

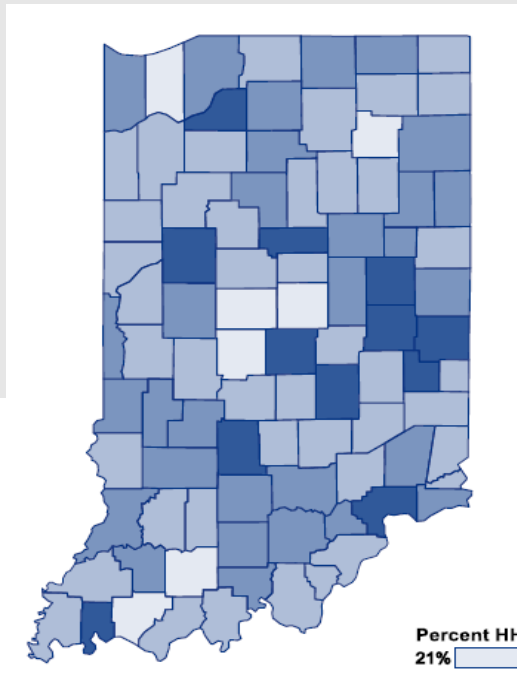
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**United Way
of Southwestern Indiana**

What is needed to understand and change the ALICE story

- Research-based data
- City, County, and State level data
- Educate individuals about ALICE in their communities
- Create local conversations



ALICE[®]
ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

INDIANA
2016 UPDATE

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, FLORIDA, GEORGIA, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY, NEW MEXICO, NEW YORK, NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGINIA, WASHINGTON, WEST VIRGINIA, WISCONSIN, WYOMING

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Indiana Association of United Ways
wwwWayALICE.org/indiana

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Household Survival Budget, Vanderburgh County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$533	\$739
Child Care	\$-	\$833
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$143	\$372
Taxes	\$222	\$323
Monthly Total	\$1,572	\$4,089
ANNUAL TOTAL	\$18,864	\$49,068
Hourly Wage	\$9.43	\$24.53

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

Surviving not thriving budget. Making it but leaves little room for unforeseen events.

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Vanderburgh County – Household Survival Budget

Single	\$9.43/hr.	\$18,864
Family of 4 2A/2C (Infant & Preschooler)	\$24.53/hr.	\$49,068

Survival Income



Percentage of total population that falls at ALICE or below

Vanderburgh County State Average

FPL	16%	14%
ALICE	27%	22%
Total	43%	36%

We rank higher than state averages in both categories.



Ranking of counties highest percentage of ALICE and below households

Delaware	47%
Fayette	45%
Henry	45%
Marion	44%
Monroe	44%
Vanderburgh	43%
Stark	43%
Tippecanoe	43%

We tie for sixth highest ranking of ALICE and below residents



Vanderburgh County Profile

16% Federal Poverty Level 11,786

27% ALICE 19,889

43% at ALICE or below 31,675

44% of households at or below ALICE are Seniors

Total Households 73,663

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Vanderburgh County Profile

46% of total households of families with children
at ALICE and below = 8,108

Of these 8,108 households

24% Married	1,952	1,130 FPL	822 ALICE
61% SFH	4,927	2,800 FPL	2,127 ALICE
15% SMH	1,229	642 FPL	587 ALICE

Total households of families with
children 17,708



Vanderburgh County Profile

ASSETS

92% - Vehicles (1-4)

63% - home ownership
(20% without a mortgage)

19% - Additional investment income

Based on total households 73,663

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Vanderburgh County Profile

Residential areas of higher percentage
of ALICE and below

Pigeon	65%
Knight	48%
Union	48%
Perry	41%
Center	27%

Evansville City 52%



Vanderburgh County Housing Data

27,408 renter-occupied units

64% are rented by Households at or below
ALICE (17,541)

51% of renters paying more than 30% of income
defined as Housing Burdened (13,978)

Gap of 4,940 rental units affordable for all
households at or below ALICE

American Community survey 1 yr. estimate



Vanderburgh County Housing Data

28% owner-occupied by households at or below ALICE

21% of owner occupied households paying more than 30% of income

American Community Survey 1 yr. estimate



Key findings

Basic cost of living – The cost of basic household expenses increased steadily in every county in Indiana between 2007 and 2014.

Low-wage jobs continued to dominate the landscape in Indiana with 68% of all jobs in the state paying less than \$20.00/hr. Three quarters of these jobs pay less than \$15.00/hr.

State wide data



Key Findings

Government and non-profits supplement ALICE and poverty-level households. This assistance supplies 15% of the income needed to reach the ALICE threshold.

Health care spending increased to reach 30 percent of all government and nonprofit spending, while spending on government programs and cash public assistance dropped by half.

Based on State wide data



Emerging trends

The Indiana population is aging, and many seniors do not have the resources they need to support themselves

Differences by race and ethnicity persist, creating challenges for many ALICE families as well as for immigrants in Indiana

Low-wage jobs are projected to grow faster than higher-wage jobs over the next decade

Based on state wide data



Emerging Trends

Technology is changing the workplace, adding some jobs, replacing others, while also changing where people work, the hours they work and skills required. Technology creates opportunities as well as challenges for ALICE workers.

Based on state wide data



Implications to the work of the Commission

The ascent to self sufficiency

ALICE families – needs prevention and diversion, career supportive employment, asset building strategies

Poverty level families – needs prevention and diversion, housing assessment, affordable housing, employment supports

Families experiencing homelessness – need wrap around case management, access to basic needs, subsidized housing, employment supports

Focused strategies

