrange County	4,228	1,016	11%	14%	76%	0.35	5%	26%	25%	21%	5 year estimate

# Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Eel River Township, Allen County	3,638	1,247	1%	12%	88%	0.38	6%	94%	21%	29%	5 year estimate
Eel River Township, Hendricks County	1,813	707	10%	22%	68%	0.35	6%	92%	28%	31%	5 year estimate
Eel Township, Cass County	18,738	6,925	19%	26%	55%	0.46	13%	75%	24%	41%	5 year estimate
Elkhart City, Elkhart County	51,421	19,025	23%	23%	53%	0.42	14%	77%	25%	48%	3 year estimate
Elkhart Township, Elkhart County	36,714	13,154	17%	23%	60%	0.43	12%	80%	24%	50%	3 year estimate
Elkhart Township, Noble County	2,422	796	15%	14%	70%	0.41	10%	74%	28%	23%	5 year estimate
Elmore Township, Daviess County	1,194	422	14%	23%	62%	0.35	13%	85%	23%	11%	5 year estimate
Erie Township, Miami County	726	216	22%	8%	69%	0.31	20%	81%	45%	NA	5 year estimate
Ervin Township, Howard County	2,082	797	6%	3%	92%	0.34	5%	90%	8%	10%	5 year estimate
Etna Township, Kosciusko County	1,681	519	18%	15%	68%	0.39	9%	60%	24%	47%	5 year estimate
Etna-Troy Township, Whitley County	1,930	780	13%	9%	78%	0.34	9%	96%	34%	60%	5 year estimate
Eugene Township, Vermillion County	1,919	812	9%	33%	58%	0.38	4%	86%	24%	45%	5 year estimate
Evansville City, Vanderburgh County	120,059	51,135	16%	30%	53%	0.44	8%	83%	24%	48%	1 year estimate
Fairfield Township, Dekalb County	1,386	501	13%	26%	61%	0.40	13%	80%	26%	NA	5 year estimate
Fairfield Township, Franklin County	441	205	9%	27%	64%	0.38	6%	92%	29%	NA	5 year estimate
Fairfield Township, Tippecanoe County	51,569	22,776	19%	31%	50%	0.43	9%	79%	20%	54%	3 year estimate
Fairmount Township, Grant County	4,218	1,643	13%	23%	64%	0.39	8%	86%	14%	41%	5 year estimate
Fairplay Township, Greene County	551	217	23%	11%	66%	0.47	6%	83%	21%	47%	5 year estimate
Fall Creek Township, Hamilton County	53,449	16,927	3%	10%	87%	0.38	5%	94%	NA	NA	3 year estimate
Fall Creek Township, Henry County	4,603	1,805	17%	20%	63%	0.41	13%	85%	23%	43%	5 year estimate
Fall Creek Township, Madison County	14,613	4,364	4%	19%	77%	0.34	6%	92%	16%	35%	5 year estimate
Fayette Township, Vigo County	2,632	893	6%	17%	77%	0.34	1%	96%	12%	16%	5 year estimate
Ferdinand Township, Dubois County	3,648	1,287	5%	11%	84%	0.32	2%	96%	8%	16%	5 year estimate
Finley Township, Scott County	1,152	509	5%	20%	75%	0.44	5%	84%	16%	38%	5 year estimate
Fishers Town, Hamilton County	79,903	27,620	3%	9%	89%	0.37	6%	93%	21%	34%	3 year estimate
Flat Rock Township, Bartholomew County	1,601	617	15%	24%	60%	0.52	7%	83%	20%	52%	5 year estimate

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Florida Township, Parke County	2,278	969	6%	45%	49%	0.35	10%	87%	22%	14%	5 year estimate
Floyd Township, Putnam County	3,997	1,442	11%	11%	79%	0.39	8%	87%	20%	30%	5 year estimate
Forest Township, Clinton County	927	307	3%	26%	71%	0.31	9%	96%	12%	23%	5 year estimate
Fort Wayne City, Allen County	252,427	100,724	16%	20%	64%	0.43	10%	83%	16%	40%	1 year estimate
Franklin City, Johnson County	24,007	8,333	12%	22%	66%	0.44	8%	88%	22%	48%	3 year estimate
Franklin Township, Dekalb County	1,109	477	17%	18%	65%	0.40	8%	92%	24%	39%	5 year estimate
Franklin Township, Floyd County	1,377	553	7%	22%	70%	0.35	11%	90%	27%	38%	5 year estimate
Franklin Township, Grant County	7,219	3,173	23%	28%	49%	0.40	17%	81%	24%	46%	5 year estimate
Franklin Township, Harrison County	4,087	1,539	3%	15%	82%	0.39	6%	96%	13%	15%	5 year estimate
Franklin Township, Hendricks County	1,419	471	6%	24%	70%	0.34	7%	82%	22%	55%	5 year estimate
Franklin Township, Henry County	874	360	15%	32%	53%	0.38	4%	83%	26%	85%	5 year estimate
Franklin Township, Johnson County	20,784	7,491	11%	28%	61%	0.41	7%	88%	21%	52%	3 year estimate
Franklin Township, Kosciusko County	973	371	11%	17%	72%	0.36	10%	79%	17%	39%	5 year estimate
Franklin Township, Marion County	55,147	19,486	8%	15%	77%	0.39	6%	90%	22%	41%	3 year estimate
Franklin Township, Montgomery County	1,878	695	7%	19%	74%	0.37	5%	90%	14%	57%	5 year estimate
Franklin Township, Owen County	1,204	400	22%	28%	50%	0.42	8%	70%	37%	25%	5 year estimate
Franklin Township, Pulaski County	1,055	275	28%	5%	69%	0.39	7%	94%	24%	NA	5 year estimate
Franklin Township, Putnam County	1,680	594	8%	28%	64%	0.34	4%	88%	16%	40%	5 year estimate
Franklin Township, Randolph County	1,100	408	19%	20%	61%	0.47	10%	87%	17%	24%	5 year estimate
Franklin Township, Ripley County	3,764	1,472	9%	36%	55%	0.37	9%	87%	27%	28%	5 year estimate
Franklin Township, Washington County	2,751	831	6%	21%	73%	0.37	10%	81%	18%	32%	5 year estimate
Franklin Township, Wayne County	1,264	475	4%	19%	77%	0.40	4%	89%	31%	40%	5 year estimate
Fremont Township, Steuben County	2,976	1,176	12%	19%	69%	0.35	11%	85%	21%	40%	5 year estimate
French Lick Township, Orange County	4,702	1,791	20%	20%	59%	0.42	13%	84%	19%	48%	5 year estimate
French Township, Adams County	875	240	3%	12%	85%	0.30	3%	70%	21%	NA	5 year estimate
Fugit Township, Decatur County	2,035	737	3%	15%	82%	0.33	1%	93%	13%	36%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

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Fulton Township, Fountain County	612	239	15%	17%	69%	0.45	6%	98%	31%	69%	5 year estimate
Galena Township, Laporte County	2,002	788	2%	18%	80%	0.37	7%	88%	19%	30%	5 year estimate
Gary City, Lake County	75,611	28,420	34%	24%	43%	0.52	18%	78%	29%	53%	1 year estimate
Geneva Township, Jennings County	7,540	2,813	11%	23%	66%	0.36	17%	80%	25%	32%	5 year estimate
Georgetown Township, Floyd County	9,649	3,572	6%	17%	77%	0.39	7%	90%	21%	56%	5 year estimate
German Township, Bartholomew County	7,166	2,476	13%	21%	66%	0.34	8%	77%	18%	25%	5 year estimate
German Township, Marshall County	8,900	3,226	8%	32%	61%	0.41	9%	78%	18%	26%	5 year estimate
German Township, St. Joseph County	9,255	3,965	9%	19%	71%	0.38	10%	87%	21%	41%	5 year estimate
German Township, Vanderburgh County	7,463	2,831	8%	12%	80%	0.39	5%	94%	15%	23%	5 year estimate
Gibson Township, Washington County	1,005	417	16%	12%	71%	0.35	4%	89%	25%	20%	5 year estimate
Gill Township, Sullivan County	716	295	19%	14%	67%	0.41	8%	92%	6%	44%	5 year estimate
Gillam Township, Jasper County	780	257	9%	12%	79%	0.29	5%	85%	10%	27%	5 year estimate
Goshen City, Elkhart County	31,989	11,413	20%	23%	58%	0.44	13%	79%	26%	52%	3 year estimate
Graham Township, Jefferson County	1,517	662	10%	49%	41%	0.33	10%	68%	29%	22%	5 year estimate
Granger Cdp, St. Joseph County	27,656	9,676	3%	3%	93%	0.39	5%	94%	15%	24%	3 year estimate
Grant Township, Benton County	1,077	444	15%	18%	67%	0.34	13%	81%	13%	36%	5 year estimate
Grant Township, Dekalb County	3,252	1,110	18%	15%	67%	0.35	17%	82%	32%	51%	5 year estimate
Grant Township, Greene County	508	203	20%	14%	66%	0.50	14%	76%	12%	19%	5 year estimate
Grant Township, Newton County	1,360	532	15%	23%	61%	0.42	9%	87%	20%	39%	5 year estimate
Grass Township, Spencer County	1,266	508	20%	22%	58%	0.51	16%	87%	19%	10%	5 year estimate
Grassy Fork Township, Jackson County	756	323	11%	22%	67%	0.38	5%	98%	38%	NA	5 year estimate
Green Township, Grant County	387	163	13%	5%	82%	0.54	9%	96%	32%	50%	5 year estimate
Green Township, Hancock County	1,817	611	7%	10%	83%	0.28	7%	91%	19%	62%	5 year estimate
Green Township, Madison County	7,311	2,441	8%	14%	78%	0.37	8%	84%	21%	50%	5 year estimate
Green Township, Marshall County	1,214	360	8%	11%	81%	0.34	9%	92%	13%	45%	5 year estimate
Green Township, Morgan County	3,493	1,213	7%	15%	78%	0.39	9%	92%	21%	28%	5 year estimate



Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Green Township, Noble County	2,097	738	1%	9%	90%	0.25	13%	97%	22%	NA	5 year estimate
Green Township, Randolph County	873	332	17%	31%	52%	0.39	9%	72%	29%	60%	5 year estimate
Green Township, Wayne County	883	369	16%	25%	59%	0.31	11%	80%	30%	NA	5 year estimate
Greencastle Township, Putnam County	13,156	4,304	12%	24%	64%	0.42	8%	89%	19%	38%	5 year estimate
Greene Township, Jay County	1,133	374	3%	11%	86%	0.32	13%	96%	16%	37%	5 year estimate
Greene Township, St. Joseph County	3,206	1,334	2%	13%	85%	0.43	8%	92%	20%	NA	5 year estimate
Greenfield City, Hancock County	21,642	7,927	12%	17%	71%	0.39	7%	86%	15%	41%	3 year estimate
Greenfield Township, Lagrange County	1,237	455	2%	23%	75%	0.24	6%	86%	29%	NA	5 year estimate
Greenfield Township, Orange County	831	269	21%	16%	63%	0.37	2%	97%	12%	100%	5 year estimate
Greensboro Township, Henry County	1,749	663	12%	30%	58%	0.38	9%	83%	22%	34%	5 year estimate
Greensfork Township, Randolph County	1,164	420	12%	16%	72%	0.57	11%	85%	19%	8%	5 year estimate
Greenville Township, Floyd County	6,866	2,265	4%	11%	85%	0.37	4%	93%	18%	30%	5 year estimate
Greenwood City, Johnson County	52,174	20,736	12%	15%	73%	0.40	9%	86%	20%	49%	3 year estimate
Greer Township, Warrick County	1,889	735	6%	22%	72%	0.36	3%	87%	22%	62%	5 year estimate
Gregg Township, Morgan County	2,937	983	4%	13%	82%	0.37	9%	85%	24%	47%	5 year estimate
Guilford Township, Hendricks County	28,594	10,380	6%	22%	72%	0.37	8%	88%	20%	44%	3 year estimate
Guthrie Township, Lawrence County	1,464	603	22%	17%	61%	0.40	19%	81%	25%	40%	5 year estimate
Haddon Township, Sullivan County	3,949	761	16%	19%	64%	0.44	6%	86%	24%	34%	5 year estimate
Halbert Township, Martin County	1,534	631	10%	14%	75%	0.36	10%	88%	15%	44%	5 year estimate
Hall Township, Dubois County	1,368	509	2%	23%	75%	0.29	2%	99%	17%	100%	5 year estimate
Hamblen Township, Brown County	4,345	1,799	11%	20%	69%	0.44	12%	86%	32%	42%	5 year estimate
Hamilton Township, Delaware County	7,181	2,669	7%	16%	77%	0.35	9%	93%	19%	27%	5 year estimate
Hamilton Township, Jackson County	1,598	638	5%	17%	77%	0.40	9%	97%	13%	20%	5 year estimate
Hamilton Township, Sullivan County	6,853	2,846	21%	21%	58%	0.45	8%	88%	18%	47%	5 year estimate
Hammond City, Lake County	79,686	27,471	21%	22%	57%	0.40	16%	79%	25%	59%	1 year estimate
Hammond Township, Spencer County	1,590	577	16%	19%	66%	0.46	11%	84%	23%	38%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Hanna Township, Laporte County	1,134	385	11%	6%	83%	0.31	13%	96%	30%	NA	5 year estimate
Hanover Township, Jefferson County	5,382	1,725	19%	24%	57%	0.43	6%	85%	19%	54%	5 year estimate
Hanover Township, Lake County	12,214	4,317	4%	17%	79%	0.36	6%	91%	23%	48%	5 year estimate
Hanover Township, Shelby County	2,073	804	13%	19%	69%	0.40	5%	89%	15%	35%	5 year estimate
Harbison Township, Dubois County	1,346	618	7%	35%	58%	0.40	17%	80%	32%	NA	5 year estimate
Harmony Township, Posey County	1,213	554	8%	25%	67%	0.37	9%	95%	21%	22%	5 year estimate
Harmony Township, Union County	555	174	11%	4%	85%	0.34	15%	100%	43%	NA	5 year estimate
Harris Township, St. Joseph County	23,469	8,060	5%	10%	85%	0.43	4%	94%	18%	47%	3 year estimate
Harrison Township, Bartholomew County	3,843	1,377	3%	4%	93%	0.39	3%	97%	16%	NA	5 year estimate
Harrison Township, Blackford County	2,522	1,091	22%	21%	57%	0.42	17%	87%	19%	36%	5 year estimate
Harrison Township, Cass County	726	285	12%	24%	65%	0.32	13%	97%	39%	NA	5 year estimate
Harrison Township, Clay County	2,092	849	13%	31%	56%	0.48	5%	90%	18%	35%	5 year estimate
Harrison Township, Daviess County	806	294	1%	13%	86%	0.27	6%	91%	20%	41%	5 year estimate
Harrison Township, Dearborn County	3,199	1,247	12%	15%	72%	0.46	4%	89%	26%	32%	5 year estimate
Harrison Township, Delaware County	3,367	1,299	9%	17%	75%	0.53	11%	96%	32%	88%	5 year estimate
Harrison Township, Fayette County	6,443	2,669	23%	29%	48%	0.42	18%	79%	27%	45%	5 year estimate
Harrison Township, Harrison County	12,376	4,612	13%	27%	60%	0.41	12%	87%	23%	55%	5 year estimate
Harrison Township, Henry County	1,168	482	5%	18%	77%	0.30	11%	83%	19%	14%	5 year estimate
Harrison Township, Howard County	9,463	3,473	12%	16%	72%	0.43	10%	91%	18%	36%	5 year estimate
Harrison Township, Knox County	2,003	739	4%	23%	72%	0.32	1%	93%	14%	9%	5 year estimate
Harrison Township, Kosciusko County	3,573	1,353	13%	21%	65%	0.37	15%	82%	19%	14%	5 year estimate
Harrison Township, Miami County	864	244	9%	10%	80%	0.33	4%	87%	24%	NA	5 year estimate
Harrison Township, Morgan County	1,100	467	13%	12%	75%	0.36	17%	88%	22%	27%	5 year estimate
Harrison Township, Pulaski County	561	227	12%	30%	57%	0.47	21%	91%	34%	43%	5 year estimate
Harrison Township, Spencer County	2,301	765	8%	11%	81%	0.38	2%	96%	8%	79%	5 year estimate

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Harrison Township, Union County	273	143	6%	22%	73%	0.44	9%	100%	42%	100%	5 year estimate
Harrison Township, Vigo County	51,411	19,615	24%	28%	48%	0.44	11%	79%	20%	50%	3 year estimate
Harrison Township, Wayne County	580	156	29%	7%	64%	0.39	2%	55%	57%	NA	5 year estimate
Harrison Township, Wells County	8,549	3,293	13%	24%	63%	0.38	10%	88%	20%	38%	5 year estimate
Hart Township, Warrick County	1,465	623	5%	22%	72%	0.32	9%	92%	23%	36%	5 year estimate
Hartford Township, Adams County	1,031	278	14%	12%	74%	0.36	18%	69%	12%	32%	5 year estimate
Haw Creek Township, Bartholomew County	3,948	1,520	11%	23%	66%	0.35	7%	91%	25%	36%	5 year estimate
Helt Township, Vermillion County	2,616	1,076	9%	24%	67%	0.40	14%	86%	14%	20%	5 year estimate
Hendricks Township, Shelby County	1,136	413	5%	22%	73%	0.31	7%	99%	23%	43%	5 year estimate
Henry Township, Fulton County	3,027	1,140	7%	19%	74%	0.36	11%	83%	19%	34%	5 year estimate
Henry Township, Henry County	22,396	9,227	22%	27%	50%	0.44	15%	80%	25%	45%	3 year estimate
Hensley Township, Johnson County	3,368	1,154	8%	13%	78%	0.35	7%	90%	20%	29%	5 year estimate
Heth Township, Harrison County	1,408	568	18%	24%	58%	0.42	10%	93%	23%	27%	5 year estimate
Hickory Grove Township, Benton County	348	132	17%	22%	61%	0.37	8%	90%	12%	33%	5 year estimate
Highland Town, Lake County	23,587	9,565	8%	10%	81%	0.35	7%	91%	18%	30%	3 year estimate
Highland Township, Franklin County	1,364	523	16%	15%	69%	0.35	3%	90%	17%	2%	5 year estimate
Highland Township, Greene County	422	226	5%	15%	80%	0.36	NA	90%	12%	NA	5 year estimate
Highland Township, Vermillion County	1,638	642	9%	33%	58%	0.46	11%	88%	21%	30%	5 year estimate
Hobart City, Lake County	28,552	11,124	11%	20%	69%	0.38	12%	86%	24%	48%	3 year estimate
Hobart Township, Lake County	39,185	14,836	16%	24%	60%	0.41	15%	83%	26%	50%	3 year estimate
Hogan Township, Dearborn County	1,358	575	19%	16%	64%	0.46	18%	92%	43%	37%	5 year estimate
Honey Creek Township, Howard County	2,203	878	10%	15%	75%	0.36	6%	91%	18%	36%	5 year estimate
Honey Creek Township, Vigo County	17,077	5,717	10%	22%	67%	0.48	7%	90%	17%	50%	5 year estimate
Honey Creek Township, White County	1,046	408	5%	39%	56%	0.38	8%	89%	19%	45%	5 year estimate
Howard Township, Howard County	2,595	958	9%	19%	72%	0.38	5%	87%	21%	39%	5 year estimate
Howard Township, Parke County	474	170	9%	12%	79%	0.35	5%	60%	24%	33%	5 year estimate
Howard Township, Washington County	1,476	522	20%	20%	61%	0.45	8%	87%	21%	60%	5 year estimate

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Hudson Township, Laporte County	2,107	815	20%	13%	67%	0.39	9%	88%	17%	26%	5 year estimate
Huff Township, Spencer County	916	325	10%	8%	82%	0.29	13%	90%	28%	NA	5 year estimate
Huntington Township, Huntington County	20,806	7,961	11%	28%	60%	0.39	14%	84%	21%	41%	3 year estimate
Indian Creek Township, Lawrence County	2,769	1,040	17%	17%	66%	0.44	14%	90%	35%	34%	5 year estimate
Indian Creek Township, Monroe County	1,644	646	15%	22%	63%	0.38	5%	76%	34%	37%	5 year estimate
Indian Creek Township, Pulaski County	692	265	22%	20%	58%	0.44	9%	92%	18%	22%	5 year estimate
Indianapolis City, Marion County	835,806	330,478	20%	22%	59%	0.47	11%	82%	23%	50%	1 year estimate
Iroquois Township, Newton County	1,509	518	16%	16%	69%	0.42	11%	89%	18%	36%	5 year estimate
Jackson Township, Bartholomew County	943	347	7%	16%	78%	0.41	22%	94%	25%	NA	5 year estimate
Jackson Township, Blackford County	1,577	546	15%	26%	59%	0.43	12%	82%	25%	100%	5 year estimate
Jackson Township, Boone County	2,779	1,084	11%	21%	68%	0.38	5%	90%	36%	44%	5 year estimate
Jackson Township, Brown County	4,069	1,658	12%	27%	61%	0.43	6%	85%	35%	54%	5 year estimate
Jackson Township, Carroll County	1,531	551	6%	7%	87%	0.33	4%	86%	17%	16%	5 year estimate
Jackson Township, Cass County	2,869	1,086	5%	15%	81%	0.34	9%	92%	17%	15%	5 year estimate
Jackson Township, Clay County	2,722	923	10%	16%	73%	0.36	6%	88%	18%	35%	5 year estimate
Jackson Township, Clinton County	1,366	486	2%	19%	79%	0.32	3%	92%	16%	18%	5 year estimate
Jackson Township, Decatur County	733	283	6%	34%	59%	0.30	15%	82%	29%	14%	5 year estimate
Jackson Township, Dekalb County	3,046	1,142	5%	14%	81%	0.35	9%	94%	23%	NA	5 year estimate
Jackson Township, Dubois County	2,150	789	1%	17%	82%	0.33	9%	95%	15%	NA	5 year estimate
Jackson Township, Elkhart County	4,285	1,385	5%	17%	78%	0.32	7%	78%	18%	21%	5 year estimate
Jackson Township, Fayette County	1,320	609	17%	27%	56%	0.43	11%	79%	25%	81%	5 year estimate
Jackson Township, Fountain County	904	364	8%	26%	66%	0.32	7%	94%	11%	NA	5 year estimate
Jackson Township, Greene County	2,201	683	15%	17%	69%	0.38	21%	82%	38%	29%	5 year estimate
Jackson Township, Hamilton County	10,432	4,253	12%	20%	67%	0.42	8%	84%	27%	38%	5 year estimate
Jackson Township, Harrison County	6,000	2,172	17%	18%	66%	0.39	10%	89%	23%	53%	5 year estimate
Jackson Township, Howard County	866	287	6%	6%	89%	0.31	NA	95%	39%	NA	5 year estimate
Jackson Township, Huntington County	4,031	1,445	8%	13%	79%	0.37	6%	94%	16%	42%	5 year estimate

