

# ALICE IN HOWARD COUNTY

## 2018 Point-in-Time Data

**Population:** 82,366 • **Number of Households:** 35,139

**Median Household Income:** \$55,868 (state average: \$55,746)

**Unemployment Rate:** 3.7% (state average: 4.4%)

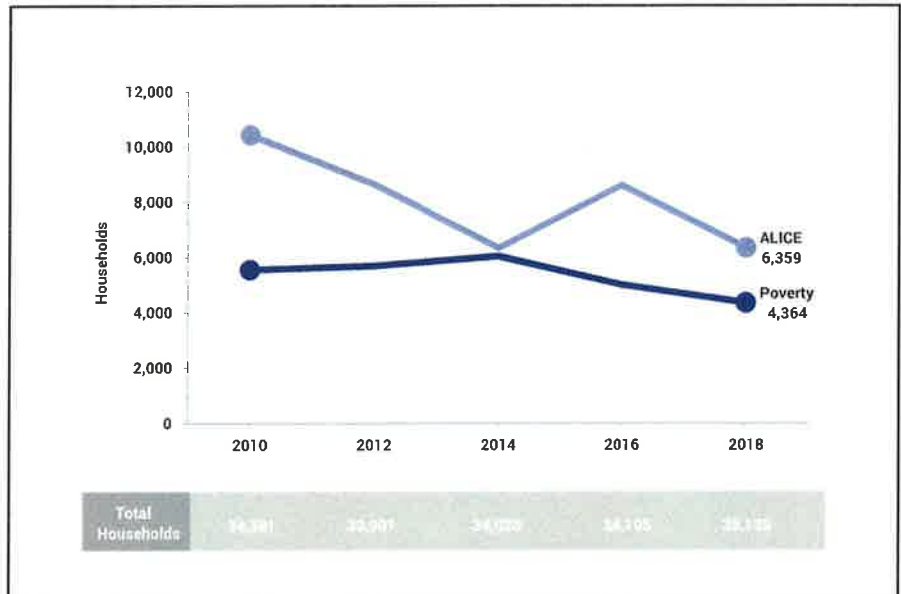
**ALICE Households:** 18% (state average: 24%) • **Households in Poverty:** 12% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions improved for some households from 2010 to 2018, many continued to struggle, especially as wages failed to keep pace with the cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan).

## Households by Income, Howard County, 2010 to 2018

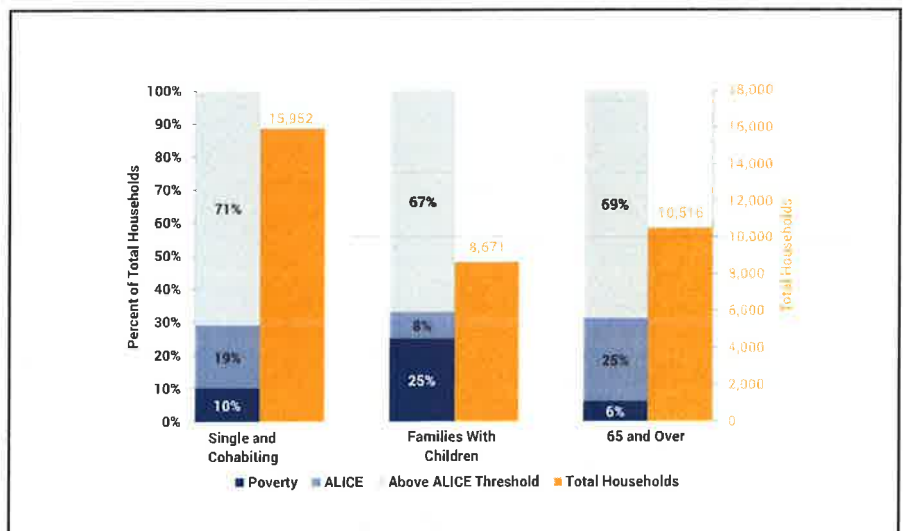


Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

## What types of households are struggling?

In the past few decades, there have been major shifts in household composition. The share of American adults who have never been married is at a historic high, as is the number of senior households. There is also a growing number of people who live alone or with roommates, and an increasing share of grown children who live with their parents. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

## Household Income by Household Type, Howard County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

# Why do so many households struggle?

## The cost of household basics outpaces wages...

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2018, household costs were well above the Federal Poverty Level of \$12,140 for a single adult and \$25,100 for a family of four.

