

ALICE IN ADAMS COUNTY

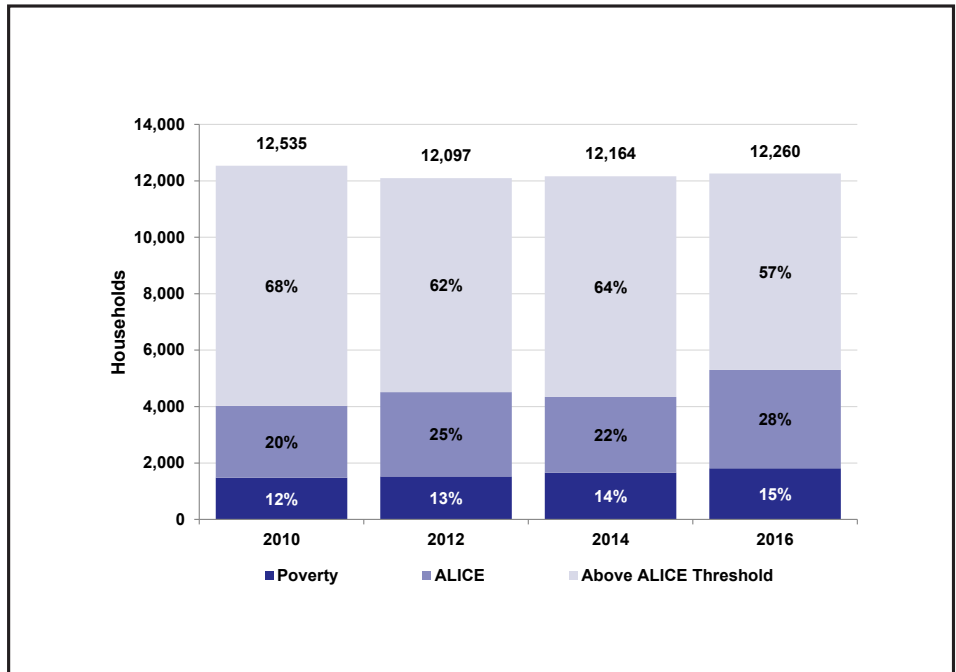
2016 Point-in-Time Data

Population: 34,813 • **Number of Households:** 12,260
Median Household Income: \$47,572 (state average: \$52,314)
Unemployment Rate: 5.5% (state average: 5.0%)
ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

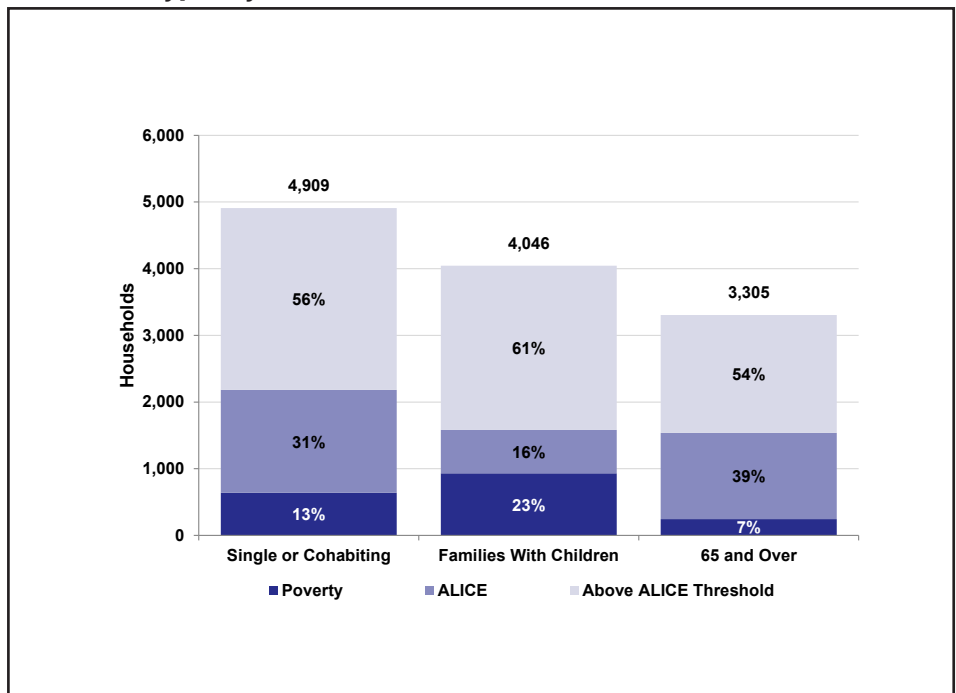
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

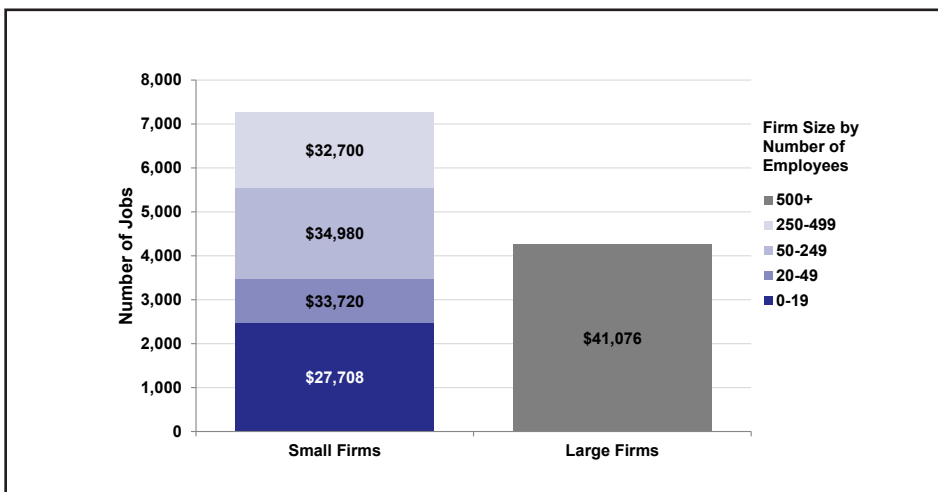
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Adams County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$750
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$381
Taxes	\$215	\$311
Monthly Total	\$1,593	\$4,189
ANNUAL TOTAL	\$19,116	\$50,268
Hourly Wage	\$9.56	\$25.13

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Adams County, 2016		
Town	Total HH	% ALICE & Poverty
Berne City	1,639	48%
Blue Creek Township	270	39%
Decatur City	4,090	52%
French Township	262	42%
Geneva Town	656	56%
Hartford Township	301	48%
Jefferson Township	298	36%
Kirkland Township	323	31%
Monroe Town	273	39%
Monroe Township	1,279	35%
Preble Township	334	24%
Root Township	1,877	31%
St. Marys Township	493	36%
Union Township	328	16%
Wabash Township	2,297	52%
Washington Township	4,198	52%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN ALLEN COUNTY

2016 Point-in-Time Data

Population: 370,404 • **Number of Households:** 142,762

Median Household Income: \$51,173 (state average: \$52,314)

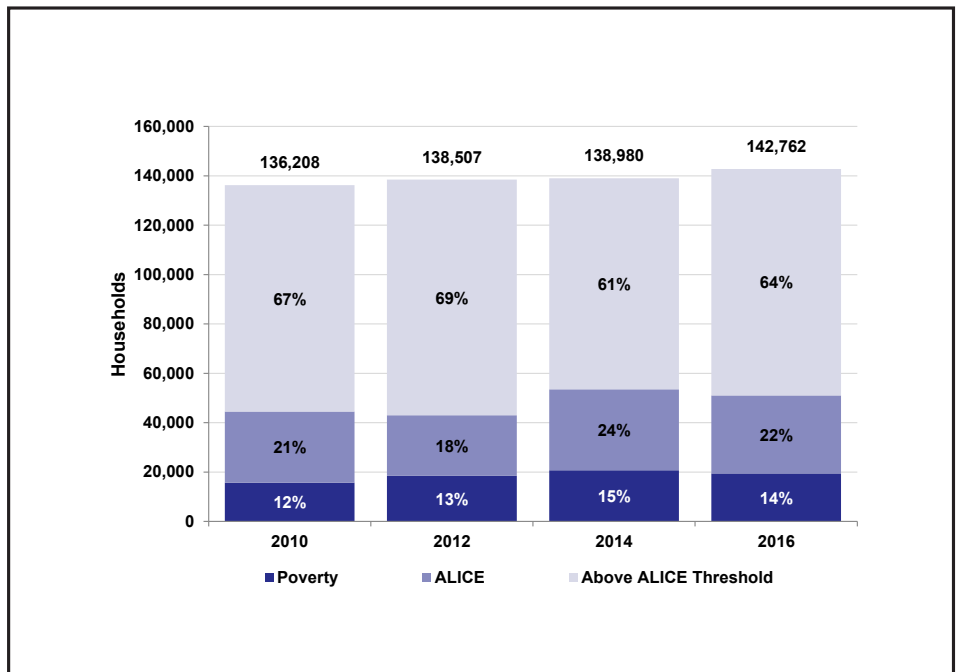
Unemployment Rate: 4.8% (state average: 5.0%)

ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

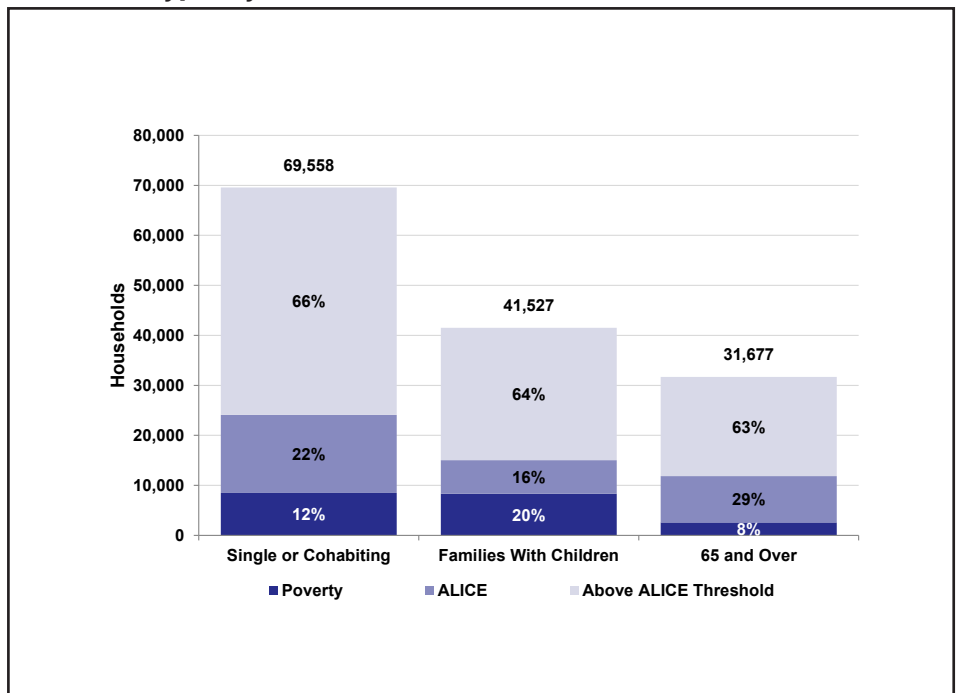
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Allen County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$491	\$708
Child Care	\$-	\$854
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$149	\$403
Taxes	\$225	\$368
Monthly Total	\$1,641	\$4,430
ANNUAL TOTAL	\$19,692	\$53,160
Hourly Wage	\$9.85	\$26.58

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Allen County, 2016		
Town	Total HH	% ALICE & Poverty
Aboite Township	14,173	17%
Adams Township	12,492	47%
Cedar Creek Township	4,355	17%
Eel River Township	1,303	12%
Fort Wayne City	103,942	41%
Grabill Town	569	40%
Harlan CDP	535	27%
Hoagland CDP	346	29%
Huntertown Town	1,789	16%
Jackson Township	147	8%
Jefferson Township	824	32%
Lafayette Township	1,166	15%
Lake Township	1,031	30%
Leo-Cedarville Town	1,207	14%
Madison Township	615	31%
Marion Township	1,600	22%
Maumee Township	986	26%
Milan Township	1,076	23%
Monroe Township	714	34%
Monroeville Town	488	43%
New Haven City	6,101	37%
Perry Township	10,451	15%
Pleasant Township	1,317	25%
Scipio Township	161	39%
Springfield Township	1,377	30%
St. Joseph Township	29,651	32%
Washington Township	15,441	38%
Wayne Township	42,603	56%
Woodburn City	566	29%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN BARTHOLOMEW COUNTY

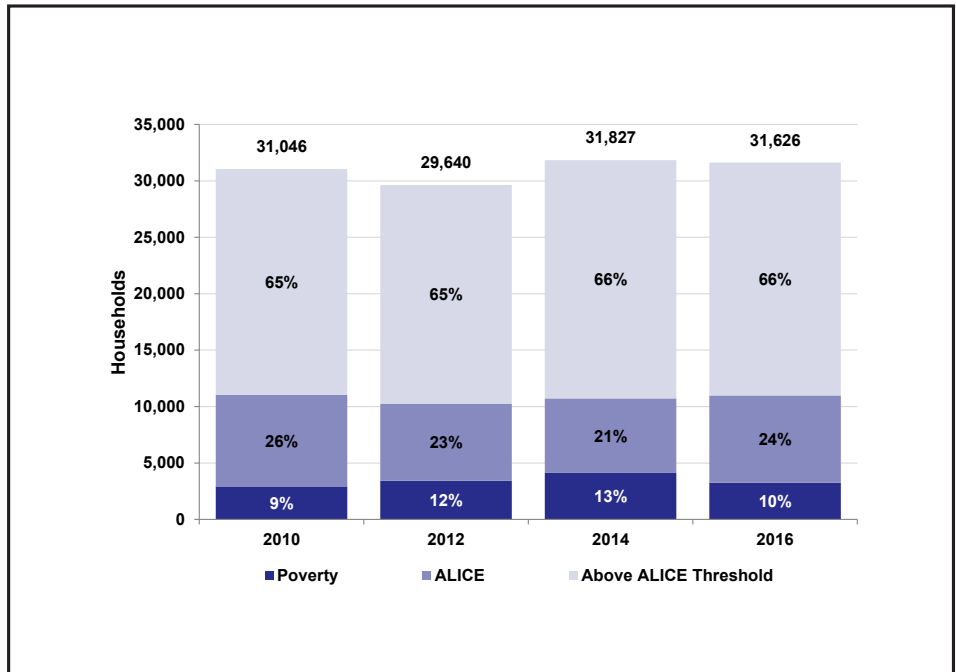
2016 Point-in-Time Data

Population: 81,402 • **Number of Households:** 31,626
Median Household Income: \$59,102 (state average: \$52,314)
Unemployment Rate: 5.1% (state average: 5.0%)
ALICE Households: 24% (state average: 25%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

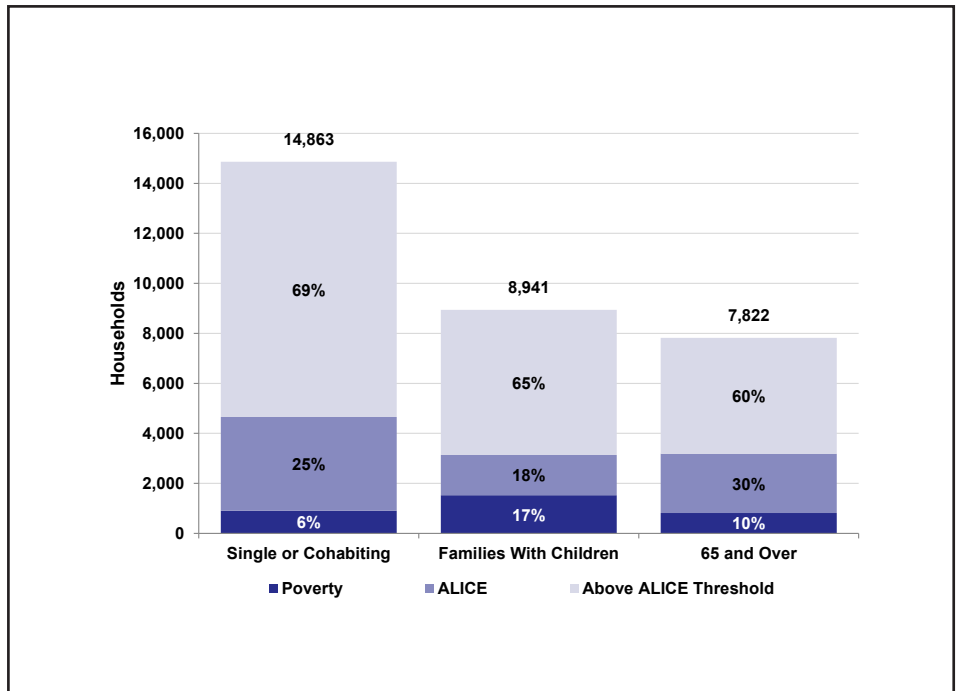
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

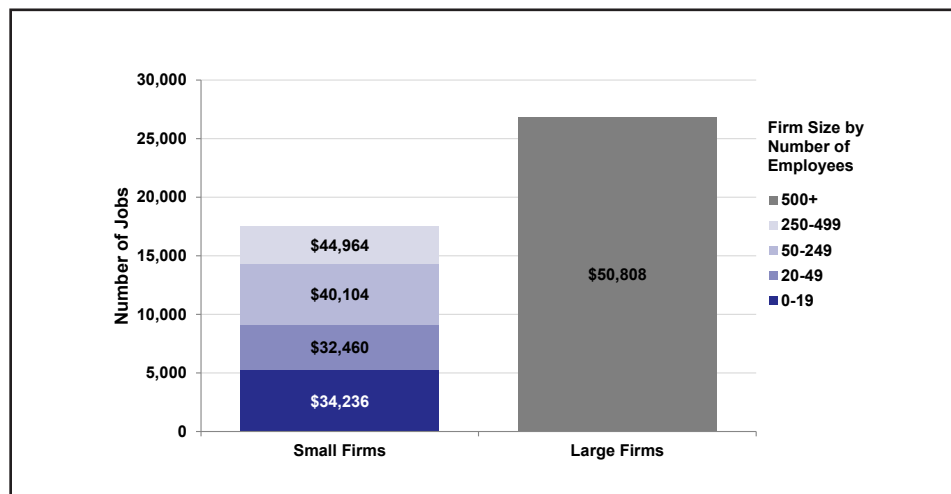
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Household Survival Budget, Bartholomew County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$525	\$787
Child Care	\$-	\$958
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$154	\$428
Taxes	\$234	\$434
Monthly Total	\$1,689	\$4,704
ANNUAL TOTAL	\$20,268	\$56,448
Hourly Wage	\$10.13	\$28.22

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Bartholomew County, 2016		
Town	Total HH	% ALICE & Poverty
Clay Township	1,227	33%
Clifty Township	439	35%
Columbus City	18,774	36%
Columbus Township	19,245	37%
Elizabethtown Town	150	57%
Flat Rock Township	577	21%
German Township	2,636	44%
Harrison Township	1,340	16%
Hartsville Town	136	48%
Haw Creek Township	1,428	36%
Hope Town	801	45%
Jackson Township	388	27%
Ohio Township	747	29%
Rock Creek Township	695	17%
Sand Creek Township	859	24%
Taylorsville CDP	312	26%
Wayne Township	1,492	30%

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ALICE IN BENTON COUNTY

2016 Point-in-Time Data

Population: 8,709 • **Number of Households:** 3,388

Median Household Income: \$48,069 (state average: \$52,314)

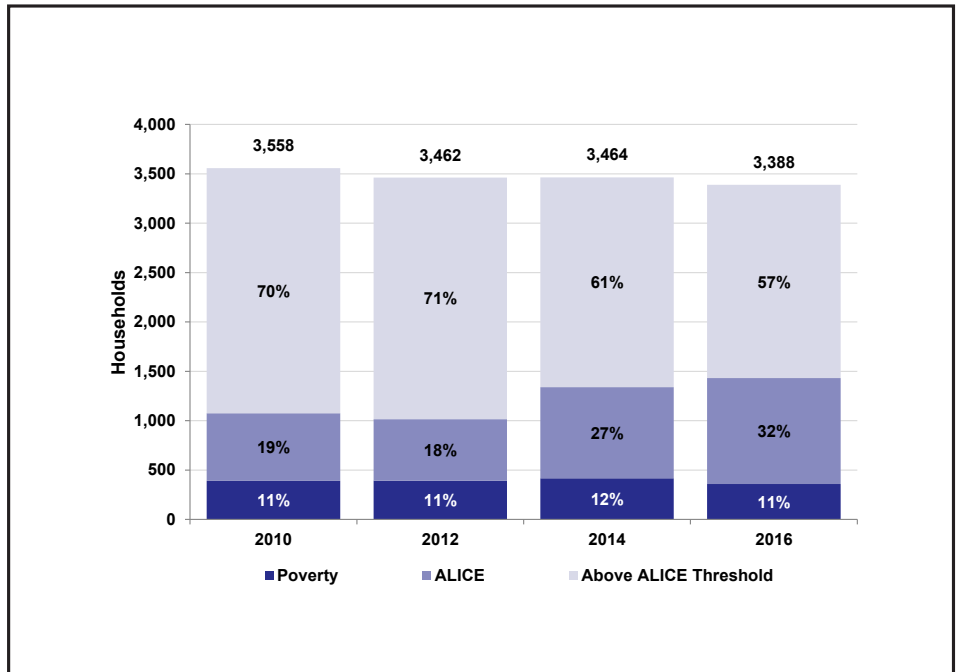
Unemployment Rate: 4.6% (state average: 5.0%)

ALICE Households: 32% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

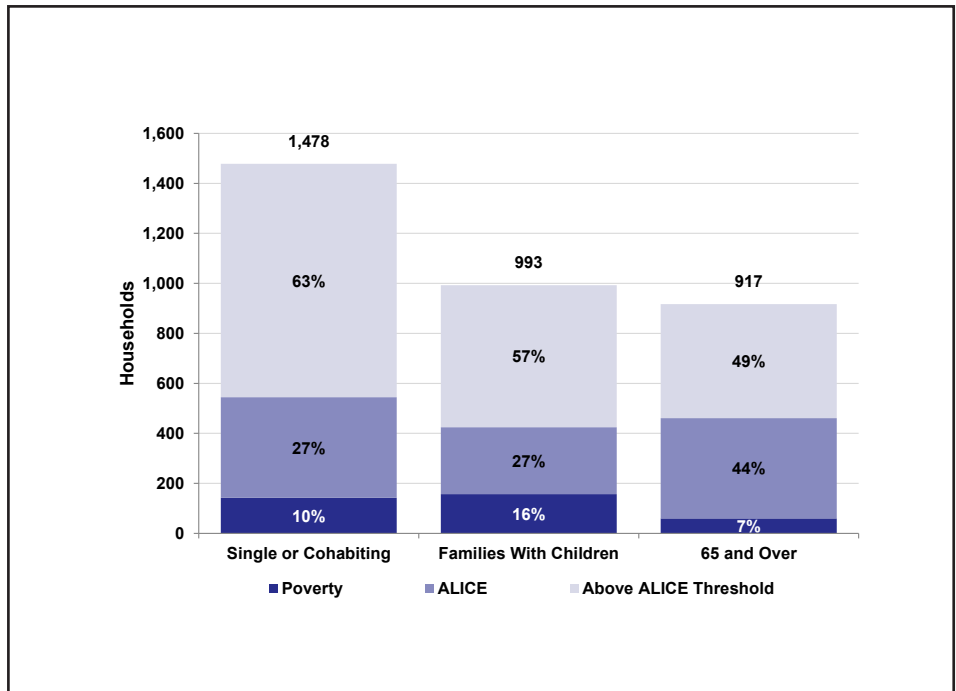
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

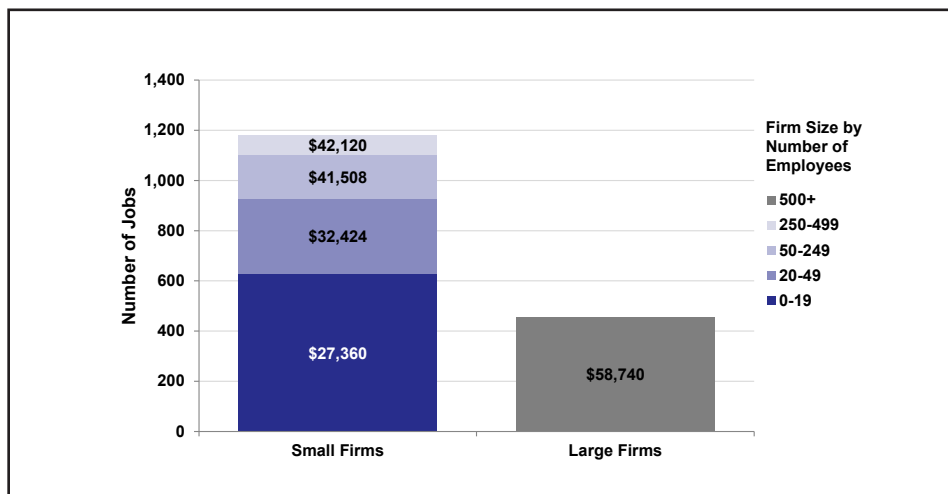
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Household Survival Budget, Benton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$610	\$832
Child Care	\$-	\$833
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$165	\$417
Taxes	\$263	\$405
Monthly Total	\$1,814	\$4,584
ANNUAL TOTAL	\$21,768	\$55,008
Hourly Wage	\$10.88	\$27.50

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Benton County, 2016		
Town	Total HH	% ALICE & Poverty
Bolivar Township	372	60%
Boswell Town	323	51%
Center Township	1,050	46%
Earl Park Town	165	48%
Fowler Town	913	50%
Grant Township	420	44%
Hickory Grove Township	158	63%
Oak Grove Township	662	36%
Oxford Town	475	42%
Pine Township	115	5%
Richland Township	262	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN BLACKFORD COUNTY

2016 Point-in-Time Data

Population: 12,364 • **Number of Households:** 5,207

Median Household Income: \$38,791 (state average: \$52,314)

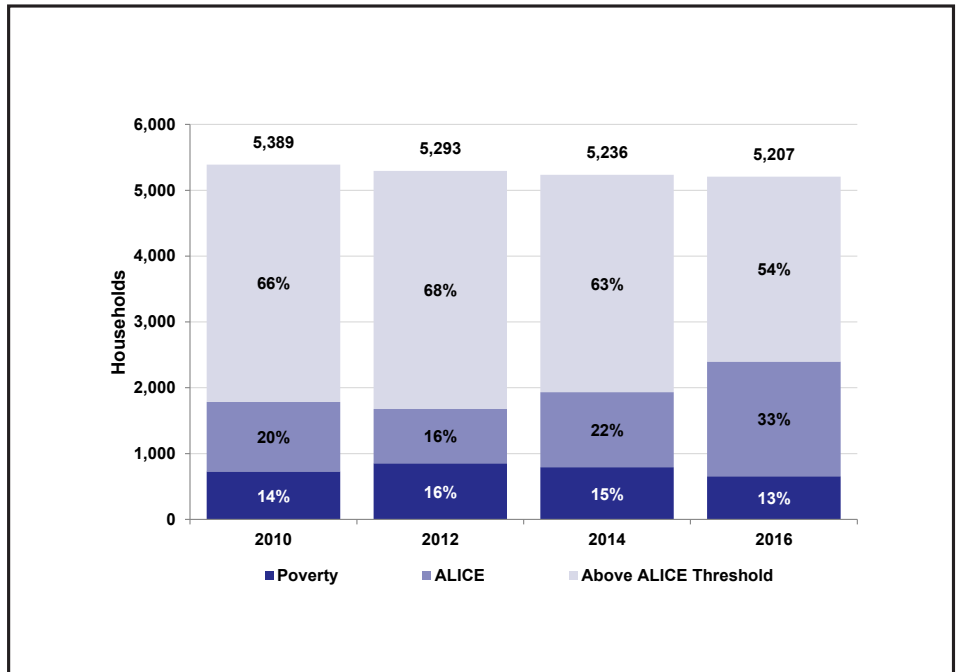
Unemployment Rate: 8.3% (state average: 5.0%)

ALICE Households: 33% (state average: 25%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

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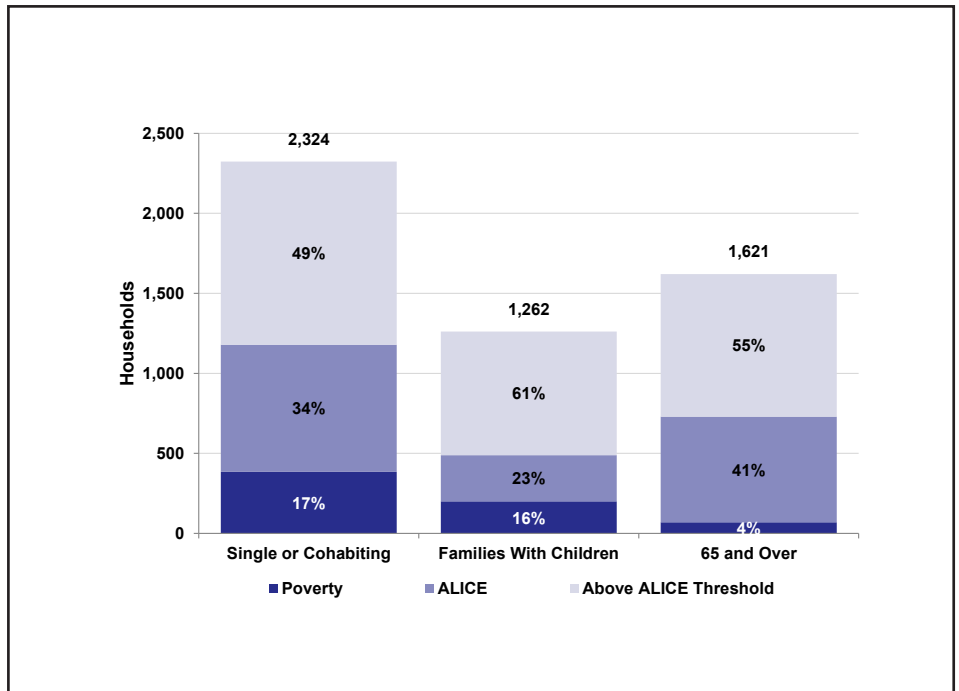
Households by Income, 2010 to 2016



What types of households are struggling?

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Household Types by Income, 2016



Why do so many households struggle?

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Blackford County, 2016		
Town	Total HH	% ALICE & Poverty
Harrison Township	1,141	52%
Hartford City	2,563	49%
Jackson Township	517	45%
Licking Township	3,228	45%
Montpelier City	761	57%
Washington Township	321	34%

Household Survival Budget, Blackford County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$688
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$372
Taxes	\$215	\$289
Monthly Total	\$1,593	\$4,096
ANNUAL TOTAL	\$19,116	\$49,152
Hourly Wage	\$9.56	\$24.58

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Private-Sector Employment by Firm Size With Average Annual Wages, 2016



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ALICE IN BOONE COUNTY

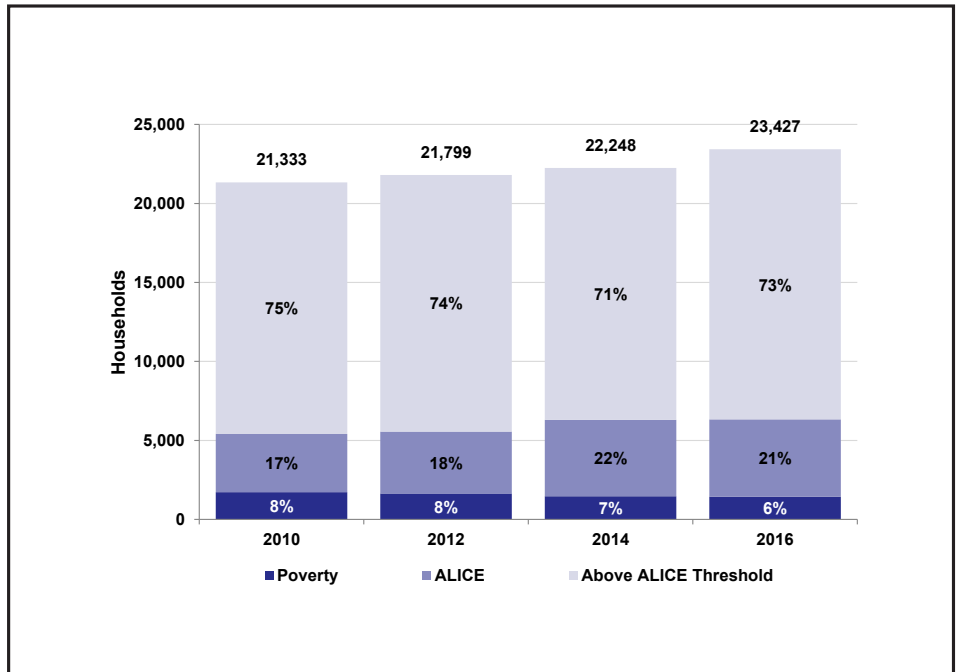
2016 Point-in-Time Data

Population: 61,884 • **Number of Households:** 23,427
Median Household Income: \$72,774 (state average: \$52,314)
Unemployment Rate: 3.3% (state average: 5.0%)
ALICE Households: 21% (state average: 25%) • **Households in Poverty:** 6% (state average: 14%)

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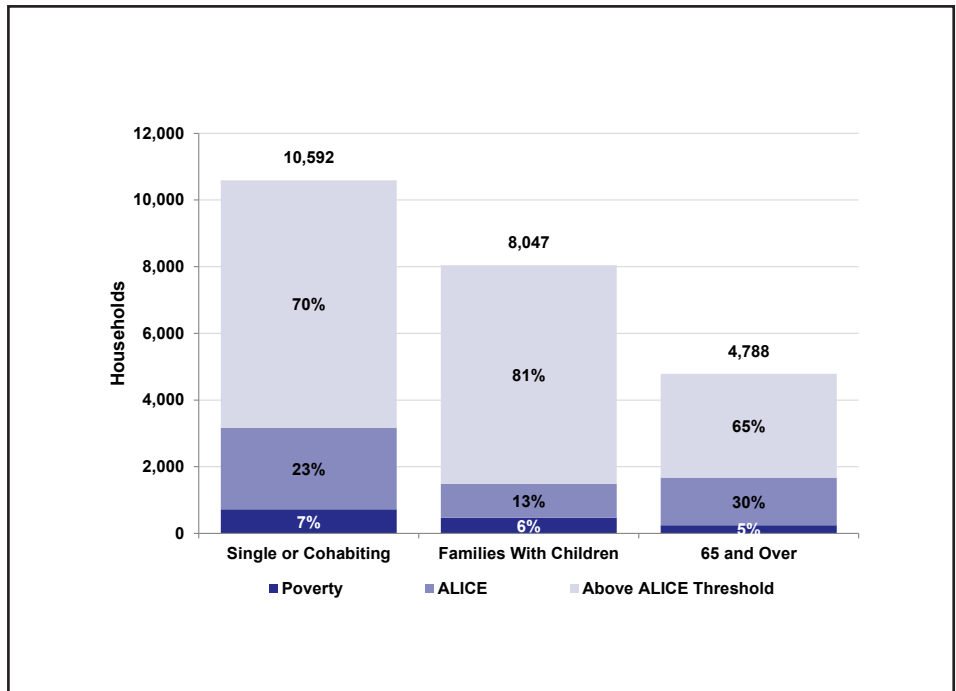
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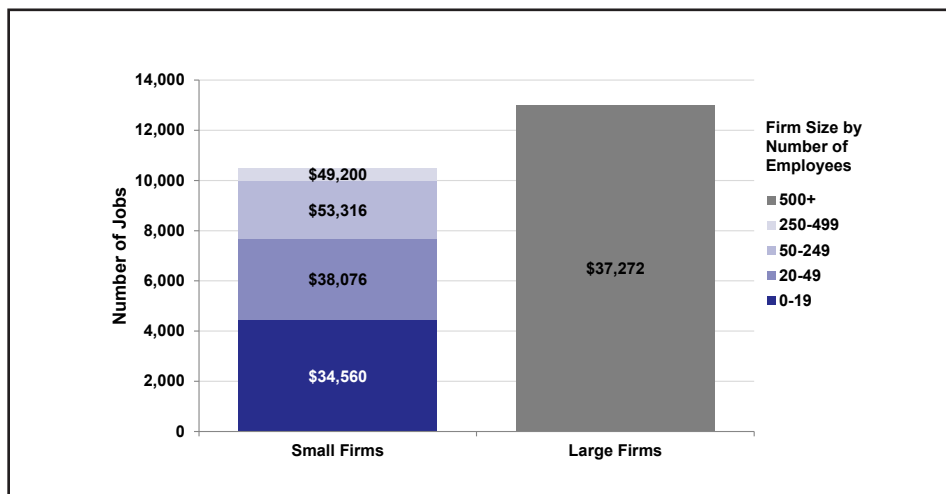
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Household Survival Budget, Boone County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$552	\$809
Child Care	\$-	\$1,096
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$449
Taxes	\$243	\$491
Monthly Total	\$1,728	\$4,942
ANNUAL TOTAL	\$20,736	\$59,304
Hourly Wage	\$10.37	\$29.65

...and wages lag behind

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Boone County, 2016		
Town	Total HH	% ALICE & Poverty
Advance Town	169	48%
Center Township	7,894	42%
Clinton Township	374	31%
Harrison Township	351	22%
Jackson Township	1,151	34%
Jamestown Town	470	42%
Jefferson Township	603	16%
Lebanon City	6,964	45%
Marion Township	511	30%
Perry Township	396	24%
Sugar Creek Township	856	36%
Thorntown Town	599	40%
Washington Township	492	29%
Whitestown Town	719	21%
Whitestown Town	1,703	20%
Worth Township	1,044	19%
Zionsville Town	9,036	14%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN BROWN COUNTY

2016 Point-in-Time Data

Population: 14,965 • **Number of Households:** 5,953

Median Household Income: \$56,323 (state average: \$52,314)

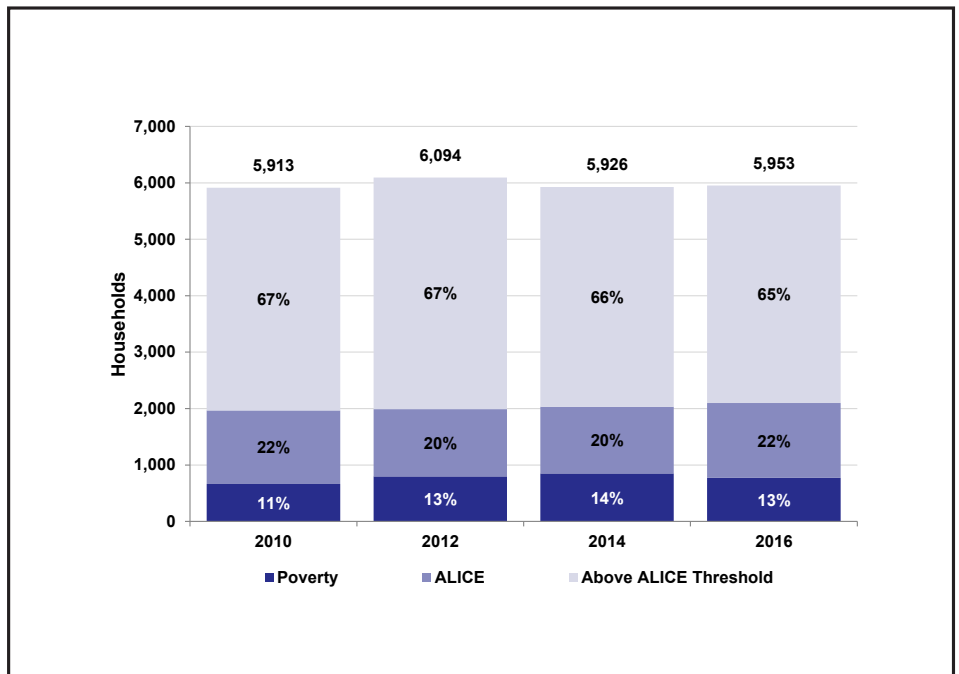
Unemployment Rate: 5.6% (state average: 5.0%)

ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

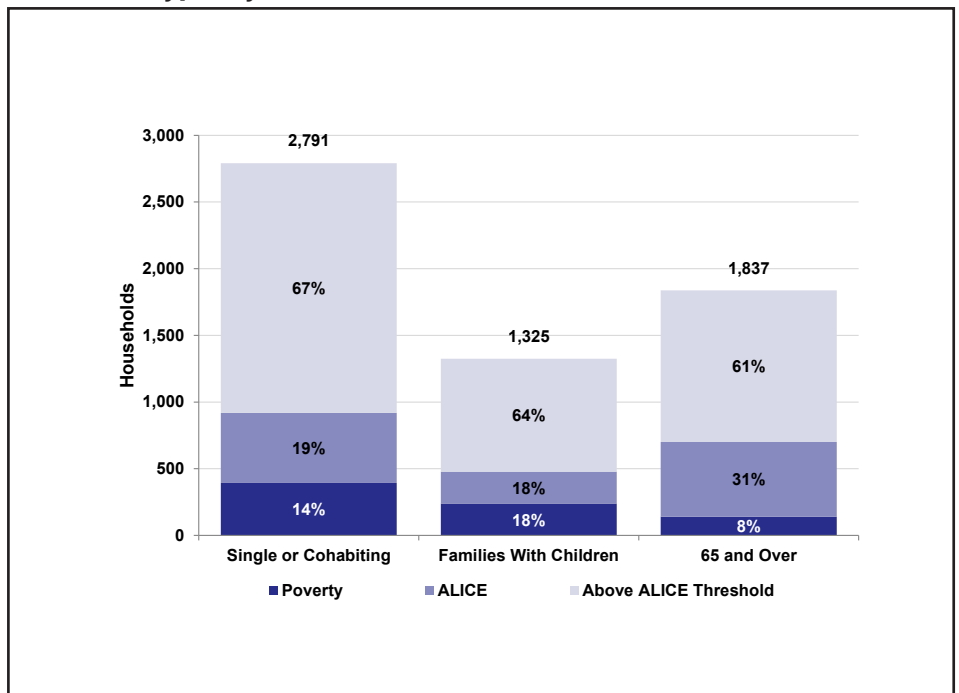
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

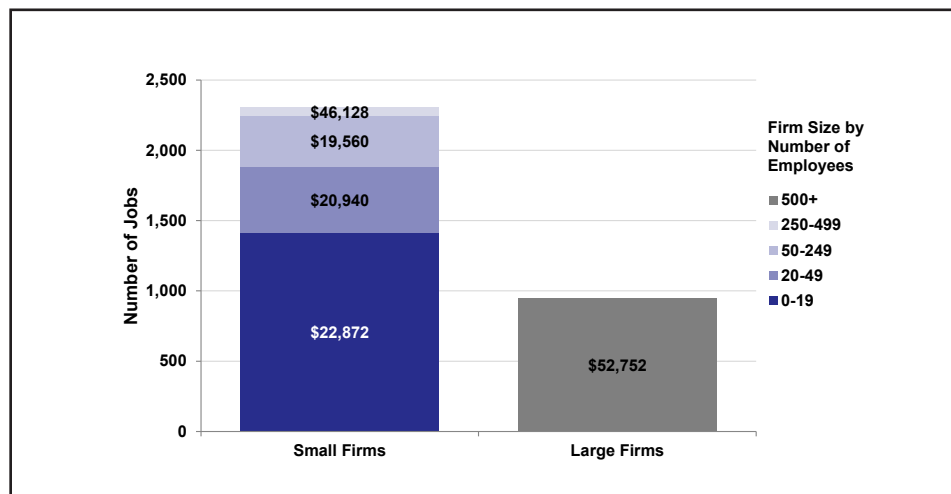
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Brown County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$552	\$809
Child Care	\$-	\$1,000
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$436
Taxes	\$243	\$457
Monthly Total	\$1,728	\$4,799
ANNUAL TOTAL	\$20,736	\$57,588
Hourly Wage	\$10.37	\$28.79

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Brown County, 2016		
Town	Total HH	% ALICE & Poverty
Cordry Sweetwater Lakes CDP	478	30%
Hamblen Township	1,673	33%
Jackson Township	1,461	39%
Nashville Town	573	54%
Van Buren Township	769	21%
Washington Township	2,050	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN CARROLL COUNTY

2016 Point-in-Time Data

Population: 20,007 • **Number of Households:** 7,770

Median Household Income: \$54,140 (state average: \$52,314)

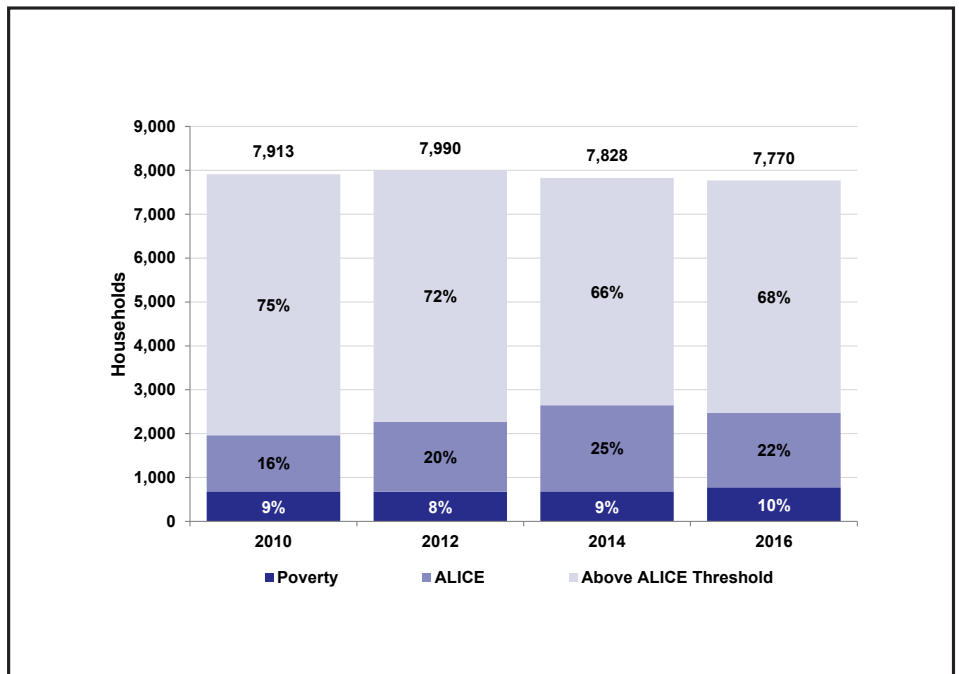
Unemployment Rate: 6.9% (state average: 5.0%)

ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

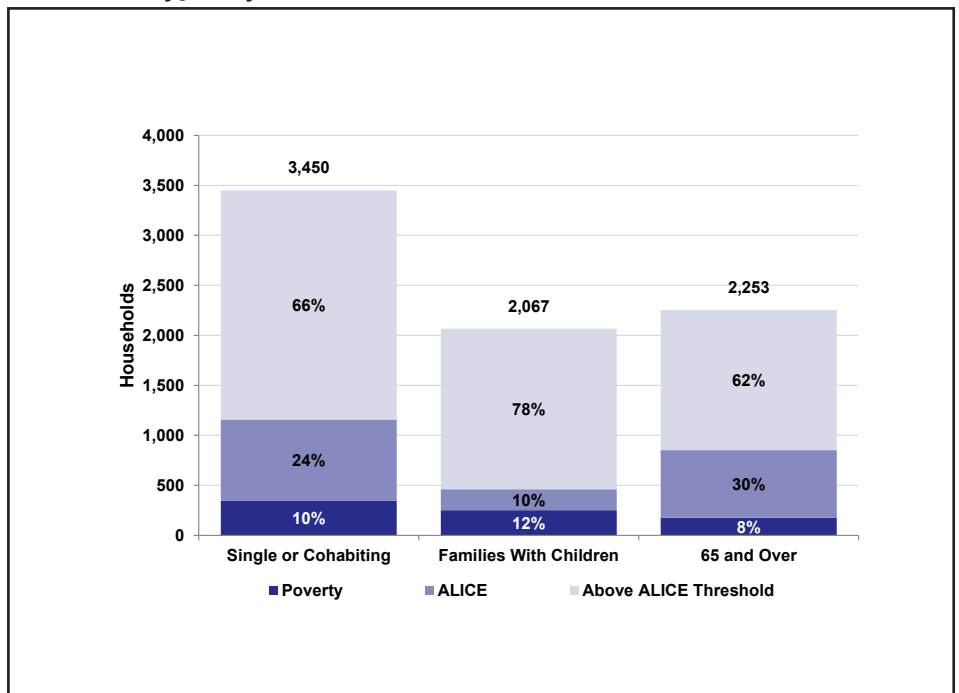
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Carroll County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$511	\$650
Child Care	\$-	\$750
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$152	\$381
Taxes	\$230	\$311
Monthly Total	\$1,669	\$4,189
ANNUAL TOTAL	\$20,028	\$50,268
Hourly Wage	\$10.01	\$25.13

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Carroll County, 2016		
Town	Total HH	% ALICE & Poverty
Adams Township	170	34%
Burlington Town	258	25%
Burlington Township	669	23%
Camden Town	258	44%
Carrollton Township	199	12%
Clay Township	414	16%
Deer Creek Township	1,773	41%
Delphi City	1,155	48%
Democrat Township	272	13%
Flora Town	825	41%
Jackson Township	483	38%
Jefferson Township	1,038	36%
Liberty Township	161	18%
Madison Township	181	37%
Monroe Township	1,048	36%
Rock Creek Township	211	27%
Tippecanoe Township	929	25%
Washington Township	222	41%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN CASS COUNTY

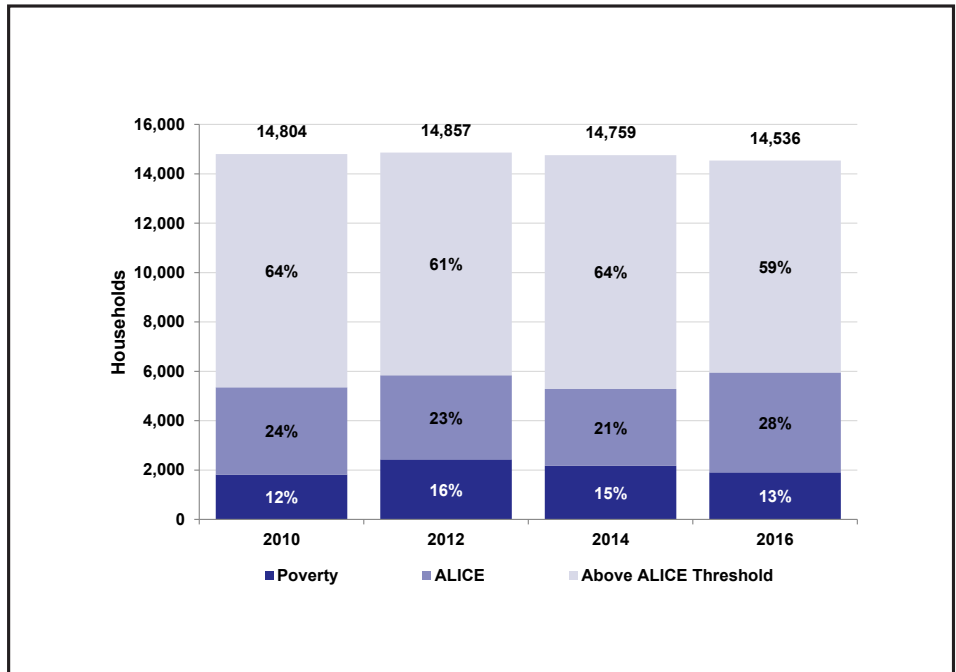
2016 Point-in-Time Data

Population: 38,324 • **Number of Households:** 14,536
Median Household Income: \$43,918 (state average: \$52,314)
Unemployment Rate: 7.6% (state average: 5.0%)
ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

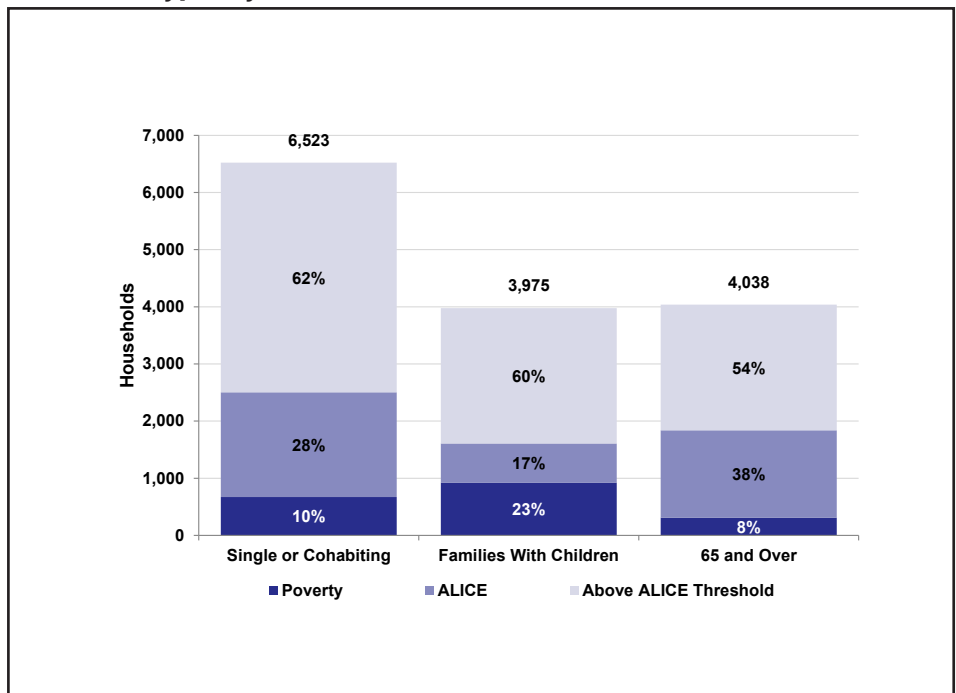
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Cass County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$431	\$650
Child Care	\$-	\$667
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$142	\$370
Taxes	\$208	\$282
Monthly Total	\$1,557	\$4,066
ANNUAL TOTAL	\$18,684	\$48,792
Hourly Wage	\$9.34	\$24.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Cass County, 2016		
Town	Total HH	% ALICE & Poverty
Adams Township	365	35%
Bethlehem Township	334	21%
Boone Township	570	27%
Clay Township	1,157	26%
Clinton Township	146	25%
Deer Creek Township	307	20%
Eel Township	6,792	53%
Galveston Town	550	35%
Harrison Township	258	28%
Jackson Township	1,196	33%
Jefferson Township	570	29%
Logansport City	6,605	55%
Miami Township	556	37%
Noble Township	840	39%
Royal Center Town	343	41%
Tipton Township	990	29%
Walton Town	477	41%
Washington Township	455	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN CLARK COUNTY

2016 Point-in-Time Data

Population: 116,031 • **Number of Households:** 42,498

Median Household Income: \$51,401 (state average: \$52,314)

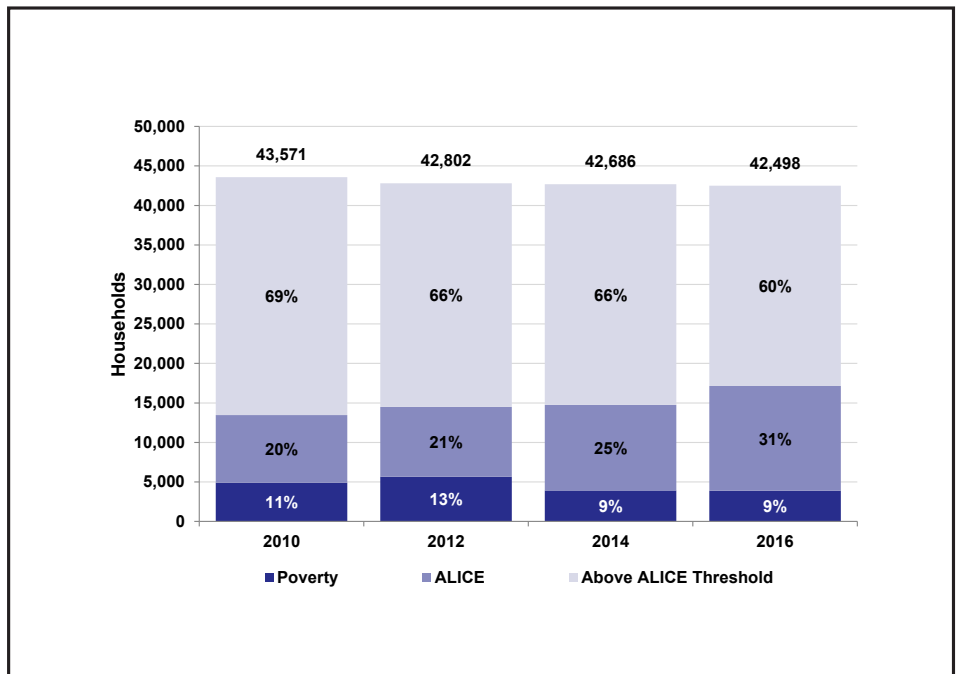
Unemployment Rate: 6.1% (state average: 5.0%)

ALICE Households: 31% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

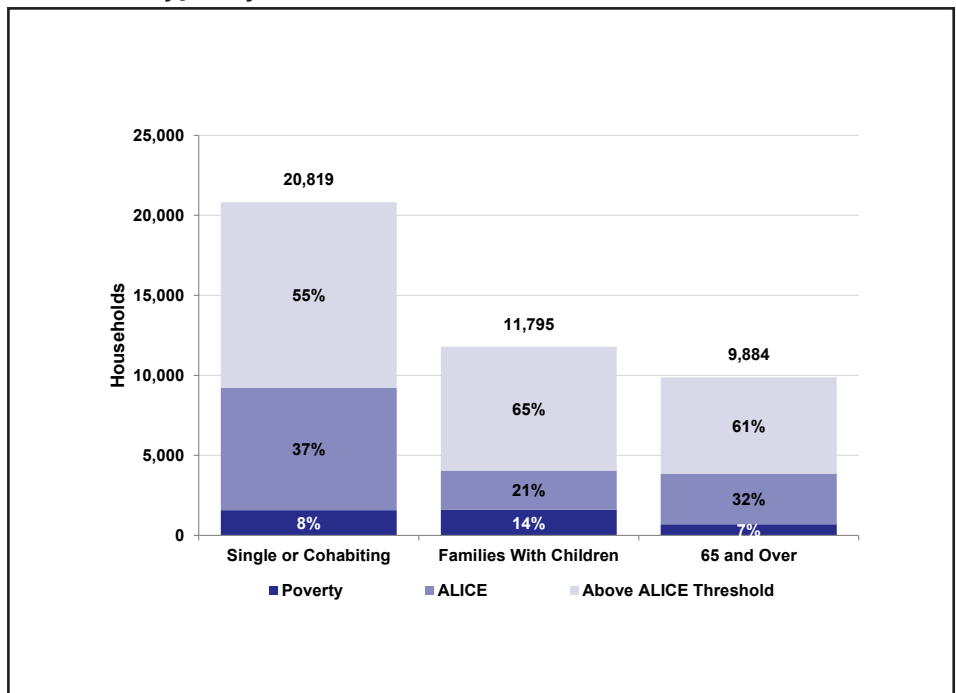
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Clark County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$551	\$817
Child Care	\$-	\$908
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$425
Taxes	\$243	\$427
Monthly Total	\$1,727	\$4,674
ANNUAL TOTAL	\$20,724	\$56,088
Hourly Wage	\$10.36	\$28.04

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Clark County, 2016		
Town	Total HH	% ALICE & Poverty
Bethlehem Township	130	48%
Borden Town	293	44%
Carr Township	1,360	25%
Charlestown City	2,957	48%
Charlestown Township	4,976	37%
Clarksville Town	9,095	50%
Henryville CDP	764	38%
Jeffersonville City	17,744	40%
Jeffersonville Township	24,142	46%
Memphis CDP	287	27%
Monroe Township	2,018	29%
New Washington CDP	232	49%
Oregon Township	667	41%
Owen Township	396	40%
Sellersburg Town	2,944	29%
Silver Creek Township	4,279	30%
Union Township	1,287	22%
Utica Town	263	39%
Utica Township	2,088	22%
Washington Township	652	48%
Wood Township	1,079	27%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN CLAY COUNTY

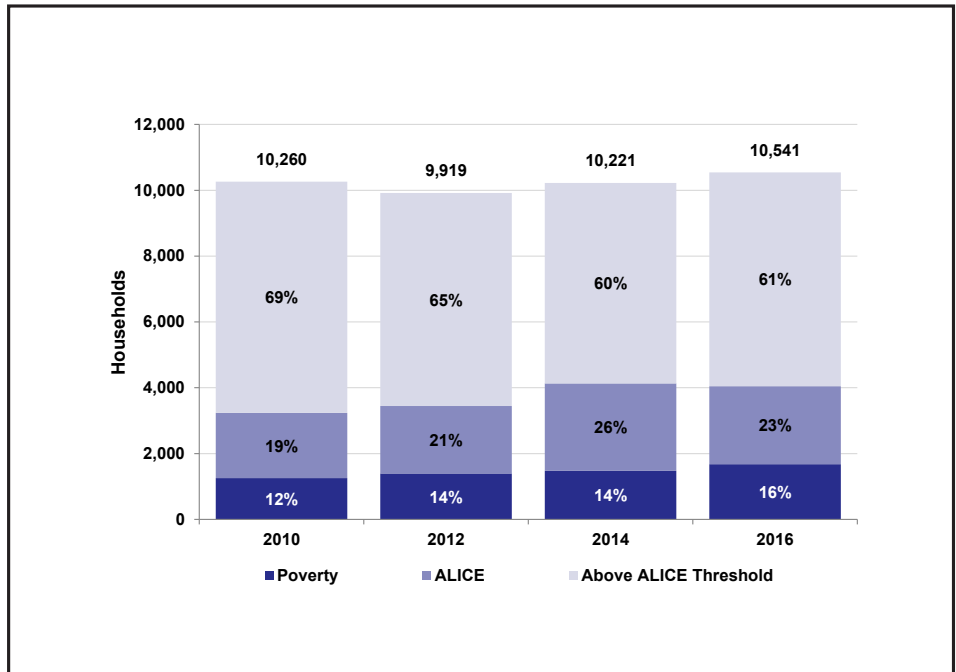
2016 Point-in-Time Data

Population: 26,568 • **Number of Households:** 10,541
Median Household Income: \$49,735 (state average: \$52,314)
Unemployment Rate: 6.4% (state average: 5.0%)
ALICE Households: 23% (state average: 25%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

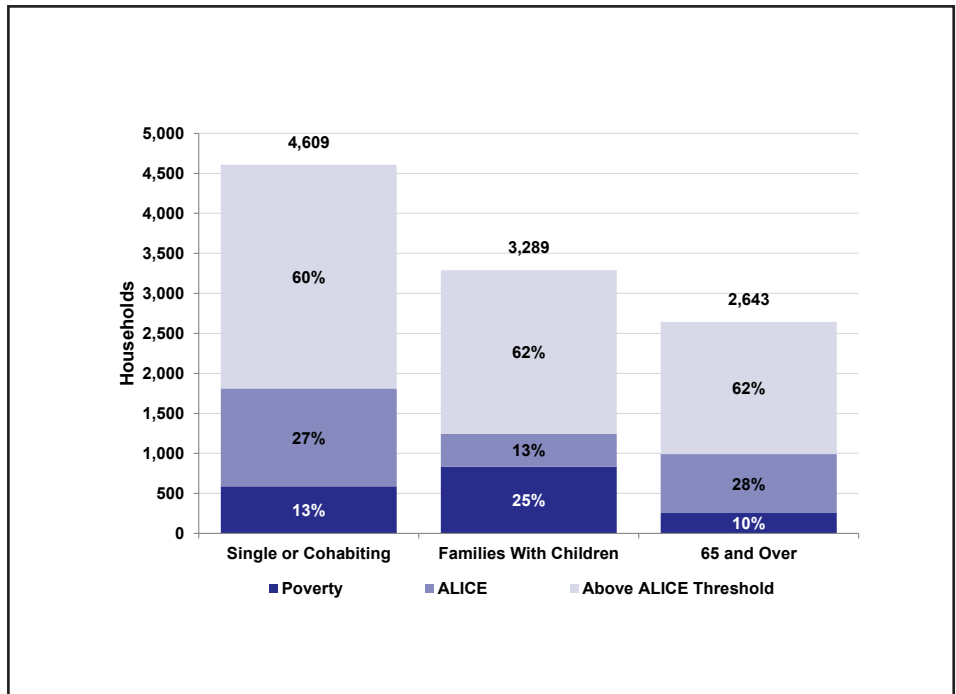
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Clay County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$430	\$697
Child Care	\$-	\$792
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$141	\$393
Taxes	\$208	\$342
Monthly Total	\$1,555	\$4,321
ANNUAL TOTAL	\$18,660	\$51,852
Hourly Wage	\$9.33	\$25.93

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Clay County, 2016		
Town	Total HH	% ALICE & Poverty
Brazil City	3,303	58%
Brazil Township	3,412	57%
Carbon Town	144	51%
Cass Township	112	27%
Center Point Town	141	46%
Clay City Town	373	47%
Coalmont CDP	126	52%
Dick Johnson Township	559	29%
Harmony Town	298	34%
Harrison Township	862	38%
Jackson Township	1,134	23%
Knightsville Town	328	27%
Lewis Township	537	29%
Perry Township	294	15%
Posey Township	1,454	26%
Staunton Town	174	40%
Sugar Ridge Township	495	31%
Van Buren Township	1,433	32%
Washington Township	249	50%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN CLINTON COUNTY

2016 Point-in-Time Data

Population: 32,692 • **Number of Households:** 11,769

Median Household Income: \$50,096 (state average: \$52,314)

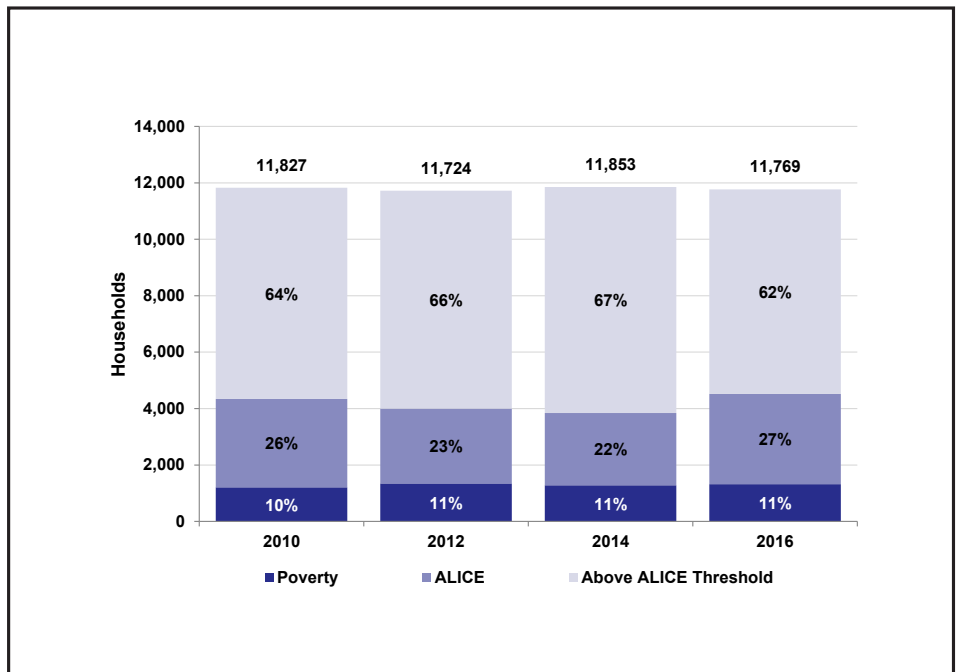
Unemployment Rate: 6.0% (state average: 5.0%)

ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

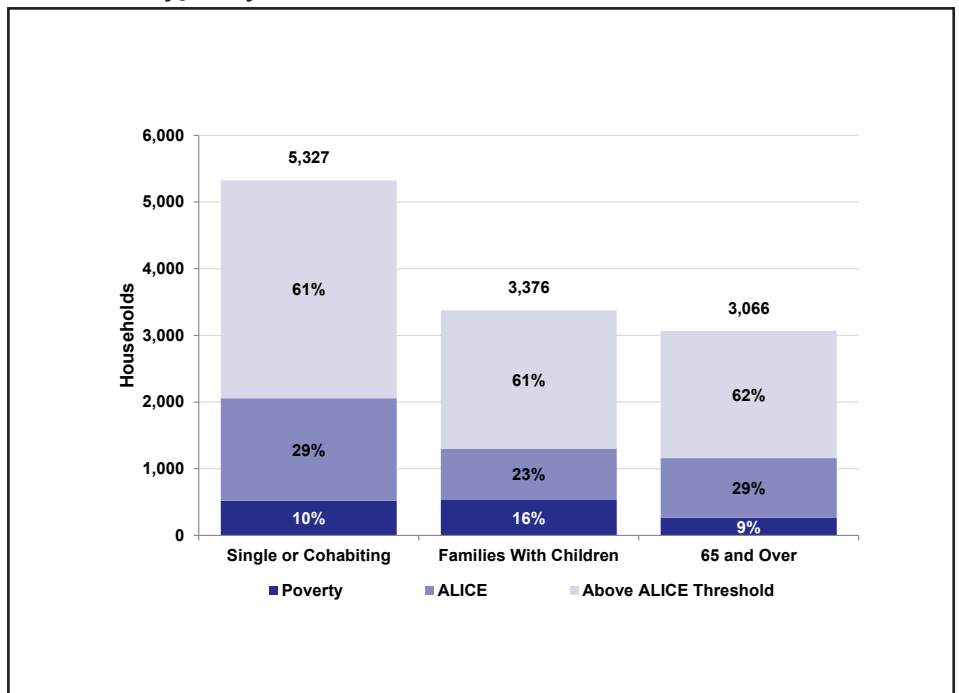
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

