# **ALICE IN MORGAN COUNTY**

2021 Point-in-Time Data



Population: 72,206 • Number of Households: 26,821 (3% change from 2019)

Median Household Income: \$67,848 (state average: \$62,743) Labor Force Participation Rate: 54.6% (state average: 63.4%)

ALICE Households: 23% (state average: 27%) • Households in Poverty: 12% (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, 8,570 households in Morgan County were below the ALICE Threshold; in 2021 this number changed to 9,226, (a 8% change).

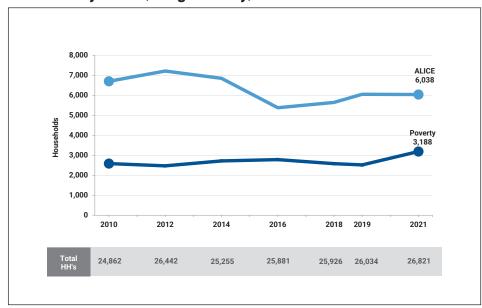
## The Cost of Basics Outpaces Wages

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 Morgan 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 Morgan County, visit <u>UnitedForALICE.org/Household-Budgets/</u> Indiana

#### Households by Income, Morgan 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, Morgan County, 2021			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 Preschooler	
Monthly Costs and Credits			
Housing - Rent	\$533	\$667	
Housing - Utilities	\$154	\$292	
Child Care	_	\$1,153	
Food	\$383	\$1,044	
Transportation	\$331	\$808	
Health Care	\$229	\$793	
Technology	\$75	\$110	
Miscellaneous	\$170	\$487	
Tax Payments	\$340	\$1,089	
Tax Credits	\$0	-\$1,176	
Monthly Total	\$2,215	\$5,267	
ANNUAL TOTAL	\$26,580	\$63,204	
Hourly Wage*	\$13.29	\$31.60	

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

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

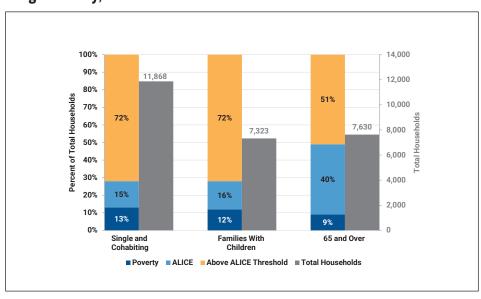
## Financial Hardship is Not Evenly Distributed

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.

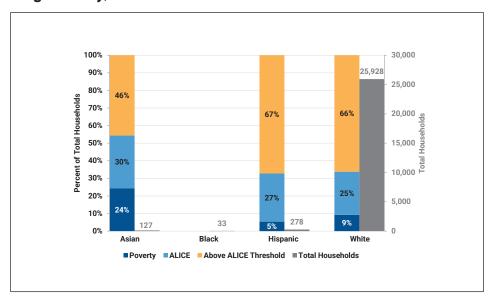
Visit <u>UnitedForALICE.org/Indiana</u> to view more national, state, and county data.

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



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

### Household Financial Status by Race/Ethnicity, Morgan 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

Morgan County, 2021			
Town	Total Households	% ALICE & Poverty	
Adams township	397	30%	
Ashland township	811	20%	
Baker township	214	17%	
Brown township	5,138	35%	
Clay township	1,607	33%	
Green township	1,349	22%	
Gregg township	1,037	22%	
Harrison township	685	19%	
Jackson township	1,515	49%	
Jefferson township	1,300	24%	
Madison township	4,146	29%	
Monroe township	1,881	23%	
Ray township	487	45%	
Washington township	6,359	40%	

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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