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Jackson Township, Jackson County	20,345	8,077	16%	24%	60%	0.41	12%	80%	19%	40%	3 year estimate
Jackson Township, Jay County	660	204	2%	28%	70%	0.28	NA	77%	27%	NA	5 year estimate
Jackson Township, Kosciusko County	1,440	470	14%	11%	75%	0.32	7%	84%	22%	13%	5 year estimate
Jackson Township, Madison County	1,888	778	5%	16%	79%	0.43	3%	91%	11%	36%	5 year estimate
Jackson Township, Miami County	2,015	796	7%	17%	76%	0.36	9%	90%	18%	27%	5 year estimate
Jackson Township, Morgan County	3,433	1,250	9%	24%	66%	0.35	11%	87%	20%	51%	5 year estimate
Jackson Township, Newton County	266	112	10%	23%	67%	0.34	4%	83%	31%	3%	5 year estimate
Jackson Township, Orange County	733	287	17%	8%	75%	0.38	8%	80%	26%	NA	5 year estimate
Jackson Township, Owen County	1,940	789	24%	12%	63%	0.40	11%	67%	30%	76%	5 year estimate
Jackson Township, Parke County	1,298	409	16%	23%	61%	0.39	4%	83%	32%	25%	5 year estimate
Jackson Township, Porter County	5,335	1,781	3%	14%	83%	0.30	4%	92%	15%	NA	5 year estimate
Jackson Township, Putnam County	906	334	16%	16%	68%	0.36	10%	87%	29%	13%	5 year estimate
Jackson Township, Randolph County	840	285	10%	26%	64%	0.42	8%	91%	16%	15%	5 year estimate
Jackson Township, Ripley County	1,131	392	8%	17%	75%	0.29	9%	83%	12%	17%	5 year estimate
Jackson Township, Shelby County	1,774	615	6%	6%	88%	0.35	5%	84%	17%	37%	5 year estimate
Jackson Township, Spencer County	948	362	4%	19%	78%	0.26	8%	94%	5%	33%	5 year estimate
Jackson Township, Starke County	397	185	4%	30%	65%	0.37	18%	88%	10%	NA	5 year estimate
Jackson Township, Steuben County	1,597	667	8%	14%	78%	0.34	9%	89%	29%	10%	5 year estimate
Jackson Township, Sullivan County	1,958	774	10%	25%	65%	0.36	15%	81%	16%	27%	5 year estimate
Jackson Township, Washington County	2,071	746	6%	17%	76%	0.36	NA	95%	23%	NA	5 year estimate
Jackson Township, Wayne County	4,639	2,015	10%	30%	60%	0.43	11%	82%	22%	36%	5 year estimate
Jackson Township, Wells County	688	259	3%	17%	80%	0.23	12%	94%	19%	NA	5 year estimate
Jackson Township, White County	623	247	9%	25%	66%	0.34	13%	96%	9%	31%	5 year estimate
Jamestown Township, Steuben County	3,253	1,485	5%	16%	80%	0.42	4%	92%	22%	48%	5 year estimate
Jefferson Township, Adams County	1,245	312	12%	30%	58%	0.29	12%	56%	26%	NA	5 year estimate
Jefferson Township, Allen County	1,878	805	8%	28%	64%	0.41	13%	96%	24%	26%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

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Jefferson Township, Boone County	1,723	566	8%	7%	85%	0.40	1%	98%	21%	14%	5 year estimate
Jefferson Township, Carroll County	2,088	1,038	13%	16%	71%	0.41	6%	91%	28%	46%	5 year estimate
Jefferson Township, Cass County	1,710	581	12%	13%	75%	0.36	5%	94%	18%	48%	5 year estimate
Jefferson Township, Dubois County	1,800	718	15%	19%	65%	0.39	8%	90%	15%	17%	5 year estimate
Jefferson Township, Elkhart County	9,616	3,175	4%	15%	80%	0.40	8%	83%	22%	32%	5 year estimate
Jefferson Township, Grant County	5,839	1,635	8%	18%	73%	0.35	5%	89%	15%	33%	5 year estimate
Jefferson Township, Greene County	2,275	883	20%	18%	62%	0.44	8%	79%	18%	62%	5 year estimate
Jefferson Township, Henry County	1,357	561	14%	22%	65%	0.38	12%	92%	22%	6%	5 year estimate
Jefferson Township, Huntington County	616	258	4%	26%	70%	0.33	4%	87%	33%	17%	5 year estimate
Jefferson Township, Jay County	858	298	9%	15%	76%	0.33	10%	83%	17%	27%	5 year estimate
Jefferson Township, Kosciusko County	1,779	539	6%	15%	79%	0.33	4%	56%	38%	49%	5 year estimate
Jefferson Township, Miami County	2,439	961	7%	19%	75%	0.39	13%	89%	28%	50%	5 year estimate
Jefferson Township, Morgan County	3,284	1,209	12%	13%	75%	0.44	13%	91%	17%	32%	5 year estimate
Jefferson Township, Newton County	2,073	876	8%	31%	61%	0.42	7%	82%	16%	38%	5 year estimate
Jefferson Township, Noble County	1,637	662	2%	24%	74%	0.35	5%	96%	42%	27%	5 year estimate
Jefferson Township, Owen County	1,132	470	26%	40%	34%	0.41	22%	67%	46%	12%	5 year estimate
Jefferson Township, Pike County	1,968	786	6%	23%	71%	0.37	4%	92%	27%	27%	5 year estimate
Jefferson Township, Pulaski County	455	201	50%	5%	45%	0.60	34%	67%	28%	12%	5 year estimate
Jefferson Township, Sullivan County	518	214	17%	6%	77%	0.35	10%	81%	23%	11%	5 year estimate
Jefferson Township, Switzerland County	3,159	1,278	21%	24%	55%	0.40	11%	84%	30%	32%	5 year estimate
Jefferson Township, Tipton County	1,927	683	2%	26%	72%	0.36	4%	91%	17%	17%	5 year estimate
Jefferson Township, Washington County	894	439	23%	28%	48%	0.36	27%	69%	40%	64%	5 year estimate
Jefferson Township, Wayne County	3,458	1,446	11%	21%	69%	0.39	7%	81%	20%	45%	5 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Jefferson Township, Wells County	5,766	2,259	4%	31%	64%	0.37	8%	90%	15%	46%	5 year estimate
Jefferson Township, Whitley County	2,079	790	2%	10%	88%	0.35	3%	95%	12%	30%	5 year estimate
Jeffersonville City, Clark County	46,115	17,660	12%	19%	69%	0.42	10%	85%	20%	42%	3 year estimate
Jeffersonville Township, Clark County	59,503	23,903	14%	26%	60%	0.41	10%	82%	21%	45%	3 year estimate
Jennings Township, Crawford County	1,554	573	9%	17%	74%	0.47	18%	83%	30%	5%	5 year estimate
Jennings Township, Fayette County	942	290	4%	11%	84%	0.34	7%	86%	15%	NA	5 year estimate
Jennings Township, Owen County	741	329	20%	42%	39%	0.47	15%	72%	17%	NA	5 year estimate
Jennings Township, Scott County	6,632	2,480	15%	34%	51%	0.39	13%	85%	28%	56%	5 year estimate
Johnson Township, Clinton County	343	170	4%	12%	85%	0.24	12%	88%	4%	NA	5 year estimate
Johnson Township, Crawford County	615	208	32%	29%	39%	0.40	4%	92%	32%	25%	5 year estimate
Johnson Township, Gibson County	4,073	1,476	6%	9%	84%	0.32	5%	95%	16%	27%	5 year estimate
Johnson Township, Knox County	1,672	604	2%	25%	73%	0.36	4%	76%	25%	2%	5 year estimate
Johnson Township, Lagrange County	3,412	1,314	6%	24%	70%	0.37	8%	83%	35%	21%	5 year estimate
Johnson Township, Ripley County	3,677	1,490	16%	22%	62%	0.44	11%	93%	23%	29%	5 year estimate
Johnson Township, Scott County	2,807	910	16%	22%	62%	0.41	16%	87%	25%	46%	5 year estimate
Jordan Township, Jasper County	393	120	13%	28%	58%	0.37	5%	89%	24%	24%	5 year estimate
Kankakee Township, Jasper County	790	321	21%	22%	56%	0.44	18%	95%	35%	62%	5 year estimate
Kankakee Township, Laporte County	4,797	1,801	5%	27%	68%	0.40	10%	89%	21%	47%	5 year estimate
Keener Township, Jasper County	10,101	3,626	7%	15%	78%	0.33	11%	87%	21%	50%	5 year estimate
Kelso Township, Dearborn County	2,638	948	4%	19%	76%	0.33	9%	93%	15%	35%	5 year estimate
Kent Township, Warren County	334	169	10%	19%	71%	0.32	7%	96%	19%	NA	5 year estimate
Keyser Township, Dekalb County	7,643	2,938	8%	23%	68%	0.35	8%	92%	19%	28%	5 year estimate
Kirklin Township, Clinton County	1,433	501	10%	22%	67%	0.38	18%	82%	19%	40%	5 year estimate
Knight Township, Vanderburgh County	68,133	28,453	13%	36%	52%	0.43	9%	84%	26%	45%	1 year estimate
Kokomo City, Howard County	56,431	24,785	19%	27%	54%	0.46	13%	86%	21%	54%	3 year estimate
La Porte City, Laporte County	21,696	9,016	16%	29%	55%	0.40	15%	84%	23%	46%	3 year estimate
Lafayette City, Tippecanoe County	66,820	28,673	18%	22%	60%	0.40	11%	82%	16%	50%	1 year estimate
Lafayette Township, Allen County	3,357	1,152	8%	7%	84%	0.40	6%	89%	21%	6%	5 year estimate
Lafayette Township, Floyd County	7,423	2,719	2%	11%	88%	0.42	8%	96%	15%	24%	5 year estimate
Lafayette Township, Madison County	5,272	2,067	11%	21%	68%	0.38	14%	84%	21%	41%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Lafayette Township, Owen County	1,018	420	12%	22%	66%	0.46	8%	90%	8%	45%	5 year estimate
Lagro Township, Wabash County	2,893	1,139	8%	18%	74%	0.36	8%	92%	20%	2%	5 year estimate
Lake Township, Allen County	2,397	945	8%	17%	76%	0.37	8%	91%	16%	14%	5 year estimate
Lake Township, Kosciusko County	1,758	731	11%	24%	65%	0.35	11%	82%	19%	35%	5 year estimate
Lake Township, Newton County	2,142	910	6%	30%	64%	0.34	12%	88%	27%	55%	5 year estimate
Lancaster Township, Huntington County	1,184	415	2%	8%	90%	0.29	7%	90%	11%	6%	5 year estimate
Lancaster Township, Jefferson County	1,270	515	10%	25%	65%	0.34	23%	89%	17%	69%	5 year estimate
Lancaster Township, Wells County	5,702	2,432	10%	26%	64%	0.41	9%	88%	17%	53%	5 year estimate
Laughery Township, Ripley County	4,726	1,799	6%	19%	75%	0.35	4%	93%	14%	20%	5 year estimate
Lauramie Township, Tippecanoe County	2,625	968	3%	21%	76%	0.42	5%	93%	26%	21%	5 year estimate
Laurel Township, Franklin County	1,661	608	26%	17%	57%	0.38	6%	82%	19%	55%	5 year estimate
Lawrence City, Marion County	46,383	16,994	12%	19%	68%	0.40	11%	84%	26%	38%	3 year estimate
Lawrence Township, Marion County	120,602	47,314	15%	21%	64%	0.45	9%	87%	23%	41%	1 year estimate
Lawrenceburg Township, Dearborn County	10,995	4,358	17%	28%	55%	0.44	9%	89%	21%	41%	5 year estimate
Lewis Township, Clay County	1,352	475	1%	12%	87%	0.23	12%	76%	3%	NA	5 year estimate
Lexington Township, Scott County	3,519	1,282	17%	19%	64%	0.34	11%	84%	29%	24%	5 year estimate
Liberty Township, Crawford County	1,705	723	27%	19%	54%	0.41	6%	88%	24%	41%	5 year estimate
Liberty Township, Delaware County	4,676	1,737	9%	23%	69%	0.37	8%	83%	14%	43%	5 year estimate
Liberty Township, Fulton County	1,322	569	13%	18%	69%	0.52	7%	87%	25%	5%	5 year estimate
Liberty Township, Grant County	890	357	4%	19%	76%	0.35	8%	92%	14%	16%	5 year estimate
Liberty Township, Hendricks County	5,814	2,230	10%	20%	70%	0.40	6%	88%	26%	39%	5 year estimate
Liberty Township, Henry County	1,321	500	13%	22%	65%	0.41	6%	90%	30%	NA	5 year estimate
Liberty Township, Howard County	4,868	1,805	8%	17%	75%	0.39	9%	92%	17%	36%	5 year estimate
Liberty Township, Parke County	691	310	18%	21%	61%	0.41	19%	85%	19%	40%	5 year estimate
Liberty Township, Porter County	9,242	3,372	10%	16%	74%	0.39	7%	88%	28%	38%	5 year estimate



Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Liberty Township, Shelby County	1,790	721	11%	14%	76%	0.34	3%	91%	13%	14%	5 year estimate
Liberty Township, St. Joseph County	3,793	1,399	8%	22%	70%	0.34	11%	88%	24%	36%	5 year estimate
Liberty Township, Tipton County	2,179	984	6%	21%	73%	0.33	5%	90%	21%	16%	5 year estimate
Liberty Township, Union County	1,333	483	8%	13%	78%	0.36	14%	92%	17%	26%	5 year estimate
Liberty Township, Wabash County	2,432	891	10%	13%	77%	0.36	8%	89%	16%	24%	5 year estimate
Liberty Township, Warren County	717	223	7%	4%	89%	0.33	1%	98%	12%	NA	5 year estimate
Liberty Township, Wells County	1,276	447	5%	29%	66%	0.45	5%	94%	23%	81%	5 year estimate
Liberty Township, White County	2,501	967	8%	16%	75%	0.40	9%	82%	15%	8%	5 year estimate
Licking Township, Blackford County	7,888	3,269	15%	21%	64%	0.44	14%	84%	17%	43%	5 year estimate
Lima Township, Lagrange County	2,447	953	14%	29%	57%	0.40	19%	81%	23%	65%	5 year estimate
Lincoln Township, Hendricks County	29,223	10,387	4%	19%	77%	0.36	5%	89%	18%	46%	3 year estimate
Lincoln Township, Laporte County	1,460	648	2%	33%	65%	0.31	8%	93%	22%	NA	5 year estimate
Lincoln Township, Newton County	4,448	1,488	9%	15%	76%	0.41	11%	92%	24%	26%	5 year estimate
Lincoln Township, St. Joseph County	2,916	1,067	11%	23%	66%	0.42	10%	84%	26%	33%	5 year estimate
Lincoln Township, White County	846	241	16%	15%	69%	0.29	21%	89%	NA	27%	5 year estimate
Linton Township, Vigo County	1,267	459	15%	11%	74%	0.38	11%	90%	28%	52%	5 year estimate
Locke Township, Elkhart County	3,949	1,218	11%	26%	63%	0.36	15%	79%	26%	38%	5 year estimate
Lockhart Township, Pike County	883	386	14%	19%	67%	0.32	NA	92%	23%	16%	5 year estimate
Logan Township, Dearborn County	3,496	1,243	4%	22%	74%	0.35	3%	96%	24%	74%	5 year estimate
Logan Township, Fountain County	3,677	1,538	12%	28%	60%	0.39	14%	86%	23%	43%	5 year estimate
Logan Township, Pike County	304	144	7%	19%	74%	0.30	5%	100%	7%	NA	5 year estimate
Lost Creek Township, Vigo County	10,488	3,575	11%	16%	73%	0.47	5%	92%	15%	49%	5 year estimate
Lost River Township, Martin County	717	312	10%	17%	73%	0.32	NA	95%	24%	NA	5 year estimate
Lovett Township, Jennings County	995	373	17%	17%	66%	0.38	14%	87%	17%	51%	5 year estimate
Luce Township, Spencer County	2,573	1,117	11%	16%	73%	0.34	8%	84%	21%	11%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Lynn Township, Posey County	926	337	7%	10%	83%	0.35	11%	98%	15%	27%	5 year estimate
Madison Township, Allen County	1,887	677	4%	18%	79%	0.30	6%	96%	20%	11%	5 year estimate
Madison Township, Clinton County	2,018	740	15%	18%	67%	0.38	8%	85%	31%	28%	5 year estimate
Madison Township, Daviess County	2,839	1,183	10%	18%	73%	0.39	4%	85%	10%	24%	5 year estimate
Madison Township, Dubois County	2,679	851	2%	6%	92%	0.31	1%	93%	9%	67%	5 year estimate
Madison Township, Jay County	698	267	21%	21%	58%	0.37	14%	90%	23%	50%	5 year estimate
Madison Township, Jefferson County	17,462	7,113	13%	28%	59%	0.42	9%	85%	24%	42%	5 year estimate
Madison Township, Montgomery County	1,193	448	11%	28%	61%	0.41	5%	89%	20%	48%	5 year estimate
Madison Township, Morgan County	9,631	3,457	4%	14%	82%	0.37	5%	90%	22%	32%	5 year estimate
Madison Township, Putnam County	826	360	14%	19%	67%	0.38	8%	88%	30%	63%	5 year estimate
Madison Township, St. Joseph County	2,063	683	5%	19%	76%	0.31	13%	85%	33%	25%	5 year estimate
Madison Township, Tipton County	1,359	551	7%	18%	75%	0.29	15%	78%	12%	38%	5 year estimate
Madison Township, Washington County	830	281	27%	24%	49%	0.44	6%	72%	41%	NA	5 year estimate
Manchester Township, Dearborn County	3,205	1,103	10%	13%	77%	0.33	14%	88%	22%	37%	5 year estimate
Marion City, Grant County	28,052	11,402	22%	31%	46%	0.47	13%	82%	23%	43%	3 year estimate
Marion Township, Allen County	3,892	1,478	8%	12%	81%	0.35	10%	90%	14%	24%	5 year estimate
Marion Township, Boone County	1,221	522	10%	22%	68%	0.38	6%	93%	30%	21%	5 year estimate
Marion Township, Decatur County	1,716	620	3%	11%	86%	0.30	5%	94%	23%	NA	5 year estimate
Marion Township, Dubois County	1,411	540	6%	12%	82%	0.33	NA	86%	9%	23%	5 year estimate
Marion Township, Hendricks County	1,160	452	2%	17%	81%	0.37	2%	94%	23%	NA	5 year estimate
Marion Township, Jasper County	7,560	2,907	13%	26%	61%	0.43	6%	89%	19%	41%	5 year estimate
Marion Township, Jennings County	1,205	436	2%	15%	83%	0.31	7%	93%	17%	NA	5 year estimate
Marion Township, Lawrence County	9,464	3,851	18%	22%	60%	0.43	10%	83%	27%	44%	5 year estimate
Marion Township, Owen County	940	386	11%	20%	68%	0.36	3%	74%	28%	46%	5 year estimate
Marion Township, Pike County	567	267	21%	21%	58%	0.48	NA	86%	39%	NA	5 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Marion Township, Putnam County	2,350	779	6%	11%	83%	0.32	5%	93%	27%	25%	5 year estimate
Marion Township, Shelby County	2,132	743	7%	16%	77%	0.47	5%	93%	28%	21%	5 year estimate
Marrs Township, Posey County	5,141	1,947	7%	12%	81%	0.36	7%	95%	10%	55%	5 year estimate
Marshall Township, Lawrence County	4,660	1,738	6%	15%	78%	0.42	7%	86%	18%	28%	5 year estimate
Maumee Township, Allen County	2,654	1,042	5%	16%	79%	0.30	8%	83%	12%	31%	5 year estimate
Medina Township, Warren County	411	148	9%	18%	72%	0.42	5%	100%	36%	NA	5 year estimate
Merrillville Town, Lake County	35,482	12,789	13%	18%	69%	0.39	12%	85%	33%	50%	3 year estimate
Metamora Township, Franklin County	883	343	10%	52%	38%	0.26	NA	85%	29%	NA	5 year estimate
Miami Township, Cass County	1,468	621	9%	22%	69%	0.41	11%	91%	23%	27%	5 year estimate
Michigan City, Laporte County	30,614	12,309	25%	22%	52%	0.45	17%	84%	23%	54%	3 year estimate
Michigan Township, Clinton County	1,190	468	2%	28%	70%	0.31	9%	88%	8%	44%	5 year estimate
Michigan Township, Laporte County	27,350	10,368	23%	18%	59%	0.47	16%	86%	24%	54%	3 year estimate
Middle Township, Hendricks County	6,184	2,149	3%	16%	82%	0.33	3%	91%	27%	17%	5 year estimate
Middlebury Township, Elkhart County	8,490	2,759	8%	16%	77%	0.40	6%	70%	26%	38%	5 year estimate
Milan Township, Allen County	3,788	1,121	9%	12%	78%	0.33	2%	70%	12%	NA	5 year estimate
Milford Township, Lagrange County	2,892	1,178	12%	21%	67%	0.39	6%	94%	26%	20%	5 year estimate
Mill Township, Grant County	10,834	4,150	14%	20%	67%	0.39	11%	84%	19%	38%	5 year estimate
Millcreek Township, Fountain County	1,222	509	8%	24%	68%	0.34	11%	86%	13%	17%	5 year estimate
Miller Township, Dearborn County	9,741	3,353	3%	15%	82%	0.34	6%	92%	18%	58%	5 year estimate
Millgrove Township, Steuben County	1,648	654	15%	16%	69%	0.41	10%	79%	33%	66%	5 year estimate
Milton Township, Jefferson County	920	376	5%	36%	59%	0.36	12%	85%	20%	14%	5 year estimate
Mishawaka City, St. Joseph County	48,921	20,738	17%	23%	61%	0.43	12%	82%	25%	46%	3 year estimate
Mitcheltree Township, Martin County	344	216	19%	38%	43%	0.45	10%	74%	12%	14%	5 year estimate
Monon Township, White County	3,273	1,320	16%	33%	51%	0.42	10%	82%	26%	50%	5 year estimate
Monroe Township, Adams County	4,840	1,522	12%	24%	64%	0.36	7%	59%	12%	43%	5 year estimate
Monroe Township, Allen County	1,941	723	11%	20%	68%	0.41	11%	90%	13%	47%	5 year estimate
Monroe Township, Carroll County	2,793	1,155	8%	24%	68%	0.37	7%	89%	25%	37%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

