

# ALICE IN JENNINGS COUNTY

## 2014 Point-in-Time Data

**Population:** 28,223 | **Number of Households:** 10,585

**Median Household Income:** \$44,758 (state average: \$49,446)

**Unemployment Rate:** 11.8% (state average: 7.1%)

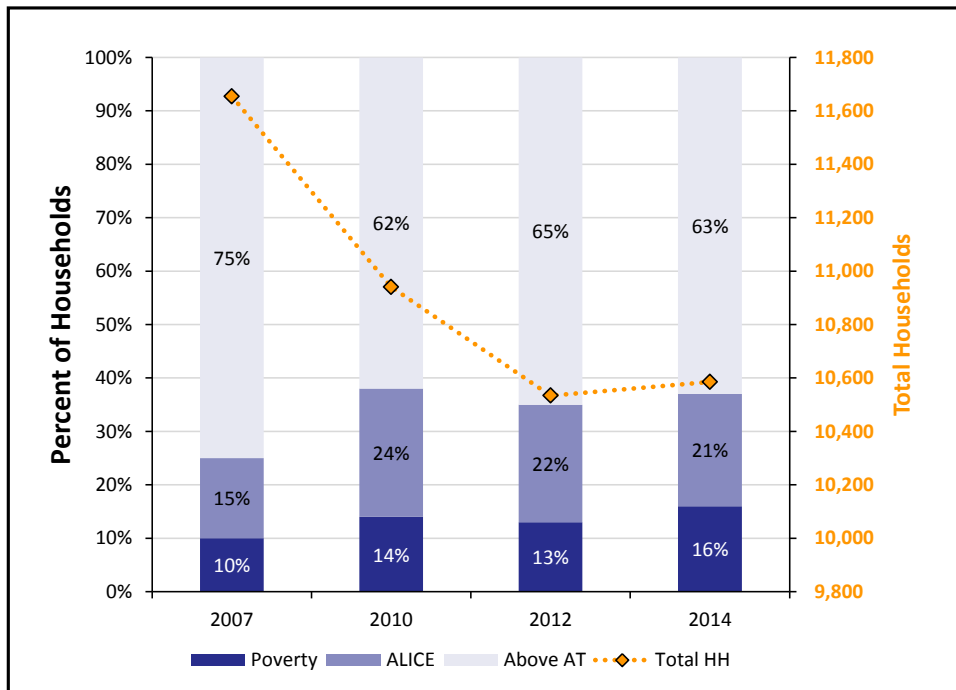
**ALICE Households:** 21% (state average: 22%); **Poverty Households:** 16% (state average: 14%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families.

Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007-2014



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

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

## Household Survival Budget, Jennings County

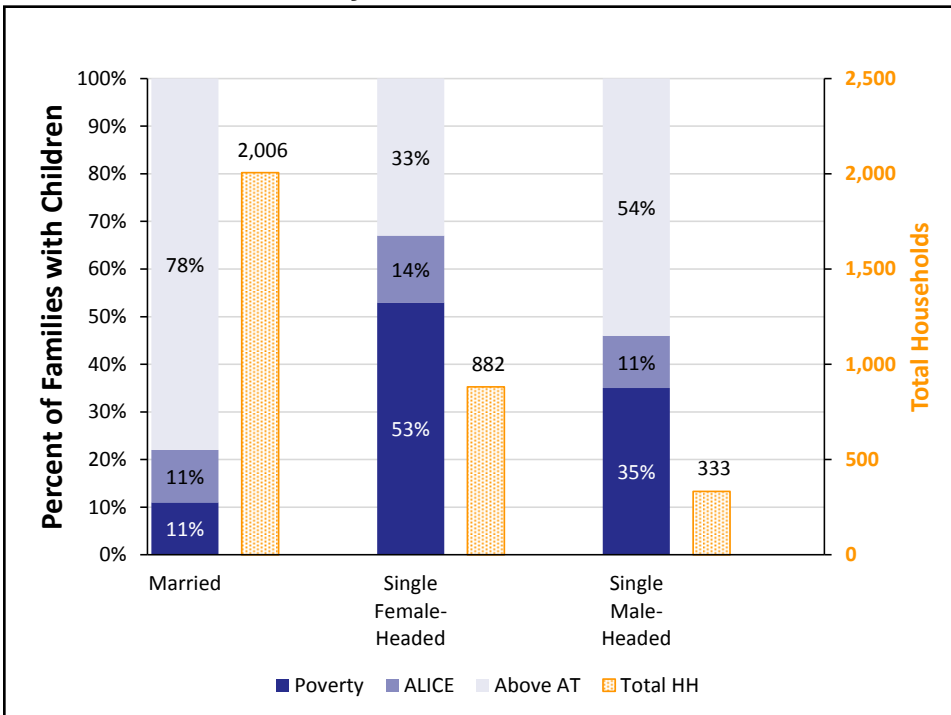
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$402	\$676
Child Care	\$-	\$938
Food	\$176	\$533
Transportation	\$351	\$702
Health Care	\$147	\$587
Miscellaneous	\$126	\$377
Taxes	\$185	\$337
<b>Monthly Total</b>	<b>\$1,387</b>	<b>\$4,150</b>
<b>ANNUAL TOTAL</b>	<b>\$16,644</b>	<b>\$49,800</b>
<b>Hourly Wage</b>	<b>\$8.32</b>	<b>\$24.90</b>

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

## How many families are struggling?

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

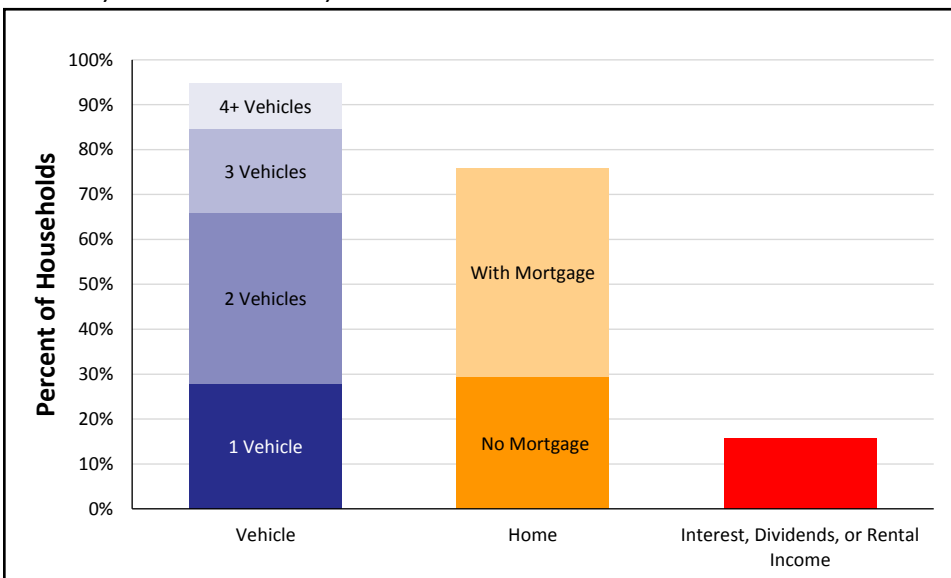
### Families with Children by Income, 2014



## What assets do households have?

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

### Assets, All Households, 2014



Jennings County, 2014		
Town	Total HH	% ALICE & Poverty
Bigger Township	228	23%
Butlerville CDP	149	34%
Campbell Township	487	36%
Center Township	3,500	43%
Columbia Township	281	18%
Country Squire Lakes CDP	1,149	63%
Geneva Township	2,690	43%
Hayden CDP	309	30%
Lovett Township	343	38%
Marion Township	421	20%
Montgomery Township	397	49%
North Vernon City	2,586	50%
Sand Creek Township	312	52%
Spencer Township	919	24%
Vernon Town	132	28%
Vernon Township	1,007	25%

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