

# ALICE IN HUNTINGTON COUNTY

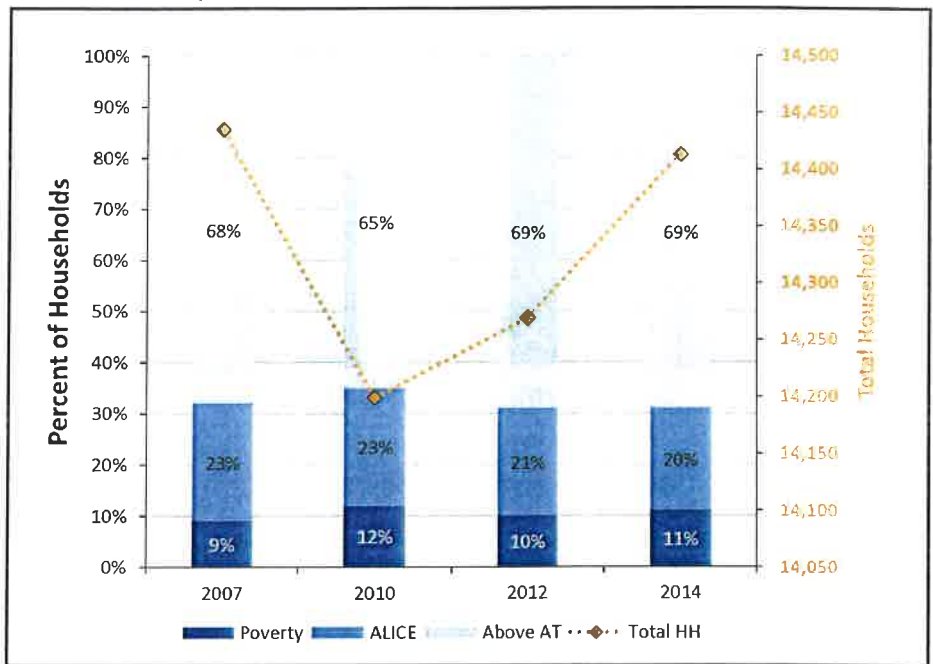
## 2014 Point-in-Time Data

**Population:** 36,959 | **Number of Households:** 14,413  
**Median Household Income:** \$47,356 (state average: \$49,446)  
**Unemployment Rate:** 8.7% (state average: 7.1%)  
**ALICE Households:** 20% (state average: 22%); **Poverty Households:** 11% (state average: 14%)

## How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

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

## Household Survival Budget, Huntington County

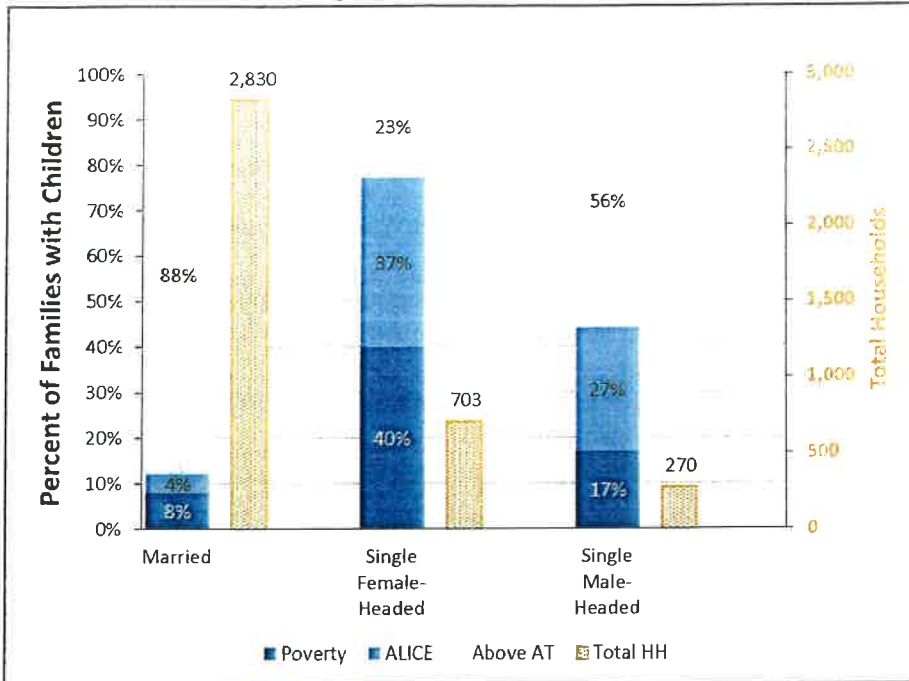
|                      | SINGLE ADULT    | 2 ADULTS, 1 INFANT, 1 PRESCHOOLER |
|----------------------|-----------------|-----------------------------------|
| <b>Monthly Costs</b> |                 |                                   |
| Housing              | \$401           | \$645               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

