Overlooked & Undercounted

Struggling to Make Ends Meet in Indiana

Prepared for Indiana Community Action Poverty Institute





The Indiana Community Action Poverty Institute

The Indiana Community Action Poverty Institute is a program of the Indiana Community Action Association.

We believe that when families are financially stable, they can achieve their full potential and better contribute to their communities. We understand that racial, economic, gender, and ability-based inequities have contributed to economic insecurity for Hoosier families.

Policy plays an important role in dismantling inequities and in building families' economic well-being.

The Indiana Community Action Poverty Institute promotes public policies to help Hoosier families achieve financial well-being. We value, gather, and translate quantitative and qualitative data to communicate the opportunities and challenges that Hoosiers experience. We advance well-being by promoting evidence-based solutions and building coalitions to engage in direct and strategic conversations with policymakers and the public.

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About the Herbert Simon Family Foundation

Herbert Simon Family Foundation is a private non-operating foundation. Established in 1999, the foundation has been providing support for organizations in hopes of creating more equitable, sustainable and vibrant communities with an emphasis on Central Indiana. In 2011, Herbert Simon Family Foundation expanded its board to include the second generation of the family and partnered with Central Indiana Community Foundation for charitable advising and grant-making counsel. The foundation grants to organizations in Central Indiana in the areas of: Arts & Culture, Basic Needs, Environment, and Social Justice.



HERBERT SIMON FAMILY FOUNDATION

Overlooked & Undercounted Hoosiers Struggling to Make Ends Meet

By Annie Kucklick & Lisa Manzer • November 2022

Center for Women's Welfare University of Washington School of Social Work

Prepared for the Indiana Community Action Poverty Institute

About Overlooked & Undercounted

Developing strategies to ensure Indiana households reach economic security requires data that defines how much is enough and which households are struggling. This report reveals the "overlooked and undercounted" of Indiana, describing which families are struggling to make ends meet. This analysis is based on the Self-Sufficiency Standard, a realistic, geographically specific, and family composition-specific measure of income adequacy, and thus a more accurate alternative to the official poverty measure. Over the last 23 years, calculation of the Self-Sufficiency Standard has documented the continuing increase in the real cost of living, illuminating the economic crunch experienced by so many families today.

This report utilizes the 2020 Self-Sufficiency Standard for Indiana, therefore the costs (housing, child care, health care, transportation, taxes and tax credits, and miscellaneous expenses) are representative of 2020 data. See **"Appendix A: Methodology, Assumptions, & Sources"** for more information on specific sources.

This report and more are available online at <u>www.selfsufficiencystandard.org/Indiana</u> and <u>https://institute.incap.org/</u>. For further information about the Self-Sufficiency Standard, please visit <u>www.selfsufficiencystandard.org</u> or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264/<u>akuckl@uw.edu</u>.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.



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Glossary of Key Terms

American Community Survey (ACS). The ACS is a sample survey of over three million households administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

Capitalization of Race and Ethnicity. This report follows the American Psychological Association (APA) and Chicago Manual Style convention of capitalizing all instances of race and ethnicity. The APA holds that racial and ethnic groups are designated by proper nouns and are capitalized.¹ Additionally, the ACS capitalizes each race/ethnicity descriptor, including "White," so this practice maintains consistency with the original data source. However, the decision to capitalize White, specifically, was also influenced by designations set forth by issue-experts on the topic. As noted by The Center for the Study of Social Policy, "To not name 'White' as a race is, in fact, an anti-Black act which frames Whiteness as both neutral and the standard."² This convention also recognizes Professor Kwame Anthony Appiah's approach, which says, "Let's try to remember that black and white are both historically created racial identities-and avoid conventions that encourage us to forget this."³ The authors of this report will continue to revisit this practice in consultation with our partners.

Household. The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g., race/ethnicity, citizenship, educational attainment). When a variable is reported based on the householder, it may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

Householder. The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Income Inadequacy. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: "below the Standard," "lacking sufficient (or adequate) income," and "income that is not sufficient (or adequate) to meet basic needs." Latinx. Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this report are non-Hispanic/Latinx. Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin.

Linguistic Isolation. Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

Person of Color. The text uses the term people of color (POC) to refer to households where the householder indicates that their race is Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Native Hawaiian, Guamanian or Chamorro, Samoan, Other Pacific Islander, Other Asian, or some other race. This also includes any households where the householder indicates Hispanic or Latin origin, regardless of race.

Official Poverty Measure (OPM). There are two versions of the OPM. The Census Bureau calculates poverty thresholds used to determine the number of people in poverty. The Department of Health and Human Services produces the federal poverty guidelines, used to determine income eligibility and calculate benefits. The poverty thresholds vary by the number of adults and the number of children, while the poverty guidelines vary by number of persons in the household.

Self-Sufficiency Standard (SSS). The SSS measures how much income is needed for a family of a certain composition in a given county to adequately meet their basic needs without public or private assistance.

Single Father/Single Mother. A man maintaining a household with no spouse present, but with children, is referred to as a single father. Likewise, a woman maintaining a household with no spouse present, but with children, is referred to as a single mother. Note the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child).

Introduction

COVID-19 brought an unexpected economic shock to families across Indiana with thousands of workers suddenly unemployed.⁴ However, even prior to the pandemic, families struggled to cover the increasing cost of basic needs such as food, shelter, health care, transportation, and child care while wages failed to keep pace. This report utilizes the 2020 Self-Sufficiency Standard and 2016-2020 5-Year American Community Survey data to examine the economic prospects of Hoosier households before and at the beginning of the pandemic.

This report reveals the "overlooked and undercounted" of Indiana, describing which families are struggling to make ends meet. This analysis is based primarily on the Self-Sufficiency Standard, a realistic, geographically—and family composition—specific measure of income adequacy, and thus a more accurate alternative to the federal poverty measure. Since many federal and state programs recognize need only among those with incomes below the official poverty measure (OPM), a large and diverse group of families experiencing economic distress are routinely **overlooked and undercounted**.

This report documents the families struggling to make ends meet between 2016 and 2020, and *the families most at risk at being left behind in an uneven economic recovery.* The Standard measures how much income is needed to meet families' basic needs at

> While **11%** of working-age households in Indiana live below the official poverty measure



a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated, we apply the Standard to determine how many-and whichhouseholds lack enough to cover the basics. Unlike the official poverty measure, the Standard is varied both by family composition and geographically, reflecting the higher costs facing families (especially child care for families with young children) and the geographic diversity of costs across Indiana. Because this data relies on American Community Survey responses over the five years between 2016 and 2020, this report's findings have increased statistical reliability for smaller geographic areas and small population groups. However, it is not intended to provide a specific point in time understanding of household income inadequacy within the years of 2016 to 2020.

What emerges is a detailed picture of those in Indiana who struggled to cover the cost of basic needs, where they lived, and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of policies that promote and support the economic security and wellbeing of all Indiana households and help ensure an equitable recovery for all.

The report addresses several questions:

- How many individuals and families in Indiana are working yet unable to meet their basic needs?
- Where do Hoosiers struggle with high costs of basic needs exceeding their income? What are the characteristics of these households, including educational and employment patterns?

 What are the implications of these findings for policymakers, employers, educators, and service providers?

We find that Indiana families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of households in the state. Overall, using the Self-Sufficiency Standard and applying it to working-age households (excluding individuals over 65 and those with work limiting disabilities), more than one in four households (27 percent) lack sufficient income to meet the minimum cost of living in Indiana.

With more than one in four Indiana households lacking enough income to meet their basic needs, the problem of economic insecurity even before the pandemic is extensive, affecting families throughout the state, in every racial/ethnic group, among men, women, and children, in all counties. However, this report finds that certain groups in Indiana are disproportionately more likely to face economic insecurity than others:

Geographically, almost a third of Hoosier households unable to meet their needs live in just five counties: Vigo, Tippecanoe, Marion, Monroe, and Delaware.

Households struggling to make ends meet are not limited just to urban areas. With the exception of Vanderburgh County in the southwest corner of the state, rural/mixed-urban counties threading down from the northwest corner to the central-east portion of the state have the second highest income inadequacy rates (between 27 percent and 31 percent).

People of color, particularly Black and Latinx householders, are disproportionately more likely to struggle with economic insecurity. In Indiana–48 percent of Black and 45 percent of Latinx households struggled to make ends meet. This is more than double the income inadequacy rate of White households (22 percent).

Being foreign born is associated with higher rates of economic insecurity as measured by the Standard.

Over half of non-citizen householders in Indiana do not have incomes that meet their basic needs (51 percent). Naturalized householders also have higher rates of income inadequacy (30 percent of households have earnings below the Standard). U.S. born households have economic insecurity rates closer to the state average of households with incomes below the Standard (25 percent).

Households with children are at a greater risk of not meeting their basic needs, accounting for close to half of households with incomes below the Standard. The rate of income inadequacy for households with children is 36 percent—16 percentage points higher

Indiana has 479,913 households that live below the Self-Sufficiency Standard



85% of households below the Standard had **at least one working adult**



50% of householders below the Standard had at least some college credit, a Bachelor's degree, or additional graduate degree



66% of households below the Standard paid more than 30% of their income towards their cost of housing



20% of households below the Standard **did not have health** insurance



55% of households below the Standard had at least one child



25% of households below the Standard received food assistance



24% of households below the Standard were married couples with children



15% of households below the Standard did not have access to the internet than households without children (**Figure H**). Moreover, the presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of six have a higher rate of income inadequacy (47 percent) than households where the youngest child is six or older (27 percent).

Being a single mother and a person of color is associated with the highest levels of economic

insecurity. Slightly less than one-fourth (24 percent) of married-couple households with children have incomes that do not keep up with their cost of basic needs, a lower rate than the average for households with children (36 percent). In Indiana, 43 percent of single father households have inadequate income. In contrast, nearly two-thirds (64 percent) of single mothers do not earn enough to cover costs. These rates are particularly high for single mothers of color: 80 percent of Black and 71 percent of Latina mothers are below the Standard—compared to 57 percent of White single mothers.