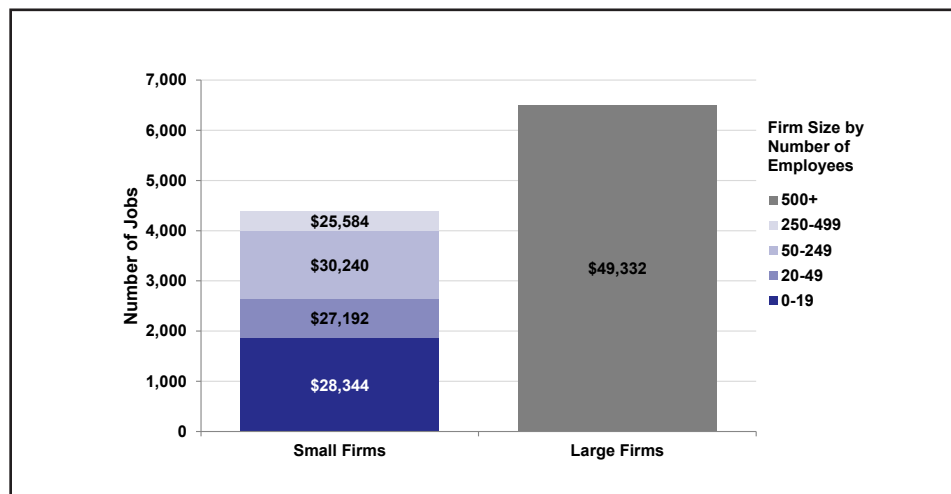
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Clinton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$415	\$673
Child Care	\$-	\$813
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$140	\$392
Taxes	\$204	\$340
Monthly Total	\$1,535	\$4,315
ANNUAL TOTAL	\$18,420	\$51,780
Hourly Wage	\$9.21	\$25.89

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Clinton County, 2016		
Town	Total HH	% ALICE & Poverty
Center Township	6,038	48%
Colfax Town	274	49%
Forest Township	240	25%
Frankfort City	5,814	50%
Jackson Township	446	26%
Johnson Township	114	6%
Kirklin Town	357	45%
Kirklin Township	533	32%
Madison Township	745	28%
Michigan Township	562	23%
Michigantown Town	183	40%
Mulberry Town	481	36%
Owen Township	307	39%
Perry Township	521	32%
Ross Township	981	31%
Rossville Town	550	36%
Sugar Creek Township	219	33%
Union Township	408	9%
Warren Township	221	29%
Washington Township	434	33%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN CRAWFORD COUNTY

2016 Point-in-Time Data

Population: 10,582 • **Number of Households:** 4,076

Median Household Income: \$41,173 (state average: \$52,314)

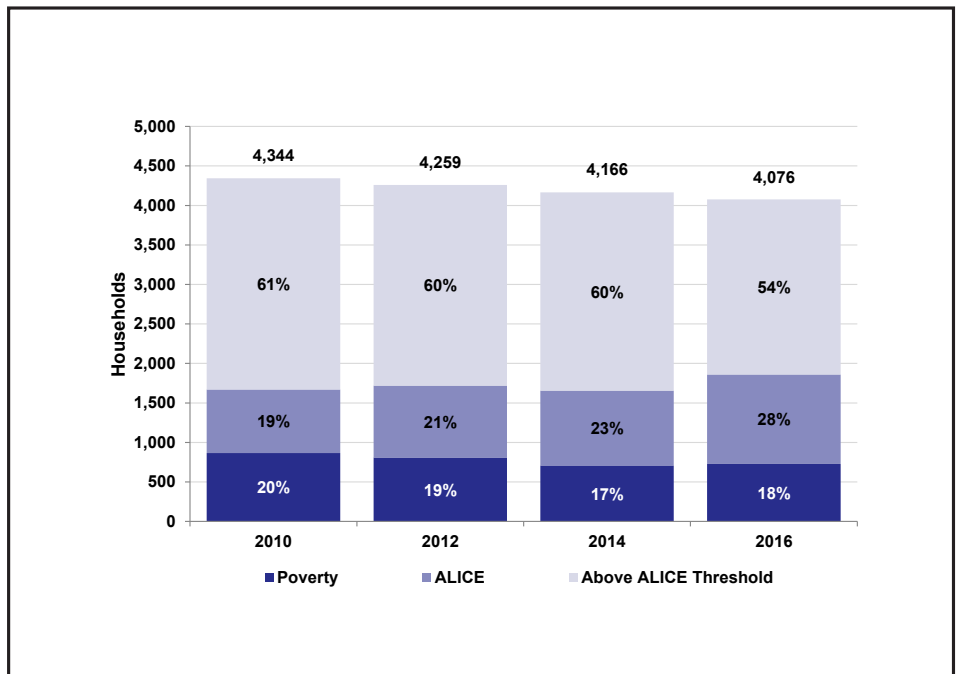
Unemployment Rate: 6.3% (state average: 5.0%)

ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 18% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

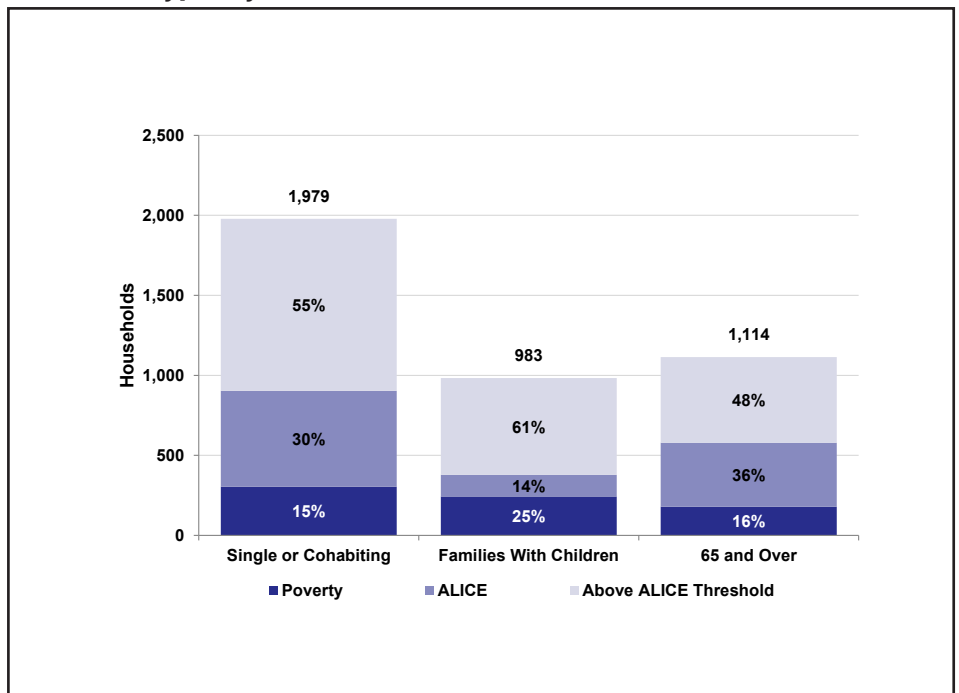
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Crawford County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$708
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$375
Taxes	\$215	\$297
Monthly Total	\$1,593	\$4,127
ANNUAL TOTAL	\$19,116	\$49,524
Hourly Wage	\$9.56	\$24.76

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Crawford County, 2016		
Town	Total HH	% ALICE & Poverty
English Town	316	67%
Jennings Township	525	35%
Johnson Township	179	46%
Leavenworth Town	114	53%
Liberty Township	712	54%
Marengo Town	306	61%
Milltown Town	395	62%
Ohio Township	223	49%
Patoka Township	762	45%
Sterling Township	680	56%
Union Township	213	53%
Whiskey Run Township	717	33%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN DAVIESS COUNTY

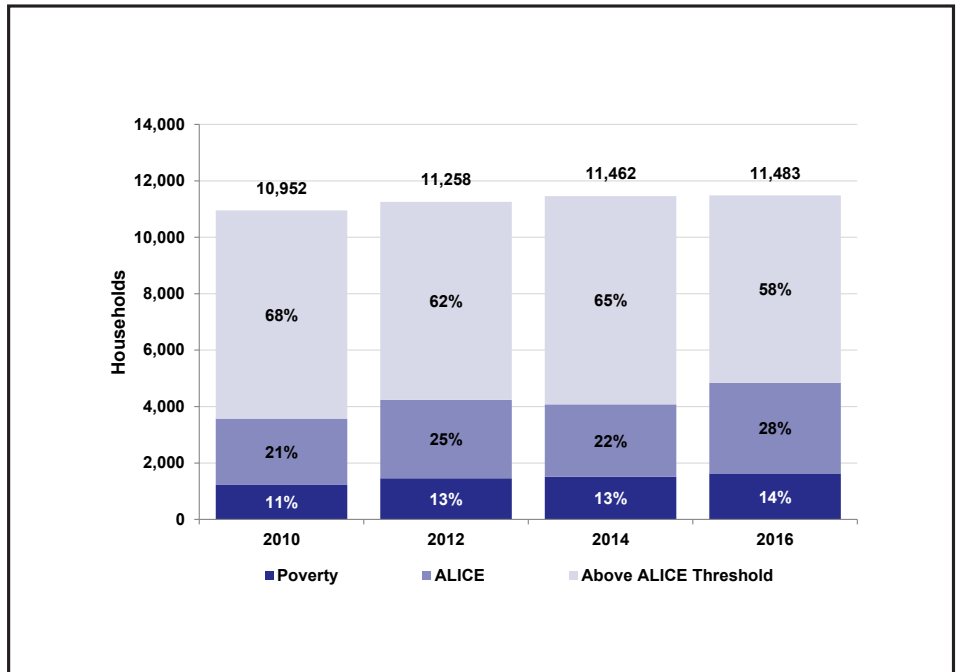
2016 Point-in-Time Data

Population: 32,583 • **Number of Households:** 11,483
Median Household Income: \$47,939 (state average: \$52,314)
Unemployment Rate: 5.5% (state average: 5.0%)
ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

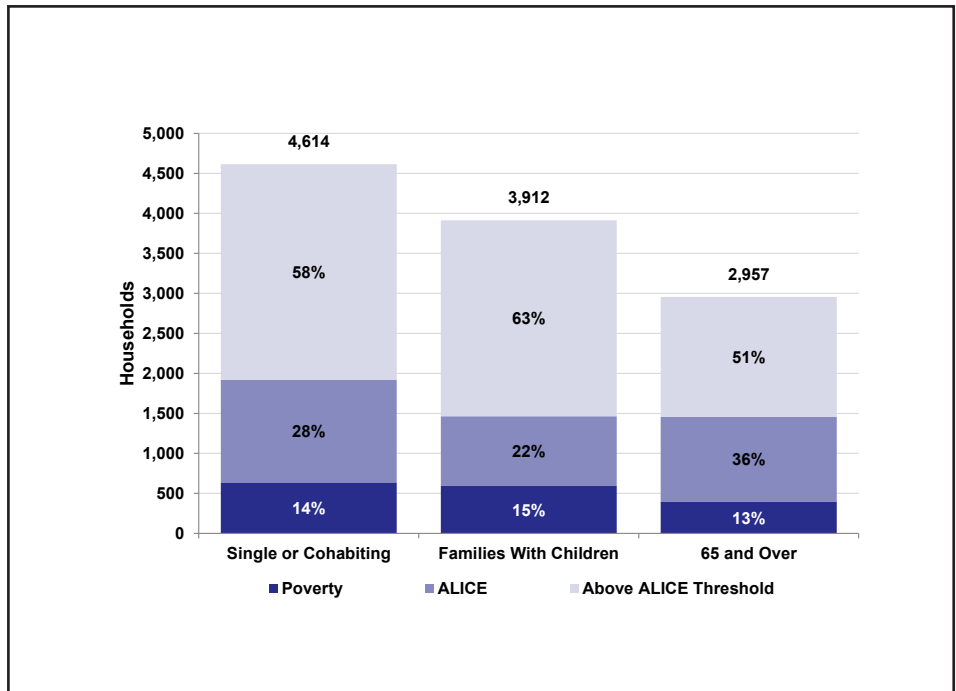
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

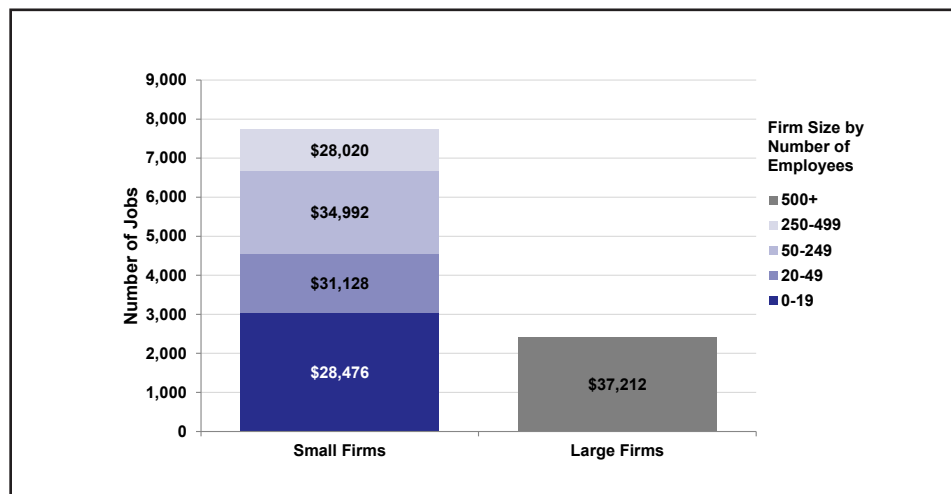
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Daviess County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$771
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$384
Taxes	\$215	\$318
Monthly Total	\$1,593	\$4,220
ANNUAL TOTAL	\$19,116	\$50,640
Hourly Wage	\$9.56	\$25.32

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Daviess County, 2016		
Town	Total HH	% ALICE & Poverty
Barr Township	1,422	27%
Bogard Township	368	33%
Elmore Township	426	50%
Elnora Town	221	59%
Harrison Township	300	10%
Madison Township	1,236	44%
Montgomery Town	158	52%
Odon Town	725	57%
Plainville Town	228	60%
Reeve Township	224	57%
Steele Township	433	46%
Van Buren Township	576	33%
Veale Township	371	25%
Washington City	4,659	53%
Washington Township	6,127	48%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN DEARBORN COUNTY

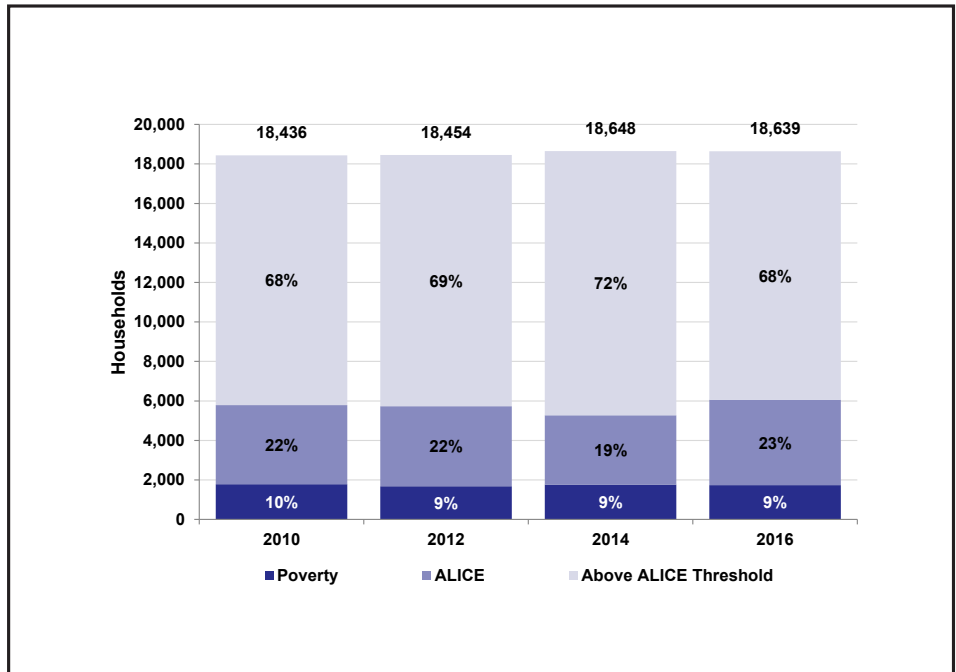
2016 Point-in-Time Data

Population: 49,552 • **Number of Households:** 18,639
Median Household Income: \$60,834 (state average: \$52,314)
Unemployment Rate: 7.1% (state average: 5.0%)
ALICE Households: 23% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

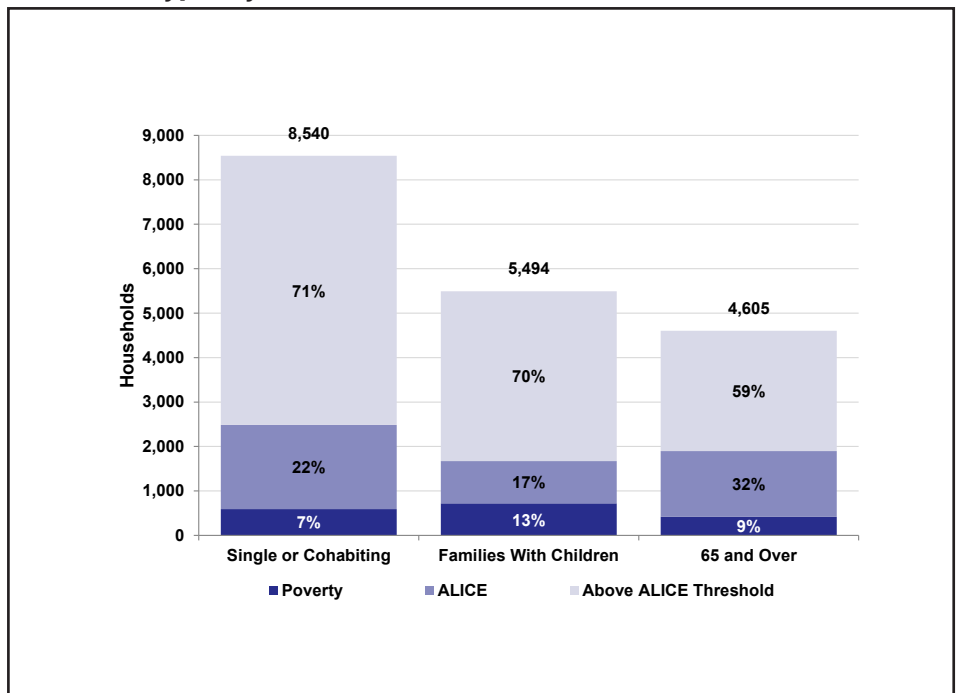
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

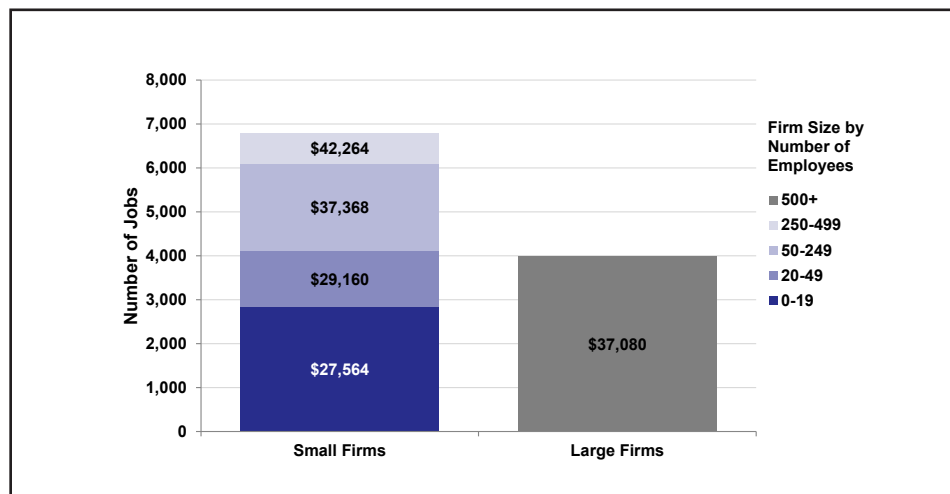
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Dearborn County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$509	\$787
Child Care	\$-	\$1,013
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$152	\$435
Taxes	\$230	\$453
Monthly Total	\$1,667	\$4,785
ANNUAL TOTAL	\$20,004	\$57,420
Hourly Wage	\$10.00	\$28.71

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Dearborn County, 2016		
Town	Total HH	% ALICE & Poverty
Aurora City	1,481	52%
Bright CDP	2,035	30%
Caesar Creek Township	129	15%
Center Township	2,091	44%
Clay Township	1,115	41%
Dillsboro Town	577	55%
Greendale City	1,914	32%
Harrison Township	1,240	34%
Hidden Valley CDP	1,701	13%
Hogan Township	410	39%
Jackson Township	554	23%
Kelso Township	890	24%
Lawrenceburg City	1,994	54%
Lawrenceburg Township	4,404	42%
Logan Township	1,277	27%
Manchester Township	1,243	19%
Miller Township	3,285	20%
Moores Hill Town	234	47%
Sparta Township	1,033	31%
St. Leon Town	232	38%
Washington Township	507	36%
West Harrison Town	172	71%
York Township	461	29%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN DECATUR COUNTY

2016 Point-in-Time Data

Population: 26,340 • **Number of Households:** 10,120

Median Household Income: \$51,185 (state average: \$52,314)

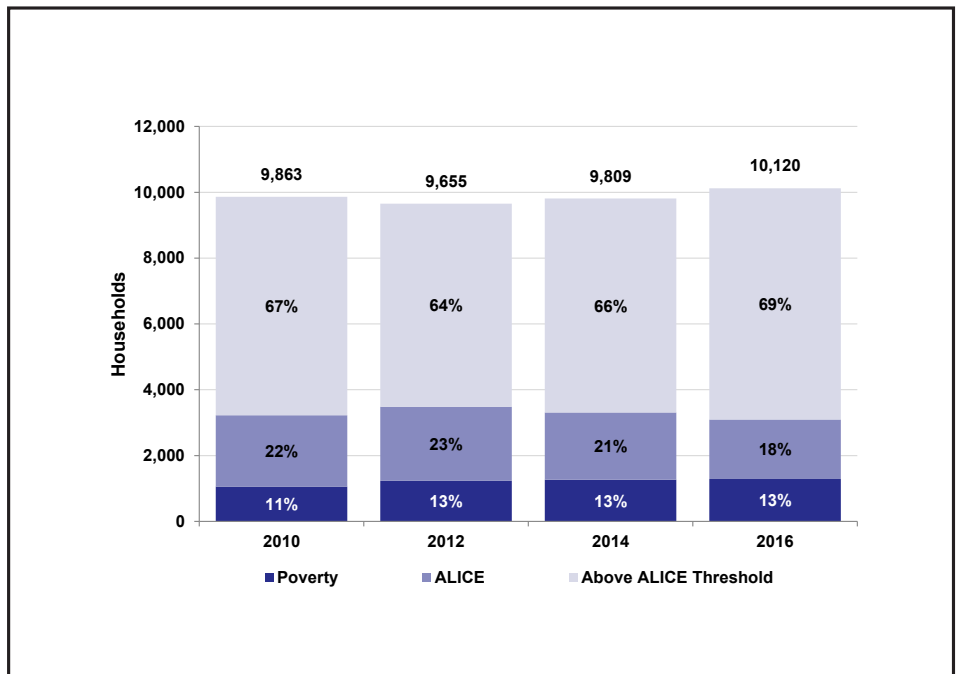
Unemployment Rate: 5.3% (state average: 5.0%)

ALICE Households: 18% (state average: 25%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

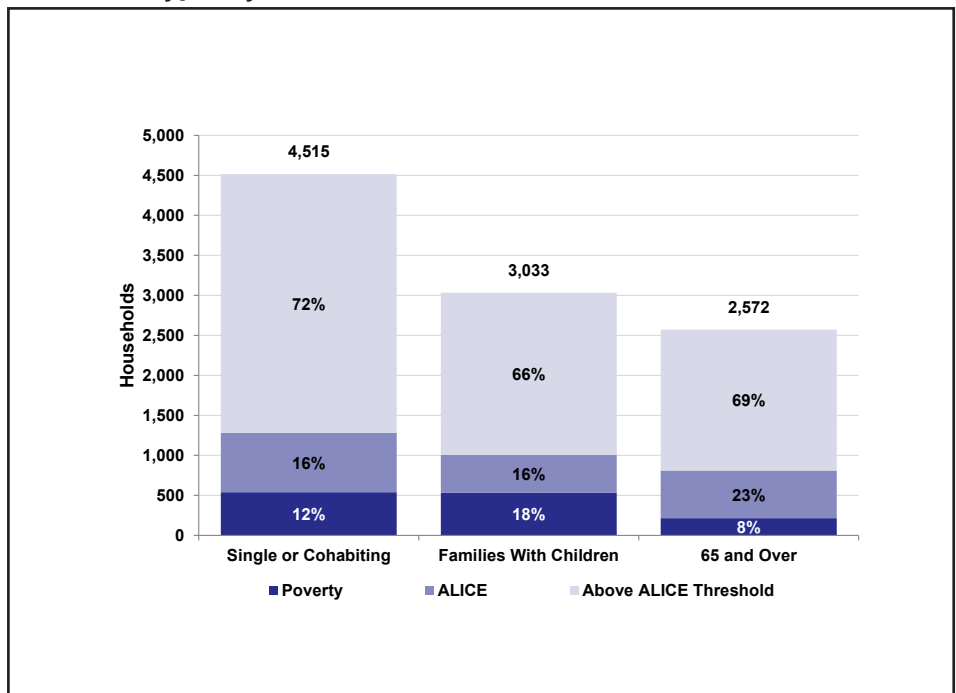
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

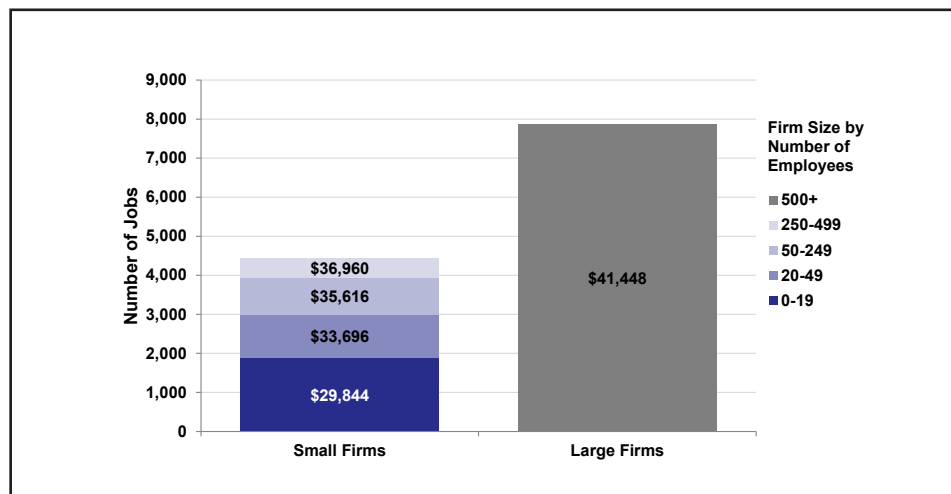
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Decatur County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$455	\$737
Child Care	\$-	\$792
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$398
Taxes	\$215	\$356
Monthly Total	\$1,591	\$4,380
ANNUAL TOTAL	\$19,092	\$52,560
Hourly Wage	\$9.55	\$26.28

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Decatur County, 2016		
Town	Total HH	% ALICE & Poverty
Adams Township	739	37%
Clarksburg CDP	155	10%
Clay Township	416	44%
Clinton Township	204	14%
Fugit Township	706	8%
Greensburg City	4,777	35%
Jackson Township	420	43%
Lake Santee CDP	310	0%
Marion Township	556	16%
New Point Town	111	39%
Saltcreek Township	461	21%
Sandcreek Township	1,194	31%
St. Paul Town	434	41%
Washington Township	5,424	33%
Westport Town	527	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN DEKALB COUNTY

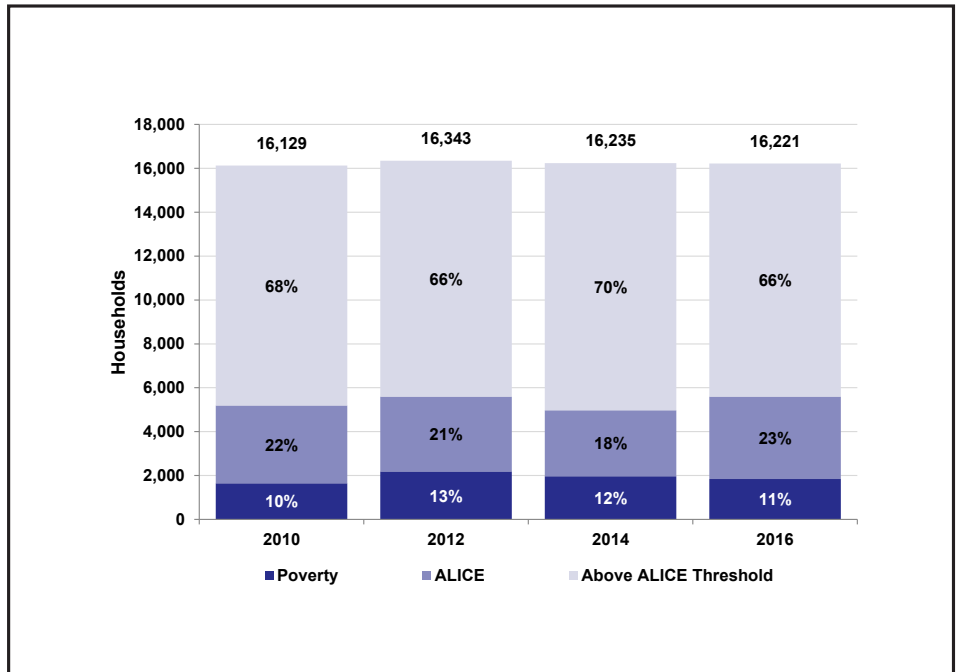
2016 Point-in-Time Data

Population: 42,489 • **Number of Households:** 16,221
Median Household Income: \$50,398 (state average: \$52,314)
Unemployment Rate: 6.2% (state average: 5.0%)
ALICE Households: 23% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

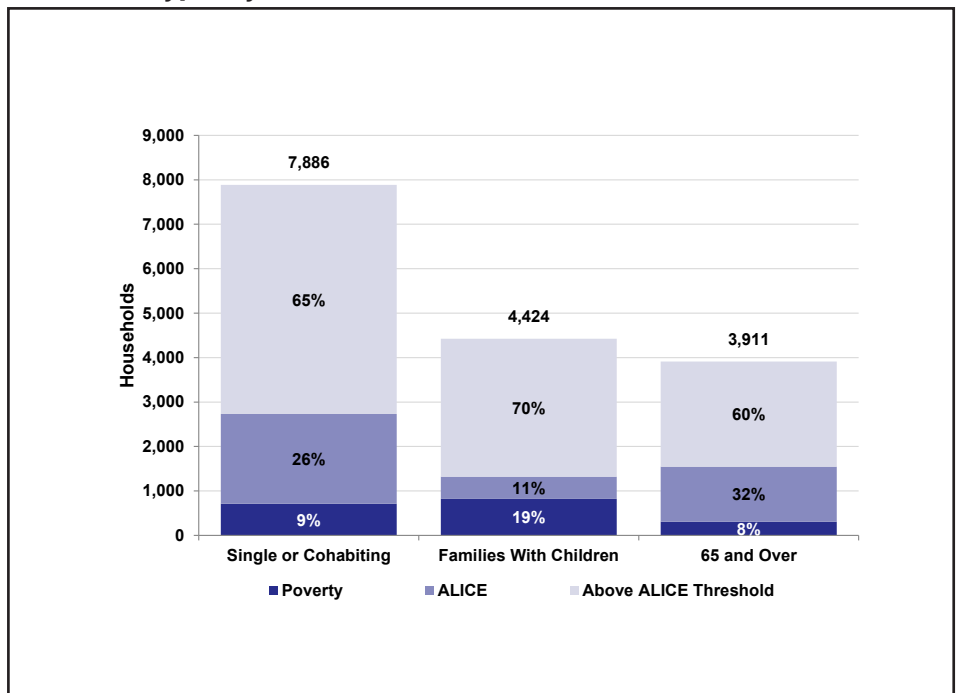
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, DeKalb County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$452	\$650
Child Care	\$-	\$729
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$144	\$378
Taxes	\$214	\$304
Monthly Total	\$1,586	\$4,158
ANNUAL TOTAL	\$19,032	\$49,896
Hourly Wage	\$9.52	\$24.95

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

DeKalb County, 2016		
Town	Total HH	% ALICE & Poverty
Ashley Town	439	45%
Auburn City	5,488	40%
Butler City	913	42%
Butler Township	599	30%
Concord Township	484	25%
Fairfield Township	446	26%
Franklin Township	458	17%
Garrett City	2,526	41%
Grant Township	1,119	38%
Jackson Township	1,120	20%
Keyser Township	2,950	41%
Newville Township	139	12%
Richland Township	462	41%
Smithfield Township	668	35%
Spencer Township	404	30%
St. Joe Town	133	36%
Troy Township	111	20%
Union Township	5,715	38%
Waterloo Town	744	43%
Wilmington Township	1,452	34%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN DELAWARE COUNTY

2016 Point-in-Time Data

Population: 115,603 • **Number of Households:** 46,720

Median Household Income: \$41,041 (state average: \$52,314)

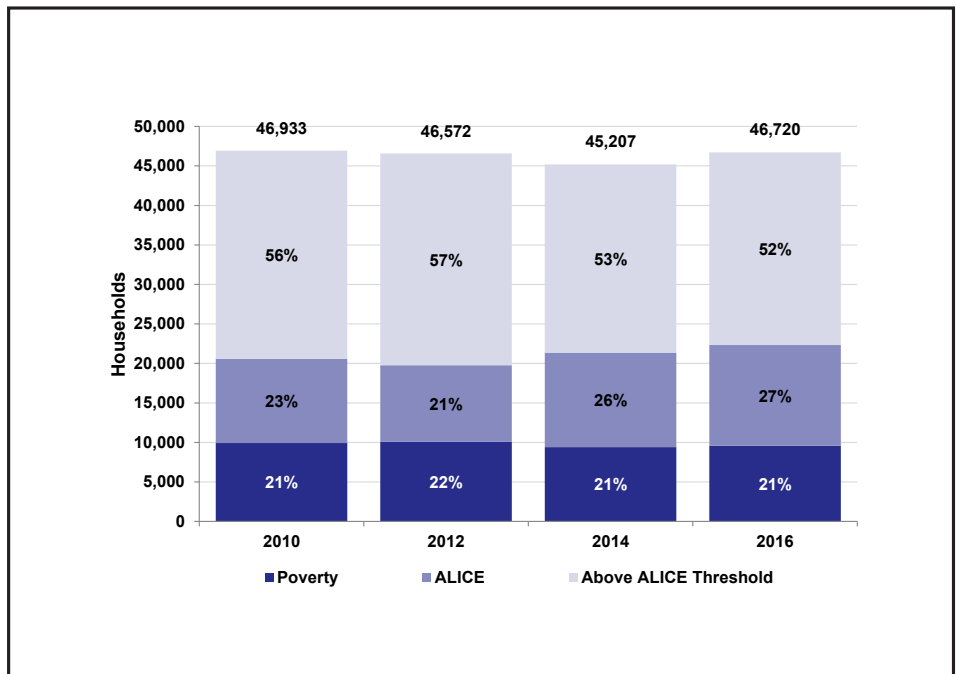
Unemployment Rate: 7.9% (state average: 5.0%)

ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 21% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

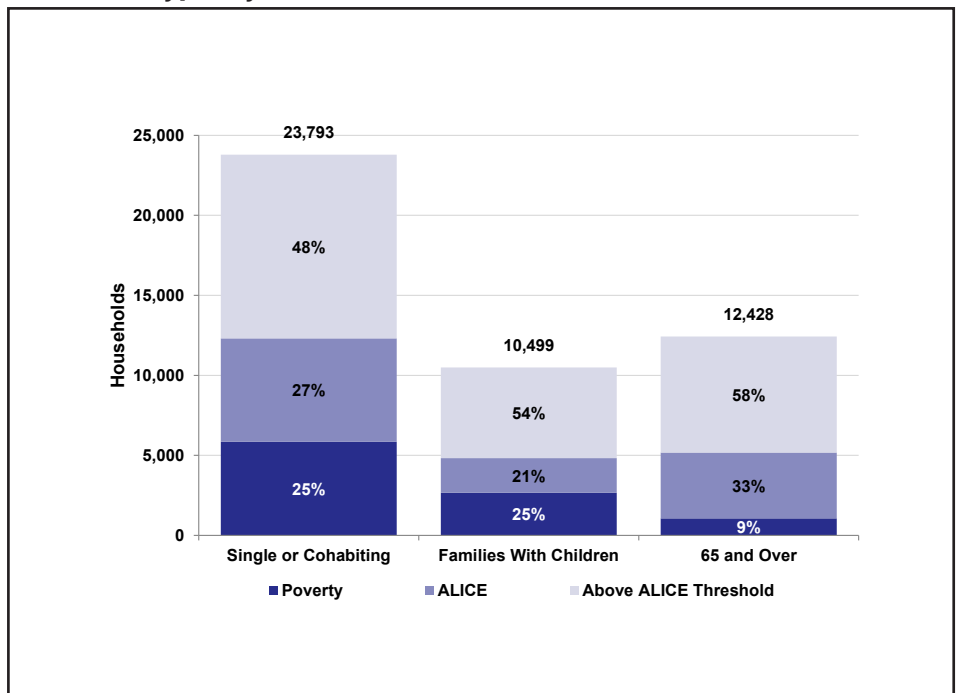
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

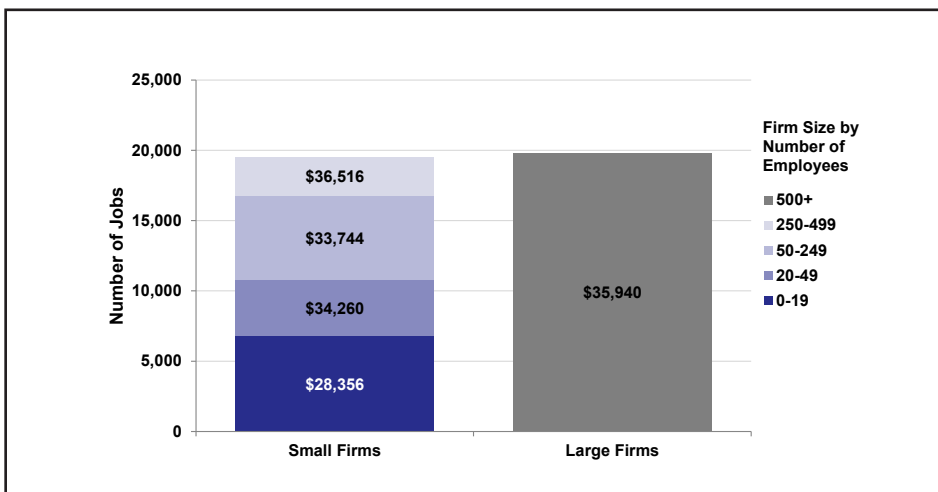
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Delaware County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$546	\$790
Child Care	\$-	\$1,033
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$156	\$438
Taxes	\$241	\$462
Monthly Total	\$1,719	\$4,820
ANNUAL TOTAL	\$20,628	\$57,840
Hourly Wage	\$10.31	\$28.92

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Delaware County, 2016		
Town	Total HH	% ALICE & Poverty
Albany Town	888	42%
Center Township	27,018	61%
Daleville Town	622	47%
Delaware Township	1,496	43%
Eaton Town	688	52%
Gaston Town	343	52%
Hamilton Township	2,672	22%
Harrison Township	1,313	35%
Liberty Township	1,802	40%
Monroe Township	1,482	30%
Muncie City	1,368	35%
Muncie City	28,042	57%
Niles Township	440	23%
Perry Township	559	32%
Salem Township	1,567	34%
Selma Town	313	48%
Union Township	1,114	39%
Washington Township	901	41%
Yorktown Town	4,372	32%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN DUBOIS COUNTY

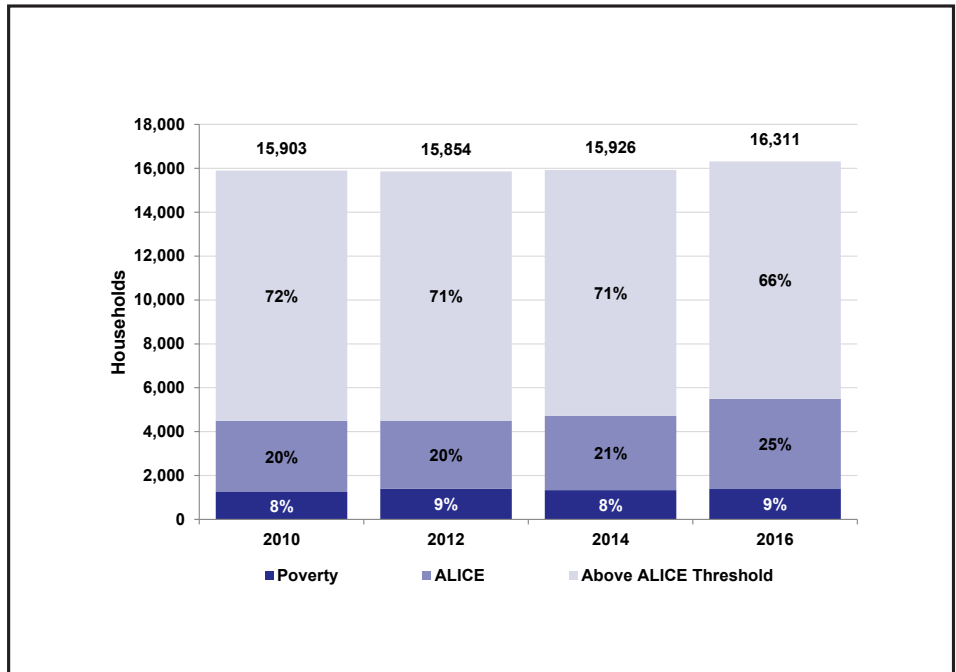
2016 Point-in-Time Data

Population: 42,345 • **Number of Households:** 16,311
Median Household Income: \$55,154 (state average: \$52,314)
Unemployment Rate: 2.9% (state average: 5.0%)
ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

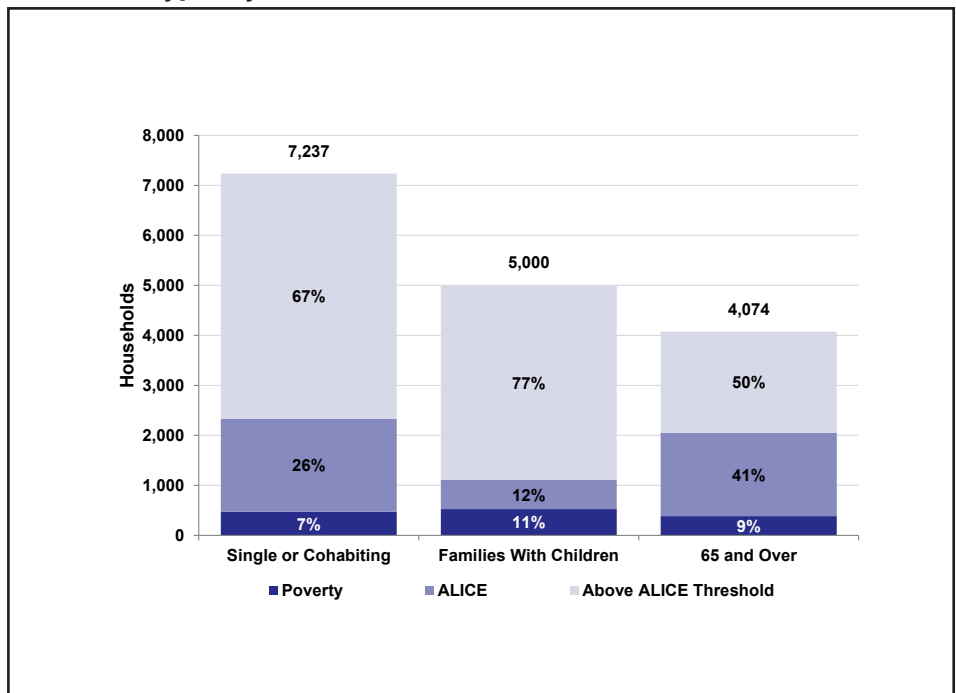
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Dubois County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$494	\$650
Child Care	\$-	\$792
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$150	\$386
Taxes	\$226	\$325
Monthly Total	\$1,646	\$4,250
ANNUAL TOTAL	\$19,752	\$51,000
Hourly Wage	\$9.88	\$25.50

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Dubois County, 2016		
Town	Total HH	% ALICE & Poverty
Bainbridge Township	6,571	35%
Birdseye Town	177	58%
Boone Township	305	33%
Cass Township	893	30%
Columbia Township	361	34%
Dubois CDP	162	69%
Ferdinand Town	810	37%
Ferdinand Township	1,408	32%
Hall Township	453	17%
Harbison Township	565	37%
Holland Town	287	44%
Huntingburg City	2,327	43%
Jackson Township	840	24%
Jasper City	6,251	34%
Jefferson Township	672	41%
Madison Township	947	14%
Marion Township	567	40%
Patoka Township	2,729	41%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN ELKHART COUNTY

2016 Point-in-Time Data

Population: 203,781 • **Number of Households:** 72,487

Median Household Income: \$54,216 (state average: \$52,314)

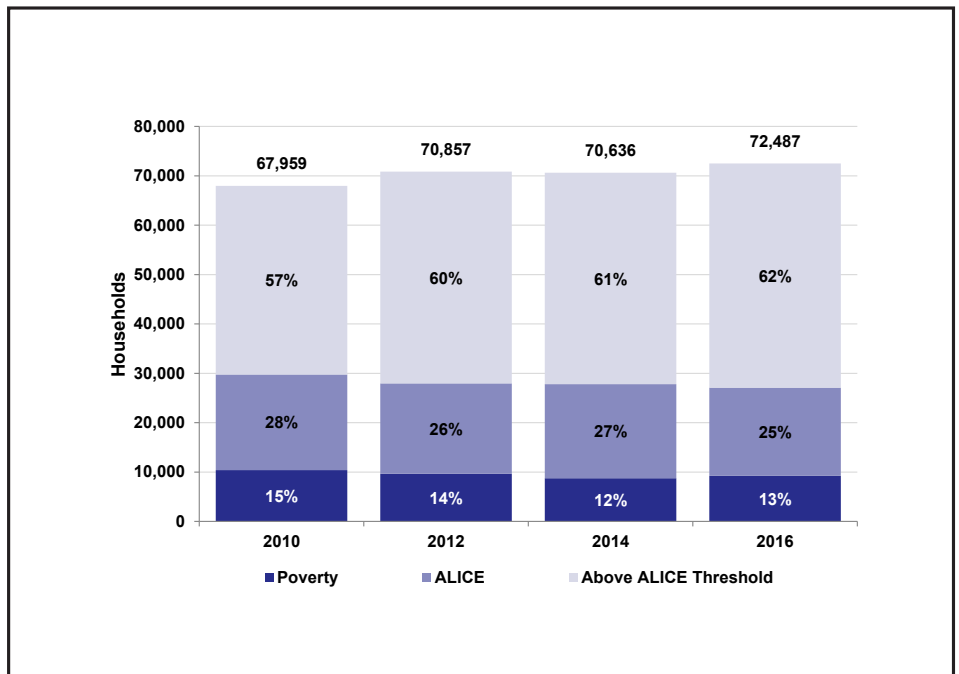
Unemployment Rate: 6.2% (state average: 5.0%)

ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

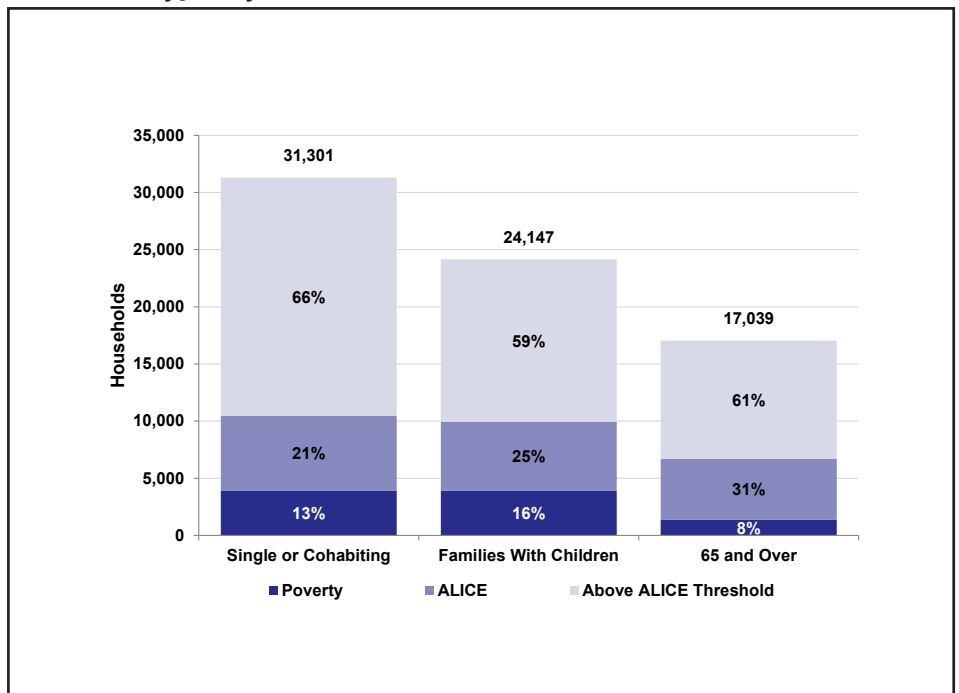
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

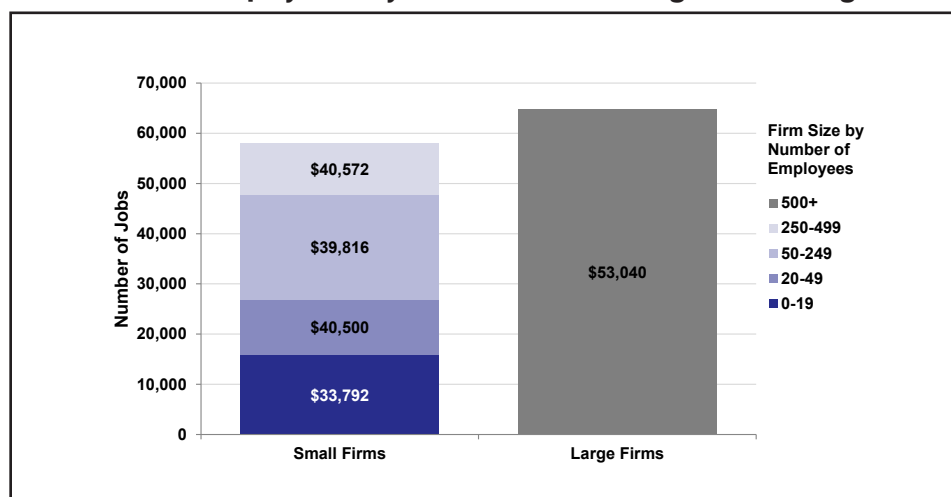
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Elkhart County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$781
Child Care	\$-	\$854
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$148	\$413
Taxes	\$222	\$394
Monthly Total	\$1,628	\$4,539
ANNUAL TOTAL	\$19,536	\$54,468
Hourly Wage	\$9.77	\$27.23

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Elkhart County, 2016		
Town	Total HH	% ALICE & Poverty
Baugo Township	3,440	28%
Benton Township	957	20%
Bristol Town	669	44%
Cleveland Township	3,764	40%
Clinton Township	1,284	21%
Concord Township	19,645	53%
Dunlap CDP	2,171	27%
Elkhart City	19,046	59%
Elkhart Township	13,495	43%
Goshen City	12,367	48%
Harrison Township	934	27%
Jackson Township	1,491	30%
Jefferson Township	3,127	27%
Locke Township	1,260	38%
Middlebury Town	1,121	31%
Middlebury Township	2,462	25%
Millersburg Town	358	36%
Nappanee City	2,533	44%
New Paris CDP	525	57%
Olive Township	1,167	29%
Osolo Township	11,508	42%
Simonton Lake CDP	1,812	30%
Union Township	2,242	36%
Wakarusa Town	656	30%
Washington Township	2,666	33%
York Township	1,380	28%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN FAYETTE COUNTY

2016 Point-in-Time Data

Population: 23,608 • **Number of Households:** 9,420

Median Household Income: \$40,851 (state average: \$52,314)

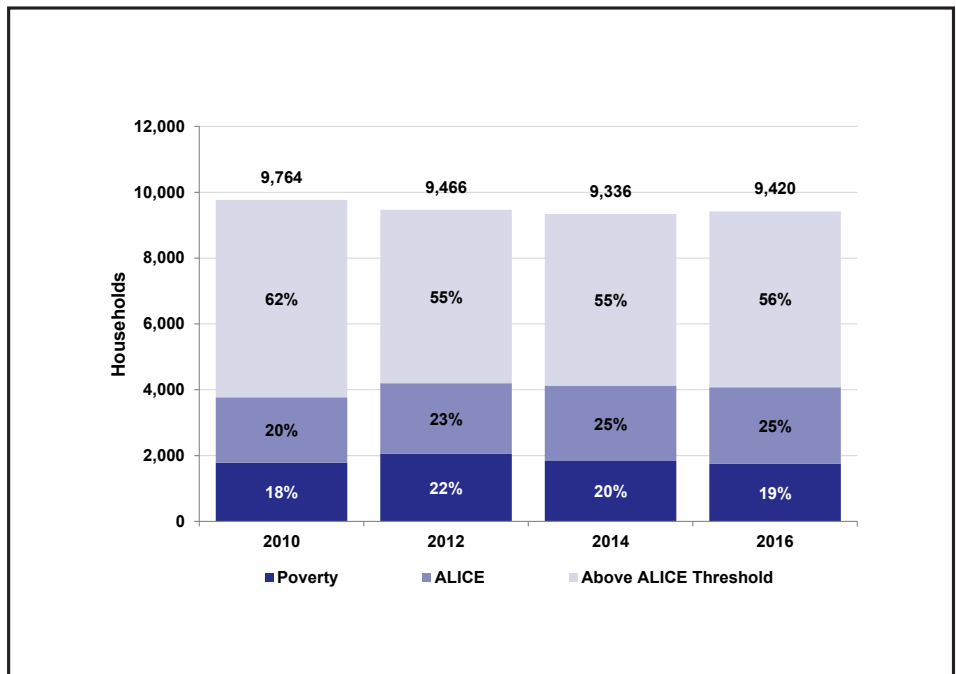
Unemployment Rate: 9.2% (state average: 5.0%)

ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 19% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

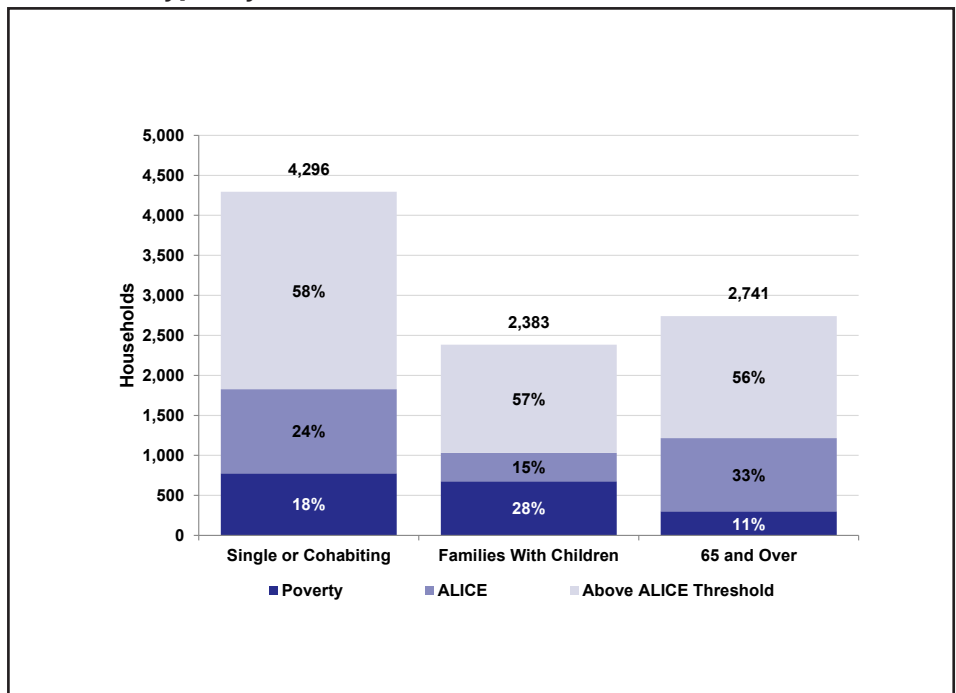
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

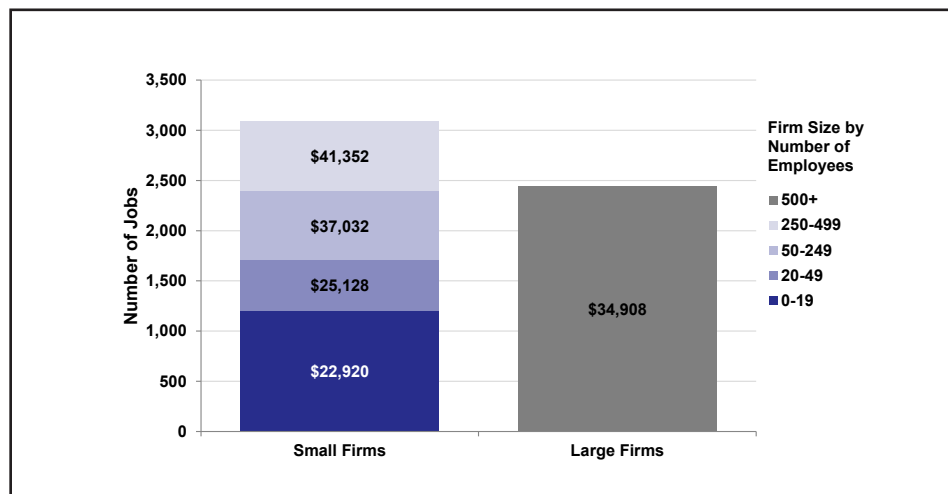
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Fayette County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$441	\$653
Child Care	\$-	\$708
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$143	\$376
Taxes	\$211	\$298
Monthly Total	\$1,571	\$4,132
ANNUAL TOTAL	\$18,852	\$49,584
Hourly Wage	\$9.43	\$24.79

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Fayette County, 2016		
Town	Total HH	% ALICE & Poverty
Columbia Township	384	38%
Connersville City	5,553	53%
Connersville Township	4,768	47%
Fairview Township	135	16%
Harrison Township	2,738	48%
Jackson Township	560	21%
Jennings Township	224	21%
Orange Township	243	23%
Posey Township	145	20%
Waterloo Township	223	47%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN FLOYD COUNTY

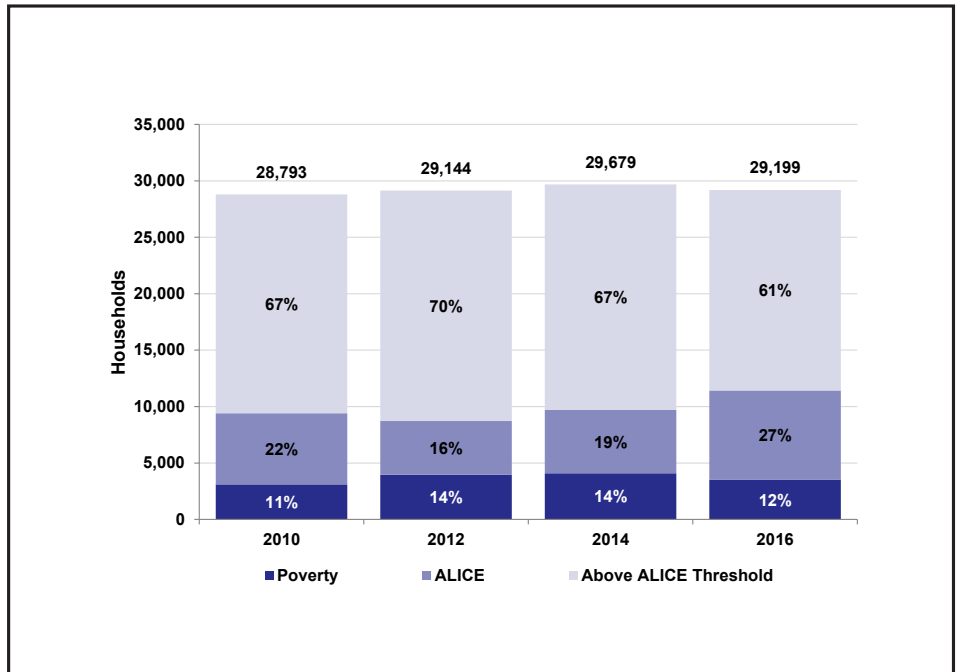
2016 Point-in-Time Data

Population: 76,990 • **Number of Households:** 29,199
Median Household Income: \$58,586 (state average: \$52,314)
Unemployment Rate: 3.9% (state average: 5.0%)
ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

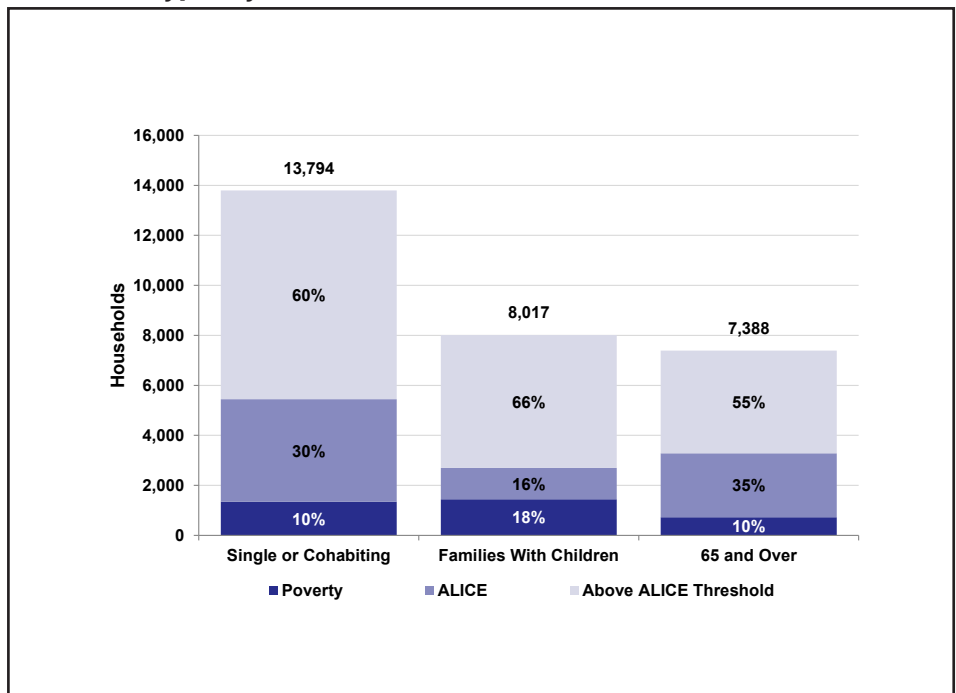
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

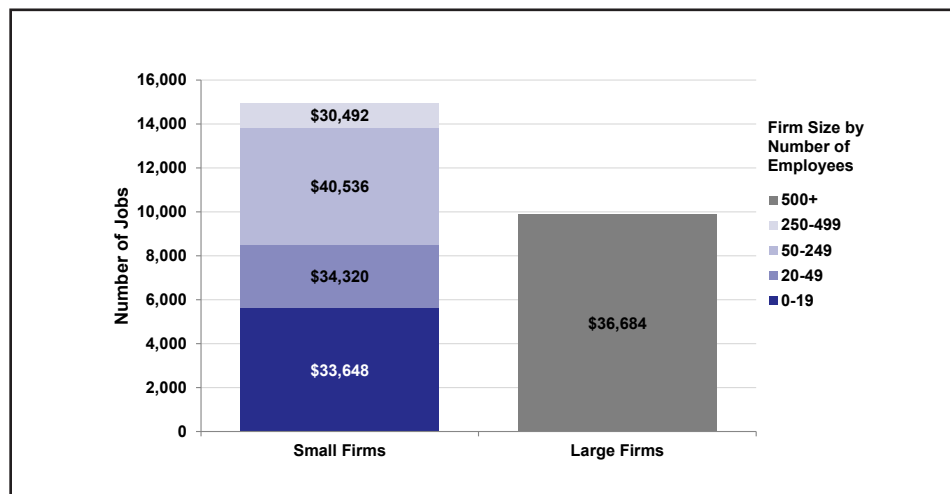
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Floyd County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$551	\$817
Child Care	\$-	\$938
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$429
Taxes	\$243	\$437
Monthly Total	\$1,727	\$4,718
ANNUAL TOTAL	\$20,724	\$56,616
Hourly Wage	\$10.36	\$28.31

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Floyd County, 2016		
Town	Total HH	% ALICE & Poverty
Franklin Township	635	27%
Galena CDP	580	26%
Georgetown Town	1,047	29%
Georgetown Township	3,515	26%
Greenville Town	234	30%
Greenville Township	2,299	22%
Lafayette Township	2,640	18%
New Albany City	15,249	51%
New Albany Township	19,945	45%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN FOUNTAIN COUNTY

2016 Point-in-Time Data

Population: 16,741 • **Number of Households:** 6,963

Median Household Income: \$45,924 (state average: \$52,314)

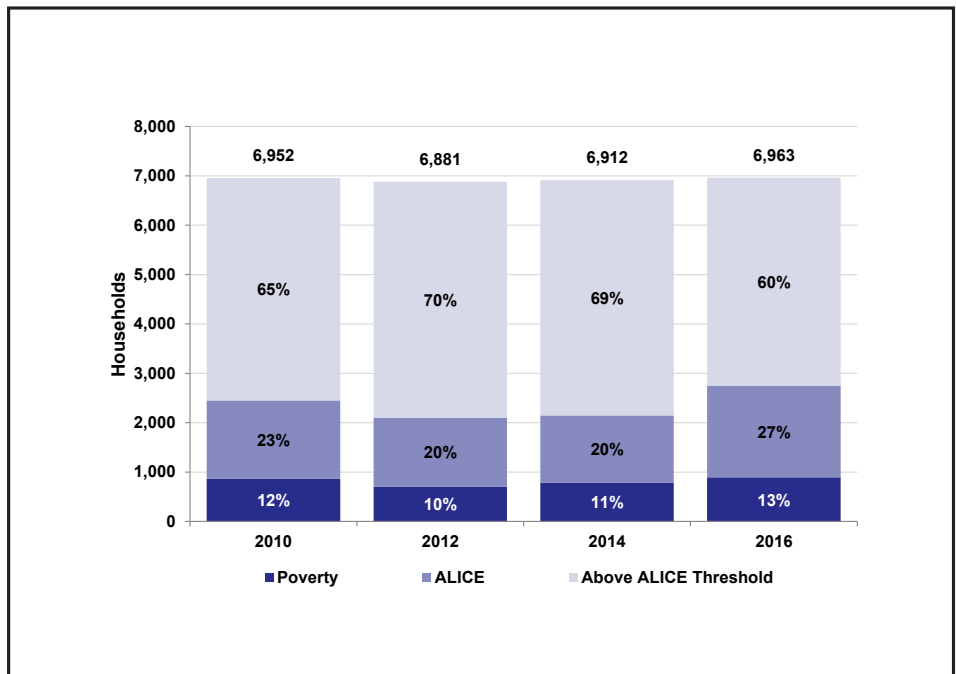
Unemployment Rate: 8.0% (state average: 5.0%)

ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

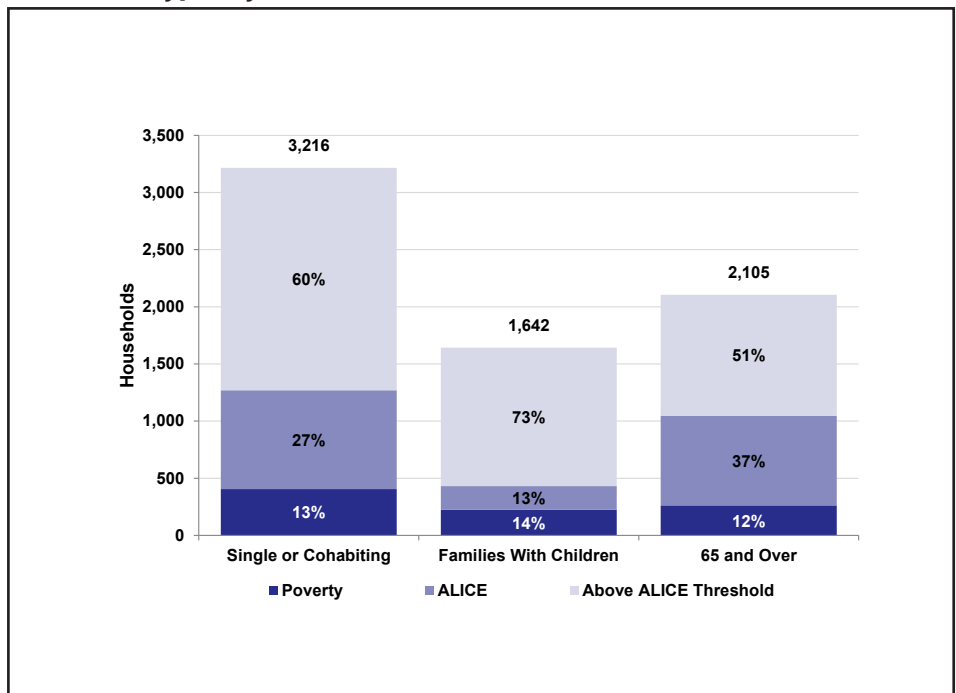
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Fountain County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$476	\$678
Child Care	\$-	\$792
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$147	\$390
Taxes	\$221	\$335
Monthly Total	\$1,620	\$4,292
ANNUAL TOTAL	\$19,440	\$51,504
Hourly Wage	\$9.72	\$25.75

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Fountain County, 2016		
Town	Total HH	% ALICE & Poverty
Attica City	1,509	51%
Cain Township	507	39%
Covington City	1,059	38%
Davis Township	250	25%
Fulton Township	222	31%
Hillsboro Town	256	45%
Jackson Township	263	36%
Kingman Town	213	46%
Logan Township	1,608	50%
Millcreek Township	604	51%
Richland Township	361	33%
Shawnee Township	218	34%
Troy Township	1,498	35%
Van Buren Township	1,186	37%
Veedersburg Town	951	40%
Wabash Township	246	17%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN FRANKLIN COUNTY

2016 Point-in-Time Data

Population: 22,887 • **Number of Households:** 8,710

Median Household Income: \$52,128 (state average: \$52,314)

