

UNITED WAY ALICE REPORT

KEY DATA POINTS



WHO IS ALICE?

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE represents the households with income above the Federal Poverty Level but below the basic cost of living. The ALICE Report provides current research-based data on financial stability and the ALICE population in Indiana. Indiana's United Ways plan to use the objective report, which includes state and county level data, to educate communities and shape practices.

CORE STATISTICS

- More than 1 in 3 Hoosier households cannot afford the basics of housing, food, health care, child care, and transportation, despite working hard.
- In Indiana, **37% of households** live below the ALICE threshold – about 14% live below the poverty level and another 23% are above poverty but below the basic cost of living.
- There are over 570,000 ALICE households in Indiana, more than double the official poverty rate. Together, with those in poverty, there are nearly 923,000 households unable to make ends meet in Indiana¹.
- All counties in Indiana have more than 21% of households living below the ALICE threshold.

ALICE IN OUR COMMUNITY

- The entire community is affected by the challenges that ALICE families face and once those challenges improve, the entire community will benefit.
- These families and individuals have jobs, but many do not qualify for social services or support.
- ALICE holds jobs that are critical to the success of our communities – child care workers, laborers and movers, home health aides, heavy truck drivers, store clerks, repair workers and office assistants – yet, they aren't sure if they'll be able to put dinner on the table each night.
- There is a systemic problem that will not be solved with one magic bullet – policymakers, academics, business and social service agencies need to work together to address long-term systemic change.

WHAT IS THE HOUSEHOLD SURVIVAL BUDGET?

- The household survival budget quantifies the cost housing, child care, food, health care and transportation in each county. It is a bare-minimum budget. Every line item has been the most conservative estimate based on the cost of living in each county.
- The miscellaneous category, 10% of all costs, covers overflow from basic needs; it is not enough to provide for clothes, cell phone, cable, or automotive or appliance repairs. There is no room in the budget for financial indulgences that many families enjoy.
- This budget does not allow for any savings, leaving an ALICE family more vulnerable to any unexpected expense, such as a costly car repair or health issue.
- United Ways work to help people move their way up on the financial stability continuum from poverty to survival to stability. ALICE families are above poverty, but below financial stability.

For more information visit www.iauw.org/ALICE or contact Maggie Snyder, Maggie.snyder@iauw.org.

¹The population in Indiana is about 6.5 million which consists of about 2.8 million Hoosier households. *US Census Bureau, 2013.*

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
ANNUAL TOTAL	\$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).