The structural disadvantages experienced by women of color are such that they need more education to achieve the same level of economic security as

White men. The percentage of women of color with inadequate income fell from 78 percent for those lacking a high school education or equivalent to 25 percent for those with a college degree or more, a decrease of 53 percentage points (**Figure P**). Despite the dramatic decrease in income inadequacy rates when a bachelor's degree is obtained, women of color in Indiana are still more than twice as likely to have inadequate income compared to White men with the same education levels.

Employment is key to income adequacy in Indiana,

but it is not a guarantee. Among households with at least one full-time, year-round, worker, income inadequacy rates are 25 percent compared to 79 percent for households with no workers. About 85 out of 100 households below the Standard, however, have at least one worker. Nevertheless, just as with education, households headed by people of color or single mothers experienced lower returns for the same work effort. For example, even when there is one Latinx worker with a full-time, year-round job, 48 percent of these households still struggled to meet basic needs, compared with 21 percent of White households with at least one full-time worker.

There are many more people in Indiana who struggle to meet their basic needs without assistance than the government's official poverty statistics capture. This undercounting is largely because measures used, such as the official poverty measure, do not accurately document what it takes to afford the basics, nor do they accurately pinpoint who lacks sufficient income.

Not only do governmental poverty statistics underestimate the number of households struggling to make ends meet, but the underestimation creates broadly held misunderstandings about who is in need, what skills and education they hold, and therefore what unmet needs they have. These misapprehensions harm our ability to respond to the changing realities facing low-income families. Although women and people of color experience inadequate income disproportionately, Indiana households with inadequate income reflect the state's diversity: they come from every racial and ethnic group, reflect every household composition, and overwhelmingly work as a part of the mainstream workforce.

Preliminary data from the pandemic indicates exacerbated trends that are identified within this report: Black, Indigenous and people of color communities experience disproportionate financial detriment from the economic shutdown. However, for families struggling to make ends meet, it is not about a particular economic crisis; *income inadequacy is an everyday, ongoing struggle*. It is our hope that the data and analyses presented here will provide a better understanding of the difficulties faced by struggling individuals and families. Such an understanding can enable Indiana policymakers, organizers, and community workers to address these challenges and make it possible for all households in the state to earn enough to meet their basic needs.

About the Self-Sufficiency Standard

Though innovative for its time, researchers and policy analysts have concluded that the official poverty measure (OPM) is methodologically dated and no longer an accurate measure of poverty. This report measures how many households are struggling to make ends meet by using the Self-Sufficiency Standard for Indiana as the alternative metric of household income adequacy—or the lack thereof.

For over three decades, many studies have critiqued the official poverty measure.⁵ Even the Census Bureau now characterizes the OPM as a "statistical yardstick rather than a complete description of what people and families need to live."⁶ Others have offered alternatives, such as Renwick and Bergman's article proposing a "basic needs budget."⁷

These discussions culminated in the early 1990s with a congressionally mandated comprehensive study by the National Academy of Sciences (NAS), which brought together hundreds of scientists, and commissioned studies and papers. These studies were summarized in the 1995 book, *Measuring Poverty: A New Approach*, which included a set of recommendations for a revised methodology.⁸ Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the official poverty measure (OPM) itself. In 2012, the Census Bureau developed an alternative measure based on the NAS model, put forth first as "experimental," and then published annually as the Supplemental Poverty Measure.⁹

Taking into account the critiques of the OPM, and drawing on both the NAS analyses and alternative "basic needs" budget proposals (such as that of Renwick), the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.¹⁰ While designed to address the major shortcomings of the OPM, the Self-Sufficiency Standard more substantially reflects the realities faced by today's working parents, such as child care and taxes, which are not addressed in the federal poverty measure. Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software not in existence nearly six decades ago.

The major differences between the Self-Sufficiency Standard and the official poverty measure include:

- The Standard is based on all major budget items faced by working adults (age 18-64 years): housing, child care, food, health care, transportation, and taxes. In contrast, the OPM is based on only one item—a 1960s food budget, and the assumption (based on then-current consumer expenditure data) that food is one-third of total expenditures. Additionally, while the OPM is updated for inflation, there is no adjustment made for the fact that the cost of food as a percentage of the household budget has decreased substantially over the years. The Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.
- The Standard reflects the changes in workforce participation over the past several decades, particularly among women. It does this by assuming that all adults work to support their families, and thus includes work-related expenses, such as transportation, taxes, and child care. The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-athome mother.
- The Standard varies geographically. The OPM is the same everywhere in the continental United States while the Standard is calculated on a locale-specific basis (usually by county).
- The Standard varies costs by the age as well as number of children. This factor is particularly important for child care costs, but also for food and health care costs, which vary by age as well. While

the OPM takes into account the number of adults and children, there is no variation in cost based on the ages of children.

• The Standard includes the net effect of taxes and tax credits, which not only provides a more accurate measurement of income adequacy, but also illuminates the impact of tax policy on net family income. Because at the time of its inception low-income families paid minimal taxes, and there were no refundable tax credits (such as the Earned Income Tax Credit), the OPM does not include taxes or tax credits, even implicitly.

The resulting Self-Sufficiency Standard is a set of basic needs, no-frills budgets created for all family types in each county in a given state.¹¹ For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 44 percent of their food budget on take-out and restaurant food.¹² The Standard does not include retirement savings, education expenses, or debt repayment, nor does the Standard address "asset-building" strategies. The Census documents that over 55 percent of Americans hold unsecured debt, including credit card, student loans, and medicald debt which can have high, burdensome interest rates.¹³ It also does not include costs for socialization activities, like recreation or entertainment expenses, or the cost of internet service. However, the Standard does now include the calculation of an additional amount for emergency savings.

Finally, the Self-Sufficiency Standard is a measure of the cost of all basic needs, in a given county, for over 700 different family types *without* any public or private assistance. While the Self-Sufficiency Standard does not include public assistance, this exclusion does not imply that households should not rely on critical supports. As shown by the data in this report, due to structural inequities that maintain the cycle of poverty, many families struggle to make ends meet on earnings alone. Work supports (subsidies or assistance) help families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.

The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.

Different Approaches to Measuring Poverty

The OPM is Based On Only One Cost

The official poverty measure (OPM, also known as the federal poverty guidelines or FPG/FPL) calculates the cost of food for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.



The Standard is Based On All Budget Items

The Standard is based on all major budget items faced by working adults. The Self-Sufficiency Standard calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.



The OPM is the Same Throughout Indiana

According to the OPM in 2020, a family of two with an annual income of \$17,240 or more was not considered poor anywhere in Indiana.



The Standard Varies Within Indiana

The Standard varies across Indiana counties. An adult with a preschooler needs \$31,635 to \$55,583 annually to meet basic needs depending on the area.



The OPM Increases at a Constant Rate

The official poverty measure increases by a constant \$4,480 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

The Standard Varies By Family Type

The Standard changes by family type to account for the increase in costs specific to the type of family member, whether this person is an adult or child, and for children, by age.



How Did We Calculate These Data?

STEP 1: Calculate the Self-Sufficiency Standard



The Self-Sufficiency Standard for Indiana defines the amount of income necessary to meet the basic needs of Indiana families, differentiated by family type and where they live. The Standard measures income adequacy and is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items such as clothing and paper products, plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing or Medicaid) or private assistance (e.g., unpaid babysitting by a relative or food from a food pantry). An emergency savings amount to cover job loss is also calculated separately. The Standard is calculated for over 700 family types for all Indiana counties.



STEP 2: Create a Dataset of Indiana Households

To estimate the number of households below the Self-Sufficiency Standard for Indiana, this study uses the 2016-2020 American Community Survey (ACS) 5-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of the population.

Sample Unit. The sample unit for the study is the household, not the individual or the family. Most households in the sample consist of one family or one or more unrelated individuals, while the remaining households have two or more families. This study includes all persons residing in households, including not only the householder and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders. The study assumes that members of a shared household divide the cost of basic needs.



As the Self-Sufficiency Standard was initially designed as a benchmark for job training programs, the Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, the population sample in this report excludes household members not expected to work and their income. This includes: adults over 65 and adults with a work-limiting disability. A work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income.

Exclusions = Seniors & Adults with work-limiting disabilities For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as "group quarters," such as individuals living in shelters or institutions, are also not included. In total, this study includes 1,779,091 households and represents 69 percent of all Indiana households.

STEP 3: Compare Household Income to Income Benchmark

The Self-Sufficiency Standard for Indiana is used to determine if a household has adequate income to cover each household members' basic needs. Earnings for each household member are summed up to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household income is also compared to the U.S. Census Bureau's poverty threshold to calculate whether households are above or below poverty.



Adequate Income Household Income > Self-Sufficiency Standard

OR

Inadequate Income Household Income < Self-Sufficiency Standard

Geography

Although more than one in four (27 percent) Indiana households have inadequate income, state level data masks the considerable variation in household income inadequacy throughout the counties of Indiana. The highest rates of income inadequacy vary from 34 percent to 39 percent and are found around populated metropolitan regions of the state, including Indianapolis, Lafayette, Terre Haute, Bloomington, and Muncie. Despite the small number of counties within this category, this ranking has the highest number of households below the Standard (over 154,000). The lowest rates of income inadequacy (15 percent to 21 percent) are found directly surrounding Marion County and in the northeast and southwest portion of the state.

Altogether, there are 479,913 Hoosier households struggling to make ends meet—living throughout every Indiana county (see **Table 4 in Appendix B** for detailed data for each county).

Almost a third of Hoosier households unable to meet their needs live in just five counties: Vigo, Tippecanoe, Marion, Monroe, and Delaware. As illustrated in **Figure A**, in these counties, 34 to 39 percent of households struggle with earnings that are below the Standard. However, if the population of Lake County (on the southeast outskirts of Chicago), with 31 percent of households below the Standard, is also included with the previous five counties mentioned, the percentage of total households below the Standard increases to 40 percent, meaning that households in just six counties of Indiana make up almost half of the total population struggling to make ends meet.

