WORKING HARD BUT STRUGGLING TO SURVIVE

ALICE
ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED
## GLOSSARY

**ALICE**
Acronym that stands for **Asset Limited, Income Constrained, Employed**

**Household Survival Budget**
Calculates the actual costs of basic necessities — the bare minimum cost to live and work in today’s economy — housing, child care, food, transportation, health care, technology (smartphones), and taxes — in Indiana, adjusted for different counties and household types.

**ALICE Threshold**
Average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in Indiana.

**Federal Poverty Level (FPL)**
- $11,880 — single adult
- $24,300 — family of four (2 adults/2 children — infant / preschooler)

**Housing Burden**
Housing costs that exceed 30% of Household Income
**AT A GLANCE: INDIANA**

**ALICE households** earn more than the Federal Poverty Level (FPL), but less than the basic cost of living for the state (ALICE Threshold).

Of Indiana’s 2,530,581 households, 342,667 (14%) earn below the FPL, and another 636,871 households (25%) are ALICE.

**Highest percentage of ALICE and FPL Households in Indiana**

- Monroe County: 52%
- Delaware County: 48%
- Switzerland County: 48%
- Grant County: 47%
- Marion County: 47%
- Vanderburgh County: 40% (10th in state)
- Warrick County: 32%
- Spencer County: 29%
ALICE/FPL HOUSEHOLDS IN VANDERBURGH COUNTY

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 and FPL Households:
- FPL: 11,995 HH / 16%
- ALICE: 17,992 HH / 24%
- Combined: 29,987 HH / 40%

ALICE/FPL households with children: 8,169
24% married
61% single female head of household
15% single male head of household

Household Survival Budget, Vanderburgh County

<table>
<thead>
<tr>
<th></th>
<th>Single Adult Monthly Costs</th>
<th>Family (2 adults, infant/1 preschooler) Monthly Costs</th>
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<tbody>
<tr>
<td>Housing</td>
<td>$544</td>
<td>$752</td>
</tr>
<tr>
<td>Child Care</td>
<td>$ -</td>
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</tr>
<tr>
<td>Food</td>
<td>$158</td>
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<td>$697</td>
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<tr>
<td>Health Care</td>
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</tr>
<tr>
<td>Technology</td>
<td>$55</td>
<td>$75</td>
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<tr>
<td>Miscellaneous</td>
<td>$156</td>
<td>$406</td>
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<tr>
<td>Taxes</td>
<td>$240</td>
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</tr>
<tr>
<td>Monthly Total</td>
<td>$1,716</td>
<td>$4,464</td>
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<td>ANNUAL TOTAL</td>
<td>$20,592</td>
<td>$53,568</td>
</tr>
<tr>
<td>Hourly Wage needed</td>
<td>$10.30</td>
<td>$26.78</td>
</tr>
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ALICE / FPL Households Experiencing Housing Burden:
- Renters 49%
- Home Owners 17%

Residential areas with highest % of FPL / ALICE households:
- Pigeon Township 64%
- Knight Township 50%
- Evansville City 49%
- Perry Township 44%
- Center Township 28%
ALICE/FPL HOUSEHOLDS IN WARRICK COUNTY

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 and FPL Households:

- **FPL**: 2,096 HH / 9%
- **ALICE**: 5,357 HH / 23%
- **Combined**: 7,453 HH / 32%

ALICE/FPL households with children: 2,008
- 38% married
- 50% single female head of household
- 12% single male head of household

Household Survival Budget, Warrick County

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ALICE / FPL Households Experiencing Housing Burden:
- Renters 46%
- Home Owners 16%

Residential areas with highest % of FPL / ALICE households:
- Tennyson Town 65%
- Boonville City 52%
- Chandler Town 45%
- Newburgh Town 44%
- Boon Township 40%
- Skeleton Township 40%
ALICE/FPL HOUSEHOLDS IN SPENCER COUNTY

Population: 20,777
Number of Households: 8,065
Median Household Income: $61,542 (state average: $52,314)
Unemployment Rate: 4.5% (state average: 5.0%)

ALICE and FPL Households:
- FPL: 2,096 HH / 10%
- ALICE: 5,357 HH / 19%
- Combined: 7,453 HH / 29%

ALICE/FPL households with children: 2,008
- 38% married
- 50% single female head of household
- 12% single male head of household

Household Survival Budget, Warrick County

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<td>Technology</td>
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<td>$75</td>
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<tr>
<td>Miscellaneous</td>
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<tr>
<td>Taxes</td>
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<td>$4,214</td>
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<td>ANNUAL TOTAL</td>
<td>$18,180</td>
<td>$50,568</td>
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Hourly Wage needed
- $9.09
- $25.28

ALICE / FPL Households Experiencing Housing Burden:
- Renters 32%
- Home Owners 14%

Residential areas with highest % of FPL / ALICE households:
- Rockport City 56%
- Grandview Town 43%
- Hatfield CDP 43%
- St. Meinrad CDP 38%
- Dale Town 38%