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Monroe Township, Clark County	5,403	1,944	13%	16%	71%	0.36	10%	87%	24%	51%	5 year estimate
Monroe Township, Delaware County	3,712	1,390	7%	18%	75%	0.36	8%	93%	13%	49%	5 year estimate
Monroe Township, Grant County	1,639	588	4%	7%	88%	0.32	12%	86%	22%	NA	5 year estimate
Monroe Township, Howard County	1,436	520	11%	13%	76%	0.42	12%	83%	21%	53%	5 year estimate
Monroe Township, Jefferson County	277	121	17%	10%	73%	0.24	11%	84%	49%	18%	5 year estimate
Monroe Township, Kosciusko County	943	346	8%	29%	63%	0.35	20%	85%	27%	NA	5 year estimate
Monroe Township, Madison County	8,814	3,639	15%	25%	60%	0.42	10%	86%	24%	32%	5 year estimate
Monroe Township, Morgan County	4,940	1,924	10%	14%	77%	0.41	7%	94%	19%	29%	5 year estimate
Monroe Township, Pike County	884	348	8%	15%	77%	0.37	5%	87%	6%	NA	5 year estimate
Monroe Township, Pulaski County	4,012	1,667	16%	16%	67%	0.42	6%	91%	15%	52%	5 year estimate
Monroe Township, Putnam County	1,610	508	13%	23%	64%	0.39	10%	83%	29%	34%	5 year estimate
Monroe Township, Randolph County	3,697	1,464	10%	22%	68%	0.37	7%	87%	20%	32%	5 year estimate
Monroe Township, Washington County	409	184	5%	39%	56%	0.31	6%	96%	13%	30%	5 year estimate
Montgomery Township, Gibson County	3,988	1,531	9%	23%	68%	0.38	8%	92%	17%	23%	5 year estimate
Montgomery Township, Jennings County	915	377	12%	25%	63%	0.37	9%	89%	31%	35%	5 year estimate
Montgomery Township, Owen County	1,517	592	14%	15%	71%	0.39	2%	91%	30%	NA	5 year estimate
Moral Township, Shelby County	4,584	1,755	4%	11%	86%	0.31	9%	93%	27%	34%	5 year estimate
Morgan Township, Harrison County	4,127	1,381	7%	23%	71%	0.35	8%	88%	29%	36%	5 year estimate
Morgan Township, Owen County	1,284	442	1%	27%	72%	0.35	2%	95%	22%	NA	5 year estimate
Morgan Township, Porter County	3,656	1,208	1%	10%	88%	0.30	3%	98%	12%	15%	5 year estimate
Mound Township, Warren County	367	170	4%	14%	82%	0.45	7%	75%	11%	NA	5 year estimate
Mount Pleasant Township, Delaware County	13,995	5,783	9%	19%	73%	0.45	8%	92%	16%	33%	5 year estimate
Muncie City, Delaware County	69,841	28,058	31%	23%	46%	0.48	15%	81%	16%	57%	1 year estimate
Munster Town, Lake County	24,359	8,588	6%	15%	79%	0.44	8%	93%	26%	47%	3 year estimate
Needham Township, Johnson County	6,485	2,460	9%	18%	74%	0.43	8%	89%	19%	35%	5 year estimate
Nevins Township, Vigo County	1,924	777	1%	24%	76%	0.31	5%	86%	24%	24%	5 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
New Albany City, Floyd County	36,425	14,931	19%	23%	58%	0.44	12%	82%	25%	49%	3 year estimate
New Albany Township, Floyd County	49,396	20,079	16%	24%	60%	0.45	10%	85%	24%	47%	3 year estimate
New Durham Township, Laporte County	8,638	1,769	15%	20%	65%	0.40	11%	87%	27%	38%	5 year estimate
New Garden Township, Wayne County	2,065	785	10%	22%	68%	0.37	4%	74%	18%	56%	5 year estimate
Newbury Township, Lagrange County	5,220	1,593	16%	17%	68%	0.50	3%	33%	33%	42%	5 year estimate
Newcastle Township, Fulton County	1,434	487	3%	28%	70%	0.49	8%	75%	20%	9%	5 year estimate
Newton Township, Jasper County	1,074	355	3%	8%	90%	0.27	NA	99%	11%	NA	5 year estimate
Niles Township, Delaware County	1,481	536	1%	26%	73%	0.37	7%	93%	20%	100%	5 year estimate
Nineveh Township, Johnson County	3,964	1,255	4%	18%	77%	0.36	7%	91%	19%	33%	5 year estimate
Noble Township, Cass County	2,327	765	12%	15%	73%	0.38	3%	89%	20%	35%	5 year estimate
Noble Township, Laporte County	1,564	702	3%	15%	82%	0.37	4%	91%	22%	50%	5 year estimate
Noble Township, Noble County	3,079	1,215	6%	15%	79%	0.32	9%	77%	25%	20%	5 year estimate
Noble Township, Shelby County	1,600	572	8%	30%	62%	0.37	20%	85%	21%	33%	5 year estimate
Noble Township, Wabash County	14,214	5,867	15%	22%	63%	0.42	15%	87%	18%	45%	5 year estimate
Noblesville City, Hamilton County	56,501	21,030	6%	13%	81%	0.39	5%	91%	26%	39%	3 year estimate
Noblesville Township, Hamilton County	52,166	19,131	5%	21%	73%	0.41	5%	91%	24%	41%	3 year estimate
North Bend Township, Starke County	1,696	717	15%	34%	52%	0.36	13%	89%	20%	47%	5 year estimate
North Township, Lake County	160,969	57,370	19%	29%	52%	0.43	14%	84%	24%	53%	1 year estimate
North Township, Marshall County	4,300	1,638	10%	18%	72%	0.34	8%	87%	17%	53%	5 year estimate
Northeast Township, Orange County	262	169	24%	46%	30%	0.41	7%	90%	46%	NA	5 year estimate
Nottingham Township, Wells County	1,005	365	9%	20%	71%	0.36	2%	90%	20%	NA	5 year estimate
Oak Grove Township, Benton County	1,708	641	6%	25%	69%	0.32	7%	85%	14%	17%	5 year estimate
Ohio Township, Bartholomew County	1,529	649	6%	27%	67%	0.35	2%	85%	27%	36%	5 year estimate
Ohio Township, Crawford County	572	242	10%	28%	63%	0.38	NA	98%	23%	NA	5 year estimate
Ohio Township, Spencer County	5,310	1,984	13%	22%	65%	0.40	8%	87%	16%	37%	5 year estimate
Ohio Township, Warrick County	38,118	13,899	7%	16%	77%	0.43	9%	90%	20%	49%	3 year estimate
Oil Township, Perry County	2,622	479	15%	4%	81%	0.37	11%	92%	23%	NA	5 year estimate
Olive Township, Elkhart County	3,077	1,084	10%	19%	70%	0.44	4%	89%	28%	36%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Olive Township, St. Joseph County	4,668	1,739	6%	21%	73%	0.37	10%	89%	16%	50%	5 year estimate
Orange Township, Fayette County	1,118	336	18%	14%	67%	0.40	14%	87%	25%	80%	5 year estimate
Orange Township, Noble County	3,919	1,533	11%	20%	69%	0.39	17%	85%	25%	43%	5 year estimate
Orange Township, Rush County	564	245	4%	13%	82%	0.34	2%	85%	24%	NA	5 year estimate
Orangeville Township, Orange County	723	262	6%	6%	88%	0.36	3%	97%	21%	32%	5 year estimate
Oregon Township, Clark County	1,756	638	17%	12%	71%	0.39	16%	93%	43%	47%	5 year estimate
Oregon Township, Starke County	3,338	1,218	9%	27%	64%	0.36	14%	89%	24%	29%	5 year estimate
Orleans Township, Orange County	3,570	1,199	16%	27%	57%	0.43	13%	63%	28%	38%	5 year estimate
Osolo Township, Elkhart County	28,177	11,543	12%	26%	62%	0.42	12%	86%	18%	35%	3 year estimate
Otsego Township, Steuben County	2,575	1,112	6%	15%	79%	0.40	14%	88%	22%	51%	5 year estimate
Otter Creek Township, Ripley County	1,400	479	13%	33%	54%	0.37	10%	79%	16%	53%	5 year estimate
Otter Creek Township, Vigo County	9,063	3,549	9%	20%	71%	0.35	11%	87%	21%	34%	5 year estimate
Owen Township, Clark County	882	372	10%	25%	65%	0.31	28%	73%	30%	15%	5 year estimate
Owen Township, Clinton County	870	313	10%	27%	62%	0.42	6%	79%	34%	NA	5 year estimate
Owen Township, Jackson County	1,783	603	9%	23%	68%	0.34	7%	94%	18%	NA	5 year estimate
Owen Township, Warrick County	732	280	14%	14%	73%	0.34	7%	91%	7%	NA	5 year estimate
Palmyra Township, Knox County	1,433	646	8%	15%	77%	0.40	3%	99%	22%	NA	5 year estimate
Paoli Township, Orange County	6,031	2,330	19%	20%	61%	0.43	8%	85%	19%	39%	5 year estimate
Parish Grove Township, Benton County	392	112	29%	9%	62%	0.32	17%	69%	13%	NA	5 year estimate
Patoka Township, Crawford County	1,775	715	17%	29%	53%	0.41	7%	82%	27%	NA	5 year estimate
Patoka Township, Dubois County	7,541	2,658	15%	17%	68%	0.41	6%	85%	16%	37%	5 year estimate
Patoka Township, Gibson County	11,817	4,635	15%	27%	58%	0.43	8%	89%	14%	43%	5 year estimate
Patoka Township, Pike County	3,066	1,290	14%	30%	56%	0.45	8%	86%	28%	50%	5 year estimate
Paw Paw Township, Wabash County	1,739	632	8%	16%	76%	0.30	9%	93%	37%	23%	5 year estimate
Penn Township, Jay County	1,397	544	15%	12%	73%	0.37	12%	91%	12%	24%	5 year estimate
Penn Township, Parke County	731	276	7%	16%	77%	0.32	9%	88%	28%	NA	5 year estimate
Penn Township, St. Joseph County	65,969	25,982	10%	23%	67%	0.40	7%	86%	17%	42%	1 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Perry Township, Allen County	29,647	9,768	3%	10%	87%	0.37	6%	95%	NA	NA	3 year estimate
Perry Township, Boone County	1,095	415	3%	22%	74%	0.50	NA	94%	34%	18%	5 year estimate
Perry Township, Clinton County	1,531	584	6%	18%	76%	0.32	5%	90%	17%	25%	5 year estimate
Perry Township, Delaware County	1,446	560	6%	23%	71%	0.32	7%	84%	27%	NA	5 year estimate
Perry Township, Lawrence County	1,830	723	11%	25%	64%	0.47	12%	92%	30%	52%	5 year estimate
Perry Township, Marion County	110,806	45,832	15%	25%	61%	0.43	7%	84%	19%	49%	1 year estimate
Perry Township, Martin County	5,064	1,966	12%	13%	75%	0.37	6%	89%	11%	40%	5 year estimate
Perry Township, Miami County	727	280	11%	23%	66%	0.43	20%	91%	23%	31%	5 year estimate
Perry Township, Monroe County	51,461	22,216	21%	27%	52%	0.54	8%	89%	22%	58%	3 year estimate
Perry Township, Noble County	6,756	2,124	17%	20%	63%	0.43	14%	77%	27%	49%	5 year estimate
Perry Township, Tippecanoe County	7,184	2,655	3%	12%	86%	0.37	5%	96%	15%	16%	5 year estimate
Perry Township, Vanderburgh County	25,193	9,737	15%	23%	62%	0.43	7%	91%	16%	60%	3 year estimate
Perry Township, Wayne County	839	358	13%	18%	69%	0.55	5%	94%	29%	51%	5 year estimate
Pershing Township, Jackson County	1,396	530	6%	18%	76%	0.32	6%	88%	15%	100%	5 year estimate
Peru Township, Miami County	11,333	4,181	17%	24%	59%	0.40	16%	85%	23%	40%	5 year estimate
Pierce Township, Washington County	2,644	1,080	17%	29%	54%	0.40	14%	84%	44%	58%	5 year estimate
Pierson Township, Vigo County	1,266	591	5%	21%	74%	0.38	3%	85%	19%	14%	5 year estimate
Pigeon Township, Vanderburgh County	29,802	13,060	25%	37%	38%	0.47	12%	75%	30%	49%	3 year estimate
Pigeon Township, Warrick County	925	353	5%	7%	89%	0.27	9%	97%	15%	20%	5 year estimate
Pike Township, Jay County	939	364	15%	16%	69%	0.32	16%	93%	16%	16%	5 year estimate
Pike Township, Marion County	79,455	30,645	16%	27%	57%	0.49	12%	79%	27%	46%	1 year estimate
Pike Township, Warren County	1,264	547	18%	14%	68%	0.38	13%	89%	28%	37%	5 year estimate
Pine Township, Porter County	2,724	1,207	8%	21%	72%	0.37	6%	82%	26%	25%	5 year estimate
Pine Township, Warren County	368	140	7%	13%	80%	0.25	4%	95%	14%	NA	5 year estimate
Pipe Creek Township, Madison County	12,509	4,706	14%	32%	55%	0.41	11%	85%	23%	51%	5 year estimate
Pipe Creek Township, Miami County	6,301	1,869	19%	19%	63%	0.41	11%	85%	16%	43%	5 year estimate
Plain Township, Kosciusko County	7,678	2,921	9%	17%	74%	0.38	7%	84%	19%	34%	5 year estimate
Plainfield Town, Hendricks County	27,169	9,559	7%	16%	76%	0.37	8%	88%	23%	47%	3 year estimate
Pleasant Run Township, Lawrence County	1,985	754	10%	25%	66%	0.34	10%	89%	29%	13%	5 year estimate
Pleasant Township, Allen County	3,374	1,274	6%	15%	79%	0.32	6%	86%	13%	18%	5 year estimate
Pleasant Township, Grant County	6,752	2,722	10%	18%	73%	0.43	6%	89%	12%	44%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Pleasant Township, Johnson County	53,753	20,689	11%	22%	66%	0.39	8%	85%	20%	49%	3 year estimate
Pleasant Township, Laporte County	3,373	1,385	15%	20%	65%	0.38	15%	75%	24%	65%	5 year estimate
Pleasant Township, Porter County	4,436	1,520	3%	23%	74%	0.34	9%	91%	26%	47%	5 year estimate
Pleasant Township, Steuben County	13,671	5,306	11%	20%	70%	0.39	12%	87%	22%	33%	5 year estimate
Pleasant Township, Switzerland County	1,340	544	9%	42%	49%	0.36	9%	75%	35%	NA	5 year estimate
Pleasant Township, Wabash County	2,377	875	19%	8%	73%	0.41	5%	86%	21%	28%	5 year estimate
Point Township, Posey County	340	166	5%	7%	88%	0.29	18%	79%	31%	NA	5 year estimate
Polk Township, Huntington County	515	217	2%	14%	83%	0.29	NA	97%	17%	NA	5 year estimate
Polk Township, Marshall County	2,833	1,208	3%	29%	68%	0.39	8%	89%	29%	48%	5 year estimate
Polk Township, Washington County	2,607	904	16%	12%	72%	0.30	10%	93%	22%	16%	5 year estimate
Portage City, Porter County	37,020	13,731	12%	22%	66%	0.39	12%	86%	26%	46%	3 year estimate
Portage Township, Porter County	47,212	17,740	12%	26%	62%	0.40	11%	86%	26%	46%	3 year estimate
Portage Township, St. Joseph County	92,748	34,239	26%	30%	44%	0.45	15%	81%	25%	52%	1 year estimate
Porter Township, Porter County	9,385	3,492	5%	16%	79%	0.36	9%	91%	22%	26%	5 year estimate
Posey Township, Clay County	4,061	1,494	4%	19%	77%	0.32	9%	89%	18%	3%	5 year estimate
Posey Township, Fayette County	237	126	5%	13%	82%	0.24	6%	70%	NA	NA	5 year estimate
Posey Township, Franklin County	1,119	405	13%	41%	45%	0.36	14%	86%	33%	32%	5 year estimate
Posey Township, Harrison County	2,897	973	9%	20%	71%	0.33	12%	94%	21%	20%	5 year estimate
Posey Township, Rush County	967	346	6%	8%	85%	0.32	16%	93%	17%	NA	5 year estimate
Posey Township, Switzerland County	1,696	647	14%	10%	76%	0.39	13%	83%	21%	31%	5 year estimate
Posey Township, Washington County	1,472	624	7%	28%	65%	0.36	12%	87%	22%	47%	5 year estimate
Prairie Creek Township, Vigo County	1,183	417	7%	24%	69%	0.32	4%	89%	25%	12%	5 year estimate
Prairie Township, Henry County	5,594	1,341	13%	19%	68%	0.37	7%	88%	26%	30%	5 year estimate
Prairie Township, Kosciusko County	1,414	514	16%	8%	76%	0.34	8%	81%	21%	44%	5 year estimate
Prairie Township, Tipton County	962	485	3%	31%	66%	0.37	5%	99%	19%	62%	5 year estimate
Prairie Township, White County	3,166	1,235	9%	25%	66%	0.37	6%	91%	20%	33%	5 year estimate



Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Prairieton Township, Vigo County	1,291	489	7%	15%	78%	0.31	4%	90%	17%	17%	5 year estimate
Princeton Township, White County	1,348	555	13%	24%	63%	0.37	7%	85%	23%	31%	5 year estimate
Railroad Township, Starke County	1,140	463	14%	16%	70%	0.41	13%	88%	22%	49%	5 year estimate
Randolph Township, Ohio County	4,456	1,833	10%	24%	66%	0.41	12%	82%	19%	36%	5 year estimate
Randolph Township, Tippecanoe County	1,098	369	4%	12%	84%	0.34	10%	95%	14%	53%	5 year estimate
Ray Township, Franklin County	4,026	1,393	4%	17%	79%	0.44	4%	96%	17%	52%	5 year estimate
Ray Township, Morgan County	1,430	562	25%	23%	52%	0.40	18%	83%	33%	50%	5 year estimate
Redding Township, Jackson County	4,223	1,614	2%	21%	77%	0.28	7%	87%	15%	32%	5 year estimate
Reeve Township, Daviess County	531	216	9%	18%	74%	0.35	3%	93%	21%	NA	5 year estimate
Republican Township, Jefferson County	2,009	712	13%	15%	72%	0.36	5%	93%	20%	16%	5 year estimate
Reserve Township, Parke County	1,255	502	26%	19%	55%	0.37	16%	77%	20%	29%	5 year estimate
Rich Grove Township, Pulaski County	857	247	16%	27%	57%	0.35	5%	65%	55%	NA	5 year estimate
Richland Township, Benton County	565	243	11%	23%	67%	0.36	9%	84%	23%	37%	5 year estimate
Richland Township, Dekalb County	1,056	435	15%	15%	70%	0.40	9%	83%	21%	27%	5 year estimate
Richland Township, Fountain County	825	360	12%	15%	73%	0.35	8%	92%	25%	41%	5 year estimate
Richland Township, Fulton County	1,240	422	11%	31%	59%	0.35	13%	78%	36%	15%	5 year estimate
Richland Township, Grant County	1,031	363	7%	18%	74%	0.37	6%	91%	10%	21%	5 year estimate
Richland Township, Greene County	4,987	2,021	11%	18%	71%	0.39	10%	88%	13%	27%	5 year estimate
Richland Township, Jay County	4,543	1,727	11%	23%	66%	0.42	13%	86%	13%	35%	5 year estimate
Richland Township, Madison County	4,773	1,931	6%	18%	76%	0.38	12%	83%	20%	30%	5 year estimate
Richland Township, Miami County	1,293	436	13%	1%	85%	0.28	7%	85%	25%	NA	5 year estimate
Richland Township, Monroe County	14,347	5,653	11%	25%	64%	0.38	8%	91%	24%	49%	5 year estimate
Richland Township, Whitley County	1,888	691	9%	27%	64%	0.35	16%	82%	27%	46%	5 year estimate
Richmond City, Wayne County	36,587	15,489	24%	27%	49%	0.47	14%	77%	24%	51%	3 year estimate
Riley Township, Vigo County	3,097	1,137	10%	9%	81%	0.46	3%	92%	22%	28%	5 year estimate
Ripley Township, Montgomery County	782	297	8%	15%	77%	0.37	3%	93%	27%	42%	5 year estimate
Ripley Township, Rush County	2,275	827	15%	10%	74%	0.44	12%	81%	35%	43%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Robb Township, Posey County	2,016	760	19%	22%	59%	0.43	7%	85%	21%	48%	5 year estimate
Robinson Township, Posey County	3,919	1,550	3%	21%	76%	0.33	6%	95%	18%	NA	5 year estimate
Rochester Township, Fulton County	10,135	4,499	15%	25%	60%	0.46	8%	86%	27%	50%	5 year estimate
Rock Creek Township, Bartholomew County	1,333	563	1%	10%	89%	0.29	6%	98%	5%	NA	5 year estimate
Rock Creek Township, Carroll County	443	182	16%	40%	45%	0.38	20%	59%	47%	NA	5 year estimate
Rock Creek Township, Huntington County	1,459	631	7%	18%	75%	0.31	3%	92%	12%	17%	5 year estimate
Rockcreek Township, Wells County	1,712	656	4%	17%	79%	0.41	9%	92%	19%	18%	5 year estimate
Root Township, Adams County	4,443	1,897	7%	22%	71%	0.37	10%	93%	22%	15%	5 year estimate
Ross Township, Clinton County	2,882	968	5%	16%	78%	0.41	4%	93%	19%	42%	5 year estimate
Ross Township, Lake County	48,143	17,866	11%	24%	65%	0.39	11%	84%	30%	46%	3 year estimate
Rushville Township, Rush County	7,883	3,242	16%	25%	59%	0.39	10%	85%	21%	36%	5 year estimate
Russell Township, Putnam County	753	259	7%	22%	71%	0.46	4%	86%	24%	34%	5 year estimate
Salamonie Township, Huntington County	2,156	828	12%	18%	70%	0.47	15%	85%	17%	46%	5 year estimate
Salem Township, Delaware County	4,023	1,606	6%	23%	71%	0.36	10%	86%	17%	35%	5 year estimate
Salem Township, Pulaski County	1,410	505	8%	10%	82%	0.33	4%	92%	11%	12%	5 year estimate
Salem Township, Steuben County	2,020	860	5%	25%	70%	0.34	11%	91%	20%	26%	5 year estimate
Salt Creek Township, Franklin County	1,129	406	17%	12%	71%	0.35	8%	90%	19%	38%	5 year estimate
Salt Creek Township, Jackson County	484	204	11%	40%	50%	0.42	10%	100%	37%	100%	5 year estimate
Salt Creek Township, Monroe County	1,436	750	4%	25%	71%	0.47	5%	86%	12%	39%	5 year estimate
Saltcreek Township, Decatur County	1,132	444	4%	16%	80%	0.29	2%	79%	19%	30%	5 year estimate
Saluda Township, Jefferson County	1,376	501	9%	31%	60%	0.36	28%	93%	26%	28%	5 year estimate
Sand Creek Township, Bartholomew County	3,023	973	6%	12%	82%	0.28	6%	94%	14%	15%	5 year estimate
Sand Creek Township, Jennings County	695	340	11%	55%	34%	0.30	4%	81%	10%	14%	5 year estimate
Sandcreek Township, Decatur County	3,133	1,096	10%	22%	68%	0.39	10%	87%	29%	32%	5 year estimate
Schererville Town, Lake County	29,177	11,759	7%	12%	82%	0.39	8%	90%	21%	32%	3 year estimate
Scipio Township, Laporte County	4,552	1,845	7%	28%	65%	0.43	8%	95%	20%	24%	5 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Scott Township, Kosciusko County	2,161	641	5%	25%	70%	0.30	7%	64%	30%	NA	5 year estimate
Scott Township, Montgomery County	918	364	5%	17%	77%	0.42	3%	81%	16%	15%	5 year estimate
Scott Township, Steuben County	1,232	431	6%	19%	76%	0.32	NA	96%	24%	NA	5 year estimate
Scott Township, Vanderburgh County	8,421	3,181	5%	8%	88%	0.40	2%	95%	14%	50%	5 year estimate
Seward Township, Kosciusko County	2,560	997	10%	26%	63%	0.34	5%	84%	23%	33%	5 year estimate
Shawnee Township, Fountain County	862	261	11%	25%	65%	0.37	18%	64%	22%	83%	5 year estimate
Shawswick Township, Lawrence County	20,459	8,785	17%	25%	58%	0.42	9%	83%	22%	50%	3 year estimate
Sheffield Township, Tippecanoe County	3,884	1,359	7%	11%	82%	0.40	4%	94%	22%	31%	5 year estimate
Shelby Township, Jefferson County	1,195	480	14%	18%	68%	0.35	5%	88%	33%	21%	5 year estimate
Shelby Township, Ripley County	868	272	18%	24%	58%	0.35	19%	82%	34%	16%	5 year estimate
Shelby Township, Shelby County	1,660	656	8%	12%	80%	0.32	14%	88%	14%	34%	5 year estimate
Shelby Township, Tippecanoe County	2,314	871	1%	15%	84%	0.39	4%	96%	20%	21%	5 year estimate
Silver Creek Township, Clark County	11,780	4,445	6%	22%	72%	0.37	5%	88%	24%	37%	5 year estimate
Sims Township, Grant County	2,042	731	8%	15%	77%	0.33	12%	81%	20%	6%	5 year estimate
Skelton Township, Warrick County	1,502	546	7%	22%	71%	0.27	12%	85%	30%	40%	5 year estimate
Smith Township, Greene County	511	133	56%	19%	26%	0.47	56%	79%	NA	77%	5 year estimate
Smith Township, Posey County	1,191	423	7%	21%	72%	0.53	4%	97%	10%	21%	5 year estimate
Smith Township, Whitley County	5,323	2,088	13%	17%	70%	0.42	8%	92%	27%	41%	5 year estimate
Smithfield Township, Dekalb County	1,893	747	11%	26%	64%	0.50	13%	89%	26%	37%	5 year estimate
Smyrna Township, Jefferson County	1,093	432	7%	26%	67%	0.34	5%	93%	30%	NA	5 year estimate
South Bend City, St. Joseph County	100,003	39,614	24%	21%	55%	0.46	14%	82%	24%	49%	1 year estimate
Southeast Township, Orange County	1,711	755	14%	35%	52%	0.38	9%	85%	14%	50%	5 year estimate
Sparta Township, Dearborn County	2,887	1,030	5%	20%	74%	0.32	7%	86%	24%	42%	5 year estimate
Sparta Township, Noble County	2,934	992	14%	20%	67%	0.39	18%	68%	18%	52%	5 year estimate
Spencer Township, Dekalb County	1,098	368	7%	5%	88%	0.26	7%	82%	12%	9%	5 year estimate
Spencer Township, Harrison County	2,074	778	12%	23%	64%	0.42	3%	91%	15%	46%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Spencer Township, Jennings County	2,908	1,094	10%	10%	81%	0.33	9%	85%	18%	8%	5 year estimate
Spice Valley Township, Lawrence County	2,896	1,066	13%	17%	70%	0.36	10%	82%	23%	44%	5 year estimate
Spiceland Township, Henry County	2,769	1,007	7%	26%	67%	0.34	10%	88%	19%	19%	5 year estimate
Springfield Township, Allen County	4,385	1,229	6%	15%	79%	0.29	5%	71%	20%	18%	5 year estimate
Springfield Township, Franklin County	1,726	551	18%	16%	66%	0.32	10%	86%	25%	31%	5 year estimate
Springfield Township, Lagrange County	1,312	475	21%	32%	47%	0.36	25%	88%	30%	32%	5 year estimate
Springfield Township, Laporte County	4,069	1,622	11%	21%	68%	0.41	14%	90%	22%	53%	5 year estimate
St. John Township, Lake County	66,909	24,481	5%	13%	82%	0.38	5%	93%	16%	22%	1 year estimate
St. Joseph Township, Allen County	72,827	30,792	11%	17%	72%	0.37	7%	89%	12%	39%	1 year estimate
St. Marys Township, Adams County	1,459	501	19%	12%	69%	0.30	15%	79%	39%	57%	5 year estimate
Stafford Township, Dekalb County	373	169	6%	5%	89%	0.29	9%	91%	14%	NA	5 year estimate
Stafford Township, Greene County	351	111	5%	20%	75%	0.35	NA	88%	19%	NA	5 year estimate
Stampers Creek Township, Orange County	955	422	10%	30%	60%	0.43	10%	81%	14%	41%	5 year estimate
Steele Township, Daviess County	879	308	18%	10%	72%	0.42	1%	81%	7%	13%	5 year estimate
Steen Township, Knox County	804	305	4%	21%	75%	0.31	3%	90%	23%	15%	5 year estimate
Sterling Township, Crawford County	1,594	663	27%	21%	53%	0.42	7%	85%	25%	33%	5 year estimate
Steuben Township, Steuben County	2,828	1,095	9%	23%	68%	0.35	13%	80%	21%	37%	5 year estimate
Steuben Township, Warren County	540	200	6%	22%	73%	0.36	NA	90%	14%	NA	5 year estimate
Stockton Township, Greene County	8,424	3,525	17%	24%	58%	0.43	8%	88%	14%	40%	5 year estimate
Stoney Creek Township, Henry County	785	285	15%	20%	65%	0.35	19%	88%	28%	5%	5 year estimate
Stoney Creek Township, Randolph County	839	352	18%	24%	58%	0.45	11%	89%	29%	30%	5 year estimate
Stony Creek Township, Madison County	3,847	1,533	10%	22%	69%	0.38	5%	86%	21%	40%	5 year estimate
Sugar Creek Township, Boone County	2,187	840	7%	26%	67%	0.35	8%	84%	22%	36%	5 year estimate
Sugar Creek Township, Clinton County	665	231	18%	9%	73%	0.32	2%	91%	16%	63%	5 year estimate
Sugar Creek Township, Hancock County	14,866	5,642	3%	21%	75%	0.38	5%	93%	22%	52%	5 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Sugar Creek Township, Parke County	614	163	31%	6%	63%	0.43	NA	40%	19%	22%	5 year estimate
Sugar Creek Township, Shelby County	1,463	469	7%	14%	79%	0.31	4%	96%	10%	27%	5 year estimate
Sugar Creek Township, Vigo County	7,192	2,509	15%	20%	65%	0.42	6%	87%	18%	36%	5 year estimate
Sugar Ridge Township, Clay County	975	301	3%	28%	69%	0.33	2%	83%	11%	12%	5 year estimate
Swan Township, Noble County	2,043	746	8%	8%	86%	0.34	12%	92%	19%	NA	5 year estimate
Taylor Township, Greene County	1,113	419	3%	17%	80%	0.37	4%	87%	12%	NA	5 year estimate
Taylor Township, Harrison County	1,077	341	10%	27%	63%	0.34	10%	78%	19%	62%	5 year estimate
Taylor Township, Howard County	9,320	3,845	10%	21%	69%	0.37	12%	89%	20%	47%	5 year estimate
Taylor Township, Owen County	957	335	12%	24%	65%	0.30	5%	84%	29%	22%	5 year estimate
Terre Haute City, Vigo County	61,181	21,585	23%	26%	52%	0.48	11%	81%	19%	52%	3 year estimate
Thorncreek Township, Whitley County	4,163	1,647	3%	19%	77%	0.35	9%	92%	20%	31%	5 year estimate
Tippecanoe Township, Carroll County	2,262	948	5%	24%	70%	0.42	11%	93%	17%	18%	5 year estimate
Tippecanoe Township, Kosciusko County	6,657	2,995	12%	26%	62%	0.43	11%	88%	28%	51%	5 year estimate
Tippecanoe Township, Marshall County	1,437	538	13%	17%	70%	0.35	12%	85%	30%	50%	5 year estimate
Tippecanoe Township, Pulaski County	1,029	409	12%	15%	73%	0.30	13%	86%	20%	27%	5 year estimate
Tippecanoe Township, Tippecanoe County	7,712	2,723	7%	16%	77%	0.42	5%	93%	18%	35%	5 year estimate
Tipton Township, Cass County	2,448	901	7%	23%	70%	0.35	11%	92%	11%	38%	5 year estimate
Tobin Township, Perry County	527	200	9%	12%	80%	0.33	12%	83%	16%	NA	5 year estimate
Troy Township, Fountain County	3,703	1,431	7%	16%	77%	0.38	8%	88%	12%	27%	5 year estimate
Troy Township, Perry County	11,957	5,129	13%	23%	65%	0.41	8%	89%	19%	35%	5 year estimate
Turkey Creek Township, Kosciusko County	8,465	3,576	9%	23%	68%	0.47	10%	88%	26%	29%	5 year estimate
Turman Township, Sullivan County	1,100	394	4%	15%	81%	0.43	3%	84%	23%	NA	5 year estimate
Union Township, Adams County	522	275	10%	27%	63%	0.38	3%	97%	32%	100%	5 year estimate
Union Township, Clark County	3,464	1,360	7%	14%	79%	0.31	8%	93%	16%	51%	5 year estimate
Union Township, Clinton County	1,035	390	6%	7%	87%	0.29	7%	99%	NA	12%	5 year estimate
Union Township, Crawford County	718	339	19%	20%	61%	0.36	12%	84%	7%	100%	5 year estimate
Union Township, Dekalb County	13,236	5,481	14%	23%	63%	0.42	11%	86%	29%	46%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Union Township, Delaware County	2,835	1,139	10%	22%	69%	0.36	7%	86%	15%	31%	5 year estimate
Union Township, Elkhart County	6,159	2,065	10%	16%	74%	0.37	9%	78%	29%	33%	5 year estimate
Union Township, Fulton County	1,381	548	13%	26%	61%	0.39	9%	91%	22%	40%	5 year estimate
Union Township, Gibson County	4,191	1,685	11%	16%	73%	0.39	4%	89%	15%	32%	5 year estimate
Union Township, Hendricks County	2,109	754	6%	26%	68%	0.33	3%	94%	27%	54%	5 year estimate
Union Township, Huntington County	1,242	421	11%	12%	77%	0.36	11%	89%	18%	36%	5 year estimate
Union Township, Johnson County	2,707	944	4%	16%	80%	0.32	4%	91%	30%	NA	5 year estimate
Union Township, Laporte County	2,501	949	10%	26%	64%	0.34	11%	83%	21%	66%	5 year estimate
Union Township, Madison County	8,888	3,654	8%	20%	73%	0.36	9%	88%	23%	35%	5 year estimate
Union Township, Marshall County	3,097	1,276	9%	23%	68%	0.43	8%	91%	25%	24%	5 year estimate
Union Township, Miami County	792	354	22%	6%	73%	0.36	4%	68%	24%	NA	5 year estimate
Union Township, Montgomery County	24,671	9,497	17%	18%	65%	0.40	12%	85%	22%	41%	3 year estimate
Union Township, Porter County	8,839	2,992	3%	11%	86%	0.39	9%	90%	18%	38%	5 year estimate
Union Township, Randolph County	2,378	856	9%	30%	61%	0.39	9%	87%	23%	27%	5 year estimate
Union Township, Rush County	811	262	9%	12%	79%	0.38	11%	89%	30%	24%	5 year estimate
Union Township, Shelby County	874	321	7%	13%	79%	0.36	5%	87%	26%	17%	5 year estimate
Union Township, St. Joseph County	3,653	1,483	11%	23%	66%	0.39	14%	87%	29%	38%	5 year estimate
Union Township, Tippecanoe County	1,668	686	8%	23%	69%	0.39	3%	86%	22%	42%	5 year estimate
Union Township, Union County	1,469	697	9%	24%	68%	0.34	9%	84%	27%	31%	5 year estimate
Union Township, Vanderburgh County	320	161	9%	19%	72%	0.31	NA	93%	30%	37%	5 year estimate
Union Township, Wells County	2,077	756	3%	12%	85%	0.33	7%	93%	10%	7%	5 year estimate
Union Township, White County	9,898	3,902	10%	23%	67%	0.39	8%	88%	19%	47%	5 year estimate
Union Township, Whitley County	2,150	845	2%	18%	80%	0.34	8%	92%	22%	NA	5 year estimate
Utica Township, Clark County	5,861	2,130	6%	17%	77%	0.36	9%	92%	23%	37%	5 year estimate
Valparaiso City, Porter County	31,558	11,897	15%	16%	69%	0.43	7%	84%	19%	43%	3 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Van Buren Township, Brown County	1,916	718	14%	11%	76%	0.36	16%	85%	25%	100%	5 year estimate
Van Buren Township, Clay County	3,526	1,424	9%	26%	66%	0.37	2%	91%	21%	40%	5 year estimate
Van Buren Township, Daviess County	2,528	589	9%	30%	61%	0.34	1%	46%	21%	9%	5 year estimate
Van Buren Township, Fountain County	2,967	1,271	12%	16%	72%	0.36	10%	85%	16%	32%	5 year estimate
Van Buren Township, Grant County	1,858	642	9%	17%	74%	0.39	11%	86%	14%	15%	5 year estimate
Van Buren Township, Kosciusko County	4,159	1,539	11%	20%	69%	0.37	12%	81%	14%	32%	5 year estimate
Van Buren Township, Lagrange County	3,458	888	16%	22%	61%	0.36	11%	39%	37%	70%	5 year estimate
Van Buren Township, Madison County	1,682	644	12%	22%	66%	0.33	10%	82%	15%	29%	5 year estimate
Van Buren Township, Monroe County	12,048	5,029	14%	23%	62%	0.44	7%	87%	25%	52%	5 year estimate
Van Buren Township, Shelby County	1,505	578	10%	15%	75%	0.35	13%	89%	15%	40%	5 year estimate
Vermillion Township, Vermillion County	924	360	10%	25%	66%	0.37	3%	85%	13%	NA	5 year estimate
Vernon Township, Hancock County	10,886	3,941	12%	19%	69%	0.40	6%	88%	27%	55%	5 year estimate
Vernon Township, Jackson County	3,414	1,355	13%	32%	55%	0.37	13%	88%	22%	51%	5 year estimate
Vernon Township, Jennings County	2,790	965	4%	16%	79%	0.36	10%	83%	16%	76%	5 year estimate
Vienna Township, Scott County	9,934	3,847	17%	26%	57%	0.39	15%	88%	25%	43%	5 year estimate
Vigo Township, Knox County	4,058	1,691	22%	27%	52%	0.45	15%	83%	22%	48%	5 year estimate
Vincennes Township, Knox County	23,621	8,999	19%	23%	58%	0.45	9%	83%	18%	51%	3 year estimate
Wabash Township, Adams County	6,220	2,077	13%	31%	57%	0.44	8%	66%	18%	40%	5 year estimate
Wabash Township, Fountain County	800	306	18%	16%	65%	0.43	3%	84%	14%	NA	5 year estimate
Wabash Township, Jay County	563	177	19%	8%	73%	0.40	9%	87%	34%	26%	5 year estimate
Wabash Township, Parke County	726	255	9%	35%	56%	0.30	7%	67%	26%	24%	5 year estimate
Wabash Township, Tippecanoe County	60,167	19,701	34%	20%	46%	0.54	8%	91%	16%	67%	3 year estimate
Walker Township, Jasper County	3,620	1,190	8%	8%	84%	0.31	9%	88%	18%	6%	5 year estimate
Walker Township, Rush County	847	312	2%	15%	83%	0.35	6%	97%	22%	100%	5 year estimate
Walnut Township, Marshall County	2,509	920	17%	25%	58%	0.39	10%	79%	33%	56%	5 year estimate
Walnut Township, Montgomery County	1,192	521	15%	19%	66%	0.33	9%	80%	27%	87%	5 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Waltz Township, Wabash County	1,174	551	11%	17%	72%	0.34	2%	98%	26%	11%	5 year estimate
Ward Township, Randolph County	1,044	429	12%	15%	73%	0.34	4%	90%	21%	63%	5 year estimate
Warren Township, Clinton County	634	214	5%	42%	53%	0.33	8%	100%	13%	100%	5 year estimate
Warren Township, Huntington County	907	345	11%	23%	66%	0.37	11%	76%	33%	100%	5 year estimate
Warren Township, Marion County	101,102	38,402	19%	28%	53%	0.43	14%	85%	21%	53%	1 year estimate
Warren Township, St. Joseph County	7,553	2,903	5%	10%	85%	0.32	11%	93%	14%	8%	5 year estimate
Warren Township, Warren County	906	324	1%	17%	81%	0.39	6%	93%	20%	NA	5 year estimate
Washington Township, Adams County	10,167	4,234	14%	26%	61%	0.38	6%	88%	17%	39%	5 year estimate
Washington Township, Allen County	36,213	15,472	12%	25%	63%	0.41	7%	84%	18%	33%	3 year estimate
Washington Township, Blackford County	755	387	10%	14%	76%	0.30	3%	100%	18%	26%	5 year estimate
Washington Township, Boone County	1,693	624	8%	10%	82%	0.38	4%	94%	28%	NA	5 year estimate
Washington Township, Brown County	4,851	1,919	16%	22%	62%	0.42	7%	84%	24%	37%	5 year estimate
Washington Township, Carroll County	583	303	12%	16%	73%	0.39	11%	69%	17%	76%	5 year estimate
Washington Township, Cass County	1,219	616	10%	16%	74%	0.37	4%	89%	20%	54%	5 year estimate
Washington Township, Clark County	1,762	687	8%	20%	71%	0.35	3%	87%	18%	29%	5 year estimate
Washington Township, Clay County	1,114	382	21%	27%	51%	0.51	5%	83%	30%	60%	5 year estimate
Washington Township, Clinton County	1,084	426	14%	15%	70%	0.44	11%	81%	27%	67%	5 year estimate
Washington Township, Daviess County	15,560	5,931	15%	18%	67%	0.44	5%	86%	16%	39%	5 year estimate
Washington Township, Dearborn County	974	413	9%	24%	67%	0.39	8%	87%	24%	13%	5 year estimate
Washington Township, Decatur County	13,300	5,328	15%	26%	59%	0.38	11%	86%	21%	40%	5 year estimate
Washington Township, Delaware County	1,972	763	6%	34%	60%	0.31	6%	89%	23%	48%	5 year estimate
Washington Township, Elkhart County	6,996	2,797	7%	29%	64%	0.47	11%	84%	28%	45%	5 year estimate
Washington Township, Gibson County	953	323	7%	15%	79%	0.31	8%	96%	NA	42%	5 year estimate
Washington Township, Grant County	3,775	1,499	12%	22%	66%	0.52	8%	87%	16%	44%	5 year estimate
Washington Township, Greene County	1,308	459	14%	30%	56%	0.39	8%	84%	19%	33%	5 year estimate
Washington Township, Hamilton County	33,968	11,878	4%	16%	80%	0.38	5%	94%	21%	34%	3 year estimate



Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
Washington Township, Harrison County	406	180	28%	41%	31%	0.43	10%	86%	45%	NA	5 year estimate
Washington Township, Hendricks County	45,653	15,517	5%	16%	79%	0.36	6%	93%	25%	34%	3 year estimate
Washington Township, Knox County	2,467	1,033	9%	27%	64%	0.36	4%	87%	18%	36%	5 year estimate
Washington Township, Kosciusko County	2,989	1,080	7%	20%	74%	0.32	5%	85%	13%	17%	5 year estimate
Washington Township, Laporte County	958	350	6%	16%	77%	0.44	13%	90%	21%	12%	5 year estimate
Washington Township, Marion County	134,262	59,387	14%	26%	61%	0.49	6%	85%	22%	44%	1 year estimate
Washington Township, Miami County	3,483	1,389	23%	23%	54%	0.50	14%	87%	19%	58%	5 year estimate
Washington Township, Monroe County	2,228	995	6%	24%	71%	0.40	5%	90%	27%	11%	5 year estimate
Washington Township, Morgan County	17,162	6,549	13%	27%	60%	0.41	10%	87%	22%	45%	5 year estimate
Washington Township, Noble County	1,252	447	7%	20%	73%	0.31	10%	90%	19%	33%	5 year estimate
Washington Township, Owen County	6,186	2,472	13%	29%	58%	0.38	8%	86%	21%	37%	5 year estimate
Washington Township, Parke County	1,239	350	7%	14%	80%	0.43	3%	54%	22%	17%	5 year estimate
Washington Township, Pike County	4,476	1,764	13%	22%	65%	0.40	11%	88%	19%	38%	5 year estimate
Washington Township, Porter County	4,739	1,622	5%	9%	86%	0.34	7%	93%	17%	56%	5 year estimate
Washington Township, Putnam County	2,603	856	3%	15%	82%	0.34	7%	81%	16%	38%	5 year estimate
Washington Township, Randolph County	2,092	812	8%	21%	70%	0.34	8%	91%	11%	30%	5 year estimate
Washington Township, Ripley County	2,201	787	4%	28%	68%	0.32	10%	92%	29%	30%	5 year estimate
Washington Township, Rush County	290	133	7%	17%	77%	0.50	NA	92%	10%	NA	5 year estimate
Washington Township, Shelby County	1,435	478	8%	17%	75%	0.35	13%	83%	21%	25%	5 year estimate
Washington Township, Starke County	2,978	1,008	18%	28%	54%	0.40	18%	84%	30%	41%	5 year estimate
Washington Township, Tippecanoe County	2,473	913	7%	15%	78%	0.34	5%	90%	14%	32%	5 year estimate
Washington Township, Warren County	2,745	954	10%	26%	64%	0.36	8%	84%	24%	39%	5 year estimate
Washington Township, Washington County	10,150	4,015	18%	22%	60%	0.43	13%	85%	24%	42%	5 year estimate
Washington Township, Wayne County	1,630	594	13%	15%	72%	0.37	10%	89%	27%	23%	5 year estimate
Washington Township, Whitley County	1,283	485	5%	9%	86%	0.31	10%	97%	17%	22%	5 year estimate
Waterloo Township, Fayette County	686	246	17%	19%	65%	0.40	14%	78%	34%	100%	5 year estimate
Wayne Township, Allen County	104,025	39,115	23%	33%	43%	0.44	13%	75%	20%	46%	1 year estimate

## Key Facts and ALICE Statistics by Townships, Indiana, 2012

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Wayne Township, Bartholomew County	3,847	1,312	3%	22%	75%	0.33	9%	87%	24%	7%	5 year estimate
Wayne Township, Fulton County	568	205	1%	32%	66%	0.31	6%	74%	17%	NA	5 year estimate
Wayne Township, Hamilton County	7,778	2,713	10%	25%	66%	0.40	8%	85%	24%	52%	5 year estimate
Wayne Township, Henry County	4,189	1,611	16%	24%	60%	0.40	11%	83%	25%	36%	5 year estimate
Wayne Township, Jay County	7,962	3,356	13%	27%	60%	0.41	11%	85%	19%	36%	5 year estimate
Wayne Township, Kosciusko County	27,681	10,894	10%	27%	64%	0.43	10%	88%	17%	37%	3 year estimate
Wayne Township, Marion County	139,077	50,306	22%	29%	49%	0.44	13%	80%	22%	54%	1 year estimate
Wayne Township, Montgomery County	1,451	597	10%	14%	76%	0.36	8%	91%	18%	34%	5 year estimate
Wayne Township, Noble County	10,295	4,230	13%	25%	63%	0.40	11%	87%	18%	46%	5 year estimate
Wayne Township, Owen County	1,609	642	6%	28%	66%	0.38	11%	83%	39%	34%	5 year estimate
Wayne Township, Randolph County	4,586	1,941	18%	28%	54%	0.39	11%	85%	20%	61%	5 year estimate
Wayne Township, Starke County	4,549	1,800	18%	25%	57%	0.38	13%	85%	30%	36%	5 year estimate
Wayne Township, Wayne County	41,095	17,141	23%	23%	54%	0.47	14%	78%	22%	51%	3 year estimate
Wea Township, Tippecanoe County	32,081	12,005	14%	17%	69%	0.42	8%	86%	19%	44%	3 year estimate
Webster Township, Harrison County	1,775	639	16%	16%	68%	0.36	5%	89%	34%	40%	5 year estimate
Webster Township, Wayne County	1,277	550	17%	11%	72%	0.35	1%	88%	28%	49%	5 year estimate
West Creek Township, Lake County	6,751	2,343	6%	20%	75%	0.36	9%	85%	27%	52%	5 year estimate
West Lafayette City, Tippecanoe County	30,238	12,073	32%	21%	47%	0.56	8%	93%	16%	67%	3 year estimate
West Point Township, White County	397	132	11%	12%	77%	0.36	NA	90%	7%	26%	5 year estimate
West Township, Marshall County	4,014	1,526	9%	24%	67%	0.40	7%	88%	27%	23%	5 year estimate
Westchester Township, Porter County	19,536	7,535	10%	20%	70%	0.41	10%	90%	24%	43%	3 year estimate
Westfield City, Hamilton County	30,551	11,083	4%	9%	87%	0.38	4%	94%	18%	27%	3 year estimate
Wheatfield Township, Jasper County	4,356	1,666	8%	15%	77%	0.33	13%	86%	15%	24%	5 year estimate
Whiskey Run Township, Crawford County	2,008	729	12%	16%	72%	0.30	19%	85%	32%	40%	5 year estimate
White Post Township, Pulaski County	1,319	373	25%	21%	55%	0.37	26%	84%	28%	45%	5 year estimate

Townships	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey
White River Township, Gibson County	1,416	583	14%	25%	61%	0.44	6%	87%	11%	6%	5 year estimate
White River Township, Hamilton County	2,504	1,005	15%	16%	69%	0.38	5%	86%	19%	32%	5 year estimate
White River Township, Johnson County	42,900	15,380	4%	12%	84%	0.40	7%	93%	18%	45%	3 year estimate
White River Township, Randolph County	7,488	3,025	14%	26%	60%	0.49	11%	84%	14%	43%	5 year estimate
Whitewater Township, Franklin County	2,672	1,036	7%	18%	75%	0.33	15%	96%	22%	13%	5 year estimate
Widner Township, Knox County	772	324	4%	21%	76%	0.43	NA	82%	4%	25%	5 year estimate
Wildcat Township, Tipton County	1,427	575	8%	25%	67%	0.34	12%	71%	20%	65%	5 year estimate
Wills Township, Laporte County	2,422	756	13%	10%	77%	0.32	11%	90%	14%	42%	5 year estimate
Wilmington Township, Dekalb County	4,125	1,536	19%	26%	55%	0.41	20%	79%	26%	47%	5 year estimate
Winfield Township, Lake County	10,008	3,365	6%	17%	77%	0.39	8%	94%	35%	61%	5 year estimate
Wood Township, Clark County	2,759	1,007	7%	17%	76%	0.37	11%	87%	19%	41%	5 year estimate
Worth Township, Boone County	2,523	963	3%	8%	89%	0.35	3%	87%	22%	31%	5 year estimate
Wright Township, Greene County	3,932	1,579	19%	18%	64%	0.40	10%	83%	20%	26%	5 year estimate
York Township, Dearborn County	1,010	383	5%	6%	89%	0.36	3%	96%	19%	54%	5 year estimate
York Township, Elkhart County	3,747	1,234	11%	16%	73%	0.37	13%	75%	18%	21%	5 year estimate
York Township, Noble County	1,398	579	17%	12%	71%	0.39	8%	87%	44%	NA	5 year estimate
York Township, Steuben County	694	290	10%	32%	58%	0.33	12%	79%	32%	100%	5 year estimate
York Township, Switzerland County	1,705	520	9%	33%	58%	0.37	16%	79%	19%	58%	5 year estimate
Zionsville Town, Boone County	23,649	8,104	4%	8%	88%	0.47	4%	97%	17%	41%	3 year estimate

# APPENDIX I – ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of Indiana's 92 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county.