The common thread between these counties is that many of them are home to Indiana's colleges. If householders that are attending college are removed from the sample, income inadequacy rates fall by seven percent on average in the five counties that contain one third of households with inadequate income (Vigo, Tippecanoe, Marion, Monroe, and Delaware). However, there is significant variation by count. For example, removing householders attending college causes only a one percent decrease in Marion County but a more significant 11 percent and 12 percent decrease in Tippecanoe (Purdue) and Monroe County (Indiana University Bloomington). The percentage of full-time/ year-round workers in these counties can sometimes be less among households attending college. For example, in Monroe, 69 percent of householders not in college work full-time/year-round while only 18 percent of householders in college work full-time/year-round.

On the other hand, the counties with the lowest rates of income inadequacy compromise 15 percent of the total working-age households with incomes below the Standard. Rates in this category vary from 15 percent below the Standard in Hendricks County to 21 percent in Putnam, Morgan, and Brown counties. This category also has the highest median income (\$82,700) as defined by the Department of Housing and Urban Development (HUD).

While the percentage of households below the Standard varies significantly by county, patterns of communities that are disproportionately more likely to struggle to make ends meet are fairly consistent across different geographic regions in Indiana. **Table 1** highlights select variables in three different areas of Indiana, including:

- Marion County (an urban area encompassing the city of Indianapolis) with an income inadequacy rate of 34 percent
- Greene, Daviess, Lawrence, Owen, Orange and Martin counties (a mixed-urban-rural area in the southwestern portion of the state) with an income inadequacy rate of 25 percent

Figure A. Income Inadequacy Rate by County



	1		1					
	Ur	ban	Mixed-Url	ban-Rural	Rural			
	Marion		Greene, Davie Owen, Orans	ss, Lawrence, ge, & Martin	Henry, Randolph, Jay, & Blackford			
	N	%	N	%	N	%		
Households Below the Standard	95,205	33.9%	10,237	25.0%	6,658	26.0%		
Gender								
Men	36,532	28.1%	4,921	21.8%	2,809	21.3%		
Women	58,673	39.0%	5,316	28.9%	3,849	31.0%		
Household Type								
No children	46,762	25.3%	3,995	17.8%	2,899	19.6%		
Single mother	24,047	71.5%	2,045	56.1%	1,476	58.4%		
Married with children	19,946	37.4%	3,223	26.0%	1,840	25.8%		
Age of youngest child less than six	26,865	61.0%	3,881	46.5%	2,195	46.9%		
Age of the youngest child is six or more	21,578	41.7%	2,361	23.3%	1,564	25.6%		
Work Status								
No workers	15,537	86.5%	1,185	64.8%	1,063	81.8%		
One worker	54,100	39.1%	5,988	34.9%	3,438	35.7%		
Two or more workers	25,568	20.6%	3,064	13.9%	2,157	14.7%		

Source: U.S. Census Bureau, 2016-2020 ACS 5-Year, Public Use Microdata Sample.

• Henry, Randolph, Jay, and Blackford counties (rural area east of Indianapolis) with an income inadequacy rate of 26 percent

Urban Marion County has some of the highest costs of living in Indiana, so the higher percentage of households below the Standard aligns with the higher cost to cover needs. However, high costs are not solely the domain of urban areas. Randolph County (with only 6,115 households) has child care costs equivalent to Marion County.

There are some consistent patterns across each disparate region. Women persistently have higher rates of income inadequacy than men, with the highest difference occurring in Marion County (39 percent versus 28 percent). Families with young children have significantly higher rates of income inadequacy than households with older children across all regions. Single mothers struggle to cover their basic costs at significantly higher rates than married couples with children (over half of all single mothers struggle to make ends meet in each region). And though increased numbers of workers decrease rates of income inadequacy, even households with two or more workers struggle to meet basic needs across all regions.

Varied overall rates of income inadequacy by urban/ rural/mixed-urban-rural can mask consistent patterns that reveal women in general and single mothers, specifically, struggle to make ends meet at disproportionately higher rates than men and married households. Additionally, households without workers do struggle at higher rates to cover costs, but households with one worker and even two or more workers still have significant rates of income inadequacy, demonstrating that it is not the lack of work, but low, insufficient wages that are causing families to deal with the burdensome impact of not having enough to cover their basic needs.

Race/Ethnicity, Citizenship, & Language

People of color are disproportionately more likely to struggle to cover basic needs due to the systemic effects of structural racism. Income inadequacy rates increase if the householder was not born in the United States. Black householders without citizenship had almost a threefold increase in income inadequacy than White, U.S. born householders. While citizenship and English proficiency were associated with lower rates of income insecurity for immigrant households, they were not enough to bring income adequacy rates, as defined by the Self-Sufficiency Standard, to the same level as U.S. born citizens.

As illustrated by **Figure B**, Black, Latinx, American Indian, and multiracial householders experienced the highest rates of income inadequacy in Indiana.¹⁴

- Black and Latinx-headed households experience the highest levels of economic insecurity of all racial and ethnic groups in Indiana—48 percent of Black and 45 percent of Latinx households struggle to make ends meet. This is more than double the income inadequacy rate of White households (22 percent).
- American Indian headed households also experience high levels of economic insecurity with more than a third (39 percent) of households below the Standard.
- The combined category of All Other and multiracial householders (see sidebar for definition) have rates of income inadequacy at 38 percent.
- Approximately 32 percent of Asian, Native Hawaiian, or Pacific Islander households experience income inadequacy.
- Just over a fifth (22 percent) of households headed by White members struggled with inadequate income.

White householders represent the majority of Indiana households (see **Figure C**), but had the lowest rates of income inadequacy compared with Latinx, Black, American Indian, Asian, or multiracial households.

Race/Ethnicity Definitions. This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are ethnically of Hispanic, Latinx, or Spanish origin and separately identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latinx, or Spanish origin (regardless of their race category) are coded as Latinx in this study, while all others are coded according to their self-identified racial category.

The result is five mutually exclusive racial and ethnic groups:

- Latinx or Hispanic (referred to as Latinx);
- American Indian and Alaska Native;
- Asian, Native Hawaiian, and Pacific Islander (individuals identifying as Native Hawaiian and Pacific Islander are combined with the Asian group due to the small population size of the sample);
- Black or African-American (referred to as Black);
- White, and;
- Some Other Race and Two or More Races (referred to as All Other).

Results by All Other races may be dropped in analysis due to the small sample size but detailed data with counts are still included in the table Appendices. When analysis divides the population into White and people of color, this group is included in the latter category.

Figure B. Income Inadequacy Rate by Race/Ethnicity of Householder*

27%
Black
48%
Latinx
45%
American Indian
39%

Other or Multiracial

38%

Asian, Native Hawaiian, or Pacific Islander



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Notes: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions. Source: U.S. Census Bureau, 2016-2020 ACS 5-year Public Use Microdata Sample.

Nativity

Non-citizen householders have higher income inadequacy rates than U.S. born and naturalized householders, especially when identifying as Black, Latinx, or other/multiracial (see the "**Glossary of Key Terms**" for explanation of household versus householder). While 25 percent of U.S. born, Indiana households have inadequate income, 51 percent of non-citizens do not have adequate income to support their basic needs.

Figure C. Profile of Households with Inadequate Income by Race/Ethnicity of Householder*



Households Below Standard

0.	2%		3%
10 %	17%	66%	3%

*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Notes: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore, all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions. Source: U.S. Census Bureau, 2016-2020 ACS 5-year Public Use Microdata Sample.

Overall, non-citizen immigrants account for a disproportionate share of Indiana households with inadequate income despite their smaller population. Though households headed by a non-citizen made up only three percent of households in Indiana, they constitute eight percent of households below the Standard. Naturalized citizens are almost consistently represented: they constitute three percent of all households and three percent of households falling below the Standard. However, the vast majority of households with incomes below the Standard in Indiana are citizens (see **Figure D**).

How do rates of income inadequacy among different racial and ethnic identities compare by citizenship status? Households led by people of color in Indiana generally experience higher levels of income inadequacy that are compounded by citizenship status (see **Figure E**).

 Black households who are non-citizens had the highest rates of income inadequacy out of all categories with over 62 percent unable to meet their basic needs. The income inadequacy rate was around 26 percentage points less for naturalized and 14 percentage points less for U.S. born Black householders.

- Latinx householders also experience some of the highest rates of income inadequacy with more than half (59 percent) of all non-citizen, Latinx households having inadequate income.
- White householders also experience a large difference between being born in the U.S. or not being a citizen, with 42 percent of non-citizens having inadequate income compared to only 22 percent of U.S. citizens.
- Among non-citizen Asian householders in Indiana, 38 percent do not have adequate income to cover basic needs—14 percentage points higher than Asian householders naturalized in the United States. When Native Hawaiians and Pacific Islanders are added to this category, the percentage below the Standard remains the same.

Despite immigrants making up a small percentage of Indiana's population, with only seven percent or 131,904 of total households not having been born in the United States, these households typically experience disproportionate levels of income inadequacy, particularly if not naturalized U.S. citizens.

Figure D. Profile of Households with Inadequate Income by Citizenship of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Source: U.S. Census Bureau, 2016-2020 ACS 5-year Public Use Microdata Sample.

Figure E. Income Inadequacy Rate by Citizenship Status and Select Race/Ethnicity of Householder*

---- All Households



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. Source: U.S. Census Bureau, 2016-2020 ACS 5-year Public Use Microdata Sample.

Language

In Indiana, English proficiency is key to earning an adequate income. The American Community Survey asks survey respondents, "How well does this person speak English?". Respondents can answer: very well, well, not well, and not at all. Householders who identify with speaking English less than very well had more than two times the rate of income inadequacy (53 percent) compared to those who do speak English very well (26 percent).

Additionally, over 38,976 households in Indiana are linguistically isolated, meaning that no one over age 14 speaks English well, AND the household spoke a language that was not English. Of all linguistically isolated households, 56 percent struggled with economic insecurity. In contrast, households in which the only household language was English had an income inadequacy rate of 25 percent (see **Figure G**).

- If households are not linguistically isolated (at least one person over 14 speaks English very well), 38 percent of Spanish-speaking households struggle to make ends meet, but if they are linguistically isolated, their income inadequacy rate increased to 62 percent.
- Among households that primarily speak an Asian or Pacific Islander language, 28 percent have inadequate income if they are not linguistically isolated, compared to 50 percent that are linguistically isolated.

