

ALICE IN PORTER COUNTY

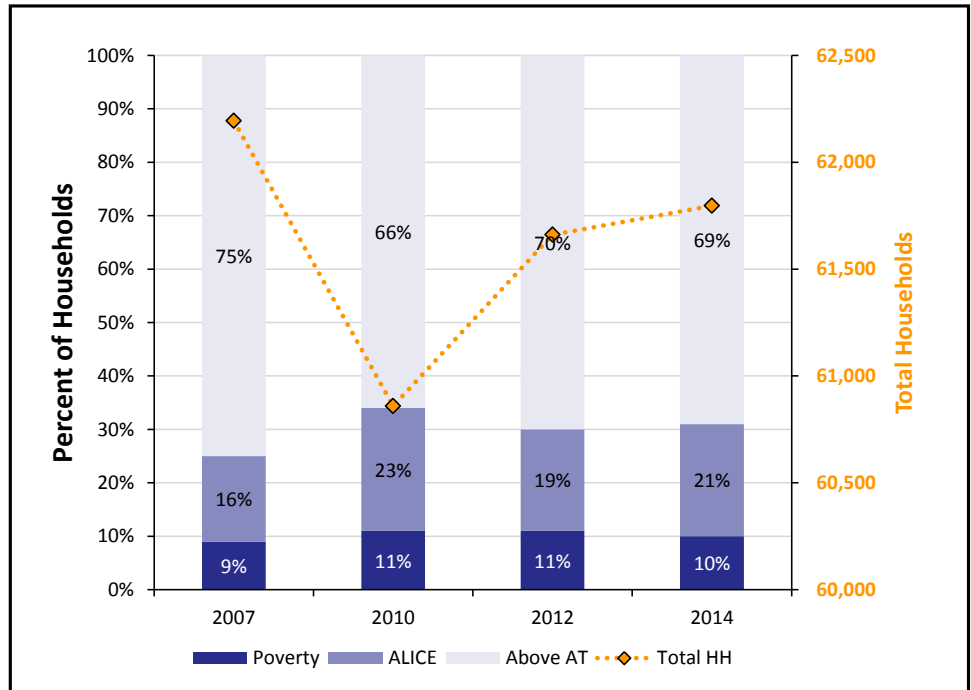
2014 Point-in-Time Data

Population: 167,076 | **Number of Households:** 61,797
Median Household Income: \$60,903 (state average: \$49,446)
Unemployment Rate: 5.4% (state average: 7.1%)
ALICE Households: 21% (state average: 22%); **Poverty Households:** 10% (state average: 14%)

How many households are struggling?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE 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 as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007-2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Porter County

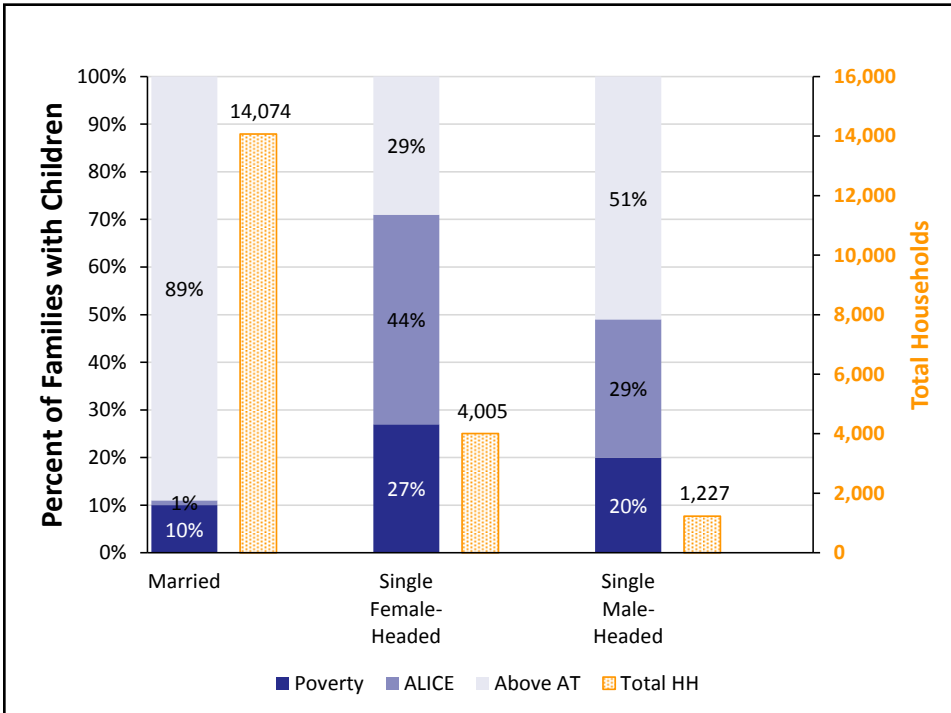
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$478	\$803
Child Care	\$-	\$1,104
Food	\$176	\$533
Transportation	\$309	\$618
Health Care	\$145	\$578
Miscellaneous	\$130	\$405
Taxes	\$194	\$409
Monthly Total	\$1,432	\$4,450
ANNUAL TOTAL	\$17,184	\$53,400
Hourly Wage	\$8.59	\$26.70