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Indiana.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

Line items in the Household Survival Budget are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

# ALICE IN ADAMS COUNTY

**Population:** 34,383 | **Number of Households:** 12,097  
**Median Household Income:** \$45,796 (state average: \$46,974)  
**Unemployment Rate:** 7.6% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

<b>Poverty</b> 1,524 HH 13%	<b>ALICE</b> 2,988 HH 25%	<b>STRUGGLING</b>	<b>Above ALICE</b> 7,585 HH 63%
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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (58)

**Job Opportunities**  
fair (61)

**Community Support**  
poor (47)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Adams County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$485	\$584
Child care	\$0	\$931
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$346
Taxes	\$182	\$228
Monthly total	\$1,438	\$3,803
<b>ANNUAL TOTAL</b>	\$17,260	\$45,636
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Adams County, 2012		
Area	Total HH	% ALICE & Poverty
Blue Creek Township	334	53%
French Township	240	15%
Hartford Township	278	26%
Jefferson Township	312	42%
Monroe Township	1,522	36%
Root Township	1,897	29%
St. Marys Township	501	31%
Union Township	275	37%
Wabash Township	2,077	43%
Washington Township	4,234	39%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN ALLEN COUNTY

## Allen County, 2012

Area	Total HH	% ALICE & Poverty
Aboite Township	13,136	12%
Adams Township	12,389	44%
Cedar Creek Township	4,082	16%
Eel River Township	1,247	12%
Fort Wayne City	100,724	36%
Jefferson Township	805	36%
Lafayette Township	1,152	16%
Lake Township	945	24%
Madison Township	677	21%
Marion Township	1,478	19%
Maumee Township	1,042	21%
Milan Township	1,121	22%
Monroe Township	723	32%
Perry Township	9,768	13%
Pleasant Township	1,274	21%
Springfield Township	1,229	21%
St. Joseph Township	30,792	28%
Washington Township	15,472	37%
Wayne Township	39,115	57%

**Population:** 360,412 | **Number of Households:** 138,507  
**Median Household Income:** \$48,962 (state average: \$46,974)  
**Unemployment Rate:** 8.1% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
18,466 HH 13%	30,790 HH 22%		89,251 HH 64%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (56)

**Job Opportunities**  
fair (56)

**Community Support**  
fair (55)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Allen County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$477	\$634
Child care	\$0	\$966
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$130	\$357
Taxes	\$180	\$256
Monthly total	\$1,427	\$3,928
<b>ANNUAL TOTAL</b>	\$17,126	\$47,138
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN BARTHOLOMEW COUNTY

**Population:** 79,129 | **Number of Households:** 29,640  
**Median Household Income:** \$53,671 (state average: \$46,974)  
**Unemployment Rate:** 6.3% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
3,439 HH 12%	6,818 HH 23%		19,383 HH 65%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (60)	good (72)	fair (54)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Bartholomew County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$603	\$726
Child care	\$0	\$1,044
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$146	\$380
Taxes	\$214	\$314
Monthly total	\$1,603	\$4,179
<b>ANNUAL TOTAL</b>	\$19,233	\$50,145
Hourly wage	\$10.00	\$25.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Bartholomew County, 2012		
Area	Total HH	% ALICE & Poverty
Clay Township	1,192	25%
Clifty Township	387	40%
Columbus City	17,840	32%
Columbus Township	18,662	37%
Flat Rock Township	617	40%
German Township	2,476	34%
Harrison Township	1,377	7%
Haw Creek Township	1,520	34%
Jackson Township	347	22%
Ohio Township	649	33%
Rock Creek Township	563	11%
Sand Creek Township	973	18%
Wayne Township	1,312	25%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN BENTON COUNTY

## Benton County, 2012

Area	Total HH	% ALICE & Poverty
Bolivar Township	458	43%
Center Township	1,143	32%
Grant Township	444	33%
Hickory Grove Township	132	39%
Oak Grove Township	641	31%
Parish Grove Township	112	38%
Richland Township	243	33%

**Population:** 8,816 | **Number of Households:** 3,462

**Median Household Income:** \$47,828 (state average: \$46,974)

**Unemployment Rate:** 8.2% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.37 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
392 HH	745 HH		2,325 HH
11%	22%		67%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (70)

**Job Opportunities**  
fair (59)

**Community Support**  
poor (46)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Benton County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$501	\$727
Child care	\$0	\$888
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$133	\$359
Taxes	\$186	\$261
Monthly total	\$1,461	\$3,949
<b>ANNUAL TOTAL</b>	\$17,526	\$47,391
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN BLACKFORD COUNTY

**Population:** 12,742 | **Number of Households:** 5,293  
**Median Household Income:** \$39,619 (state average: \$46,974)  
**Unemployment Rate:** 10.1% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
853 HH 16%	1,114 HH 21%		3,326 HH 63%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (56)	poor (45)	fair (51)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Blackford County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$485	\$584
Child care	\$0	\$761
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$324
Taxes	\$182	\$181
Monthly total	\$1,438	\$3,565
<b>ANNUAL TOTAL</b>	\$17,260	\$42,778
Hourly wage	\$9.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Blackford County, 2012		
Area	Total HH	% ALICE & Poverty
Harrison Township	1,091	43%
Jackson Township	546	41%
Licking Township	3,269	36%
Washington Township	387	24%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN BOONE COUNTY

## Boone County, 2012

Area	Total HH	% ALICE & Poverty
Center Township	7,564	36%
Clinton Township	318	28%
Jackson Township	1,084	32%
Jefferson Township	566	15%
Marion Township	522	32%
Perry Township	415	26%
Sugar Creek Township	840	33%
Washington Township	624	18%
Worth Township	963	11%
Zionsville Town	8,104	12%

**Population:** 57,851 | **Number of Households:** 21,799

**Median Household Income:** \$65,956 (state average: \$46,974)

**Unemployment Rate:** 6.5% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.49 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,642 HH 8%	3,519 HH 16%		16,638 HH 76%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (41)

**Job Opportunities**  
fair (56)

**Community Support**  
good (63)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Boone County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$747
Child care	\$0	\$1,094
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$389
Taxes	\$197	\$338
Monthly total	\$1,519	\$4,283
<b>ANNUAL TOTAL</b>	\$18,227	\$51,395
Hourly wage	\$9.00	\$26.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN BROWN COUNTY

**Population:** 15,181 | **Number of Households:** 6,094  
**Median Household Income:** \$48,652 (state average: \$46,974)  
**Unemployment Rate:** 7.7% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
798 HH 13%	1,295 HH 21%		4,001 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (56)	poor (50)	poor (47)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Brown County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$747
Child care	\$0	\$943
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$369
Taxes	\$197	\$286
Monthly total	\$1,519	\$4,059
<b>ANNUAL TOTAL</b>	<b>\$18,227</b>	<b>\$48,710</b>
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Brown County, 2012		
Area	Total HH	% ALICE & Poverty
Hamblen Township	1,799	31%
Jackson Township	1,658	39%
Van Buren Township	718	24%
Washington Township	1,919	38%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN CARROLL COUNTY

## Carroll County, 2012

Area	Total HH	% ALICE & Poverty
Adams Township	156	34%
Burlington Township	750	26%
Clay Township	462	9%
Deer Creek Township	1,754	36%
Democrat Township	326	17%
Jackson Township	551	13%
Jefferson Township	1,038	29%
Monroe Township	1,155	32%
Rock Creek Township	182	55%
Tippecanoe Township	948	30%
Washington Township	303	27%

**Population:** 20,102 | **Number of Households:** 7,990

**Median Household Income:** \$50,241 (state average: \$46,974)

**Unemployment Rate:** 7.3% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
675 HH	1,592 HH		5,723 HH
8%	20%		72%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (57)

**Job Opportunities**  
good (64)

**Community Support**  
fair (52)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Carroll County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$388	\$598
Child care	\$0	\$738
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$118	\$323
Taxes	\$156	\$179
Monthly total	\$1,303	\$3,553
<b>ANNUAL TOTAL</b>	\$15,642	\$42,636
Hourly wage	\$8.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN CASS COUNTY

**Population:** 38,780 | **Number of Households:** 14,857  
**Median Household Income:** \$39,200 (state average: \$46,974)  
**Unemployment Rate:** 8.5% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
2,430 HH 16%	3,407 HH 23%		9,020 HH 61%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (52)	poor (51)	poor (46)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Cass County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$415	\$588
Child care	\$0	\$725
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$122	\$320
Taxes	\$164	\$173
Monthly total	\$1,341	\$3,521
<b>ANNUAL TOTAL</b>	\$16,092	\$42,247
Hourly wage	\$8.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Cass County, 2012		
Area	Total HH	% ALICE & Poverty
Adams Township	512	19%
Bethlehem Township	271	33%
Boone Township	567	29%
Clay Township	1,115	23%
Clinton Township	172	38%
Eel Township	6,925	45%
Harrison Township	285	35%
Jackson Township	1,086	19%
Jefferson Township	581	25%
Miami Township	621	31%
Noble Township	765	27%
Tipton Township	901	30%
Washington Township	616	26%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN CLARK COUNTY

## Clark County, 2012

Area	Total HH	% ALICE & Poverty
Carr Township	1,251	12%
Charlestown Township	4,987	34%
Clarksville Town	8,868	38%
Jeffersonville City	17,660	31%
Jeffersonville Township	23,903	40%
Monroe Township	1,944	29%
Oregon Township	638	29%
Owen Township	372	35%
Silver Creek Township	4,445	28%
Union Township	1,360	21%
Utica Township	2,130	23%
Washington Township	687	29%
Wood Township	1,007	24%

**Population:** 111,951 | **Number of Households:** 42,802  
**Median Household Income:** \$50,075 (state average: \$46,974)  
**Unemployment Rate:** 7.5% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
5,658 HH 13%	8,837 HH 21%		28,307 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (52)

**Job Opportunities**  
fair (62)

**Community Support**  
fair (52)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Clark County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$509	\$698
Child care	\$0	\$947
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$134	\$363
Taxes	\$188	\$271
Monthly total	\$1,472	\$3,994
<b>ANNUAL TOTAL</b>	\$17,660	\$47,931
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN CLAY COUNTY

**Population:** 26,861 | **Number of Households:** 9,919  
**Median Household Income:** \$45,140 (state average: \$46,974)  
**Unemployment Rate:** 9.9% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,399 HH 14%	2,379 HH 24%		6,141 HH 62%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (64)	poor (45)	fair (53)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Clay County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$420	\$616
Child care	\$0	\$931
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$123	\$350
Taxes	\$165	\$238
Monthly total	\$1,348	\$3,851
<b>ANNUAL TOTAL</b>	\$16,175	\$46,210
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Clay County, 2012		
Area	Total HH	% ALICE & Poverty
Brazil Township	3,283	50%
Cass Township	132	70%
Dick Johnson Township	569	18%
Harrison Township	849	44%
Jackson Township	923	27%
Lewis Township	475	13%
Posey Township	1,494	23%
Sugar Ridge Township	301	31%
Van Buren Township	1,424	34%
Washington Township	382	49%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN CLINTON COUNTY

## Clinton County, 2012

Area	Total HH	% ALICE & Poverty
Center Township	5,891	42%
Forest Township	307	29%
Jackson Township	486	21%
Johnson Township	170	15%
Kirklin Township	501	33%
Madison Township	740	33%
Michigan Township	468	30%
Owen Township	313	38%
Perry Township	584	24%
Ross Township	968	22%
Sugar Creek Township	231	27%
Union Township	390	13%
Warren Township	214	47%
Washington Township	426	30%

**Population:** 33,088 | **Number of Households:** 11,724

**Median Household Income:** \$48,251 (state average: \$46,974)

**Unemployment Rate:** 7.9% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,344 HH 11%	2,656 HH 23%		7,724 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (63)

**Job Opportunities**  
good (68)

**Community Support**  
poor (44)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Clinton County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$497	\$644
Child care	\$0	\$858
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$132	\$344
Taxes	\$185	\$224
Monthly total	\$1,455	\$3,785
<b>ANNUAL TOTAL</b>	\$17,460	\$45,417
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN CRAWFORD COUNTY

**Population:** 10,702 | **Number of Households:** 4,259  
**Median Household Income:** \$40,027 (state average: \$46,974)  
**Unemployment Rate:** 9.6% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
810 HH 19%	909 HH 21%		2,540 HH 60%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (58)

**Job Opportunities**  
poor (43)

**Community Support**  
poor (46)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Crawford County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$416	\$584
Child care	\$0	\$795
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$122	\$328
Taxes	\$164	\$190
Monthly total	\$1,342	\$3,612
<b>ANNUAL TOTAL</b>	\$16,109	\$43,345
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Crawford County, 2012		
Area	Total HH	% ALICE & Poverty
Jennings Township	573	26%
Johnson Township	208	61%
Liberty Township	723	46%
Ohio Township	242	37%
Patoka Township	715	47%
Sterling Township	663	47%
Union Township	339	39%
Whiskey Run Township	729	28%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN DAVIESS COUNTY

## Daviess County, 2012

Area	Total HH	% ALICE & Poverty
Barr Township	1,403	29%
Bogard Township	305	21%
Elmore Township	422	38%
Harrison Township	294	14%
Madison Township	1,183	27%
Reeve Township	216	26%
Steele Township	308	28%
Van Buren Township	589	39%
Washington Township	5,931	33%

**Population:** 31,895 | **Number of Households:** 11,258

**Median Household Income:** \$45,583 (state average: \$46,974)

**Unemployment Rate:** 5.8% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,455 HH 13%	1,922 HH 17%		7,881 HH 70%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (65)

**Job Opportunities**  
good (65)

**Community Support**  
poor (41)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Daviess County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$485	\$584
Child care	\$0	\$818
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$331
Taxes	\$182	\$196
Monthly total	\$1,438	\$3,645
<b>ANNUAL TOTAL</b>	\$17,260	\$43,739
Hourly wage	\$9.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN DEARBORN COUNTY

**Population:** 49,982 | **Number of Households:** 18,454  
**Median Household Income:** \$59,013 (state average: \$46,974)  
**Unemployment Rate:** 8.2% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,676 HH 9%	4,058 HH 22%		12,720 HH 69%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (44)	good (65)	good (63)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Dearborn County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$471	\$723
Child care	\$0	\$1,203
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$129	\$401
Taxes	\$178	\$367
Monthly total	\$1,419	\$4,409
<b>ANNUAL TOTAL</b>	\$17,026	\$52,913
Hourly wage	\$9.00	\$26.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Dearborn County, 2012		
Area	Total HH	% ALICE & Poverty
Center Township	2,088	37%
Clay Township	1,031	37%
Harrison Township	1,247	28%
Hogan Township	575	36%
Kelso Township	948	24%
Lawrenceburg Township	4,358	45%
Logan Township	1,243	26%
Manchester Township	1,103	23%
Miller Township	3,353	18%
Sparta Township	1,030	26%
Washington Township	413	33%
York Township	383	11%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN DECATUR COUNTY

## Decatur County, 2012

Area	Total HH	% ALICE & Poverty
Adams Township	628	43%
Clay Township	560	47%
Clinton Township	185	21%
Fugit Township	737	18%
Jackson Township	283	41%
Marion Township	620	14%
Saltcreek Township	444	20%
Sandcreek Township	1,096	32%
Washington Township	5,328	41%

**Population:** 25,889 | **Number of Households:** 9,655

**Median Household Income:** \$49,407 (state average: \$46,974)

**Unemployment Rate:** 8.2% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.37 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,234 HH 13%	2,129 HH 22%		6,292 HH 65%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (68)

**Job Opportunities**  
good (68)

**Community Support**  
fair (51)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Decatur County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$516	\$623
Child care	\$0	\$955
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$135	\$354
Taxes	\$190	\$249
Monthly total	\$1,481	\$3,896
<b>ANNUAL TOTAL</b>	<b>\$17,777</b>	<b>\$46,754</b>
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN DEKALB COUNTY

**Population:** 42,335 | **Number of Households:** 16,343  
**Median Household Income:** \$46,565 (state average: \$46,974)  
**Unemployment Rate:** 8.4% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
2,188 HH 13%	3,411 HH 21%		10,744 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (50)

**Job Opportunities**  
fair (63)

**Community Support**  
fair (54)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, DeKalb County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$445	\$604
Child care	\$0	\$776
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$126	\$329
Taxes	\$171	\$191
Monthly total	\$1,383	\$3,614
<b>ANNUAL TOTAL</b>	\$16,592	\$43,366
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

DeKalb County, 2012		
Area	Total HH	% ALICE & Poverty
Butler Township	653	26%
Concord Township	556	23%
Fairfield Township	501	39%
Franklin Township	477	35%
Grant Township	1,110	33%
Jackson Township	1,142	19%
Keyser Township	2,938	32%
Richland Township	435	30%
Smithfield Township	747	36%
Spencer Township	368	12%
Stafford Township	169	11%
Union Township	5,481	37%
Wilmington Township	1,536	45%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN DELAWARE COUNTY

## Delaware County, 2012

Area	Total HH	% ALICE & Poverty
Center Township	27,643	59%
Delaware Township	1,456	32%
Hamilton Township	2,669	23%
Harrison Township	1,299	25%
Liberty Township	1,737	31%
Monroe Township	1,390	25%
Mount Pleasant Township	5,783	27%
Muncie City	28,058	54%
Niles Township	536	27%
Perry Township	560	29%
Salem Township	1,606	29%
Union Township	1,139	31%
Washington Township	763	40%

**Population:** 117,364 | **Number of Households:** 46,572

**Median Household Income:** \$37,032 (state average: \$46,974)

**Unemployment Rate:** 9.2% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
10,081 HH 22%	11,701 HH 25%		24,790 HH 53%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (41)

**Job Opportunities**  
poor (43)

**Community Support**  
fair (50)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Delaware County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$500	\$618
Child care	\$0	\$1,060
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$133	\$367
Taxes	\$186	\$282
Monthly total	\$1,459	\$4,042
<b>ANNUAL TOTAL</b>	\$17,510	\$48,509
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN DUBOIS COUNTY

**Population:** 42,041 | **Number of Households:** 15,854  
**Median Household Income:** \$53,630 (state average: \$46,974)  
**Unemployment Rate:** 5.6% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,393 HH 9%	2,741 HH 17%		11,720 HH 74%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (55)	good (65)	good (63)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Dubois County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$380	\$584
Child care	\$0	\$824
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$332
Taxes	\$154	\$198
Monthly total	\$1,292	\$3,653
<b>ANNUAL TOTAL</b>	\$15,508	\$43,833
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Dubois County, 2012		
Area	Total HH	% ALICE & Poverty
Bainbridge Township	6,585	26%
Boone Township	342	19%
Cass Township	721	17%
Columbia Township	327	9%
Ferdinand Township	1,287	16%
Hall Township	509	25%
Harbison Township	618	42%
Jackson Township	789	18%
Jefferson Township	718	35%
Madison Township	851	8%
Marion Township	540	18%
Patoka Township	2,658	32%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN ELKHART COUNTY

## Elkhart County, 2012

Area	Total HH	% ALICE & Poverty
Baugo Township	3,063	34%
Benton Township	891	13%
Cleveland Township	4,112	32%
Clinton Township	1,275	20%
Concord Township	19,169	49%
Elkhart City	19,025	47%
Elkhart Township	13,154	40%
Goshen City	11,413	42%
Jackson Township	1,385	22%
Jefferson Township	3,175	20%
Locke Township	1,218	37%
Middlebury Township	2,759	23%
Olive Township	1,084	30%
Osolo Township	11,543	38%
Union Township	2,065	26%
Washington Township	2,797	36%
York Township	1,234	27%

**Population:** 199,619 | **Number of Households:** 70,857

**Median Household Income:** \$45,315 (state average: \$46,974)

**Unemployment Rate:** 9.2% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
9,630 HH 14%	17,141 HH 24%		44,086 HH 62%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (50)

**Job Opportunities**  
fair (63)

**Community Support**  
poor (47)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Elkhart County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$513	\$707
Child care	\$0	\$941
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$134	\$363
Taxes	\$189	\$272
Monthly total	\$1,477	\$3,998
<b>ANNUAL TOTAL</b>	<b>\$17,727</b>	<b>\$47,980</b>
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN FAYETTE COUNTY

**Population:** 24,156 | **Number of Households:** 9,466  
**Median Household Income:** \$35,622 (state average: \$46,974)  
**Unemployment Rate:** 11.1% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRUGGLING	Above ALICE
2,060 HH 22%	2,139 HH 23%		5,267 HH 56%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (38)

**Job Opportunities**  
poor (36)

**Community Support**  
fair (53)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Fayette County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$389	\$597
Child care	\$0	\$714
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$119	\$320
Taxes	\$157	\$172
Monthly total	\$1,305	\$3,518
<b>ANNUAL TOTAL</b>	\$15,658	\$42,212
Hourly wage	\$8.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Fayette County, 2012		
Area	Total HH	% ALICE & Poverty
Columbia Township	372	41%
Connersville Township	4,841	44%
Harrison Township	2,669	52%
Jackson Township	609	44%
Jennings Township	290	16%
Orange Township	336	33%
Posey Township	126	18%
Waterloo Township	246	35%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN FLOYD COUNTY

## Floyd County, 2012

Area	Total HH	% ALICE & Poverty
Franklin Township	553	30%
Georgetown Township	3,572	23%
Greenville Township	2,265	15%
Lafayette Township	2,719	12%
New Albany City	14,931	42%
New Albany Township	20,079	40%

**Population:** 75,283 | **Number of Households:** 29,144

**Median Household Income:** \$53,990 (state average: \$46,974)

**Unemployment Rate:** 7.3% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.47 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
3,961 HH 14%	5,507 HH 19%		19,676 HH 68%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (45)

**Job Opportunities**  
poor (50)

**Community Support**  
fair (55)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Floyd County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$509	\$698
Child care	\$0	\$955
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$134	\$364
Taxes	\$188	\$273
Monthly total	\$1,472	\$4,005
<b>ANNUAL TOTAL</b>	\$17,660	\$48,065
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN FOUNTAIN COUNTY