Only four percent of all Indiana households speak English less than very well. However, seven percent of households below the Standard spoke English less than very well, almost double the amount of the total population.

Figure G. Income Inadequacy Rate by Household Language and Linguistic Isolation



* Linguistically isolated households have no members over 14 who speaks English very well.

50%

Source: U.S. Census Bureau, 2016-2020 ACS 5-year Public Use Microdata Sample.

28%

No

Yes

No

25%

Asian or Pacific Island Language

In Indiana, more than three fifths of all Black, non-citizen households had incomes that did not support their basic needs.

Household Composition

Hoosier families with young children are more likely to struggle to make ends meet and cover the high cost of child care. Income inadequacy rates increase dramatically if the children present in the household are less than six. Moreover, households headed by women have higher rates of income insufficiency regardless of the presence of children when compared to households headed by men and married-couple households.

Presence of Children

Compared to households without children, the rate of income inadequacy for households with children doubles from 20 percent to 40 percent (**Figure H**). The presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of six have a higher rate of income inadequacy than households with only school-age children or teenagers (47 percent compared

Figure H. Income Inadequacy Rate by Presence of Children

Households with No Children



Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

Figure I. Profile of Households with Inadequate Income by Household Type



All Households

35%	24%	10% 4%

Households Below Standard

36%	8 %	24%	24%	7%
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Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

to 27 percent). As a result, while households with children only account for 41 percent of all households in Indiana, over 55 percent of households with incomes below the Standard have children present (see **Figure I**).

Children, Household Type, and Race/Ethnicity

Single mothers are disproportionately represented among households with incomes below the Standard. While single mothers head 10 percent of all households, they comprise 24 percent of all households below the Standard. Overall, single mothers experience the highest rates of income inadequacy compared to other household compositions, with nearly two-thirds (64 percent) having inadequate income (see **Figure J**).

In Indiana, more than 55 percent of households below the Standard have children present.

This high rate is at least partially correlated to gender. Among non-family households without children (which are mostly single persons living alone), the rate of income inadequacy for households headed by men is 25 percent compared to 32 percent for households headed by women. In other words, men and women living alone, already have an income inadequacy gap of about seven percentage points.¹⁵

When we further examine the impact of the presence of children, we see even higher income inadequacy rates for households headed by single mothers, worsening the already existing gender and racial disparities.

The dashed lines on **Figure J** show the overall income inadequacy rates for each household type, with the bars contrasting the differences of households of color and White households. When we divide households by presence of children, those with children have considerably higher rates of income inadequacy.

- Married-couple households without children have the lowest income inadequacy rate (nine percent). Among married-couples with children, the income inadequacy rate increased to 24 percent. However, 20 percent of White married-couple households with children have insufficient income while 42 percent of married households of color with children struggle to meet their needs.
- Households headed by men without children had an income inadequacy rate of 25 percent, while the income inadequacy rate increased to 43 percent for single fathers.¹⁶ Almost two thirds (64 percent) of single fathers of color did not have income that adequately supported their family compared to 36 percent of White single fathers.

Sex and Gender. The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify with either—limiting the analysis to a binary framework due to the nature of the survey question. Additionally, while the survey question asks for a person's sex, this report uses gender for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

Figure J. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of Householder*

----- All Households



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

 Households headed by women without children had an income inadequacy rate of 32 percent. As a broad category, single mothers had the highest rate of being below the Standard, with an income inadequacy rate of 64 percent. Put another way, almost two thirds of all single mothers did not earn income adequate to meet their basic needs. Income inadequacy rates among single mothers of color are even higher: 77 percent lacked adequate income compared to 57 percent of White single mothers.

Altogether, parents, particularly single mothers, experience higher levels of income inadequacy than non-parents. The very high rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—contributes to the high rates of income inadequacy. Furthermore, as rates of income inadequacy are high among communities of color regardless of family type, when children are present, households of color are at increased risk of lacking sufficient income to meet the costs of basic needs.

Households with Young Children

Due to the high cost of child care, households with younger children (six years and younger) have the highest rates of income inadequacy in Indiana for each household type (see Figure K). Consistent to other data trends, households led by single mothers experience the highest rates of income inadequacy with almost four-fifths (79 percent) unable to cover the cost of basic needs when young children were present, compared to 54 percent when children had outgrown the need for full time child care. Single mothers of color are particularly at risk for lacking adequate resources when children were young with 87 percent falling below the Standard. Even when the youngest child was old enough for full-day school (six years and older), resulting in reduced child care costs, 69 percent of single mothers of color had inadequate income.

Combining analysis by household type and race/ ethnicity leads to some striking comparisons. Single mothers of color have consistently high rates of income inadequacy, regardless of children's age. Single mother of color led households were about *nine times* more likely to be struggling to make ends meet than White married-couple households without children, increasing to nearly *ten times* more likely if the children were young. With child care closures, remote learning, and disruptions in the labor market, the COVID-19 pandemic placed new pressures on already struggling single mothers, especially single mothers of color. **Figure K.** Income Inadequacy Rate by Age of Children, Household Type, and Race/Ethnicity of Householder*

-----All Households



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

The causes of these high levels of income inadequacy are many, including systemic racism, pay inequity, and gender and race-based discrimination, as well as the expenses associated with children.

Education

Householders with higher levels of educational attainment tend to experience lower rates of inadequate income. However, women and people of color must have considerably more education than their counterparts to achieve the same levels of income adequacy. For example, women of color with a bachelor's degree or more have only a slightly lower rate of income inadequacy than White men without a high school diploma.

As education levels increase, income inadequacy rates decrease dramatically (see **Figure L**). Of householders in Indiana with less than a high school education, 54 percent have inadequate incomes, while only 13 percent of those with a bachelor's degree or more had inadequate incomes. That is, when the householder lacked a high school diploma or equivalent high school degree, such as a GED, they are four times more likely to struggle to cover basic needs.

For households below the Standard in Indiana, there are disproportionately more households represented who do not have a bachelor's degree (see **Figure M**). While only eight percent of all households in Indiana have less than a high school degree or alternative high school degree, those households represent 15 percent of households below the Standard.

Figure L. Income Inadequacy Rate by Educational Attainment of Householder*

While educational attainment is an important safeguard against income inadequacy, not all groups benefit from increased education levels equally.

 Increased education is associated with substantially lower rates of income inadequacy for all groups—especially for women. When the educational attainment of the householder increases from no high school diploma or equivalent to a bachelor's degree or higher, income inadequacy levels fall from 66 percent to 15 percent for women (see Figure N). In contrast, men have income inadequacy rates that range from 45 percent for those without a high school education or equivalent to 11 percent for those with a bachelor's degree or more.

Figure M. Profile of Households with Inadequate Income by Educational Attainment of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. ** Some college includes an Associate's degree, and some college credit but no degree.

+ Includes Bachelor's degree and higher

Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

35%

35%

16%

- Despite decreasing rates of income inadequacy for women with higher levels of education, the gap between male earnings and female earnings remains persistent. As documented in Figure
 0, women earn less than men at every level of education. In fact, men with less than a high school degree or equivalent, earn more per hour than women with some college experience. The gap increases as education increases: the median wage for men with a Bachelor's degree or higher is over seven dollars per hour more than women with the same level of education in Indiana.
- The difference in income inadequacy rates between race/ethnic groups narrows with increased education, although households of color tend to have higher income inadequacy rates at each level. The difference in income inadequacy rates for householders without a high school diploma or equivalent high school certificate, such as a GED, ranges from 79 percent for Black householders to 46 percent for White householders—a 33 percentage point difference

Figure N. Income Inadequacy Rate by Education & Gender of Householder*

Income Inadequacy Rate



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. + Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

Figure 0. Hourly Median Earnings by Education & Gender of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.

** Some college includes an Associate's degree, and some college credit but no degree.

+ Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

(see **Figure P**). Once householders achieve a bachelor's degree or higher, this difference shrinks to ten percentage points (23 percent for Black householders versus 11 percent for White householders).

 The combined effect of race/ethnicity and gender is such that women of color have the highest rates of income inadequacy. The percentage of women of color with inadequate income fell from 78 percent for those lacking a high school education or equivalent to 25 percent for those with a college degree or more, a decrease of 53 percentage points (see Figure Q). Despite the dramatic decrease in income inadequacy rates when a bachelor's degree is obtained, women of color in Indiana are still more than twice as likely to have inadequate income compared to White men with the same education levels.



Figure P. Income Inadequacy Rate by Education & Race/Ethnicity of Householder*

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. + Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

 The disadvantages women and people of color experience as a result of systemic oppression are such that these groups need more education to achieve the same level of economic adequacy as White men. While 37 percent of White men with no high school diploma are below the Standard, 54 percent of women of color with some college have inadequate income, 17 percentage points more. Likewise, women of color with a bachelor's degree

Figure Q. Income Inadequacy Rate by Education, Race/Ethnicity, & Gender of Householder*



^{*} The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. + Includes Bachelor's Degree or higher. Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

or higher have an income inadequacy rate higher than White men with some college (25 percent versus 18 percent).

At each educational level, both women and people of color, *especially women of color*, must attain higher levels of education than White men in order to achieve comparable levels of income adequacy.

Both women and people of color, especially women of color, must achieve higher levels of education than White men in order to attain comparable levels of income adequacy.

Employment and Work Patterns

Even with a substantial amount of work hours, income does not always meet the costs of basic needs. Most households below the Standard in Indiana had at least one employed adult (85 percent) and this is typically a full-time, year-round worker. It is largely inadequate wages, not work hours, that presents a barrier to income adequacy. Moreover, the returns from the hours of work are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their substantial amount of work.

Employment is a key factor for households to secure income adequacy; however, not all households that work, even with two workers, earn enough to cover the increasing cost of basic needs. As illustrated in **Figure R**, most households that are below the Standard do have at least one worker. In fact, 31 percent of households that struggled to make ends meet have two or more workers. As shown by the dashed line on **Figure S**, as the number of work hours per household falls, income inadequacy levels rise. For example:

- Households with two workers have income inadequacy rates of 15 percent.
- If there is only one worker but that worker is employed full time throughout the year, income inadequacy rates rose to 24 percent. On the other hand, if the one worker is employed less than full time, income inadequacy increased substantially to 65 percent.

