

# County Reports

Counties are the core geography for ALICE data: They reveal variations often masked by statewide averages, and the data is reported regularly and reliably.

## ALICE IN ST. JOSEPH COUNTY

**ALICE** is an acronym for **A**sset **L**imited, **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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

### 2023 Point-in-Time-Data

**Population:** 272,848 **Number of Households:** 106,607

**Median Household Income:** \$65,751 (state average: \$69,477)

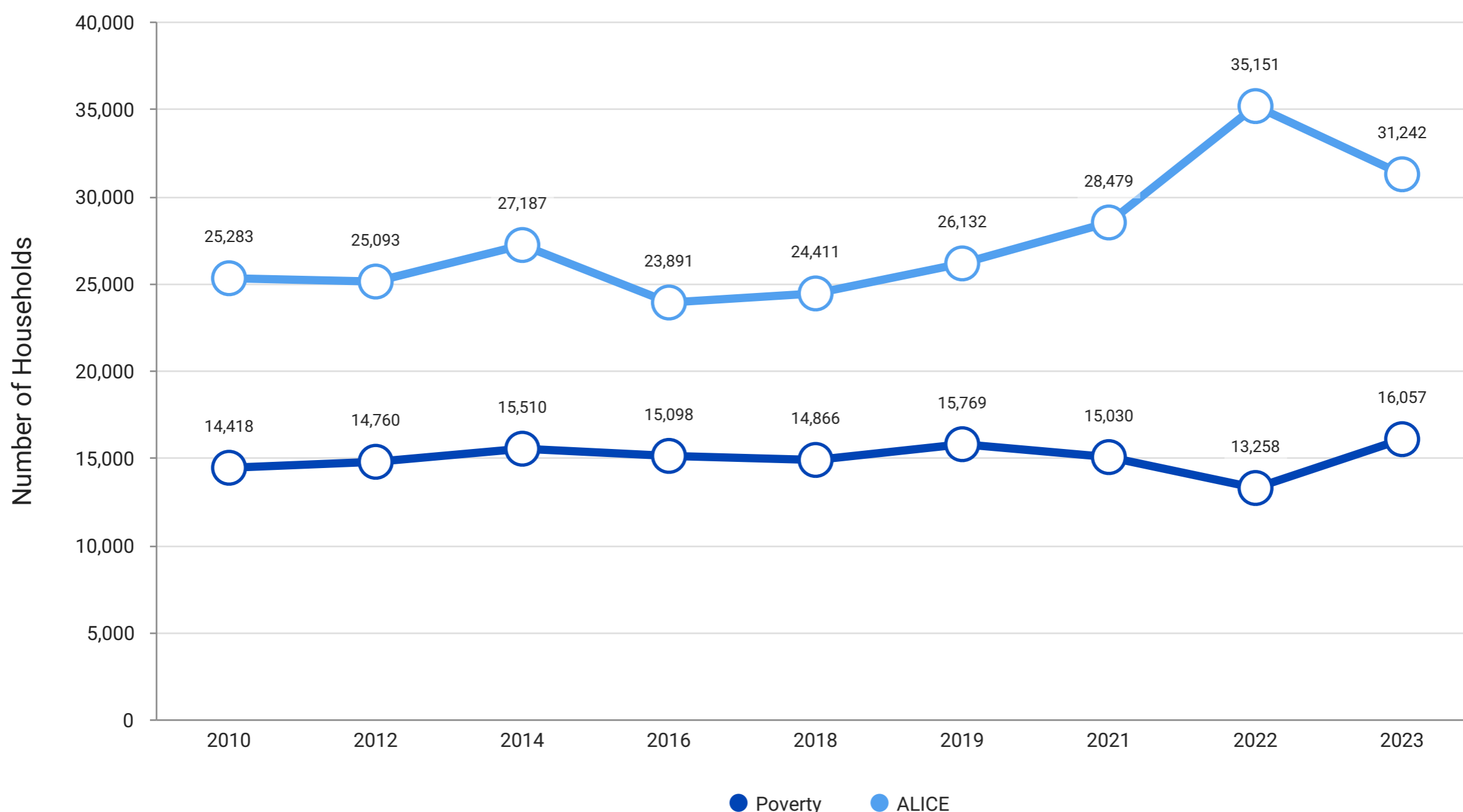
**Labor Force Participation Rate:**

**ALICE Households:** 29% (state average 26%) **Households in Poverty:** 15% (state average 12%)

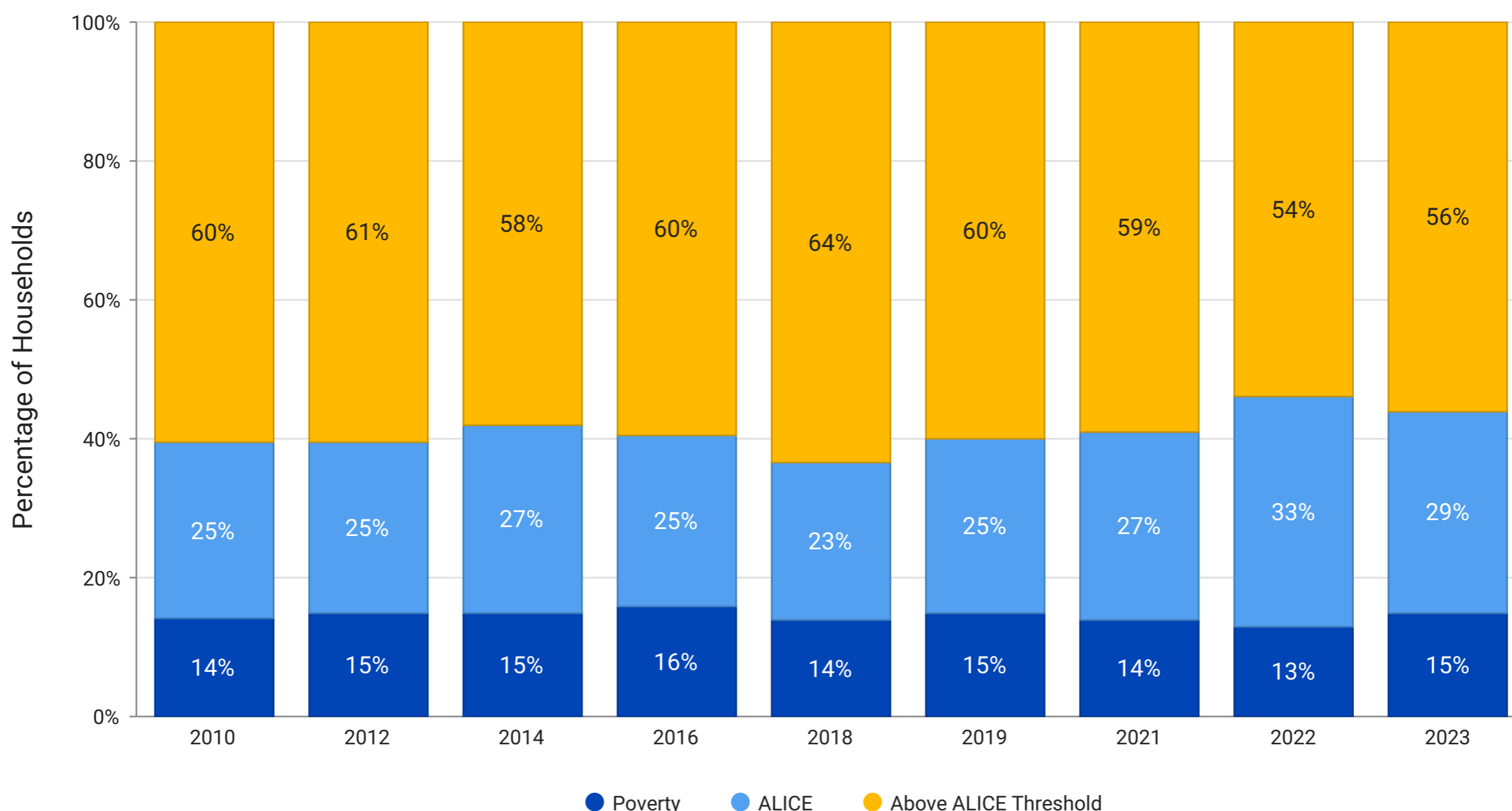
### Financial Hardship Has Changed Over Time in St. Joseph County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times.