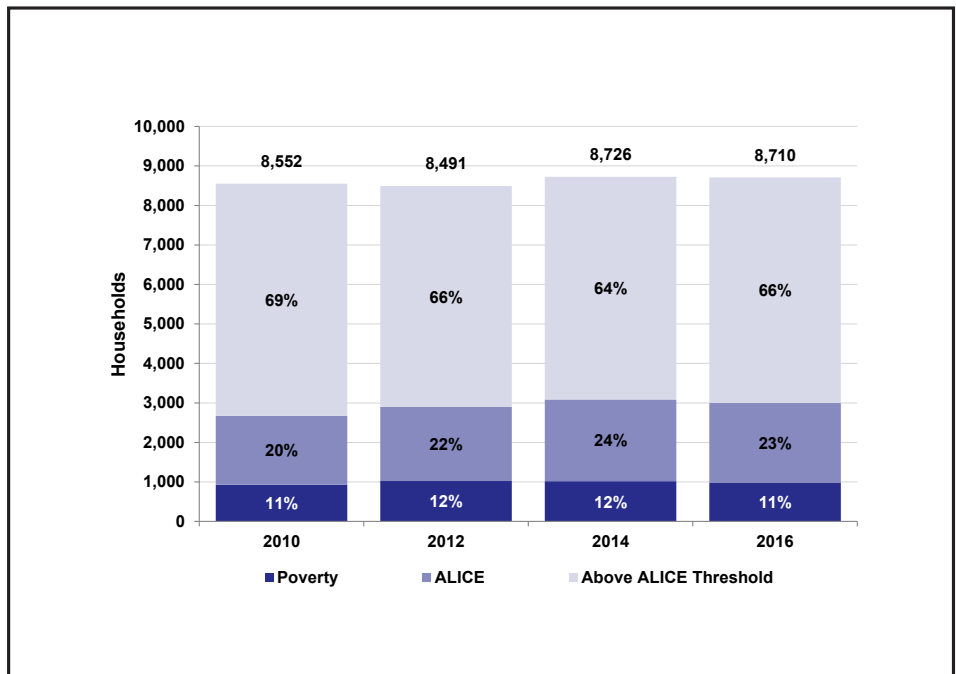
Unemployment Rate: 6.0% (state average: 5.0%)

ALICE Households: 23% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

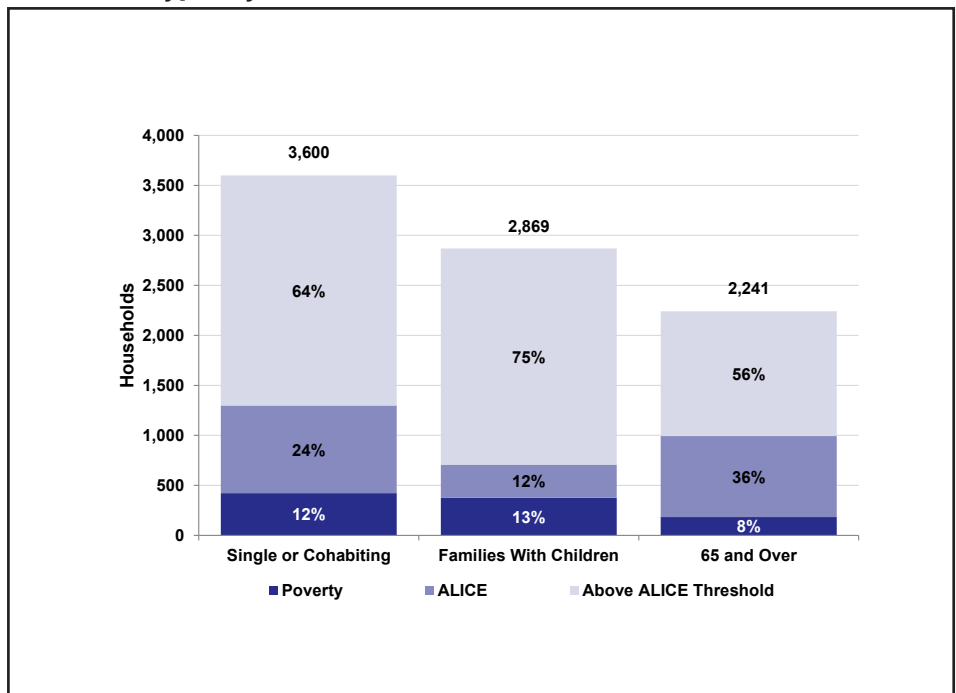
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

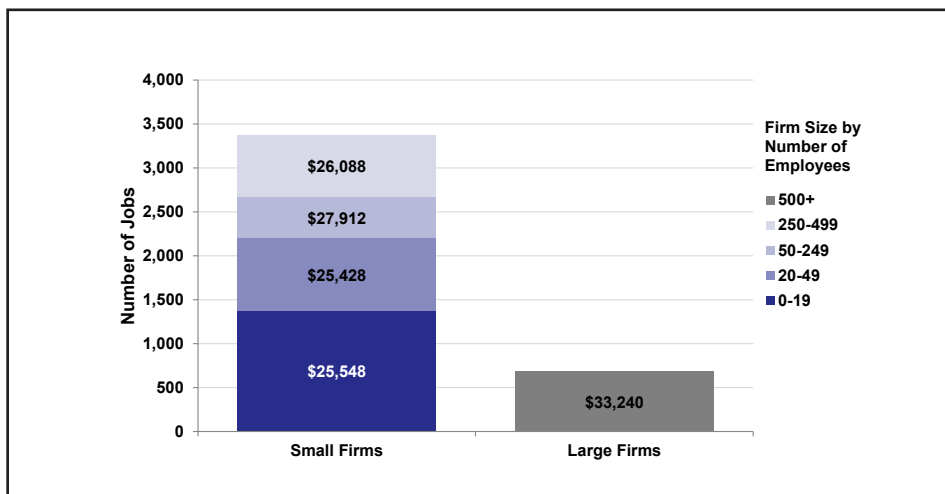
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Franklin County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$413	\$669
Child Care	\$-	\$846
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$139	\$396
Taxes	\$203	\$351
Monthly Total	\$1,531	\$4,359
ANNUAL TOTAL	\$18,372	\$52,308
Hourly Wage	\$9.19	\$26.15

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Franklin County, 2016		
Town	Total HH	% ALICE & Poverty
Bath Township	156	60%
Blooming Grove Township	344	22%
Brookville Town	1,138	53%
Brookville Township	2,308	42%
Butler Township	439	38%
Cedar Grove Town	111	40%
Fairfield Township	139	23%
Highland Township	696	30%
Laurel Town	178	62%
Laurel Township	653	50%
Metamora Township	342	47%
New Trenton CDP	120	43%
Oldenburg Town	208	28%
Posey Township	315	25%
Ray Township	1,488	27%
Salt Creek Township	384	24%
Springfield Township	494	32%
Whitewater Township	952	26%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN FULTON COUNTY

2016 Point-in-Time Data

Population: 20,412 • **Number of Households:** 7,962

Median Household Income: \$46,310 (state average: \$52,314)

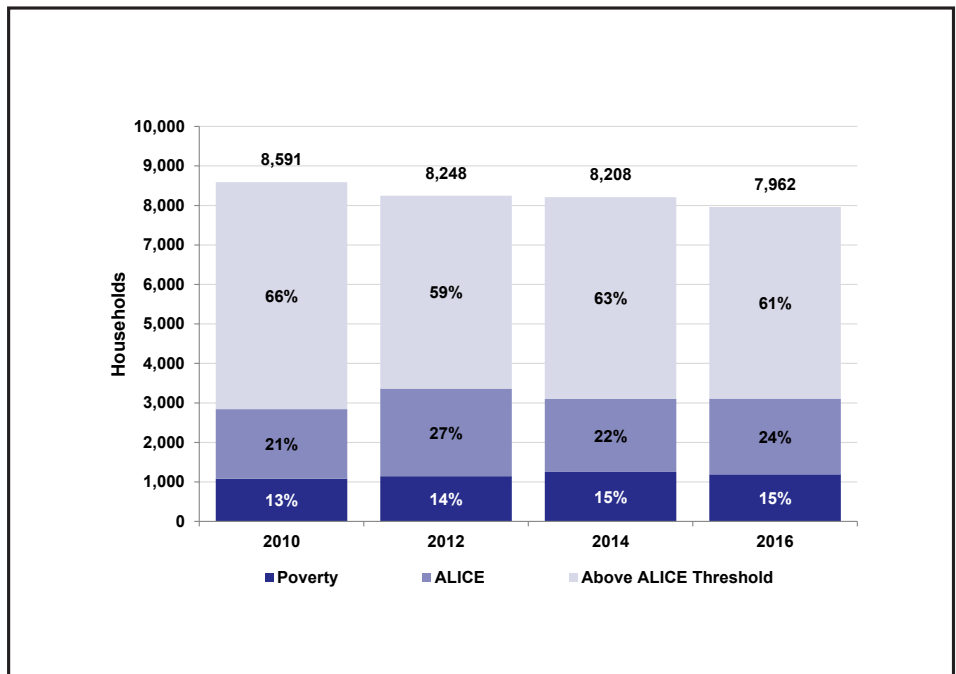
Unemployment Rate: 6.0% (state average: 5.0%)

ALICE Households: 24% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

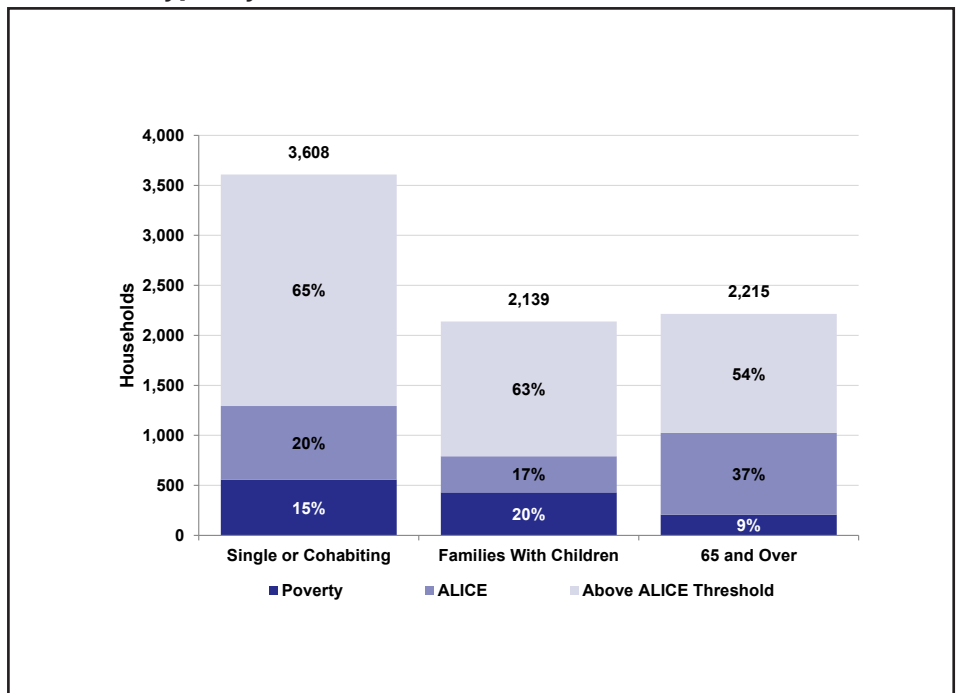
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

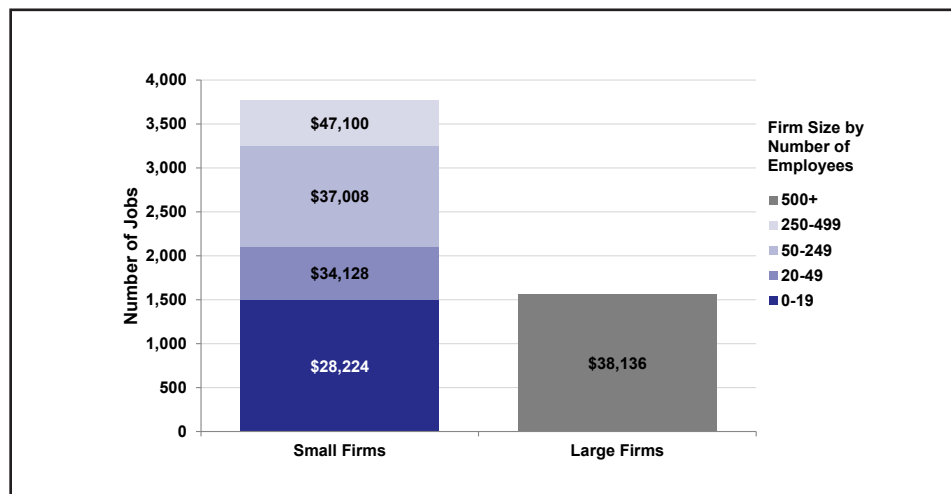
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Fulton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$692
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$373
Taxes	\$215	\$291
Monthly Total	\$1,593	\$4,103
ANNUAL TOTAL	\$19,116	\$49,236
Hourly Wage	\$9.56	\$24.62

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Fulton County, 2016		
Town	Total HH	% ALICE & Poverty
Akron Town	448	46%
Aubbeenaubbee Township	493	31%
Fulton Town	126	41%
Henry Township	1,058	38%
Kewanna Town	276	68%
Liberty Township	568	30%
Newcastle Township	481	32%
Richland Township	407	55%
Rochester City	2,697	47%
Rochester Township	4,159	41%
Union Township	574	46%
Wayne Township	222	25%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN GIBSON COUNTY

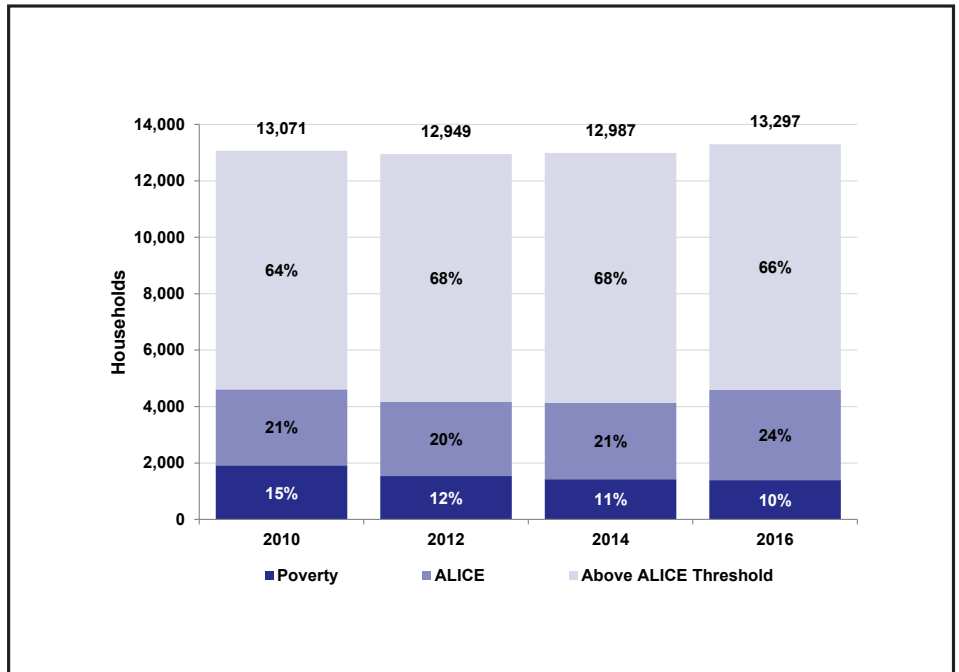
2016 Point-in-Time Data

Population: 33,684 • **Number of Households:** 13,297
Median Household Income: \$49,669 (state average: \$52,314)
Unemployment Rate: 3.9% (state average: 5.0%)
ALICE Households: 24% (state average: 25%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

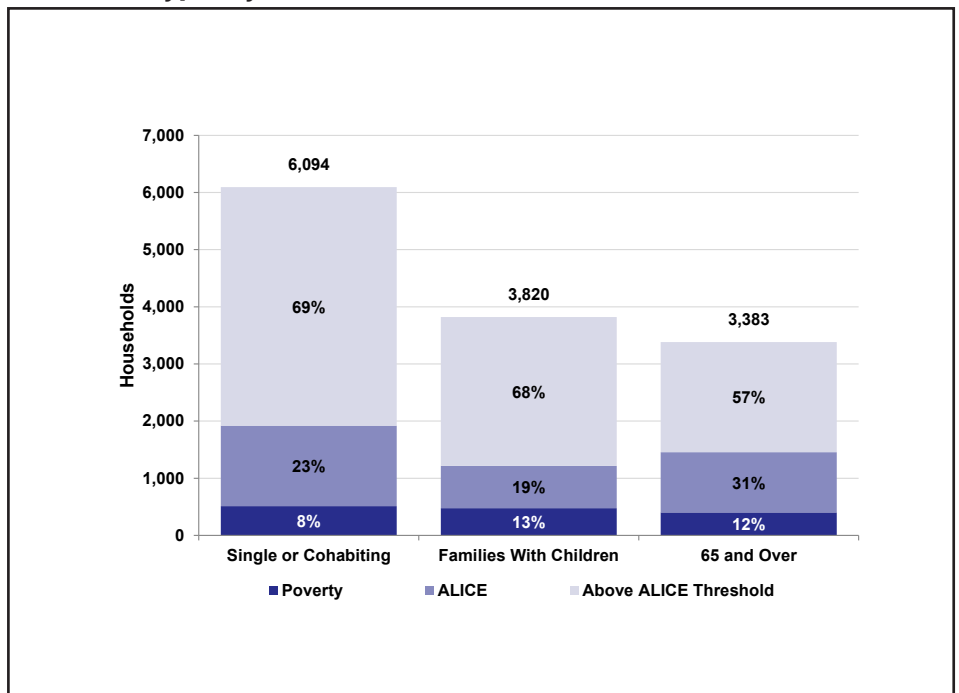
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Gibson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$729
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$378
Taxes	\$215	\$304
Monthly Total	\$1,593	\$4,158
ANNUAL TOTAL	\$19,116	\$49,896
Hourly Wage	\$9.56	\$24.95

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Gibson County, 2016		
Town	Total HH	% ALICE & Poverty
Barton Township	554	37%
Center Township	595	33%
Columbia Township	1,631	43%
Fort Branch Town	1,152	35%
Francisco Town	220	51%
Haubstadt Town	657	26%
Hazleton Town	125	38%
Johnson Township	1,481	17%
Montgomery Township	1,452	37%
Oakland City	1,101	45%
Owensville Town	426	47%
Patoka Town	469	52%
Patoka Township	4,852	38%
Princeton City	3,455	44%
Union Township	1,689	27%
Washington Township	230	20%
White River Township	813	46%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN GRANT COUNTY

2016 Point-in-Time Data

Population: 66,937 • **Number of Households:** 26,528

Median Household Income: \$37,117 (state average: \$52,314)

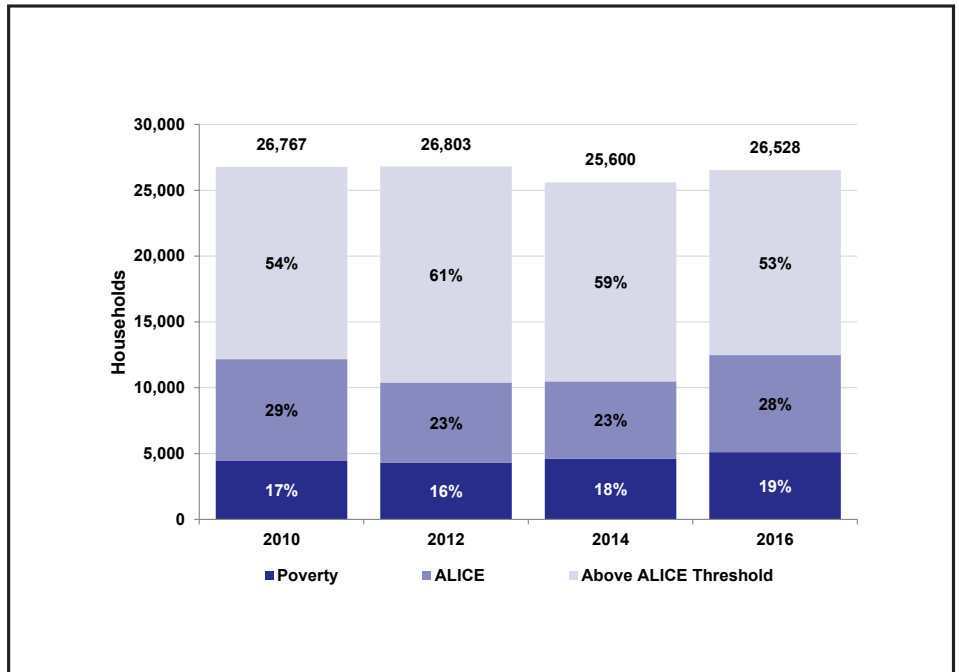
Unemployment Rate: 8.7% (state average: 5.0%)

ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 19% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

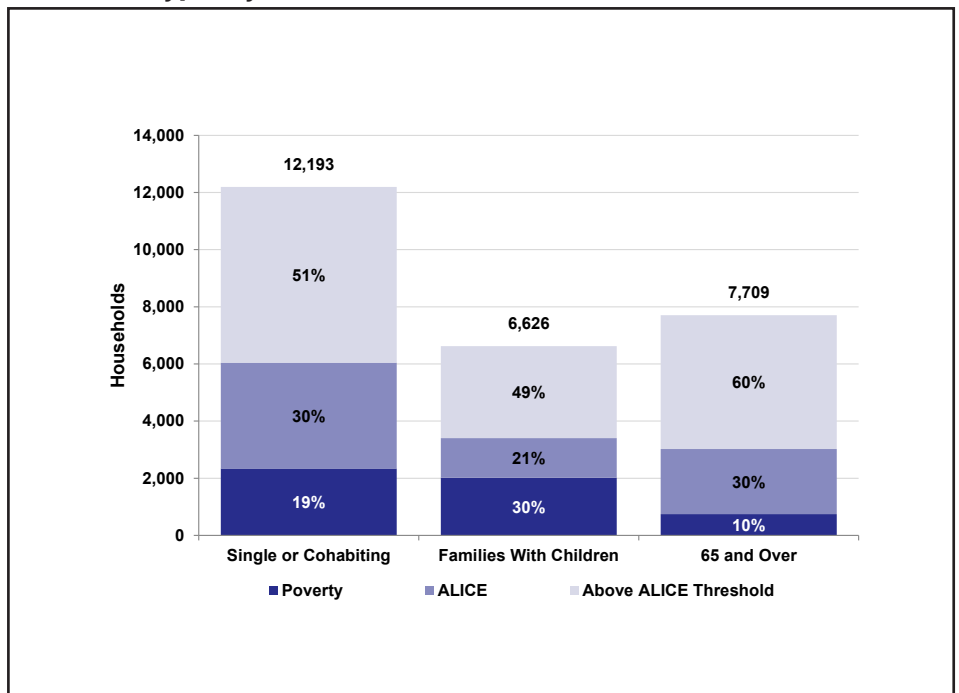
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

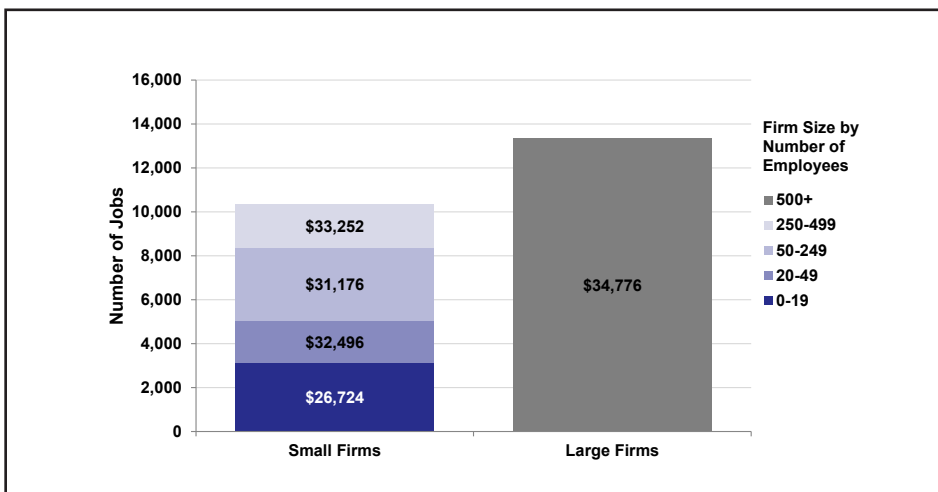
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Grant County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$750
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$381
Taxes	\$215	\$311
Monthly Total	\$1,593	\$4,189
ANNUAL TOTAL	\$19,116	\$50,268
Hourly Wage	\$9.56	\$25.13

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Grant County, 2016		
Town	Total HH	% ALICE & Poverty
Center Township	8,343	56%
Fairmount Town	1,072	40%
Fairmount Township	1,500	37%
Fowlerton Town	102	41%
Franklin Township	2,961	51%
Gas City	2,450	45%
Green Township	208	32%
Jefferson Township	1,699	30%
Jonesboro City	629	50%
Liberty Township	346	32%
Marion City	11,175	58%
Matthews Town	268	55%
Mill Township	4,252	41%
Monroe Township	643	19%
Pleasant Township	2,742	39%
Richland Township	476	50%
Sims Township	696	38%
Swayzee Town	419	31%
Sweetser Town	547	35%
Upland Town	868	31%
Van Buren Town	354	46%
Van Buren Township	799	25%
Washington Township	1,562	46%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN GREENE COUNTY

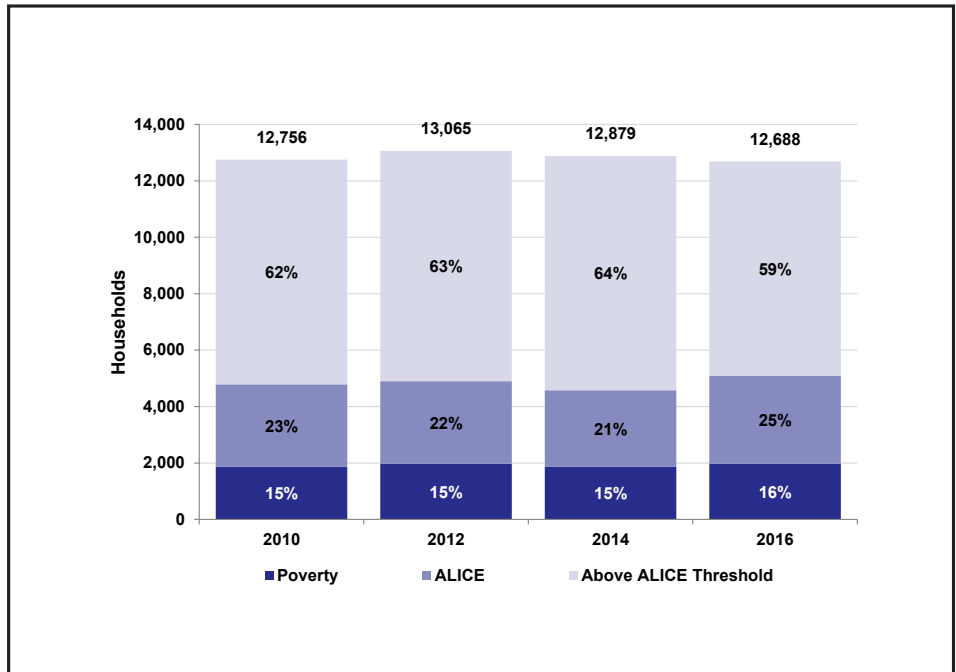
2016 Point-in-Time Data

Population: 32,633 • **Number of Households:** 12,688
Median Household Income: \$45,153 (state average: \$52,314)
Unemployment Rate: 6.2% (state average: 5.0%)
ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

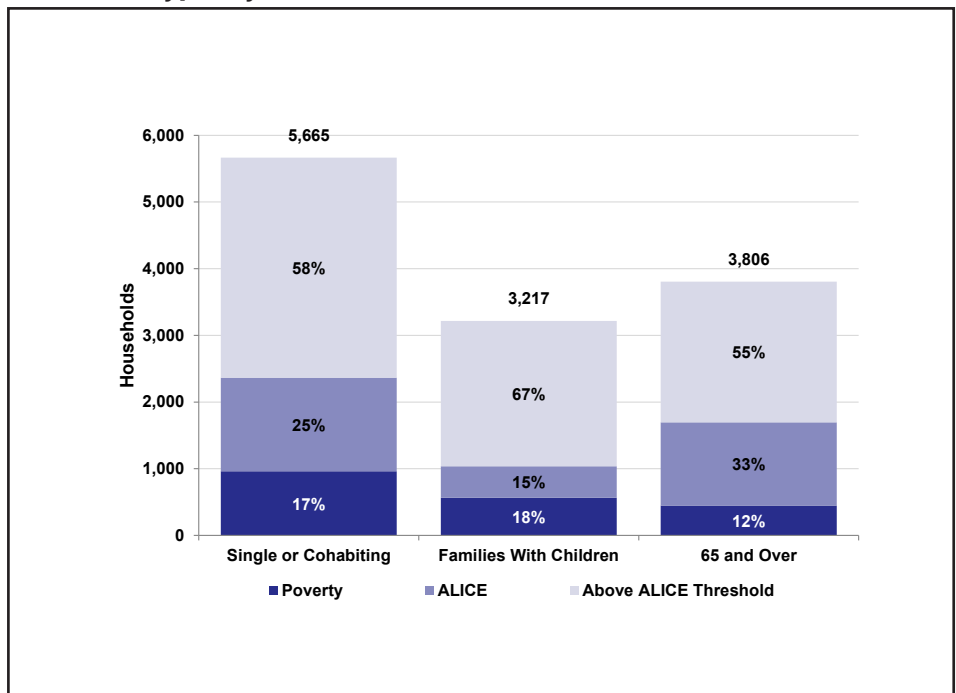
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

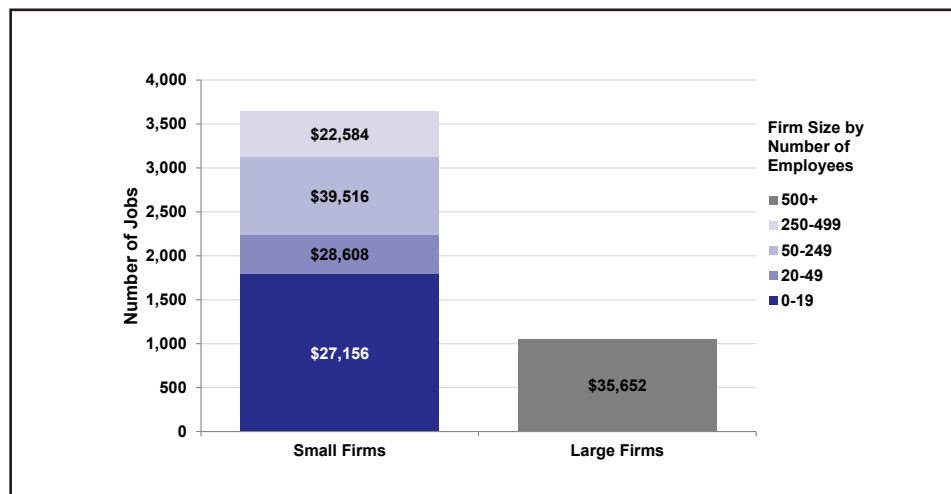
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Greene County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$401	\$650
Child Care	\$-	\$729
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$138	\$378
Taxes	\$200	\$304
Monthly Total	\$1,515	\$4,158
ANNUAL TOTAL	\$18,180	\$49,896
Hourly Wage	\$9.09	\$24.95

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Greene County, 2016		
Town	Total HH	% ALICE & Poverty
Beech Creek Township	925	39%
Bloomfield Town	1,060	49%
Cass Township	140	29%
Center Township	1,217	39%
Fairplay Township	201	39%
Grant Township	246	32%
Highland Township	294	32%
Jackson Township	649	43%
Jasonville City	785	56%
Jefferson Township	763	42%
Linton City	2,223	53%
Lyons Town	252	40%
Owensburg CDP	200	34%
Richland Township	2,079	40%
Smith Township	155	6%
Stafford Township	235	11%
Stockton Township	3,328	45%
Switz City Town	122	60%
Taylor Township	519	37%
Washington Township	445	43%
Worthington Town	574	54%
Wright Township	1,492	41%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN HAMILTON COUNTY

2016 Point-in-Time Data

Population: 316,373 • **Number of Households:** 118,521

Median Household Income: \$89,823 (state average: \$52,314)

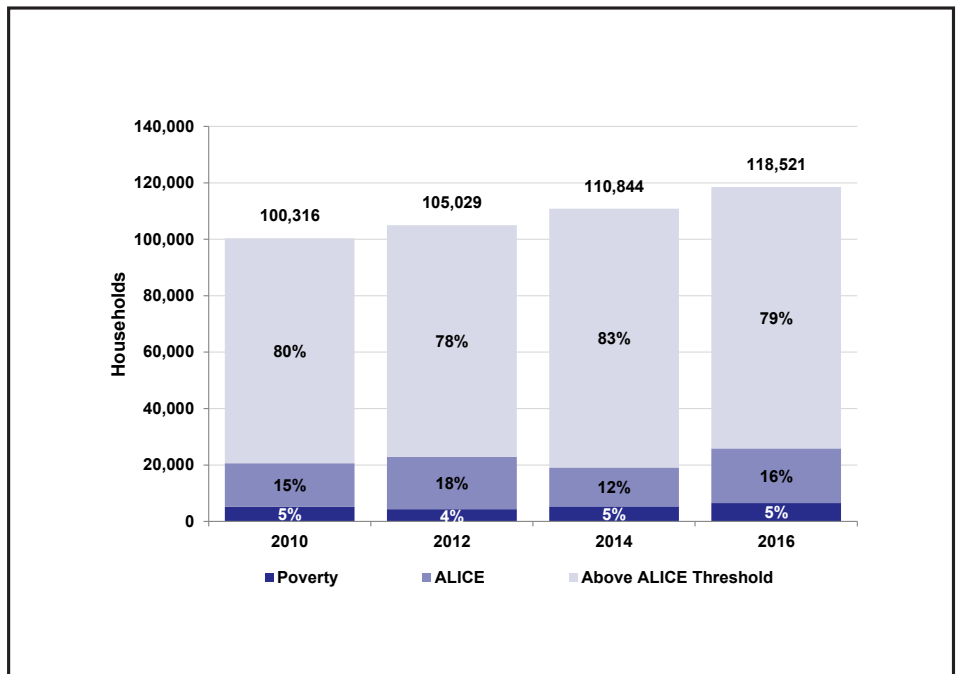
Unemployment Rate: 2.2% (state average: 5.0%)

ALICE Households: 16% (state average: 25%) • **Households in Poverty:** 5% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

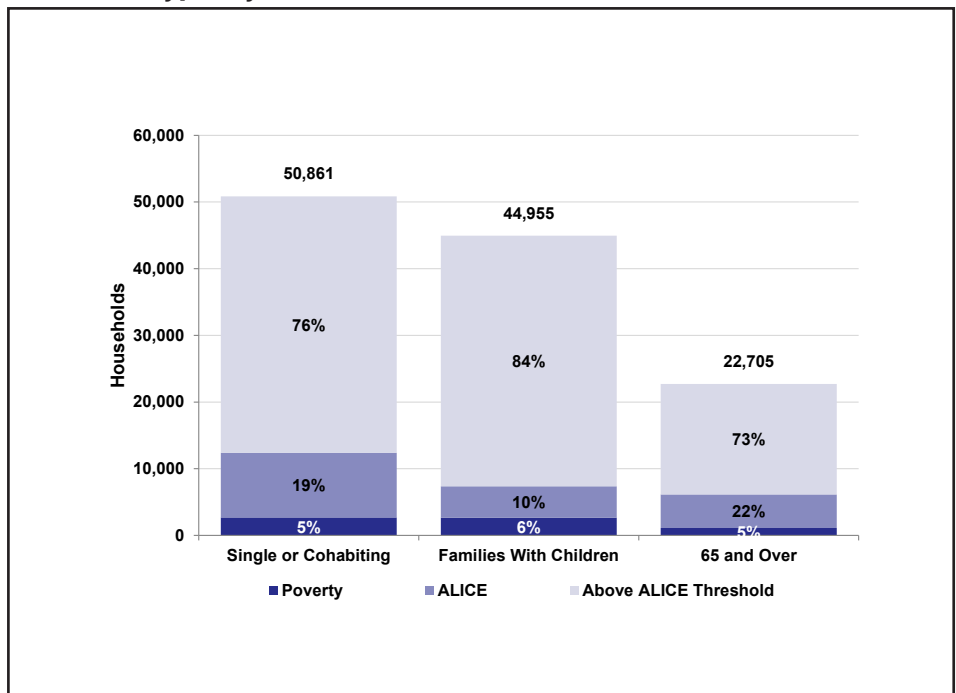
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

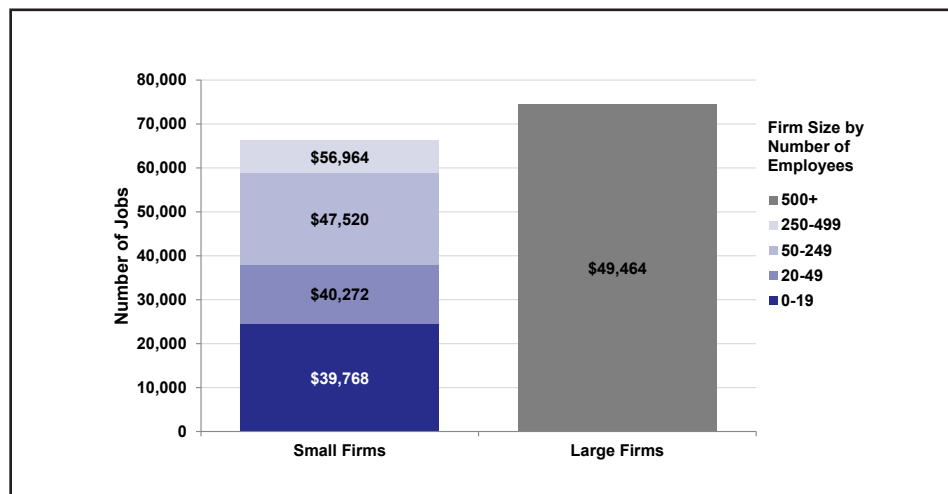
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hamilton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$552	\$809
Child Care	\$-	\$1,346
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$483
Taxes	\$243	\$581
Monthly Total	\$1,728	\$5,316
ANNUAL TOTAL	\$20,736	\$63,792
Hourly Wage	\$10.37	\$31.90

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Hamilton County, 2016		
Town	Total HH	% ALICE & Poverty
Adams Township	2,125	49%
Arcadia Town	520	58%
Atlanta Town	312	44%
Carmel City	32,433	17%
Cicero Town	1,958	33%
Clay Township	34,155	18%
Delaware Township	14,618	27%
Fall Creek Township	18,852	15%
Fishers City	30,735	19%
Jackson Township	4,088	33%
Noblesville City	21,796	30%
Noblesville Township	20,591	29%
Sheridan Town	1,176	60%
Washington Township	13,207	24%
Wayne Township	2,863	37%
Westfield City	11,716	23%
White River Township	944	31%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN HANCOCK COUNTY

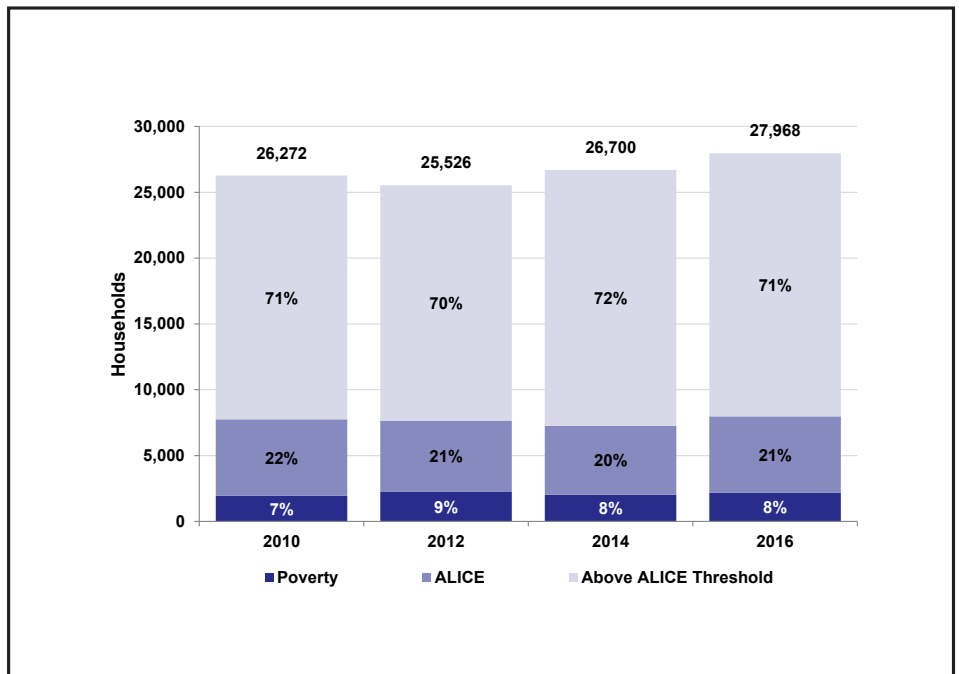
2016 Point-in-Time Data

Population: 73,717 • **Number of Households:** 27,968
Median Household Income: \$67,799 (state average: \$52,314)
Unemployment Rate: 4.9% (state average: 5.0%)
ALICE Households: 21% (state average: 25%) • **Households in Poverty:** 8% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

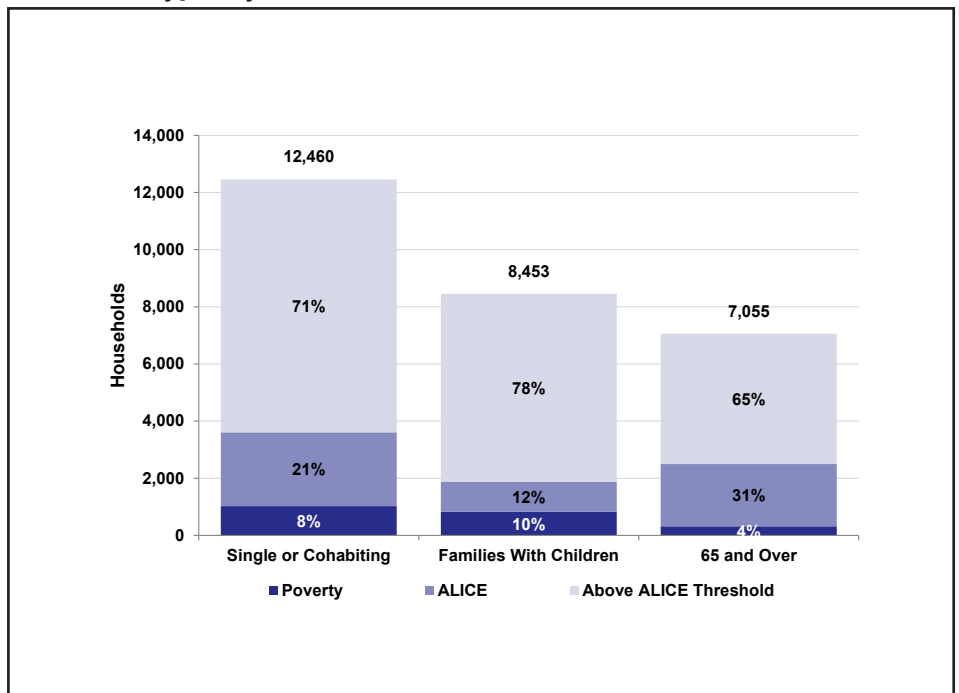
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

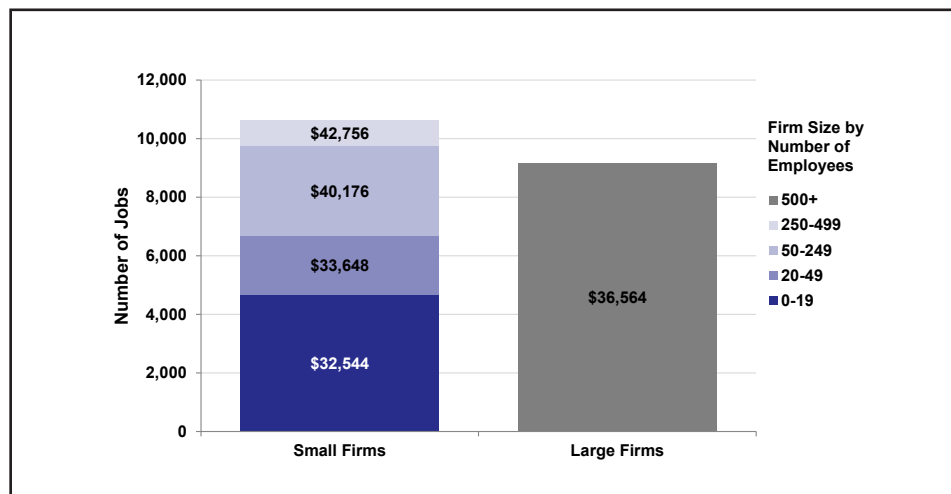
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hancock County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$552	\$809
Child Care	\$-	\$1,075
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$446
Taxes	\$243	\$484
Monthly Total	\$1,728	\$4,911
ANNUAL TOTAL	\$20,736	\$58,932
Hourly Wage	\$10.37	\$29.47

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Hancock County, 2016		
Town	Total HH	% ALICE & Poverty
Blue River Township	449	32%
Brandywine Township	880	27%
Brown Township	884	32%
Buck Creek Township	2,963	12%
Center Township	10,056	36%
Cumberland Town	2,134	39%
Fortville Town	1,764	40%
Green Township	640	23%
Greenfield City	8,291	39%
Jackson Township	700	24%
Mccordsville Town	2,118	13%
New Palestine Town	778	33%
Shirley Town	285	54%
Spring Lake Town	106	31%
Sugar Creek Township	5,630	32%
Vernon Township	4,478	25%
Wilkinson Town	151	29%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN HARRISON COUNTY

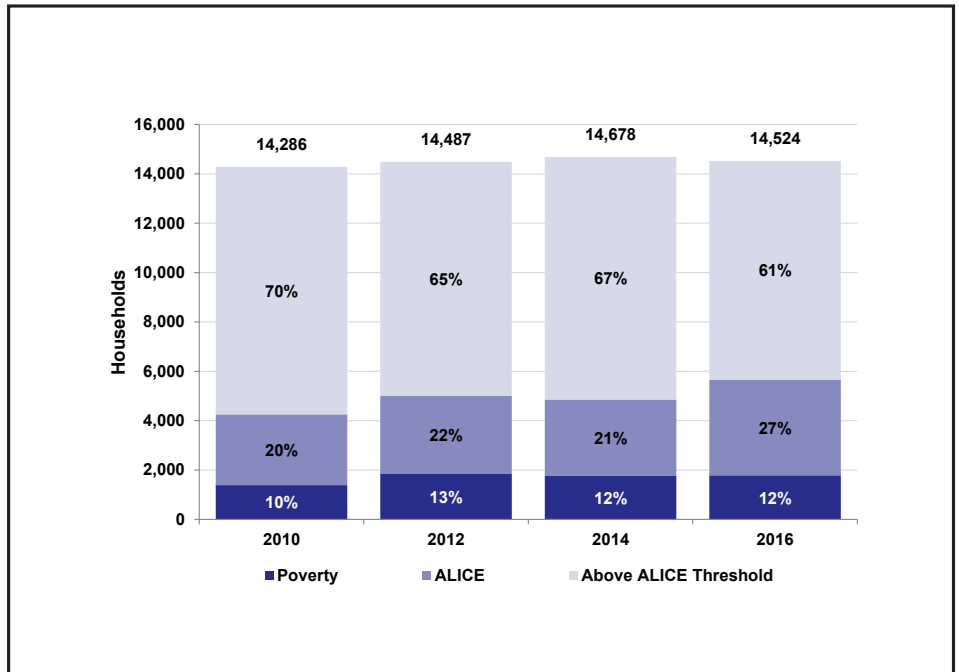
2016 Point-in-Time Data

Population: 39,370 • **Number of Households:** 14,524
Median Household Income: \$52,926 (state average: \$52,314)
Unemployment Rate: 6.7% (state average: 5.0%)
ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

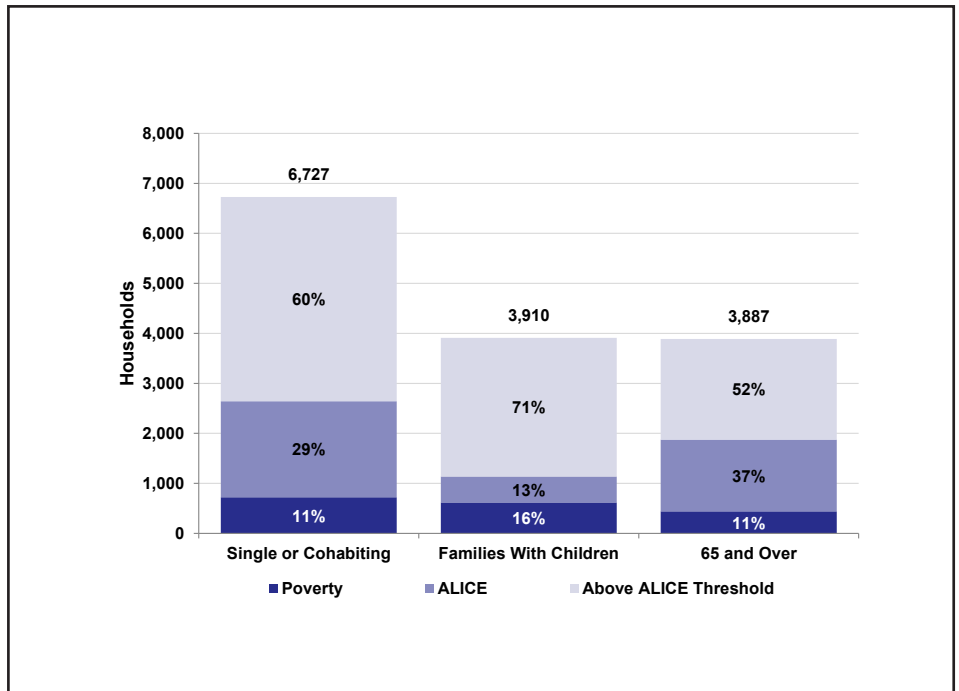
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

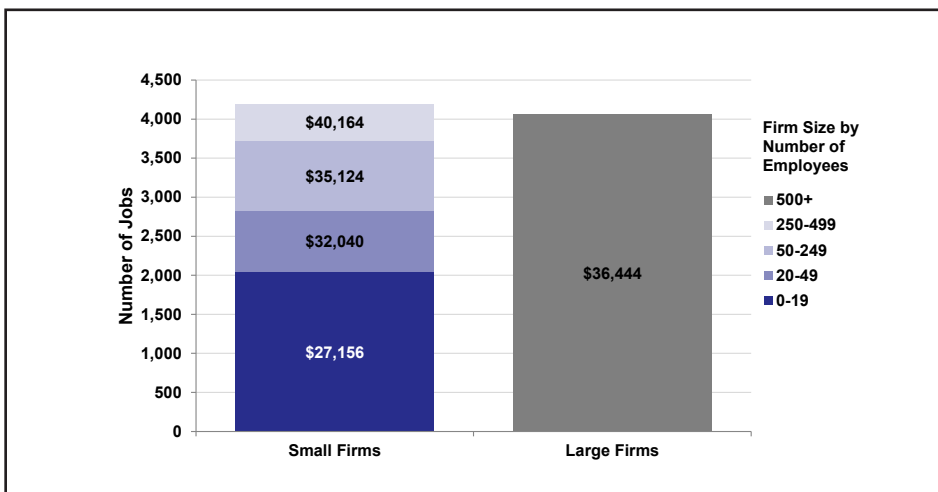
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Harrison County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$551	\$817
Child Care	\$-	\$792
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$409
Taxes	\$243	\$385
Monthly Total	\$1,727	\$4,500
ANNUAL TOTAL	\$20,724	\$54,000
Hourly Wage	\$10.36	\$27.00

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Harrison County, 2016		
Town	Total HH	% ALICE & Poverty
Blue River Township	896	57%
Boone Township	499	25%
Corydon Town	1,428	56%
Franklin Township	1,414	23%
Harrison Township	4,877	42%
Heth Township	452	44%
Jackson Township	2,133	37%
Lanesville Town	251	41%
Morgan Township	1,567	39%
New Salisbury CDP	185	43%
Palmyra Town	534	52%
Posey Township	1,011	32%
Spencer Township	594	45%
Taylor Township	273	48%
Washington Township	178	42%
Webster Township	630	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN HENDRICKS COUNTY

2016 Point-in-Time Data

Population: 160,610 • **Number of Households:** 58,677

Median Household Income: \$78,307 (state average: \$52,314)

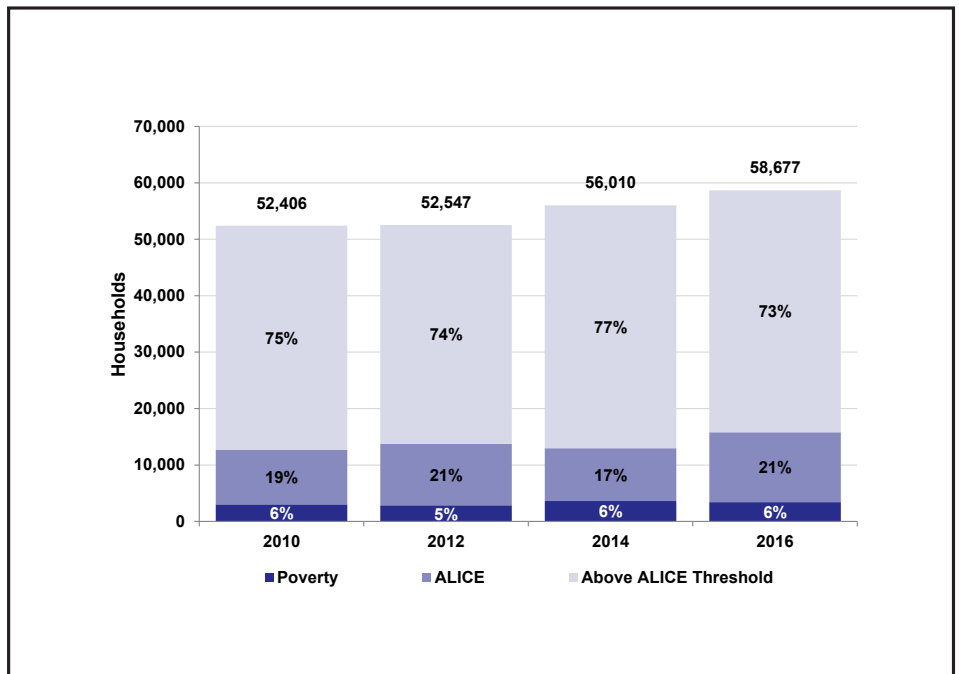
Unemployment Rate: 5.8% (state average: 5.0%)

ALICE Households: 21% (state average: 25%) • **Households in Poverty:** 6% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

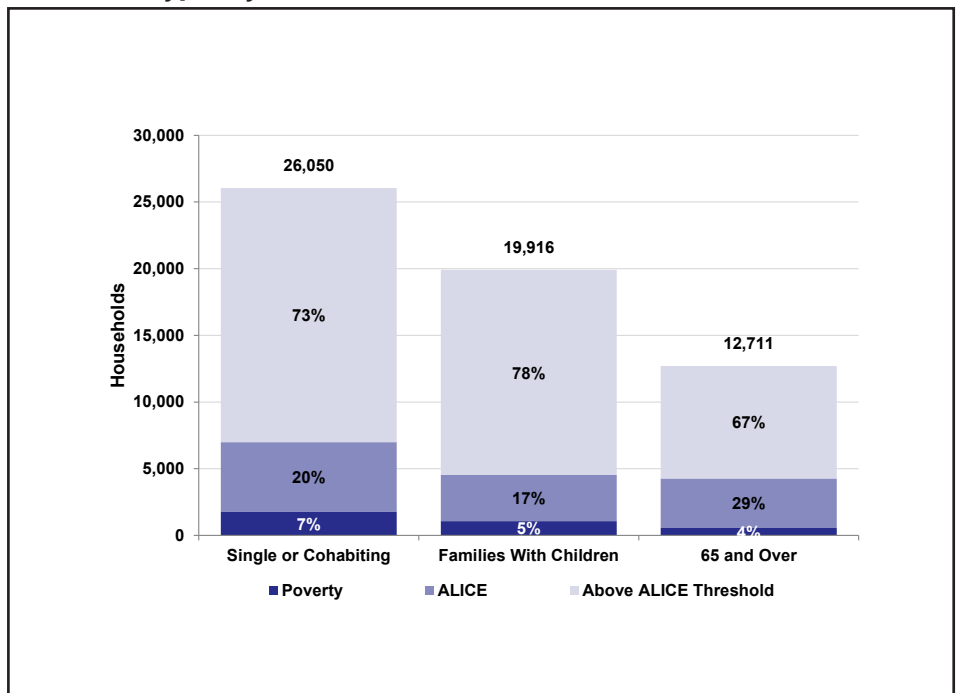
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

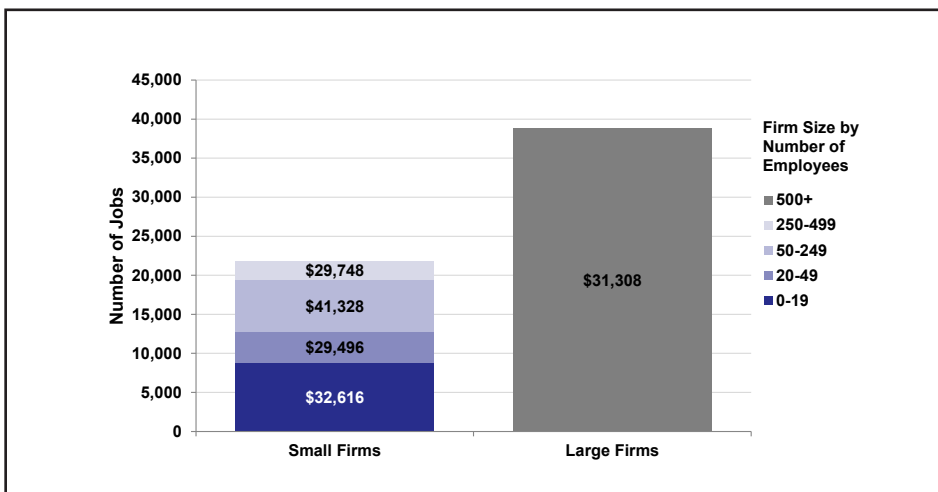
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hendricks County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$552	\$809
Child Care	\$-	\$1,104
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$450
Taxes	\$243	\$494
Monthly Total	\$1,728	\$4,954
ANNUAL TOTAL	\$20,736	\$59,448
Hourly Wage	\$10.37	\$29.72

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Hendricks County, 2016		
Town	Total HH	% ALICE & Poverty
Amo Town	201	36%
Avon Town	5,235	21%
Brown Township	3,944	13%
Brownsburg Town	8,873	34%
Center Township	4,626	36%
Clay Township	870	41%
Clayton Town	358	36%
Coatesville Town	190	54%
Danville Town	3,614	39%
Eel River Township	659	31%
Franklin Township	472	45%
Guilford Township	11,457	35%
Liberty Township	2,217	24%
Lincoln Township	11,191	31%
Lizton Town	206	44%
Marion Township	508	35%
Middle Township	2,262	24%
North Salem Town	203	55%
Pittsboro Town	1,059	25%
Plainfield Town	11,393	36%
Union Township	811	31%
Washington Township	16,727	22%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN HENRY COUNTY

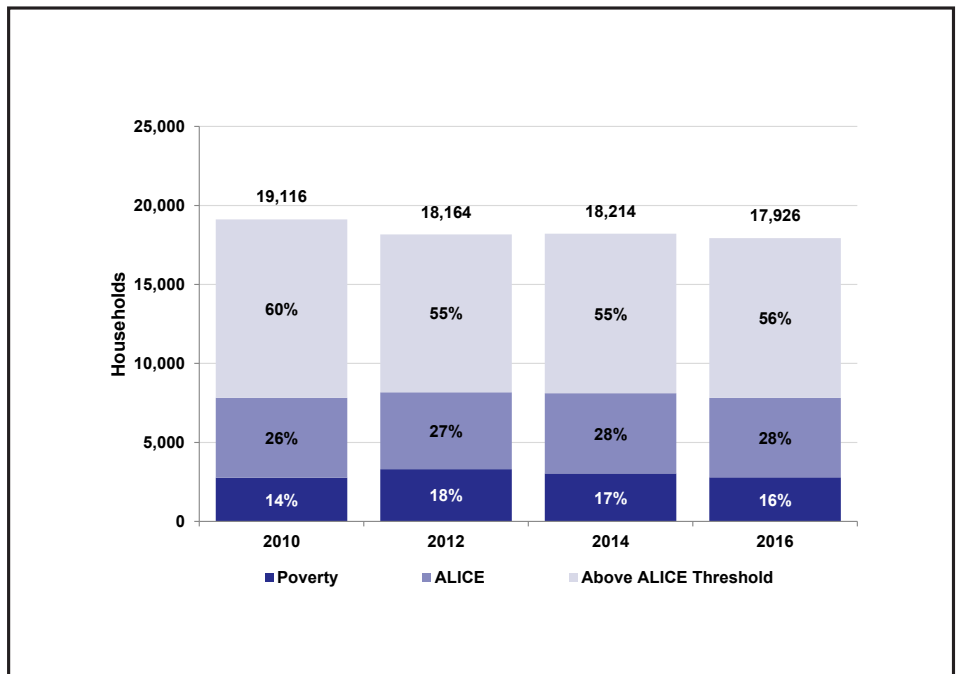
2016 Point-in-Time Data

Population: 48,953 • **Number of Households:** 17,926
Median Household Income: \$44,509 (state average: \$52,314)
Unemployment Rate: 8.4% (state average: 5.0%)
ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

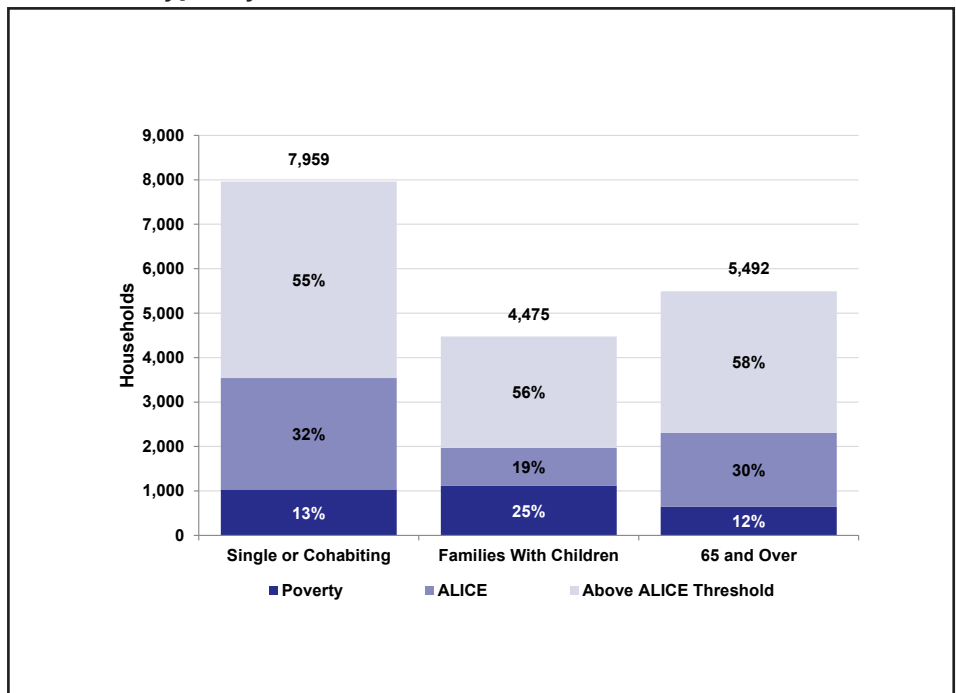
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Henry County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$481	\$650
Child Care	\$-	\$804
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$148	\$388
Taxes	\$222	\$330
Monthly Total	\$1,627	\$4,269
ANNUAL TOTAL	\$19,524	\$51,228
Hourly Wage	\$9.76	\$25.61

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Henry County, 2016		
Town	Total HH	% ALICE & Poverty
Blue River Township	367	45%
Dudley Township	350	41%
Fall Creek Township	1,806	42%
Franklin Township	387	38%
Greensboro Township	530	48%
Harrison Township	496	25%
Henry Township	8,846	50%
Jefferson Township	555	30%
Kennard Town	127	46%
Knightstown Town	854	49%
Lewisville Town	119	51%
Liberty Township	583	29%
Middletown Town	1,065	51%
Mooreland Town	104	62%
Mount Summit Town	192	36%
New Castle City	7,216	55%
Prairie Township	1,258	30%
Spiceland Town	316	44%
Spiceland Township	923	33%
Stoney Creek Township	297	42%
Sulphur Springs Town	125	46%
Wayne Township	1,528	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN HOWARD COUNTY

2016 Point-in-Time Data

Population: 82,568 • **Number of Households:** 34,195

Median Household Income: \$45,702 (state average: \$52,314)

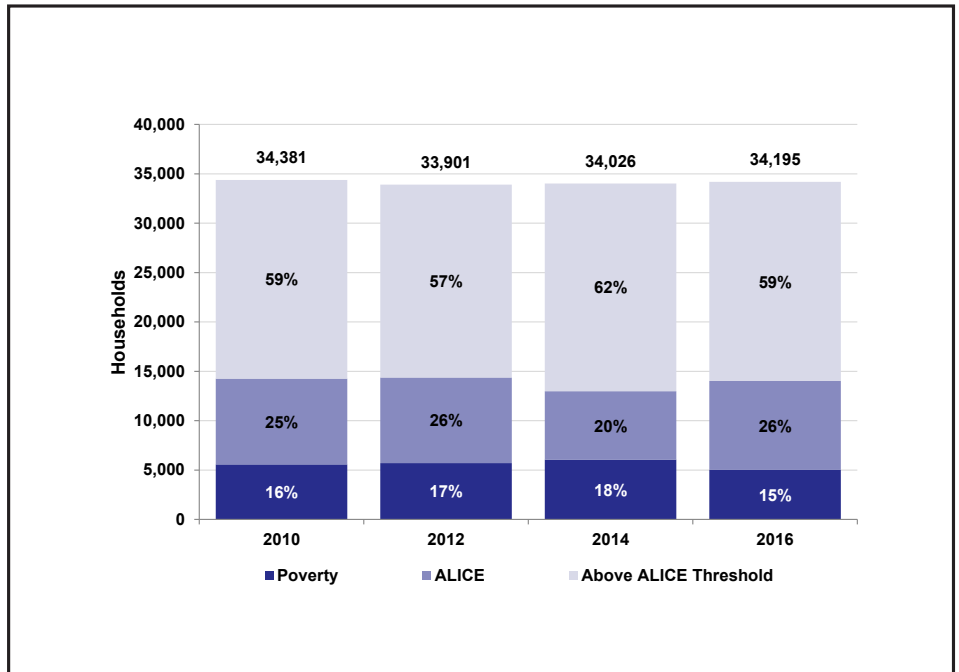
Unemployment Rate: 5.2% (state average: 5.0%)

ALICE Households: 26% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

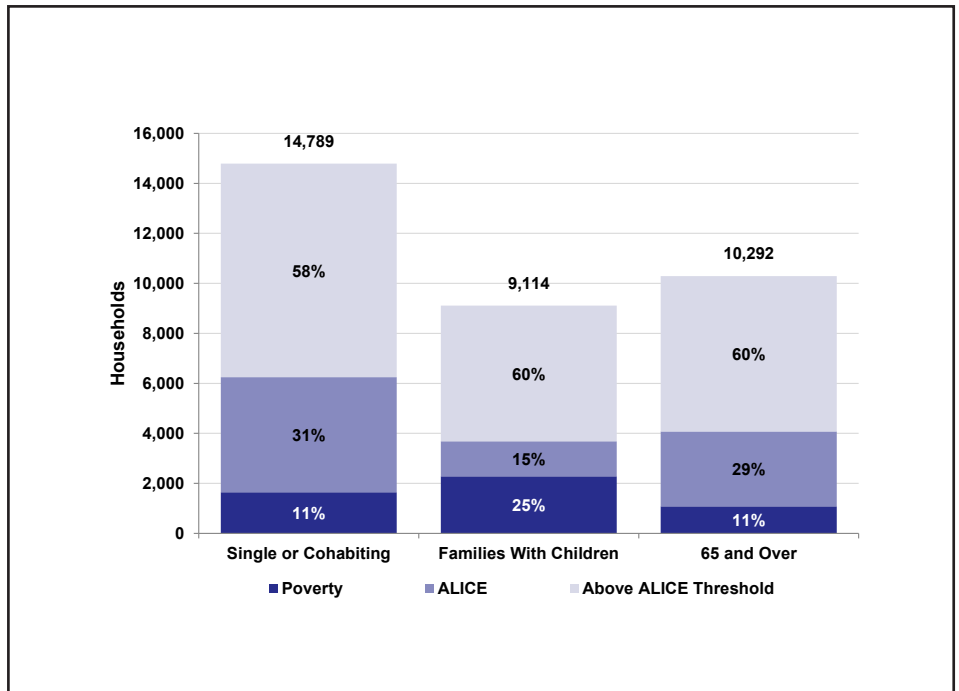
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Howard County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$458	\$673
Child Care	\$-	\$967
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$413
Taxes	\$216	\$396
Monthly Total	\$1,595	\$4,546
ANNUAL TOTAL	\$19,140	\$54,552
Hourly Wage	\$9.57	\$27.28

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Howard County, 2016		
Town	Total HH	% ALICE & Poverty
Center Township	19,996	50%
Clay Township	1,448	16%
Ervin Township	808	9%
Greentown Town	950	35%
Harrison Township	3,889	28%
Honey Creek Township	860	28%
Howard Township	1,017	43%
Jackson Township	139	41%
Kokomo City	25,242	46%
Liberty Township	1,831	27%
Monroe Township	495	19%
Russiaville Town	462	37%
Taylor Township	3,545	26%
Union Township	383	7%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN HUNTINGTON COUNTY

