# **ALICE IN ELKHART COUNTY**



#### 2022 Point-in-Time Data

Population: 206,890 • Number of Households: 74,362
Median Household Income: \$61,922 (state average: \$66,785)
Labor Force Participation Rate: 63.6% (state average: 63.9%)
ALICE Households: 29% (state average: 27%) • Households in Poverty: 17% (state average: 13%)

### Financial Hardship 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.

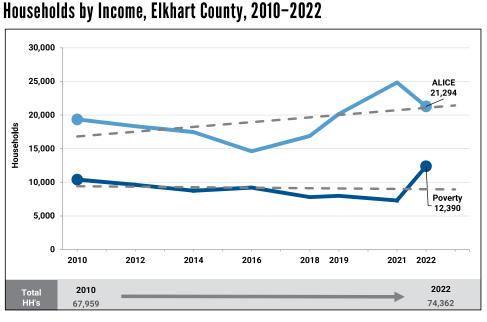
Households move below or above the ALICE Threshold as economic factors and circumstances change. This was especially true amid the economic crosscurrents of the COVID-19 pandemic, with higher wages, inflation, and additional pandemic assistance. By 2022, 33,684 households (45%) were below the ALICE Threshold in Elkhart County.

## The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, 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 by household composition, as costs can vary greatly depending on location and household needs.

In 2022, household costs in Elkhart County were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

To see costs for different household compositions in Elkhart County, visit <u>UnitedForALICE.org/Household-Budgets/</u> Indiana



Note: See an interactive version of this data at <u>UnitedForALICE.org/Indiana</u> Sources: ALICE Threshold, 2010–2022; American Community Survey, 2010–2022

#### Household Survival Budget, Elkhart County, 2022

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 preschooler
Monthly Costs and Credits		
Housing – Rent	\$434	\$555
Housing – Utilities	\$163	\$310
Child Care	-	\$1,192
Food	\$422	\$1,150
Transportation	\$398	\$1,048
Health Care	\$190	\$677
Technology	\$86	\$116
Miscellaneous	\$169	\$505
Tax Payments	\$321	\$1,097
Tax Credits	\$0	-\$433
Monthly Total	\$2,183	\$6,217
ANNUAL TOTAL	\$26,196	\$74,604
Hourly Wage*	\$13.10	\$37.30

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

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

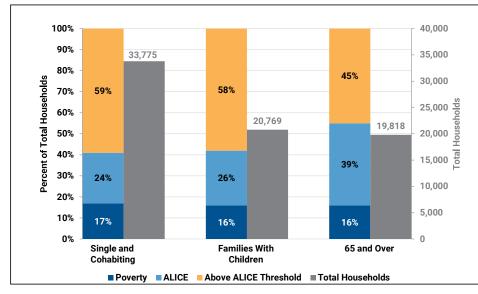
# Financial Hardship is Not Evenly Distributed

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.

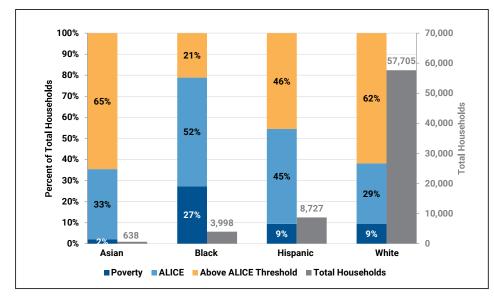
Visit UnitedForALICE.org/Indiana to view more national, state, and county data.

#### Household Financial Status by Household Type, Elkhart County, 2022



Sources: ALICE Threshold, 2022; American Community Survey, 2022

#### Household Financial Status by Race/Ethnicity, Elkhart County, 2022



Note: Asian, Black, and White racial categories are for one race alone. Race and Hispanic ethnicity are overlapping categories. The Asian and Black groups may include Hispanic households; the White group includes only White, non-Hispanic households. The Hispanic ethnic group may include households of any race. Sources: ALICE Threshold, 2022; American Community Survey, 2022

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Data for counties with populations over 65,000 is 1-year estimates. Geographies with fewer than 100 households are not included. Therefore, totals will not match the county-level numbers.

#### Elkhart County, 2022

Town	Total Households	% ALICE & Poverty
Baugo township	3,198	38%
Benton township	724	28%
Cleveland township	4,324	42%
Clinton township	1,061	22%
Concord township	20,977	55%
Elkhart township	13,325	49%
Harrison township	922	29%
Jackson township	1,645	31%
Jefferson township	3,035	19%
Locke township	1,580	28%
Middlebury township	2,618	28%
Olive township	1,111	25%
Osolo township	11,482	47%
Union township	2,067	38%
Washington township	2,244	40%
York township	1,438	34%