### Number of ALICE and Poverty-Level Households, Indiana, 2023



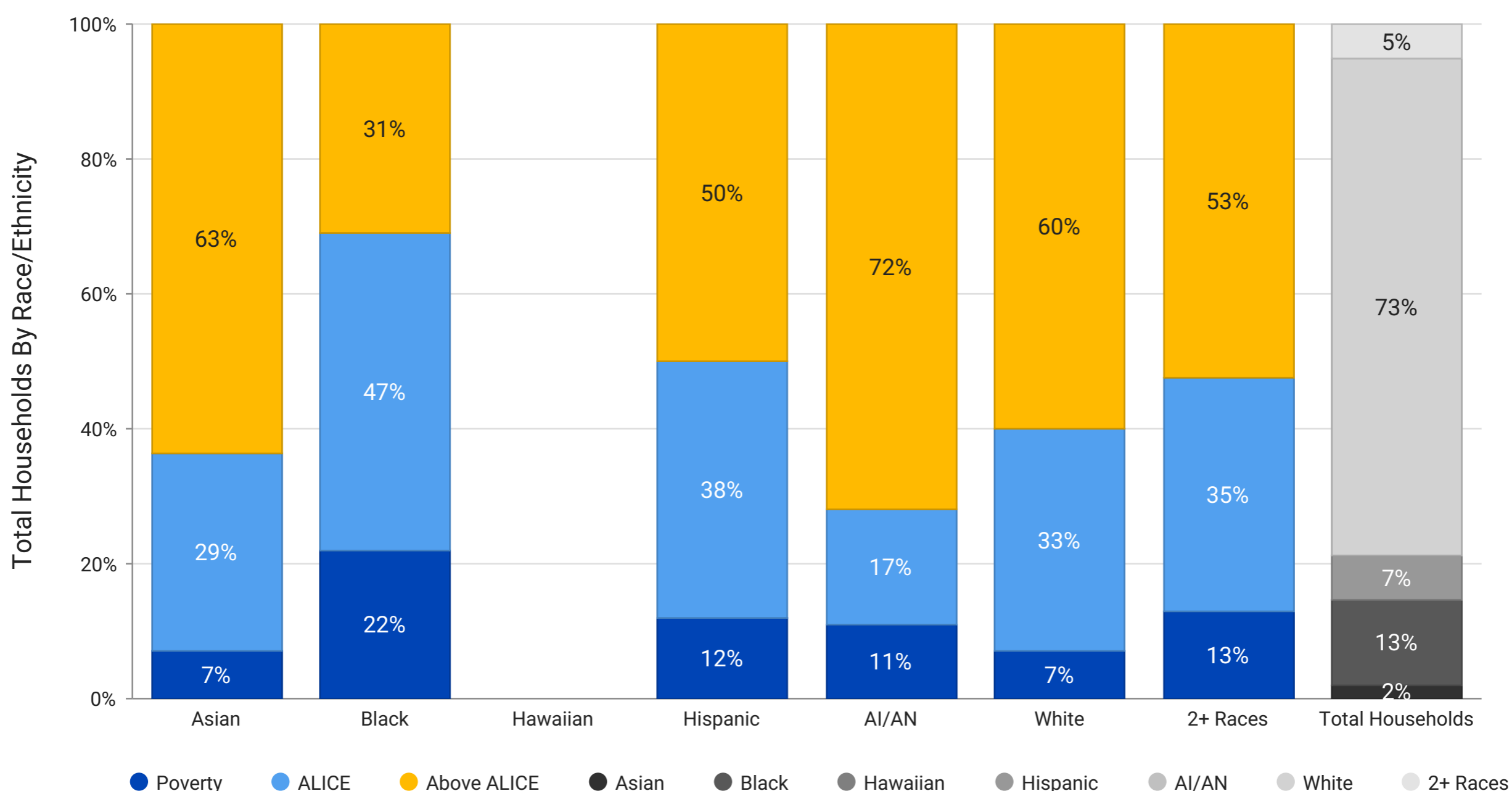
## Percentage of Households, Indiana, 2023



### Financial Hardship is Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

### Households by Race/Ethnicity, Indiana, 2023



There were also differences in financial hardship by household type and age of householder.

## HOUSEHOLD TYPE

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	41%
Married (with children)	17%
Single-Female-Headed (with children)	77%
Single-Male-Headed (with children)	55%

## AGE OF HOUSEHOLDER

Group	% Below ALICE Threshold
Under 25 Years	62%
25 to 44 Years	38%
45 to 64 Years	38%
65 Years and Over	56%

## The Cost of Basics Outpaces Wages

Household Survival Budget, St. Joseph County, Indiana, 2023								
Monthly Costs	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing	\$836	\$1,015	\$1,015	\$1,015	\$1,210	\$1,210	\$836	\$1,015
Child Care	\$0	\$148	\$396	\$0	\$297	\$854	\$0	\$0
Food	\$462	\$781	\$701	\$846	\$1,420	\$1,253	\$425	\$779
Transportation	\$390	\$513	\$513	\$609	\$938	\$938	\$326	\$481
Health Care	\$172	\$434	\$434	\$434	\$690	\$690	\$523	\$1,046
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$195	\$298	\$315	\$302	\$467	\$506	\$220	\$344
Taxes	\$366	\$369	\$393	\$513	\$544	\$609	\$434	\$769
Monthly Total	\$2,507	\$3,644	\$3,853	\$3,835	\$5,682	\$6,176	\$2,850	\$4,550
ANNUAL TOTAL	\$30,084	\$43,728	\$46,236	\$46,020	\$68,184	\$74,112	\$34,200	\$54,600
Hourly Wage	\$15.04	\$21.86	\$23.12	\$23.01	\$34.09	\$37.06	\$17.10	\$27.30



## The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in Indiana were unemployed and a large number were working in 2023. However, a substantial portion of both full- and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.

### Labor Status, Population 16 and Over, Indiana, 2023