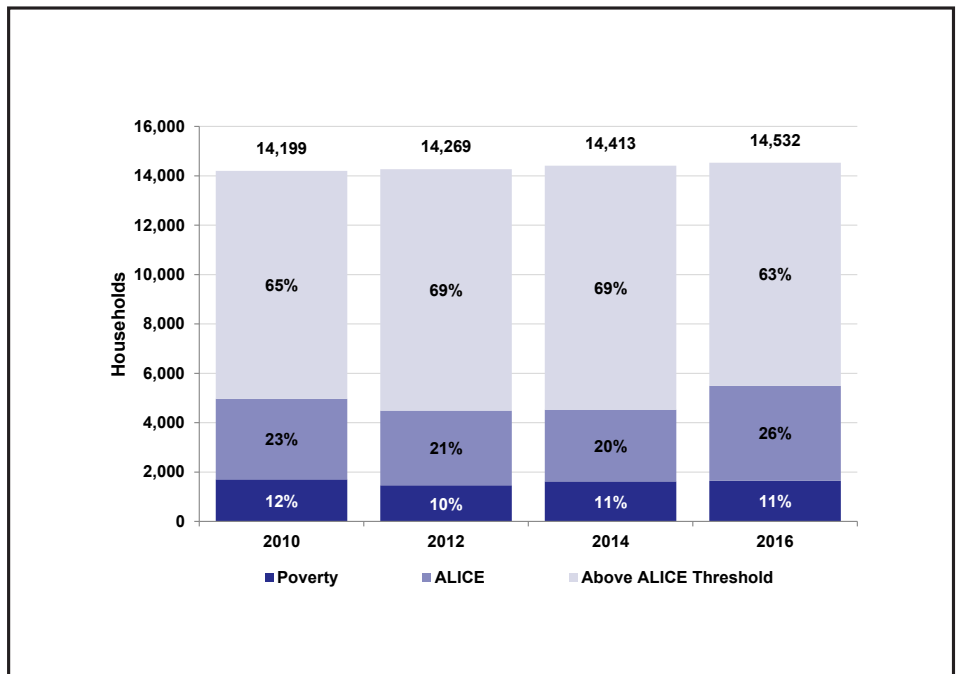
2016 Point-in-Time Data

Population: 36,696 • **Number of Households:** 14,532
Median Household Income: \$47,042 (state average: \$52,314)
Unemployment Rate: 5.2% (state average: 5.0%)
ALICE Households: 26% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

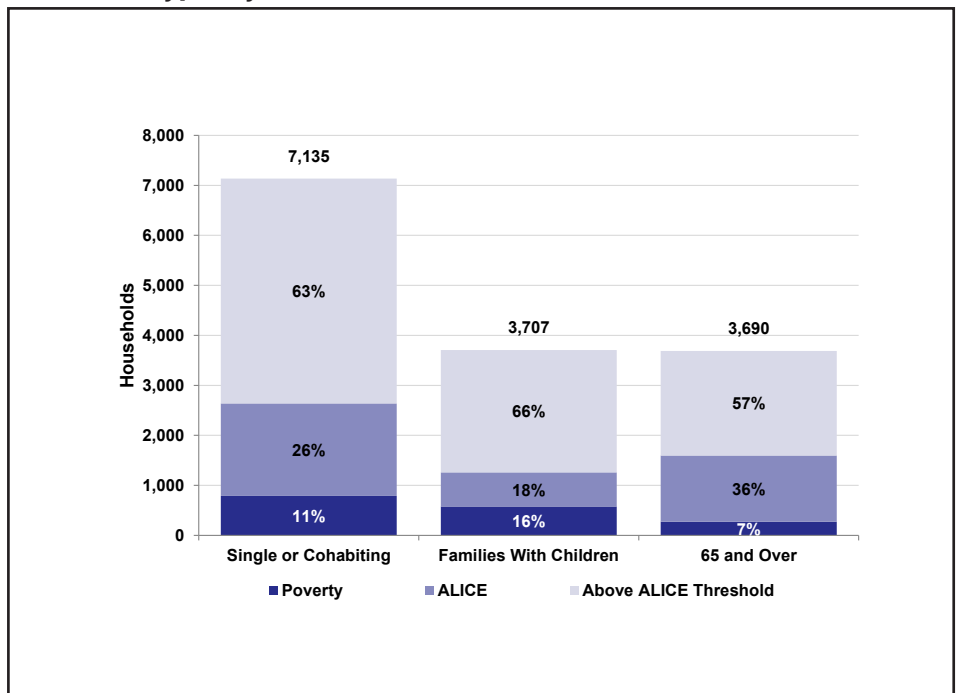
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

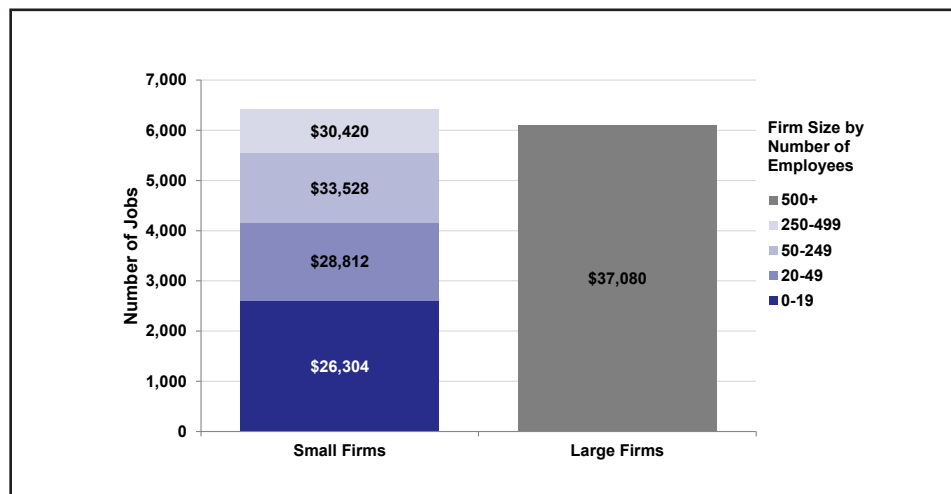
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Huntington County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$436	\$659
Child Care	\$-	\$804
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$142	\$389
Taxes	\$209	\$333
Monthly Total	\$1,563	\$4,282
ANNUAL TOTAL	\$18,756	\$51,384
Hourly Wage	\$9.38	\$25.69

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Huntington County, 2016		
Town	Total HH	% ALICE & Poverty
Andrews Town	452	55%
Clear Creek Township	658	11%
Dallas Township	897	36%
Huntington City	6,608	48%
Huntington Township	8,012	45%
Jackson Township	1,565	26%
Jefferson Township	294	33%
Lancaster Township	439	14%
Markle Town	481	35%
Polk Township	162	28%
Roanoke Town	670	24%
Rock Creek Township	562	39%
Salamonie Township	887	39%
Union Township	453	27%
Warren Town	649	41%
Warren Township	329	35%
Wayne Township	274	39%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN JACKSON COUNTY

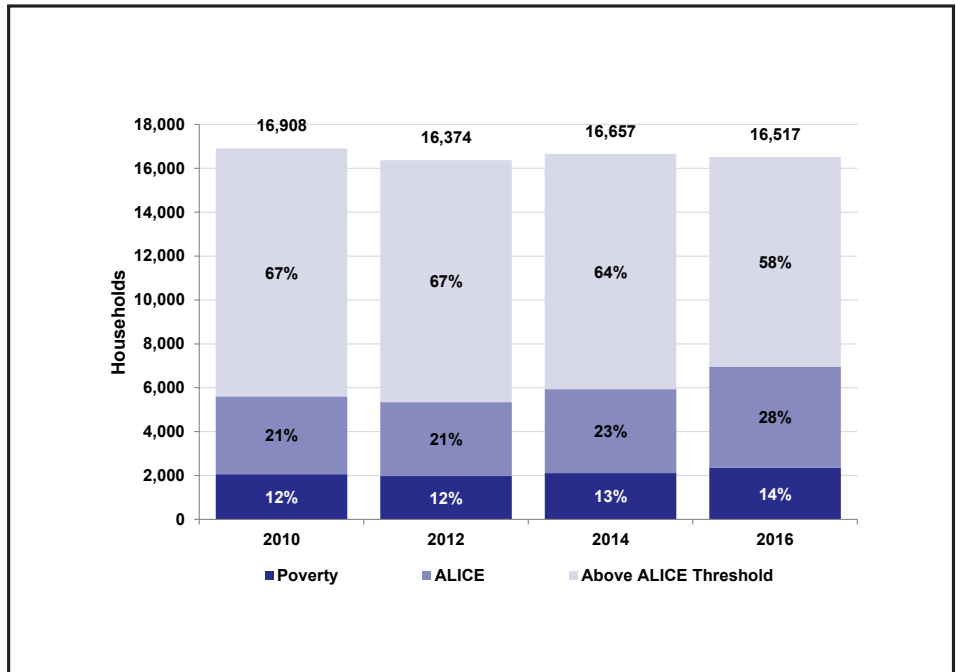
2016 Point-in-Time Data

Population: 43,637 • **Number of Households:** 16,517
Median Household Income: \$48,546 (state average: \$52,314)
Unemployment Rate: 5.6% (state average: 5.0%)
ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

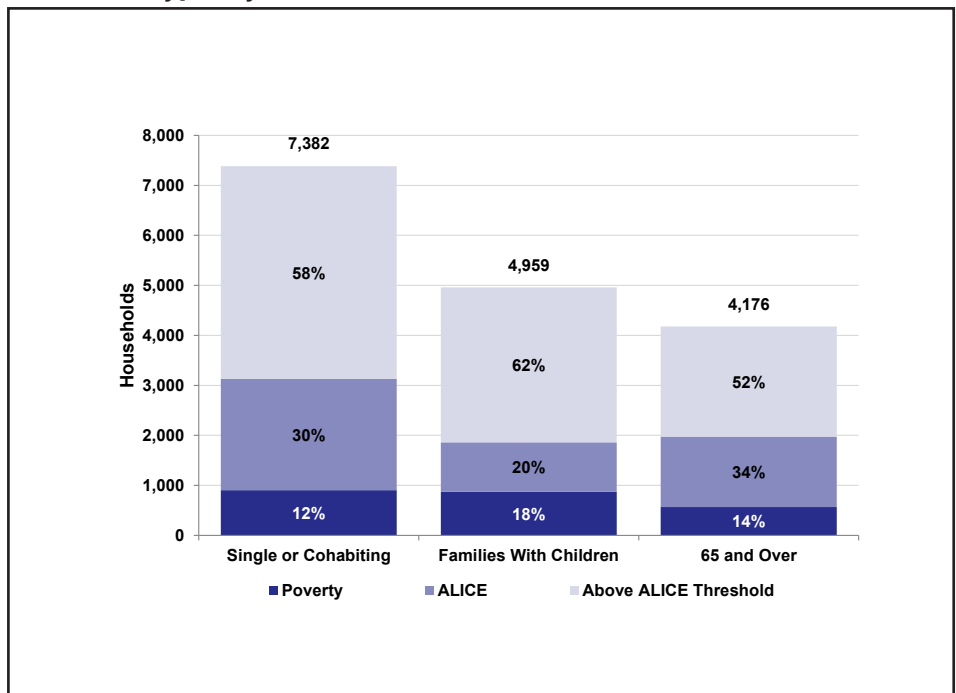
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

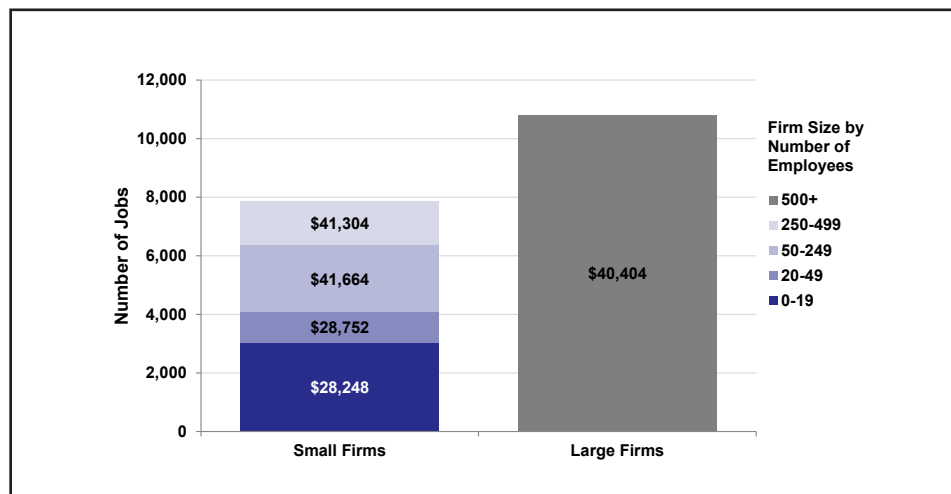
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Jackson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$459	\$654
Child Care	\$-	\$850
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$395
Taxes	\$216	\$347
Monthly Total	\$1,596	\$4,343
ANNUAL TOTAL	\$19,152	\$52,116
Hourly Wage	\$9.58	\$26.06

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Jackson County, 2016		
Town	Total HH	% ALICE & Poverty
Brownstown Town	1,105	51%
Brownstown Township	2,022	46%
Carr Township	530	56%
Crothersville Town	586	44%
Driftwood Township	304	45%
Freetown CDP	121	32%
Grassy Fork Township	215	33%
Hamilton Township	633	43%
Jackson Township	8,375	47%
Medora Town	238	62%
Owen Township	523	26%
Pershing Township	447	26%
Redding Township	1,666	25%
Salt Creek Township	150	64%
Seymour City	7,557	47%
Vallonia CDP	132	61%
Vernon Township	1,318	39%
Washington Township	334	7%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN JASPER COUNTY

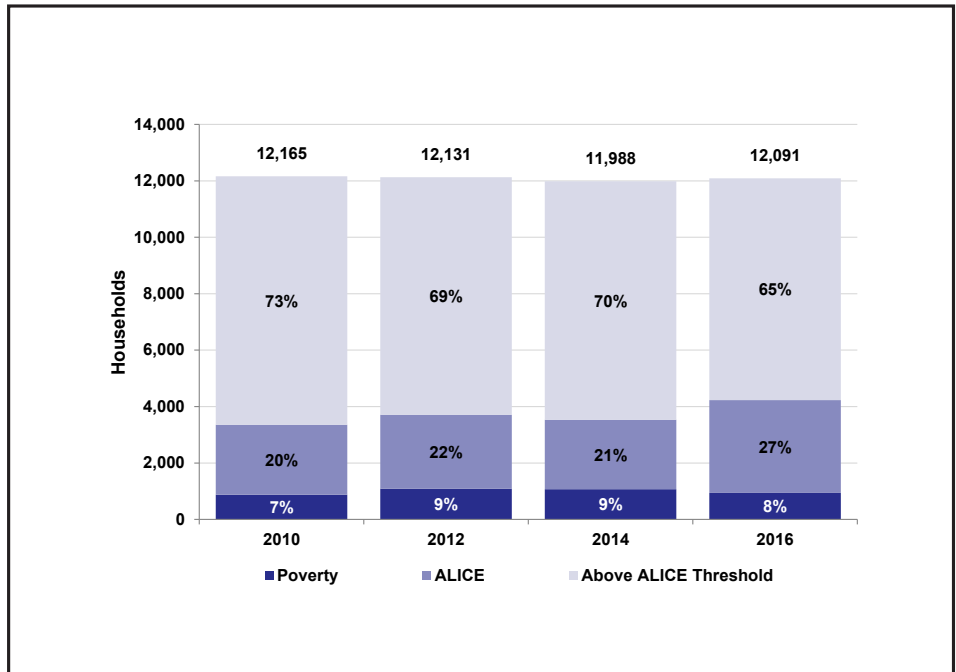
2016 Point-in-Time Data

Population: 33,461 • **Number of Households:** 12,091
Median Household Income: \$55,485 (state average: \$52,314)
Unemployment Rate: 6.4% (state average: 5.0%)
ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 8% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

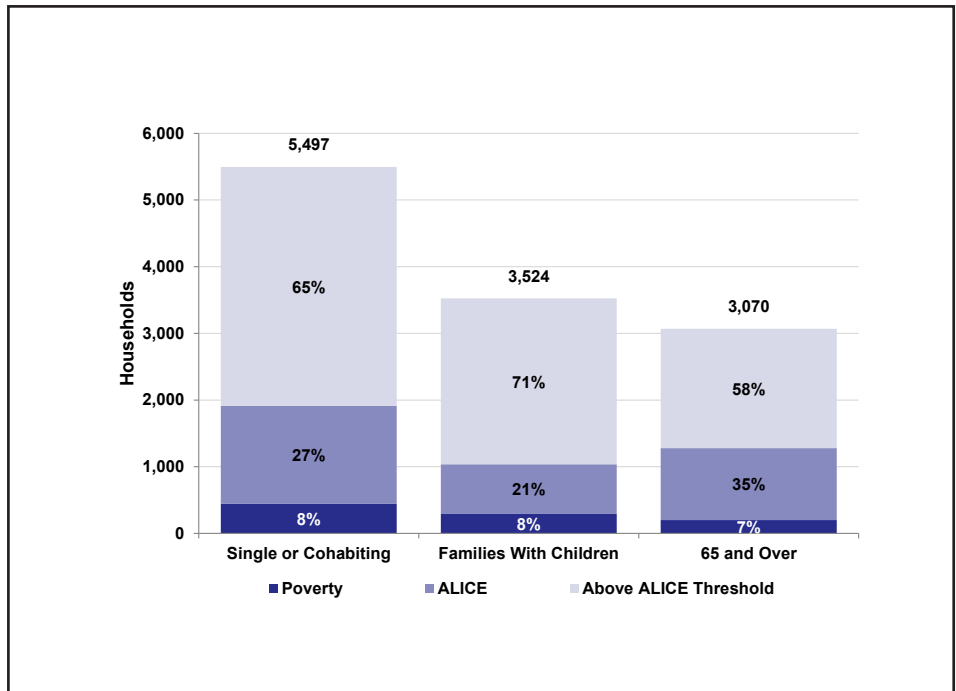
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Jasper County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$561	\$752
Child Care	\$-	\$854
Food	\$158	\$525
Transportation	\$324	\$649
Health Care	\$213	\$795
Technology	\$55	\$75
Miscellaneous	\$155	\$401
Taxes	\$237	\$364
Monthly Total	\$1,703	\$4,415
ANNUAL TOTAL	\$20,436	\$52,980
Hourly Wage	\$10.22	\$26.49

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Jasper County, 2016		
Town	Total HH	% ALICE & Poverty
Barkley Township	329	5%
Carpenter Township	781	44%
De Motte Town	1,568	40%
Gillam Township	173	17%
Hanging Grove Township	100	32%
Kankakee Township	420	35%
Keener Township	3,650	34%
Marion Township	2,683	44%
Milroy Township	106	24%
Newton Township	400	29%
Remington Town	577	41%
Rensselaer City	2,232	50%
Union Township	568	31%
Walker Township	1,258	29%
Wheatfield Town	316	44%
Wheatfield Township	1,534	37%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN JAY COUNTY

2016 Point-in-Time Data

Population: 21,196 • **Number of Households:** 8,062

Median Household Income: \$42,322 (state average: \$52,314)

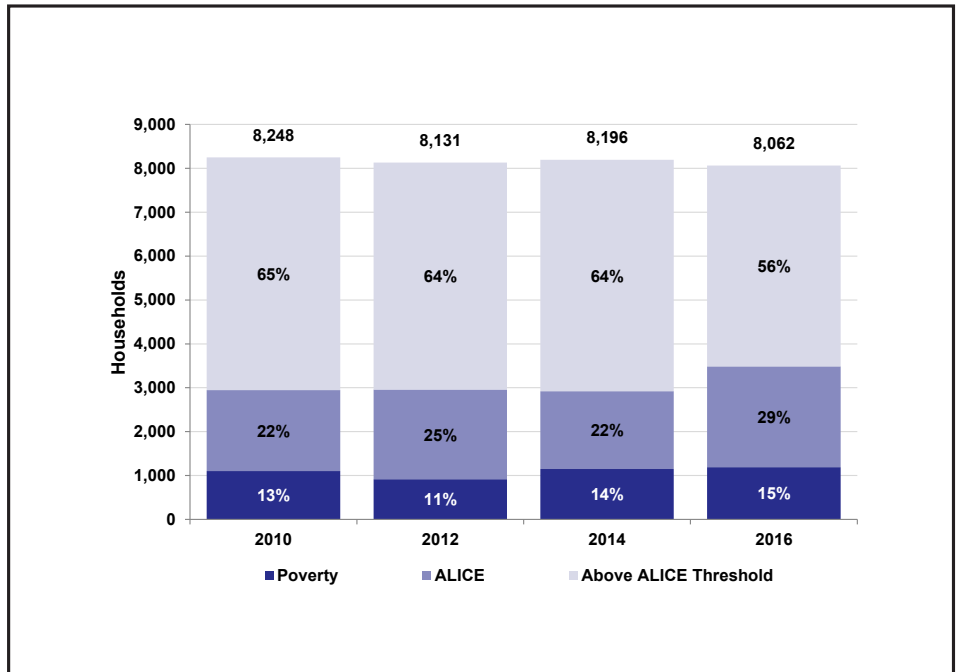
Unemployment Rate: 7.6% (state average: 5.0%)

ALICE Households: 29% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

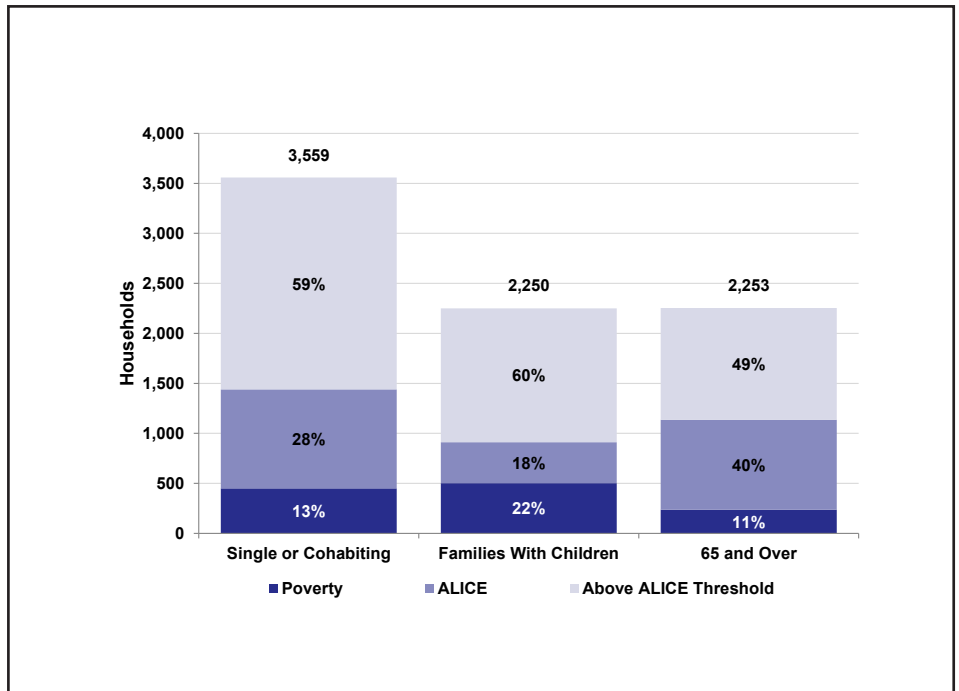
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Jay County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$667
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$370
Taxes	\$215	\$282
Monthly Total	\$1,593	\$4,066
ANNUAL TOTAL	\$19,116	\$48,792
Hourly Wage	\$9.56	\$24.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Jay County, 2016		
Town	Total HH	% ALICE & Poverty
Bearcreek Township	448	42%
Dunkirk City	949	55%
Greene Township	366	17%
Jackson Township	205	37%
Jefferson Township	246	25%
Knox Township	191	37%
Madison Township	284	43%
Noble Township	249	49%
Penn Township	505	41%
Pennville Town	286	54%
Pike Township	363	55%
Portland City	2,610	50%
Redkey Town	589	51%
Richland Township	1,772	50%
Wabash Township	255	17%
Wayne Township	3,178	46%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN JEFFERSON COUNTY

2016 Point-in-Time Data

Population: 32,482 • **Number of Households:** 12,642

Median Household Income: \$47,065 (state average: \$52,314)

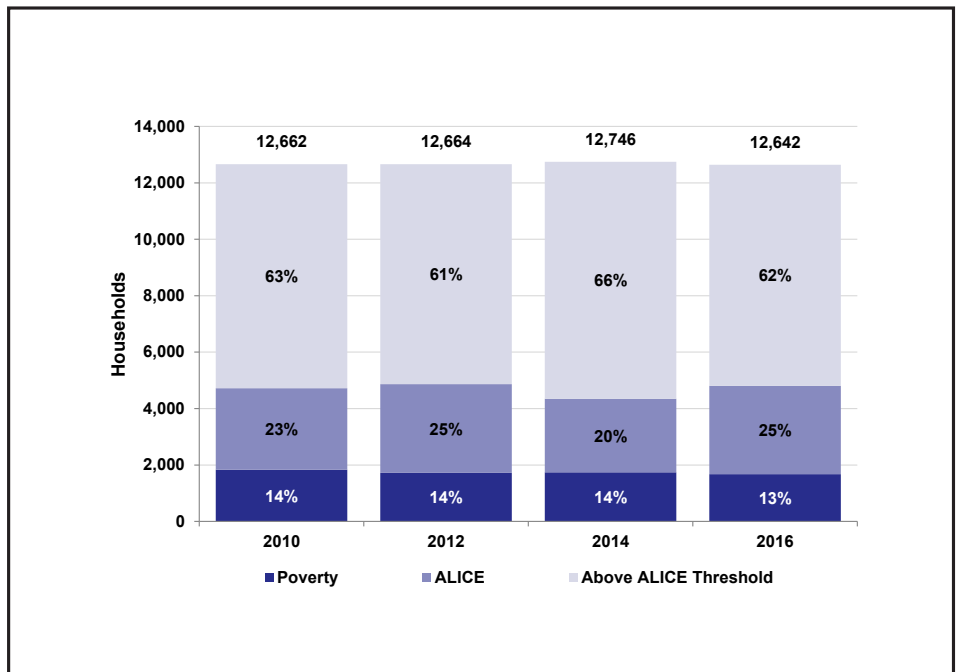
Unemployment Rate: 7.4% (state average: 5.0%)

ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

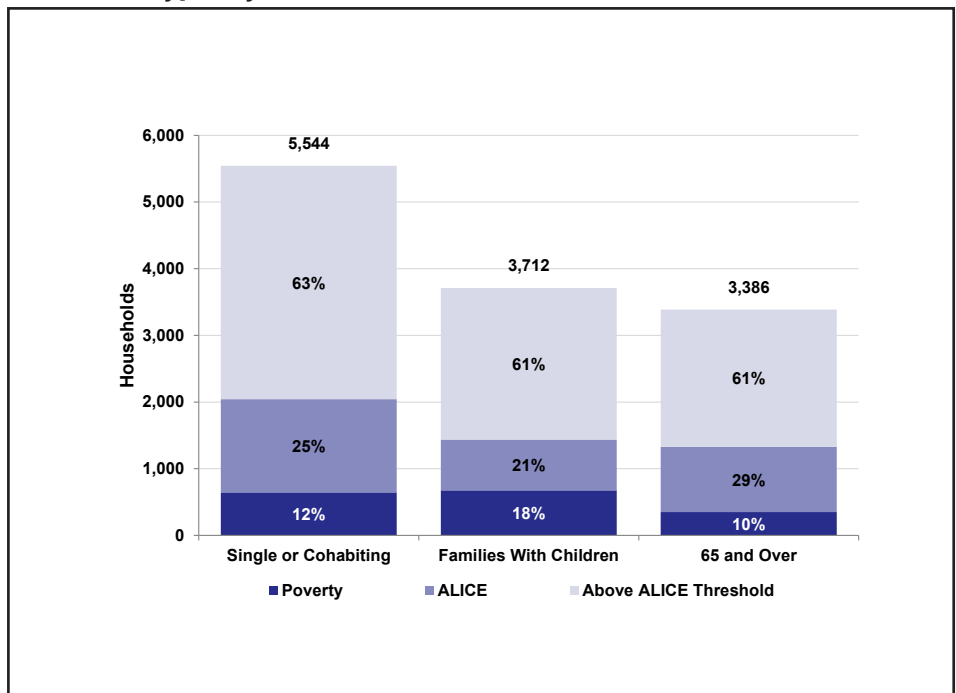
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Jefferson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$406	\$658
Child Care	\$-	\$846
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$138	\$395
Taxes	\$201	\$347
Monthly Total	\$1,521	\$4,343
ANNUAL TOTAL	\$18,252	\$52,116
Hourly Wage	\$9.13	\$26.06

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Jefferson County, 2016		
Town	Total HH	% ALICE & Poverty
Dupont Town	110	41%
Graham Township	445	35%
Hanover Town	1,020	41%
Hanover Township	1,680	32%
Lancaster Township	649	37%
Madison City	4,954	42%
Madison Township	7,192	43%
Milton Township	450	21%
Monroe Township	162	59%
Republican Township	689	26%
Saluda Township	608	37%
Shelby Township	369	30%
Smryna Township	398	31%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN JENNINGS COUNTY

2016 Point-in-Time Data

Population: 28,023 • **Number of Households:** 10,519

Median Household Income: \$47,236 (state average: \$52,314)

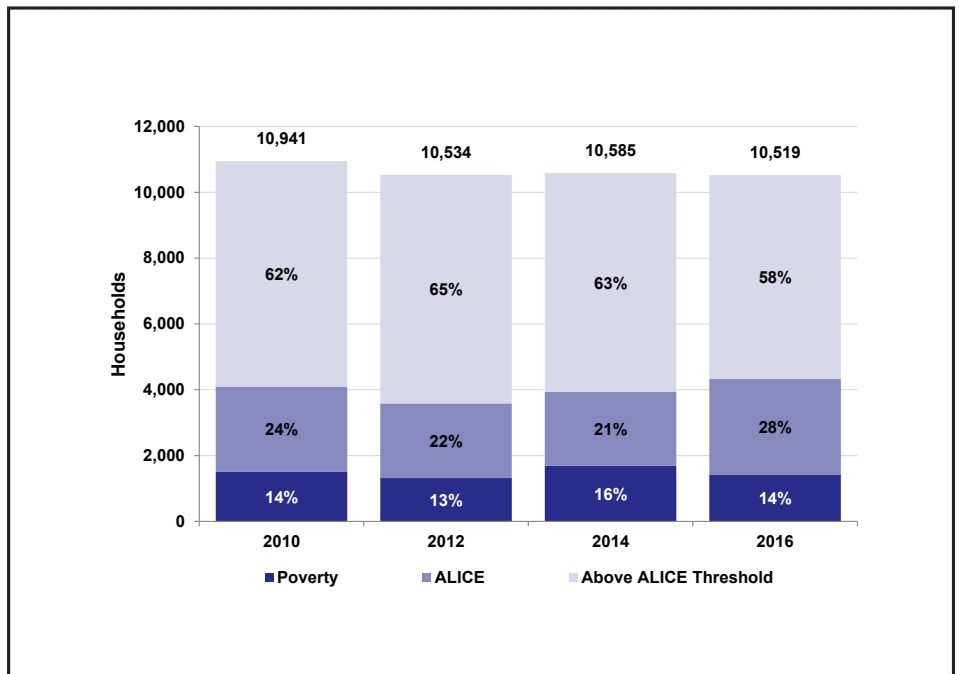
Unemployment Rate: 6.7% (state average: 5.0%)

ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

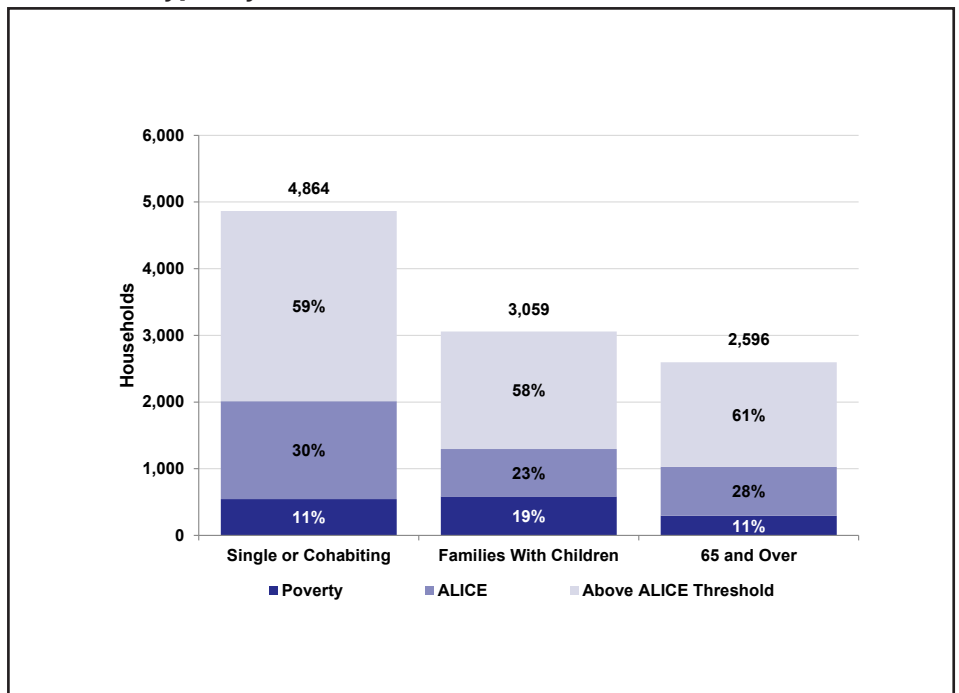
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

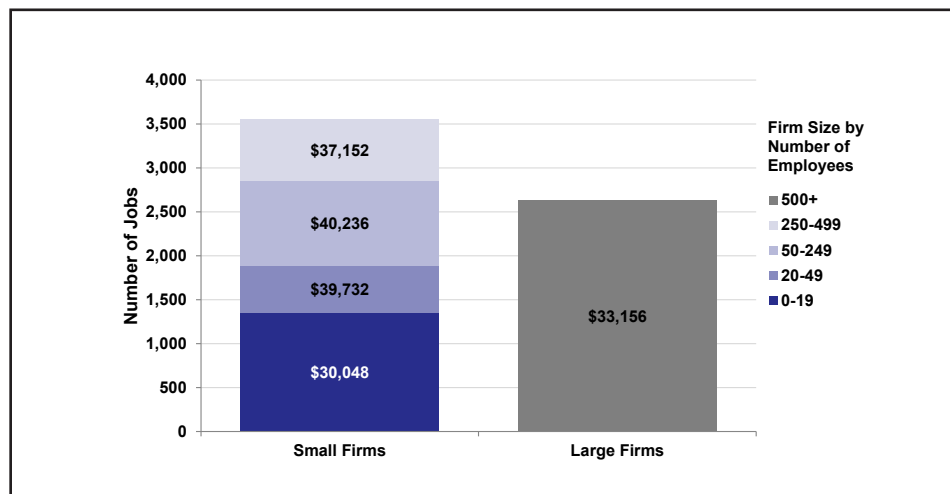
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Jennings County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$501	\$713
Child Care	\$-	\$938
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$151	\$415
Taxes	\$227	\$400
Monthly Total	\$1,655	\$4,563
ANNUAL TOTAL	\$19,860	\$54,756
Hourly Wage	\$9.93	\$27.38

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Jennings County, 2016		
Town	Total HH	% ALICE & Poverty
Bigger Township	254	44%
Butlerville CDP	109	61%
Campbell Township	426	39%
Center Township	3,602	45%
Columbia Township	253	24%
Country Squire Lakes CDP	1,181	65%
Geneva Township	2,645	46%
Hayden CDP	301	38%
Lovett Township	360	43%
Marion Township	387	42%
Montgomery Township	386	39%
North Vernon City	2,849	48%
Sand Creek Township	263	33%
Spencer Township	886	30%
Vernon Town	183	42%
Vernon Township	1,057	31%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN JOHNSON COUNTY

2016 Point-in-Time Data

Population: 151,982 • **Number of Households:** 54,542

Median Household Income: \$65,991 (state average: \$52,314)

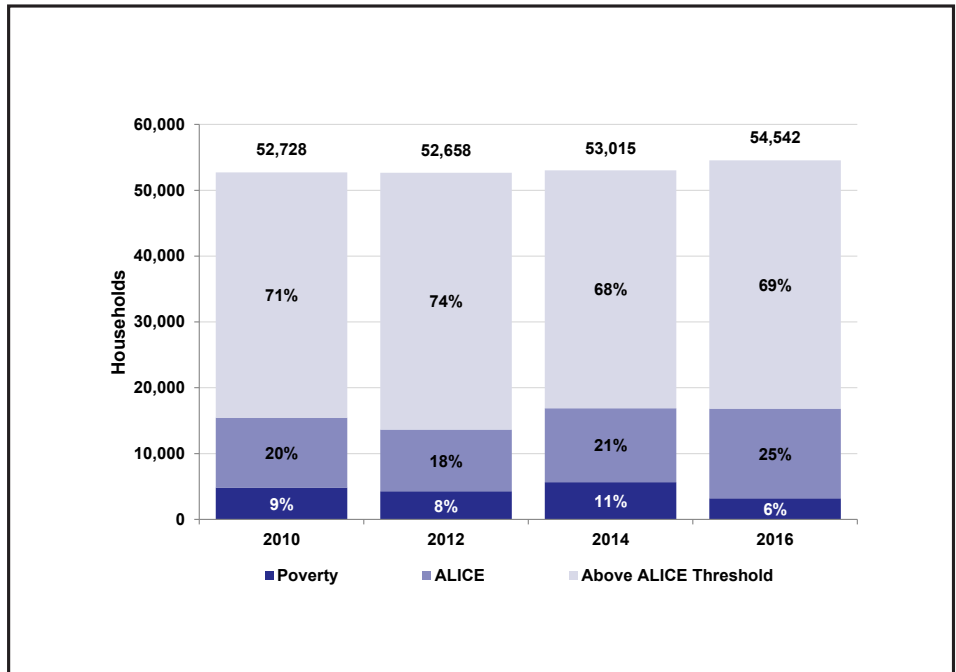
Unemployment Rate: 3.7% (state average: 5.0%)

ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 6% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

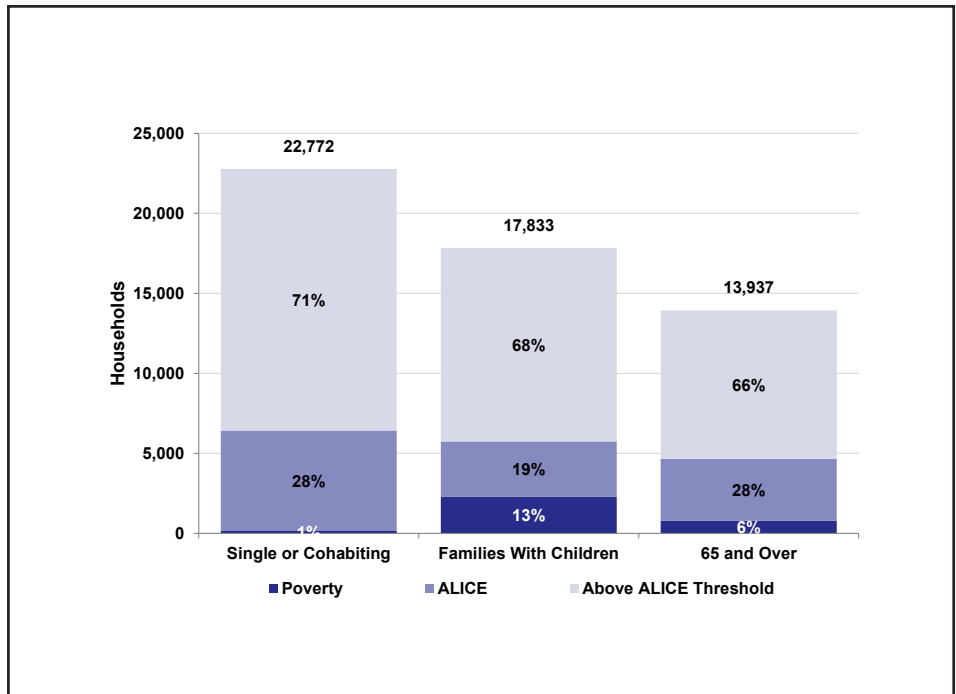
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

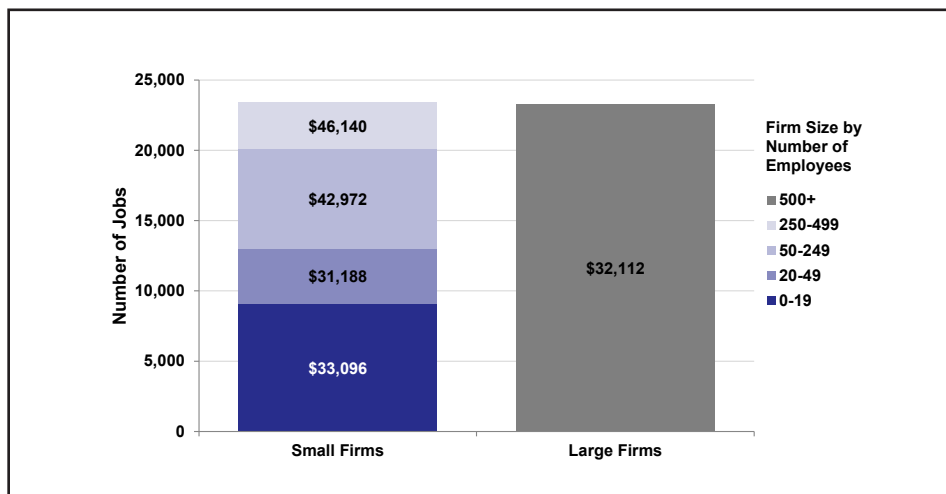
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Johnson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$552	\$809
Child Care	\$-	\$1,092
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$449
Taxes	\$243	\$490
Monthly Total	\$1,728	\$4,937
ANNUAL TOTAL	\$20,736	\$59,244
Hourly Wage	\$10.37	\$29.62

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Johnson County, 2016		
Town	Total HH	% ALICE & Poverty
Bargersville Town	2,369	31%
Blue River Township	1,799	55%
Clark Township	866	26%
Edinburgh Town	1,772	54%
Franklin City	8,937	40%
Franklin Township	7,705	40%
Greenwood City	20,996	40%
Hensley Township	1,209	25%
Needham Township	2,365	30%
New Whiteland Town	2,055	34%
Nineveh Township	1,473	21%
Pleasant Township	21,370	41%
Princes Lakes Town	587	29%
Trafalgar Town	423	34%
Union Township	1,030	27%
White River Township	15,896	20%
Whiteland Town	1,607	25%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN KNOX COUNTY

2016 Point-in-Time Data

Population: 37,956 • **Number of Households:** 14,655

Median Household Income: \$44,624 (state average: \$52,314)

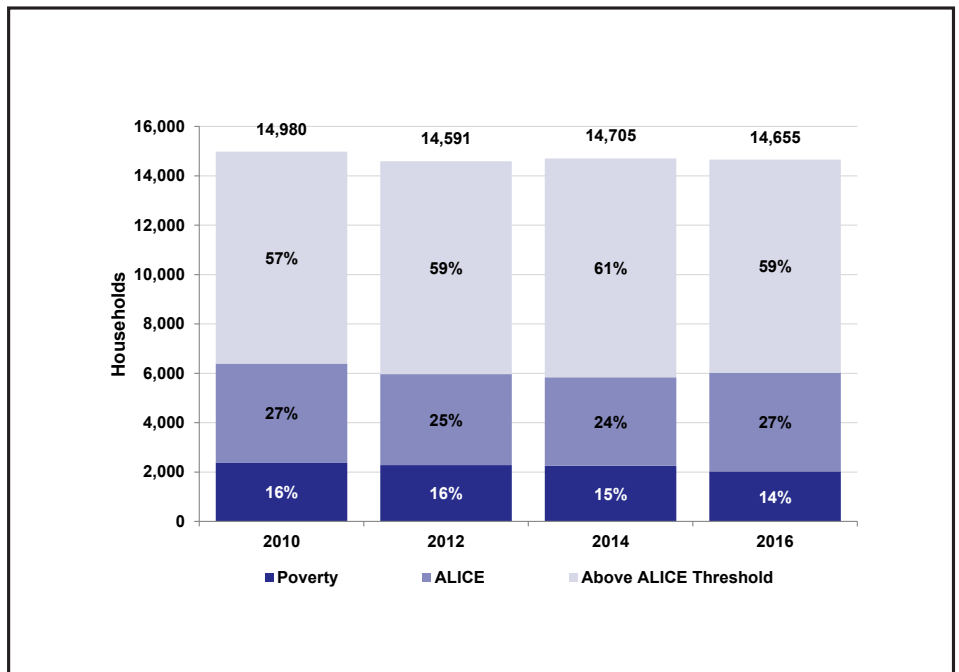
Unemployment Rate: 5.3% (state average: 5.0%)

ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

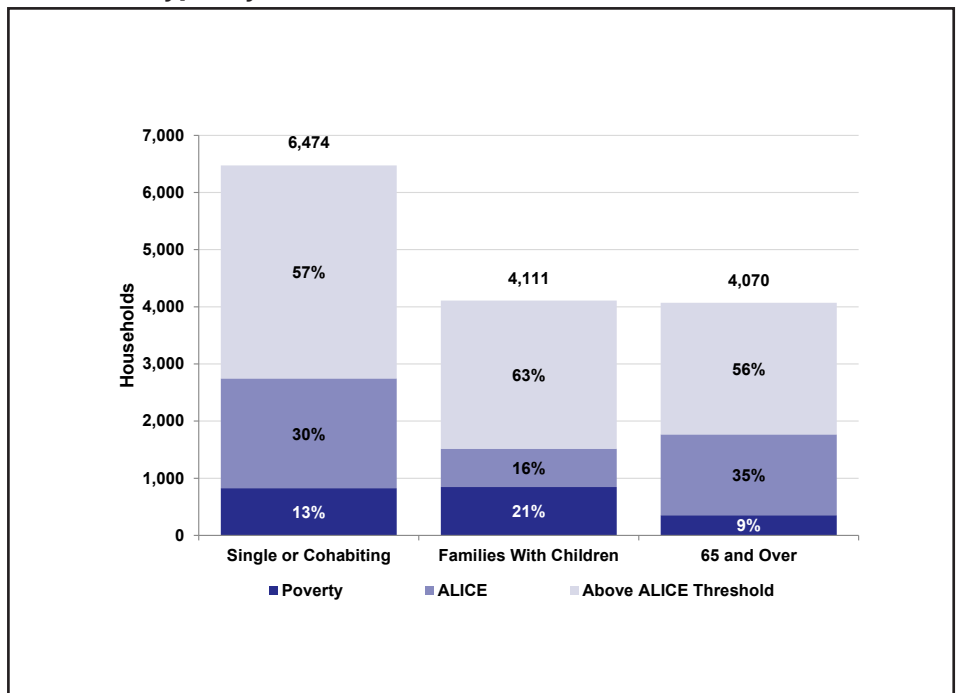
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Knox County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$491	\$661
Child Care	\$-	\$708
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$149	\$377
Taxes	\$225	\$300
Monthly Total	\$1,641	\$4,143
ANNUAL TOTAL	\$19,692	\$49,716
Hourly Wage	\$9.85	\$24.86

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Knox County, 2016		
Town	Total HH	% ALICE & Poverty
Bicknell City	1,134	44%
Bruceville Town	197	30%
Busseron Township	474	45%
Edwardsport Town	135	41%
Freelandville CDP	234	21%
Harrison Township	692	31%
Johnson Township	579	26%
Monroe City Town	212	27%
Oaktown Town	239	42%
Palmyra Township	526	36%
Sandborn Town	186	35%
Steen Township	311	36%
Vigo Township	1,555	40%
Vincennes City	7,141	51%
Vincennes Township	9,217	45%
Washington Township	860	36%
Wheatland Town	197	43%
Widner Township	390	15%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN KOSCIUSKO COUNTY

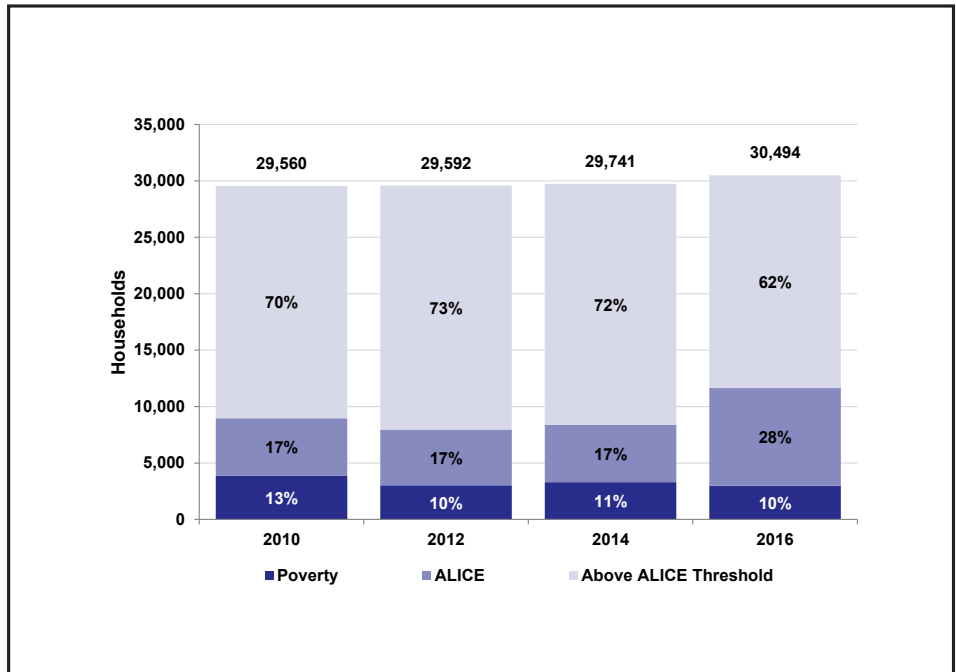
2016 Point-in-Time Data

Population: 79,092 • **Number of Households:** 30,494
Median Household Income: \$53,963 (state average: \$52,314)
Unemployment Rate: 4.5% (state average: 5.0%)
ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

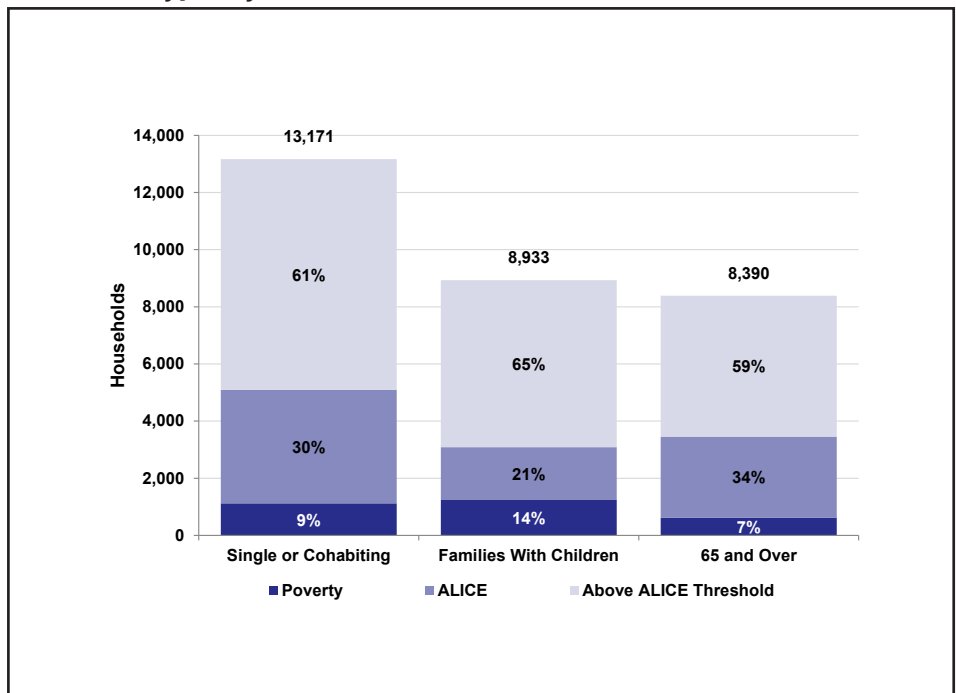
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

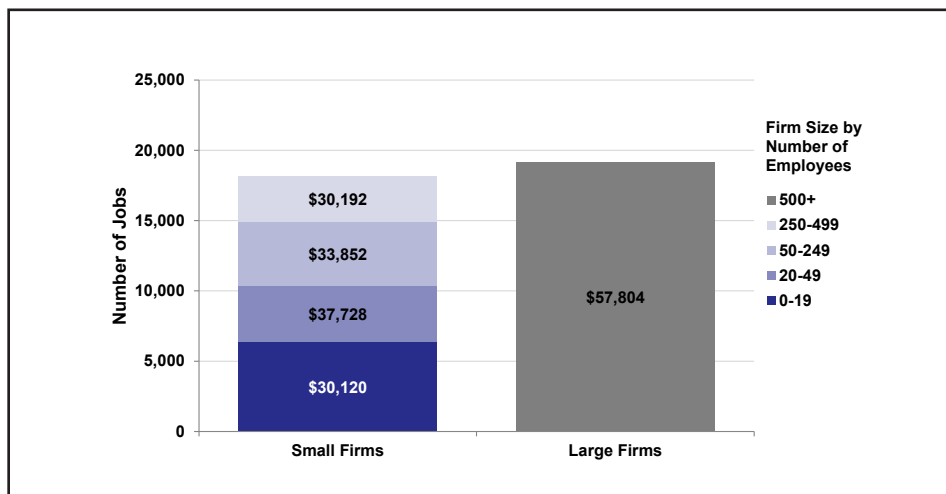
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Kosciusko County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$427	\$693
Child Care	\$-	\$813
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$141	\$395
Taxes	\$207	\$348
Monthly Total	\$1,551	\$4,346
ANNUAL TOTAL	\$18,612	\$52,152
Hourly Wage	\$9.31	\$26.08

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Kosciusko County, 2016		
Town	Total HH	% ALICE & Poverty
Clay Township	612	38%
Claypool Town	145	63%
Etna Green Town	234	43%
Etna Township	498	33%
Franklin Township	394	36%
Harrison Township	1,416	38%
Jackson Township	434	38%
Jefferson Township	543	34%
Lake Township	661	39%
Leesburg Town	233	21%
Mentone Town	346	49%
Milford Town	638	60%
Monroe Township	440	21%
North Webster Town	561	45%
Pierceton Town	363	44%
Plain Township	2,898	28%
Prairie Township	646	28%
Scott Township	529	21%
Seward Township	1,043	40%
Silver Lake Town	387	43%
Syracuse Town	1,256	46%
Tippecanoe Township	2,816	37%
Turkey Creek Township	3,523	33%
Van Buren Township	1,742	38%
Warsaw City	5,683	42%
Washington Township	1,175	40%
Wayne Township	10,708	35%
Winona Lake Town	1,803	31%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN LAGRANGE COUNTY

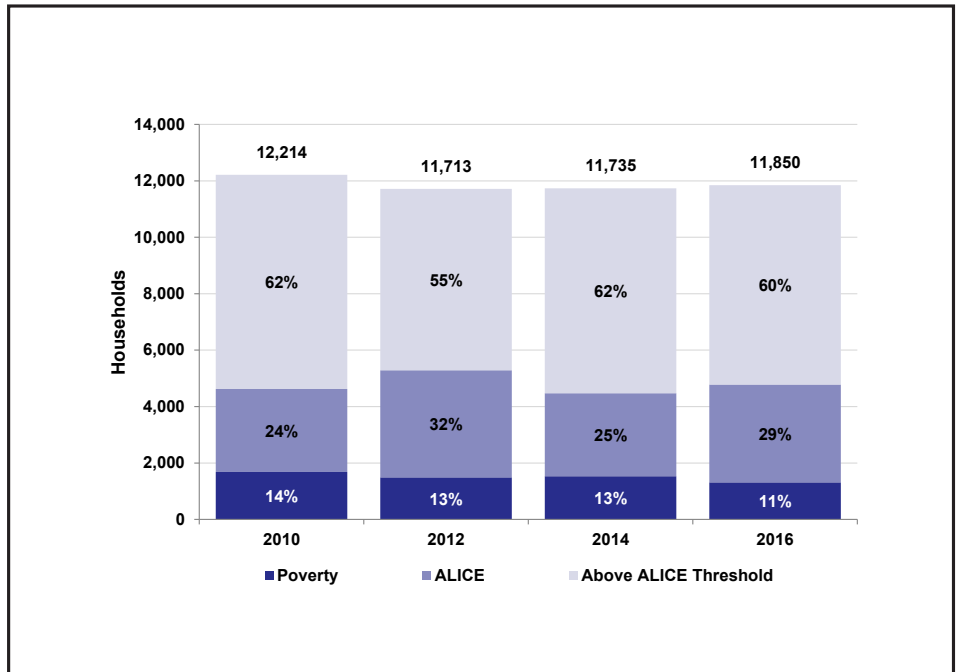
2016 Point-in-Time Data

Population: 38,395 • **Number of Households:** 11,850
Median Household Income: \$53,947 (state average: \$52,314)
Unemployment Rate: 4.1% (state average: 5.0%)
ALICE Households: 29% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

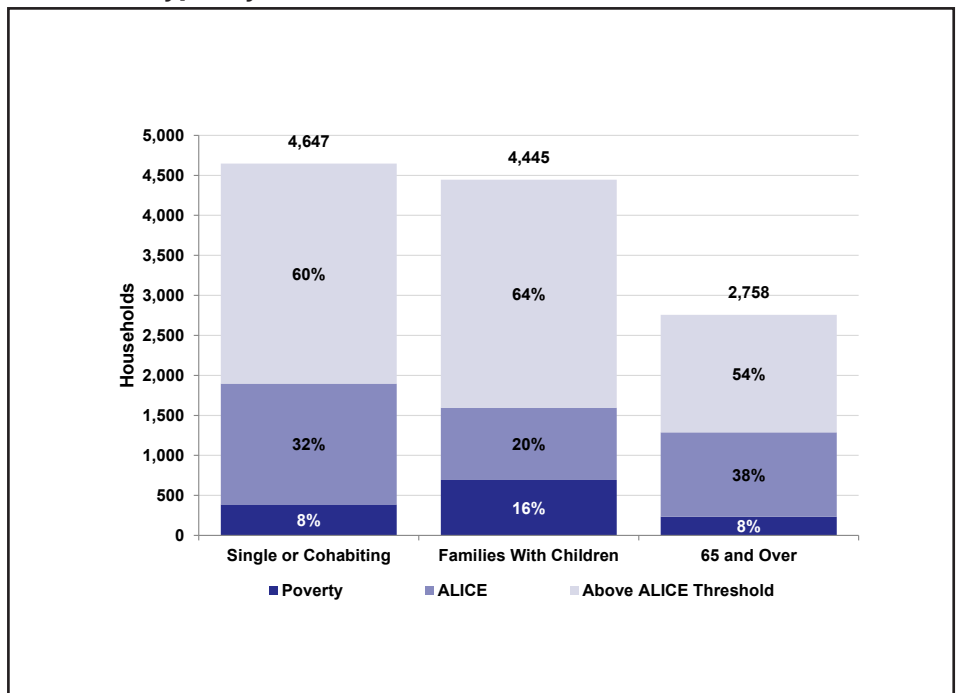
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, LaGrange County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$663
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$369
Taxes	\$215	\$281
Monthly Total	\$1,593	\$4,060
ANNUAL TOTAL	\$19,116	\$48,720
Hourly Wage	\$9.56	\$24.36

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

LaGrange County, 2016		
Town	Total HH	% ALICE & Poverty
Bloomfield Township	1,948	44%
Clay Township	888	35%
Clearspring Township	1,175	42%
Eden Township	973	34%
Greenfield Township	547	50%
Howe CDP	224	77%
Johnson Township	1,269	37%
Lagrange Town	1,037	56%
Lima Township	969	47%
Milford Township	1,181	41%
Newbury Township	1,408	35%
Shipshewana Town	335	57%
Springfield Township	433	34%
Topeka Town	347	51%
Van Buren Township	1,059	43%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN LAKE COUNTY

2016 Point-in-Time Data

Population: 485,846 • **Number of Households:** 185,575

Median Household Income: \$53,681 (state average: \$52,314)

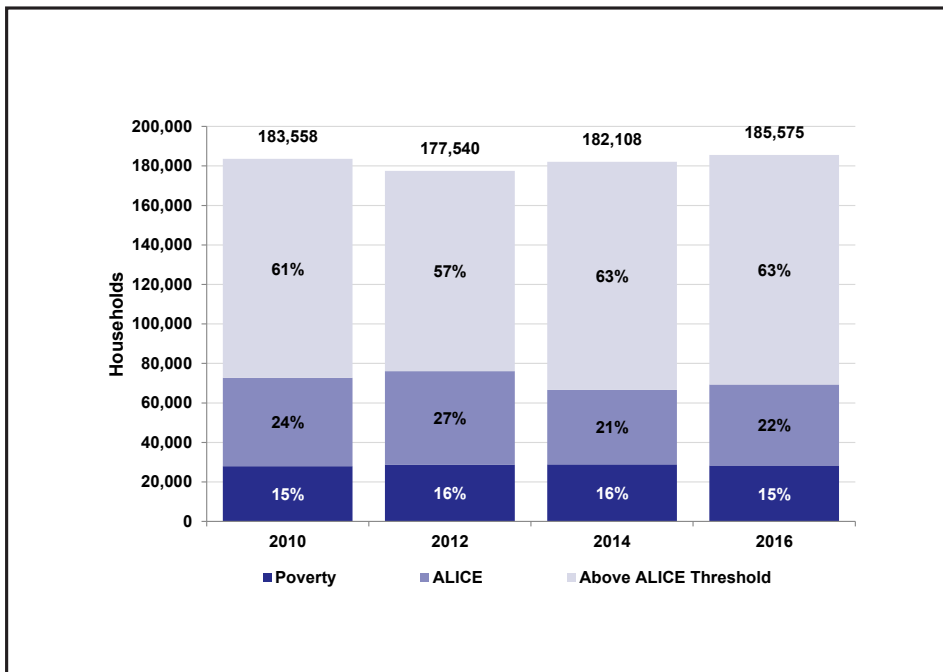
Unemployment Rate: 6.4% (state average: 5.0%)

ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

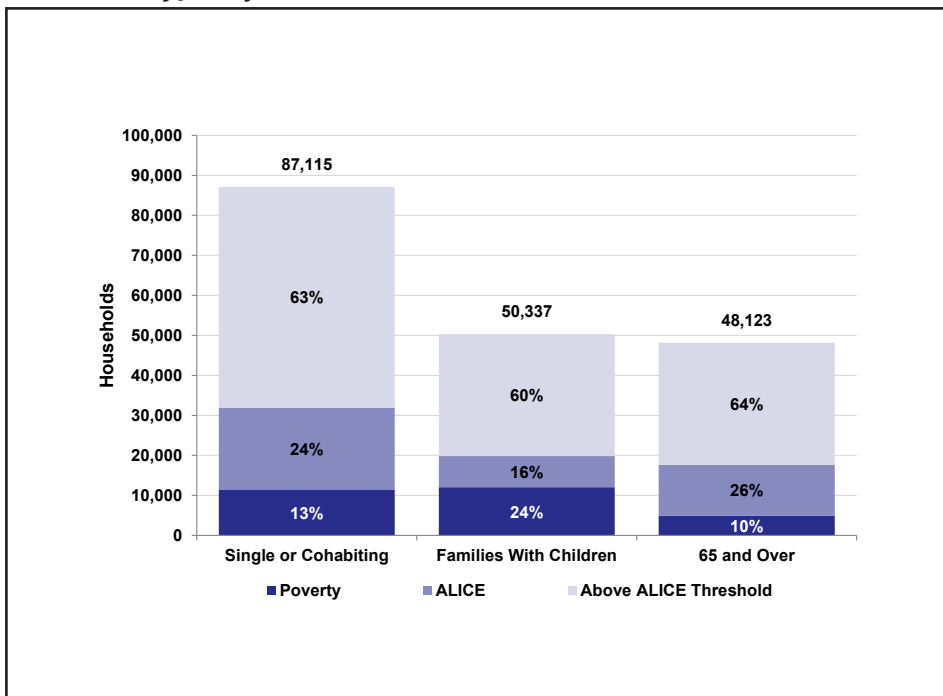
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

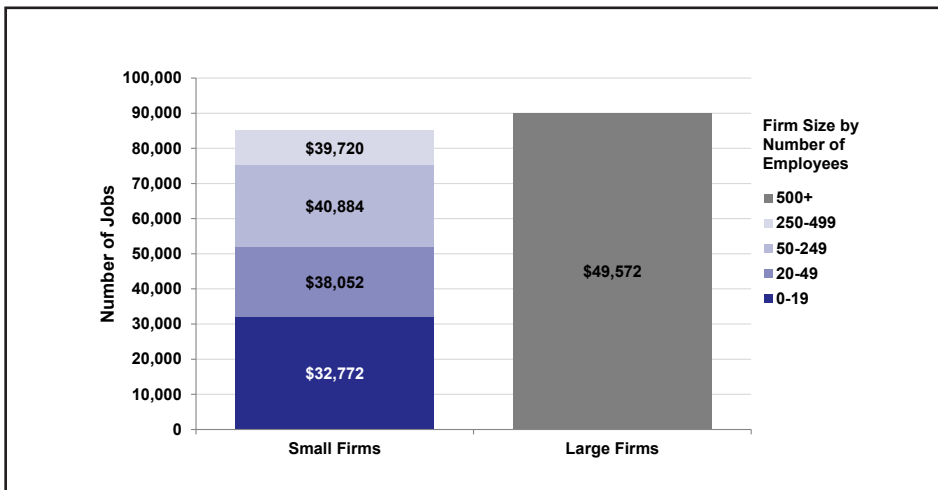
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Lake County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$535	\$867
Child Care	\$-	\$979
Food	\$158	\$525
Transportation	\$324	\$649
Health Care	\$213	\$795
Technology	\$55	\$75
Miscellaneous	\$152	\$434
Taxes	\$230	\$451
Monthly Total	\$1,667	\$4,775
ANNUAL TOTAL	\$20,004	\$57,300
Hourly Wage	\$10.00	\$28.65

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Lake County, 2016		
Town	Total HH	% ALICE & Poverty
Calumet Township	40,231	58%
Cedar Creek Township	4,177	29%
Cedar Lake Town	4,146	31%
Center Township	12,276	27%
Crown Point City	11,072	25%
Dyer Town	5,882	19%
Eagle Creek Township	645	38%
East Chicago City	10,215	65%
Gary City	31,809	62%
Griffith Town	6,441	35%
Hammond City	27,332	44%
Hanover Township	4,426	23%
Highland Town	9,449	29%
Hobart City	11,512	32%
Hobart Township	14,607	38%
Lake Dalecarlia CDP	472	19%
Lake Station City	4,195	51%
Lakes Of The Four Seasons CDP	2,588	16%
Lowell Town	3,299	30%
Merrillville Town	13,513	38%
Munster Town	8,698	24%
New Chicago Town	710	56%
North Township	58,546	45%
Ross Township	18,577	35%
Schererville Town	11,472	25%
Shelby CDP	178	58%
St. John Town	5,529	13%
St. John Township	24,936	20%
West Creek Township	2,389	22%
Whiting City	1,685	39%
Winfield Town	1,648	8%
Winfield Township	3,330	13%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN LAPORTE COUNTY

2016 Point-in-Time Data

Population: 110,015 • **Number of Households:** 42,074

Median Household Income: \$53,507 (state average: \$52,314)

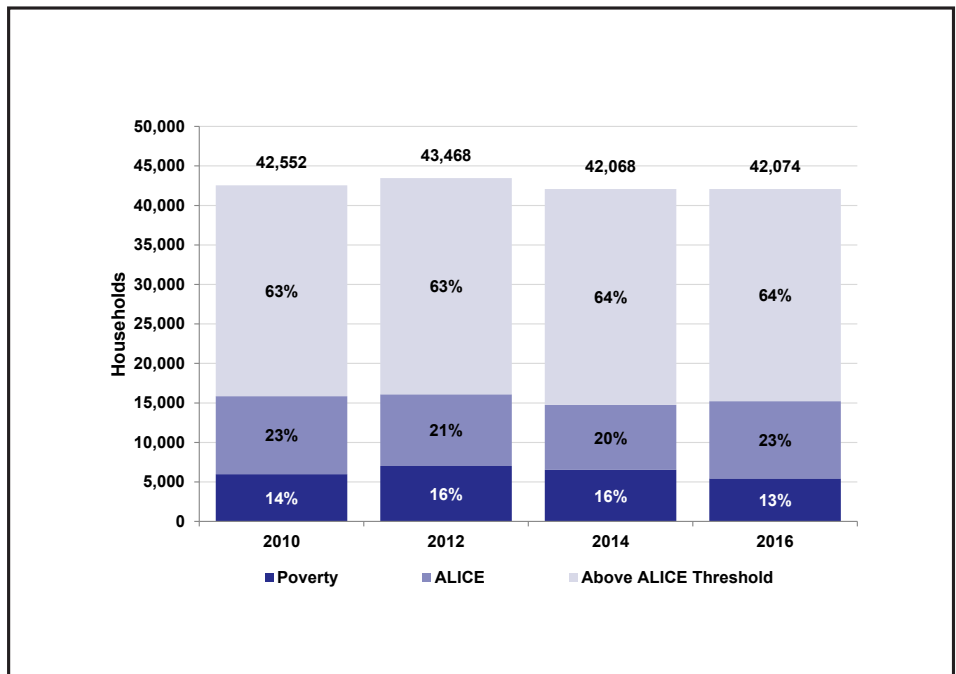
Unemployment Rate: 6.7% (state average: 5.0%)

ALICE Households: 23% (state average: 25%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

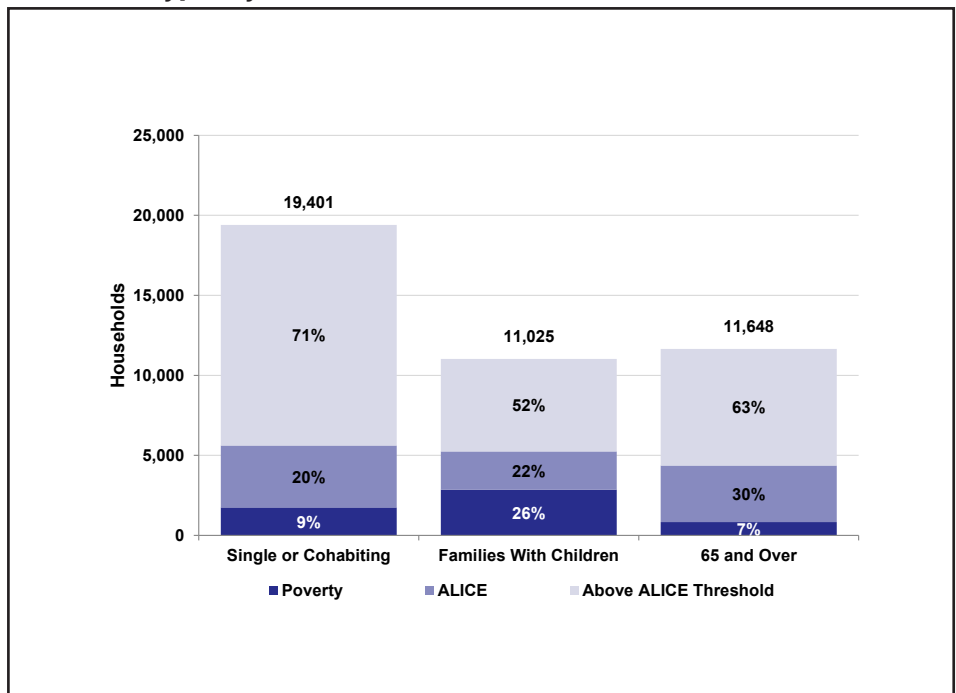
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