Household Survival Budget, Howard County, 2018		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$494	\$697
Child Care	\$-	\$1,061
Food	\$240	\$726
Transportation	\$332	\$800
Health Care	\$190	\$656
Technology	\$55	\$75
Miscellaneous	\$152	\$456
Taxes	\$212	\$542
<b>Monthly Total</b>	<b>\$1,675</b>	<b>\$5,013</b>
<b>ANNUAL TOTAL</b>	<b>\$20,100</b>	<b>\$60,156</b>
<b>Hourly Wage*</b>	<b>\$10.05</b>	<b>\$30.08</b>

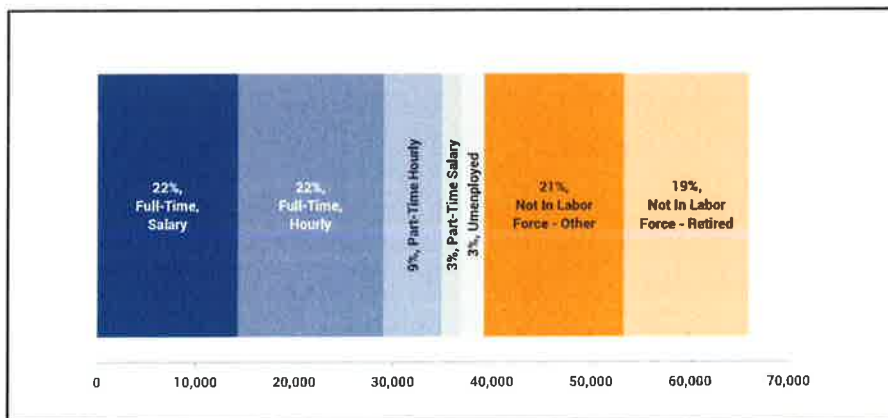
\* Wage working full-time required to support this budget

For ALICE Survival Budget Sources, see the 2020 Methodology Overview available at [UnitedForALICE.org/Methodology](http://UnitedForALICE.org/Methodology)

## ..and the labor landscape is challenging for ALICE workers

A breakdown of the labor force shows a small portion of adults (16 years and older) who were unemployed and a large number who were working in 2018. However, a significant portion of full- and part-time workers were paid by the hour; these workers were more likely to have fluctuations in income and less likely to receive benefits. There was also a high number of workers outside of the labor force (people who are not employed and not looking for work), which helped keep wages low: When more workers are available, employers have less incentive to raise wages to attract employees.

## Labor Status, Population 16 and Over, Howard County, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total county workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Howard County, 2018		
Town	Total HH	% ALICE & Poverty
Center Township	19,990	45%
Clay Township	1,431	11%
Ervin Township	786	9%
Greentown Town	1,055	28%
Harrison Township	4,090	27%
Honey Creek Township	802	22%
Howard Township	982	34%
Jackson Township	126	42%
Kokomo City	25,477	41%
Liberty Township	1,877	20%
Monroe Township	504	16%
Russiaville Town	441	35%
Taylor Township	3,602	23%
Union Township	360	15%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). 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.

# ALICE IN TIPTON COUNTY

## 2018 Point-in-Time Data

**Population:** 15,218 • **Number of Households:** 6,295

**Median Household Income:** \$55,479 (state average: \$55,746)

**Unemployment Rate:** 3.2% (state average: 4.4%)

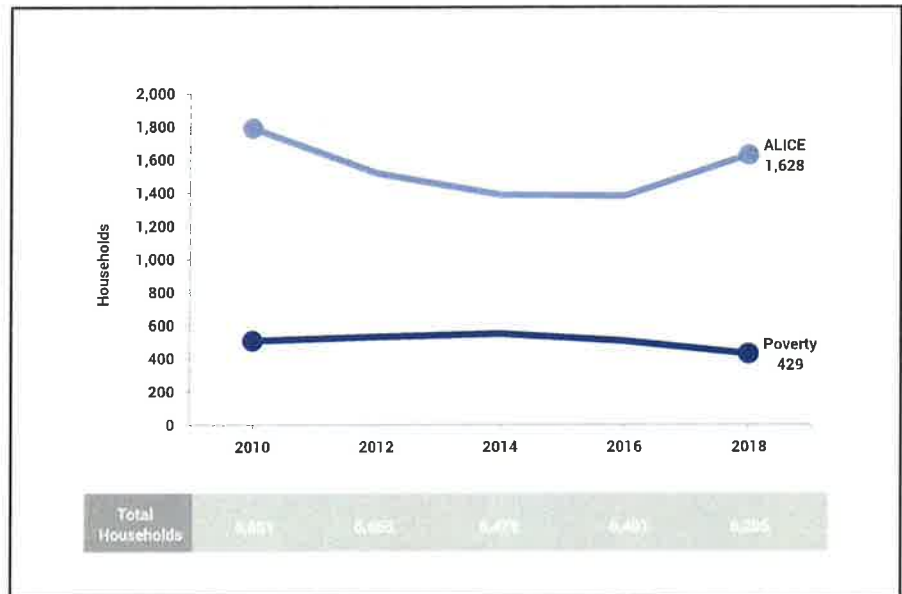
**ALICE Households:** 26% (state average: 24%) • **Households in Poverty:** 7% (state average: 13%)

