# **ALICE IN HAMILTON COUNTY**

2021 Point-in-Time Data



Population: 356,650 • Number of Households: 132,255 (6% change from 2019)

Median Household Income: \$102,452 (state average: \$62,743) Labor Force Participation Rate: 72% (state average: 63.4%)

ALICE Households: 20% (state average: 27%) • Households in Poverty: 4% (state average: 12%)

## Financial Hardship Changes 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). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 31,240 households in Hamilton County were below the ALICE Threshold; in 2021 this number changed to 31,574, (a 1% change).

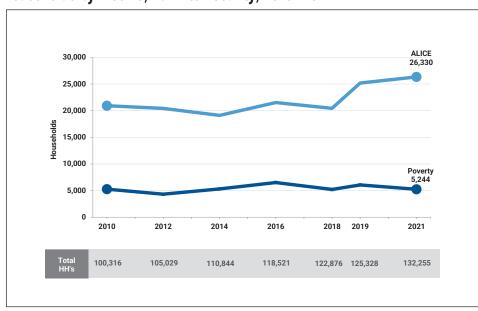
## The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and varies by household composition, as costs can vary greatly depending on location and household needs.

In 2021, household costs in Hamilton County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Hamilton County, visit <a href="UnitedForALICE.org/Household-Budgets/">UnitedForALICE.org/Household-Budgets/</a> Indiana

#### Households by Income, Hamilton County, 2010-2021



Note: See an interactive version of this data at <u>UnitedForALICE.org/Indiana</u> Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

| Household Survival Budget, Hamilton County, 2021 |              |                                      |  |
|--|--------------|--------------------------------------|--|
|  | SINGLE ADULT | 2 ADULTS, 1 INFANT,<br>1 Preschooler |  |
| Monthly Costs and Credits                        |              |                                      |  |
| Housing – Rent                                   | \$791        | \$1,026                              |  |
| Housing – Utilities                              | \$154        | \$292                                |  |
| Child Care                                       | _            | \$1,542                              |  |
| Food   | \$458        | \$1,250                              |  |
| Transportation                                   | \$331        | \$808                                |  |
| Health Care                                      | \$229        | \$793                                |  |
| Technology                                       | \$75         | \$110                                |  |
| Miscellaneous                                    | \$204        | \$582                                |  |
| Tax Payments                                     | \$395        | \$1,248                              |  |
| Tax Credits                                      | \$0          | -\$1,267                             |  |
| Monthly Total                                    | \$2,637      | \$6,384                              |  |
| ANNUAL TOTAL                                     | \$31,644     | \$76,608                             |  |
| Hourly Wage*                                     | \$15.82      | \$38.30                              |  |

<sup>\*</sup>Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

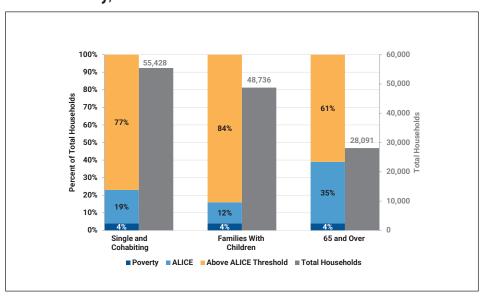
## Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

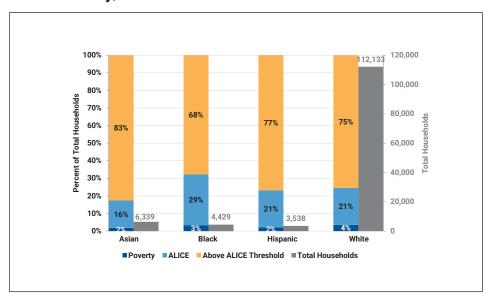
Visit <u>UnitedForALICE.org/Indiana</u> to view more national, state, and county data.

### Household Financial Status by Household Type, Hamilton County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

### Household Financial Status by Race/Ethnicity, Hamilton County, 2021



Note: All racial categories are for one race alone. Race and ethnicity are overlapping categories; the Asian and Black groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race.

Source: ALICE Threshold, 2021; American Community Survey, 2021

| Hamilton County, 2021         |                     |                      |  |
|-------------------------------|---------------------|----------------------|--|
| Town                          | Total<br>Households | % ALICE &<br>Poverty |  |
| Adams township                | 2,123               | 40%                  |  |
| Clay township                 | 36,898              | 20%                  |  |
| Delaware township             | 14,256              | 27%                  |  |
| Fall Creek township           | 23,380              | 13%                  |  |
| Jackson township              | 4,223               | 42%                  |  |
| Noblesville township          | 22,844              | 30%                  |  |
| Wayne township                | 3,766               | 35%                  |  |
| Westfield Washington township | 18,025              | 24%                  |  |
| White River township          | 856                 | 11%                  |  |

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Totals will not match county-level numbers because data is not available for the smallest County Subdivisions, and county-level data is often 1-year estimates.

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