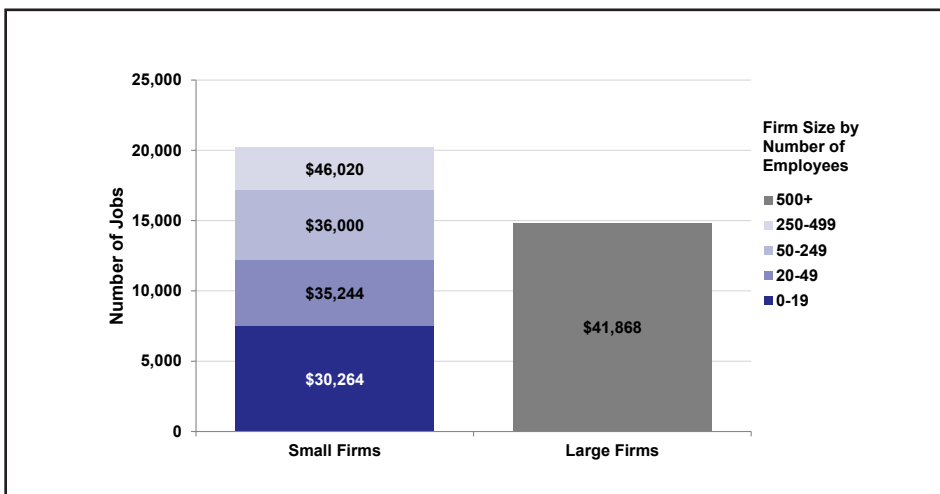
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, LaPorte County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$468	\$759
Child Care	\$-	\$988
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$146	\$428
Taxes	\$218	\$434
Monthly Total	\$1,608	\$4,706
ANNUAL TOTAL	\$19,296	\$56,472
Hourly Wage	\$9.65	\$28.24

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

LaPorte County, 2016		
Town	Total HH	% ALICE & Poverty
Cass Township	721	22%
Center Township	10,220	44%
Clinton Township	695	14%
Coolspring Township	6,731	42%
Dewey Township	419	34%
Fish Lake CDP	479	33%
Galena Township	740	17%
Hanna CDP	125	48%
Hanna Township	342	26%
Hudson Lake CDP	518	32%
Hudson Township	799	29%
Johnson Township	126	27%
Kankakee Township	1,743	27%
Kingsford Heights Town	491	61%
La Crosse Town	222	42%
La Porte City	9,355	55%
Lincoln Township	798	34%
Long Beach Town	549	17%
Michiana Shores Town	125	22%
Michigan City	12,727	53%
Michigan Township	10,508	50%
New Durham Township	1,574	36%
Noble Township	543	27%
Pleasant Township	1,449	49%
Pottawattamie Park Town	106	14%
Rolling Prairie CDP	221	27%
Scipio Township	1,887	35%
Springfield Township	1,733	42%
Trail Creek Town	829	31%
Union Township	894	53%
Wanatah Town	484	31%
Washington Township	337	15%
Westville Town	801	47%
Wills Township	709	23%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN LAWRENCE COUNTY

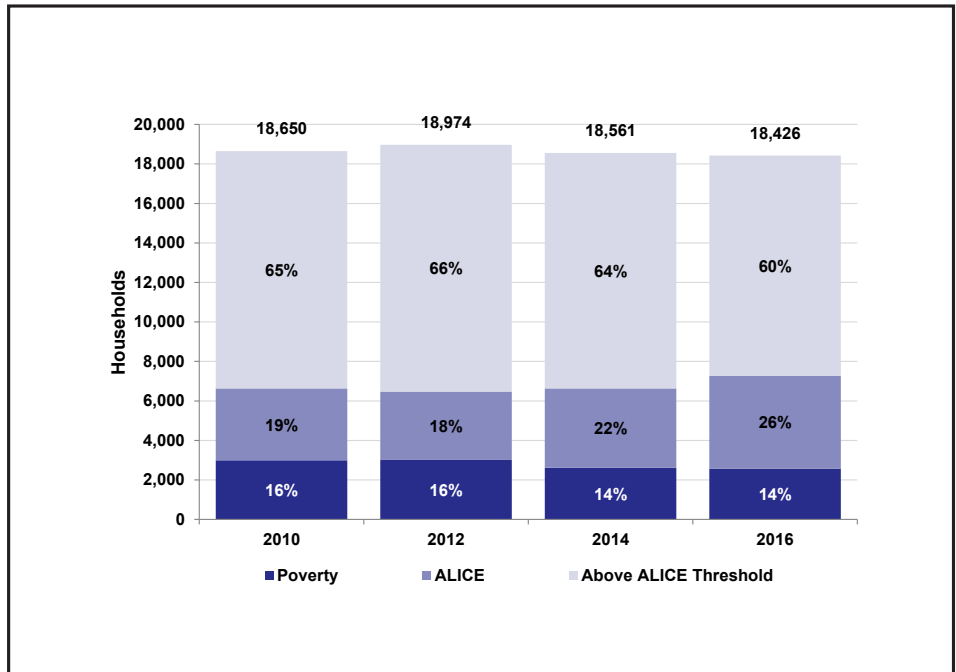
2016 Point-in-Time Data

Population: 45,696 • **Number of Households:** 18,426
Median Household Income: \$46,044 (state average: \$52,314)
Unemployment Rate: 5.6% (state average: 5.0%)
ALICE Households: 26% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

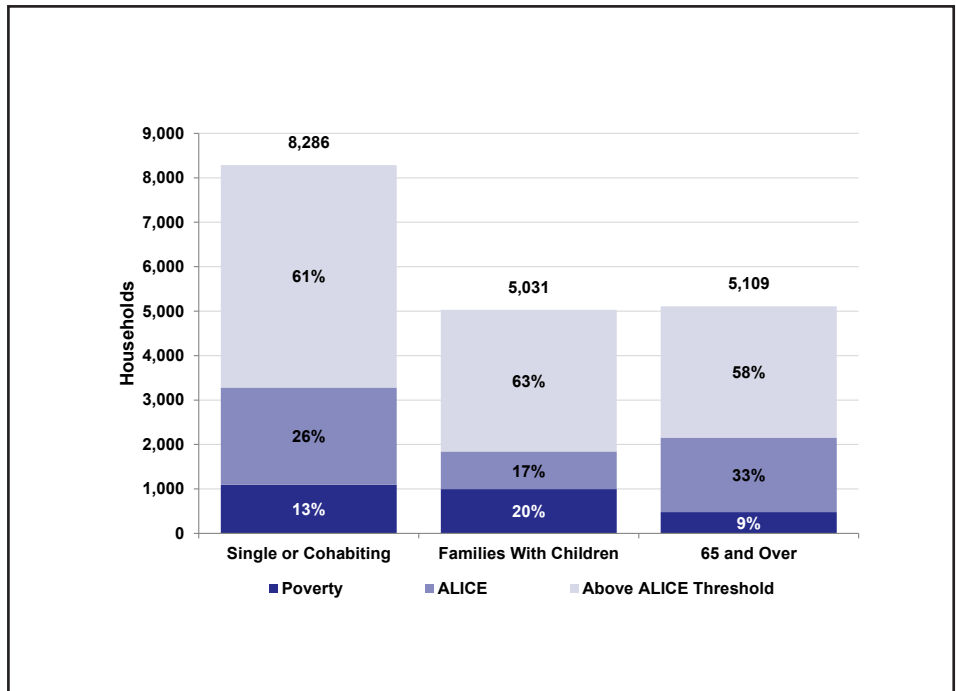
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Lawrence County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$410	\$665
Child Care	\$-	\$867
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$139	\$399
Taxes	\$202	\$357
Monthly Total	\$1,527	\$4,385
ANNUAL TOTAL	\$18,324	\$52,620
Hourly Wage	\$9.16	\$26.31

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Lawrence County, 2016		
Town	Total HH	% ALICE & Poverty
Avoca CDP	251	31%
Bedford City	5,579	51%
Bono Township	268	44%
Guthrie Township	479	33%
Indian Creek Township	1,024	45%
Marion Township	3,868	40%
Marshall Township	1,810	33%
Mitchell City	1,878	49%
Oolitic Town	459	45%
Perry Township	792	15%
Pleasant Run Township	568	31%
Shawswick Township	8,402	45%
Spice Valley Township	1,215	25%
Williams CDP	234	46%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN MADISON COUNTY

2016 Point-in-Time Data

Population: 129,296 • **Number of Households:** 50,964

Median Household Income: \$45,495 (state average: \$52,314)

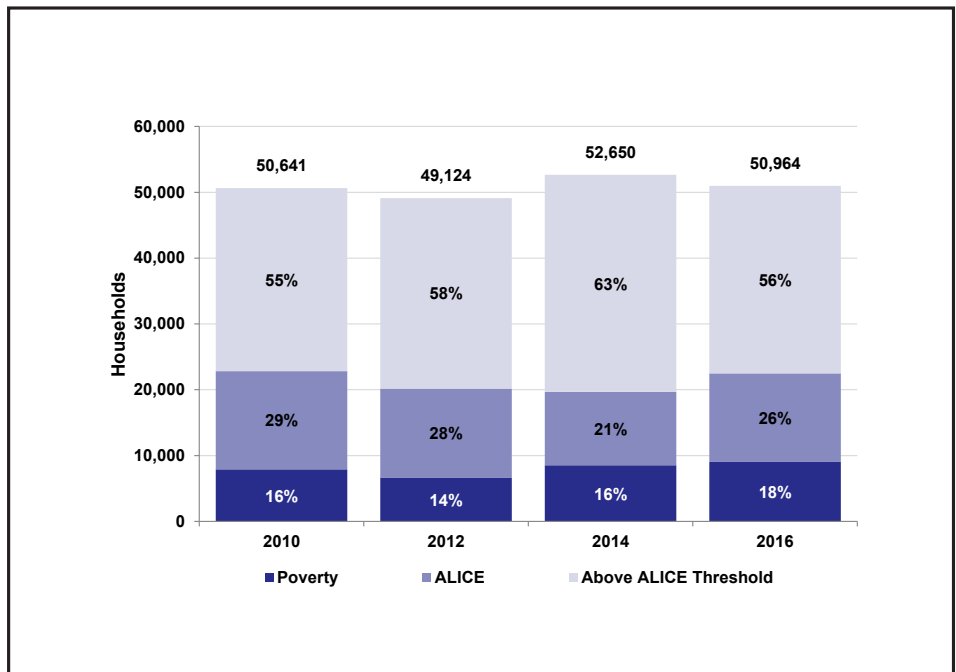
Unemployment Rate: 5.7% (state average: 5.0%)

ALICE Households: 26% (state average: 25%) • **Households in Poverty:** 18% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

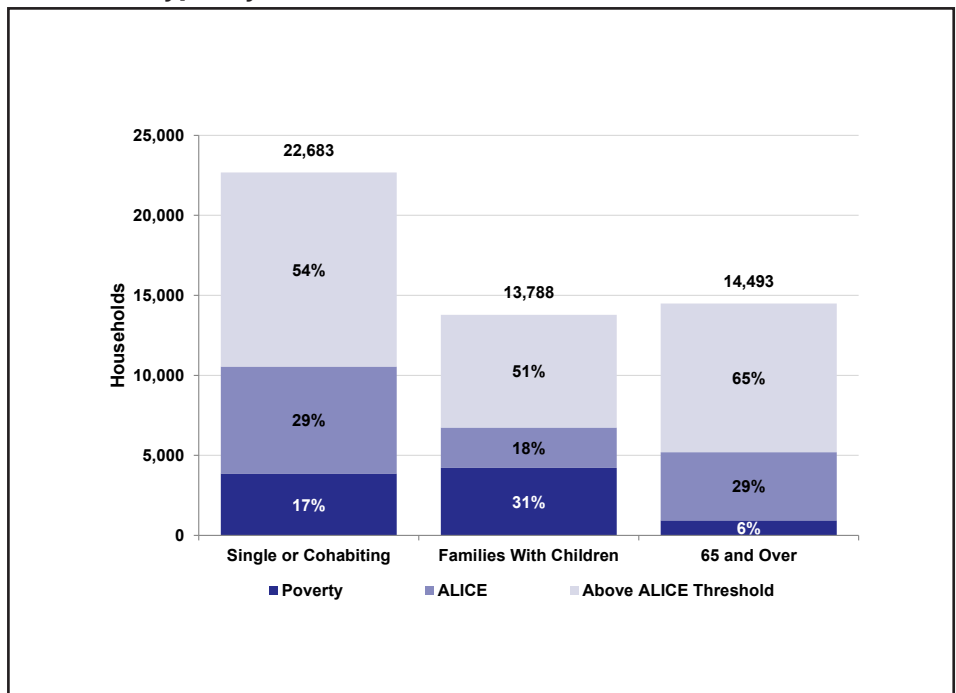
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Madison County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$433	\$702
Child Care	\$-	\$938
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$142	\$413
Taxes	\$209	\$396
Monthly Total	\$1,560	\$4,546
ANNUAL TOTAL	\$18,720	\$54,552
Hourly Wage	\$9.36	\$27.28

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Madison County, 2016		
Town	Total HH	% ALICE & Poverty
Adams Township	1,380	24%
Alexandria City	1,969	44%
Anderson City	23,404	58%
Anderson Township	23,490	56%
Boone Township	202	16%
Chesterfield Town	1,073	51%
Duck Creek Township	281	32%
Edgewood Town	829	18%
Elwood City	3,401	55%
Fall Creek Township	4,227	24%
Frankton Town	724	36%
Green Township	2,600	26%
Ingalls Town	745	38%
Jackson Township	746	20%
Lafayette Township	2,225	45%
Lapel Town	1,035	36%
Markleville Town	185	41%
Monroe Township	3,493	42%
Orestes Town	172	47%
Pendleton Town	1,848	35%
Pipe Creek Township	4,904	48%
Richland Township	1,946	34%
Stony Creek Township	1,611	32%
Summitville Town	354	60%
Union Township	3,665	32%
Van Buren Township	671	43%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN MARION COUNTY

2016 Point-in-Time Data

Population: 941,229 • **Number of Households:** 368,349

Median Household Income: \$44,874 (state average: \$52,314)

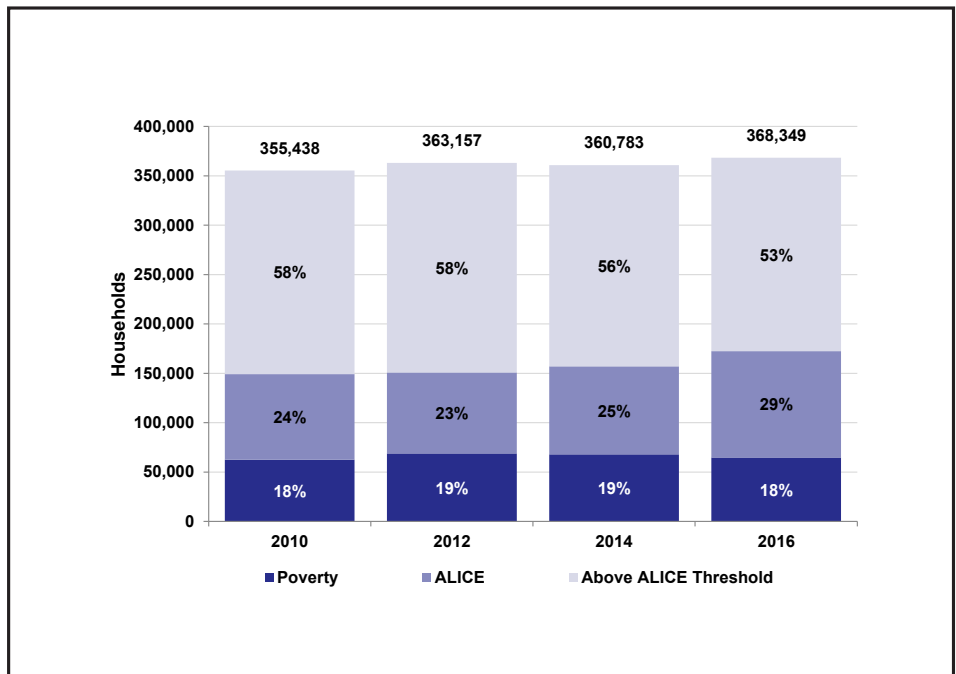
Unemployment Rate: 5.9% (state average: 5.0%)

ALICE Households: 29% (state average: 25%) • **Households in Poverty:** 18% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

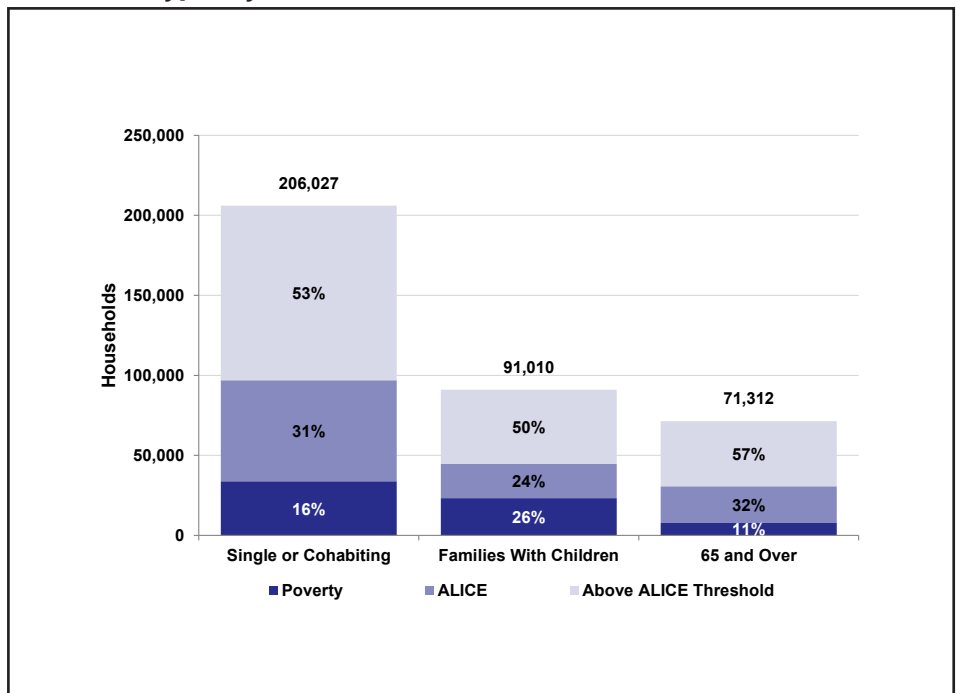
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

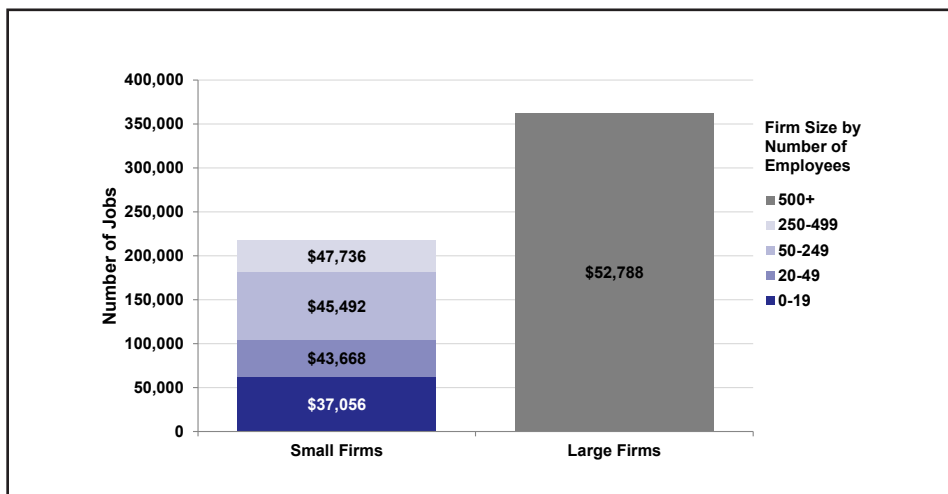
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Marion County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$552	\$809
Child Care	\$-	\$958
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$431
Taxes	\$243	\$442
Monthly Total	\$1,728	\$4,737
ANNUAL TOTAL	\$20,736	\$56,844
Hourly Wage	\$10.37	\$28.42

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Marion County, 2016		
Town	Total HH	% ALICE & Poverty
Beech Grove City	5,583	54%
Center Township	60,745	65%
Clermont Town	567	27%
Decatur Township	11,453	40%
Franklin Township	19,385	26%
Homecroft Town	290	20%
Indianapolis City (Balance)	332,643	47%
Lawrence City	18,288	44%
Lawrence Township	49,000	43%
Meridian Hills Town	650	13%
Perry Township	43,971	45%
Pike Township	31,222	43%
Rocky Ripple Town	298	46%
Southport City	666	33%
Speedway Town	5,319	53%
Warren Park Town	781	58%
Warren Township	39,684	50%
Washington Township	58,752	40%
Wayne Township	51,260	56%
Williams Creek Town	137	15%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN MARSHALL COUNTY

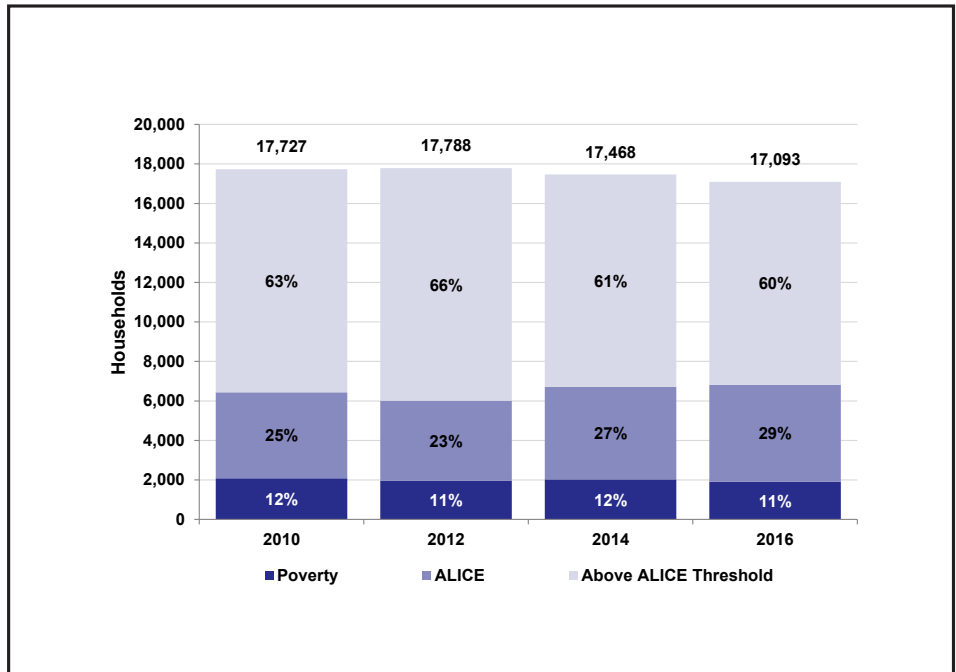
2016 Point-in-Time Data

Population: 46,833 • **Number of Households:** 17,093
Median Household Income: \$49,725 (state average: \$52,314)
Unemployment Rate: 7.7% (state average: 5.0%)
ALICE Households: 29% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

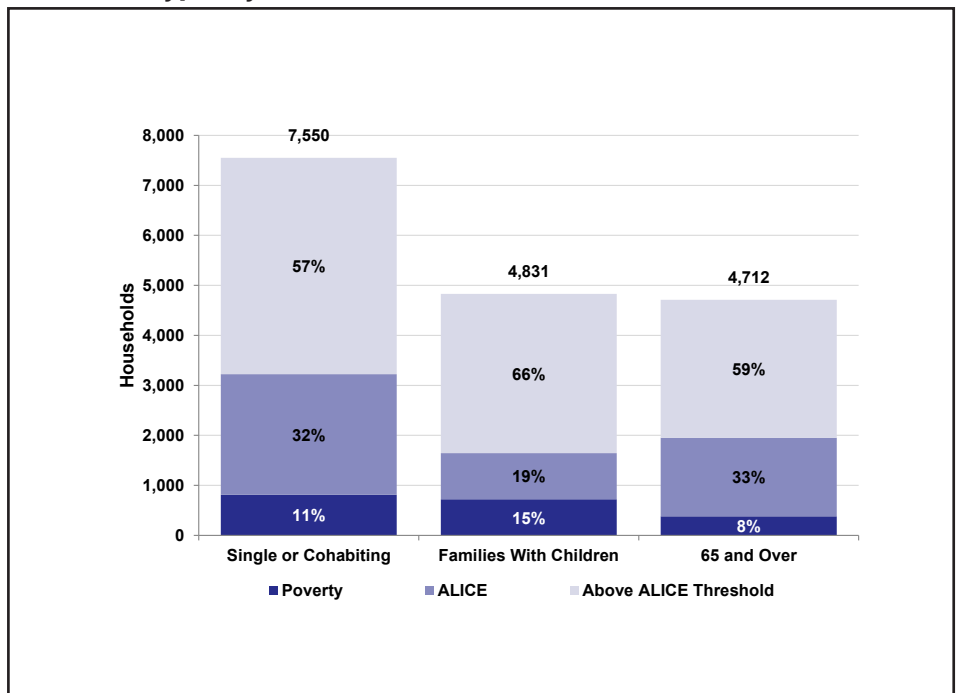
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

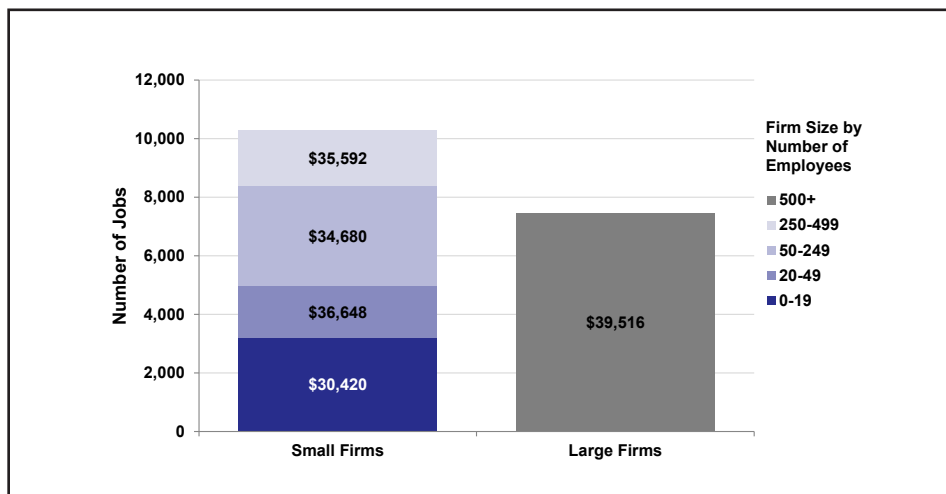
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Marshall County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$513	\$688
Child Care	\$-	\$825
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$152	\$396
Taxes	\$231	\$350
Monthly Total	\$1,672	\$4,356
ANNUAL TOTAL	\$20,064	\$52,272
Hourly Wage	\$10.03	\$26.14

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Marshall County, 2016		
Town	Total HH	% ALICE & Poverty
Argos Town	667	47%
Bourbon Town	690	48%
Bourbon Township	1,160	42%
Bremen Town	1,761	49%
Center Township	5,741	46%
Culver Town	520	47%
German Township	2,969	40%
Green Township	319	13%
La Paz Town	207	37%
North Township	1,594	32%
Plymouth City	3,703	57%
Polk Township	1,148	41%
Tippecanoe Township	483	35%
Union Township	1,179	38%
Walnut Township	1,038	44%
West Township	1,462	29%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN MARTIN COUNTY

2016 Point-in-Time Data

Population: 10,218 • **Number of Households:** 4,219

Median Household Income: \$47,457 (state average: \$52,314)

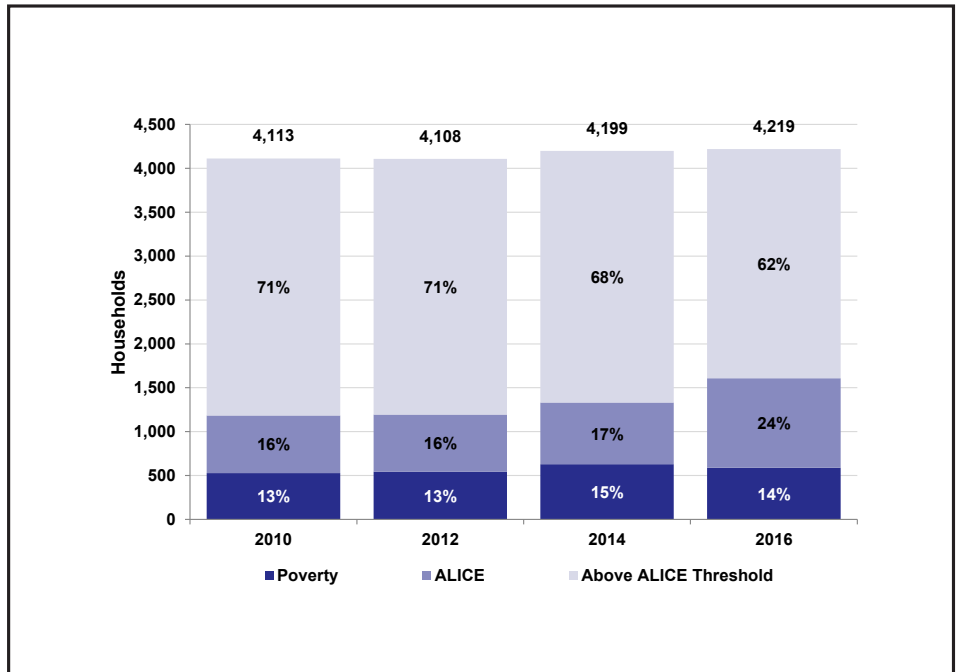
Unemployment Rate: 5.4% (state average: 5.0%)

ALICE Households: 24% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

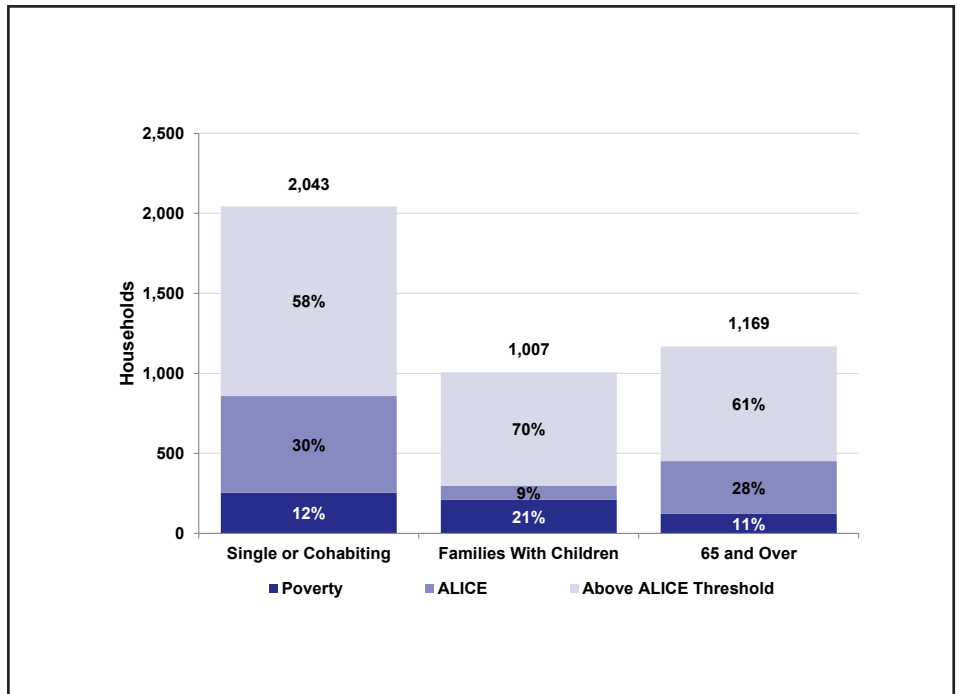
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

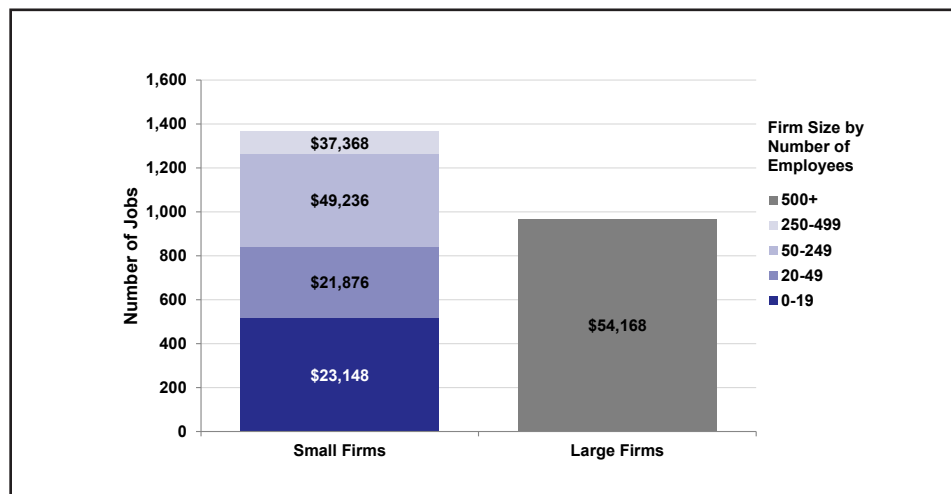
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Martin County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$792
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$386
Taxes	\$215	\$325
Monthly Total	\$1,593	\$4,250
ANNUAL TOTAL	\$19,116	\$51,000
Hourly Wage	\$9.56	\$25.50

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Martin County, 2016		
Town	Total HH	% ALICE & Poverty
Center Township	701	44%
Crane Town	110	35%
Halbert Township	674	35%
Loogootee City	1,146	46%
Lost River Township	235	19%
Mitcheltree Township	295	65%
Perry Township	2,004	35%
Rutherford Township	310	43%
Shoals Town	412	62%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN MIAMI COUNTY

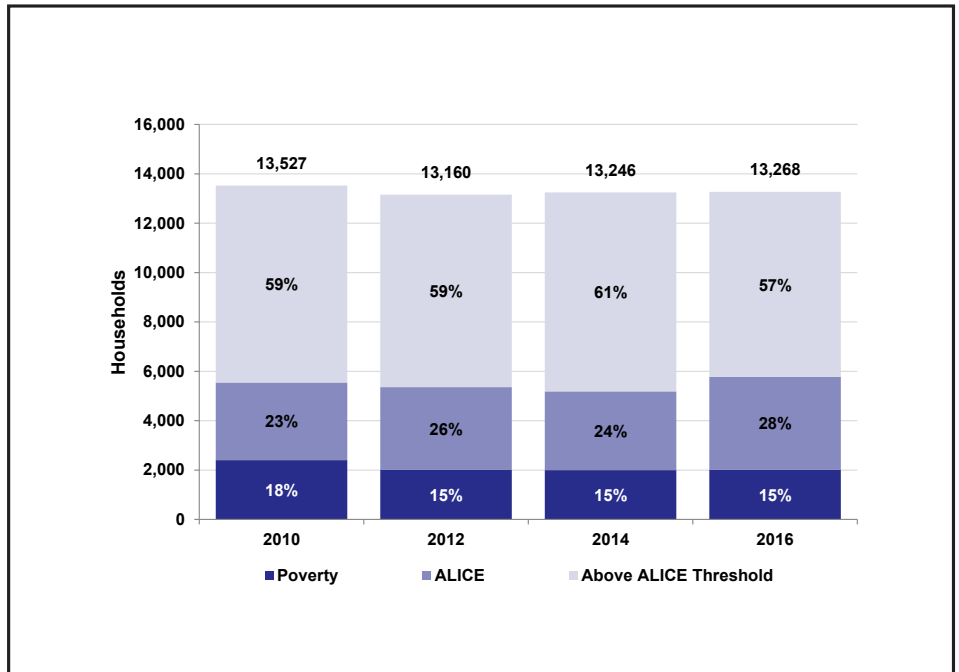
2016 Point-in-Time Data

Population: 36,093 • **Number of Households:** 13,268
Median Household Income: \$45,646 (state average: \$52,314)
Unemployment Rate: 8.9% (state average: 5.0%)
ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

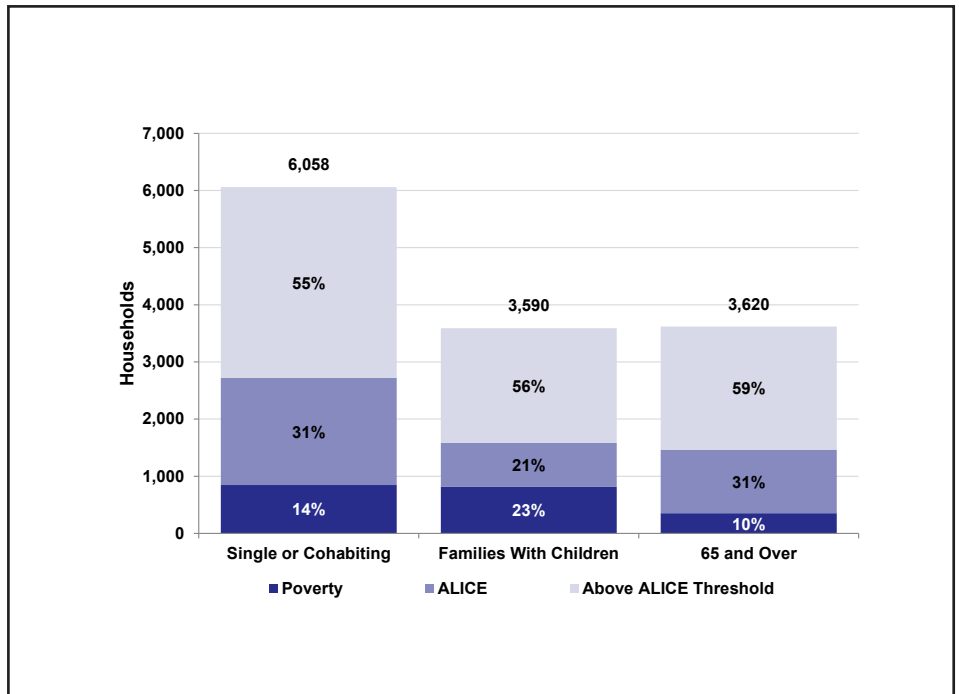
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Miami County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$892
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$400
Taxes	\$215	\$361
Monthly Total	\$1,593	\$4,400
ANNUAL TOTAL	\$19,116	\$52,800
Hourly Wage	\$9.56	\$26.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Miami County, 2016		
Town	Total HH	% ALICE & Poverty
Allen Township	217	51%
Amboy Town	125	37%
Bunker Hill Town	226	54%
Butler Township	322	44%
Clay Township	401	25%
Converse Town	493	57%
Deer Creek Township	1,600	35%
Denver Town	180	39%
Erie Township	293	14%
Grissom Afb CDP	727	55%
Harrison Township	254	28%
Jackson Township	711	34%
Jefferson Township	980	38%
Mexico CDP	338	38%
Perry Township	231	25%
Peru City	4,519	59%
Peru Township	4,443	55%
Pipe Creek Township	1,777	48%
Richland Township	442	22%
Union Township	337	32%
Washington Township	1,260	47%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN MONROE COUNTY

2016 Point-in-Time Data

Population: 145,496 • **Number of Households:** 54,513

Median Household Income: \$43,582 (state average: \$52,314)

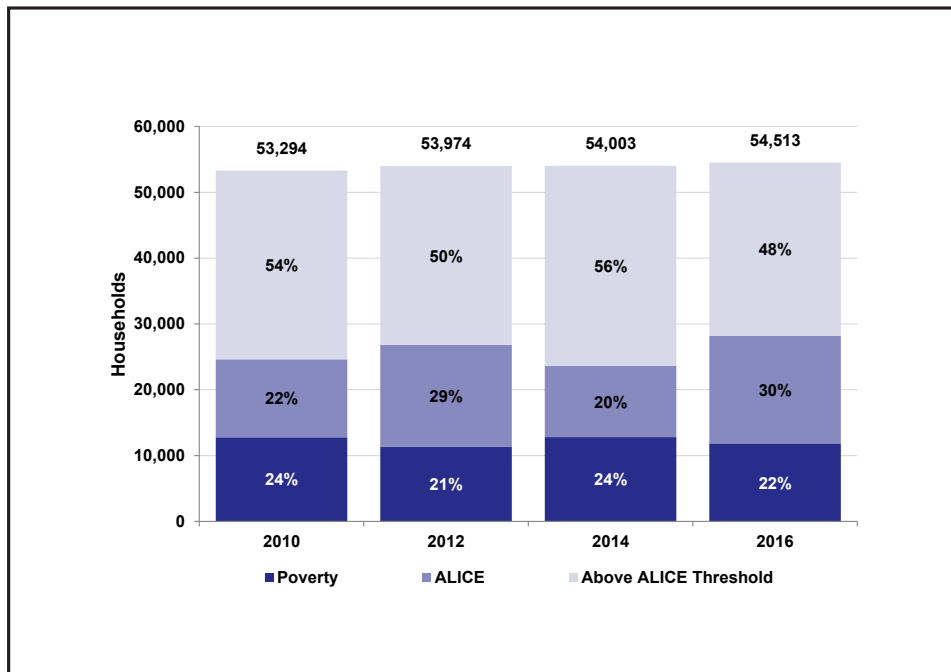
Unemployment Rate: 6.1% (state average: 5.0%)

ALICE Households: 30% (state average: 25%) • **Households in Poverty:** 22% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

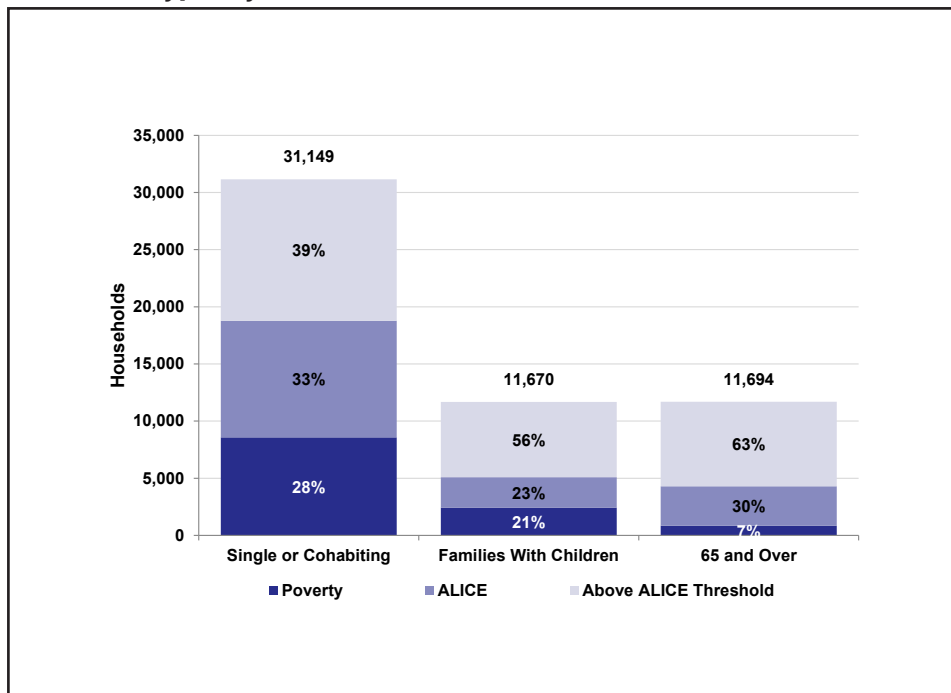
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Monroe County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$679	\$924
Child Care	\$-	\$1,021
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$174	\$455
Taxes	\$287	\$506
Monthly Total	\$1,916	\$5,003
ANNUAL TOTAL	\$22,992	\$60,036
Hourly Wage	\$11.50	\$30.02

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Monroe County, 2016		
Town	Total HH	% ALICE & Poverty
Bean Blossom Township	1,302	39%
Benton Township	1,478	39%
Bloomington City	30,366	63%
Bloomington Township	13,418	71%
Clear Creek Township	2,100	30%
Ellettsville Town	2,624	51%
Harrodsburg CDP	221	50%
Indian Creek Township	616	33%
Perry Township	22,713	51%
Polk Township	162	35%
Richland Township	5,858	44%
Salt Creek Township	674	33%
Smithville-Sanders CDP	1,497	30%
Van Buren Township	5,189	46%
Washington Township	768	35%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN MONTGOMERY COUNTY

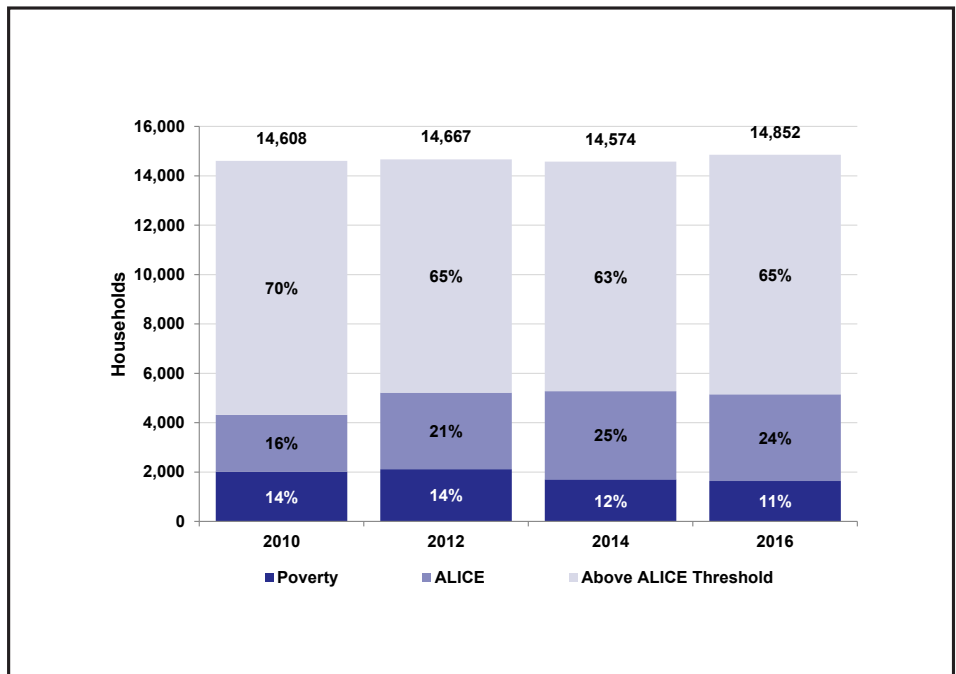
2016 Point-in-Time Data

Population: 38,108 • **Number of Households:** 14,852
Median Household Income: \$50,253 (state average: \$52,314)
Unemployment Rate: 5.4% (state average: 5.0%)
ALICE Households: 24% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

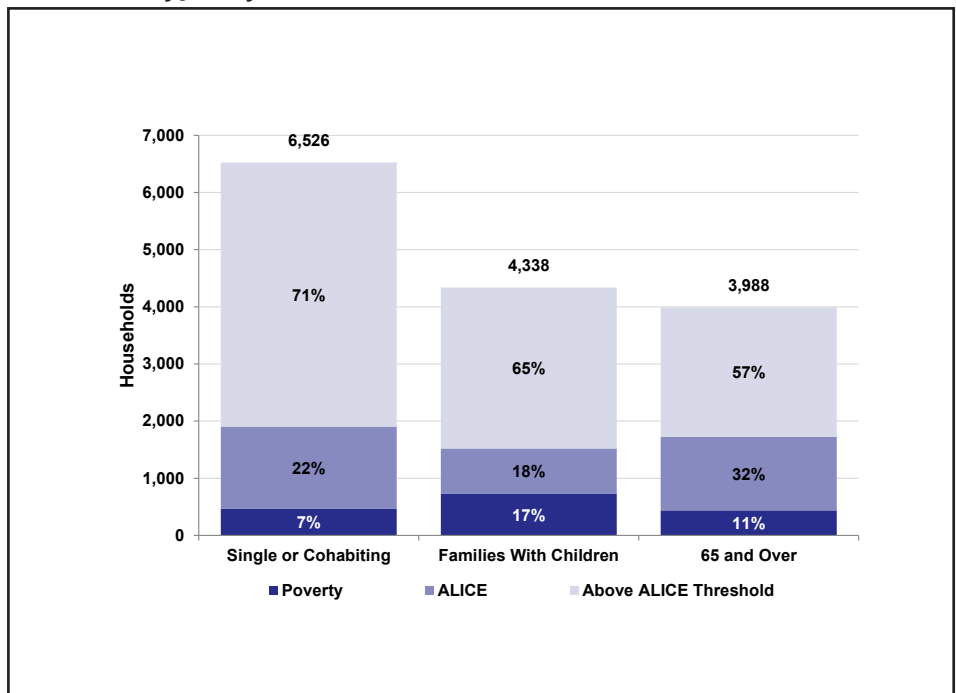
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

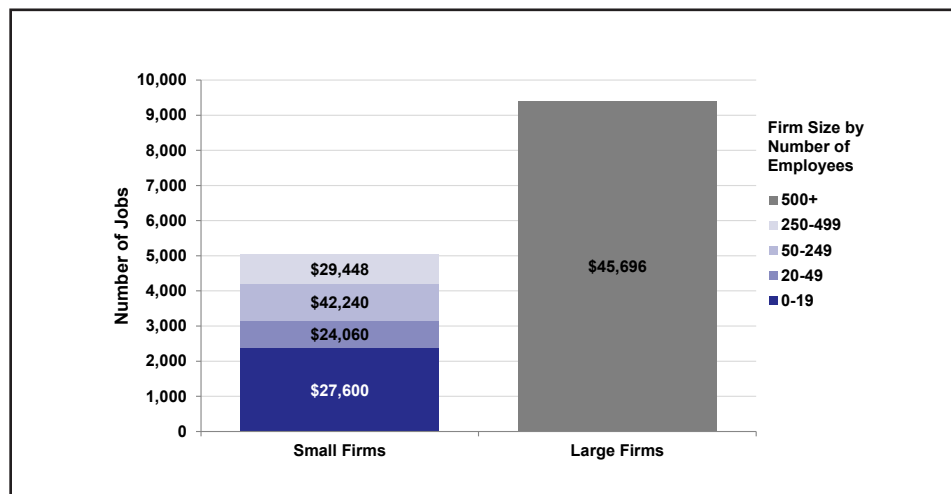
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Montgomery County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$518	\$708
Child Care	\$-	\$771
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$153	\$391
Taxes	\$232	\$338
Monthly Total	\$1,679	\$4,305
ANNUAL TOTAL	\$20,148	\$51,660
Hourly Wage	\$10.07	\$25.83

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Montgomery County, 2016		
Town	Total HH	% ALICE & Poverty
Brown Township	664	28%
Clark Township	756	26%
Coal Creek Township	541	28%
Crawfordsville City	6,280	49%
Darlington Town	321	33%
Franklin Township	724	26%
Ladoga Town	407	34%
Lake Holiday CDP	382	18%
Linden Town	291	46%
Madison Township	398	40%
New Market Town	188	23%
New Richmond Town	126	33%
New Ross Town	137	35%
Ripley Township	334	16%
Scott Township	336	36%
Sugar Creek Township	158	25%
Union Township	9,789	38%
Walnut Township	522	23%
Waveland Town	139	42%
Wayne Township	630	27%
Waynetown Town	398	33%
Wingate Town	108	44%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN MORGAN COUNTY

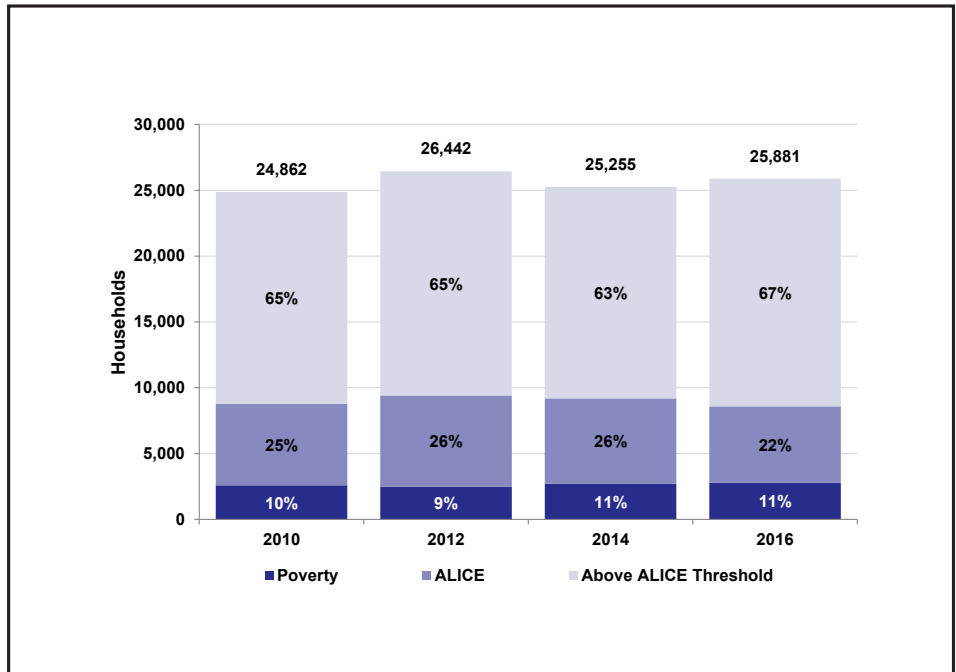
2016 Point-in-Time Data

Population: 69,698 • **Number of Households:** 25,881
Median Household Income: \$60,530 (state average: \$52,314)
Unemployment Rate: 5.5% (state average: 5.0%)
ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

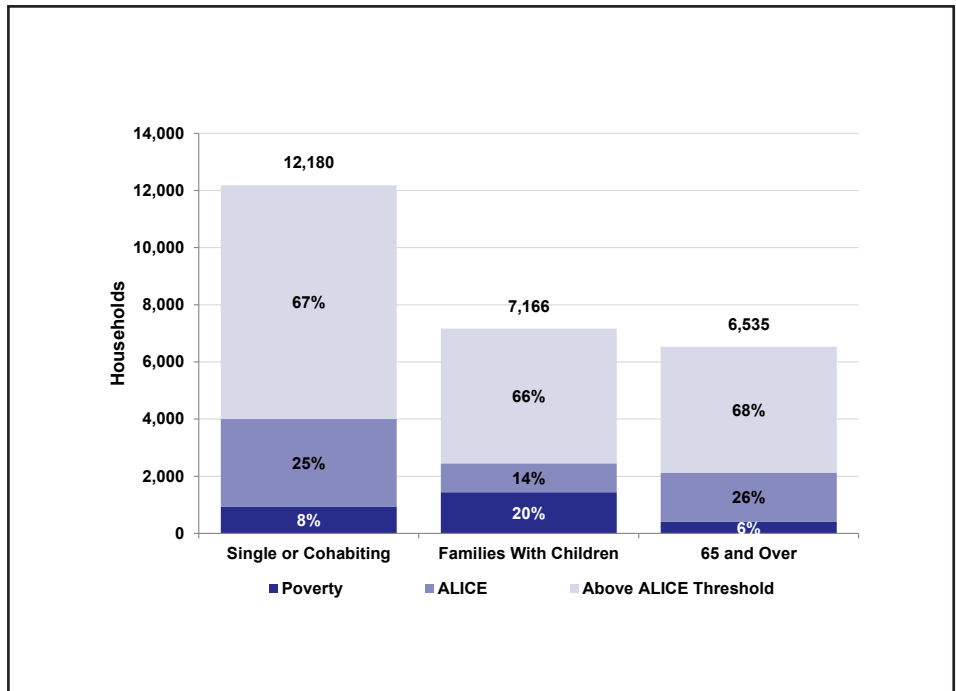
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Morgan County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$552	\$809
Child Care	\$-	\$929
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$427
Taxes	\$243	\$431
Monthly Total	\$1,728	\$4,693
ANNUAL TOTAL	\$20,736	\$56,316
Hourly Wage	\$10.37	\$28.16

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Morgan County, 2016		
Town	Total HH	% ALICE & Poverty
Adams Township	455	19%
Ashland Township	655	29%
Baker Township	322	8%
Brooklyn Town	582	42%
Brown Township	5,060	43%
Clay Township	1,615	33%
Green Township	1,280	33%
Gregg Township	978	24%
Harrison Township	518	37%
Jackson Township	1,260	30%
Jefferson Township	1,240	36%
Madison Township	3,505	23%
Martinsville City	4,415	52%
Monroe Township	1,895	28%
Monrovia Town	517	29%
Moorsville Town	3,827	44%
Morgantown Town	349	58%
Painted Hills CDP	264	20%
Paragon Town	237	56%
Ray Township	562	38%
Washington Township	6,310	43%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN NEWTON COUNTY

2016 Point-in-Time Data

Population: 14,022 • **Number of Households:** 5,482

Median Household Income: \$50,058 (state average: \$52,314)

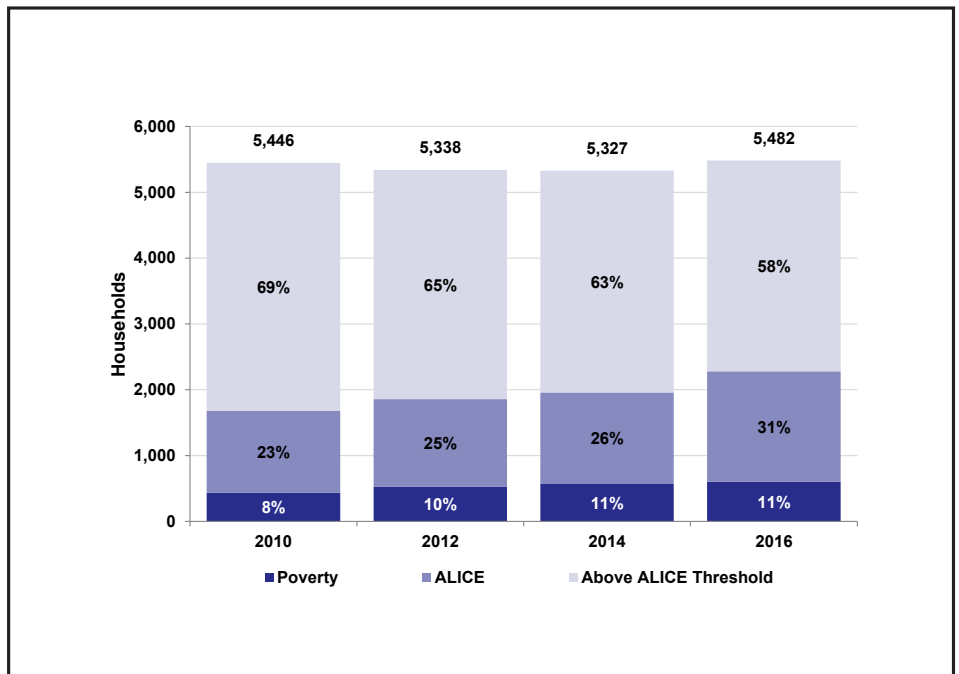
Unemployment Rate: 7.2% (state average: 5.0%)

ALICE Households: 31% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

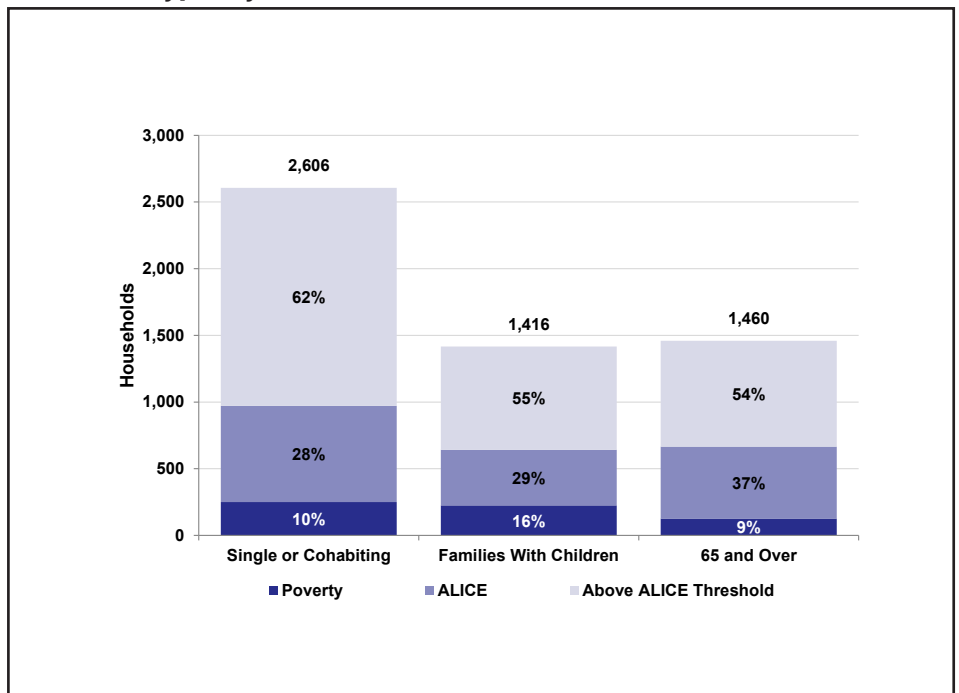
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

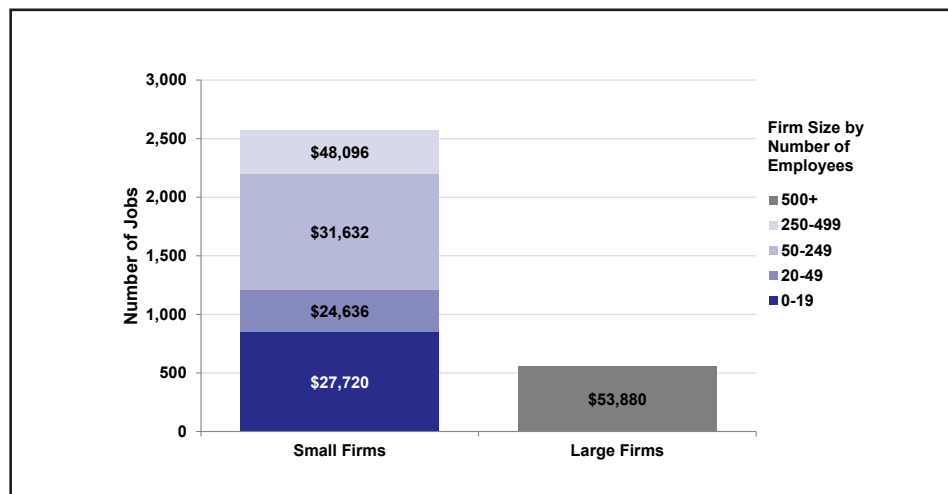
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Newton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$535	\$867
Child Care	\$-	\$888
Food	\$158	\$525
Transportation	\$324	\$649
Health Care	\$213	\$795
Technology	\$55	\$75
Miscellaneous	\$152	\$422
Taxes	\$230	\$418
Monthly Total	\$1,667	\$4,639
ANNUAL TOTAL	\$20,004	\$55,668
Hourly Wage	\$10.00	\$27.83

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Newton County, 2016		
Town	Total HH	% ALICE & Poverty
Beaver Township	578	40%
Brook Town	405	52%
Goodland Town	422	49%
Grant Township	536	46%
Iroquois Township	465	51%
Jackson Township	191	25%
Jefferson Township	896	49%
Kentland Town	712	54%
Lake Township	876	36%
Lake Village CDP	260	68%
Lincoln Township	1,663	42%
Morocco Town	410	50%
Roselawn CDP	1,500	40%
Washington Township	103	24%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN NOBLE COUNTY

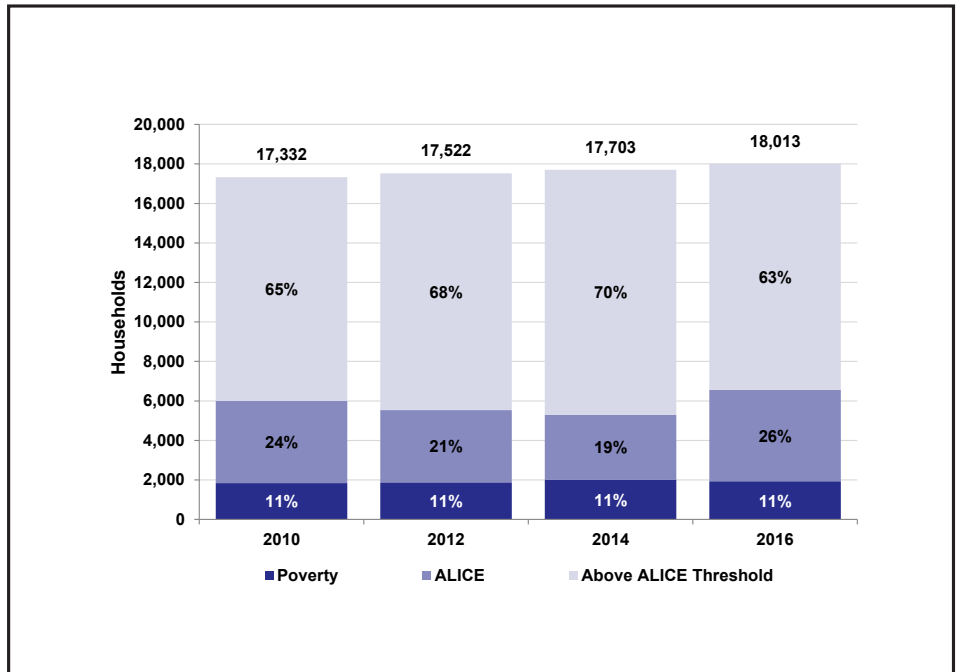
2016 Point-in-Time Data

Population: 47,587 • **Number of Households:** 18,013
Median Household Income: \$49,657 (state average: \$52,314)
Unemployment Rate: 7.0% (state average: 5.0%)
ALICE Households: 26% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

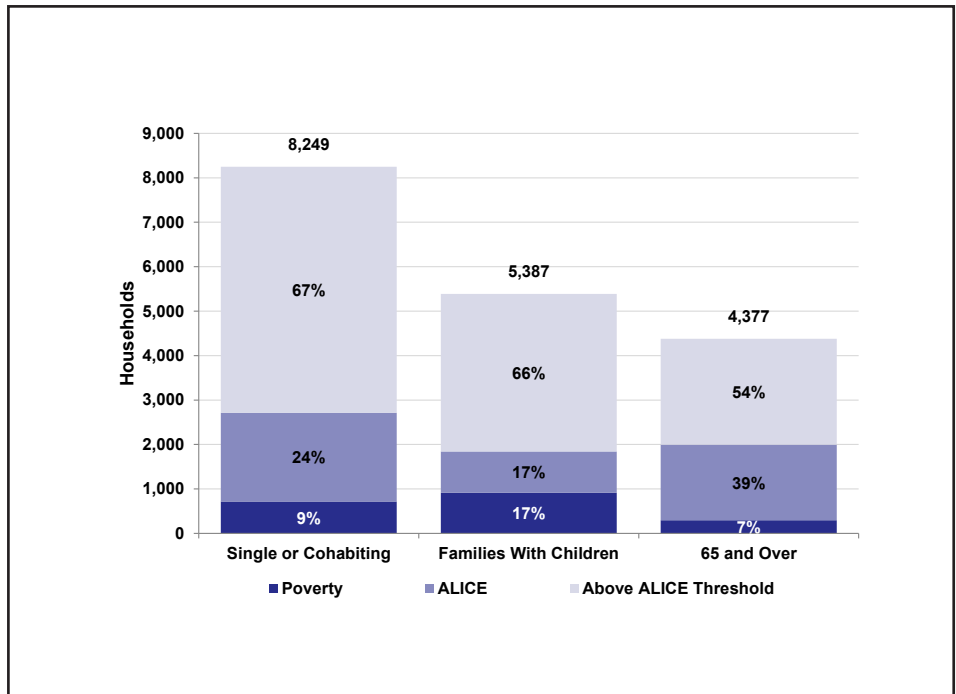
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

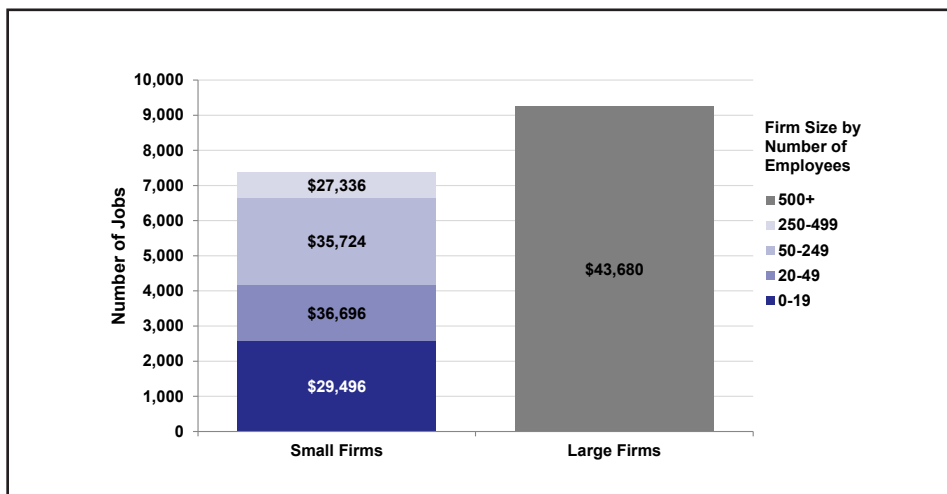
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Noble County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$403	\$650
Child Care	\$-	\$742
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$138	\$380
Taxes	\$200	\$308
Monthly Total	\$1,517	\$4,177
ANNUAL TOTAL	\$18,204	\$50,124
Hourly Wage	\$9.10	\$25.06

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Noble County, 2016		
Town	Total HH	% ALICE & Poverty
Albion Town	956	41%
Albion Township	994	41%
Allen Township	2,679	30%
Avilla Town	908	44%
Cromwell Town	180	58%
Elkhart Township	767	37%
Green Township	757	18%
Jefferson Township	583	19%
Kendallville City	4,178	50%
Kimmell CDP	186	41%
Ligonier City	1,542	42%
Noble Township	1,319	44%
Orange Township	1,516	33%
Perry Township	2,180	38%
Rome City Town	525	36%
Sparta Township	1,002	33%
Swan Township	1,011	31%
Washington Township	405	42%
Wayne Township	4,231	46%
Wolcottville Town	357	36%
York Township	569	24%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN OHIO COUNTY