Work Status Definitions*

- Full time = 35 hours or more per week
- Part time = Less than 35 hours per week
- Year round = 50+ weeks worked during previous year
- Part Year = 49 weeks or less worked during previous year

Figure R and **Figure S** depict aggregations of these definitions including: one worker (full time and full year), meaning 35 hours or more per week with at least 50+ weeks worked in the previous year); one worker (part time or part year), meaning the worker either worked less than 35 hours per week year round **or** worked less than 49 weeks in the previous year.

*This is consistent with definitions used by the U.S. Census Bureau, 2016-2020 American Community Survey

Figure R. Profile of Households with Inadequate Income by Work Status



Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

• With an income inadequacy rate of 80 percent, four-fifths of households with no workers have inadequate income.

Below we explore that while the amount of work hours in a household lowers income inadequacy rates, gender and race-based labor market disadvantages create barriers to self-sufficiency despite similar work levels. Unfortunately, the new economic crisis has likely heightened these economic inequalities, and we must be cognizant of these disparities as we work towards a recovery for all.

Work Patterns by Race/Ethnicity

While more hours of work per household reduces income inadequacy, some POC workers, particularly Black and Latinx Hoosiers, must work more to achieve the same levels of economic sufficiency as White workers. For each level of work effort (number of workers and hours worked), income inadequacy rates are up to 27 percentage points higher for people of color (see **Figure S**). For example, in households with one full-time worker, more than one fifth (21 percent)

Figure S. Income Inadequacy Rate by Workers* & Race/Ethnicity of Householder**

---- All Households

Two or more v	workers	
Latinx	32%	
Asian	22%	
Black	28%	
White	13%	
Multiracial or Other Race	24%	

One worker (Full time & Full year)



One worker (Part time or Part year)



No workers



* All workers over age 16 and under 65 years old are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year. ** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees

Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

of White households, but almost half (48 percent) of Latinx households do not have adequate income to cover basic needs. For households with two (or more) workers, the percentage with inadequate income ranged from 13 percent for White households to 32 percent for Latinx households. When there are no workers in the household, all race/ ethnic groups have high rates of income inadequacy (ranging from 74 percent to 93 percent). However, when there is one worker, there are larger differences by race/ethnicity:

- If the only worker in the household is part time or part year, income inadequacy rates stayed above 78 percent for Black and Latinx households. The rate for Asian and White households is 60 percent.
- When there is one fully employed worker (full time and full year) in the household, income inadequacy rates varied from 21 percent for White households to 48 percent for Latinx households.

Work Patterns by Family Type

As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently higher than those of childless and married-couple households, and often single father households. These higher rates of income inadequacy, in part, reflect the greater income requirements of families with children (such as child care) and gender discrimination in the labor market.

Consistently, with the same level of work hours, single parents have substantially higher rates of income inadequacy than married-couple families with children. **Figure T** shows that among households with children:

- When the only worker is employed less than full time, year round, 75 percent of married-couples with children, 75 percent of single-father, and 89 percent of single-mother households lack adequate income.
- When the only worker is employed full time, year round, 46 percent of married-couple with children, 44 percent of single-father, and 64 percent of single-mother households lack sufficient income.
- If there are two or more workers, 16 percent of married-couple with children, 34 percent of singlefather, and 44 percent of single-mother households experience income insufficiency.¹⁷



Figure T. Income Inadequacy Rate by Workers* & Household Type

* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year. Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

Thus, in households with children, even when controlling for the numbers of workers/work hours at the household level, the disadvantages associated with being a single mother in the labor market resulted in higher levels of income inadequacy compared to married-couple and single-father households.

Although households above the Standard have higher percentages of full-time and year-round workers, households below the Standard also have substantial full-time and year-round work. For many, substantial work effort failed to yield sufficient income to meet even the minimum basic needs/expenses.

Hours Versus Wage Rates

It is largely low wage rates, not lack of work hours, that result in inadequate income. Median hours among households above the Standard reflect full-time employment (2,080 hours) and worked about 11 percent more hours per year than those with incomes below the Standard (1,872 hours). At the same time, wages of householders above the Standard are more than twice that of householders below the Standard, \$22.44 per hour versus \$10.58 per hour (see **Figure U**).

Gender. Among employed householders in Indiana, the median hourly wage for women (\$16.83 per hour) is 78 percent of the median hourly wage for men (\$21.63 per hour). Women householders above the Standard earn 81 percent of the median wage of men householders above the Standard (\$19.71 per hour vs. \$24.48 per hour). For households under the Standard, women earn 89 cents to every dollar a man earns, with women earning a median wage of \$10.16 and men earning a median wage of \$11.36 (**Figure U**). Women under the Standard are employed for fewer hours than men under the Standard on average, with annual hours worked being 1,760 for women householders and 2,080 for men.

People of Color. The racial wage gap in Indiana between householders of color and White householders is persistent. Households of color earn only 80 percent of White household median earnings: \$16.03 versus \$20.00 per hour. Among those below the Standard, the wage gap reverses slightly with households of color earning a median of

Occupation/Occupational Category. The American Community Survey asks employed persons what their work activities are and codes responses into the 539 specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the "top 20" occupational category—that is, out of 539 specific occupations, these are the 20 occupations in Indiana with the most workers.

Worker. Householders in this analysis of occupations include those who worked at least one week in the previous year and who are not self-employed.

Below Standard. Workers are considered "below" the Standard if the household's total income is more or less, respectively, than their Self-Sufficiency Standard wages. Hourly wages are estimated by dividing the worker's annual earnings by usual hours and weeks worked during the year.

42 cents more per hour than White households, but also working about 156 hours more on average than White householders (1,976 hours per year as opposed to 1,820 hours). For households above the Standard, White households earn a median hourly rate of \$22.69 while households of color earned only \$21.21 per hour.

Overall, the proportion of households of color with inadequate income is significantly higher than the total population (34 percent versus 22 percent). Additionally, there are proportionately fewer households of color (16 percent) above the Standard than White households (78 percent).

Altogether, the data on wages and hours suggests that addressing income adequacy through employment solutions will have a greater impact if it is focuses on increased wages, including addressing gender and racial wage gaps, rather than increased hours.

Occupations

Householders below the Standard are concentrated in relatively few occupations. Almost half (43 percent) of all householders with inadequate income are in just 20 occupations. By contrast, just over one-third (34 percent) of those above the Standard are working in that group's top 20 most frequently-held occupations.¹⁸

Women and people of color with inadequate income are even more likely to be concentrated in fewer occupations: 49 percent of all households headed by women and 49 percent of all households headed by people of color with inadequate income are working in just 20 occupations. Intersecting race and gender, the top 20 most common occupations for women of color householders accounted for 53 percent of all employment for women of color householders below the Standard.

Cashier is the most frequent occupation for workers heading households below the Standard in Indiana. Among those with inadequate income, four percent of

Figure U. Median Hourly* Pay Rate of Working Householders** by Gender and Race: IN 2016-2020



Gender of Working Householder







* This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.

** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.

Source: U.S. Census Bureau, 2016-2020 ACS 5-Year Public Use Microdata Sample.

all workers heading households below the Standard are cashiers. With a median wage of \$8.45 per hour, 89 percent of all cashiers with inadequate income are women and 33 percent are people of color. Because cashiers rely on in person social environments and interactions and were designated as essential workers during the pandemic, keeping employment increased employees' risk of exposure to the COVID-19 virus.

The racial wage gap in Indiana between householders of color and White householders is persistent with households of color earning only 80 percent of White household median earnings.

Table 2. Twenty Most Common Occupations Among Householders Below the Standard

Occupation	Number of Workers	Percentage of Workers	Median Wage	Share that are Women	Share that are POC
Total	165,577	43.1%	\$10.80		
Cashiers	14,839	3.9%	\$8.45	89.1%	33.1%
Laborers and Material Movers	12,734	3.3%	\$10.60	34.7%	37.7%
Cooks	116,48	3.0%	\$8.27	54.8%	41.7%
Waiters and Waitresses	10,764	2.8%	\$9.62	86.9%	22.2%
Janitors and Building Cleaners	10,309	2.7%	\$8.65	48.4%	45.6%
Customer Service Representatives	9,363	2.4%	\$12.02	77.2%	40.4%
Nursing Assistants	9,274	2.4%	\$10.99	95.6%	44.5%
Other Assemblers and Fabricators	9,077	2.4%	\$12.02	52.2%	41.3%
First-Line Supervisors of Retail Sales Workers	8,414	2.2%	\$11.54	64.3%	25.0%
Retail Salespersons	8,410	2.2%	\$9.86	67.5%	35.6%
Miscellaneous Production Workers	8,159	2.1%	\$11.57	41.9%	38.0%
Driver/Sales Workers and Truck Drivers	7,586	2.0%	\$12.50	12.5%	30.4%
Personal Care Aides	6,591	1.7%	\$9.28	87.9%	34.7%
Maids and Housekeeping Cleaners	6,529	1.7%	\$9.29	93.2%	50.4%
Construction Laborers	6,439	1.7%	\$12.76	3.6%	38.0%
Stockers and Order Fillers	5,761	1.5%	\$10.49	52.3%	31.2%
Secretaries and Administrative Assistants	5,379	1.4%	\$13.46	94.9%	22.2%
Postsecondary Teachers	5,097	1.3%	\$12.98	57.8%	42.9%
Receptionists and Information Clerks	4,800	1.2%	\$9.52	95.2%	36.8%
Inspectors, Testers, Sorters, Samplers, and Weighers	4,404	1.1%	\$12.88	55.1%	28.1%

Laborers and material movers accounted for the second most commonly held occupation of householders below the Standard between 2016 and 2020. Despite median hourly wage being more than three dollars higher than the Indiana median wage, almost 13,000 households with laborers and materials movers struggled to make ends meet. Additionally, people of color accounted for 38 percent of this occupation.