Sources: ALICE Threshold, 2018; American Community Survey, 2018

## How has the number of ALICE households changed over time?

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## Households by Income, Tipton County, 2010 to 2018

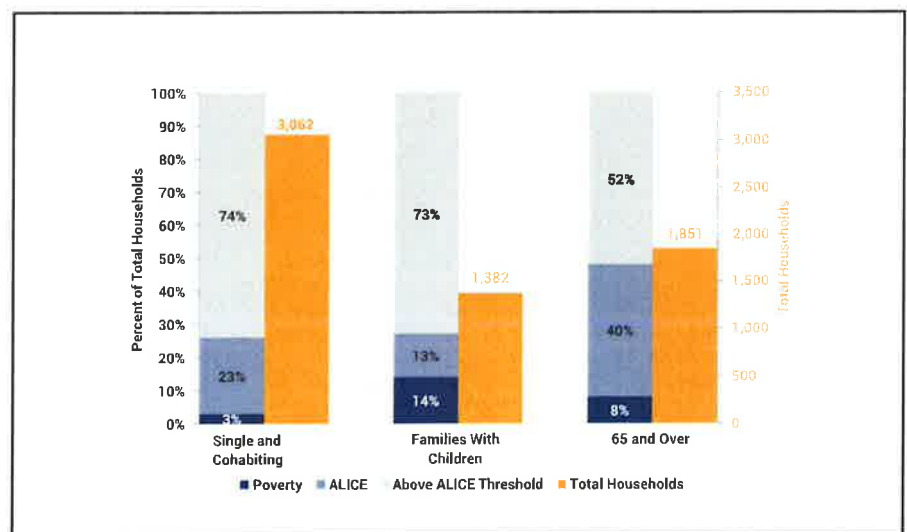


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## Household Income by Household Type, Tipton County, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

# Why do so many households struggle?

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Household Survival Budget, Tipton County, 2018		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$549	\$786
Child Care	\$-	\$1,213
Food	\$263	\$796
Transportation	\$332	\$800
Health Care	\$190	\$656
Technology	\$55	\$75
Miscellaneous	\$163	\$500
Taxes	\$242	\$678
<b>Monthly Total</b>	<b>\$1,794</b>	<b>\$5,504</b>
<b>ANNUAL TOTAL</b>	<b>\$21,528</b>	<b>\$66,048</b>
<b>Hourly Wage*</b>	<b>\$10.76</b>	<b>\$33.02</b>

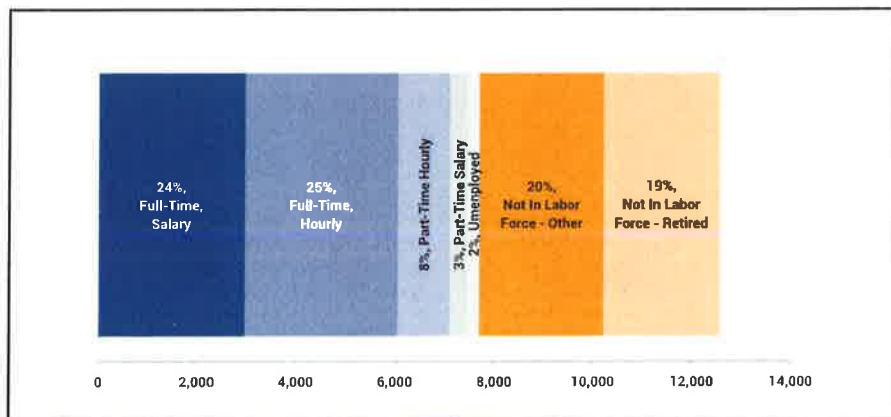
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Tipton County, 2018		
Town	Total HH	% ALICE & Poverty
Cicero Township	3,204	35%
Jefferson Township	608	27%
Kempton Town	150	35%
Liberty Township	972	29%
Madison Township	555	35%
Prairie Township	437	13%
Sharpsville Town	317	36%
Tipton City	2,155	43%
Wildcat Township	519	43%
Windfall City Town	290	45%