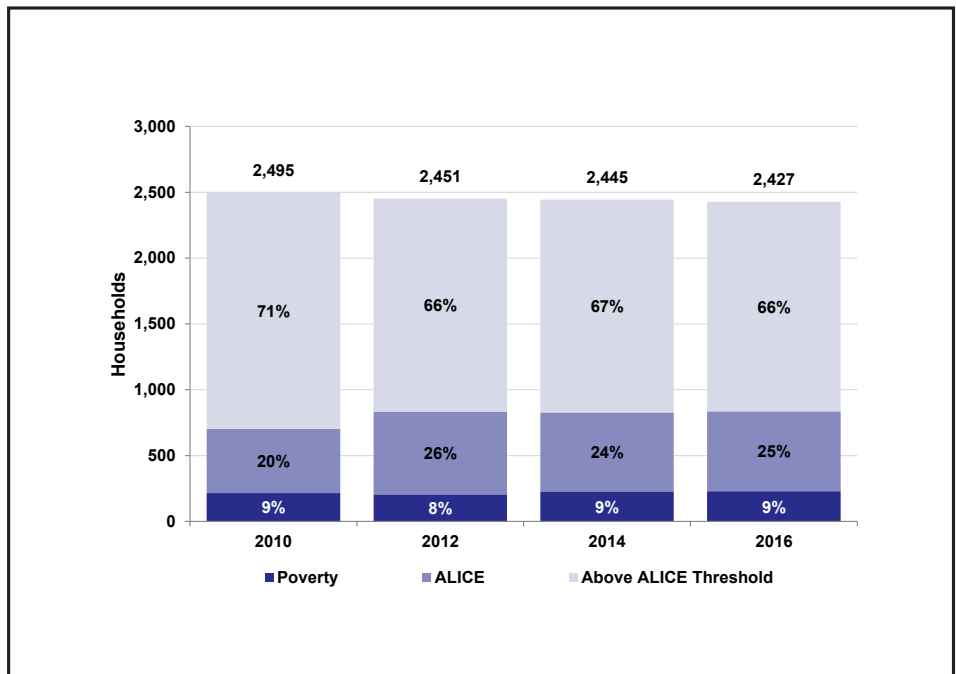
2016 Point-in-Time Data

Population: 6,003 • **Number of Households:** 2,427
Median Household Income: \$54,653 (state average: \$52,314)
Unemployment Rate: 5.9% (state average: 5.0%)
ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

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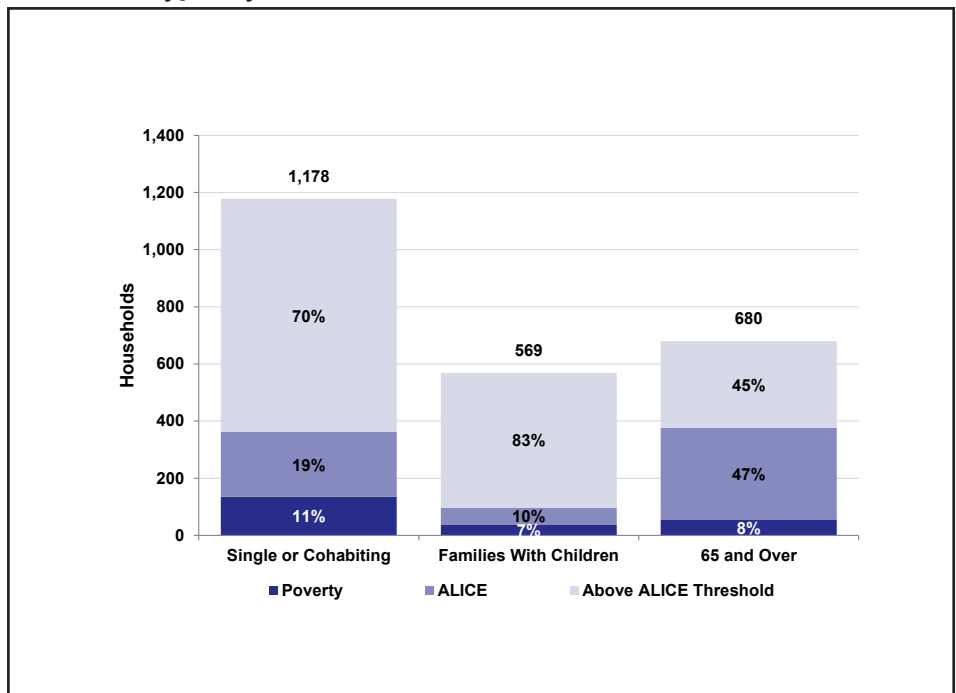
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

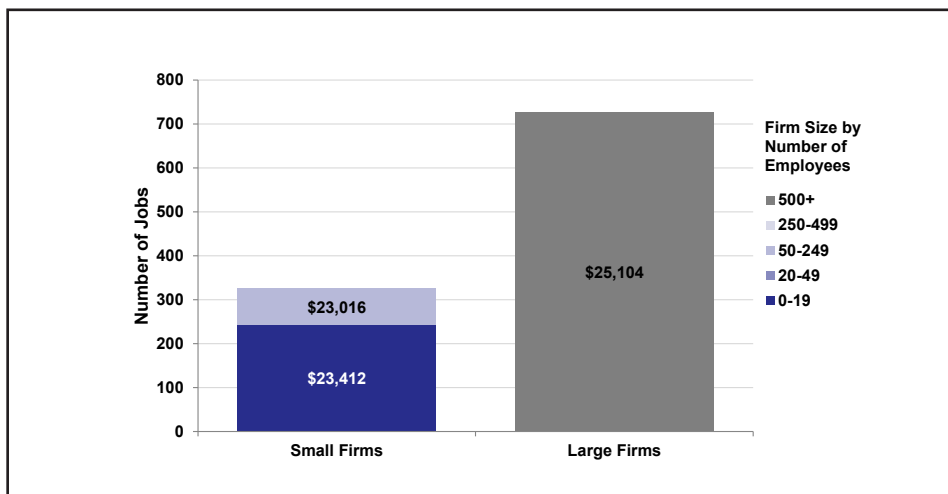
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Ohio County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$509	\$787
Child Care	\$-	\$771
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$152	\$402
Taxes	\$230	\$366
Monthly Total	\$1,667	\$4,423
ANNUAL TOTAL	\$20,004	\$53,076
Hourly Wage	\$10.00	\$26.54

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Ohio County, 2016		
Town	Total HH	% ALICE & Poverty
Cass Township	288	20%
Pike Township	204	8%
Randolph Township	1,749	38%
Rising Sun City	987	48%
Union Township	186	49%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN ORANGE COUNTY

2016 Point-in-Time Data

Population: 19,579 • **Number of Households:** 7,720

Median Household Income: \$41,438 (state average: \$52,314)

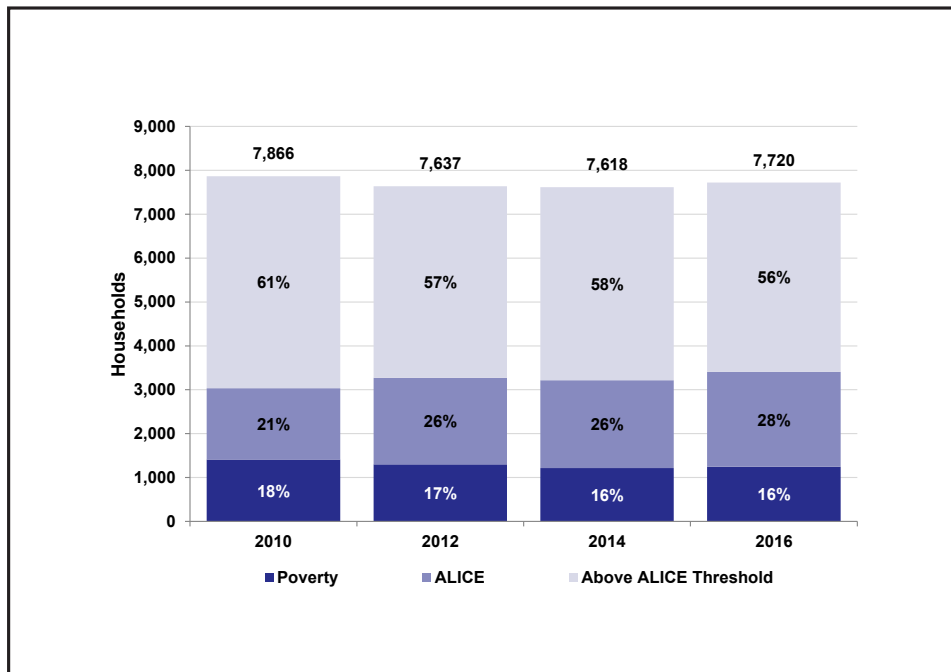
Unemployment Rate: 5.5% (state average: 5.0%)

ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

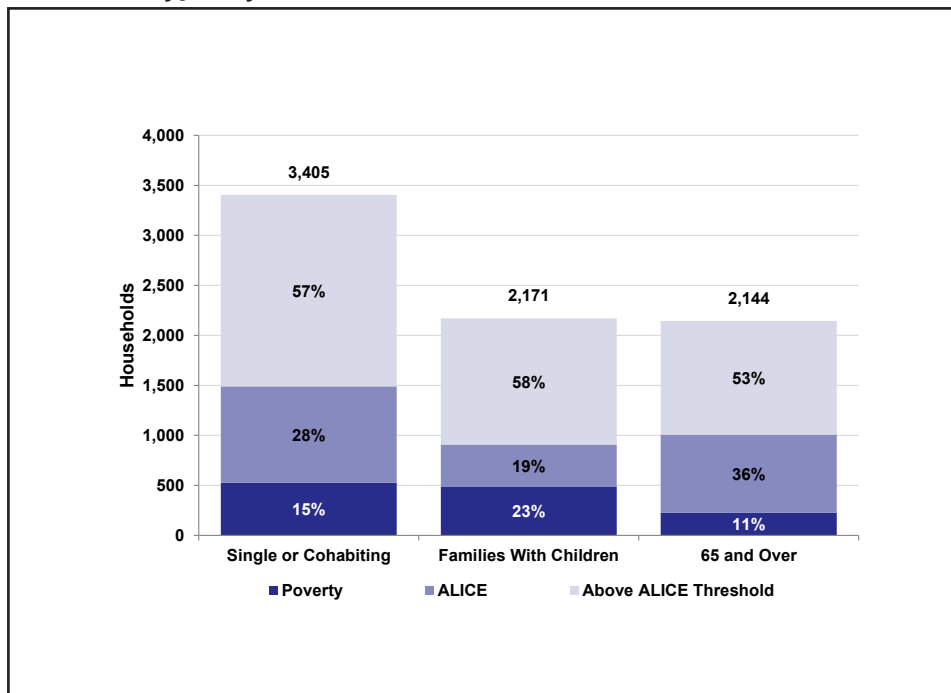
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Orange County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$638
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$366
Taxes	\$215	\$272
Monthly Total	\$1,593	\$4,023
ANNUAL TOTAL	\$19,116	\$48,276
Hourly Wage	\$9.56	\$24.14

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Orange County, 2016		
Town	Total HH	% ALICE & Poverty
French Lick Town	749	64%
French Lick Township	1,925	52%
Greenfield Township	332	41%
Jackson Township	359	18%
Northeast Township	225	24%
Northwest Township	143	74%
Orangeville Township	258	37%
Orleans Town	968	51%
Orleans Township	1,350	44%
Paoli Town	1,453	54%
Paoli Township	2,246	46%
Southeast Township	547	36%
Stampers Creek Township	335	34%
West Baden Springs Town	263	54%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN OWEN COUNTY

2016 Point-in-Time Data

Population: 21,038 • **Number of Households:** 8,581

Median Household Income: \$45,388 (state average: \$52,314)

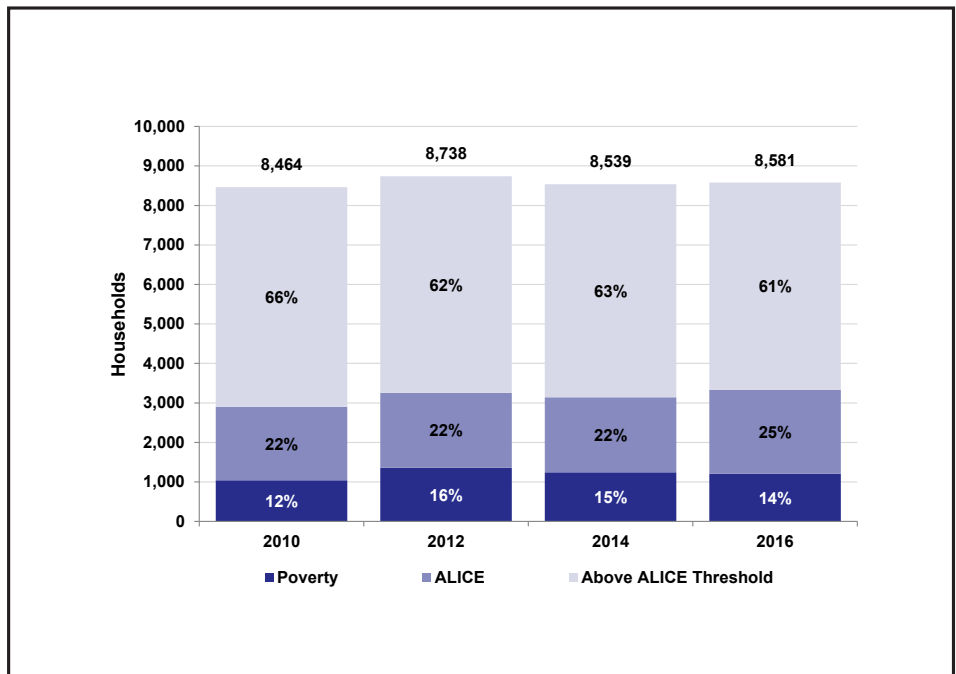
Unemployment Rate: 6.8% (state average: 5.0%)

ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

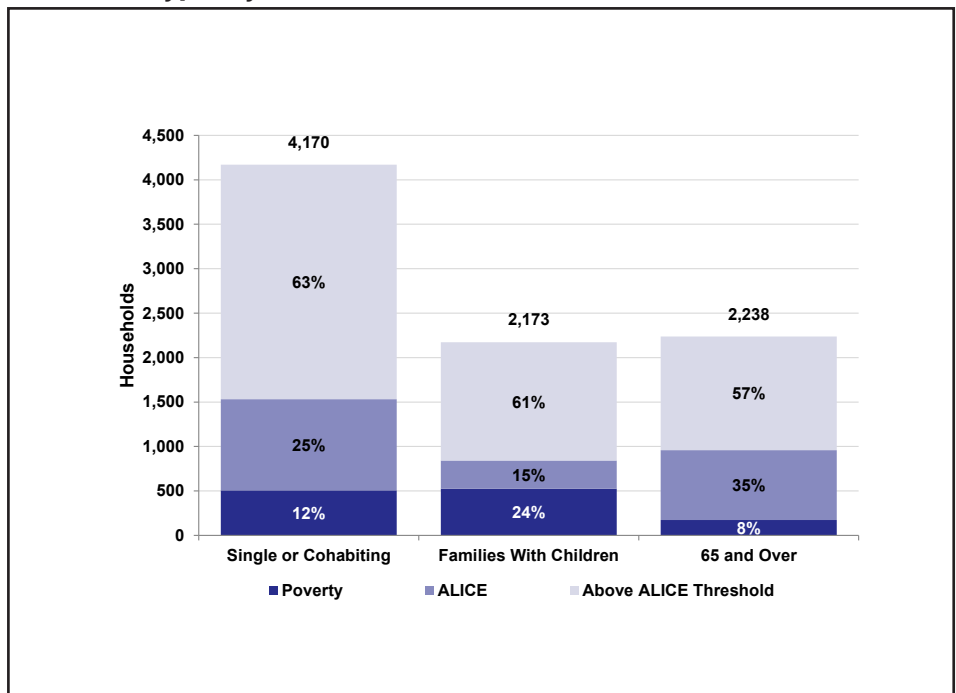
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

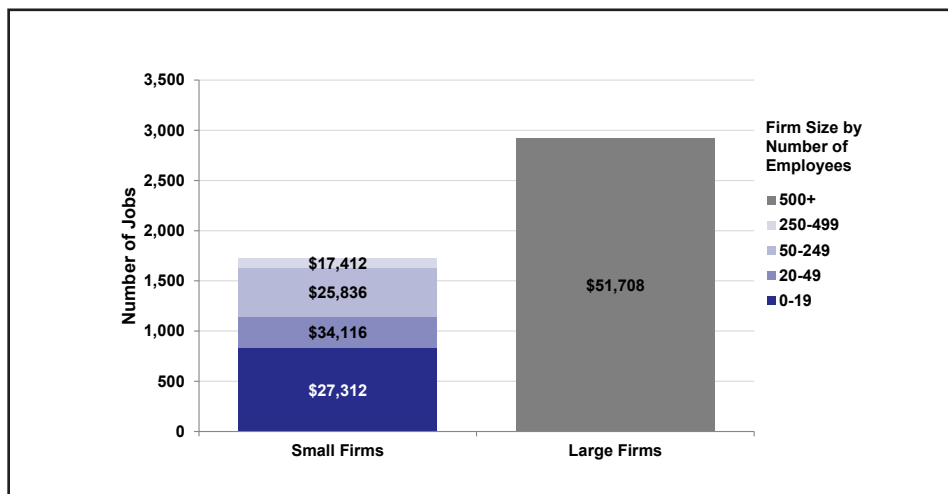
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Owen County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$469	\$747
Child Care	\$-	\$783
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$146	\$398
Taxes	\$219	\$357
Monthly Total	\$1,610	\$4,382
ANNUAL TOTAL	\$19,320	\$52,584
Hourly Wage	\$9.66	\$26.29

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Owen County, 2016		
Town	Total HH	% ALICE & Poverty
Clay Township	1,007	25%
Franklin Township	415	48%
Gospport Town	304	54%
Harrison Township	145	25%
Jackson Township	797	61%
Jefferson Township	439	32%
Jennings Township	289	26%
Lafayette Township	466	44%
Marion Township	419	30%
Montgomery Township	505	34%
Morgan Township	541	29%
Spencer Town	1,062	56%
Taylor Township	411	38%
Washington Township	2,414	41%
Wayne Township	733	44%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN PARKE COUNTY

2016 Point-in-Time Data

Population: 17,033 • **Number of Households:** 6,150

Median Household Income: \$42,664 (state average: \$52,314)

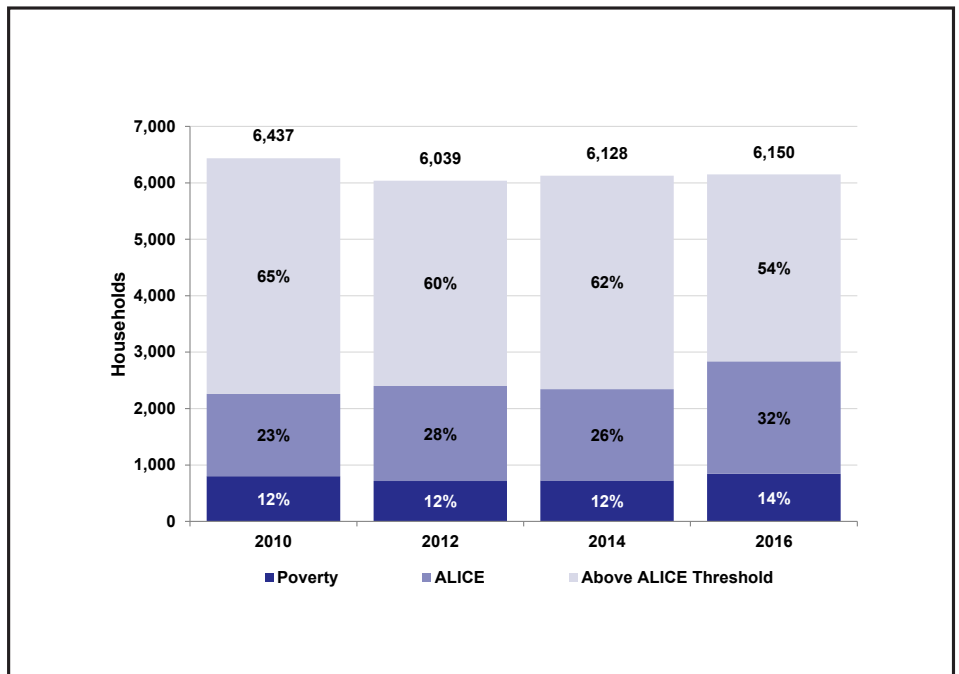
Unemployment Rate: 7.0% (state average: 5.0%)

ALICE Households: 32% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

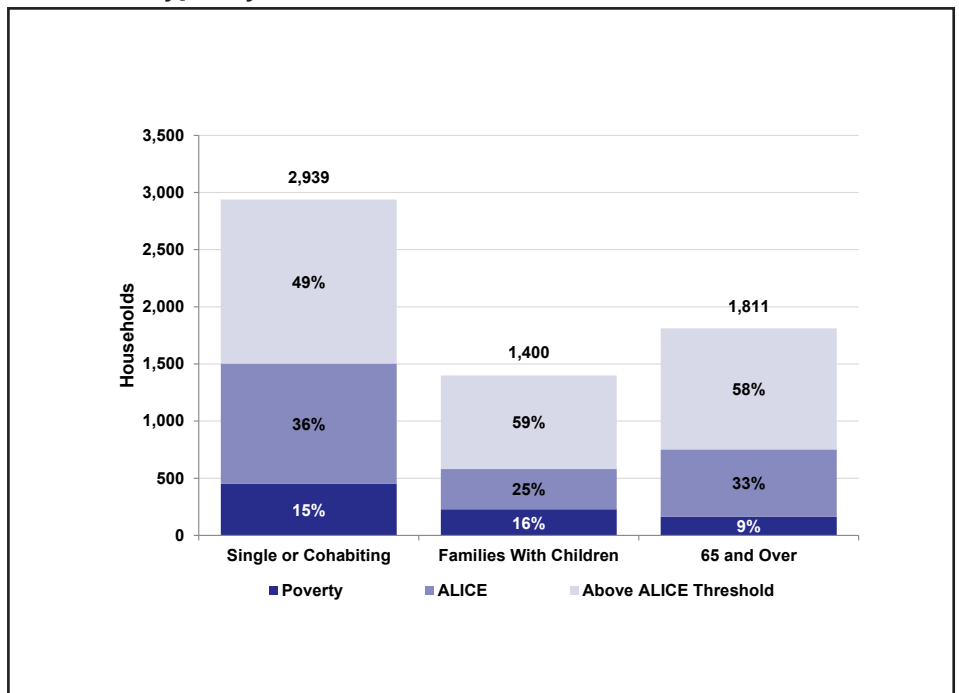
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

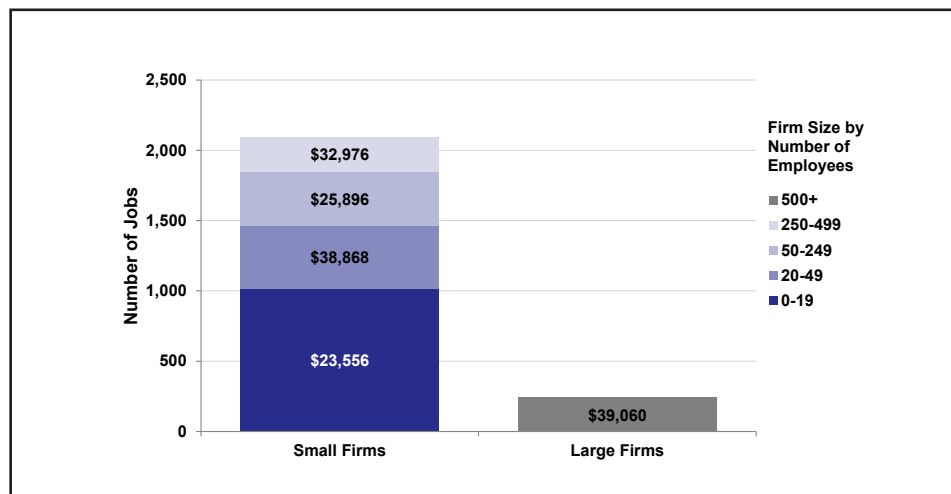
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Parke County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$708
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$375
Taxes	\$215	\$297
Monthly Total	\$1,593	\$4,127
ANNUAL TOTAL	\$19,116	\$49,524
Hourly Wage	\$9.56	\$24.76

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Parke County, 2016		
Town	Total HH	% ALICE & Poverty
Adams Township	1,694	55%
Bloomington Town	123	45%
Florida Township	1,045	50%
Greene Township	151	16%
Howard Township	168	21%
Jackson Township	284	74%
Liberty Township	296	47%
Marshall Town	131	40%
Mecca Town	134	63%
Montezuma Town	335	52%
Penn Township	284	38%
Raccoon Township	169	32%
Reserve Township	453	49%
Rockville Town	1,143	60%
Rosedale Town	310	56%
Sugar Creek Township	136	64%
Union Township	661	28%
Wabash Township	357	36%
Washington Township	452	43%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN PERRY COUNTY

2016 Point-in-Time Data

Population: 19,301 • **Number of Households:** 7,318

Median Household Income: \$47,396 (state average: \$52,314)

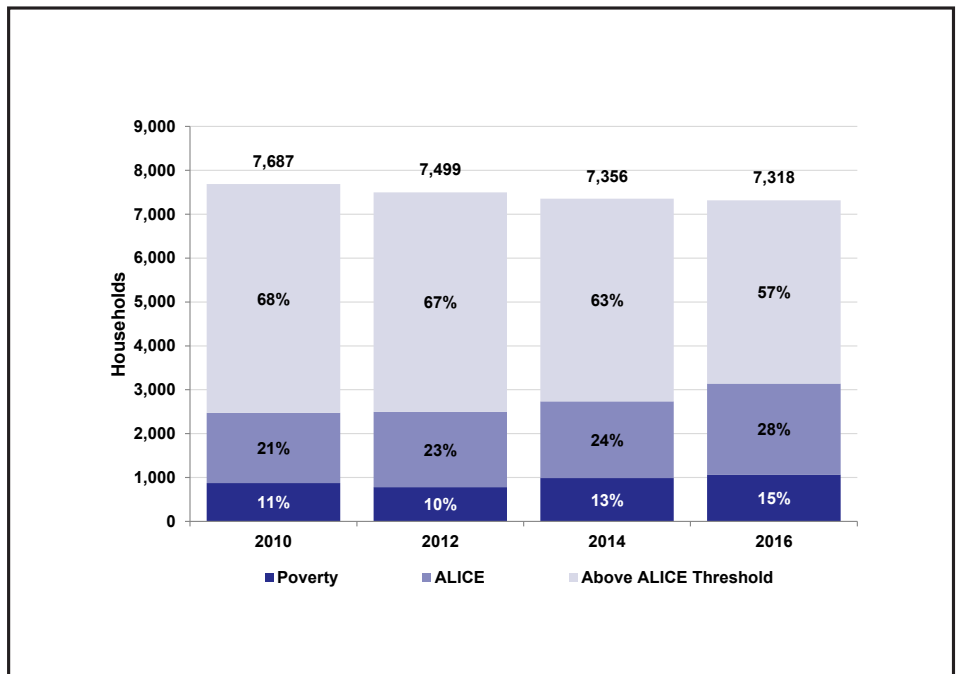
Unemployment Rate: 4.1% (state average: 5.0%)

ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

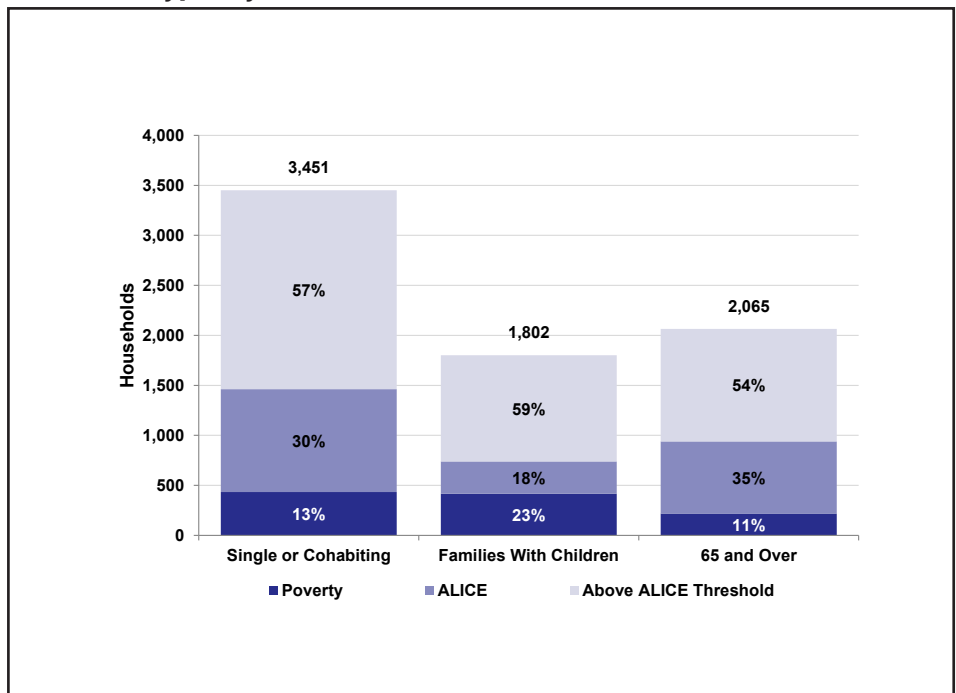
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

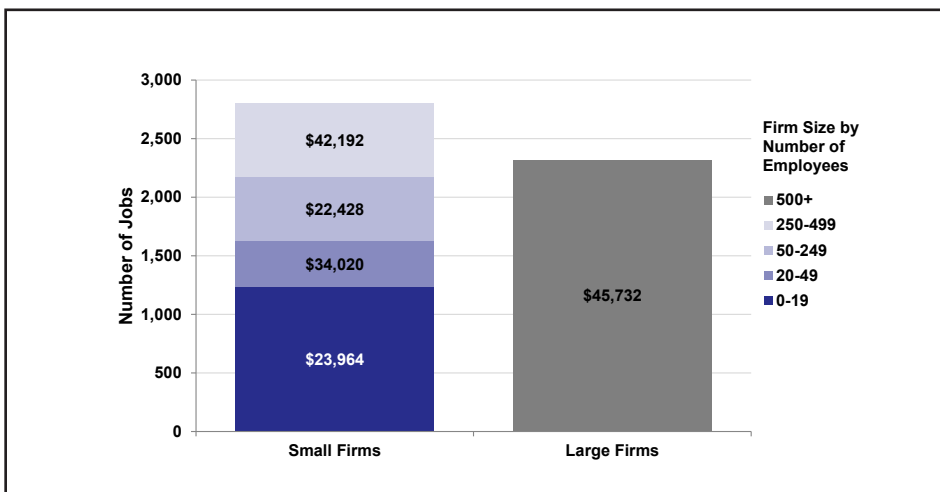
Perry County, 2016		
Town	Total HH	% ALICE & Poverty
Anderson Township	664	25%
Cannelton City	699	69%
Clark Township	491	47%
Leopold Township	320	29%
Oil Township	351	40%
Tell City	3,079	48%
Tobin Township	206	31%
Troy Town	130	52%
Troy Township	5,015	47%
Union Township	271	41%

Household Survival Budget, Perry County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$804
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$388
Taxes	\$215	\$330
Monthly Total	\$1,593	\$4,269
ANNUAL TOTAL	\$19,116	\$51,228
Hourly Wage	\$9.56	\$25.61

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN PIKE COUNTY

2016 Point-in-Time Data

Population: 12,554 • **Number of Households:** 4,957

Median Household Income: \$48,076 (state average: \$52,314)

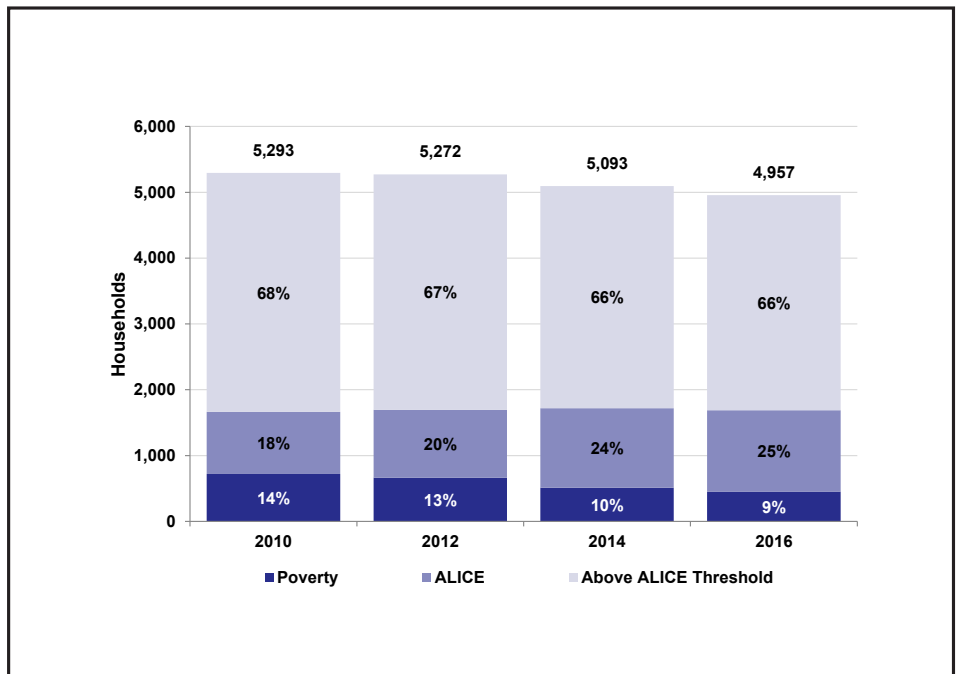
Unemployment Rate: 3.9% (state average: 5.0%)

ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

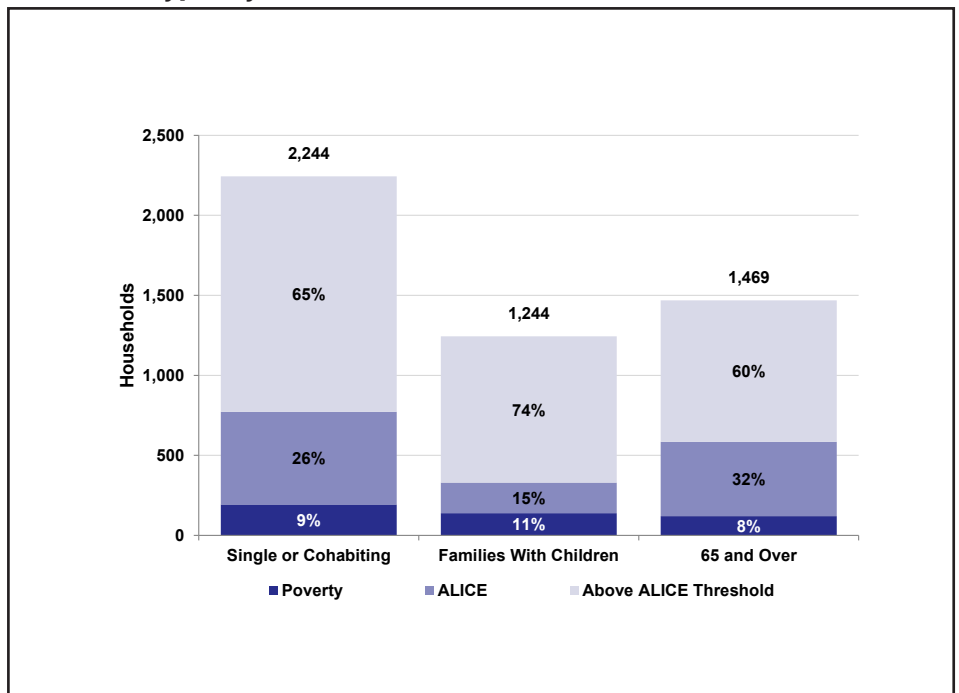
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Pike County, 2016		
Town	Total HH	% ALICE & Poverty
Jefferson Township	790	34%
Lockhart Township	326	37%
Logan Township	141	36%
Madison Township	191	16%
Marion Township	250	48%
Monroe Township	336	31%
Otwell CDP	206	60%
Patoka Township	1,156	38%
Petersburg City	932	40%
Washington Township	1,678	31%
Winslow Town	371	50%

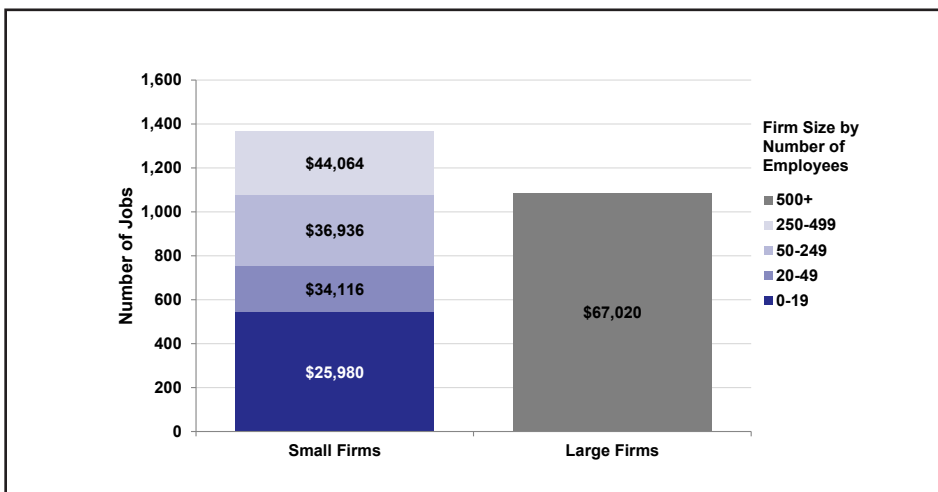
Household Survival Budget, Pike County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$704
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$375
Taxes	\$215	\$295
Monthly Total	\$1,593	\$4,121
ANNUAL TOTAL	\$19,116	\$49,452
Hourly Wage	\$9.56	\$24.73

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN PORTER COUNTY

2016 Point-in-Time Data

Population: 167,791 • **Number of Households:** 62,986

Median Household Income: \$66,196 (state average: \$52,314)

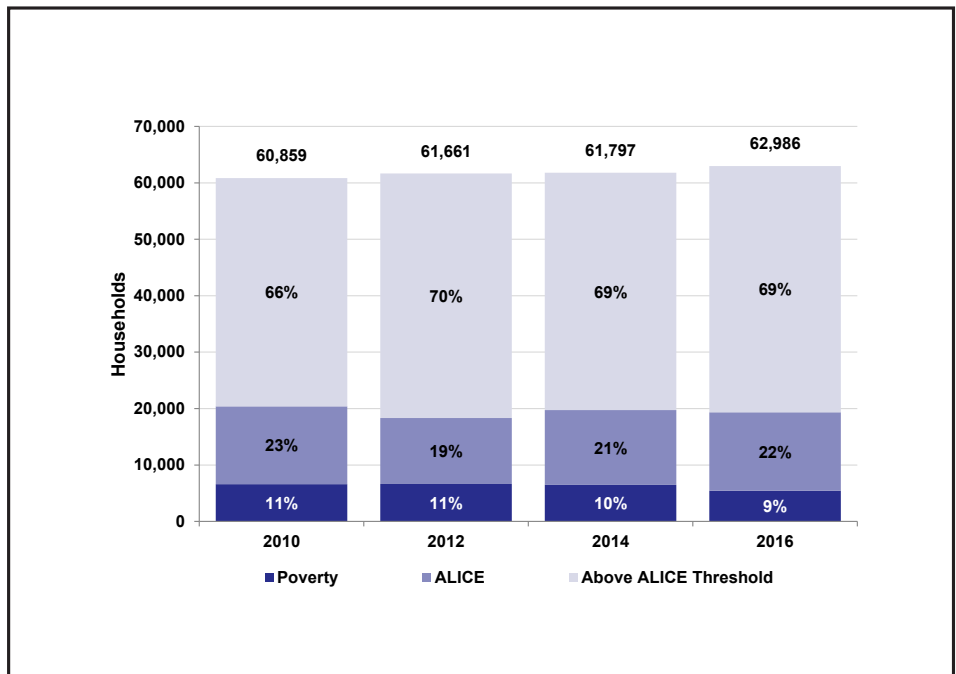
Unemployment Rate: 4.0% (state average: 5.0%)

ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

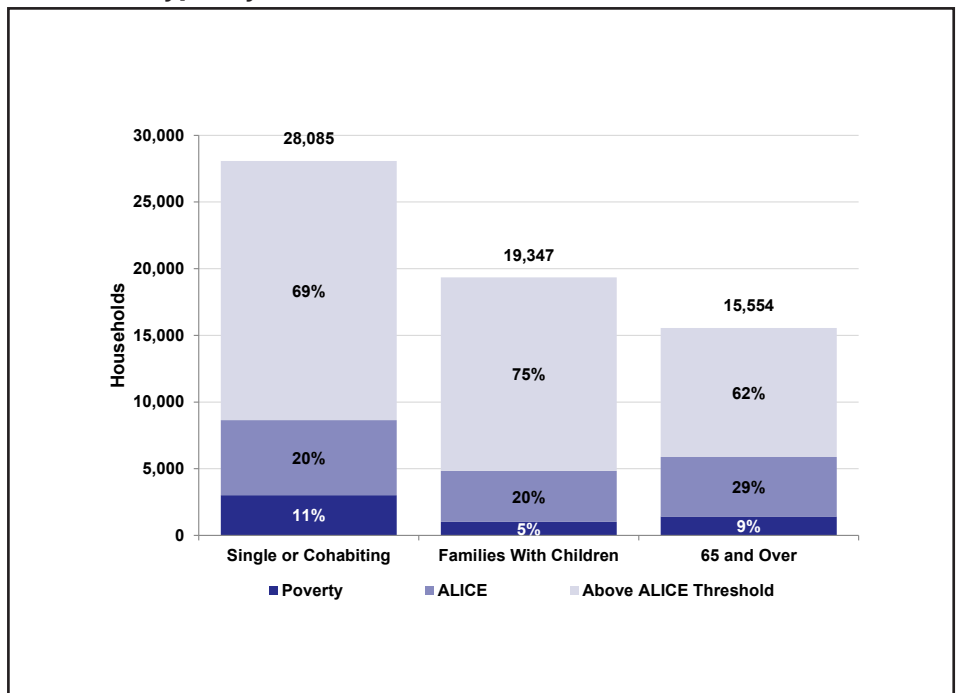
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Porter County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$535	\$867
Child Care	\$-	\$1,104
Food	\$158	\$525
Transportation	\$324	\$649
Health Care	\$213	\$795
Technology	\$55	\$75
Miscellaneous	\$152	\$451
Taxes	\$230	\$496
Monthly Total	\$1,667	\$4,962
ANNUAL TOTAL	\$20,004	\$59,544
Hourly Wage	\$10.00	\$29.77

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Porter County, 2016		
Town	Total HH	% ALICE & Poverty
Aberdeen CDP	728	19%
Beverly Shores Town	324	26%
Boone Township	2,122	31%
Burns Harbor Town	507	33%
Center Township	16,746	37%
Chesterton Town	5,252	28%
Hebron Town	1,348	37%
Jackson Township	1,908	16%
Kouts Town	743	30%
Liberty Township	3,413	26%
Morgan Township	1,294	24%
Ogden Dunes Town	517	15%
Pine Township	1,125	26%
Pleasant Township	1,671	23%
Portage City	14,401	40%
Portage Township	18,064	38%
Porter Town	1,677	22%
Porter Township	3,628	22%
Salt Creek Commons CDP	722	21%
Shorewood Forest CDP	930	19%
South Haven CDP	1,857	44%
Town Of Pines Town	300	52%
Union Township	3,180	20%
Valparaiso City	12,335	43%
Washington Township	1,665	19%
Westchester Township	7,613	30%
Wheeler CDP	126	37%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN POSEY COUNTY

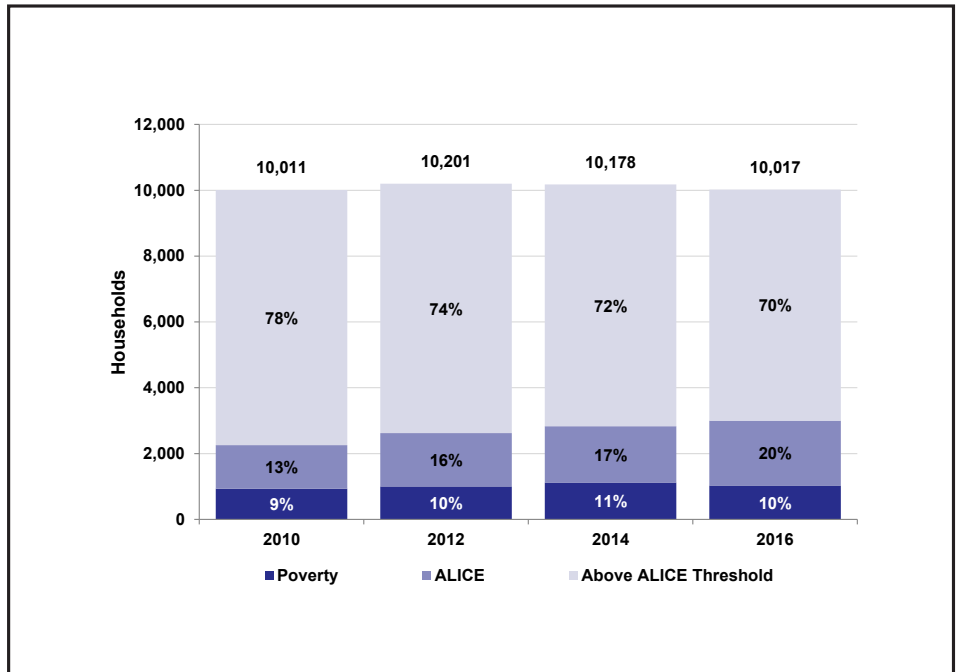
2016 Point-in-Time Data

Population: 25,527 • **Number of Households:** 10,017
Median Household Income: \$59,918 (state average: \$52,314)
Unemployment Rate: 4.6% (state average: 5.0%)
ALICE Households: 20% (state average: 25%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

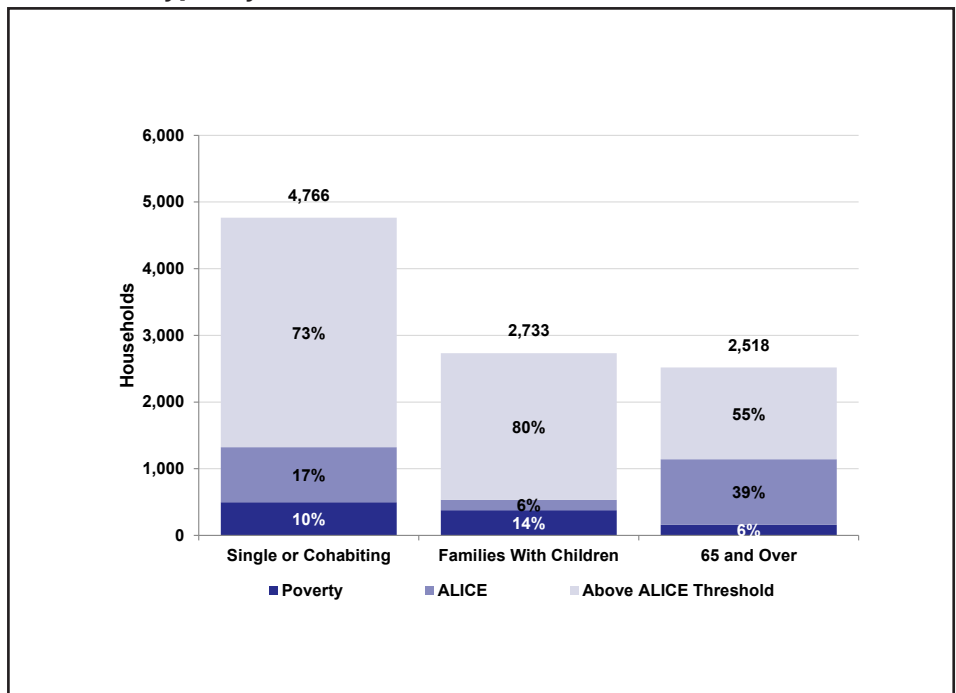
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

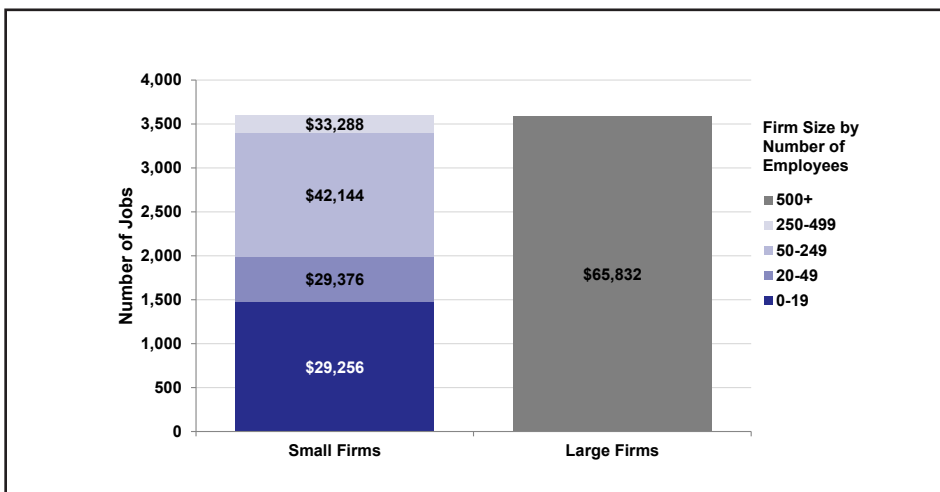
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Posey County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$544	\$752
Child Care	\$-	\$750
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$156	\$395
Taxes	\$240	\$346
Monthly Total	\$1,716	\$4,340
ANNUAL TOTAL	\$20,592	\$52,080
Hourly Wage	\$10.30	\$26.04

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Posey County, 2016		
Town	Total HH	% ALICE & Poverty
Bethel Township	112	62%
Black Township	3,635	38%
Center Township	590	19%
Cynthiana Town	235	37%
Harmony Township	547	34%
Lynn Township	356	19%
Marrs Township	1,833	15%
Mount Vernon City	2,607	40%
New Harmony Town	333	37%
Parkers Settlement CDP	306	22%
Point Township	144	26%
Poseyville Town	466	43%
Robb Township	742	39%
Robinson Township	1,625	26%
Smith Township	433	39%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN PULASKI COUNTY

2016 Point-in-Time Data

Population: 12,910 • **Number of Households:** 5,174

Median Household Income: \$44,884 (state average: \$52,314)

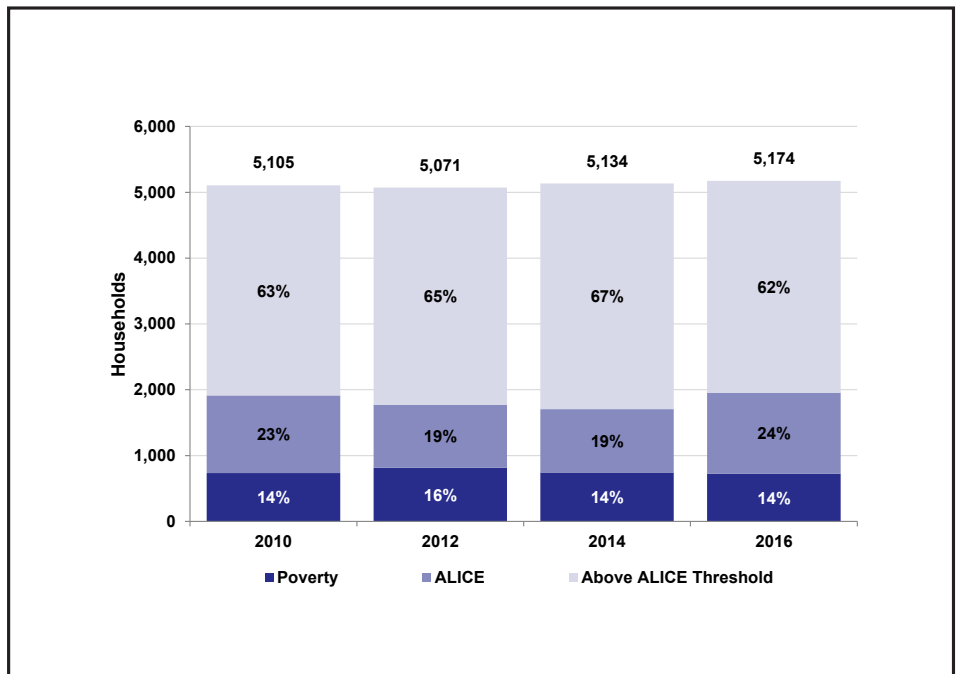
Unemployment Rate: 7.0% (state average: 5.0%)

ALICE Households: 24% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

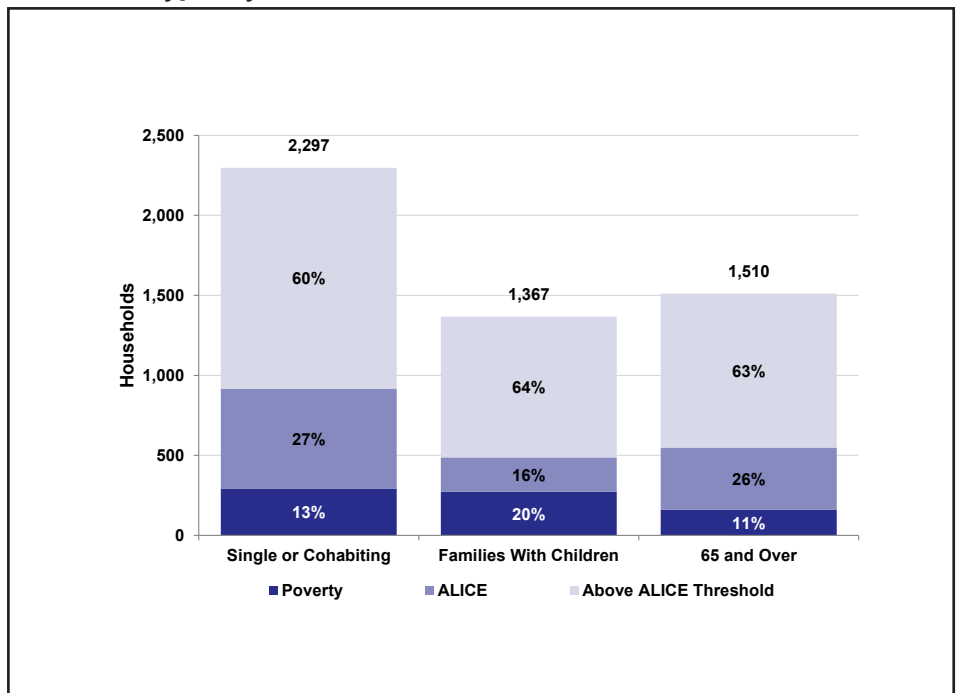
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Pulaski County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$401	\$650
Child Care	\$-	\$721
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$138	\$377
Taxes	\$200	\$301
Monthly Total	\$1,515	\$4,146
ANNUAL TOTAL	\$18,180	\$49,752
Hourly Wage	\$9.09	\$24.88

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Pulaski County, 2016		
Town	Total HH	% ALICE & Poverty
Beaver Township	187	32%
Cass Township	354	34%
Francesville Town	365	36%
Franklin Township	210	33%
Harrison Township	204	27%
Indian Creek Township	238	54%
Jefferson Township	207	29%
Medaryville Town	187	50%
Monroe Township	1,676	40%
Rich Grove Township	276	36%
Salem Township	619	30%
Star City CDP	109	51%
Tippecanoe Township	445	41%
Van Buren Township	386	39%
White Post Township	372	45%
Winamac Town	1,121	44%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN PUTNAM COUNTY

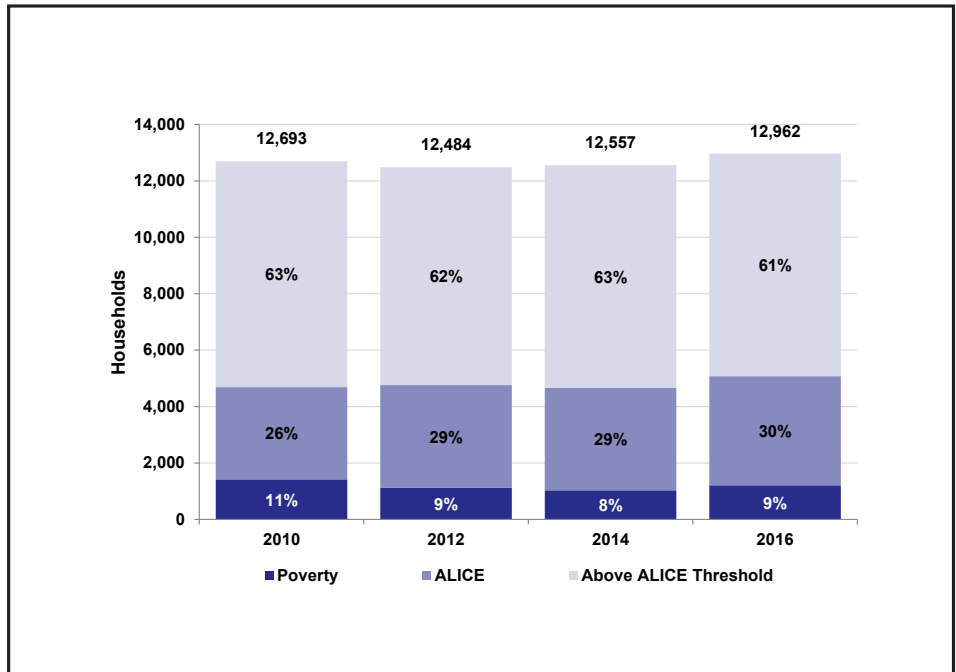
2016 Point-in-Time Data

Population: 37,626 • **Number of Households:** 12,962
Median Household Income: \$52,465 (state average: \$52,314)
Unemployment Rate: 6.5% (state average: 5.0%)
ALICE Households: 30% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

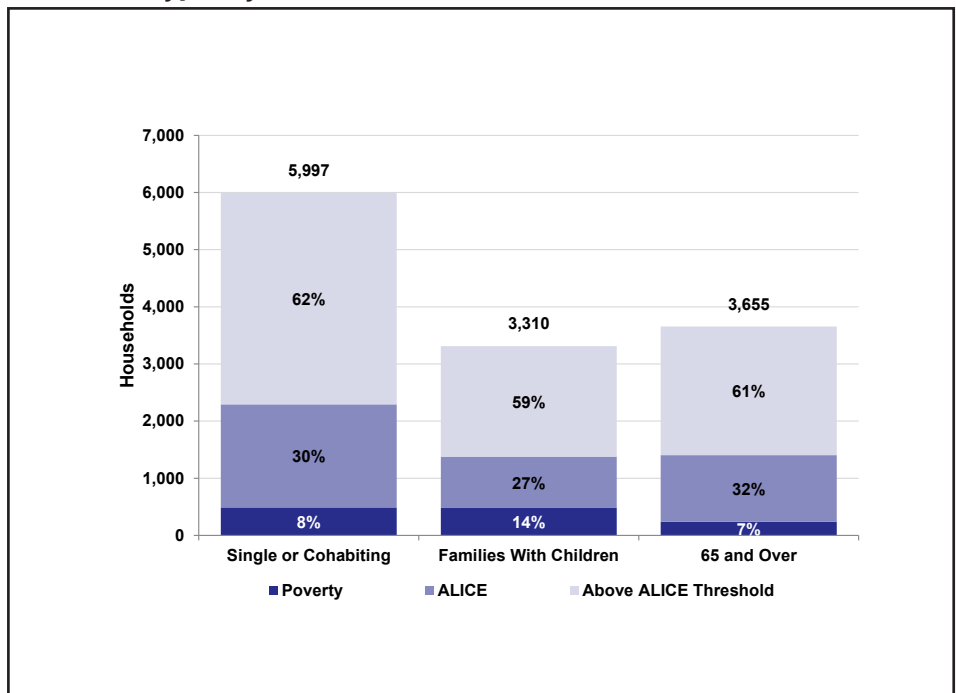
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Putnam County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$531	\$650
Child Care	\$-	\$792
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$154	\$386
Taxes	\$236	\$325
Monthly Total	\$1,697	\$4,250
ANNUAL TOTAL	\$20,364	\$51,000
Hourly Wage	\$10.18	\$25.50

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Putnam County, 2016		
Town	Total HH	% ALICE & Poverty
Bainbridge Town	312	43%
Clinton Township	497	49%
Cloverdale Town	781	38%
Cloverdale Township	1,398	36%
Fillmore Town	251	43%
Floyd Township	1,485	23%
Franklin Township	659	45%
Greencastle City	3,325	50%
Greencastle Township	4,423	45%
Heritage Lake CDP	1,158	26%
Jackson Township	358	51%
Jefferson Township	530	37%
Madison Township	416	25%
Marion Township	885	39%
Monroe Township	610	38%
Roachdale Town	329	47%
Russell Township	338	41%
Russellville Town	141	61%
Van Bibber Lake CDP	247	77%
Warren Township	380	14%
Washington Township	983	47%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN RANDOLPH COUNTY

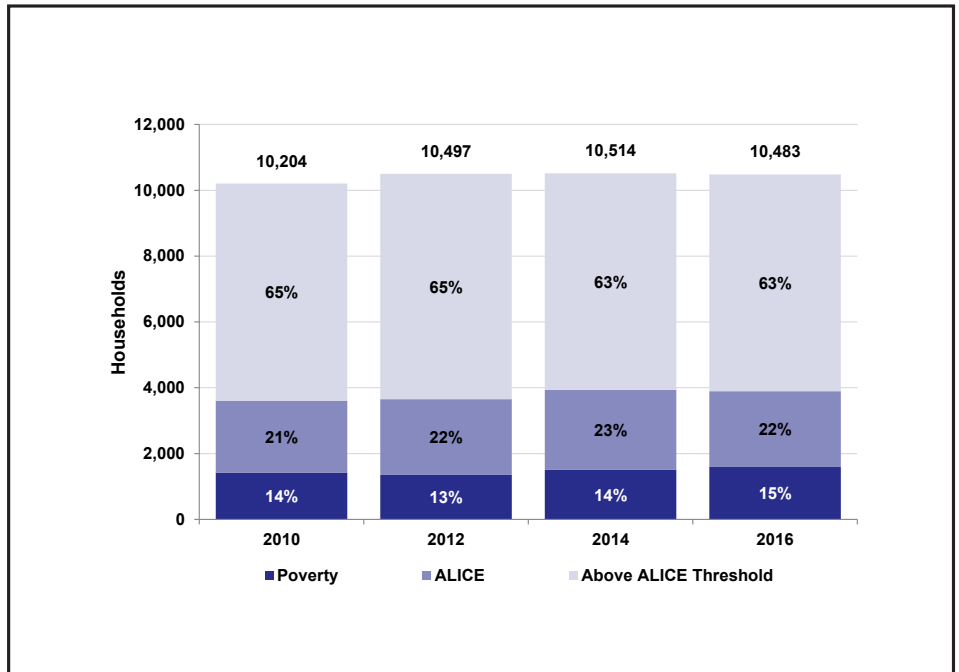
2016 Point-in-Time Data

Population: 25,403 • **Number of Households:** 10,483
Median Household Income: \$42,418 (state average: \$52,314)
Unemployment Rate: 6.4% (state average: 5.0%)
ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

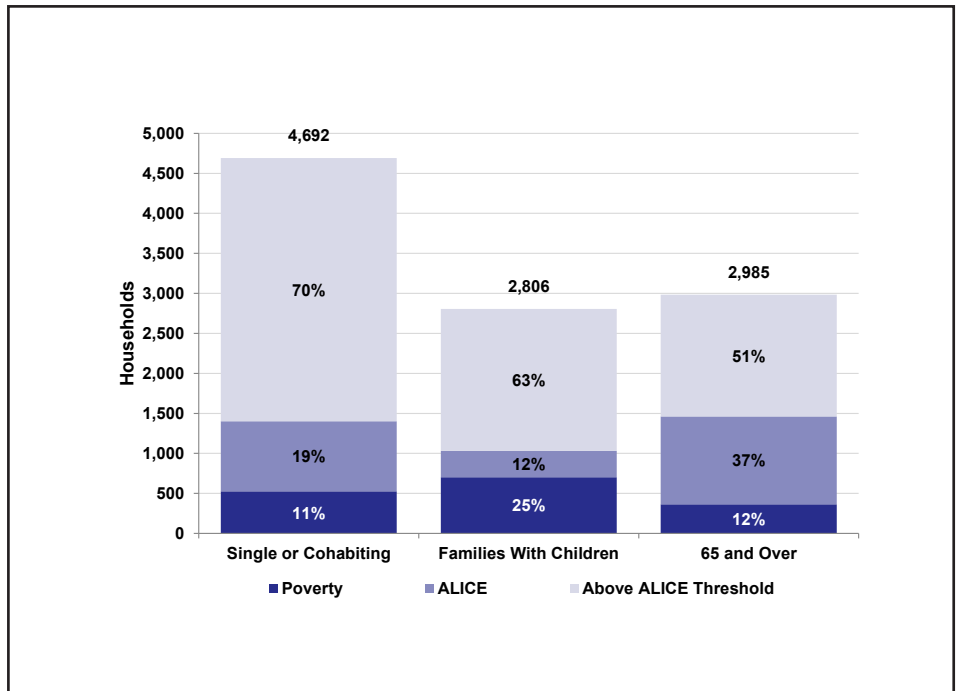
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

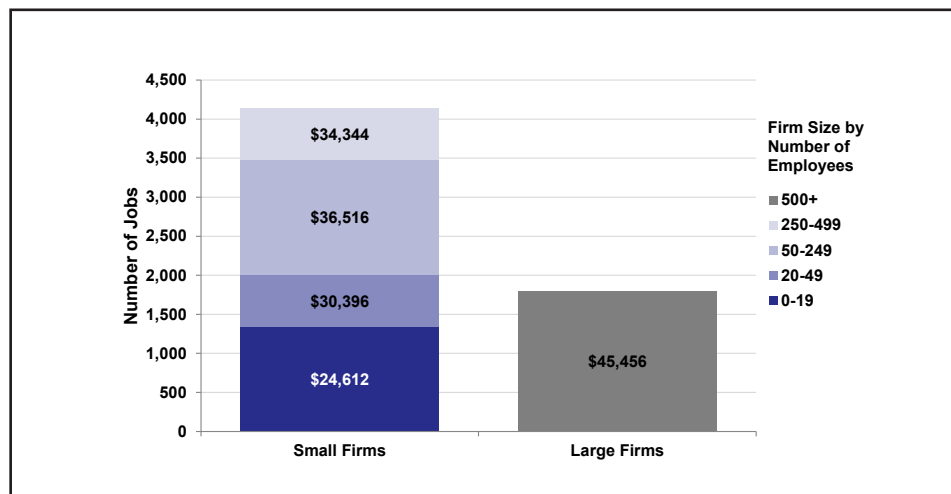
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Randolph County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$625
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$364
Taxes	\$215	\$269
Monthly Total	\$1,593	\$4,005
ANNUAL TOTAL	\$19,116	\$48,060
Hourly Wage	\$9.56	\$24.03

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Randolph County, 2016		
Town	Total HH	% ALICE & Poverty
Farmland Town	566	38%
Franklin Township	491	32%
Green Township	396	26%
Greensfork Township	379	32%
Jackson Township	260	55%
Losantville Town	108	51%
Lynn Town	441	37%
Monroe Township	1,533	32%
Parker City Town	604	35%
Ridgeville Town	249	45%
Saratoga Town	124	52%
Stoney Creek Township	477	25%
Union City	1,388	51%
Union Township	870	38%
Ward Township	446	39%
Washington Township	856	35%
Wayne Township	1,825	45%
White River Township	2,950	39%
Winchester City	2,038	45%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN RIPLEY COUNTY

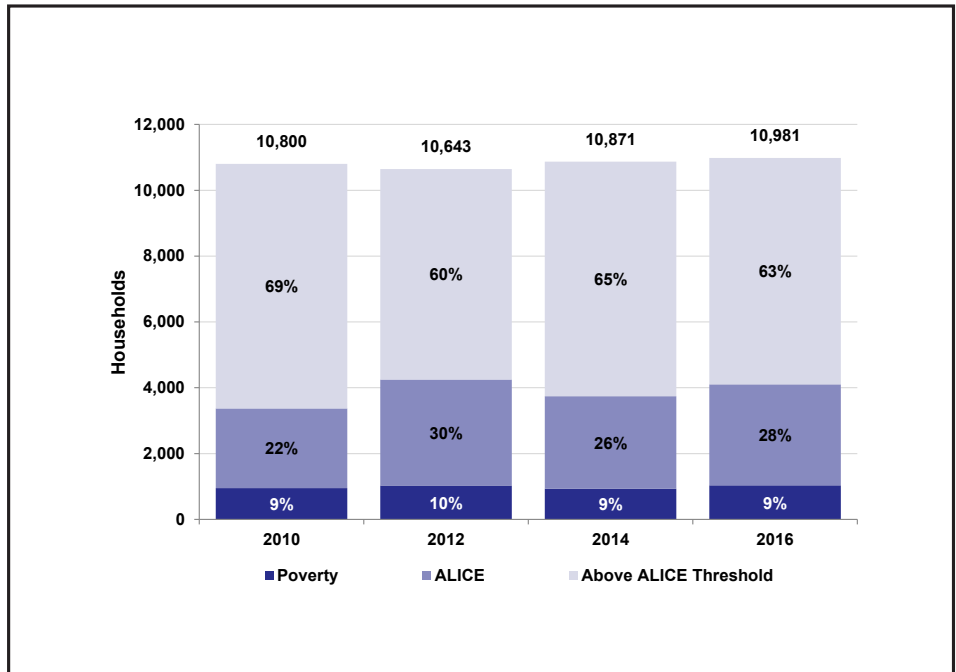
2016 Point-in-Time Data

Population: 28,633 • **Number of Households:** 10,981
Median Household Income: \$52,372 (state average: \$52,314)
Unemployment Rate: 6.6% (state average: 5.0%)
ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

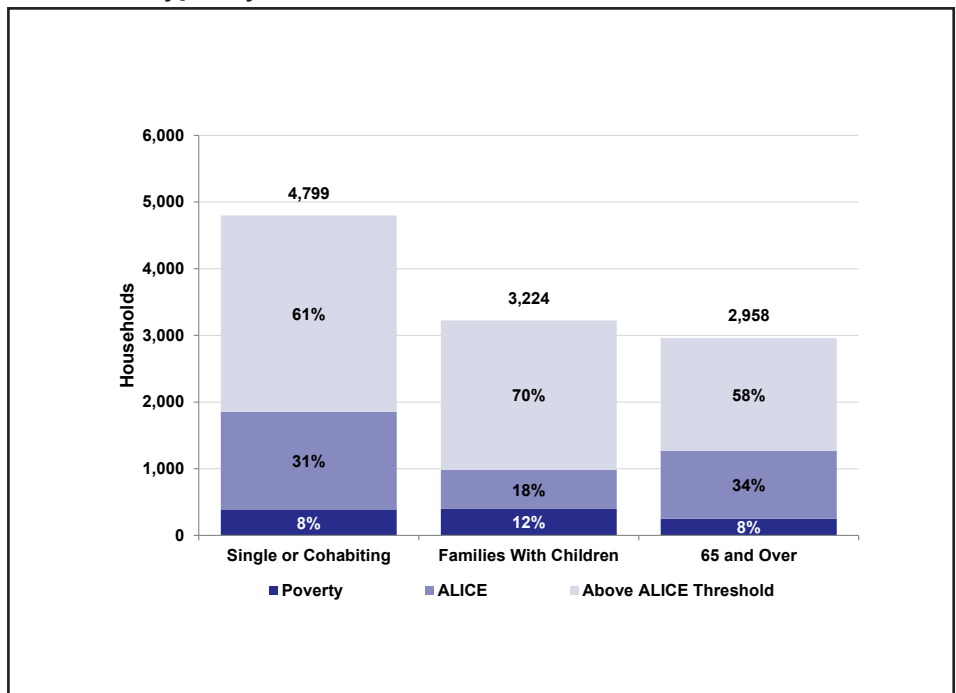
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Ripley County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$425	\$671
Child Care	\$-	\$938
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$141	\$409
Taxes	\$206	\$385
Monthly Total	\$1,548	\$4,500
ANNUAL TOTAL	\$18,576	\$54,000
Hourly Wage	\$9.29	\$27.00

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Ripley County, 2016		
Town	Total HH	% ALICE & Poverty
Adams Township	2,005	36%
Batesville City	2,615	35%
Brown Township	427	43%
Center Township	1,026	43%
Delaware Township	494	46%
Franklin Township	1,457	45%
Holton Town	196	55%
Jackson Township	425	31%
Johnson Township	1,450	43%
Laughery Township	1,853	31%
Milan Town	732	44%
Osgood Town	680	48%
Otter Creek Township	515	38%
Shelby Township	374	30%
Sunman Town	381	51%
Versailles Town	865	54%
Washington Township	955	26%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN RUSH COUNTY

2016 Point-in-Time Data

Population: 16,873 • **Number of Households:** 6,747

Median Household Income: \$46,380 (state average: \$52,314)

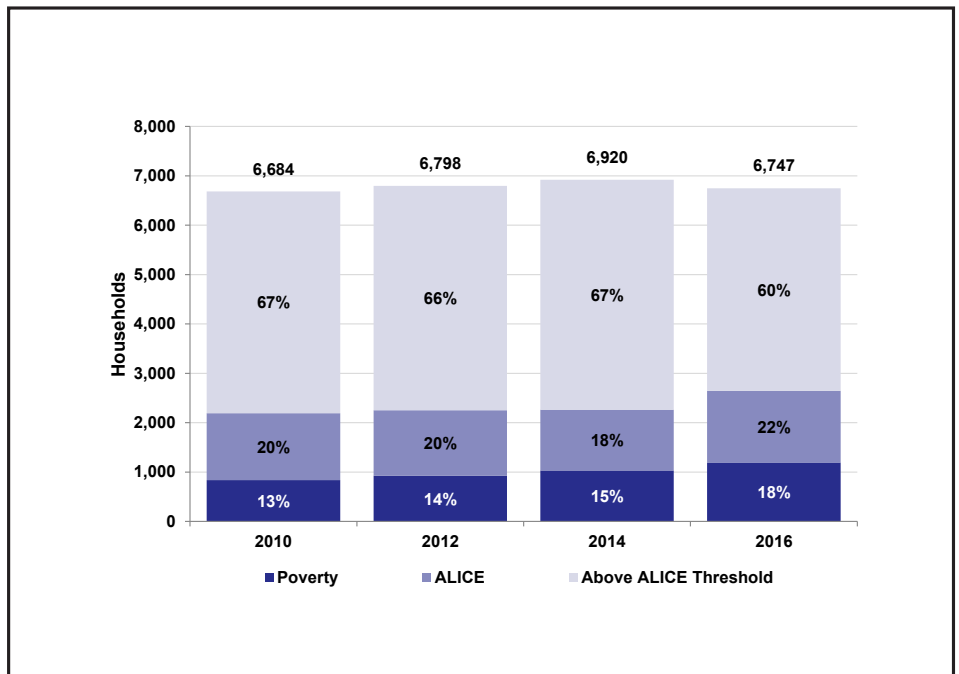
Unemployment Rate: 5.7% (state average: 5.0%)

ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 18% (state average: 14%)

How has the number of ALICE households changed over time?