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

## How many families are struggling?

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

### Families with Children by Income, 2014

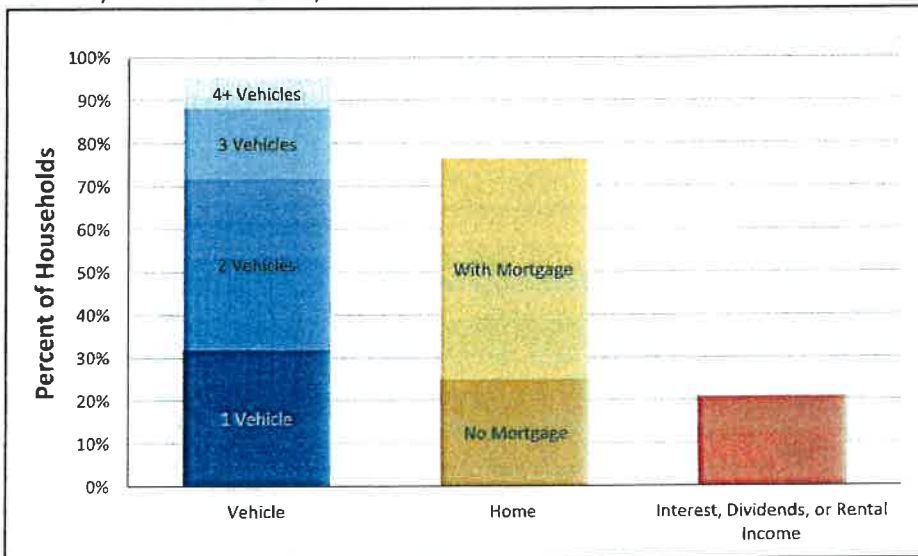


| Huntington County, 2014 |          |                   |
|-------------------------|----------|-------------------|
| Town                    | Total HH | % ALICE & Poverty |
| Andrews Town            | 470      | 47%               |
| Clear Creek Township    | 708      | 6%                |
| Dallas Township         | 882      | 35%               |
| Huntington City         | 6,749    | 40%               |
| Huntington Township     | 6,120    | 38%               |
| Jackson Township        | 1,437    | 21%               |
| Jefferson Township      | 261      | 23%               |
| Lancaster Township      | 402      | 15%               |
| Markle Town             | 434      | 24%               |
| Polk Township           | 171      | 6%                |
| Roanoke Town            | 633      | 24%               |
| Rock Creek Township     | 535      | 27%               |
| Salamonie Township      | 893      | 33%               |
| Union Township          | 413      | 22%               |
| Warren Town             | 636      | 38%               |
| Warren Township         | 333      | 16%               |
| Wayne Township          | 268      | 23%               |

## What assets do households have?

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

### Assets, All Households, 2014



NOTE: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN HUNTINGTON COUNTY

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 Asset Limited, Income Constrained, Employed, 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.



## 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><br>fair (52) | <b>Job Opportunities</b><br>fair (58) | <b>Community Support</b><br>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.

|                      | 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                     |
| <b>Monthly total</b> | <b>\$1,379</b>  | <b>\$3,755</b>            |
| <b>ANNUAL TOTAL</b>  | <b>\$16,542</b> | <b>\$45,061</b>           |
| <b>Hourly wage</b>   | <b>\$8.00</b>   | <b>\$23.00</b>            |

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

| 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).