As highlighted by the two most common occupations of householders with inadequate income, the 20 most common occupations of householders below the Standard have a disproportionate share that are women and people of color. Indeed, more than one third (37 percent) of the share of workers in the 20 most common occupations of householders with inadequate income are people of color, substantially higher than the 20 percent of the total householder of color population in Indiana.

Women are represented more than any other group in the most common occupations held by householders below the Standard (64 percent). Put another way, going into the pandemic the most common low-wage jobs were held by women. Only a few of these lowwage occupations allow the ability to telework, those occupations in front line industries that maintained employment have high health risks, and the remainder of the occupations are in service categories which have seen the highest loss of employment.¹⁹ Households headed by women are disproportionately below the Standard and their concentration in low-wage occupations with high pandemic unemployment rates places this group at risk of further economic marginalization.

For several decades prior to the COVID-19 pandemic, a noticeable shift began taking place: fewer workers in higher-wage jobs and sectors, such as manufacturing, and more workers in lower-wage service sector jobs. With the COVID-19 pandemic, this trend exacerbates the economic and health risks facing low-wage workers. Low-wage workers are disproportionately in service occupations that are at higher risk for loss of income during the pandemic.²⁰ Those who stayed employed, working in essential businesses, have done so while facing increased health risks to themselves and their families.

In Indiana, 64 percent of all households headed by women and 37 percent of all households headed by people of color with inadequate income are working in just 20 occupations.

Profile of Households Below the Standard in Indiana

Using the Self-Sufficiency Standard and applying it to working-age households (excluding the elderly and disabled), more than one out of four households (27 percent) lack sufficient income to meet the minimum cost of living in Indiana. Other variables such as housing burden, food assistance, Temporary Assistance for Needy Families (TANF), internet access, and health insurance type offer insight on the needs of households that are struggling to make ends meet, even when 85 percent of the households below the Standard have at least one working adult.

While the official poverty measure identifies 190,313 households as "poor," more than two and a half times as many, 479,913, actually lack enough income to meet their basic needs in Indiana. Using the official poverty thresholds results in more than 60 percent of these Indiana households being *overlooked and undercounted*, not officially poor yet without enough resources to cover their basic needs.

This report has demonstrated that the likelihood of experiencing inadequate income in Indiana is concentrated among certain families by gender, race/ethnicity, education, and location. Additionally, it documents that the vast majority (85 percent) of households had at least one worker who is not earning wages sufficient to meet even basic costs for their families. **Figure V** examines a range of variables that demonstrate what households living below the Standard in Indiana need by comparing households below the Standard to all households in Indiana.

Housing represents a critical issue for those living below the Standard, as more than one third of households (39 percent) are paying more than 50 percent of their earnings towards housing and another 26 percent are paying more than 30 but less than 50 percent of their income towards housing. Together, that means, nearly two thirds (65 percent) of households below the Standard were considered housing cost burdened.

Additionally, a fourth of households below the Standard in Indiana access Supplemental Nutrition Assistance Program (SNAP) benefits (formerly called food stamps). Work supports, like SNAP, help supplement families' monthly budgets and improve their quality of life. Families that do not have access to work supports are forced to choose which basic needs to address, and, as a result, face both short and long-term consequences. Insufficient nutrition can also negatively impact children's academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.²¹ Three out of four households with inadequate income according to the Self-Sufficiency Standard did not receive food assistance in the previous year. Furthermore, only three percent of households under the Standard had access to cash assistance through the Temporary Assistance for Needy Families program.

Fifteen percent of households under the Standard do not have access to the internet (accessed through a cell phone company or internet service provider), a critical resource for education, services, and job seeking. Finally, 20 percent of households under the Standard, compared with only ten percent of total households do not have health insurance.

By examining the needs (subsidized housing, access to internet, health insurance, food assistance) of households below the Standard, a great majority of which are not eligible for public assistance programs, we can understand how to create policy mechanisms that better serve these communities.

Figure V. Profile of Households with Inadequate Income There are 479,913 households living below the Self-Sufficiency Standard in Indiana



*The label "housing burdened" is assigned to households when more than 30 percent of their income goes to the cost of housing. Households are considered "severely housing burdened" if

housing costs more than 50 percent of their income.

**Other includes insurance from VA, TRICARE or other military health care, or Medicare.

Percentages are rounded and therefore do not always add up to 100 percent.

Conclusion

Indiana experienced a sudden and substantial economic impact as a result of the COVID-19 pandemic. Overlooked and Undercounted: Hoosiers Struggling to Make Ends Meet illuminates the characteristics of the more than 20 percent of households struggling with the everyday crisis of inadequate earnings to meet basic needs. These households are the ones most at risk of losing further economic ground as a result of the pandemic.

While income inadequacy exists among all groups and places in Indiana, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics. Perhaps the most telling finding is that income inadequacy is not largely due to lack of work; 85 percent of households below the Standard have at least one working adult, and the majority of those workers work full time and year round.

So what accounts for this work-based income inadequacy? Ultimately, the high work levels among households below the Standard indicate that inadequate wages not lack of work hours are an important factor. This data highlights that workers in Indiana will not benefit from returning to just any job. The post-pandemic labor market needs improved opportunity in positions that provide a family sustaining wage.

Demographic variables are also important. Universally, higher levels of education result in decreased rates of income inadequacy. At the same time, for both women and people of color, there are substantially lower rewards from more education. Women and people of color must have several more years of education to achieve the same levels of income adequacy (and earnings) as White men at each education level.

Family composition—particularly when households are maintained by a woman alone and if children are present—impacts a family's ability to meet costs. The demographic characteristics of being a woman, a person of color, and having children combine to result in high rates of insufficient income, while the demographic characteristics of being a White, childless man combine to result in the higher chance of not struggling to cover basic needs. Being a single mother—especially a single mother of color—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education alongside race-based discrimination in the workplace) with the high costs of children (especially child care for children younger than school age) and the lower income of being a one-worker household. This results in the highest rates of income inadequacy: 87 percent of single mothers of color with young children struggle to make ends meet in Indiana.

Immigration status is also a determining factor in wage adequacy. Foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially when Black, and especially if they are not citizens. Thus, pandemic recovery policies must include a racial, gender, and citizenship lens to assist with an equitable recovery.

It is apparent that the American Rescue Plan Act's temporary provision to increase the Child Tax Credit and Child and Dependent Care Tax Credit (along with making it refundable) mitigated some of the cost burden of child care and supplemented financial resources for families below the Standard with young children. Unfortunately, these provisions were short lived and did not continue after 2021.

Using the Self-Sufficiency Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout Indiana before the pandemic, in every racial/ethnic group; among men, women, and children; and in all counties. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the federal poverty level. This report is meant to provide a contribution to promoting economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy.

Endnotes

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10. The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative performance standard in the workforce development system to measure more accurately and specifically what would be required to meet the goal of "self-sufficiency" for each individual participant. The development of the Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick's work. See Renwick, T. and Bergmann, B. "A budget-based definition of poverty: With an application to single-parent families," The Journal of Human Resources, 28(1), (1993) p. 1-24.

11. The Self-Sufficiency Standard has been calculated for 41 states plus the District of Columbia.

12. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2019," Economic News Release, <u>https://www.bls.gov/news.release/cesan.nr0.htm</u> (accessed March 8, 2021).

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14. Note that data for race/ethnicity, citizenship status, and language reflect that of the householder and not necessarily that of the entire household.

15. Almost 99% of non-family households are one person households.

16. Households with children maintained by a male householder with no spouse present are referred to as single-father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single-mother households.

17. Additional workers may include teenagers, a non-married partner, roommates, or another family member other than a spouse/partner.

18. The ACS codes respondents work activities into specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the "top 20" occupations—out of 539 specific occupations, these are the occupations in the state with the most workers.

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Appendix A: Methodology, Assumptions, & Sources

Data and Sample

This study uses data from the 2016-2020 5-Year American Community Survey by the U.S. Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

Because of the relatively low population in Indiana, it is necessary to use the 5-Year ACS PUMS file in order to produce accurate estimates when dividing the population into smaller groups, like different races with a household income above the Federal Poverty Level but below the Self-Sufficiency Standard. The 2016-2020 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a fivepercent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. In Indiana, the 2016-2020 ACS five-percent sample size is 157,857 housing units (representing a housing unit estimate of 2,602,770 Indiana households).

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000. Indiana's 92 counties are partitioned into 50 PUMAs, with 2016-2020 ACS estimates reported for each.

Exclusions. Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-64 without a work-limiting disability.

Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled and are not in the labor force. Although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. Households defined as "group quarters" are also excluded from the analysis.

In total, 1,799,091 non-disabled, non-elderly households are included in this demographic study of Indiana.

Household Sample. We examine the number of households that are above and below the Self-Sufficiency Standard rather than the number of families. Households include all people occupying a housing unit, regardless of relationship; a household can therefore be comprised of none, one, or more than one family. This sampling practice is based on the assumption that resource sharing in non-family households leads to lower rates of economic insecurity. For example, in Indiana the income inadequacy rate for a single adult, non-family household is 29 percent, while a non-family household with more than one adult has a lower income inadequacy rate of 26 percent. This assumption may result in an underestimate of the extent of income insufficiency because if some non-relative members of households do not share their resources, more rather than less households lack sufficient incomes.

Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard

Income. Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and worker's

compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income.

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances.

The Poverty Threshold. This study uses the 2020 U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate poverty threshold.

The Self-Sufficiency Standard. The Self-Sufficiency Standard for Indiana 2020 was used as the income benchmark for the Overlooked and Undercounted study. The Self-Sufficiency Standard calculates a unique income threshold for over 700 family compositions in every county in the state. However, in some instances a single PUMA (the lowest geographic area includes in the ACS PUMS dataset) contains more than one county. In those instances, a weighted Self-Sufficiency Standard was calculated to apply a single Self-Sufficiency Standard as the income threshold for that PUMA. Therefore, the income inadequacy rate for each county in a given PUMA will be the same. If there are multiple PUMAs in a single county, each PUMA in the county is assigned the county's Self-Sufficiency Standard.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard.