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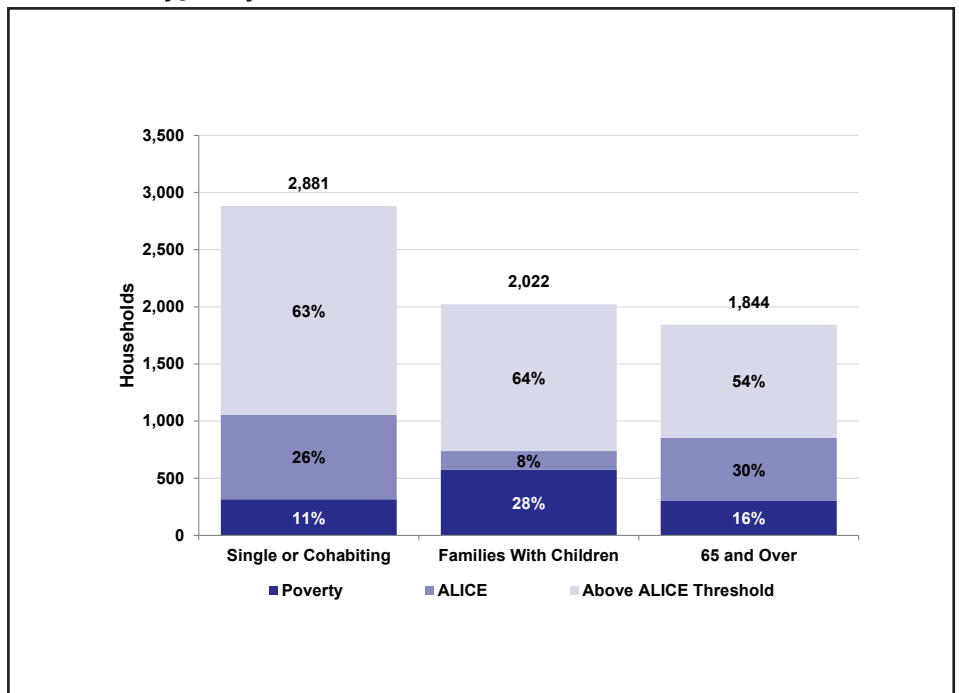
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

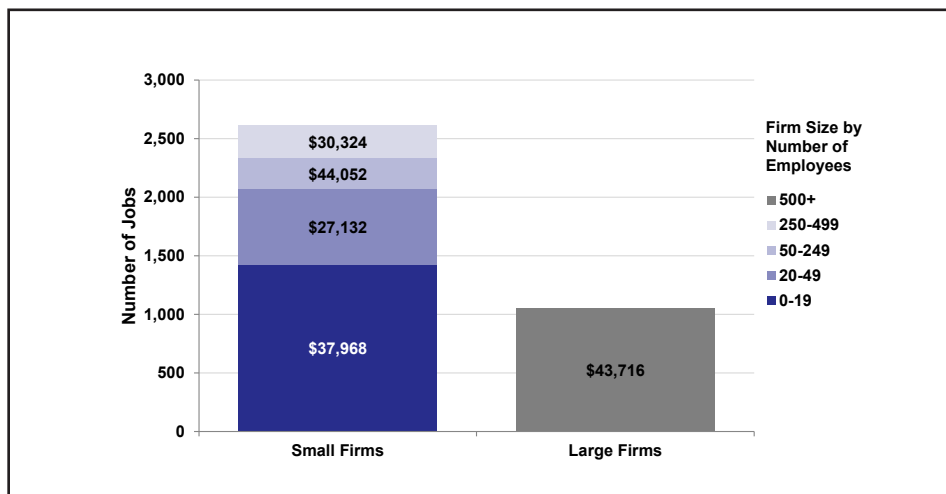
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Rush County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$459	\$654
Child Care	\$-	\$729
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$379
Taxes	\$216	\$305
Monthly Total	\$1,596	\$4,164
ANNUAL TOTAL	\$19,152	\$49,968
Hourly Wage	\$9.58	\$24.98

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Rush County, 2016		
Town	Total HH	% ALICE & Poverty
Anderson Township	502	44%
Arlington CDP	166	47%
Carthage Town	323	46%
Center Township	283	34%
Glenwood Town	112	32%
Jackson Township	128	31%
Milroy CDP	298	53%
Noble Township	210	11%
Orange Township	310	41%
Posey Township	422	34%
Richland Township	137	40%
Ripley Township	838	34%
Rushville City	2,606	48%
Rushville Township	3,169	43%
Union Township	248	29%
Walker Township	293	41%
Washington Township	207	43%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN SCOTT COUNTY

2016 Point-in-Time Data

Population: 23,734 • **Number of Households:** 8,844

Median Household Income: \$46,368 (state average: \$52,314)

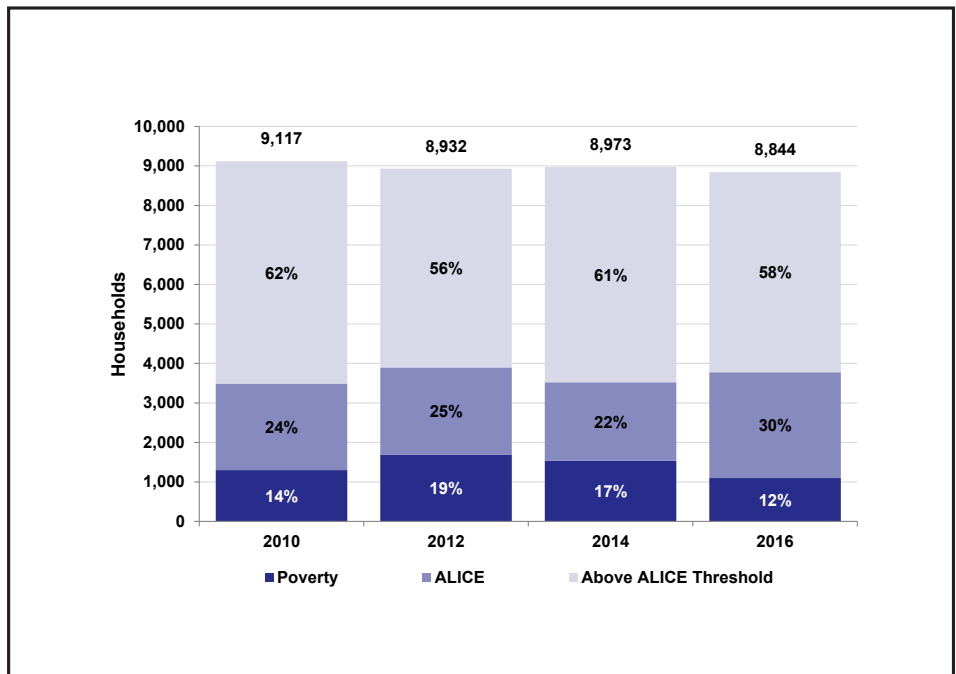
Unemployment Rate: 6.7% (state average: 5.0%)

ALICE Households: 30% (state average: 25%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

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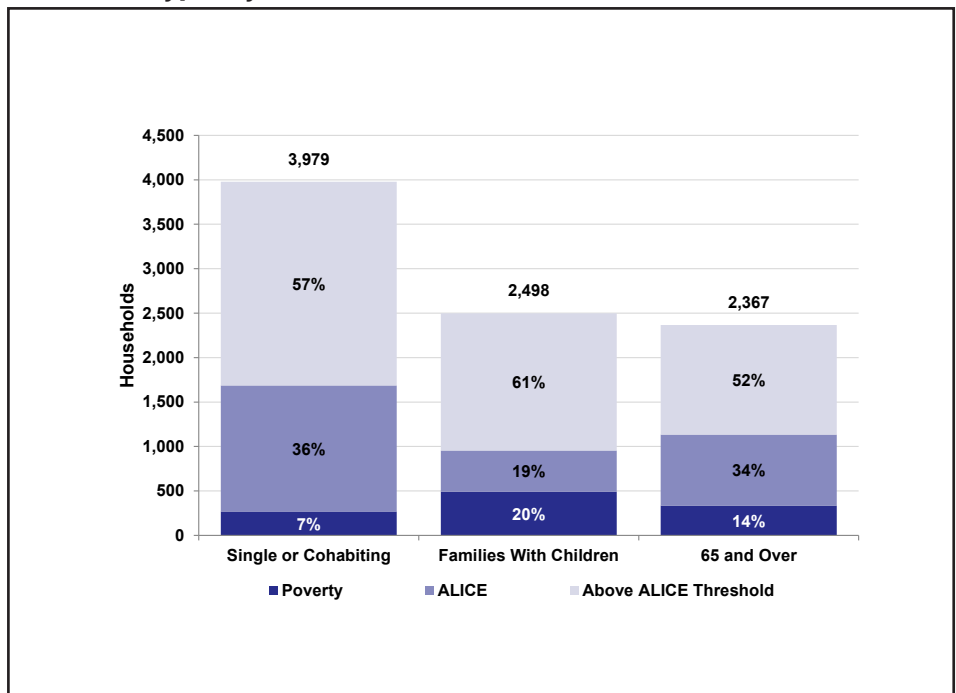
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Scott County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$526	\$755
Child Care	\$-	\$875
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$154	\$412
Taxes	\$234	\$392
Monthly Total	\$1,690	\$4,531
ANNUAL TOTAL	\$20,280	\$54,372
Hourly Wage	\$10.14	\$27.19

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Scott County, 2016		
Town	Total HH	% ALICE & Poverty
Austin City	1,511	65%
Finley Township	539	25%
Jennings Township	2,439	53%
Johnson Township	897	32%
Lexington Township	1,266	36%
Scottsburg City	2,625	48%
Vienna Township	3,703	43%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN SHELBY COUNTY

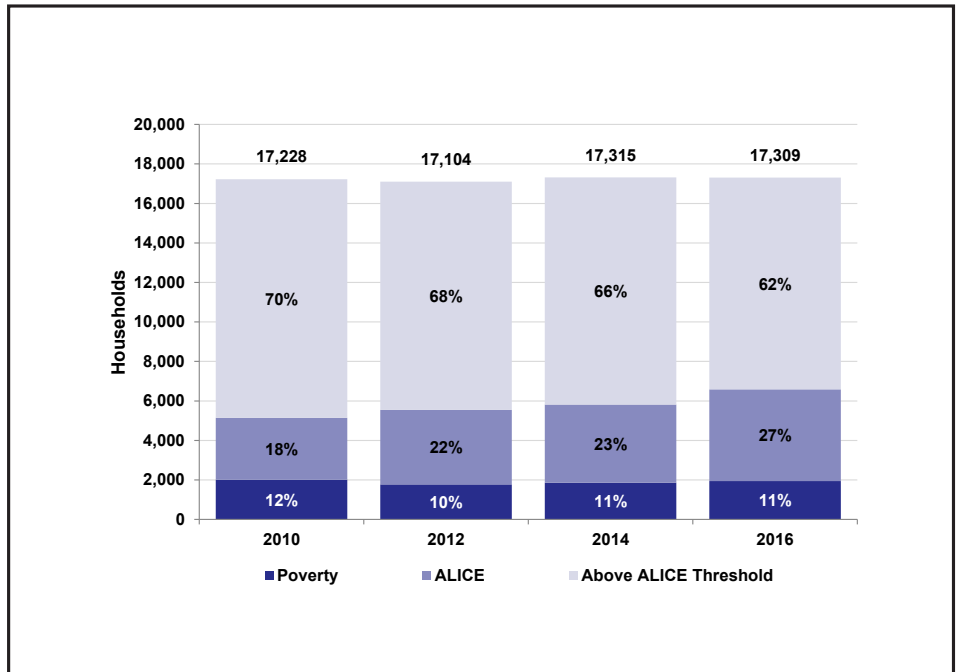
2016 Point-in-Time Data

Population: 44,404 • **Number of Households:** 17,309
Median Household Income: \$52,651 (state average: \$52,314)
Unemployment Rate: 7.7% (state average: 5.0%)
ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

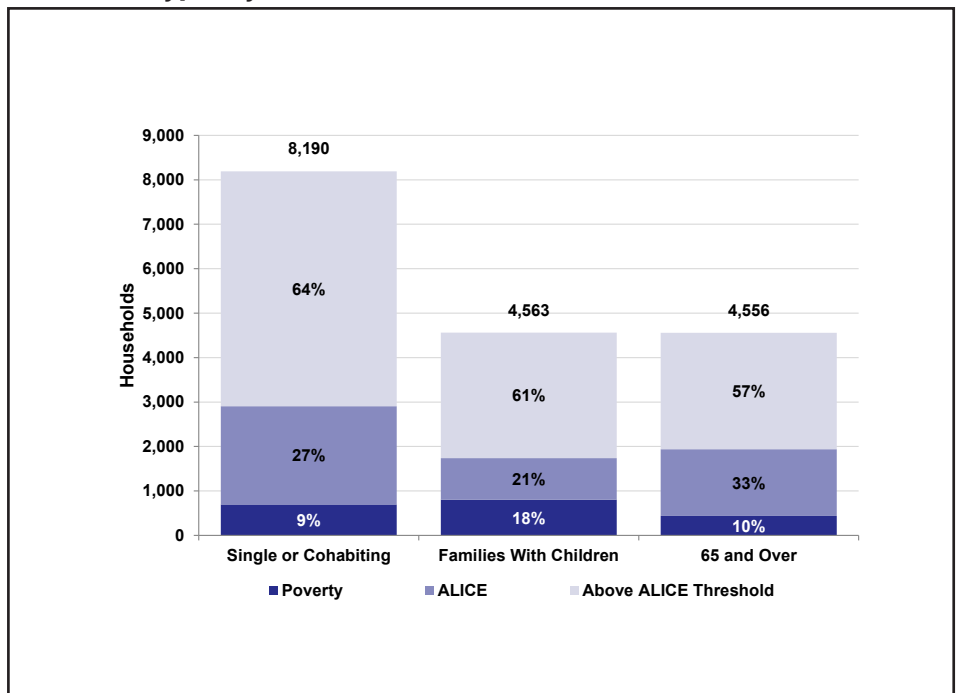
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Shelby County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$552	\$809
Child Care	\$-	\$888
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$157	\$421
Taxes	\$243	\$416
Monthly Total	\$1,728	\$4,631
ANNUAL TOTAL	\$20,736	\$55,572
Hourly Wage	\$10.37	\$27.79

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Shelby County, 2016		
Town	Total HH	% ALICE & Poverty
Addison Township	8,175	48%
Brandywine Township	765	29%
Fairland Town	273	33%
Hanover Township	966	35%
Hendricks Township	432	41%
Jackson Township	696	31%
Liberty Township	632	28%
Marion Township	653	27%
Moral Township	1,741	22%
Morristown Town	480	46%
Noble Township	633	35%
Shelby Township	714	19%
Shelbyville City	7,576	49%
Sugar Creek Township	432	54%
Union Township	377	14%
Van Buren Township	596	28%
Waldron CDP	225	24%
Washington Township	497	32%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN SPENCER COUNTY

2016 Point-in-Time Data

Population: 20,777 • **Number of Households:** 8,065

Median Household Income: \$54,870 (state average: \$52,314)

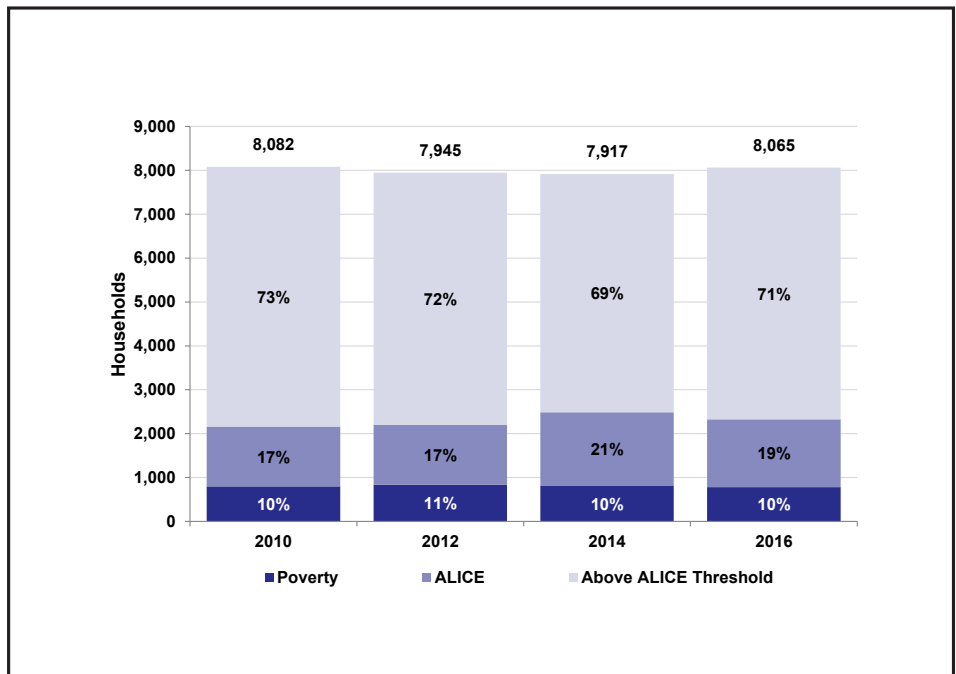
Unemployment Rate: 5.7% (state average: 5.0%)

ALICE Households: 19% (state average: 25%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

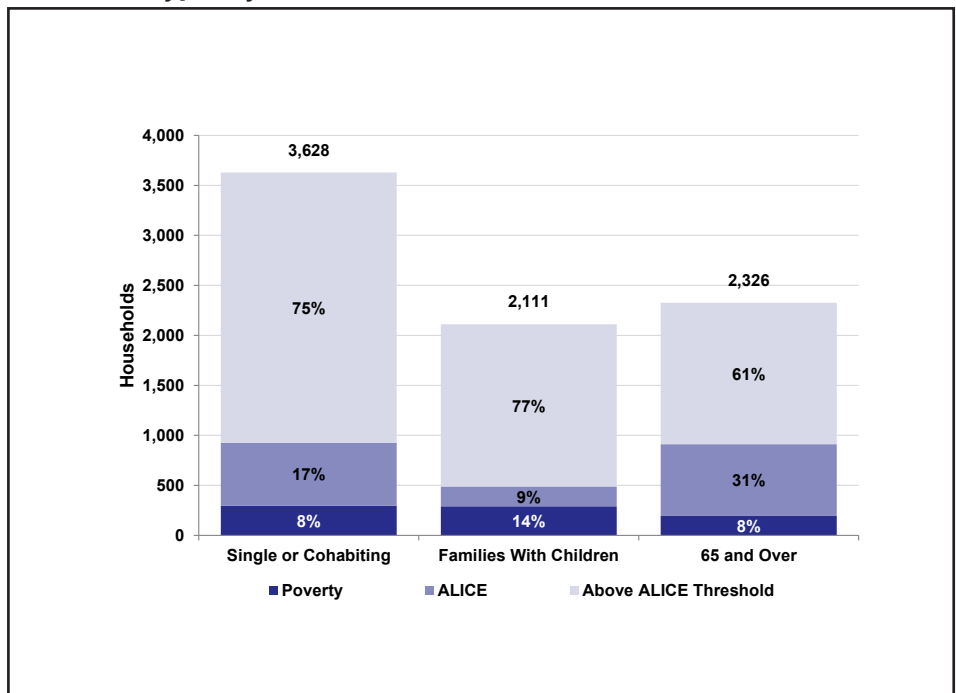
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

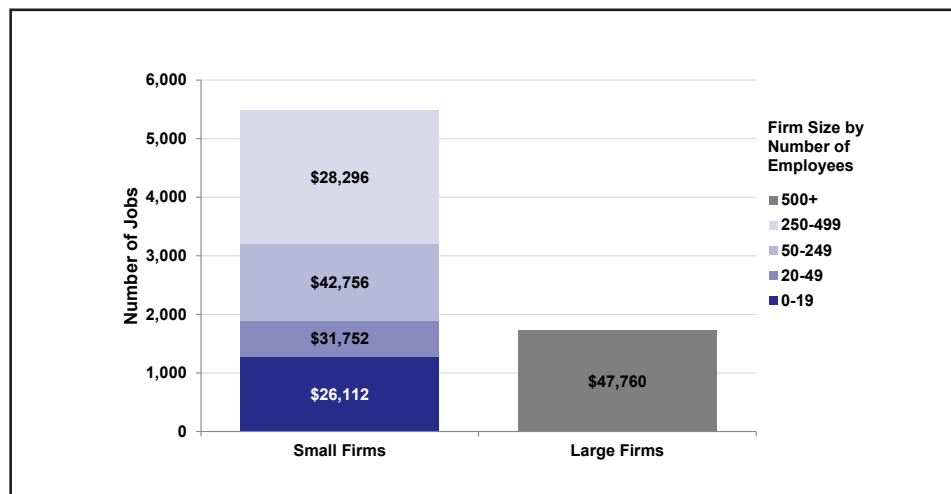
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Spencer County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$401	\$650
Child Care	\$-	\$767
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$138	\$383
Taxes	\$200	\$317
Monthly Total	\$1,515	\$4,214
ANNUAL TOTAL	\$18,180	\$50,568
Hourly Wage	\$9.09	\$25.28

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Spencer County, 2016		
Town	Total HH	% ALICE & Poverty
Carter Township	1,218	30%
Chrisney Town	233	27%
Clay Township	984	16%
Dale Town	645	38%
Gentryville Town	127	31%
Grandview Town	279	43%
Grass Township	508	23%
Hammond Township	649	40%
Harrison Township	826	27%
Hatfield CDP	300	43%
Huff Township	417	20%
Jackson Township	356	21%
Luce Township	1,001	27%
Ohio Township	2,106	37%
Richland Town	160	30%
Rockport City	988	56%
Santa Claus Town	929	18%
St. Meinrad CDP	244	38%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN ST. JOSEPH COUNTY

2016 Point-in-Time Data

Population: 269,141 • **Number of Households:** 97,071

Median Household Income: \$48,358 (state average: \$52,314)

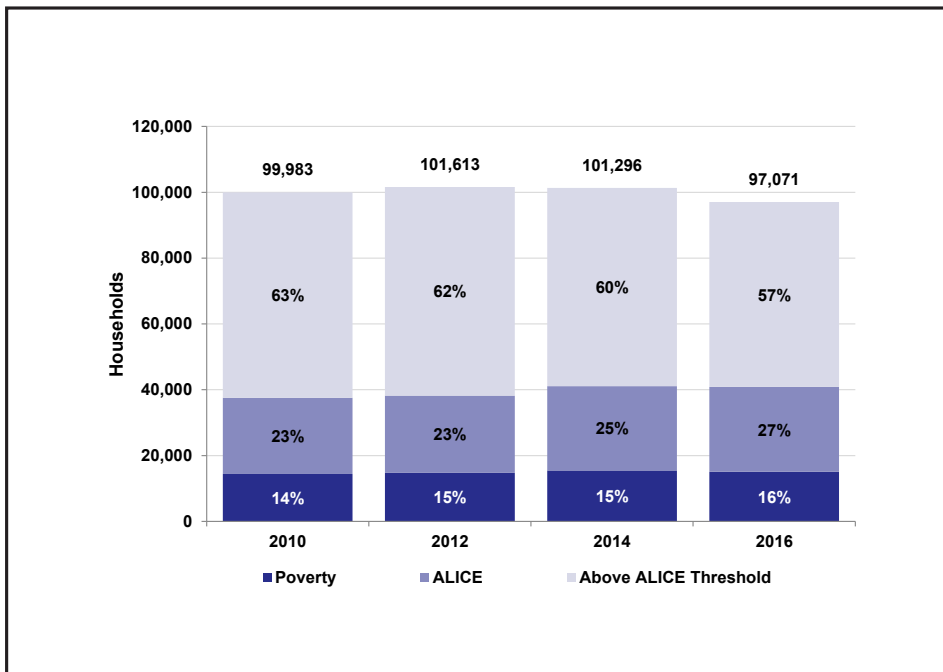
Unemployment Rate: 6.4% (state average: 5.0%)

ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

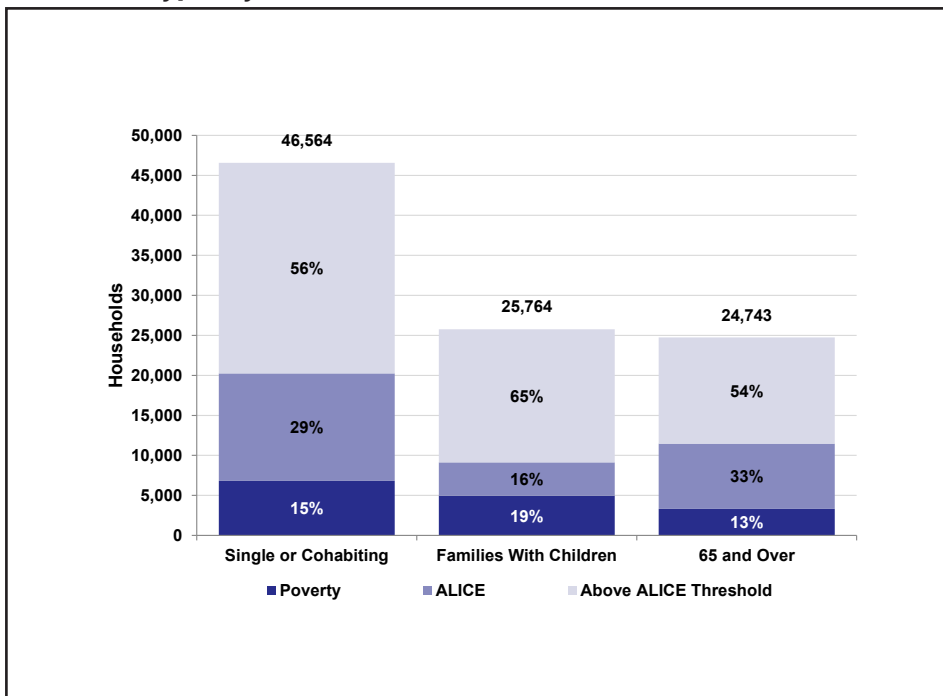
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, St. Joseph County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$493	\$787
Child Care	\$-	\$854
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$149	\$413
Taxes	\$225	\$396
Monthly Total	\$1,643	\$4,547
ANNUAL TOTAL	\$19,716	\$54,564
Hourly Wage	\$9.86	\$27.28

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

St. Joseph County, 2016		
Town	Total HH	% ALICE & Poverty
Centre Township	5,761	31%
Clay Township	13,244	40%
German Township	3,934	35%
Granger CDP	10,563	16%
Greene Township	1,357	31%
Harris Township	8,214	22%
Lakeville Town	344	47%
Liberty Township	1,461	42%
Lincoln Township	1,157	44%
Madison Township	693	23%
Mishawaka City	20,651	53%
New Carlisle Town	746	38%
North Liberty Town	688	54%
Notre Dame CDP	149	91%
Olive Township	1,720	32%
Osceola Town	876	28%
Penn Township	26,794	42%
Portage Township	31,978	59%
Roseland Town	227	52%
South Bend City	37,234	54%
Union Township	1,473	42%
Walkerton Town	799	48%
Warren Township	3,075	27%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN STARKE COUNTY

2016 Point-in-Time Data

Population: 23,069 • **Number of Households:** 8,727

Median Household Income: \$43,401 (state average: \$52,314)

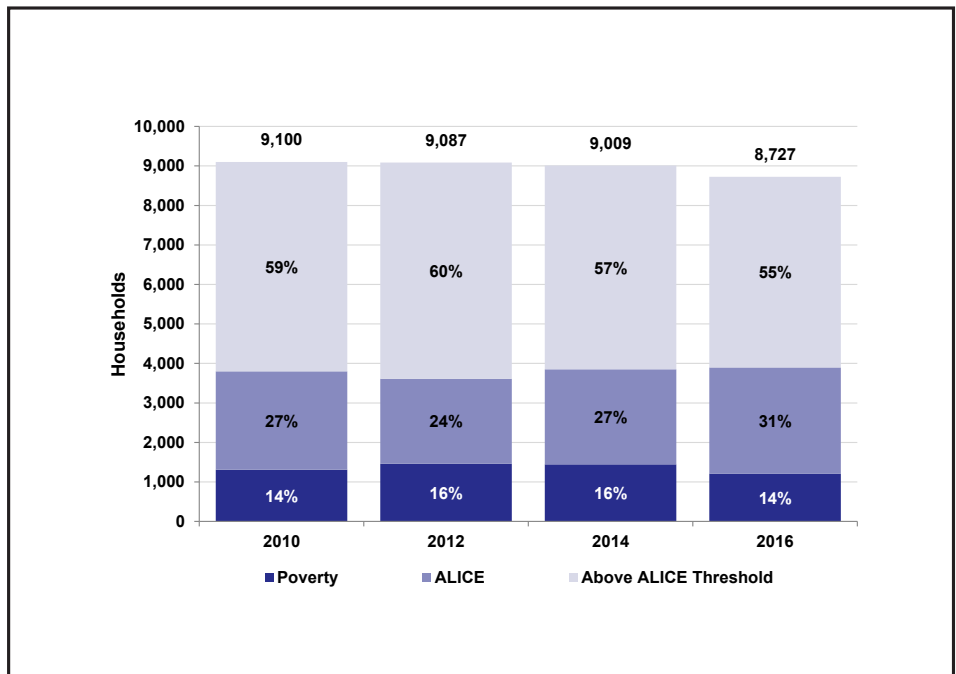
Unemployment Rate: 9.5% (state average: 5.0%)

ALICE Households: 31% (state average: 25%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

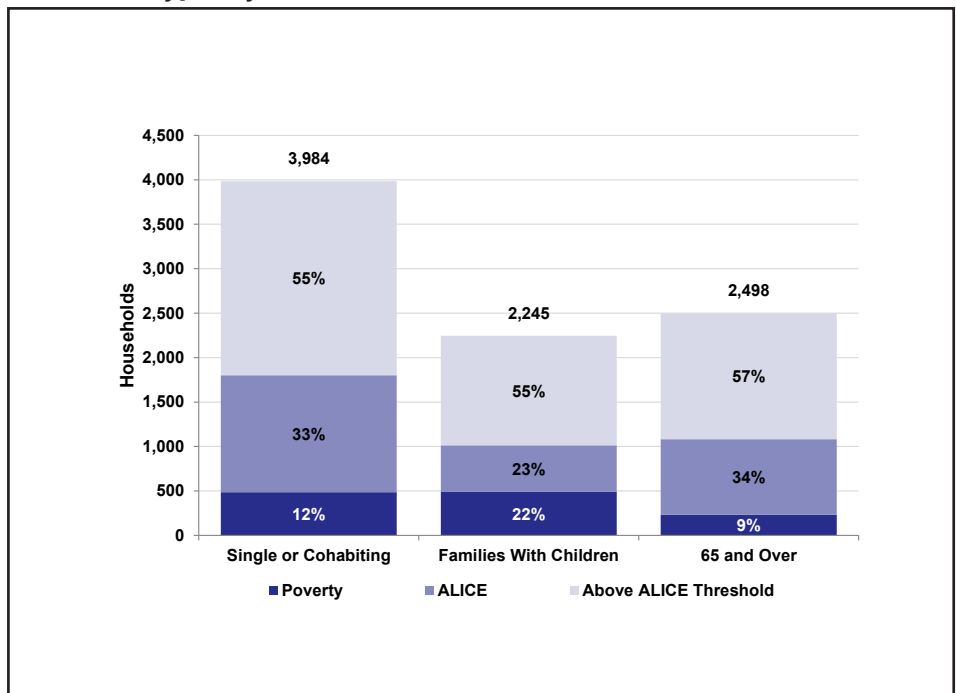
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

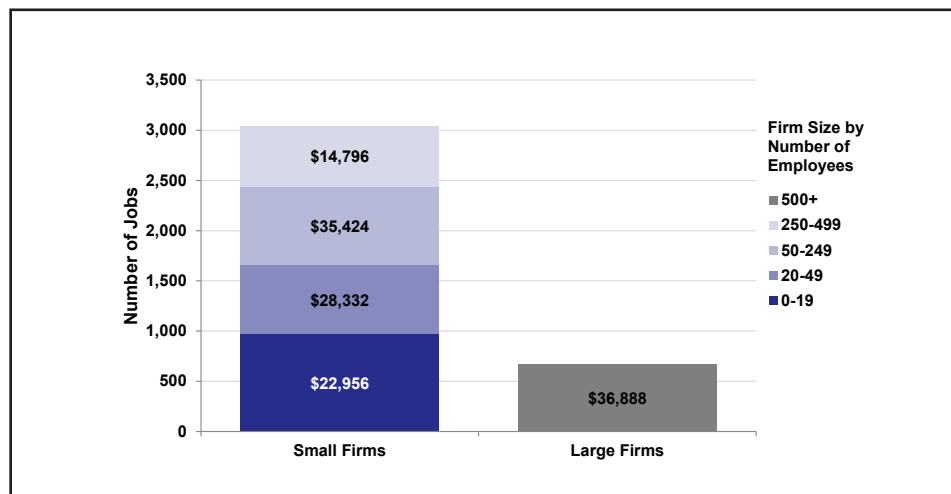
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Starke County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$417	\$676
Child Care	\$-	\$792
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$140	\$390
Taxes	\$204	\$334
Monthly Total	\$1,537	\$4,289
ANNUAL TOTAL	\$18,444	\$51,468
Hourly Wage	\$9.22	\$25.73

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Starke County, 2016		
Town	Total HH	% ALICE & Poverty
Bass Lake CDP	550	48%
California Township	786	42%
Center Township	2,416	48%
Davis Township	350	33%
Hamlet Town	246	45%
Jackson Township	159	31%
Knox City	1,369	54%
Koontz Lake CDP	619	40%
North Bend Township	587	48%
North Judson Town	718	50%
Oregon Township	1,268	32%
Railroad Township	445	28%
Washington Township	978	51%
Wayne Township	1,738	53%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN STEUBEN COUNTY

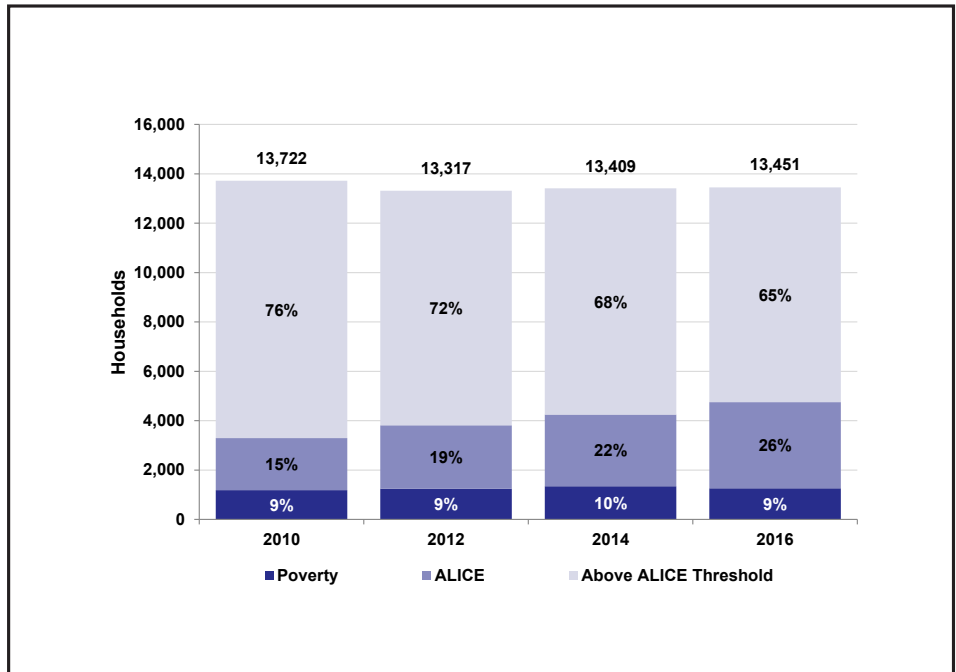
2016 Point-in-Time Data

Population: 34,279 • **Number of Households:** 13,451
Median Household Income: \$50,418 (state average: \$52,314)
Unemployment Rate: 5.9% (state average: 5.0%)
ALICE Households: 26% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

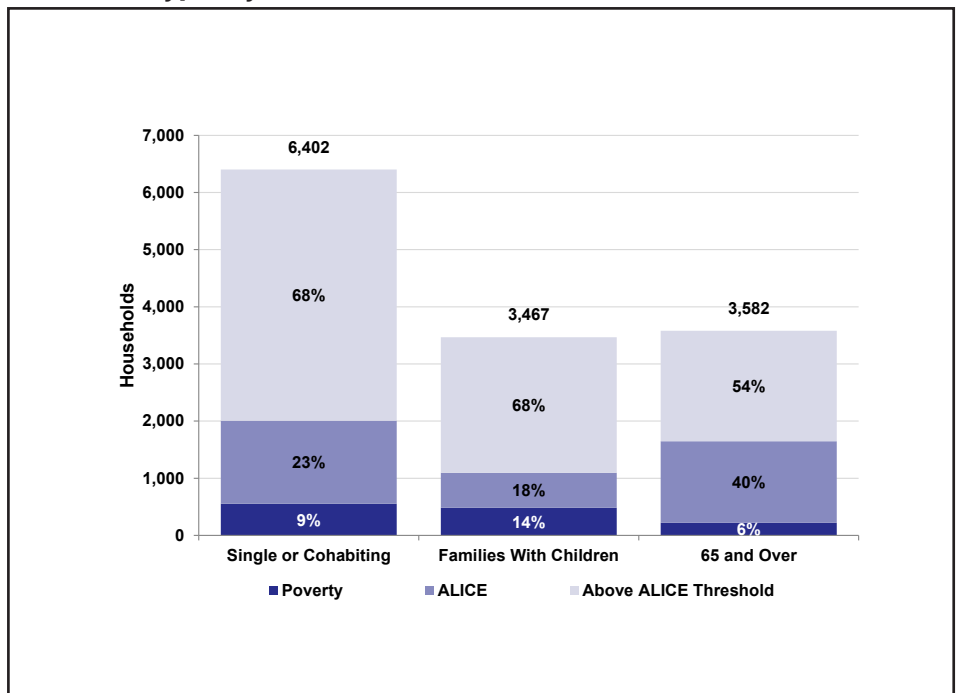
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

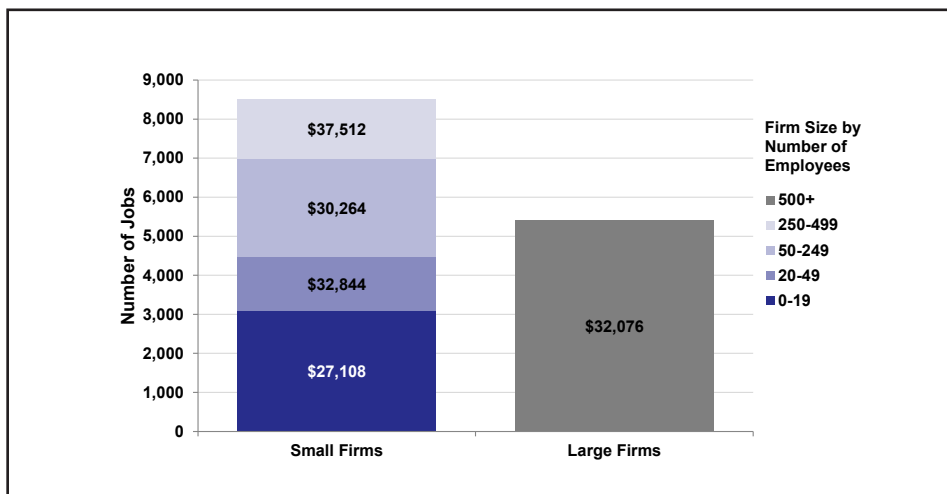
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Steuben County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$502	\$715
Child Care	\$-	\$729
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$151	\$387
Taxes	\$228	\$326
Monthly Total	\$1,657	\$4,254
ANNUAL TOTAL	\$19,884	\$51,048
Hourly Wage	\$9.94	\$25.52

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Steuben County, 2016		
Town	Total HH	% ALICE & Poverty
Angola City	3,029	44%
Clear Lake Town	219	23%
Clear Lake Township	401	22%
Fremont Town	894	44%
Fremont Township	1,227	40%
Hamilton Town	693	42%
Hudson Town	201	42%
Jackson Township	706	43%
Jamestown Township	1,393	27%
Millgrove Township	675	34%
Orland Town	184	39%
Otsego Township	1,042	31%
Pleasant Township	5,072	38%
Richland Township	202	46%
Salem Township	935	35%
Scott Township	433	23%
Steuben Township	1,077	35%
York Township	288	43%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN SULLIVAN COUNTY

2016 Point-in-Time Data

Population: 21,026 • **Number of Households:** 7,713

Median Household Income: \$43,786 (state average: \$52,314)

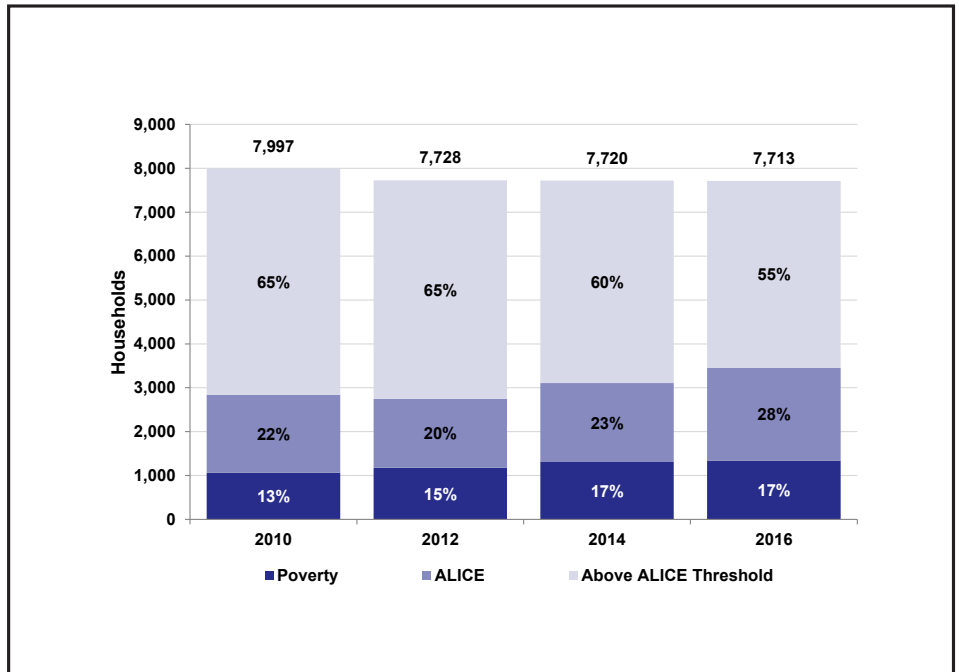
Unemployment Rate: 5.6% (state average: 5.0%)

ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

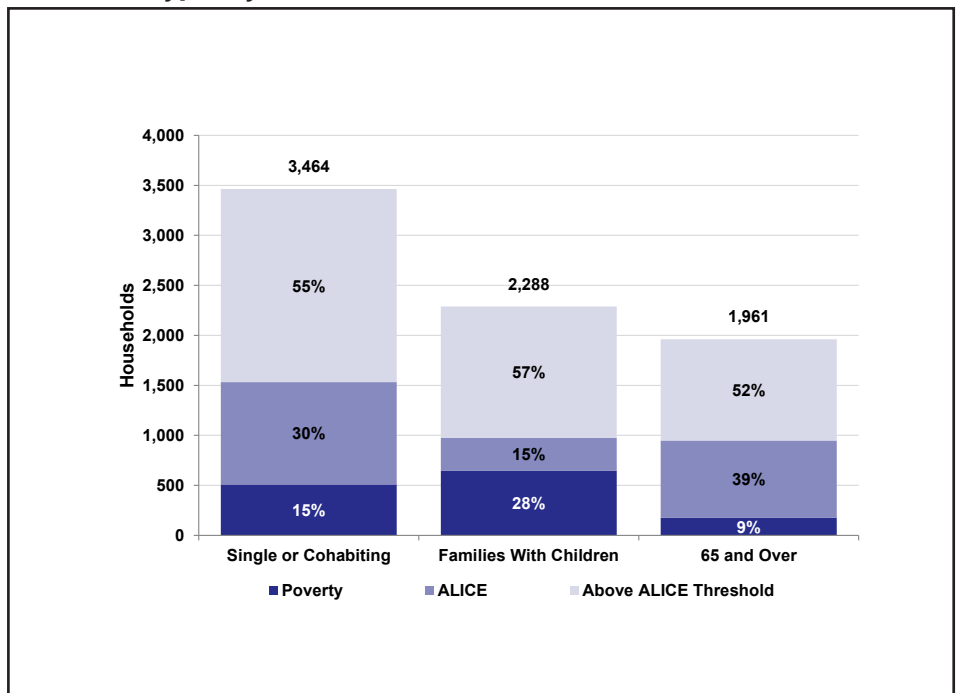
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Sullivan County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$435	\$705
Child Care	\$-	\$646
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$142	\$374
Taxes	\$209	\$294
Monthly Total	\$1,562	\$4,116
ANNUAL TOTAL	\$18,744	\$49,392
Hourly Wage	\$9.37	\$24.70

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Sullivan County, 2016		
Town	Total HH	% ALICE & Poverty
Carlisle Town	241	49%
Cass Township	759	34%
Curry Township	1,385	54%
Dugger Town	340	39%
Fairbanks Township	313	13%
Farmersburg Town	549	48%
Gill Township	344	27%
Haddon Township	714	40%
Hamilton Township	2,845	53%
Hymera Town	276	55%
Jackson Township	756	47%
Jefferson Township	134	47%
Merom Town	100	43%
Shelburn Town	453	57%
Sullivan City	1,919	61%
Turman Township	463	20%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN SWITZERLAND COUNTY

2016 Point-in-Time Data

Population: 10,484 • **Number of Households:** 4,102

Median Household Income: \$43,456 (state average: \$52,314)

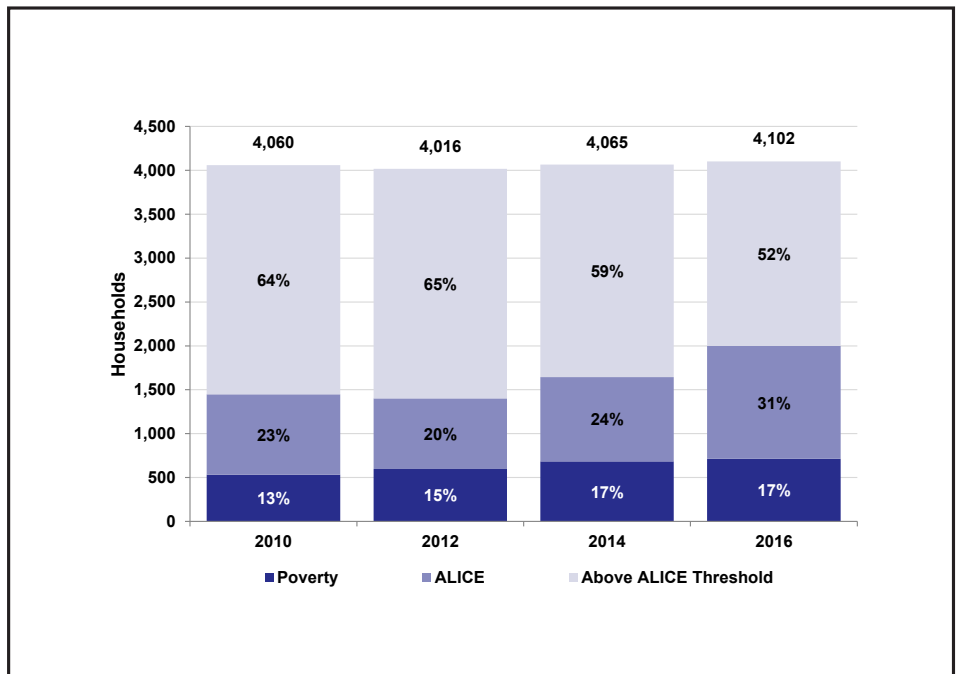
Unemployment Rate: 6.9% (state average: 5.0%)

ALICE Households: 31% (state average: 25%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

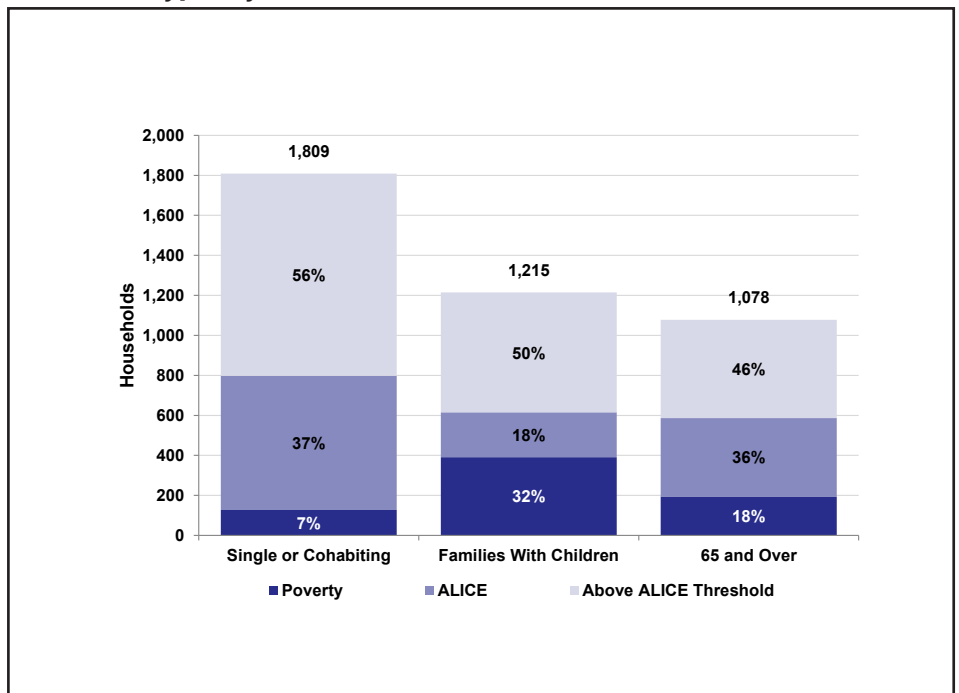
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

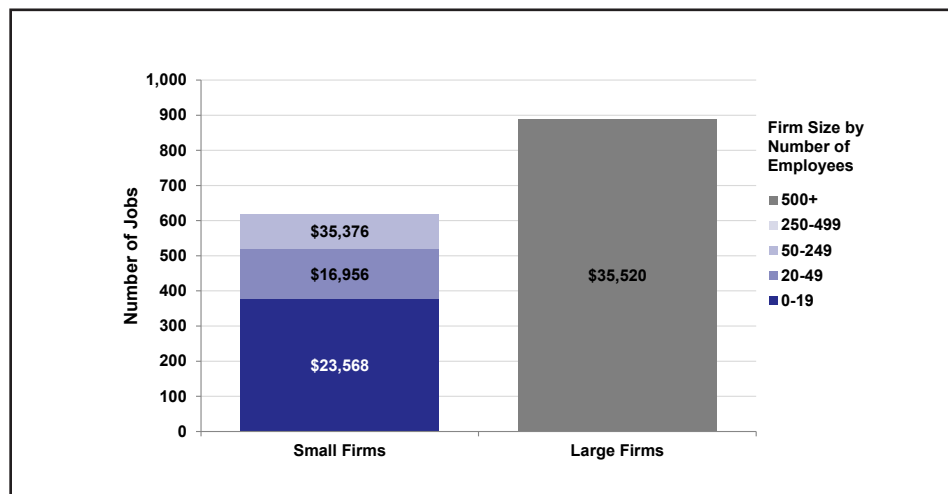
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Switzerland County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$530	\$755
Child Care	\$-	\$1,042
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$154	\$435
Taxes	\$236	\$452
Monthly Total	\$1,696	\$4,781
ANNUAL TOTAL	\$20,352	\$57,372
Hourly Wage	\$10.18	\$28.69

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Switzerland County, 2016		
Town	Total HH	% ALICE & Poverty
Cotton Township	704	56%
Craig Township	379	46%
East Enterprise CDP	155	79%
Jefferson Township	1,311	45%
Pleasant Township	504	52%
Posey Township	749	50%
Vevay Town	651	57%
York Township	455	45%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN TIPPECANOE COUNTY

2016 Point-in-Time Data

Population: 188,059 • **Number of Households:** 68,405

Median Household Income: \$51,361 (state average: \$52,314)

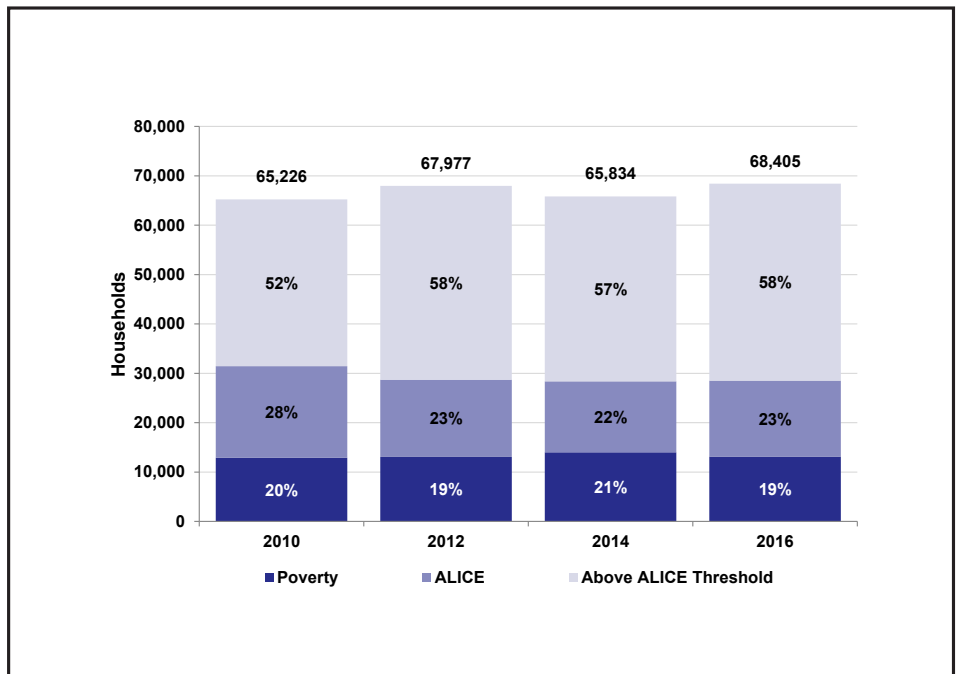
Unemployment Rate: 4.3% (state average: 5.0%)

ALICE Households: 23% (state average: 25%) • **Households in Poverty:** 19% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

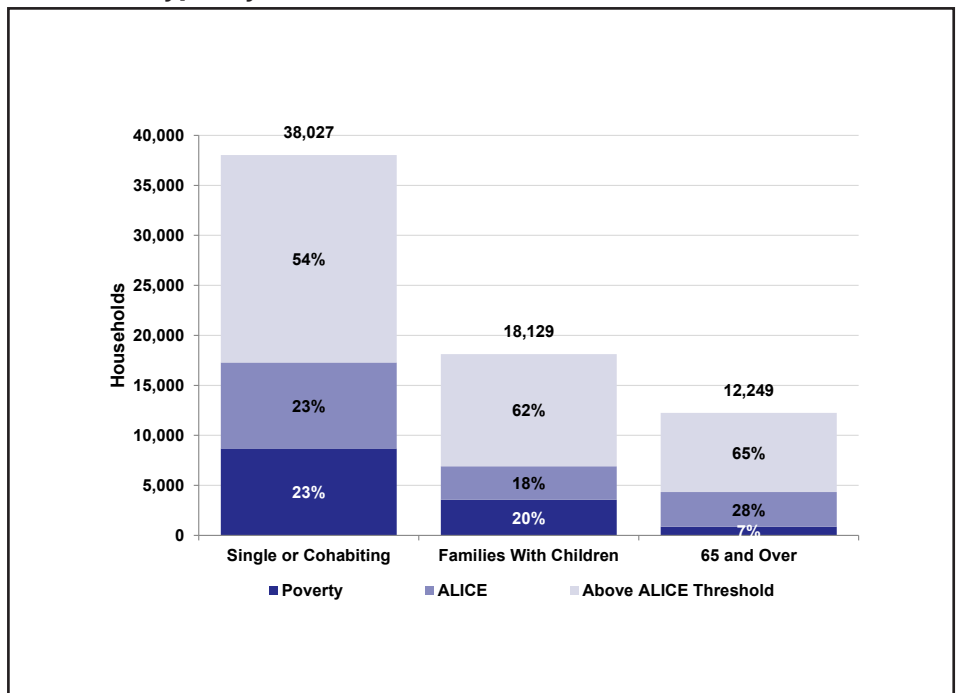
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

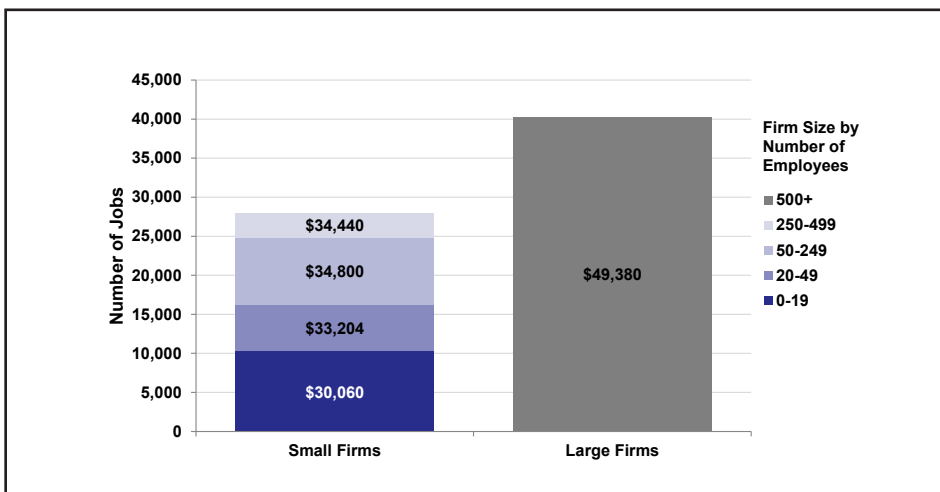
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Tippecanoe County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$610	\$832
Child Care	\$-	\$929
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$165	\$430
Taxes	\$263	\$440
Monthly Total	\$1,814	\$4,728
ANNUAL TOTAL	\$21,768	\$56,736
Hourly Wage	\$10.88	\$28.37

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Tippecanoe County, 2016		
Town	Total HH	% ALICE & Poverty
Americus CDP	141	10%
Battle Ground Town	583	26%
Clarks Hill Town	260	53%
Colburn CDP	177	64%
Dayton Town	600	37%
Fairfield Township	22,896	53%
Jackson Township	242	41%
Lafayette City	31,819	49%
Lauramie Township	1,096	28%
Otterbein Town	483	51%
Perry Township	3,048	14%
Randolph Township	289	24%
Shadeland Town	703	27%
Sheffield Township	1,569	24%
Shelby Township	1,033	25%
Stockwell CDP	273	28%
Tippecanoe Township	2,726	24%
Union Township	703	27%
Wabash Township	19,860	57%
Washington Township	1,060	41%
Wayne Township	692	22%
Wea Township	12,958	38%
West Lafayette City	13,173	61%
West Point CDP	208	12%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN TIPTON COUNTY

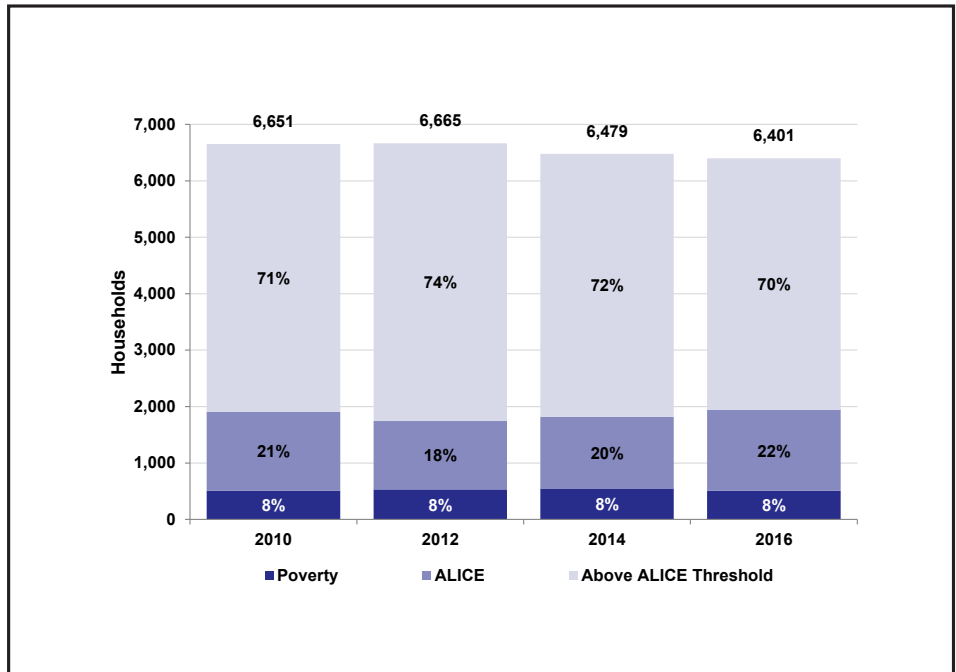
2016 Point-in-Time Data

Population: 15,447 • **Number of Households:** 6,401
Median Household Income: \$54,023 (state average: \$52,314)
Unemployment Rate: 5.3% (state average: 5.0%)
ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 8% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

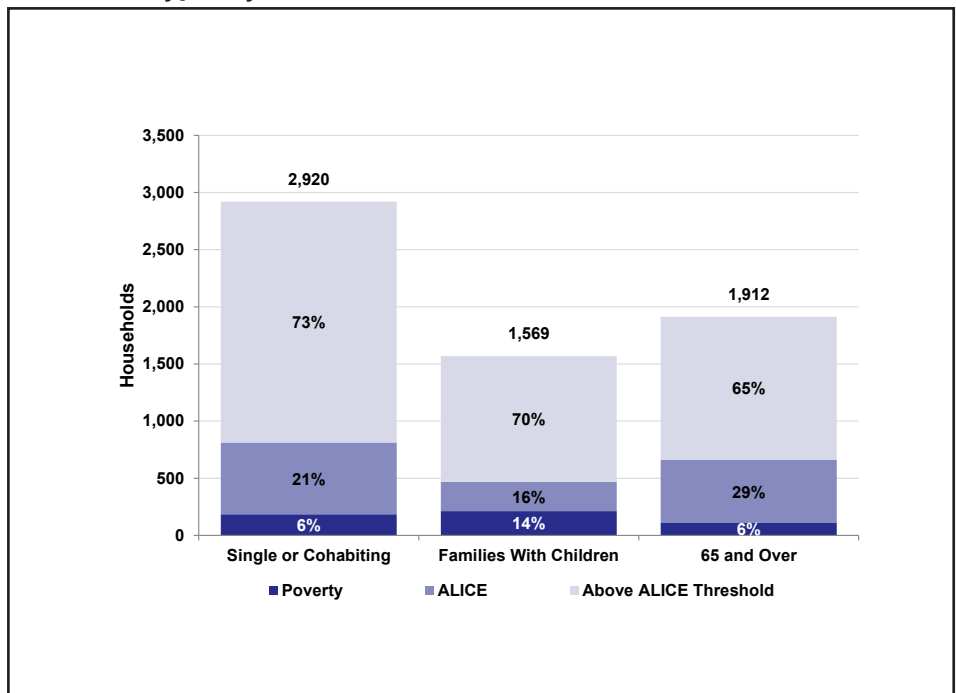
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Tipton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$490	\$697
Child Care	\$-	\$708
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$149	\$382
Taxes	\$224	\$313
Monthly Total	\$1,639	\$4,197
ANNUAL TOTAL	\$19,668	\$50,364
Hourly Wage	\$9.83	\$25.18

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Tipton County, 2016		
Town	Total HH	% ALICE & Poverty
Cicero Township	3,311	34%
Jefferson Township	596	16%
Kempton Town	143	36%
Liberty Township	881	25%
Madison Township	449	36%
Prairie Township	514	28%
Sharpville Town	287	31%
Tipton City	2,150	42%
Wildcat Township	650	28%
Windfall City Town	348	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN UNION COUNTY

2016 Point-in-Time Data

Population: 7,251 • **Number of Households:** 2,917

Median Household Income: \$45,104 (state average: \$52,314)

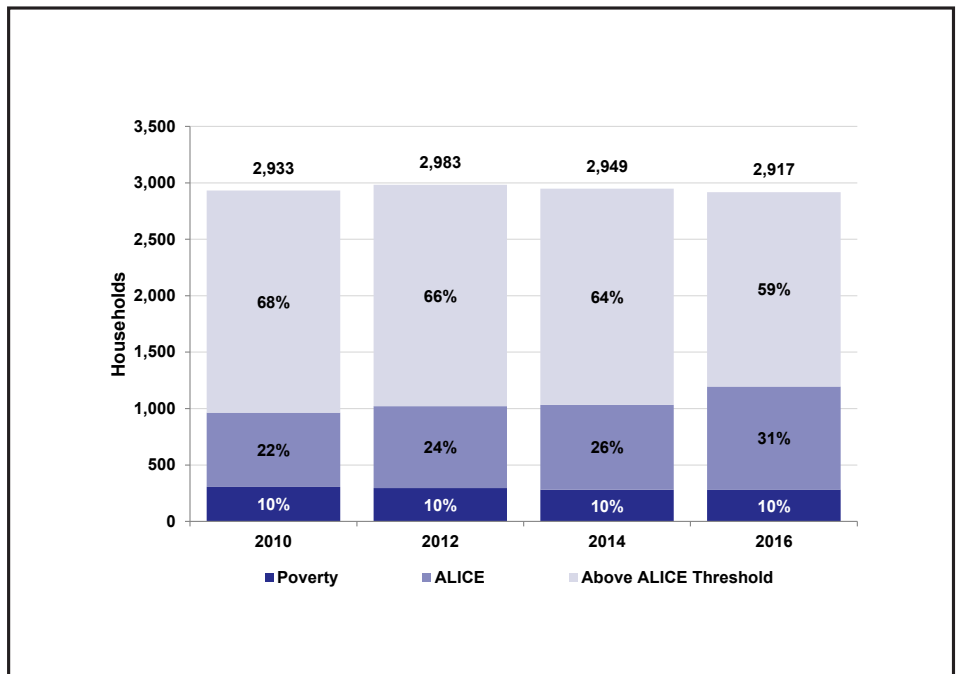
Unemployment Rate: 5.4% (state average: 5.0%)