**Population:** 17,212 | **Number of Households:** 6,881  
**Median Household Income:** \$45,919 (state average: \$46,974)  
**Unemployment Rate:** 8.3% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
702 HH 10%	1,400 HH 20%		4,779 HH 69%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (61)	fair (60)	fair (53)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Fountain County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$429	\$584
Child care	\$0	\$854
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$124	\$336
Taxes	\$167	\$206
Monthly total	\$1,360	\$3,694
<b>ANNUAL TOTAL</b>	\$16,325	\$44,334
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Fountain County, 2012		
Area	Total HH	% ALICE & Poverty
Cain Township	394	31%
Davis Township	208	12%
Fulton Township	239	31%
Jackson Township	364	34%
Logan Township	1,538	40%
Millcreek Township	509	32%
Richland Township	360	27%
Shawnee Township	261	35%
Troy Township	1,431	23%
Van Buren Township	1,271	28%
Wabash Township	306	35%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN FRANKLIN COUNTY

## Franklin County, 2012

Area	Total HH	% ALICE & Poverty
Blooming Grove Township	308	32%
Brookville Township	2,229	36%
Butler Township	458	31%
Fairfield Township	205	36%
Highland Township	523	31%
Laurel Township	608	43%
Metamora Township	343	62%
Posey Township	405	55%
Ray Township	1,393	21%
Salt Creek Township	406	29%
Springfield Township	551	34%
Whitewater Township	1,036	25%

**Population:** 23,006 | **Number of Households:** 8,491  
**Median Household Income:** \$46,291 (state average: \$46,974)  
**Unemployment Rate:** 8.1% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,023 HH 12%	1,880 HH 22%		5,588 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (56)

**Job Opportunities**  
fair (53)

**Community Support**  
fair (51)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Franklin County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$471	\$723
Child care	\$0	\$926
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$129	\$364
Taxes	\$178	\$272
Monthly total	\$1,419	\$3,999
<b>ANNUAL TOTAL</b>	\$17,026	\$47,989
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN FULTON COUNTY

**Population:** 20,789 | **Number of Households:** 8,248  
**Median Household Income:** \$40,939 (state average: \$46,974)  
**Unemployment Rate:** 8.2% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.48 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,146 HH 14%	2,218 HH 27%		4,884 HH 59%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (48)

**Job Opportunities**  
poor (44)

**Community Support**  
poor (43)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Fulton County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$496	\$598
Child care	\$0	\$704
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$132	\$319
Taxes	\$185	\$170
Monthly total	\$1,454	\$3,506
<b>ANNUAL TOTAL</b>	\$17,443	\$42,067
Hourly wage	\$9.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Fulton County, 2012		
Area	Total HH	% ALICE & Poverty
Aubbeenaubbee Township	567	34%
Henry Township	1,140	26%
Liberty Township	569	31%
Newcastle Township	487	30%
Richland Township	422	41%
Rochester Township	4,499	40%
Union Township	548	39%
Wayne Township	205	34%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN GIBSON COUNTY

## Gibson County, 2012

Area	Total HH	% ALICE & Poverty
Barton Township	611	26%
Center Township	636	40%
Columbia Township	1,568	47%
Johnson Township	1,476	16%
Montgomery Township	1,531	32%
Patoka Township	4,635	42%
Union Township	1,685	27%
Washington Township	323	21%
White River Township	583	39%

**Population:** 33,503 | **Number of Households:** 12,949

**Median Household Income:** \$47,687 (state average: \$46,974)

**Unemployment Rate:** 7.2% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,540 HH 12%	2,793 HH 22%		8,616 HH 67%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (63)

**Job Opportunities**  
good (82)

**Community Support**  
good (58)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Gibson County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$490	\$587
Child care	\$0	\$863
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$337
Taxes	\$183	\$209
Monthly total	\$1,445	\$3,711
<b>ANNUAL TOTAL</b>	\$17,343	\$44,529
Hourly wage	\$9.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN GRANT COUNTY

**Population:** 69,330 | **Number of Households:** 26,803  
**Median Household Income:** \$38,877 (state average: \$46,974)  
**Unemployment Rate:** 9.4% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
4,325 HH 16%	6,069 HH 23%		16,409 HH 61%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (62)	poor (46)	good (65)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Grant County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$489	\$592
Child care	\$0	\$846
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$336
Taxes	\$183	\$206
Monthly total	\$1,444	\$3,695
<b>ANNUAL TOTAL</b>	\$17,326	\$44,337
Hourly wage	\$9.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Grant County, 2012		
Area	Total HH	% ALICE & Poverty
Center Township	9,302	52%
Fairmount Township	1,643	36%
Franklin Township	3,173	51%
Green Township	163	18%
Jefferson Township	1,635	27%
Liberty Township	357	24%
Marion City	11,402	54%
Mill Township	4,150	33%
Monroe Township	588	12%
Pleasant Township	2,722	27%
Richland Township	363	26%
Sims Township	731	23%
Van Buren Township	642	26%
Washington Township	1,499	34%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN GREENE COUNTY

## Greene County, 2012

Area	Total HH	% ALICE & Poverty
Beech Creek Township	893	30%
Cass Township	147	23%
Center Township	1,413	33%
Fairplay Township	217	34%
Grant Township	203	34%
Highland Township	226	20%
Jackson Township	683	31%
Jefferson Township	883	38%
Richland Township	2,021	29%
Smith Township	133	74%
Stafford Township	111	25%
Stockton Township	3,525	42%
Taylor Township	419	20%
Washington Township	459	44%
Wright Township	1,579	36%

**Population:** 33,062 | **Number of Households:** 13,065

**Median Household Income:** \$42,402 (state average: \$46,974)

**Unemployment Rate:** 9.1% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,979 HH	2,923 HH		8,163 HH
15%	22%		62%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (61)

**Job Opportunities**  
poor (43)

**Community Support**  
fair (53)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Greene County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$453	\$584
Child care	\$0	\$811
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$127	\$330
Taxes	\$174	\$194
Monthly total	\$1,394	\$3,634
<b>ANNUAL TOTAL</b>	\$16,726	\$43,611
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN HAMILTON COUNTY

**Population:** 289,495 | **Number of Households:** 105,029  
**Median Household Income:** \$85,567 (state average: \$46,974)  
**Unemployment Rate:** 5.7% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
4,323 HH 4%	17,446 HH 17%		83,260 HH 79%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (45)

**Job Opportunities**  
good (75)

**Community Support**  
good (72)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Hamilton County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$747
Child care	\$0	\$1,535
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$449
Taxes	\$197	\$489
Monthly total	\$1,519	\$4,935
<b>ANNUAL TOTAL</b>	<b>\$18,227</b>	<b>\$59,215</b>
Hourly wage	\$9.00	\$30.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Hamilton County, 2012		
Area	Total HH	% ALICE & Poverty
Adams Township	1,903	33%
Carmel City	31,169	8%
Clay Township	32,539	12%
Delaware Township	12,850	22%
Fall Creek Township	16,927	13%
Fishers Town	27,620	11%
Jackson Township	4,253	33%
Noblesville City	21,030	19%
Noblesville Township	19,131	27%
Washington Township	11,878	20%
Wayne Township	2,713	34%
Westfield City	11,083	13%
White River Township	1,005	31%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN HANCOCK COUNTY

## Hancock County, 2012

Area	Total HH	% ALICE & Poverty
Brandywine Township	995	24%
Brown Township	957	31%
Buck Creek Township	2,996	15%
Center Township	9,670	36%
Green Township	611	17%
Greenfield City	7,927	29%
Sugar Creek Township	5,642	25%
Vernon Township	3,941	31%

**Population:** 70,933 | **Number of Households:** 25,526

**Median Household Income:** \$62,794 (state average: \$46,974)

**Unemployment Rate:** 7.0% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
2,237 HH 9%	5,276 HH 21%		18,013 HH 71%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (31)

**Job Opportunities**  
good (70)

**Community Support**  
good (57)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Hancock County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$747
Child care	\$0	\$1,119
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$393
Taxes	\$197	\$346
Monthly total	\$1,519	\$4,320
<b>ANNUAL TOTAL</b>	\$18,227	\$51,840
Hourly wage	\$9.00	\$26.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN HARRISON COUNTY

**Population:** 39,245 | **Number of Households:** 14,487  
**Median Household Income:** \$51,765 (state average: \$46,974)  
**Unemployment Rate:** 7.2% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,858 HH 13%	3,159 HH 22%		9,470 HH 65%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (62)

**Job Opportunities**  
fair (54)

**Community Support**  
fair (55)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Harrison County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$509	\$698
Child care	\$0	\$847
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$134	\$350
Taxes	\$188	\$238
Monthly total	\$1,472	\$3,848
<b>ANNUAL TOTAL</b>	\$17,660	\$46,176
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Harrison County, 2012		
Area	Total HH	% ALICE & Poverty
Blue River Township	786	33%
Boone Township	399	22%
Franklin Township	1,539	18%
Harrison Township	4,612	40%
Heth Township	568	42%
Jackson Township	2,172	34%
Morgan Township	1,381	29%
Posey Township	973	29%
Spencer Township	778	36%
Taylor Township	341	37%
Washington Township	180	69%
Webster Township	639	32%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN HENDRICKS COUNTY

## Hendricks County, 2012

Area	Total HH	% ALICE & Poverty
Brown Township	3,919	13%
Brownsburg Town	8,510	19%
Center Township	4,400	26%
Clay Township	756	37%
Eel River Township	707	32%
Franklin Township	471	30%
Guilford Township	10,380	28%
Liberty Township	2,230	30%
Lincoln Township	10,387	23%
Marion Township	452	19%
Middle Township	2,149	18%
Plainfield Town	9,559	24%
Union Township	754	32%
Washington Township	15,517	21%

**Population:** 150,434 | **Number of Households:** 52,547

**Median Household Income:** \$70,867 (state average: \$46,974)

**Unemployment Rate:** 6.5% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.37 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
2,853 HH	10,320 HH		39,374 HH
5%	20%		75%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (40)

**Job Opportunities**  
good (70)

**Community Support**  
good (61)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Hendricks County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$747
Child care	\$0	\$1,289
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$416
Taxes	\$197	\$405
Monthly total	\$1,519	\$4,571
<b>ANNUAL TOTAL</b>	\$18,227	\$54,852
Hourly wage	\$9.00	\$27.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN HENRY COUNTY

**Population:** 49,394 | **Number of Households:** 18,164  
**Median Household Income:** \$37,282 (state average: \$46,974)  
**Unemployment Rate:** 9.6% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
3,308 HH 18%	4,868 HH 27%		9,988 HH 55%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (56)

**Job Opportunities**  
poor (44)

**Community Support**  
fair (50)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Henry County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$494	\$594
Child care	\$0	\$878
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$132	\$340
Taxes	\$184	\$215
Monthly total	\$1,451	\$3,742
<b>ANNUAL TOTAL</b>	\$17,410	\$44,900
Hourly wage	\$9.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Henry County, 2012		
Area	Total HH	% ALICE & Poverty
Blue River Township	495	40%
Dudley Township	404	26%
Fall Creek Township	1,805	37%
Franklin Township	360	47%
Greensboro Township	663	42%
Harrison Township	482	23%
Henry Township	9,227	50%
Jefferson Township	561	35%
Liberty Township	500	35%
Prairie Township	1,341	32%
Spiceland Township	1,007	33%
Stoney Creek Township	285	35%
Wayne Township	1,611	40%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN HOWARD COUNTY

## Howard County, 2012

Area	Total HH	% ALICE & Poverty
Center Township	19,804	48%
Clay Township	1,490	16%
Ervin Township	797	8%
Harrison Township	3,473	28%
Honey Creek Township	878	25%
Howard Township	958	28%
Jackson Township	287	11%
Kokomo City	24,785	46%
Liberty Township	1,805	25%
Monroe Township	520	24%
Taylor Township	3,845	31%

**Population:** 82,849 | **Number of Households:** 33,901

**Median Household Income:** \$38,849 (state average: \$46,974)

**Unemployment Rate:** 8.9% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
5,712 HH 17%	8,686 HH 26%		19,503 HH 58%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (50)

**Job Opportunities**  
poor (46)

**Community Support**  
fair (53)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Howard County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$506	\$649
Child care	\$0	\$987
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$133	\$362
Taxes	\$188	\$268
Monthly total	\$1,467	\$3,981
<b>ANNUAL TOTAL</b>	\$17,610	\$47,769
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN HUNTINGTON COUNTY

**Population:** 37,090 | **Number of Households:** 14,269  
**Median Household Income:** \$46,461 (state average: \$46,974)  
**Unemployment Rate:** 8.3% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,464 HH 10%	3,025 HH 21%		9,780 HH 69%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (52)

**Job Opportunities**  
fair (58)

**Community Support**  
good (60)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Huntington County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$442	\$623
Child care	\$0	\$859
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$125	\$341
Taxes	\$171	\$217
Monthly total	\$1,379	\$3,755
<b>ANNUAL TOTAL</b>	\$16,542	\$45,061
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Huntington County, 2012		
Area	Total HH	% ALICE & Poverty
Dallas Township	843	37%
Huntington Township	7,961	40%
Jackson Township	1,445	21%
Jefferson Township	258	30%
Lancaster Township	415	10%
Polk Township	217	17%
Rock Creek Township	631	25%
Salamonie Township	828	30%
Union Township	421	23%
Warren Township	345	34%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN JACKSON COUNTY

## Jackson County, 2012

Area	Total HH	% ALICE & Poverty
Brownstown Township	2,240	36%
Carr Township	559	48%
Driftwood Township	351	21%
Grassy Fork Township	323	33%
Hamilton Township	638	23%
Jackson Township	8,077	40%
Owen Township	603	32%
Pershing Township	530	24%
Redding Township	1,614	23%
Salt Creek Township	204	50%
Vernon Township	1,355	45%

**Population:** 42,856 | **Number of Households:** 16,374

**Median Household Income:** \$46,236 (state average: \$46,974)

**Unemployment Rate:** 7.0% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,976 HH 12%	3,936 HH 24%		10,462 HH 64%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (66)

**Job Opportunities**  
good (65)

**Community Support**  
poor (48)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Jackson County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$571	\$696
Child care	\$0	\$863
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$142	\$352
Taxes	\$205	\$242
Monthly total	\$1,558	\$3,868
<b>ANNUAL TOTAL</b>	\$18,694	\$46,417
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN JASPER COUNTY

**Population:** 33,470 | **Number of Households:** 12,131  
**Median Household Income:** \$57,703 (state average: \$46,974)  
**Unemployment Rate:** 8.2% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.37 (state average: 0.44)

## How many households are struggling?

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

<b>Poverty</b> 1,088 HH 9%	<b>ALICE</b> 2,446 HH 20%	<b>STRUGGLING</b>	<b>Above ALICE</b> 8,597 HH 71%
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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

<b>Housing Affordability</b> good (63)	<b>Job Opportunities</b> good (70)	<b>Community Support</b> good (60)
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## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Jasper County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$560	\$697
Child care	\$0	\$951
Food	\$170	\$515
Transportation	\$330	\$659
Health care	\$140	\$562
Miscellaneous	\$140	\$366
Taxes	\$202	\$279
Monthly total	\$1,542	\$4,029
<b>ANNUAL TOTAL</b>	<b>\$18,505</b>	<b>\$48,354</b>
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Jasper County, 2012		
Area	Total HH	% ALICE & Poverty
Carpenter Township	779	31%
Gillam Township	257	21%
Jordan Township	120	42%
Kankakee Township	321	44%
Keener Township	3,626	22%
Marion Township	2,907	39%
Newton Township	355	10%
Walker Township	1,190	16%
Wheatfield Township	1,666	23%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN JAY COUNTY

## Jay County, 2012

Area	Total HH	% ALICE & Poverty
Bearcreek Township	451	14%
Greene Township	374	14%
Jackson Township	204	30%
Jefferson Township	298	24%
Madison Township	267	42%
Penn Township	544	27%
Pike Township	364	31%
Richland Township	1,727	34%
Wabash Township	177	27%
Wayne Township	3,356	40%

**Population:** 21,300 | **Number of Households:** 8,131  
**Median Household Income:** \$40,649 (state average: \$46,974)  
**Unemployment Rate:** 7.1% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRUGGLING	Above ALICE
918 HH 11%	1,699 HH 21%		5,514 HH 68%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (64)	fair (63)	poor (46)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Jay County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$379	\$584
Child care	\$0	\$819
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$331
Taxes	\$154	\$197
Monthly total	\$1,291	\$3,646
<b>ANNUAL TOTAL</b>	<b>\$15,491</b>	<b>\$43,757</b>
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN JEFFERSON COUNTY

**Population:** 32,454 | **Number of Households:** 12,664  
**Median Household Income:** \$41,004 (state average: \$46,974)  
**Unemployment Rate:** 7.8% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,724 HH 14%	3,638 HH 29%		7,302 HH 58%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (45)

**Job Opportunities**  
fair (56)

**Community Support**  
good (61)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Jefferson County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$438	\$618
Child care	\$0	\$1,083
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$125	\$371
Taxes	\$170	\$290
Monthly total	\$1,373	\$4,076
<b>ANNUAL TOTAL</b>	\$16,476	\$48,918
Hourly wage	\$8.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Jefferson County, 2012		
Area	Total HH	% ALICE & Poverty
Graham Township	662	59%
Hanover Township	1,725	43%
Lancaster Township	515	35%
Madison Township	7,113	41%
Milton Township	376	41%
Monroe Township	121	27%
Republican Township	712	28%
Saluda Township	501	40%
Shelby Township	480	32%
Smyrna Township	432	33%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN JENNINGS COUNTY

## Jennings County, 2012

Area	Total HH	% ALICE & Poverty
Bigger Township	241	20%
Campbell Township	378	21%
Center Township	3,405	39%
Columbia Township	283	39%
Geneva Township	2,813	34%
Lovett Township	373	34%
Marion Township	436	17%
Montgomery Township	377	37%
Sand Creek Township	340	66%
Spencer Township	1,094	19%
Vernon Township	965	21%

**Population:** 28,279 | **Number of Households:** 10,534

**Median Household Income:** \$45,051 (state average: \$46,974)

**Unemployment Rate:** 9.8% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,318 HH 13%	2,079 HH 20%		7,137 HH 68%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (46)

**Job Opportunities**  
poor (50)

**Community Support**  
fair (52)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Jennings County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$378	\$584
Child care	\$0	\$957
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$349
Taxes	\$154	\$237
Monthly total	\$1,290	\$3,842
<b>ANNUAL TOTAL</b>	\$15,475	\$46,106
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN JOHNSON COUNTY

**Population:** 143,191 | **Number of Households:** 52,658  
**Median Household Income:** \$61,597 (state average: \$46,974)  
**Unemployment Rate:** 6.9% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
4,275 HH 8%	10,519 HH 20%		37,864 HH 72%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (38)	good (65)	fair (55)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Johnson County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$747
Child care	\$0	\$1,231
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$408
Taxes	\$197	\$385
Monthly total	\$1,519	\$4,485
<b>ANNUAL TOTAL</b>	<b>\$18,227</b>	<b>\$53,825</b>
Hourly wage	\$9.00	\$27.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Johnson County, 2012		
Area	Total HH	% ALICE & Poverty
Blue River Township	1,768	49%
Franklin City	8,333	34%
Franklin Township	7,491	39%
Greenwood City	20,736	27%
Hensley Township	1,154	22%
Needham Township	2,460	26%
Nineveh Township	1,255	23%
Pleasant Township	20,689	34%
Union Township	944	20%
White River Township	15,380	16%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN KNOX COUNTY

## Knox County, 2012

Area	Total HH	% ALICE & Poverty
Busseron Township	512	31%
Harrison Township	739	28%
Johnson Township	604	27%
Palmyra Township	646	23%
Steen Township	305	25%
Vigo Township	1,691	48%
Vincennes Township	8,999	42%
Washington Township	1,033	36%
Widner Township	324	24%

**Population:** 38,322 | **Number of Households:** 14,591

**Median Household Income:** \$40,088 (state average: \$46,974)

**Unemployment Rate:** 6.5% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
2,279 HH 16%	3,688 HH 25%		8,624 HH 59%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (51)

**Job Opportunities**  
fair (58)

**Community Support**  
good (56)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Knox County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$406	\$584
Child care	\$0	\$802
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$121	\$329
Taxes	\$161	\$192
Monthly total	\$1,328	\$3,622
<b>ANNUAL TOTAL</b>	\$15,942	\$43,467
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN KOSCIUSKO COUNTY

**Population:** 77,609 | **Number of Households:** 29,592  
**Median Household Income:** \$49,301 (state average: \$46,974)  
**Unemployment Rate:** 7.2% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRUGGLING	Above ALICE
3,018 HH 10%	6,522 HH 22%		20,052 HH 68%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (71)

**Job Opportunities**  
good (68)

**Community Support**  
fair (53)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Kosciusko County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$424	\$650
Child care	\$0	\$938
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$123	\$355
Taxes	\$166	\$252
Monthly total	\$1,354	\$3,910
<b>ANNUAL TOTAL</b>	\$16,242	\$46,917
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Kosciusko County, 2012		
Area	Total HH	% ALICE & Poverty
Clay Township	627	19%
Etna Township	519	32%
Franklin Township	371	28%
Harrison Township	1,353	35%
Jackson Township	470	25%
Jefferson Township	539	21%
Lake Township	731	35%
Monroe Township	346	37%
Plain Township	2,921	26%
Prairie Township	514	24%
Scott Township	641	30%
Seward Township	997	37%
Tippecanoe Township	2,995	38%
Turkey Creek Township	3,576	32%
Van Buren Township	1,539	31%
Washington Township	1,080	26%
Wayne Township	10,894	36%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN LAGRANGE COUNTY

## LaGrange County, 2012

Area	Total HH	% ALICE & Poverty
Bloomfield Township	1,936	44%
Clay Township	887	34%
Clearspring Township	1,238	35%
Eden Township	1,016	24%
Greenfield Township	455	25%
Johnson Township	1,314	30%
Lima Township	953	43%
Milford Township	1,178	33%
Newbury Township	1,593	32%
Springfield Township	475	53%
Van Buren Township	888	39%

**Population:** 37,374 | **Number of Households:** 11,713

**Median Household Income:** \$45,294 (state average: \$46,974)

**Unemployment Rate:** 7.4% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,492 HH 13%	2,823 HH 24%		7,398 HH 63%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (53)

**Job Opportunities**  
good (71)

**Community Support**  
poor (27)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, LaGrange County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$572	\$687
Child care	\$0	\$812
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$142	\$344
Taxes	\$205	\$222
Monthly total	\$1,559	\$3,780
<b>ANNUAL TOTAL</b>	\$18,711	\$45,355
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN LAKE COUNTY

**Population:** 493,618 | **Number of Households:** 177,540  
**Median Household Income:** \$48,120 (state average: \$46,974)  
**Unemployment Rate:** 9.2% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.44)

## How many households are struggling?

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

<b>Poverty</b> 28,787 HH 16%	<b>ALICE</b> 43,860 HH 25%	<b>STRUGGLING</b>	<b>Above ALICE</b> 104,893 HH 59%
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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (30)

**Job Opportunities**  
fair (59)

**Community Support**  
fair (54)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Lake County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$538	\$818
Child care	\$0	\$1,148
Food	\$170	\$515
Transportation	\$330	\$659
Health care	\$140	\$562
Miscellaneous	\$137	\$409
Taxes	\$196	\$388
Monthly total	\$1,512	\$4,498
<b>ANNUAL TOTAL</b>	\$18,138	\$53,981
Hourly wage	\$9.00	\$27.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Lake County, 2012		
Area	Total HH	% ALICE & Poverty
Calumet Township	38,098	58%
Cedar Creek Township	3,946	28%
Center Township	11,703	25%
Crown Point City	10,746	22%
Eagle Creek Township	641	29%
East Chicago City	9,660	57%
Gary City	28,420	57%
Hammond City	27,471	43%
Hanover Township	4,317	21%
Highland Town	9,565	19%
Hobart City	11,124	31%
Hobart Township	14,836	40%
Merrillville Town	12,789	31%
Munster Town	8,588	21%
North Township	57,370	48%
Ross Township	17,866	35%
Schererville Town	11,759	18%
St. John Township	24,481	18%
West Creek Township	2,343	25%
Winfield Township	3,365	23%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN LAPORTE COUNTY

