

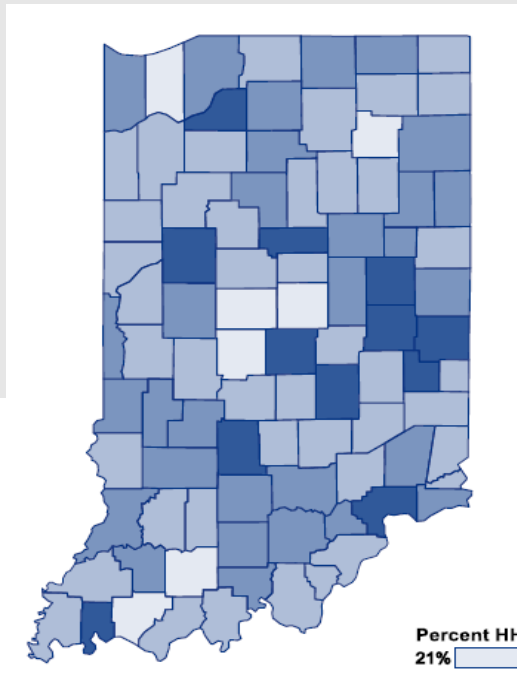
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**United Way
of Southwestern Indiana**

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

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.
Indiana Association of
United Ways
wwwWayALICE.org/indiana

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Source: 2016



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