ALICE Households: 31% (state average: 25%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

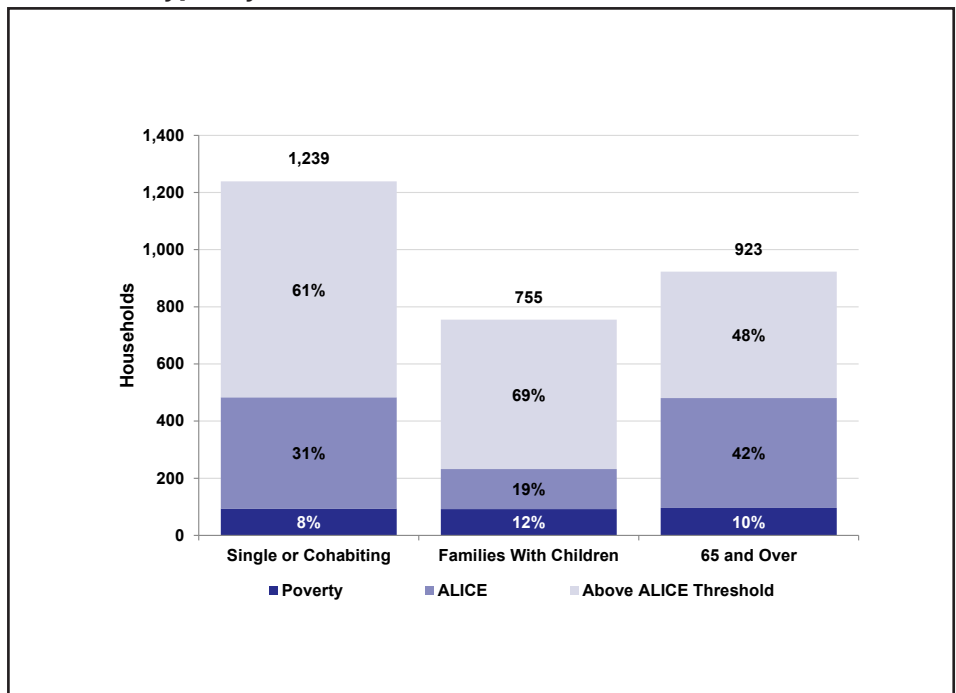
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

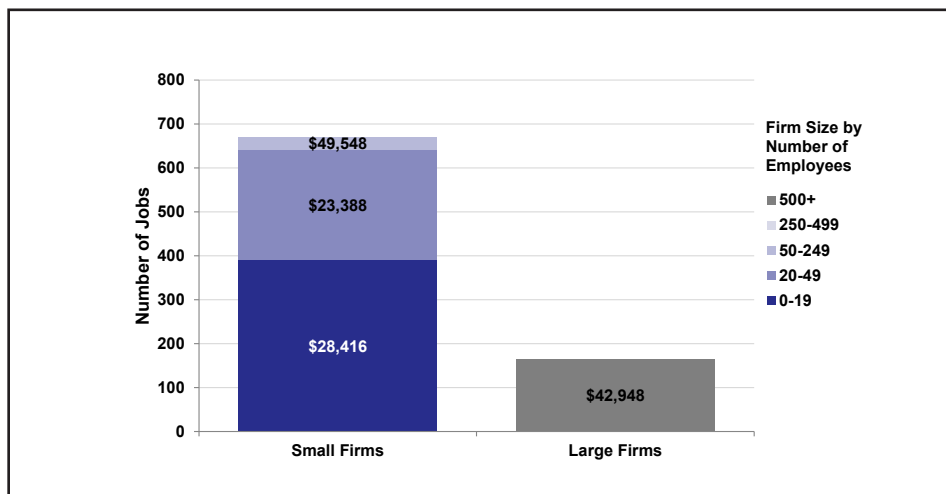
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Union County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$535	\$650
Child Care	\$-	\$625
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$155	\$364
Taxes	\$237	\$269
Monthly Total	\$1,703	\$4,005
ANNUAL TOTAL	\$20,436	\$48,060
Hourly Wage	\$10.22	\$24.03

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Union County, 2016		
Town	Total HH	% ALICE & Poverty
Brownsville Township	245	45%
Center Township	1,102	41%
Harmony Township	243	26%
Harrison Township	201	55%
Liberty Town	721	40%
Liberty Township	426	35%
Union Township	700	44%
West College Corner Town	337	55%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN VANDERBURGH COUNTY

2016 Point-in-Time Data

Population: 181,721 • **Number of Households:** 74,968

Median Household Income: \$46,064 (state average: \$52,314)

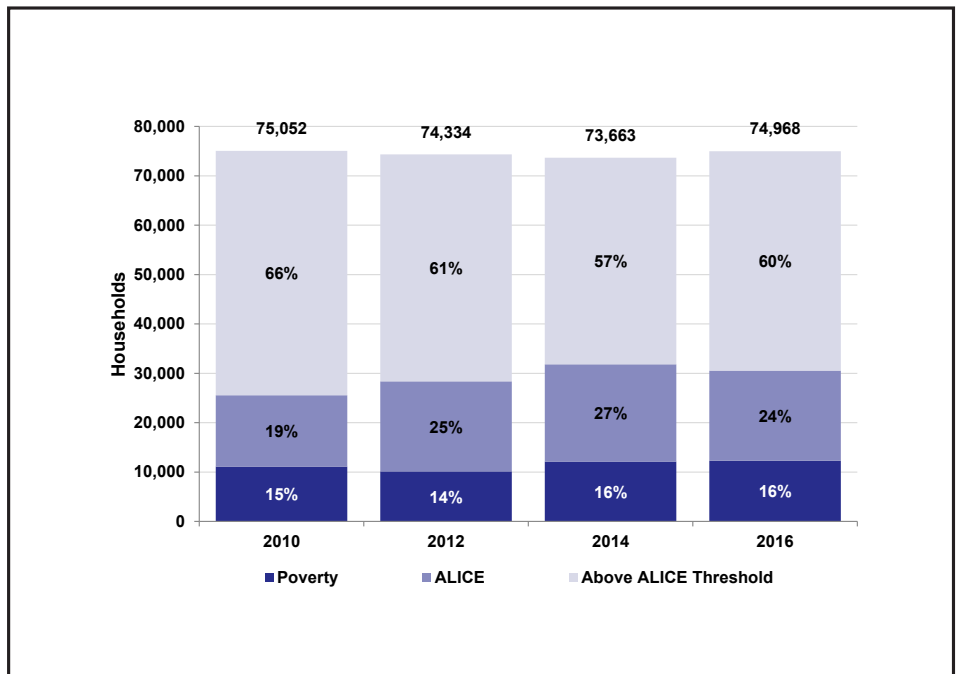
Unemployment Rate: 5.0% (state average: 5.0%)

ALICE Households: 24% (state average: 25%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

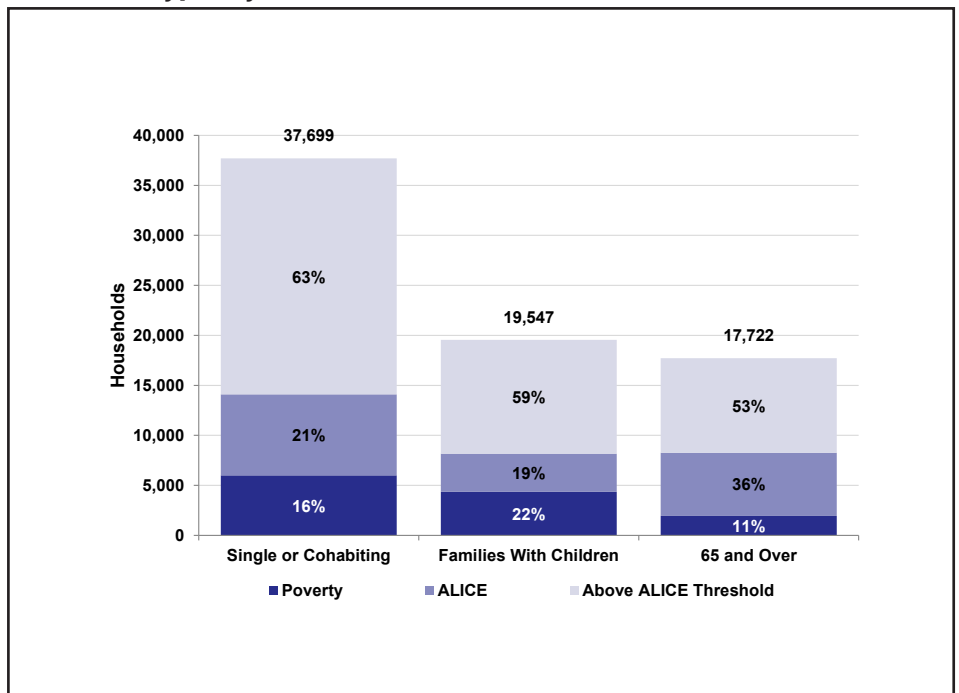
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Vanderburgh County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$544	\$752
Child Care	\$-	\$833
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$156	\$406
Taxes	\$240	\$376
Monthly Total	\$1,716	\$4,464
ANNUAL TOTAL	\$20,592	\$53,568
Hourly Wage	\$10.30	\$26.78

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Vanderburgh County, 2016		
Town	Total HH	% ALICE & Poverty
Armstrong Township	712	14%
Center Township	15,406	28%
Darmstadt Town	546	16%
Evansville City	51,199	49%
German Township	2,987	25%
Highland CDP	1,581	17%
Knight Township	29,140	50%
Melody Hill CDP	1,330	16%
Perry Township	10,160	44%
Pigeon Township	12,517	64%
Scott Township	3,213	15%
Union Township	178	14%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN VERMILLION COUNTY

2016 Point-in-Time Data

Population: 15,752 • **Number of Households:** 6,600

Median Household Income: \$44,409 (state average: \$52,314)

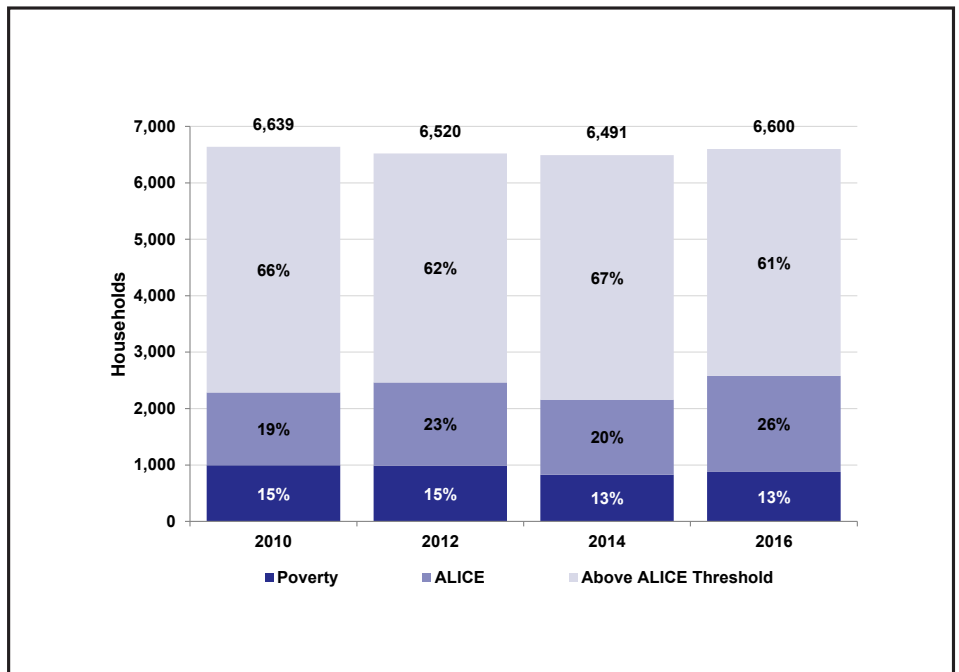
Unemployment Rate: 6.2% (state average: 5.0%)

ALICE Households: 26% (state average: 25%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

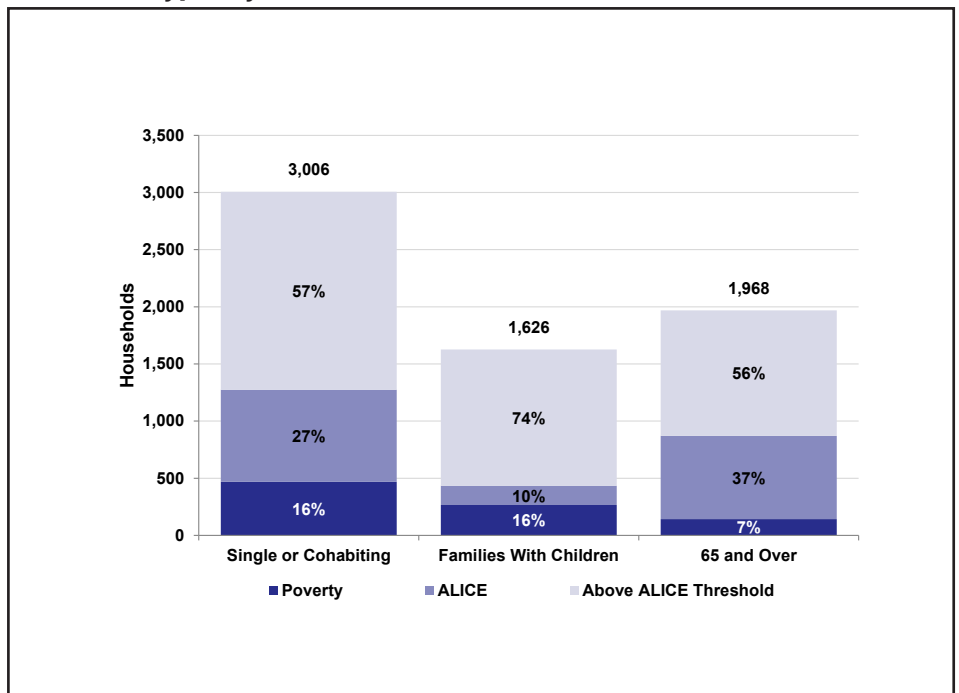
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Vermillion County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$430	\$697
Child Care	\$-	\$775
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$141	\$390
Taxes	\$208	\$336
Monthly Total	\$1,555	\$4,295
ANNUAL TOTAL	\$18,660	\$51,540
Hourly Wage	\$9.33	\$25.77

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Vermillion County, 2016		
Town	Total HH	% ALICE & Poverty
Blanford CDP	121	37%
Cayuga Town	472	39%
Clinton City	2,103	53%
Clinton Township	3,828	44%
Dana Town	235	41%
Eugene Township	793	35%
Fairview Park Town	549	39%
Helt Township	959	29%
Highland Township	701	37%
Newport Town	160	27%
Perrysville Town	221	43%
St. Bernice CDP	146	27%
Universal Town	109	60%
Vermillion Township	319	24%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN VIGO COUNTY

2016 Point-in-Time Data

Population: 107,931 • **Number of Households:** 40,328

Median Household Income: \$43,910 (state average: \$52,314)

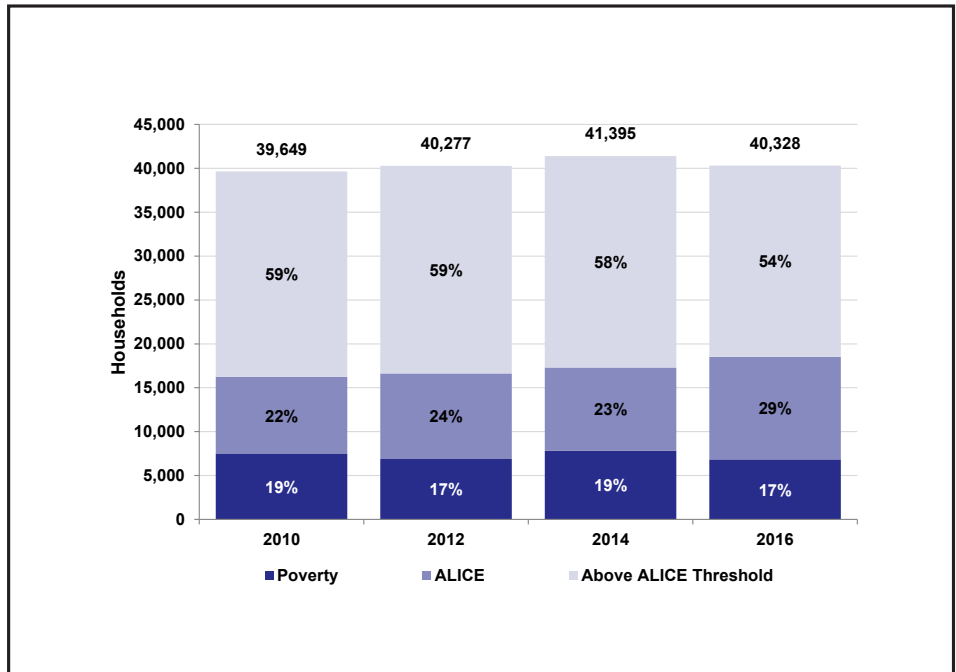
Unemployment Rate: 4.3% (state average: 5.0%)

ALICE Households: 29% (state average: 25%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

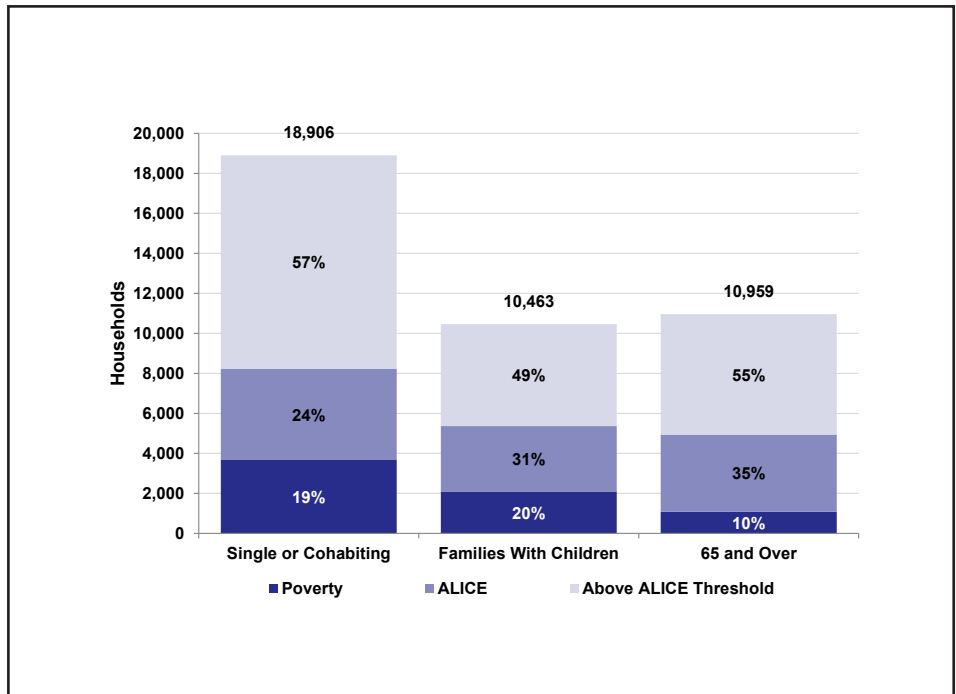
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

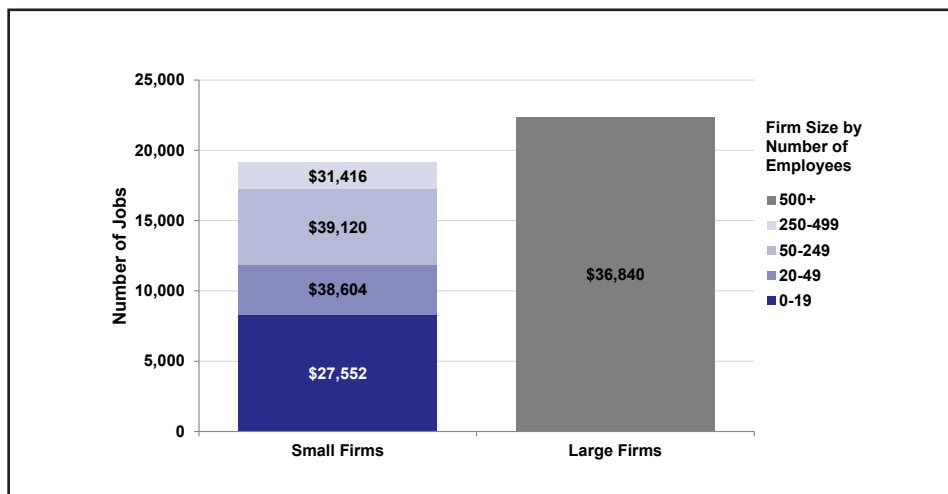
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Vigo County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$430	\$697
Child Care	\$-	\$833
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$141	\$398
Taxes	\$208	\$357
Monthly Total	\$1,555	\$4,382
ANNUAL TOTAL	\$18,660	\$52,584
Hourly Wage	\$9.33	\$26.29

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Vigo County, 2016		
Town	Total HH	% ALICE & Poverty
Fayette Township	973	35%
Fontanet CDP	157	15%
Harrison Township	19,884	61%
Honey Creek Township	6,159	43%
Linton Township	549	25%
Lost Creek Township	3,743	32%
Nevins Township	820	38%
New Goshen CDP	171	32%
North Terre Haute CDP	1,628	45%
Otter Creek Township	3,390	40%
Pierson Township	524	40%
Prairie Creek Township	532	18%
Prairieton Township	459	40%
Riley Township	1,103	23%
Seelyville Town	379	50%
St. Mary Of The Woods CDP	211	62%
Sugar Creek Township	2,617	47%
Tecumseh CDP	246	25%
Terre Haute City	22,505	58%
West Terre Haute Town	928	61%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN WABASH COUNTY

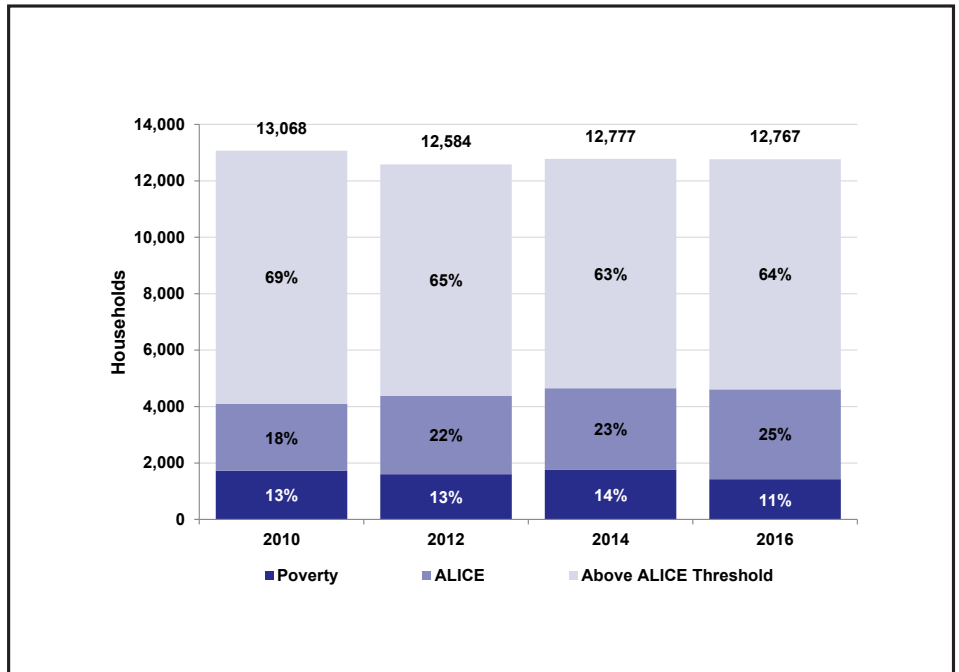
2016 Point-in-Time Data

Population: 32,177 • **Number of Households:** 12,767
Median Household Income: \$47,473 (state average: \$52,314)
Unemployment Rate: 5.9% (state average: 5.0%)
ALICE Households: 25% (state average: 25%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

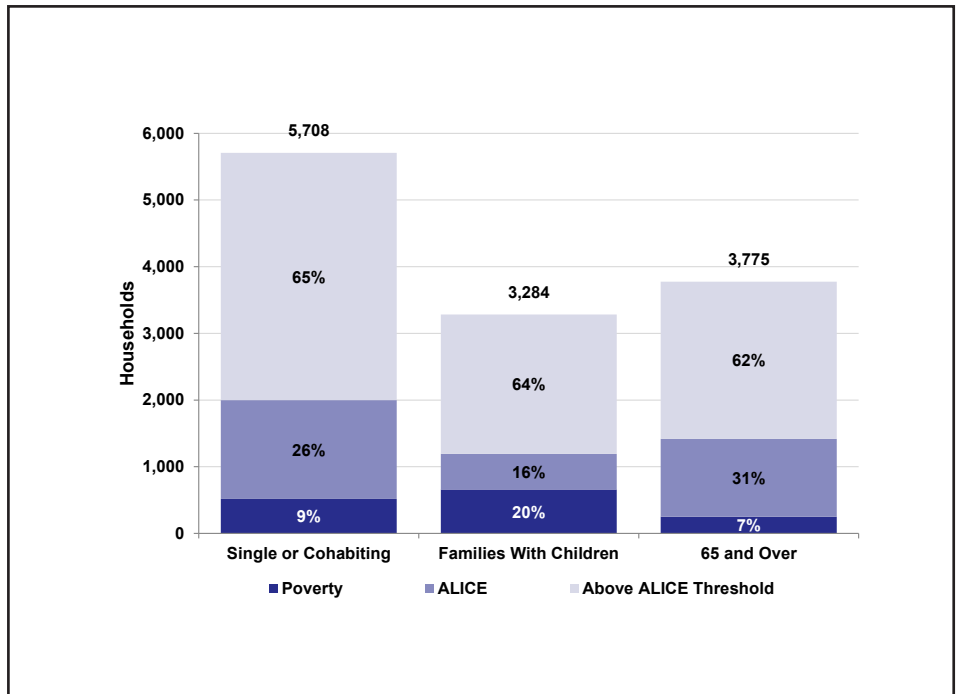
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Wabash County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$476	\$650
Child Care	\$-	\$713
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$147	\$376
Taxes	\$221	\$298
Monthly Total	\$1,620	\$4,134
ANNUAL TOTAL	\$19,440	\$49,608
Hourly Wage	\$9.72	\$24.80

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Wabash County, 2016		
Town	Total HH	% ALICE & Poverty
Chester Township	2,879	36%
La Fontaine Town	315	40%
Lagro Town	175	52%
Lagro Township	1,042	29%
Laketon CDP	204	55%
Liberty Township	940	27%
Noble Township	5,903	41%
North Manchester Town	2,292	39%
Paw Paw Township	625	27%
Pleasant Township	903	39%
Roann Town	204	35%
Somerset CDP	191	14%
Wabash City	4,426	44%
Waltz Township	475	18%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN WARREN COUNTY

2016 Point-in-Time Data

Population: 8,309 • **Number of Households:** 3,327

Median Household Income: \$58,623 (state average: \$52,314)

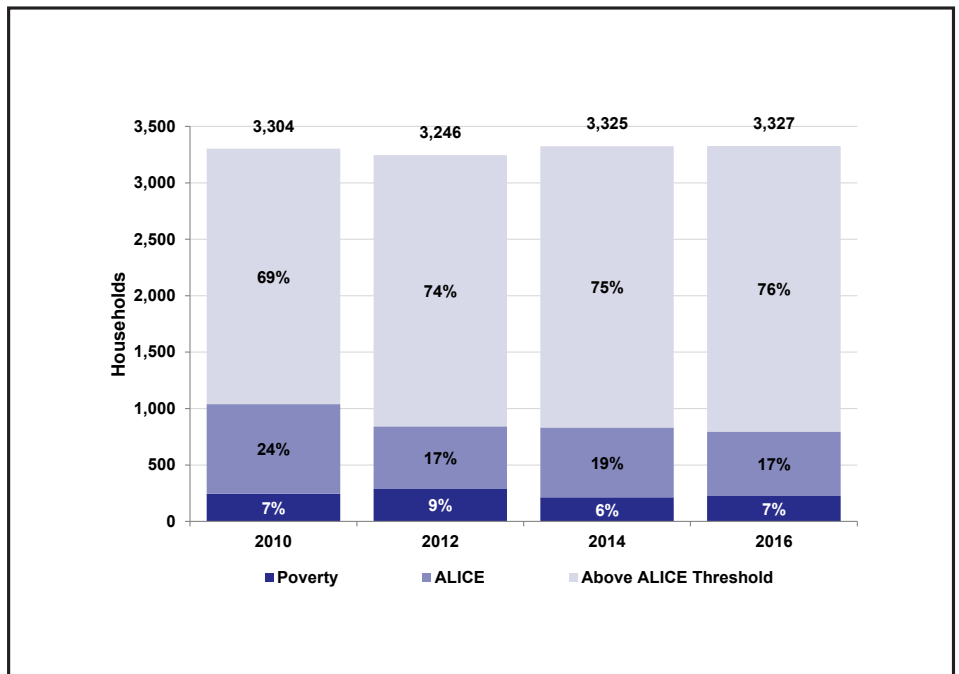
Unemployment Rate: 5.0% (state average: 5.0%)

ALICE Households: 17% (state average: 25%) • **Households in Poverty:** 7% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

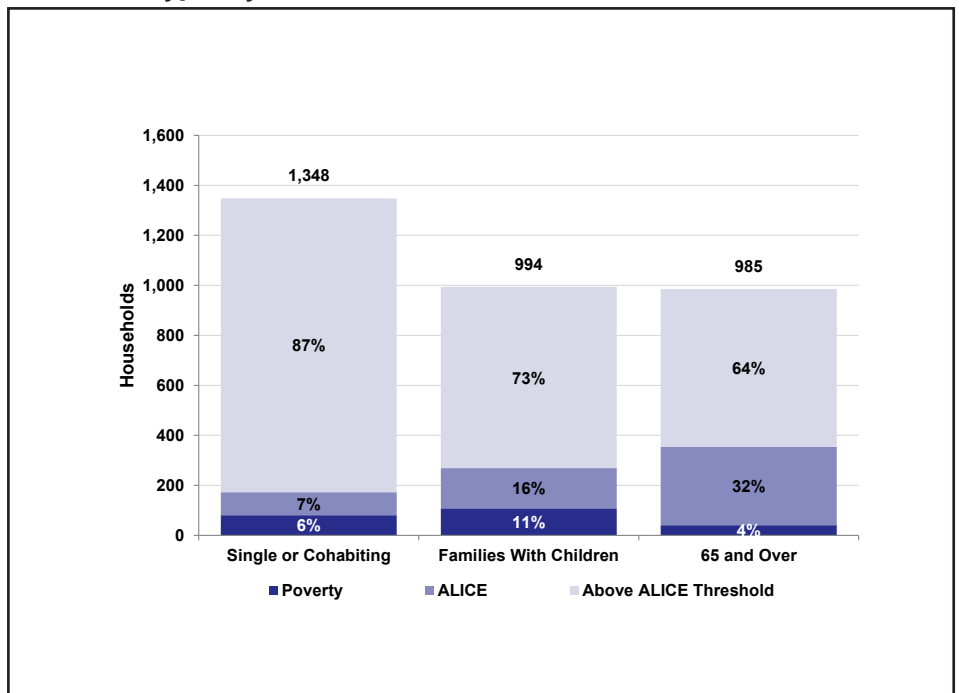
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

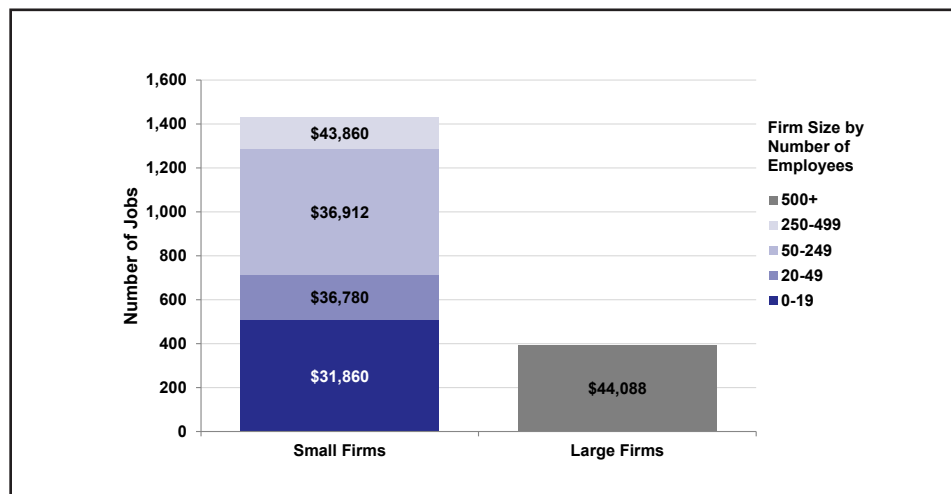
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Warren County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$458	\$652
Child Care	\$-	\$938
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$406
Taxes	\$216	\$378
Monthly Total	\$1,595	\$4,471
ANNUAL TOTAL	\$19,140	\$53,652
Hourly Wage	\$9.57	\$26.83

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Warren County, 2016		
Town	Total HH	% ALICE & Poverty
Adams Township	239	32%
Kent Township	238	13%
Liberty Township	327	8%
Medina Township	229	10%
Mound Township	210	14%
Pike Township	444	33%
Pine Township	156	13%
Steuben Township	161	16%
Warren Township	335	25%
Washington Township	857	35%
West Lebanon Town	339	35%
Williamsport Town	712	38%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN WARRICK COUNTY

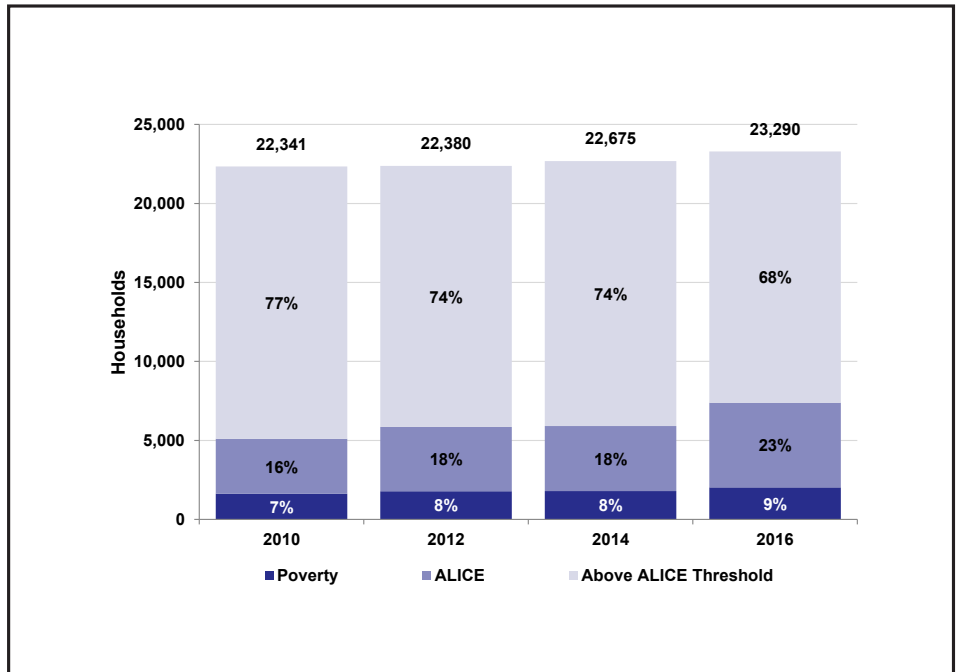
2016 Point-in-Time Data

Population: 61,427 • **Number of Households:** 23,290
Median Household Income: \$61,542 (state average: \$52,314)
Unemployment Rate: 4.5% (state average: 5.0%)
ALICE Households: 23% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

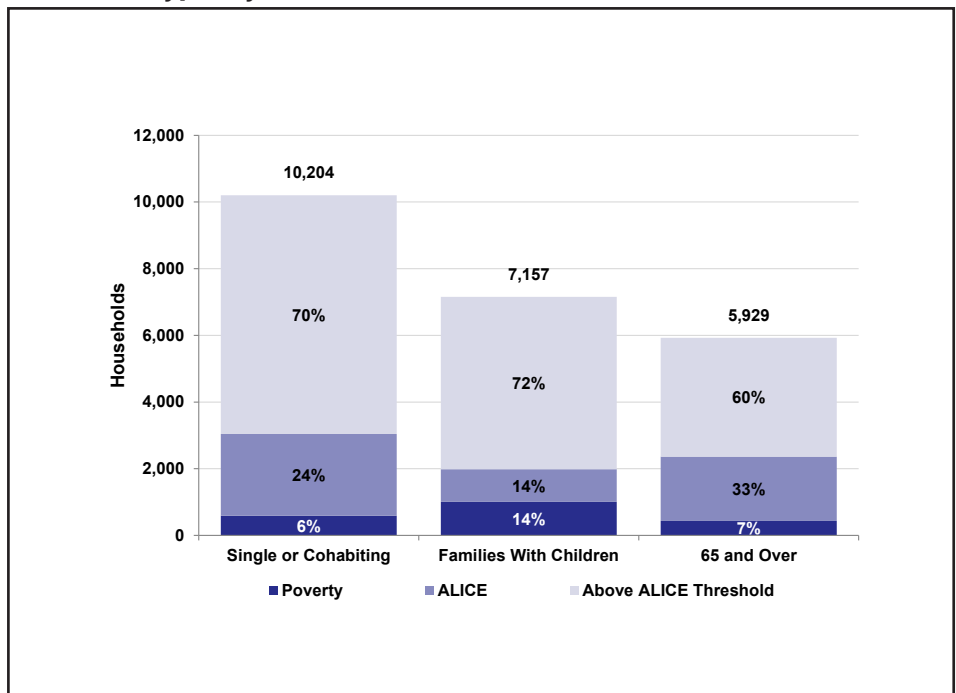
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

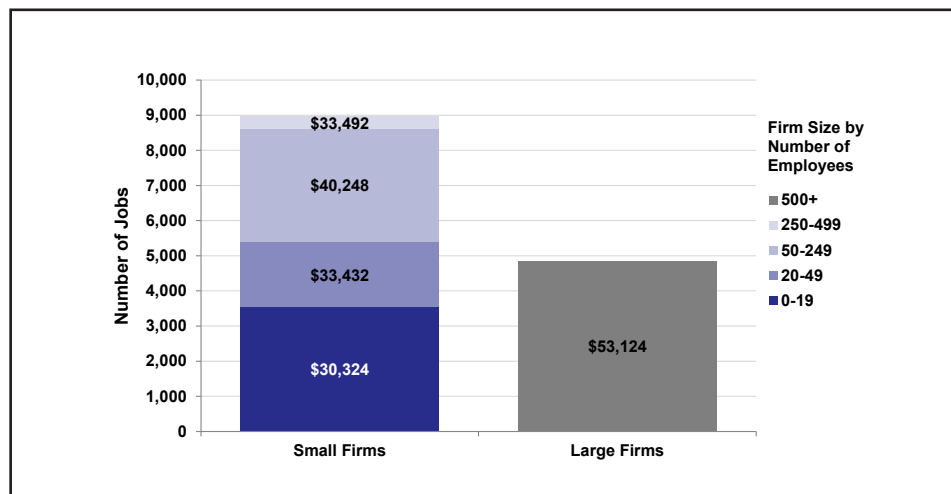
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Warrick County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$544	\$752
Child Care	\$-	\$833
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$156	\$406
Taxes	\$240	\$376
Monthly Total	\$1,716	\$4,464
ANNUAL TOTAL	\$20,592	\$53,568
Hourly Wage	\$10.30	\$26.78

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Warrick County, 2016		
Town	Total HH	% ALICE & Poverty
Anderson Township	450	24%
Boon Township	5,112	40%
Boonville City	2,462	52%
Campbell Township	308	8%
Chandler Town	1,214	45%
Elberfeld Town	269	36%
Greer Township	733	26%
Hart Township	642	33%
Lynnville Town	366	37%
Newburgh Town	1,488	44%
Ohio Township	14,714	30%
Owen Township	200	24%
Pigeon Township	438	30%
Skelton Township	622	40%
Tennyson Town	119	65%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN WASHINGTON COUNTY

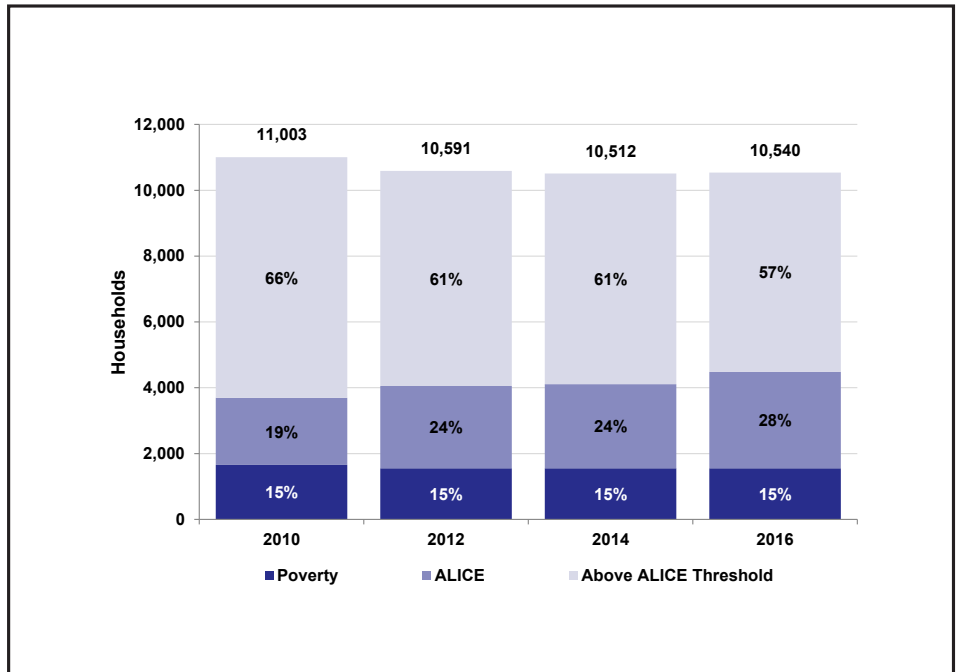
2016 Point-in-Time Data

Population: 27,792 • **Number of Households:** 10,540
Median Household Income: \$44,883 (state average: \$52,314)
Unemployment Rate: 8.7% (state average: 5.0%)
ALICE Households: 28% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

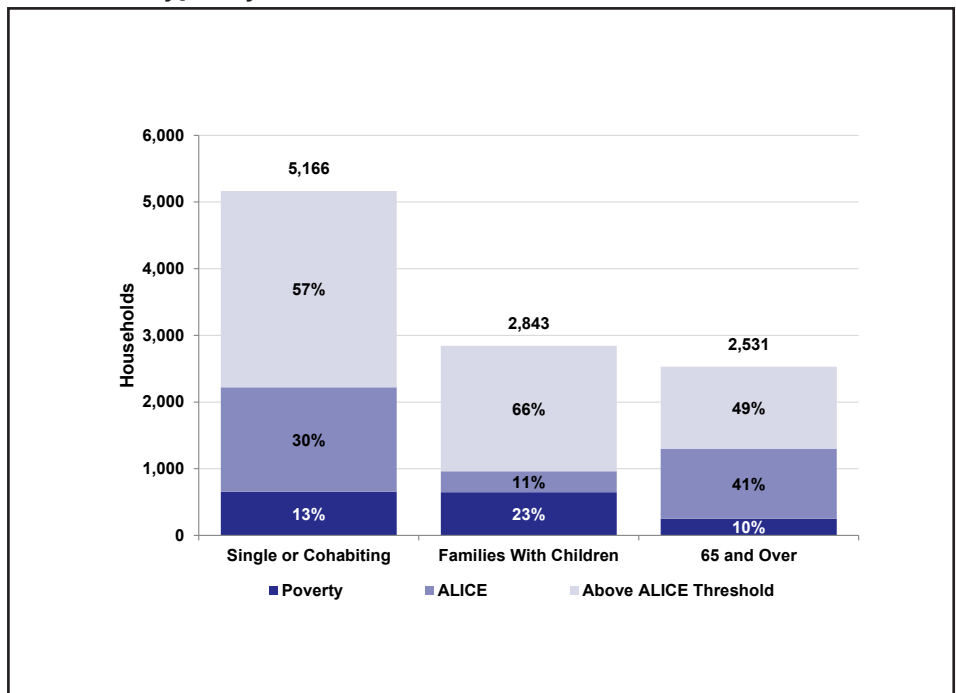
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Washington County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$459	\$659
Child Care	\$-	\$692
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$374
Taxes	\$216	\$294
Monthly Total	\$1,596	\$4,116
ANNUAL TOTAL	\$19,152	\$49,392
Hourly Wage	\$9.58	\$24.70

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Washington County, 2016		
Town	Total HH	% ALICE & Poverty
Brown Township	405	56%
Campbellsburg Town	228	65%
Franklin Township	684	35%
Gibson Township	426	48%
Howard Township	461	41%
Jackson Township	671	33%
Jefferson Township	353	52%
Madison Township	273	37%
Monroe Township	299	37%
New Pekin Town	600	51%
Pierce Township	1,205	48%
Polk Township	913	28%
Posey Township	671	43%
Salem City	2,651	55%
Vernon Township	155	34%
Washington Township	4,024	46%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN WAYNE COUNTY

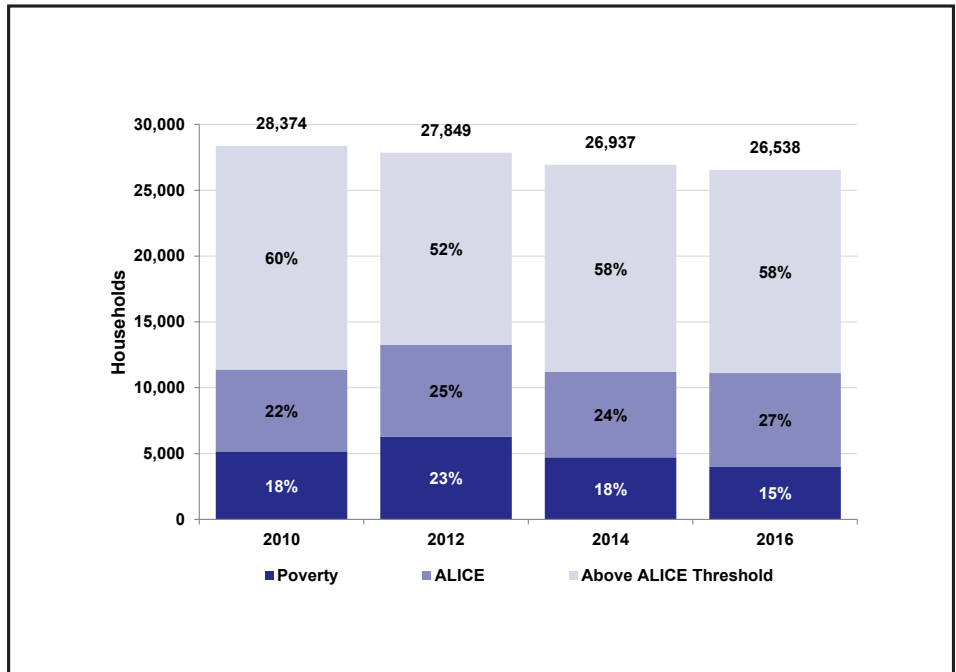
2016 Point-in-Time Data

Population: 66,568 • **Number of Households:** 26,538
Median Household Income: \$43,401 (state average: \$52,314)
Unemployment Rate: 5.3% (state average: 5.0%)
ALICE Households: 27% (state average: 25%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

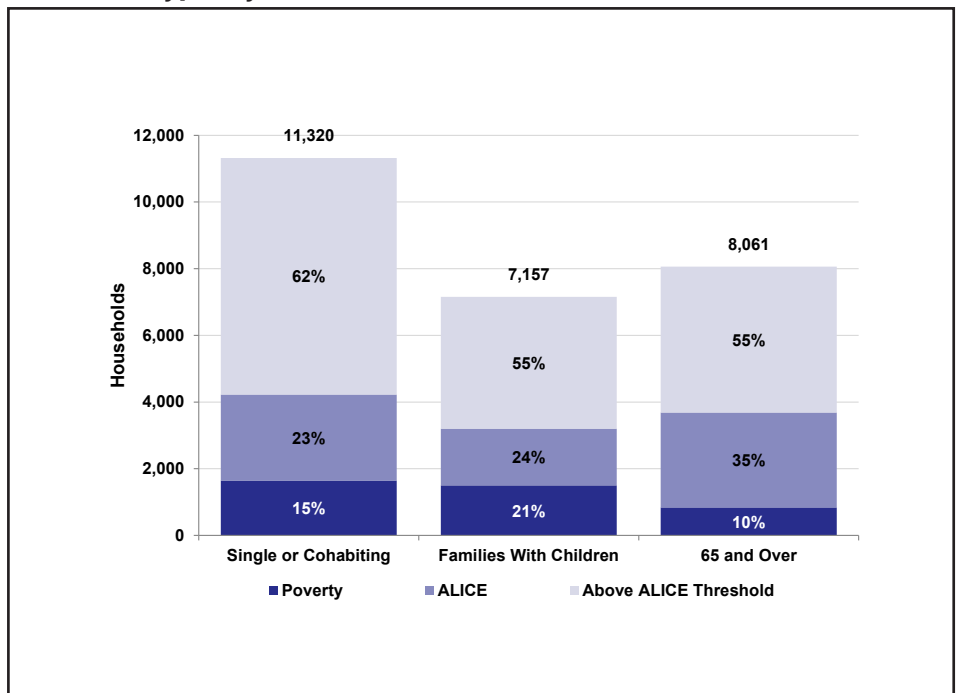
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

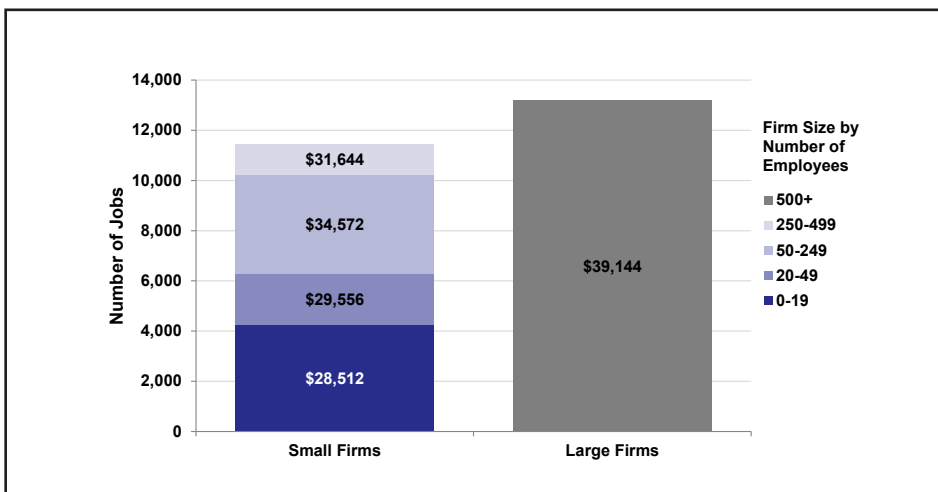
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Wayne County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$449	\$664
Child Care	\$-	\$771
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$144	\$385
Taxes	\$213	\$323
Monthly Total	\$1,582	\$4,240
ANNUAL TOTAL	\$18,984	\$50,880
Hourly Wage	\$9.49	\$25.44

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Wayne County, 2016		
Town	Total HH	% ALICE & Poverty
Abington Township	288	18%
Boston Township	431	29%
Cambridge City Town	752	53%
Center Township	2,894	33%
Centerville Town	994	37%
Clay Township	400	35%
Dalton Township	202	13%
Dublin Town	317	59%
East Germantown Town	140	56%
Fountain City Town	299	41%
Franklin Township	605	37%
Green Township	359	29%
Greens Fork Town	163	39%
Hagerstown Town	683	42%
Harrison Township	117	28%
Jackson Township	1,881	49%
Jefferson Township	1,313	33%
Milton Town	168	45%
New Garden Township	663	43%
Perry Township	295	30%
Richmond City	14,561	56%
Spring Grove Town	118	28%
Washington Township	501	41%
Wayne Township	16,206	53%
Webster Township	509	33%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN WELLS COUNTY

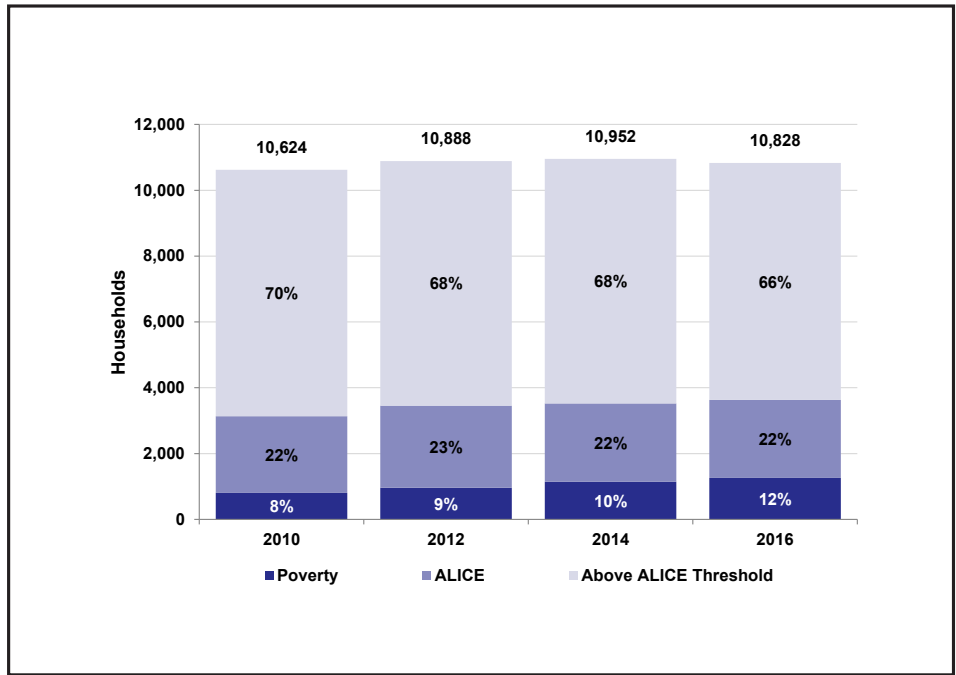
2016 Point-in-Time Data

Population: 27,836 • **Number of Households:** 10,828
Median Household Income: \$51,568 (state average: \$52,314)
Unemployment Rate: 3.8% (state average: 5.0%)
ALICE Households: 22% (state average: 25%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

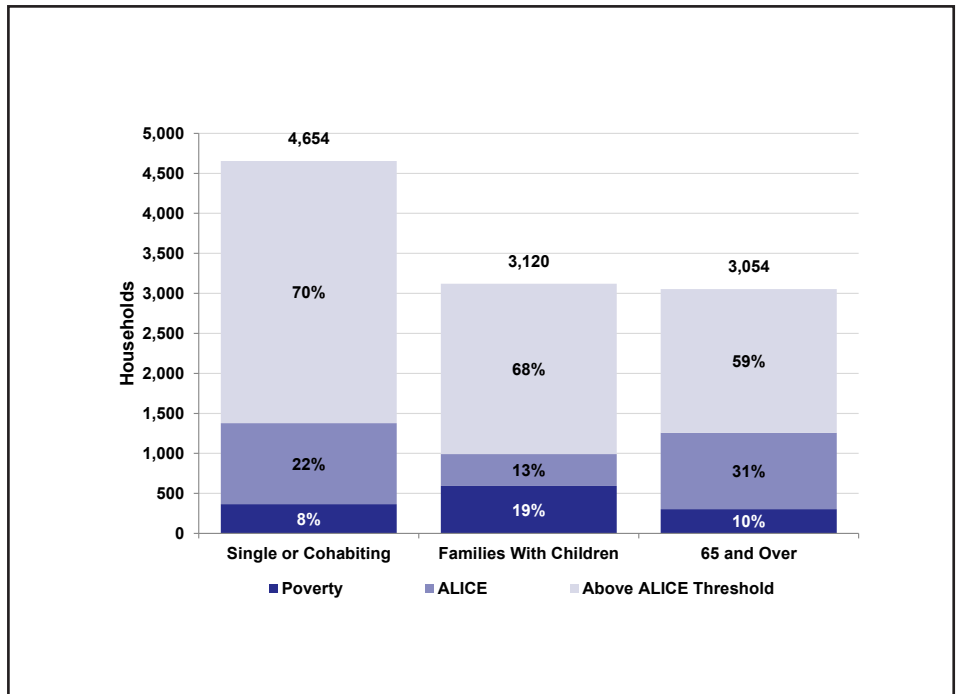
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Wells County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$491	\$708
Child Care	\$-	\$721
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$149	\$385
Taxes	\$225	\$321
Monthly Total	\$1,641	\$4,232
ANNUAL TOTAL	\$19,692	\$50,784
Hourly Wage	\$9.85	\$25.39

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Wells County, 2016		
Town	Total HH	% ALICE & Poverty
Bluffton City	4,087	48%
Chester Township	327	19%
Harrison Township	3,251	42%
Jackson Township	284	24%
Jefferson Township	2,164	25%
Lancaster Township	2,528	39%
Liberty Township	485	47%
Nottingham Township	329	32%
Ossian Town	1,355	28%
Rockcreek Township	650	19%
Union Township	810	22%
Uniondale Town	120	37%
Zanesville Town	230	40%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN WHITE COUNTY

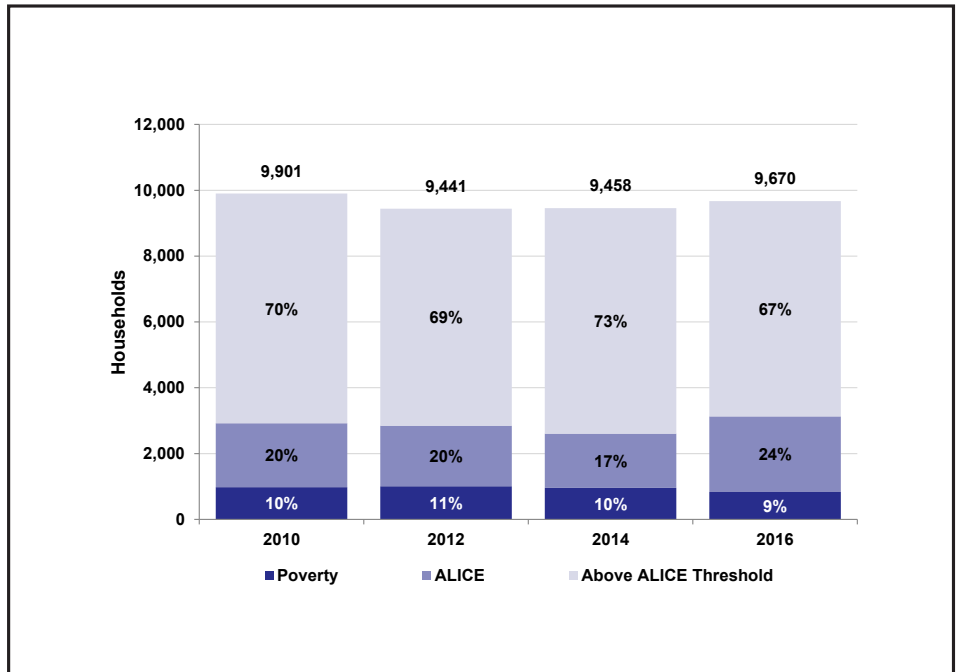
2016 Point-in-Time Data

Population: 24,265 • **Number of Households:** 9,670
Median Household Income: \$51,547 (state average: \$52,314)
Unemployment Rate: 5.4% (state average: 5.0%)
ALICE Households: 24% (state average: 25%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

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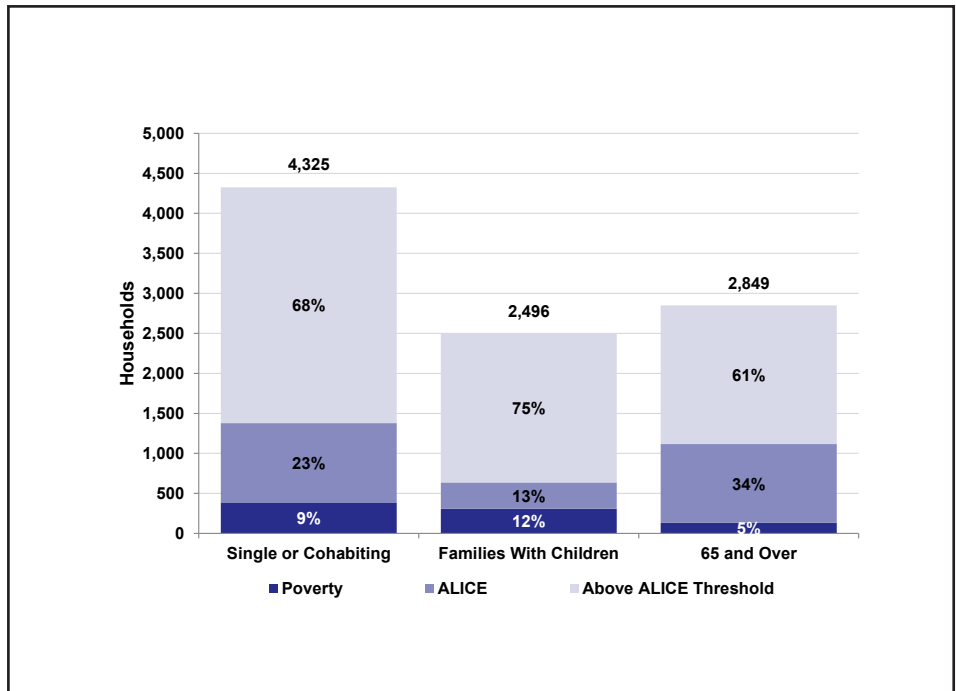
Households by Income, 2010 to 2016



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, White County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$457	\$650
Child Care	\$-	\$875
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$145	\$398
Taxes	\$215	\$355
Monthly Total	\$1,593	\$4,375
ANNUAL TOTAL	\$19,116	\$52,500
Hourly Wage	\$9.56	\$26.25

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

White County, 2016		
Town	Total HH	% ALICE & Poverty
Big Creek Township	304	29%
Brookston Town	596	37%
Buffalo CDP	390	33%
Burnettsville Town	176	40%
Cass Township	190	25%
Chalmers Town	190	36%
Honey Creek Township	406	26%
Idaville CDP	179	26%
Jackson Township	245	34%
Liberty Township	1,007	31%
Lincoln Township	243	27%
Monon Town	677	55%
Monon Township	1,270	40%
Monticello City	2,100	45%
Norway CDP	229	23%
Prairie Township	1,248	22%
Princeton Township	560	29%
Reynolds Town	233	36%
Union Township	3,957	36%
West Point Township	152	27%
Wolcott Town	412	34%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.

ALICE IN WHITLEY COUNTY

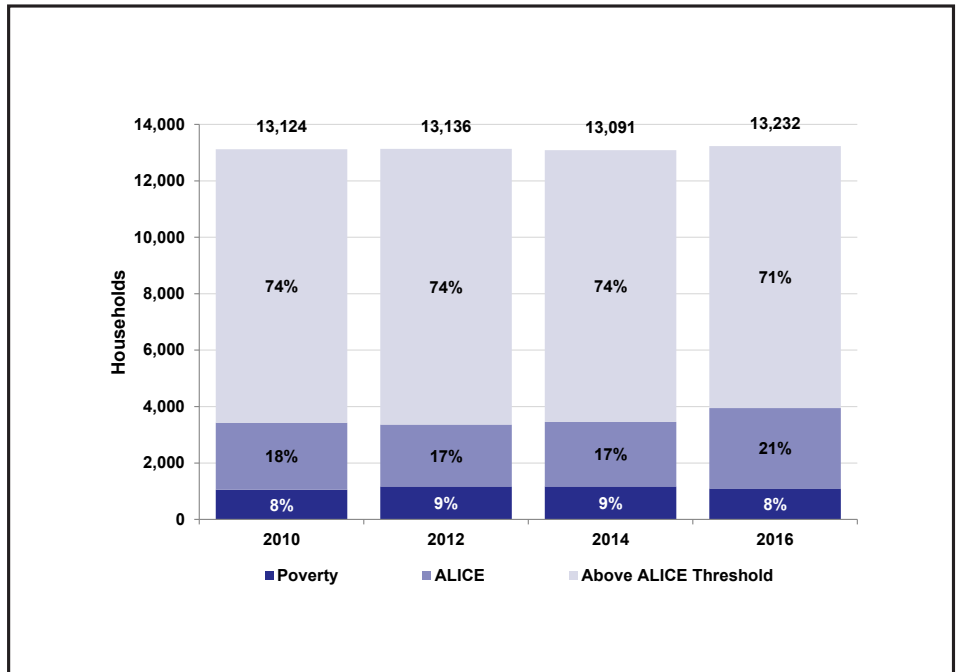
2016 Point-in-Time Data

Population: 33,354 • **Number of Households:** 13,232
Median Household Income: \$54,837 (state average: \$52,314)
Unemployment Rate: 4.7% (state average: 5.0%)
ALICE Households: 21% (state average: 25%) • **Households in Poverty:** 8% (state average: 14%)

How has the number of ALICE households changed over time?

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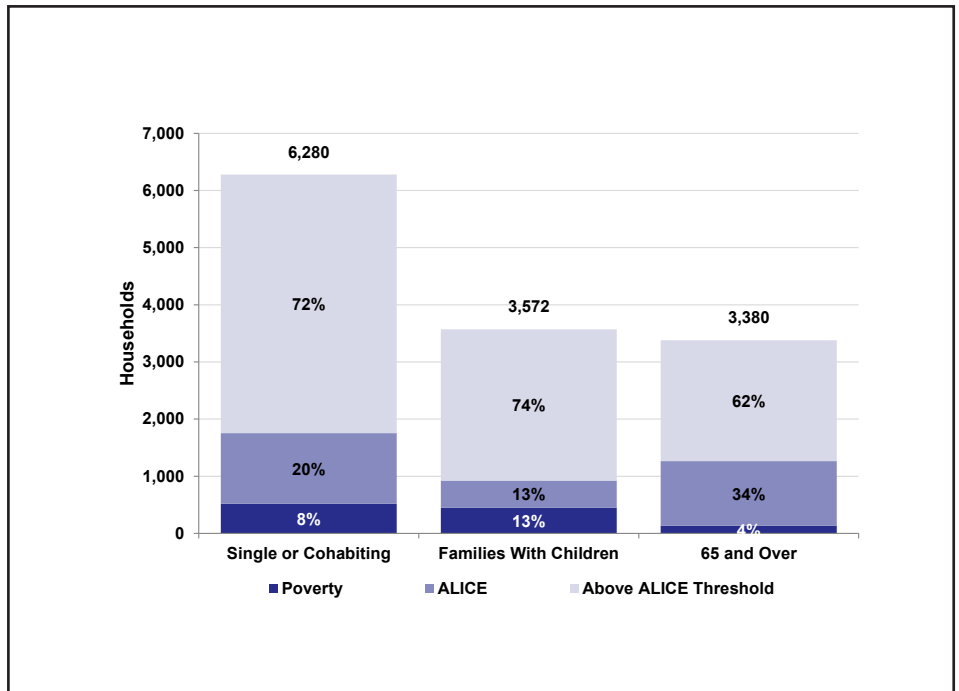
Households by Income, 2010 to 2016



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Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

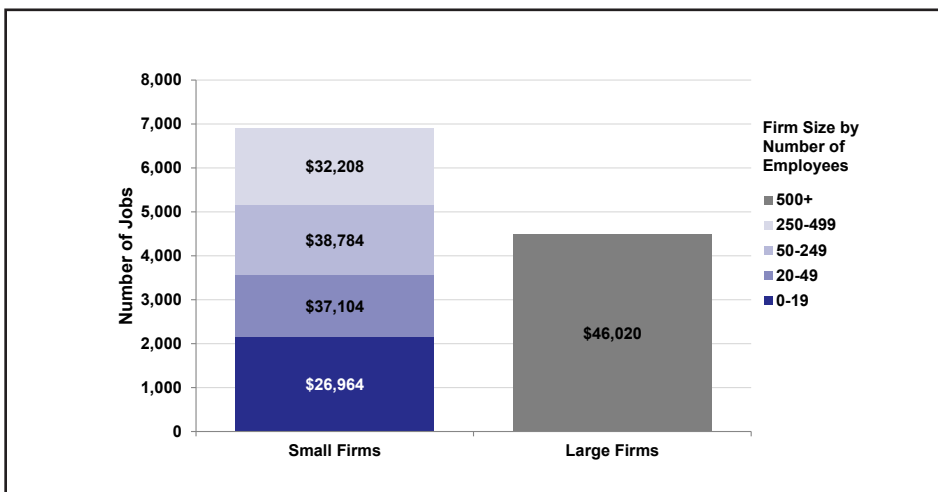
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Household Survival Budget, Whitley County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$491	\$708
Child Care	\$-	\$767
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$149	\$391
Taxes	\$225	\$337
Monthly Total	\$1,641	\$4,300
ANNUAL TOTAL	\$19,692	\$51,600
Hourly Wage	\$9.85	\$25.80

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Indiana Family and Social Services Administration, 2016.

Whitley County, 2016		
Town	Total HH	% ALICE & Poverty
Churubusco Town	781	40%
Cleveland Township	1,298	32%
Columbia City	4,058	43%
Columbia Township	4,666	39%
Etna-Troy Township	582	25%
Jefferson Township	866	16%
Larwill Town	109	38%
Richland Township	604	27%
Smith Township	2,173	34%
South Whitley Town	779	41%
Thorncreek Township	1,637	15%
Tri-Lakes CDP	530	34%
Union Township	994	21%
Washington Township	412	23%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDPs). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.