ALICE IN MONROE COUNTY

2016 Point-in-Time Data

Population: 145,496 • **Number of Households:** 54,513
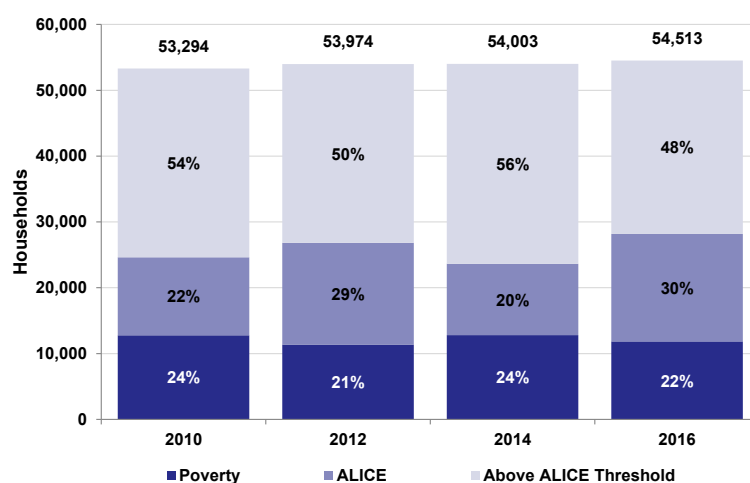**Median Household Income:** $43,582 (state average: $52,314)
Unemployment Rate: 6.1% (state average: 5.0%)
ALICE Households: 30% (state average: 25%) • **Households in Poverty:** 22% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – 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.
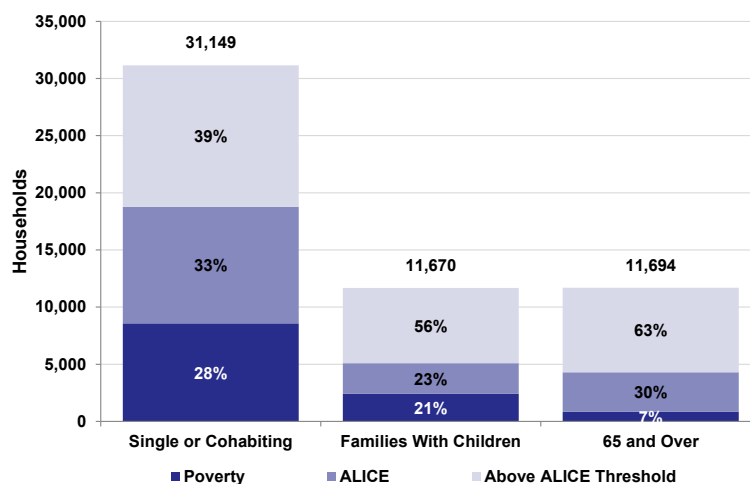
Households by Income, 2010 to 2016

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?

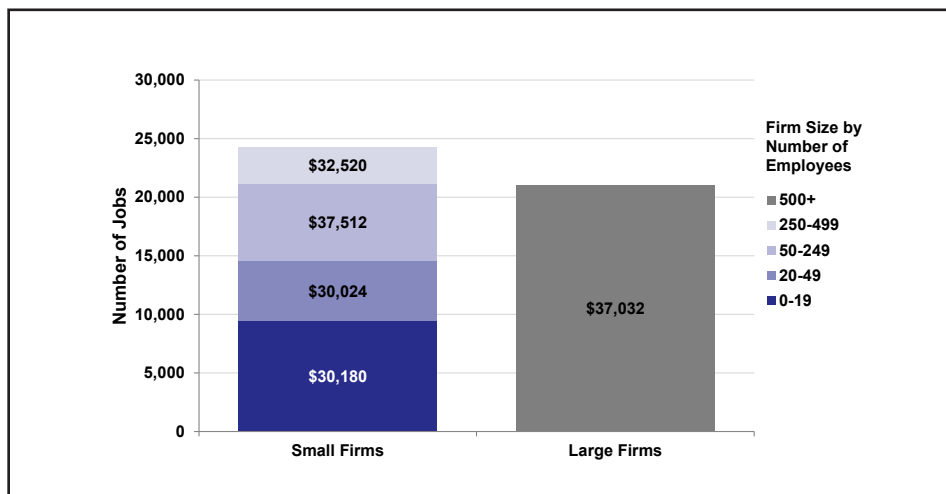## The cost of living continues to increase…

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.