2020 Self-Sufficiency Standard Methodology and Source List for the 2016-2020 American Community Survey Dataset

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year.

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey selects renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.¹

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

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Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.² The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile unless the state sets a higher definition of market rate.

Child care costs for the 2020 Indiana Standard were calculated using 75th percentile data from the Indiana Family and Social Services Administration. The study provided rates for infant and preschool center-based care for all counties in 2019. Child care costs are updated for inflation to June 2020 using the Consumer Price Index from September 2019, the data collection period. Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care: 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74%, respectively, for preschoolers, and 46% and 54% for school-age children.³ Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the "private subsidy" of free or low-cost child care provided by older children, relatives, and others is not assumed.

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Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 66% of the insurance premium for the family.⁴

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state's residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas.⁵ To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state or federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates. In Indiana, rates were acquired through the federal marketplace.

Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace.

DATA SOURCES

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Transportation

Public Transportation. If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.⁶ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The Standard examined 2015-2019 American Community Survey 5-Year estimates to calculate the percentage of the county population that commutes within county by public transportation. Some counties have rates over 7% due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation to access the grocery store and child care facilities are not adequate and private transportation costs should be utilized instead.

Indiana does not have any counties that utilize public transportation at a rate of 7% or higher, so only private transportation costs were included in the calculation of the 2020 Standard.⁷

Private Transportation. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer

weekday trip to allow for "linking" trips to a day-care site.

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS).

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2020 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the appropriate Census region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and areaspecific Consumer Price index.

The average expenditure for auto insurance in Indiana was \$63.98 per month in 2018 based on data from the National Association of Insurance Commissioners (NAIC). The average commute was 26.88 miles.

DATA SOURCES

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Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net. ⁸

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 32% of their food budget on food prepared away from home.⁹ That is, it covers groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average. In this case, data from June 2020 is utilized to provide more accurate costs, without needing to update for inflation.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number of adults. The Standard assumes that the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan. Geographic differences in food costs within the state are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in lowpopulation counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.¹⁰

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan.

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Miscellaneous

This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, and personal hygiene items. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.¹¹

Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as adult dependents.

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a "refundable" tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes. The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe.

Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 for each child under 17 years old and up to \$1,400 as a refundable credit. For the Standard, the CTC is shown as received monthly.

DATA SOURCES

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State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries where it is taxed.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter's credits and other tax credits that would be applicable to the population as a whole are included as well.

Indiana has an average state and local sales tax of 7.0% and has no additional sales tax on groceries.

DATA SOURCES

Income Tax and Credits: Indiana Department of Revenue, "IT-40 Full-Year Resident Individual Income Tax Booklet," https://forms.in.gov/Download. aspx?id=13952.

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Endnotes: Appendix A

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gov/programssurveys/acs/technical-documentation/table-andgeography-changes/2019/5-year.html (accessed September 15, 2021).

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Appendix B: Detailed Data Tables

USER GUIDE. Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages. **Table 3** shows an example of the data included in the appendix tables. Each column details the following data:

- **A.** The total number of households in Indiana within the row group and the total percentage in the row group are of all Indiana households. When appropriate, the characteristics of the householder are reported. For example, women head 869,442 households and are 48 percent of all householders in Indiana. Note that the total percentage of *persons* in Indiana who are women may be different than percentage of who are *householders*.
- **B.** The number and percentage of households whose incomes are below both the poverty threshold and the Standard (because the poverty threshold is so low, families below the poverty threshold are always below the Standard). In Indiana, there are 119,452 households headed by women in poverty and 14 percent of all households headed by women are in poverty.

- **C.** The number and percentage of households whose incomes are above the poverty threshold, but below the Standard. In Indiana, there are 163,760 households headed by women who are not considered poor by the poverty threshold yet are still below the Standard.
- D. The total number and percentage of households below the Standard (columns B + C). This report focuses on the results of column D. In Indiana, there are 283,212 households headed by women with inadequate income representing a total of 33 percent of households headed by women.
- **E.** The number and percentage of households whose incomes are above the Standard (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups (column D in Table 4), throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 479,913 households below the Standard in Indiana and 283,212 of those households are headed by women (59 percent).

	A			В		C		D		E
				BELOW	AB	OVE				
	TOTAL PERCENT		Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		SELF-SUFFICIENCY STANDARD	
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%
SEX OF HOUSEHOLD	ER									
Men	929,649	51.7%	70,861	7.6%	125,840	13.5%	196,701	21.2%	732,948	78.8%
Women	869,442	48.3%	119,452	13.7%	163,760	18.8%	283,212	32.6%	586,230	67.4%

Table 3. Example Appendix Table

	BELOW	BELOW SELF-SUFFICIENCY STANDARD					VE			
	TOTAL	PERCENT OF HOUSEHOLDS	Below St Below I	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below Idard	SELF-SUF Stani	FICIENCY Dard
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7 %	1,319,178	73.3%
Section: The Geograph	ic distributi	on of income ac	lequacy		·		·			
County										
Adams County	9,146	0.5%	918	10.0%	1,249	13.7%	2,166	23.7%	6,980	76.3%
Allen County	104,350	5.8%	10,507	10.1%	16,893	16.2%	27,400	26.3%	76,950	73.7%
Bartholomew County	21,541	1.2%	1,963	9.1%	2,854	13.2%	4,817	22.4%	16,724	77.6%
Benton County	2,253	0.1%	193	8.6%	361	16.0%	554	24.6%	1,699	75.4%
Blackford County	2,983	0.2%	288	9.6%	488	16.3%	775	26.0%	2,208	74.0%
Boone County	20,026	1.1%	1,129	5.6%	2,719	13.6%	3,848	19.2%	16,178	80.8%
Brown County	3,879	0.2%	250	6.4%	556	14.3%	806	20.8%	3,073	79.2%
Carroll County	5,128	0.3%	440	8.6%	821	16.0%	1,261	24.6%	3,867	75.4%
Cass County	9,939	0.6%	944	9.5%	1,586	16.0%	2,530	25.5%	7,409	74.5%
Clark County	31,159	1.7%	2,369	7.6%	4,994	16.0%	7,363	23.6%	23,796	76.4%
Clay County	6,404	0.4%	624	9.7%	1,072	16.7%	1,696	26.5%	4,708	73.5%
Clinton County	8,453	0.5%	726	8.6%	1,353	16.0%	2,078	24.6%	6,374	75.4%
Crawford County	2,737	0.2%	271	9.9%	289	10.5%	560	20.5%	2,177	79.5%
Daviess County	7,968	0.4%	767	9.6%	1,224	15.4%	1,991	25.0%	5,977	75.0%
Dearborn County	12,819	0.7%	1,265	9.9%	1,378	10.8%	2,643	20.6%	10,176	79.4%
Decatur County	6,413	0.4%	584	9.1%	934	14.6%	1,518	23.7%	4,895	76.3%
DeKalb County	11,085	0.6%	811	7.3%	1,287	11.6%	2,098	18.9%	8,987	81.1%
Delaware County	29,905	1.7%	5,469	18.3%	5,638	18.9%	11,107	37.1%	18,798	62.9%
Dubois County	10,702	0.6%	1,060	9.9%	1,129	10.5%	2,189	20.5%	8,513	79.5%
Elkhart County	51,745	2.9%	4,994	9.7%	7,947	15.4%	12,941	25.0%	38,804	75.0%
Fayette County	5,961	0.3%	844	14.2%	954	16.0%	1,798	30.2%	4,163	69.8%
Floyd County	19,014	1.1%	1,525	8.0%	2,474	13.0%	3,999	21.0%	15,015	79.0%
Fountain County	4,106	0.2%	400	9.7%	687	16.7%	1,087	26.5%	3,018	73.5%
Franklin County	5,913	0.3%	583	9.9%	636	10.8%	1,219	20.6%	4,694	79.4%
Fulton County	4,882	0.3%	511	10.5%	861	17.6%	1,372	28.1%	3,509	71.9%
Gibson County	9,444	0.5%	579	6.1%	1.087	11.5%	1.666	17.6%	7.777	82.4%
Grant County	16.532	0.9%	2.161	13.1%	2.499	15.1%	4.660	28.2%	11.871	71.8%
Greene County	8.350	0.5%	804	9.6%	1.283	15.4%	2.087	25.0%	6.264	75.0%
Hamilton County	95.604	5.3%	3.621	3.8%	11.218	11.7%	14,839	15.5%	80,765	84.5%
Hancock County	19.789	1.1%	905	4.6%	2.444	12.3%	3.348	16.9%	16.441	83.1%
Harrison County	10.036	0.6%	805	8.0%	1.306	13.0%	2.111	21.0%	7.925	79.0%
Hendricks County	44 664	2.5%	2 047	4.6%	4 556	10.2%	6 603	14.8%	38 061	85.2%
Henry County	11,557	0.6%	1,114	9.6%	1,889	16.3%	3,003	26.0%	8,553	74.0%