## LaPorte County, 2012

Area	Total HH	% ALICE & Poverty
Cass Township	700	25%
Center Township	9,980	40%
Clinton Township	541	22%
Coolspring Township	6,633	42%
Dewey Township	391	26%
Galena Township	788	20%
Hanna Township	385	17%
Hudson Township	815	33%
Kankakee Township	1,801	32%
La Porte City	9,016	45%
Lincoln Township	648	35%
Michigan City City	12,309	48%
Michigan Township	10,368	41%
New Durham Township	1,769	35%
Noble Township	702	18%
Pleasant Township	1,385	35%
Scipio Township	1,845	35%
Springfield Township	1,622	32%
Union Township	949	36%
Washington Township	350	23%
Wills Township	756	23%

**Population:** 111,246 | **Number of Households:** 43,468

**Median Household Income:** \$46,048 (state average: \$46,974)

**Unemployment Rate:** 9.7% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRUGGLING	Above ALICE
7,014 HH	9,074 HH		27,380 HH
16%	21%		63%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (52)

**Job Opportunities**  
poor (50)

**Community Support**  
good (56)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, LaPorte County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$458	\$671
Child care	\$0	\$1,125
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$127	\$383
Taxes	\$175	\$322
Monthly total	\$1,401	\$4,217
<b>ANNUAL TOTAL</b>	\$16,809	\$50,604
Hourly wage	\$8.00	\$25.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN LAWRENCE COUNTY

**Population:** 46,095 | **Number of Households:** 18,974  
**Median Household Income:** \$42,678 (state average: \$46,974)  
**Unemployment Rate:** 10.4% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRUGGLING	Above ALICE
3,012 HH 16%	4,295 HH 23%		11,667 HH 61%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (51)	poor (40)	poor (44)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Lawrence County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$395	\$608
Child care	\$0	\$745
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$119	\$325
Taxes	\$158	\$184
Monthly total	\$1,313	\$3,577
<b>ANNUAL TOTAL</b>	\$15,758	\$42,924
Hourly wage	\$8.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Lawrence County, 2012		
Area	Total HH	% ALICE & Poverty
Bono Township	309	55%
Guthrie Township	603	39%
Indian Creek Township	1,040	34%
Marion Township	3,851	40%
Marshall Township	1,738	22%
Perry Township	723	36%
Pleasant Run Township	754	34%
Shawswick Township	8,785	42%
Spice Valley Township	1,066	30%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN MADISON COUNTY

## Madison County, 2012

Area	Total HH	% ALICE & Poverty
Adams Township	1,386	24%
Anderson City	22,481	48%
Anderson Township	23,129	49%
Boone Township	262	26%
Duck Creek Township	246	7%
Fall Creek Township	4,364	23%
Green Township	2,441	22%
Jackson Township	778	21%
Lafayette Township	2,067	32%
Monroe Township	3,639	40%
Pipe Creek Township	4,706	45%
Richland Township	1,931	24%
Stony Creek Township	1,533	31%
Union Township	3,654	27%
Van Buren Township	644	34%

**Population:** 130,348 | **Number of Households:** 49,124  
**Median Household Income:** \$42,933 (state average: \$46,974)  
**Unemployment Rate:** 9.4% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
6,658 HH 14%	13,527 HH 28%		28,939 HH 59%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (51)

**Job Opportunities**  
poor (52)

**Community Support**  
good (58)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Madison County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$532	\$640
Child care	\$0	\$1,053
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$137	\$369
Taxes	\$194	\$287
Monthly total	\$1,504	\$4,064
<b>ANNUAL TOTAL</b>	\$18,044	\$48,769
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN MARION COUNTY

**Population:** 918,977 | **Number of Households:** 363,157  
**Median Household Income:** \$41,409 (state average: \$46,974)  
**Unemployment Rate:** 8.5% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.47 (state average: 0.44)

## How many households are struggling?

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

<b>Poverty</b> 68,924 HH 19%	<b>ALICE</b> 93,566 HH 26%	<b>STRAINING</b>	<b>Above ALICE</b> 200,667 HH 55%
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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (31)

**Job Opportunities**  
fair (57)

**Community Support**  
good (75)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Marion County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$747
Child care	\$0	\$1,094
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$389
Taxes	\$197	\$338
Monthly total	\$1,519	\$4,283
<b>ANNUAL TOTAL</b>	<b>\$18,227</b>	<b>\$51,400</b>
Hourly wage	\$9.00	\$26.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Marion County, 2012		
Area	Total HH	% ALICE & Poverty
Center Township	59,146	63%
Decatur Township	10,985	34%
Franklin Township	19,486	23%
Indianapolis City	330,478	41%
Lawrence City	16,994	32%
Lawrence Township	47,314	36%
Perry Township	45,832	39%
Pike Township	30,645	43%
Warren Township	38,402	47%
Washington Township	59,387	39%
Wayne Township	50,306	51%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN MARSHALL COUNTY

## Marshall County, 2012

Area	Total HH	% ALICE & Poverty
Bourbon Township	1,203	38%
Center Township	5,878	45%
German Township	3,226	39%
Green Township	360	19%
North Township	1,638	28%
Polk Township	1,208	32%
Tippecanoe Township	538	30%
Union Township	1,276	32%
Walnut Township	920	42%
West Township	1,526	33%

**Population:** 47,028 | **Number of Households:** 17,788  
**Median Household Income:** \$44,571 (state average: \$46,974)  
**Unemployment Rate:** 8.5% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,948 HH 11%	5,016 HH 28%		10,824 HH 61%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (59)	fair (61)	fair (53)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Marshall County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$463	\$663
Child care	\$0	\$841
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$128	\$344
Taxes	\$176	\$224
Monthly total	\$1,408	\$3,787
<b>ANNUAL TOTAL</b>	\$16,893	\$45,441
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN MARTIN COUNTY

**Population:** 10,300 | **Number of Households:** 4,108  
**Median Household Income:** \$44,291 (state average: \$46,974)  
**Unemployment Rate:** 6.6% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.37 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
542 HH 13%	653 HH 16%		2,913 HH 71%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (69)	good (87)	fair (54)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Martin County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$416	\$584
Child care	\$0	\$863
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$122	\$337
Taxes	\$164	\$208
Monthly total	\$1,342	\$3,707
<b>ANNUAL TOTAL</b>	\$16,109	\$44,487
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Martin County, 2012		
Area	Total HH	% ALICE & Poverty
Center Township	718	38%
Halbert Township	631	25%
Lost River Township	312	27%
Mitcheltree Township	216	57%
Perry Township	1,966	25%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN MIAMI COUNTY

## Miami County, 2012

Area	Total HH	% ALICE & Poverty
Allen Township	254	30%
Butler Township	308	14%
Clay Township	308	11%
Deer Creek Township	1,724	39%
Erie Township	216	31%
Harrison Township	244	20%
Jackson Township	796	24%
Jefferson Township	961	25%
Perry Township	280	34%
Peru Township	4,181	41%
Pipe Creek Township	1,869	37%
Richland Township	436	15%
Union Township	354	27%
Washington Township	1,389	46%

**Population:** 36,614 | **Number of Households:** 13,160  
**Median Household Income:** \$42,444 (state average: \$46,974)  
**Unemployment Rate:** 10.1% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
2,001 HH 15%	2,468 HH 19%		8,691 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (58)

**Job Opportunities**  
fair (56)

**Community Support**  
poor (49)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Miami County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$379	\$584
Child care	\$0	\$938
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$347
Taxes	\$154	\$230
Monthly total	\$1,291	\$3,813
<b>ANNUAL TOTAL</b>	\$15,491	\$45,760
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN MONROE COUNTY

**Population:** 141,019 | **Number of Households:** 53,974  
**Median Household Income:** \$38,435 (state average: \$46,974)  
**Unemployment Rate:** 6.7% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.5 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
11,386 HH 21%	15,088 HH 28%		27,500 HH 51%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (19)

**Job Opportunities**  
poor (46)

**Community Support**  
good (66)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Monroe County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$513	\$724
Child care	\$0	\$1,133
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$134	\$392
Taxes	\$189	\$343
Monthly total	\$1,477	\$4,307
<b>ANNUAL TOTAL</b>	<b>\$17,727</b>	<b>\$51,681</b>
Hourly wage	\$9.00	\$26.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Monroe County, 2012		
Area	Total HH	% ALICE & Poverty
Bean Blossom Township	1,068	25%
Benton Township	1,467	33%
Bloomington City	28,890	56%
Bloomington Township	14,009	66%
Clear Creek Township	1,940	26%
Indian Creek Township	646	37%
Perry Township	22,216	48%
Richland Township	5,653	36%
Salt Creek Township	750	29%
Van Buren Township	5,029	38%
Washington Township	995	29%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN MONTGOMERY COUNTY

## Montgomery County, 2012

Area	Total HH	% ALICE & Poverty
Brown Township	673	39%
Clark Township	764	31%
Coal Creek Township	592	26%
Franklin Township	695	26%
Madison Township	448	39%
Ripley Township	297	23%
Scott Township	364	23%
Union Township	9,497	35%
Walnut Township	521	34%
Wayne Township	597	24%

**Population:** 38,218 | **Number of Households:** 14,667

**Median Household Income:** \$42,419 (state average: \$46,974)

**Unemployment Rate:** 8.1% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
2,118 HH 14%	3,096 HH 21%		9,453 HH 64%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (47)

**Job Opportunities**  
fair (61)

**Community Support**  
fair (54)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Montgomery County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$414	\$620
Child care	\$0	\$680
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$122	\$318
Taxes	\$163	\$169
Monthly total	\$1,340	\$3,503
<b>ANNUAL TOTAL</b>	\$16,075	\$42,032
Hourly wage	\$8.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN MORGAN COUNTY

**Population:** 69,356 | **Number of Households:** 26,442  
**Median Household Income:** \$50,519 (state average: \$46,974)  
**Unemployment Rate:** 8.0% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
2,471 HH 9%	6,402 HH 24%		17,569 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (44)

**Job Opportunities**  
fair (63)

**Community Support**  
fair (55)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Morgan County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$747
Child care	\$0	\$1,036
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$382
Taxes	\$197	\$318
Monthly total	\$1,519	\$4,198
<b>ANNUAL TOTAL</b>	<b>\$18,227</b>	<b>\$50,377</b>
Hourly wage	\$9.00	\$25.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Morgan County, 2012		
Area	Total HH	% ALICE & Poverty
Adams Township	527	33%
Ashland Township	784	24%
Brown Township	4,979	32%
Clay Township	1,615	28%
Green Township	1,213	22%
Gregg Township	983	18%
Harrison Township	467	25%
Jackson Township	1,250	34%
Jefferson Township	1,209	25%
Madison Township	3,457	18%
Monroe Township	1,924	23%
Ray Township	562	48%
Washington Township	6,549	40%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN NEWTON COUNTY

## Newton County, 2012

Area	Total HH	% ALICE & Poverty
Beaver Township	660	36%
Grant Township	532	39%
Iroquois Township	518	31%
Jackson Township	112	33%
Jefferson Township	876	39%
Lake Township	910	36%
Lincoln Township	1,488	24%

**Population:** 14,199 | **Number of Households:** 5,338  
**Median Household Income:** \$49,816 (state average: \$46,974)  
**Unemployment Rate:** 9.4% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
530 HH 10%	1,209 HH 23%		3,599 HH 67%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (59)	fair (57)	poor (43)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Newton County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$538	\$818
Child care	\$0	\$984
Food	\$170	\$515
Transportation	\$330	\$659
Health care	\$140	\$562
Miscellaneous	\$137	\$387
Taxes	\$196	\$332
Monthly total	\$1,512	\$4,257
<b>ANNUAL TOTAL</b>	\$18,138	\$51,078
Hourly wage	\$9.00	\$26.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN NOBLE COUNTY

**Population:** 47,534 | **Number of Households:** 17,522  
**Median Household Income:** \$47,133 (state average: \$46,974)  
**Unemployment Rate:** 8.8% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.37 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,878 HH 11%	3,332 HH 19%		12,312 HH 70%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (56)	good (64)	poor (46)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Noble County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$512	\$617
Child care	\$0	\$750
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$134	\$327
Taxes	\$189	\$187
Monthly total	\$1,476	\$3,595
<b>ANNUAL TOTAL</b>	\$17,710	\$43,143
Hourly wage	\$9.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Noble County, 2012		
Area	Total HH	% ALICE & Poverty
Albion Township	894	32%
Allen Township	2,750	30%
Elkhart Township	796	30%
Green Township	738	10%
Jefferson Township	662	26%
Noble Township	1,215	21%
Orange Township	1,533	31%
Perry Township	2,124	37%
Sparta Township	992	33%
Swan Township	746	14%
Washington Township	447	27%
Wayne Township	4,230	37%
York Township	579	29%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN OHIO COUNTY

## Ohio County, 2012

Area	Total HH	% ALICE & Poverty
Randolph Township	1,833	34%

**Population:** 6,093 | **Number of Households:** 2,451  
**Median Household Income:** \$49,591 (state average: \$46,974)  
**Unemployment Rate:** 8.2% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
206 HH 8%	534 HH 22%		1,711 HH 70%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (55)	fair (53)	fair (51)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Ohio County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$471	\$723
Child care	\$0	\$716
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$129	\$336
Taxes	\$178	\$206
Monthly total	\$1,419	\$3,696
<b>ANNUAL TOTAL</b>	\$17,026	\$44,357
Hourly wage	\$9.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN ORANGE COUNTY

**Population:** 19,828 | **Number of Households:** 7,637  
**Median Household Income:** \$37,410 (state average: \$46,974)  
**Unemployment Rate:** 9.0% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

<b>Poverty</b> 1,300 HH 17%	<b>ALICE</b> 1,750 HH 23%	<b>STRAINING</b>	<b>Above ALICE</b> 4,587 HH 60%
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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

<b>Housing Affordability</b> fair (59)	<b>Job Opportunities</b> poor (44)	<b>Community Support</b> fair (55)
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## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Orange County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$377	\$584
Child care	\$0	\$660
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$311
Taxes	\$154	\$155
Monthly total	\$1,288	\$3,425
<b>ANNUAL TOTAL</b>	\$15,458	\$41,100
Hourly wage	\$8.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Orange County, 2012		
Area	Total HH	% ALICE & Poverty
French Lick Township	1,791	41%
Greenfield Township	269	37%
Jackson Township	287	25%
Northeast Township	169	70%
Orangeville Township	262	12%
Orleans Township	1,199	43%
Paoli Township	2,330	39%
Southeast Township	755	48%
Stampers Creek Township	422	40%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN OWEN COUNTY

## Owen County, 2012

Area	Total HH	% ALICE & Poverty
Clay Township	1,168	38%
Franklin Township	400	50%
Jackson Township	789	37%
Jefferson Township	470	66%
Jennings Township	329	61%
Lafayette Township	420	34%
Marion Township	386	32%
Montgomery Township	592	29%
Morgan Township	442	28%
Taylor Township	335	35%
Washington Township	2,472	42%
Wayne Township	642	34%

**Population:** 21,503 | **Number of Households:** 8,738  
**Median Household Income:** \$41,091 (state average: \$46,974)  
**Unemployment Rate:** 9.4% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	Above ALICE
1,360 HH 16%	2,218 HH 25%	5,160 HH 59%

STRUGGLING

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (49)

**Job Opportunities**  
poor (48)

**Community Support**  
poor (48)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Owen County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$490	\$590
Child care	\$0	\$920
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$345
Taxes	\$183	\$226
Monthly total	\$1,445	\$3,796
<b>ANNUAL TOTAL</b>	\$17,343	\$45,556
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN PARKE COUNTY

**Population:** 17,251 | **Number of Households:** 6,039  
**Median Household Income:** \$45,489 (state average: \$46,974)  
**Unemployment Rate:** 9.5% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
715 HH 12%	1,296 HH 21%		4,028 HH 67%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (66)	poor (46)	poor (45)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Parke County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$486	\$584
Child care	\$0	\$746
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$322
Taxes	\$182	\$177
Monthly total	\$1,440	\$3,544
<b>ANNUAL TOTAL</b>	\$17,276	\$42,534
Hourly wage	\$9.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Parke County, 2012		
Area	Total HH	% ALICE & Poverty
Adams Township	1,670	42%
Florida Township	969	51%
Howard Township	170	21%
Jackson Township	409	39%
Liberty Township	310	39%
Penn Township	276	23%
Reserve Township	502	45%
Sugar Creek Township	163	37%
Wabash Township	255	44%
Washington Township	350	20%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN PERRY COUNTY

## Perry County, 2012

Area	Total HH	% ALICE & Poverty
Anderson Township	658	19%
Clark Township	493	19%
Oil Township	479	19%
Tobin Township	200	20%
Troy Township	5,129	35%

**Population:** 19,408 | **Number of Households:** 7,499

**Median Household Income:** \$47,132 (state average: \$46,974)

**Unemployment Rate:** 7.8% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
782 HH	1,448 HH		5,269 HH
10%	19%		70%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (64)

**Job Opportunities**  
fair (59)

**Community Support**  
good (60)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Perry County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$380	\$584
Child care	\$0	\$950
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$348
Taxes	\$154	\$234
Monthly total	\$1,292	\$3,832
<b>ANNUAL TOTAL</b>	\$15,508	\$45,978
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN PIKE COUNTY

**Population:** 12,849 | **Number of Households:** 5,272  
**Median Household Income:** \$40,760 (state average: \$46,974)  
**Unemployment Rate:** 7.4% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
664 HH 13%	1,218 HH 23%		3,390 HH 64%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (63)	good (72)	poor (41)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Pike County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$379	\$584
Child care	\$0	\$757
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$324
Taxes	\$154	\$180
Monthly total	\$1,291	\$3,560
<b>ANNUAL TOTAL</b>	\$15,491	\$42,724
Hourly wage	\$8.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Pike County, 2012		
Area	Total HH	% ALICE & Poverty
Clay Township	214	48%
Jefferson Township	786	29%
Lockhart Township	386	33%
Logan Township	144	26%
Marion Township	267	42%
Monroe Township	348	23%
Patoka Township	1,290	44%
Washington Township	1,764	35%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN PORTER COUNTY

## Porter County, 2012

Area	Total HH	% ALICE & Poverty
Boone Township	2,321	33%
Center Township	16,522	33%
Jackson Township	1,781	17%
Liberty Township	3,372	26%
Morgan Township	1,208	12%
Pine Township	1,207	28%
Pleasant Township	1,520	26%
Portage City	13,731	34%
Portage Township	17,740	38%
Porter Township	3,492	21%
Union Township	2,992	14%
Valparaiso City	11,897	31%
Washington Township	1,622	14%
Westchester Township	7,535	30%

**Population:** 165,682 | **Number of Households:** 61,661

**Median Household Income:** \$63,050 (state average: \$46,974)

**Unemployment Rate:** 7.5% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
6,626 HH 11%	10,338 HH 17%		44,697 HH 72%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (43)

**Job Opportunities**  
good (70)

**Community Support**  
good (58)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Porter County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$538	\$818
Child care	\$0	\$1,232
Food	\$170	\$515
Transportation	\$330	\$659
Health care	\$140	\$562
Miscellaneous	\$137	\$420
Taxes	\$196	\$417
Monthly total	\$1,512	\$4,622
<b>ANNUAL TOTAL</b>	\$18,138	\$55,469
Hourly wage	\$9.00	\$28.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN POSEY COUNTY

**Population:** 25,727 | **Number of Households:** 10,201  
**Median Household Income:** \$59,969 (state average: \$46,974)  
**Unemployment Rate:** 7.0% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.42 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,003 HH 10%	1,929 HH 19%		7,269 HH 71%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (66)	good (69)	good (59)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Posey County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$460	\$668
Child care	\$0	\$819
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$128	\$342
Taxes	\$175	\$219
Monthly total	\$1,404	\$3,763
<b>ANNUAL TOTAL</b>	\$16,843	\$45,153
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Posey County, 2012		
Area	Total HH	% ALICE & Poverty
Bethel Township	135	17%
Black Township	3,718	33%
Center Township	473	22%
Harmony Township	554	33%
Lynn Township	337	17%
Marrs Township	1,947	19%
Point Township	166	12%
Robb Township	760	41%
Robinson Township	1,550	24%
Smith Township	423	28%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN PULASKI COUNTY

## Pulaski County, 2012

Area	Total HH	% ALICE & Poverty
Beaver Township	221	22%
Cass Township	408	34%
Franklin Township	275	31%
Harrison Township	227	43%
Indian Creek Township	265	42%
Jefferson Township	201	55%
Monroe Township	1,667	33%
Rich Grove Township	247	43%
Salem Township	505	18%
Tippecanoe Township	409	27%
White Post Township	373	45%

**Population:** 13,395 | **Number of Households:** 5,071

**Median Household Income:** \$43,506 (state average: \$46,974)

**Unemployment Rate:** 6.7% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.43 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
815 HH	894 HH		3,362 HH
16%	18%		66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (62)

**Job Opportunities**  
fair (57)

**Community Support**  
poor (38)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Pulaski County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$484	\$584
Child care	\$0	\$805
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$330
Taxes	\$182	\$193
Monthly total	\$1,437	\$3,627
<b>ANNUAL TOTAL</b>	\$17,243	\$43,525
Hourly wage	\$9.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN PUTNAM COUNTY

**Population:** 37,866 | **Number of Households:** 12,484  
**Median Household Income:** \$47,029 (state average: \$46,974)  
**Unemployment Rate:** 9.0% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,115 HH 9%	2,944 HH 24%		8,425 HH 67%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (61)	fair (53)	good (64)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Putnam County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$554	\$668
Child care	\$0	\$840
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$139	\$345
Taxes	\$200	\$226
Monthly total	\$1,534	\$3,794
<b>ANNUAL TOTAL</b>	\$18,411	\$45,526
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Putnam County, 2012		
Area	Total HH	% ALICE & Poverty
Clinton Township	445	34%
Cloverdale Township	1,512	40%
Floyd Township	1,442	21%
Franklin Township	594	36%
Greencastle Township	4,304	36%
Jackson Township	334	32%
Madison Township	360	33%
Marion Township	779	17%
Monroe Township	508	36%
Russell Township	259	29%
Washington Township	856	18%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN RANDOLPH COUNTY

## Randolph County, 2012

Area	Total HH	% ALICE & Poverty
Franklin Township	408	39%
Green Township	332	48%
Greensfork Township	420	28%
Jackson Township	285	36%
Monroe Township	1,464	32%
Stoney Creek Township	352	42%
Union Township	856	39%
Ward Township	429	27%
Washington Township	812	30%
Wayne Township	1,941	46%
White River Township	3,025	40%

**Population:** 25,987 | **Number of Households:** 10,497

**Median Household Income:** \$41,164 (state average: \$46,974)

**Unemployment Rate:** 9.4% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.47 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,349 HH 13%	2,748 HH 26%		6,400 HH 61%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (56)

**Job Opportunities**  
poor (47)

**Community Support**  
fair (50)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Randolph County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$485	\$584
Child care	\$0	\$700
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$316
Taxes	\$182	\$165
Monthly total	\$1,438	\$3,480
<b>ANNUAL TOTAL</b>	\$17,260	\$41,764
Hourly wage	\$9.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN RIPLEY COUNTY