Sources: **2014 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Indiana Department of Revenue; Indiana Family and Social Services Administration.

How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Porter County families with children live below the ALICE Threshold. Though more Porter County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

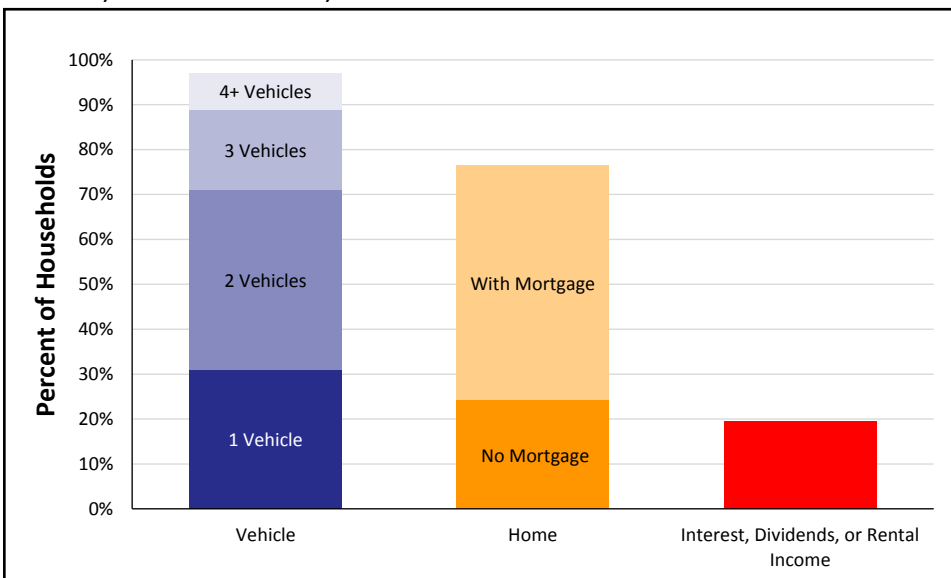
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Porter County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Porter County, 2014		
Town	Total HH	% ALICE & Poverty
Aberdeen CDP	744	15%
Beverly Shores Town	264	25%
Boone Township	2,249	31%
Burns Harbor Town	499	27%
Center Township	16,608	35%
Chesterton Town	4,985	30%
Dune Acres Town	119	12%
Hebron Town	1,394	36%
Jackson Township	1,869	7%
Kouts Town	702	29%
Liberty Township	3,301	25%
Morgan Township	1,302	20%
Ogden Dunes Town	564	15%
Pine Township	1,086	32%
Pleasant Township	1,557	25%
Portage City	13,992	40%
Portage Township	17,822	39%
Porter Town	1,872	30%
Porter Township	3,653	23%
Salt Creek Commons CDP	786	23%
Shorewood Forest CDP	914	6%
South Haven CDP	1,927	41%
Town Of Pines Town	285	61%
Union Township	3,163	15%
Valparaiso City	12,092	41%
Washington Township	1,616	17%
Westchester Township	7,467	33%
Wheeler CDP	108	33%

NOTE: Municipal-level data on this page is for Places and County Sub-divisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.