**Population:** 28,730 | **Number of Households:** 10,643  
**Median Household Income:** \$46,566 (state average: \$46,974)  
**Unemployment Rate:** 9.0% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,032 HH 10%	2,984 HH 28%		6,627 HH 62%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (61)	good (71)	good (61)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Ripley County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$579	\$699
Child care	\$0	\$943
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$143	\$363
Taxes	\$207	\$270
Monthly total	\$1,569	\$3,988
<b>ANNUAL TOTAL</b>	\$18,828	\$47,862
Hourly wage	\$9.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Ripley County, 2012		
Area	Total HH	% ALICE & Poverty
Adams Township	1,808	33%
Brown Township	551	45%
Center Township	1,036	50%
Delaware Township	608	6%
Franklin Township	1,472	45%
Jackson Township	392	25%
Johnson Township	1,490	38%
Laughery Township	1,799	25%
Otter Creek Township	479	46%
Shelby Township	272	42%
Washington Township	787	32%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN RUSH COUNTY

## Rush County, 2012

Area	Total HH	% ALICE & Poverty
Anderson Township	495	30%
Center Township	451	29%
Orange Township	245	18%
Posey Township	346	15%
Ripley Township	827	26%
Rushville Township	3,242	41%
Union Township	262	21%
Walker Township	312	17%
Washington Township	133	23%

**Population:** 17,349 | **Number of Households:** 6,798

**Median Household Income:** \$46,125 (state average: \$46,974)

**Unemployment Rate:** 7.7% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
924 HH	1,184 HH		4,690 HH
14%	17%		69%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (54)

**Job Opportunities**  
fair (60)

**Community Support**  
fair (55)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Rush County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$486	\$586
Child care	\$0	\$817
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$331
Taxes	\$182	\$197
Monthly total	\$1,440	\$3,646
<b>ANNUAL TOTAL</b>	<b>\$17,276</b>	<b>\$43,757</b>
Hourly wage	\$9.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN ST. JOSEPH COUNTY

**Population:** 266,344 | **Number of Households:** 101,613  
**Median Household Income:** \$45,225 (state average: \$46,974)  
**Unemployment Rate:** 9.4% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
14,760 HH 15%	25,150 HH 25%		61,703 HH 61%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (50)

**Job Opportunities**  
poor (49)

**Community Support**  
good (89)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, St. Joseph County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$534	\$715
Child care	\$0	\$841
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$137	\$351
Taxes	\$195	\$241
Monthly total	\$1,506	\$3,863
<b>ANNUAL TOTAL</b>	<b>\$18,077</b>	<b>\$46,354</b>
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

St. Joseph County, 2012		
Area	Total HH	% ALICE & Poverty
Centre Township	5,896	20%
Clay Township	11,797	33%
German Township	3,965	29%
Granger Cdp	9,676	7%
Greene Township	1,334	15%
Harris Township	8,060	15%
Liberty Township	1,399	30%
Lincoln Township	1,067	34%
Madison Township	683	24%
Mishawaka City	20,738	39%
Olive Township	1,739	27%
Penn Township	25,982	33%
Portage Township	34,239	56%
South Bend City	39,614	45%
Union Township	1,483	34%
Warren Township	2,903	15%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN SCOTT COUNTY

## Scott County, 2012

Area	Total HH	% ALICE & Poverty
Finley Township	509	25%
Jennings Township	2,480	49%
Johnson Township	910	38%
Lexington Township	1,282	36%
Vienna Township	3,847	43%

**Population:** 23,989 | **Number of Households:** 8,932

**Median Household Income:** \$40,989 (state average: \$46,974)

**Unemployment Rate:** 9.3% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	Above ALICE
1,694 HH 19%	2,203 HH 25%	5,035 HH 56%

STRUGGLING

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (48)

**Job Opportunities**  
poor (46)

**Community Support**  
poor (17)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Scott County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$469	\$665
Child care	\$0	\$974
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$129	\$362
Taxes	\$178	\$269
Monthly total	\$1,416	\$3,985
<b>ANNUAL TOTAL</b>	\$16,993	\$47,818
Hourly wage	\$8.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN SHELBY COUNTY

**Population:** 44,426 | **Number of Households:** 17,104  
**Median Household Income:** \$50,354 (state average: \$46,974)  
**Unemployment Rate:** 7.6% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,775 HH 10%	4,060 HH 24%		11,269 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (54)	good (70)	fair (53)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Shelby County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$543	\$747
Child care	\$0	\$795
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$349
Taxes	\$197	\$237
Monthly total	\$1,519	\$3,843
<b>ANNUAL TOTAL</b>	<b>\$18,227</b>	<b>\$46,115</b>
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Shelby County, 2012		
Area	Total HH	% ALICE & Poverty
Addison Township	8,257	44%
Brandywine Township	742	24%
Hanover Township	804	31%
Hendricks Township	413	27%
Jackson Township	615	12%
Liberty Township	721	24%
Marion Township	743	23%
Moral Township	1,755	14%
Noble Township	572	38%
Shelby Township	656	20%
Sugar Creek Township	469	21%
Union Township	321	21%
Van Buren Township	578	25%
Washington Township	478	25%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN SPENCER COUNTY

## Spencer County, 2012

Area	Total HH	% ALICE & Poverty
Carter Township	1,364	31%
Clay Township	1,082	18%
Grass Township	508	42%
Hammond Township	577	34%
Harrison Township	765	19%
Huff Township	325	18%
Jackson Township	362	22%
Luce Township	1,117	27%
Ohio Township	1,984	35%

**Population:** 20,924 | **Number of Households:** 7,945

**Median Household Income:** \$55,278 (state average: \$46,974)

**Unemployment Rate:** 7.4% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
836 HH 11%	1,469 HH 18%		5,640 HH 71%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (70)

**Job Opportunities**  
good (75)

**Community Support**  
poor (48)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Spencer County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$383	\$590
Child care	\$0	\$996
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$118	\$355
Taxes	\$155	\$251
Monthly total	\$1,297	\$3,908
<b>ANNUAL TOTAL</b>	\$15,558	\$46,890
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN STARKE COUNTY

**Population:** 23,276 | **Number of Households:** 9,087  
**Median Household Income:** \$38,955 (state average: \$46,974)  
**Unemployment Rate:** 10.0% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

<b>Poverty</b> 1,457 HH 16%	<b>ALICE</b> 2,622 HH 29%	<b>STRUGGLING</b>	<b>Above ALICE</b> 5,008 HH 55%
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## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (53)

**Job Opportunities**  
poor (44)

**Community Support**  
poor (48)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Starke County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$484	\$584
Child care	\$0	\$943
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$131	\$347
Taxes	\$182	\$232
Monthly total	\$1,437	\$3,820
<b>ANNUAL TOTAL</b>	\$17,243	\$45,843
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Starke County, 2012		
Area	Total HH	% ALICE & Poverty
California Township	779	48%
Center Township	2,500	50%
Davis Township	370	49%
Jackson Township	185	35%
North Bend Township	717	48%
Oregon Township	1,218	36%
Railroad Township	463	30%
Washington Township	1,008	46%
Wayne Township	1,800	43%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN STEUBEN COUNTY

## Steuben County, 2012

Area	Total HH	% ALICE & Poverty
Clear Lake Township	386	30%
Fremont Township	1,176	31%
Jackson Township	667	22%
Jamestown Township	1,485	20%
Millgrove Township	654	31%
Otsego Township	1,112	21%
Pleasant Township	5,306	30%
Salem Township	860	30%
Scott Township	431	24%
Steuben Township	1,095	32%
York Township	290	42%

**Population:** 34,110 | **Number of Households:** 13,317

**Median Household Income:** \$47,513 (state average: \$46,974)

**Unemployment Rate:** 8.4% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,250 HH 9%	2,560 HH 19%		9,507 HH 71%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (62)

**Job Opportunities**  
fair (57)

**Community Support**  
fair (54)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Steuben County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$442	\$662
Child care	\$0	\$776
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$125	\$336
Taxes	\$171	\$206
Monthly total	\$1,379	\$3,694
<b>ANNUAL TOTAL</b>	\$16,542	\$44,332
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN SULLIVAN COUNTY

**Population:** 21,287 | **Number of Households:** 7,728  
**Median Household Income:** \$45,392 (state average: \$46,974)  
**Unemployment Rate:** 10.8% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRUGGLING	Above ALICE
1,178 HH 15%	1,420 HH 18%		5,130 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (52)	poor (50)	poor (47)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Sullivan County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$378	\$584
Child care	\$0	\$681
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$314
Taxes	\$154	\$160
Monthly total	\$1,290	\$3,454
<b>ANNUAL TOTAL</b>	\$15,475	\$41,451
Hourly wage	\$8.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Sullivan County, 2012		
Area	Total HH	% ALICE & Poverty
Cass Township	847	30%
Curry Township	1,470	29%
Gill Township	295	33%
Haddon Township	761	36%
Hamilton Township	2,846	42%
Jackson Township	774	35%
Jefferson Township	214	23%
Turman Township	394	19%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN SWITZERLAND COUNTY

## Switzerland County, 2012

Area	Total HH	% ALICE & Poverty
Cotton Township	762	40%
Craig Township	265	35%
Jefferson Township	1,278	45%
Pleasant Township	544	51%
Posey Township	647	24%
York Township	520	42%

**Population:** 10,509 | **Number of Households:** 4,016

**Median Household Income:** \$44,833 (state average: \$46,974)

**Unemployment Rate:** 6.7% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
598 HH	1,027 HH		2,391 HH
15%	26%		60%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (66)

**Job Opportunities**  
fair (62)

**Community Support**  
poor (46)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Switzerland County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$409	\$584
Child care	\$0	\$1,135
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$121	\$373
Taxes	\$162	\$296
Monthly total	\$1,333	\$4,103
<b>ANNUAL TOTAL</b>	\$15,992	\$49,237
Hourly wage	\$8.00	\$25.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN TIPPECANOE COUNTY

**Population:** 177,513 | **Number of Households:** 67,977  
**Median Household Income:** \$42,507 (state average: \$46,974)  
**Unemployment Rate:** 7.1% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.47 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
13,046 HH 19%	15,676 HH 23%		39,255 HH 58%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
poor (24)	poor (52)	fair (53)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Tippecanoe County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$501	\$727
Child care	\$0	\$1,099
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$133	\$387
Taxes	\$186	\$333
Monthly total	\$1,461	\$4,261
<b>ANNUAL TOTAL</b>	<b>\$17,526</b>	<b>\$51,128</b>
Hourly wage	\$9.00	\$26.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Tippecanoe County, 2012		
Area	Total HH	% ALICE & Poverty
Fairfield Township	22,776	50%
Lafayette City	28,673	40%
Lauramie Township	968	24%
Perry Township	2,655	14%
Randolph Township	369	16%
Sheffield Township	1,359	18%
Shelby Township	871	16%
Tippecanoe Township	2,723	23%
Union Township	686	31%
Wabash Township	19,701	54%
Washington Township	913	22%
Wea Township	12,005	31%
West Lafayette City	12,073	53%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN TIPTON COUNTY

## Tipton County, 2012

Area	Total HH	% ALICE & Poverty
Cicero Township	3,387	33%
Jefferson Township	683	28%
Liberty Township	984	27%
Madison Township	551	25%
Prairie Township	485	34%
Wildcat Township	575	33%

**Population:** 15,917 | **Number of Households:** 6,665

**Median Household Income:** \$53,368 (state average: \$46,974)

**Unemployment Rate:** 9.1% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.37 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
531 HH 8%	1,548 HH 23%		4,586 HH 69%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (66)

**Job Opportunities**  
good (66)

**Community Support**  
fair (54)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Tipton County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$506	\$649
Child care	\$0	\$943
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$133	\$356
Taxes	\$188	\$253
Monthly total	\$1,467	\$3,915
<b>ANNUAL TOTAL</b>	\$17,610	\$46,984
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN UNION COUNTY

**Population:** 7,449 | **Number of Households:** 2,983  
**Median Household Income:** \$44,263 (state average: \$46,974)  
**Unemployment Rate:** 8.2% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.38 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
296 HH 10%	647 HH 22%		2,040 HH 68%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (36)

**Job Opportunities**  
fair (53)

**Community Support**  
good (59)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Union County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$379	\$584
Child care	\$0	\$943
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$347
Taxes	\$154	\$232
Monthly total	\$1,291	\$3,820
<b>ANNUAL TOTAL</b>	\$15,491	\$45,843
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Union County, 2012		
Area	Total HH	% ALICE & Poverty
Brownsville Township	349	26%
Center Township	1,137	40%
Harmony Township	174	15%
Harrison Township	143	27%
Liberty Township	483	22%
Union Township	697	32%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN VANDERBURGH COUNTY

## Vanderburgh County, 2012

Area	Total HH	% ALICE & Poverty
Armstrong Township	768	19%
Center Township	15,565	26%
Evansville City	51,135	47%
German Township	2,831	20%
Knight Township	28,453	48%
Perry Township	9,737	38%
Pigeon Township	13,060	62%
Scott Township	3,181	12%
Union Township	161	28%

**Population:** 180,858 | **Number of Households:** 74,334

**Median Household Income:** \$41,445 (state average: \$46,974)

**Unemployment Rate:** 7.4% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
10,116 HH 14%	21,342 HH 29%		42,876 HH 58%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (45)

**Job Opportunities**  
fair (54)

**Community Support**  
good (70)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Vanderburgh County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$460	\$668
Child care	\$0	\$957
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$128	\$360
Taxes	\$175	\$264
Monthly total	\$1,404	\$3,965
<b>ANNUAL TOTAL</b>	\$16,843	\$47,577
Hourly wage	\$8.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN VERMILLION COUNTY

**Population:** 16,224 | **Number of Households:** 6,520  
**Median Household Income:** \$41,864 (state average: \$46,974)  
**Unemployment Rate:** 11.1% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.45 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRUGGLING	Above ALICE
990 HH 15%	1,704 HH 26%		3,826 HH 59%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (60)	poor (51)	poor (48)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Vermillion County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$420	\$616
Child care	\$0	\$939
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$123	\$351
Taxes	\$165	\$241
Monthly total	\$1,348	\$3,862
<b>ANNUAL TOTAL</b>	\$16,175	\$46,348
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

Vermillion County, 2012		
Area	Total HH	% ALICE & Poverty
Clinton Township	3,630	44%
Eugene Township	812	42%
Helt Township	1,076	33%
Highland Township	642	42%
Vermillion Township	360	34%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN VIGO COUNTY

## Vigo County, 2012

Area	Total HH	% ALICE & Poverty
Fayette Township	893	23%
Harrison Township	19,615	52%
Honey Creek Township	5,717	33%
Linton Township	459	26%
Lost Creek Township	3,575	27%
Nevins Township	777	24%
Otter Creek Township	3,549	29%
Pierson Township	591	26%
Prairie Creek Township	417	31%
Prairieton Township	489	22%
Riley Township	1,137	19%
Sugar Creek Township	2,509	35%
Terre Haute City	21,585	48%

**Population:** 108,428 | **Number of Households:** 40,277

**Median Household Income:** \$40,646 (state average: \$46,974)

**Unemployment Rate:** 9.7% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.48 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
6,891 HH 17%	9,753 HH 24%		23,633 HH 59%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (30)

**Job Opportunities**  
poor (42)

**Community Support**  
good (62)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Vigo County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$420	\$616
Child care	\$0	\$887
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$123	\$344
Taxes	\$165	\$224
Monthly total	\$1,348	\$3,786
<b>ANNUAL TOTAL</b>	\$16,175	\$45,430
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



# ALICE IN WABASH COUNTY

**Population:** 32,581 | **Number of Households:** 12,584  
**Median Household Income:** \$45,205 (state average: \$46,974)  
**Unemployment Rate:** 8.1% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,604 HH 13%	2,381 HH 19%		8,599 HH 68%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (61)

**Job Opportunities**  
fair (53)

**Community Support**  
good (62)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Wabash County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$381	\$584
Child care	\$0	\$808
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$118	\$330
Taxes	\$155	\$194
Monthly total	\$1,294	\$3,631
<b>ANNUAL TOTAL</b>	<b>\$15,525</b>	<b>\$43,571</b>
Hourly wage	\$8.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Wabash County, 2012		
Area	Total HH	% ALICE & Poverty
Chester Township	2,862	30%
Lagro Township	1,139	26%
Liberty Township	891	23%
Noble Township	5,867	37%
Paw Paw Township	632	24%
Pleasant Township	875	27%
Waltz Township	551	28%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN WARREN COUNTY

## Warren County, 2012

Area	Total HH	% ALICE & Poverty
Adams Township	200	29%
Kent Township	169	29%
Liberty Township	223	11%
Medina Township	148	28%
Mound Township	170	18%
Pike Township	547	32%
Pine Township	140	20%
Steuben Township	200	28%
Warren Township	324	19%
Washington Township	954	36%

**Population:** 8,490 | **Number of Households:** 3,246

**Median Household Income:** \$51,504 (state average: \$46,974)

**Unemployment Rate:** 6.2% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
288 HH	615 HH		2,343 HH
9%	19%		72%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (67)

**Job Opportunities**  
fair (63)

**Community Support**  
good (63)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Warren County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$380	\$584
Child care	\$0	\$1,022
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$117	\$358
Taxes	\$154	\$258
Monthly total	\$1,292	\$3,936
<b>ANNUAL TOTAL</b>	\$15,508	\$47,236
Hourly wage	\$8.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN WARRICK COUNTY

**Population:** 60,195 | **Number of Households:** 22,380  
**Median Household Income:** \$61,619 (state average: \$46,974)  
**Unemployment Rate:** 6.6% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.41 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRUGGLING	Above ALICE
1,788 HH 8%	3,691 HH 16%		16,901 HH 76%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
fair (57)	good (67)	poor (46)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Warrick County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$460	\$668
Child care	\$0	\$977
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$128	\$363
Taxes	\$175	\$271
Monthly total	\$1,404	\$3,994
<b>ANNUAL TOTAL</b>	\$16,843	\$47,924
Hourly wage	\$8.00	\$24.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

Warrick County, 2012		
Area	Total HH	% ALICE & Poverty
Anderson Township	451	15%
Boon Township	5,118	31%
Campbell Township	315	18%
Greer Township	735	28%
Hart Township	623	28%
Ohio Township	13,899	23%
Owen Township	280	28%
Pigeon Township	353	11%
Skelton Township	546	29%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN WASHINGTON COUNTY

## Washington County, 2012

Area	Total HH	% ALICE & Poverty
Brown Township	450	48%
Franklin Township	831	27%
Gibson Township	417	29%
Howard Township	522	39%
Jackson Township	746	24%
Jefferson Township	439	52%
Madison Township	281	51%
Monroe Township	184	44%
Pierce Township	1,080	46%
Polk Township	904	28%
Posey Township	624	35%
Washington Township	4,015	40%

**Population:** 28,123 | **Number of Households:** 10,591

**Median Household Income:** \$40,366 (state average: \$46,974)

**Unemployment Rate:** 8.4% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.39 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,553 HH 15%	2,498 HH 24%		6,540 HH 62%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
fair (55)

**Job Opportunities**  
fair (54)

**Community Support**  
poor (48)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Washington County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$444	\$584
Child care	\$0	\$687
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$126	\$315
Taxes	\$171	\$162
Monthly total	\$1,381	\$3,462
<b>ANNUAL TOTAL</b>	\$16,576	\$41,550
Hourly wage	\$8.00	\$21.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN WAYNE COUNTY

**Population:** 68,346 | **Number of Households:** 27,849  
**Median Household Income:** \$33,385 (state average: \$46,974)  
**Unemployment Rate:** 9.9% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.48 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
6,289 HH 23%	6,983 HH 25%		14,577 HH 52%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (36)

**Job Opportunities**  
poor (38)

**Community Support**  
good (60)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Wayne County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$412	\$608
Child care	\$0	\$891
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$122	\$344
Taxes	\$163	\$223
Monthly total	\$1,337	\$3,780
<b>ANNUAL TOTAL</b>	\$16,042	\$45,362
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

Wayne County, 2012		
Area	Total HH	% ALICE & Poverty
Abington Township	357	50%
Boston Township	344	17%
Center Township	2,885	29%
Clay Township	492	29%
Dalton Township	235	31%
Franklin Township	475	23%
Green Township	369	41%
Harrison Township	156	36%
Jackson Township	2,015	40%
Jefferson Township	1,446	31%
New Garden Township	785	32%
Perry Township	358	31%
Richmond City	15,489	51%
Washington Township	594	28%
Wayne Township	17,141	46%
Webster Township	550	28%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN WELLS COUNTY

## Wells County, 2012

Area	Total HH	% ALICE & Poverty
Chester Township	340	24%
Harrison Township	3,293	37%
Jackson Township	259	20%
Jefferson Township	2,259	36%
Lancaster Township	2,432	36%
Liberty Township	447	34%
Nottingham Township	365	29%
Rockcreek Township	656	21%
Union Township	756	15%

**Population:** 27,671 | **Number of Households:** 10,888  
**Median Household Income:** \$47,254 (state average: \$46,974)  
**Unemployment Rate:** 7.2% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	Above ALICE
962 HH 9%	2,877 HH 26%	7,049 HH 65%

STRUGGLING

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
good (64)

**Job Opportunities**  
good (66)

**Community Support**  
good (56)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Wells County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$477	\$634
Child care	\$0	\$860
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$130	\$343
Taxes	\$180	\$221
Monthly total	\$1,427	\$3,773
<b>ANNUAL TOTAL</b>	\$17,126	\$45,277
Hourly wage	\$9.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN WHITE COUNTY

**Population:** 24,538 | **Number of Households:** 9,441  
**Median Household Income:** \$48,626 (state average: \$46,974)  
**Unemployment Rate:** 7.9% (state average: 8.7%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.4 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAINING	Above ALICE
1,007 HH 11%	2,246 HH 24%		6,188 HH 66%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Support
good (68)	good (65)	poor (46)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, White County		
	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$394	\$605
Child care	\$0	\$949
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$119	\$351
Taxes	\$158	\$241
Monthly total	\$1,312	\$3,861
<b>ANNUAL TOTAL</b>	\$15,742	\$46,328
Hourly wage	\$8.00	\$23.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

White County, 2012		
Area	Total HH	% ALICE & Poverty
Big Creek Township	287	29%
Cass Township	187	39%
Honey Creek Township	408	44%
Jackson Township	247	34%
Liberty Township	967	25%
Lincoln Township	241	31%
Monon Township	1,320	49%
Prairie Township	1,235	34%
Princeton Township	555	37%
Union Township	3,902	33%
West Point Township	132	23%

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).

# ALICE IN WHITLEY COUNTY

## Whitley County, 2012

Area	Total HH	% ALICE & Poverty
Cleveland Township	1,235	23%
Columbia Township	4,525	36%
Etna-Troy Township	780	22%
Jefferson Township	790	12%
Richland Township	691	36%
Smith Township	2,088	30%
Thorncreek Township	1,647	23%
Union Township	845	20%
Washington Township	485	14%

**Population:** 33,333 | **Number of Households:** 13,136

**Median Household Income:** \$51,526 (state average: \$46,974)

**Unemployment Rate:** 7.7% (state average: 8.7%)

**Gini Coefficient** (zero = equality; one = inequality): 0.37 (state average: 0.44)

## How many households are struggling?

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

Poverty	ALICE	STRAWLING	Above ALICE
1,169 HH 9%	2,193 HH 17%		9,774 HH 74%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (47)

**Job Opportunities**  
good (71)

**Community Support**  
good (62)

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

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Whitley County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$477	\$634
Child care	\$0	\$772
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$130	\$332
Taxes	\$180	\$197
Monthly total	\$1,427	\$3,650
<b>ANNUAL TOTAL</b>	\$17,126	\$43,798
Hourly wage	\$9.00	\$22.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Not all townships, towns, or cities within a county will be listed in the table above, as there is insufficient data for jurisdictions with small populations. Data for many townships, towns, and cities rely on 3- and 5-year averages (whereas most counties have 1-year averages). Some townships, towns, and cities may overlap with Census Designated Places (CDP).



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