			BELOW SELF-SUFFICIENCY STANDARD							ABOVE		
	TOTAL	PERCENT OF HOUSEHOLDS	Below St Below	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below Idard	SELF-SUFFICIENCY STANDARD			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7 %	1,319,178	73.3%		
Howard County	21,107	1.2%	2,005	9.5%	3,368	16.0%	5,373	25.5%	15,734	74.5%		
Huntington County	9,874	0.5%	991	10.0%	1,348	13.7%	2,339	23.7%	7,535	76.3%		
Jackson County	11,886	0.7%	1,083	9.1%	1,575	13.2%	2,658	22.4%	9,228	77.6%		
Jasper County	7,844	0.4%	821	10.5%	1,384	17.6%	2,205	28.1%	5,639	71.9%		
Jay County	4,966	0.3%	479	9.6%	812	16.3%	1,290	26.0%	3,675	74.0%		
Jefferson County	8,079	0.4%	736	9.1%	1,177	14.6%	1,913	23.7%	6,166	76.3%		
Jennings County	7,107	0.4%	647	9.1%	1,035	14.6%	1,683	23.7%	5,424	76.3%		
Johnson County	41,492	2.3%	2,040	4.9%	6,098	14.7%	8,138	19.6%	33,354	80.4%		
Knox County	9,821	0.5%	972	9.9%	1,036	10.5%	2,008	20.5%	7,812	79.5%		
Kosciusko County	20,668	1.1%	1,566	7.6%	3,232	15.6%	4,797	23.2%	15,870	76.8%		
LaGrange County	9,748	0.5%	713	7.3%	1,132	11.6%	1,845	18.9%	7,902	81.1%		
Lake County	126,258	7.0%	16,601	13.1%	22,086	17.5%	38,687	30.6%	87,571	69.4%		
LaPorte County	27,949	1.6%	3,406	12.2%	4,107	14.7%	7,513	26.9%	20,436	73.1%		
Lawrence County	11,616	0.6%	1,118	9.6%	1,784	15.4%	2,903	25.0%	8,713	75.0%		
Madison County	31,569	1.8%	3,877	12.3%	5,796	18.4%	9,673	30.6%	21,896	69.4%		
Marion County	280,573	15.6%	37,581	13.4%	57,624	20.5%	95,205	33.9%	185,368	66.1%		
Marshall County	12,570	0.7%	952	7.6%	1,965	15.6%	2,918	23.2%	9,653	76.8%		
Martin County	2,602	0.1%	251	9.6%	400	15.4%	650	25.0%	1,952	75.0%		
Miami County	8,708	0.5%	1,138	13.1%	1,316	15.1%	2,455	28.2%	6,253	71.8%		
Monroe County	41,810	2.3%	7,798	18.7%	8,015	19.2%	15,813	37.8%	25,997	62.2%		
Montgomery County	9,700	0.5%	833	8.6%	1,552	16.0%	2,385	24.6%	7,315	75.4%		
Morgan County	17,534	1.0%	1,128	6.4%	2,514	14.3%	3,643	20.8%	13.891	79.2%		
Newton County	3,337	0.2%	349	10.5%	589	17.6%	938	28.1%	2,399	71.9%		
Noble County	12,480	0.7%	913	7.3%	1,449	11.6%	2,362	18.9%	10,118	81.1%		
Ohio County	1,570	0.1%	155	9.9%	169	10.8%	324	20.6%	1,246	79.4%		
Orange County	4,995	0.3%	481	9.6%	767	15.4%	1,248	25.0%	3,747	75.0%		
Owen County	5.432	0.3%	523	9.6%	835	15.4%	1.358	25.0%	4.075	75.0%		
Parke County	4.129	0.2%	402	9.7%	691	16.7%	1.094	26.5%	3.036	73.5%		
Perry County	4.941	0.3%	489	9.9%	521	10.5%	1.010	20.5%	3.930	79.5%		
Pike County	3.282	0.2%	325	9.9%	346	10.5%	671	20.5%	2.611	79.5%		
Porter County	46.363	2.6%	3,941	8.5%	7,201	15.5%	11.142	24.0%	35.221	76.0%		
Posev County	7,303	0.4%	448	6.1%	841	11.5%	1.289	17.6%	6.015	82.4%		
Pulaski County	3 1/10	0.2%	320	10.5%	55/	17.6%	883	28 1%	2 257	71.9%		
Putnam County	9,140	0.2%	622	6.1%	1 395	1/ 2%	2 007	20.1%	7.655	79.2%		
Randolph County	6.115	0.3%	590	9.6%	1.000	16.3%	1.589	26.0%	4.526	74.0%		
Lake County LaPorte County Lawrence County Madison County Marion County Marshall County Marshall County Martin County Monroe County Mongan County Mongan County Noble County Noble County Ohio County Ohio County Ohio County Ohio County Parke County Parke County Perry County Pike County Pike County Porter County Posey County Pulaski County Putnam County	126,258 27,949 11,616 31,569 280,573 12,570 2,602 8,708 41,810 9,700 17,534 3,337 12,480 1,570 4,995 5,432 4,129 4,941 3,282 46,363 7,303 3,140 9,662 6,115	7.0% 1.6% 0.6% 1.8% 15.6% 0.7% 0.1% 0.5% 1.0% 0.5% 1.0% 0.2% 0.7% 0.1% 0.3% 0.3% 0.2% 0.3% 0.2% 0.3% 0.2% 0.4% 0.2% 0.5% 0.4% 0.5%	16,601 3,406 1,118 3,877 37,581 952 251 1,138 7,798 833 1,128 349 913 155 481 523 402 489 325 3,941 448 329 622 590	13.1% 12.2% 9.6% 12.3% 13.4% 7.6% 9.6% 13.1% 18.7% 8.6% 6.4% 10.5% 7.3% 9.9% 9.6% 9.6% 9.7% 9.9% 8.5% 6.1% 10.5% 6.4% 9.6%	22,086 4,107 1,784 5,796 57,624 1,965 400 1,316 8,015 1,552 2,514 589 1,449 169 767 835 691 521 346 7,201 841 554 1,385 1,000	17.5% 14.7% 15.4% 15.4% 20.5% 15.6% 15.6% 15.4% 15.1% 19.2% 16.0% 14.3% 17.6% 11.6% 10.8% 15.4% 15.4% 16.7% 10.5% 15.5% 11.5% 11.5% 17.6% 14.3% 16.3%	38,687 7,513 2,903 9,673 95,205 2,918 650 2,455 15,813 2,385 3,643 938 2,362 324 1,248 1,358 1,094 1,010 671 11,142 1,289 883 2,007 1,589	30.6% 26.9% 25.0% 30.6% 33.9% 23.2% 25.0% 28.2% 37.8% 24.6% 20.8% 20.6% 25.0% 25.0% 25.0% 25.0% 25.0% 26.5% 20.5% 20.5% 20.5% 20.5% 20.5% 24.0% 17.6% 28.1% 20.8% 20.8%	87,571 20,436 8,713 21,896 185,368 9,653 1,952 6,253 25,997 7,315 13,891 2,399 10,118 1,246 3,747 4,075 3,036 3,930 2,611 35,221 6,015 2,257 7,655 4,526	69.4% 73.1% 75.0% 69.4% 66.1% 76.8% 75.0% 71.8% 62.2% 75.4% 79.2% 71.9% 81.1% 79.4% 75.0% 73.5% 79.5% 76.0% 82.4% 71.9% 79.2% 71.9% 81.1% 79.5% 76.0% 82.4% 71.9% 79.2% 74.0%		

				ABOVE						
	TOTAL	PERCENT OF HOUSEHOLDS	Below Sta Below I	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below ndard	SELF-SUF	FICIENCY DARD
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%
Ripley County	7,381	0.4%	728	9.9%	794	10.8%	1,522	20.6%	5,859	79.4%
Rush County	4,270	0.2%	605	14.2%	683	16.0%	1,288	30.2%	2,983	69.8%
Scott County	6,024	0.3%	549	9.1%	878	14.6%	1,426	23.7%	4,598	76.3%
Shelby County	12,562	0.7%	574	4.6%	1,551	12.3%	2,126	16.9%	10,436	83.1%
Spencer County	5,353	0.3%	530	9.9%	565	10.5%	1,095	20.5%	4,258	79.5%
St. Joseph County	70,985	3.9%	7,749	10.9%	11,530	16.2%	19,279	27.2%	51,706	72.8%
Starke County	5,474	0.3%	573	10.5%	966	17.6%	1,539	28.1%	3,935	71.9%
Steuben County	8,975	0.5%	657	7.3%	1,042	11.6%	1,699	18.9%	7,276	81.1%
Sullivan County	5,114	0.3%	498	9.7%	856	16.7%	1,354	26.5%	3,760	73.5%
Switzerland County	2,718	0.2%	268	9.9%	292	10.8%	560	20.6%	2,158	79.4%
Tippecanoe County	56,113	3.1%	9,966	17.8%	11,101	19.8%	21,067	37.5%	35,046	62.5%
Tipton County	4,065	0.2%	386	9.5%	649	16.0%	1,035	25.5%	3,030	74.5%
Union County	1,845	0.1%	261	14.2%	295	16.0%	557	30.2%	1,289	69.8%
Vanderburgh County	51,869	2.9%	6,498	12.5%	8,813	17.0%	15,311	29.5%	36,558	70.5%
Vermillion County	3,861	0.2%	376	9.7%	646	16.7%	1,022	26.5%	2,838	73.5%
Vigo County	28,553	1.6%	4,940	17.3%	6,256	21.9%	11,196	39.2%	17,357	60.8%
Wabash County	7,760	0.4%	1,014	13.1%	1,173	15.1%	2,188	28.2%	5,573	71.8%
Warren County	2,026	0.1%	197	9.7%	339	16.7%	537	26.5%	1,490	73.5%
Warrick County	16,825	0.9%	1,031	6.1%	1,937	11.5%	2,969	17.6%	13,856	82.4%
Washington County	7,205	0.4%	578	8.0%	937	13.0%	1,515	21.0%	5,690	79.0%
Wayne County	16,922	0.9%	2,396	14.2%	2,708	16.0%	5,104	30.2%	11,818	69.8%
Wells County	7,351	0.4%	738	10.0%	1,003	13.7%	1,741	23.7%	5,609	76.3%
White County	6,270	0.3%	538	8.6%	1,003	16.0%	1,542	24.6%	4,728	75.4%
Whitley County	8,855	0.5%	889	10.0%	1,209	13.7%	2,097	23.7%	6,757	76.3%
Section: Race/Ethnicit	ty, Citizensh	ip, Age, and La	nguage							
Race/ethnicity of hous	eholder									
Latinx	112,616	6.3%	17,657	15.7%	32,417	28.8%	50,074	44.5%	62,542	55.5%
American Indian	2,959	0.2%	528	17.8%	614	20.8%	1,142	38.6%	1,817	61.4%
Asian	44,786	2.5%	6,442	14.4%	7,683	17.2%	14,125	31.5%	30,661	68.5%
Black	173,672	9.7%	40,539	23.3%	42,854	24.7%	83,393	48.0%	90,279	52.0%
White	1,431,523	79.6%	120,277	8.4%	198,378	13.9%	318,655	22.3%	1,112,868	77.7%
Native Hawaiian and Pacific Islander	257	0.0%	5	1.9%	49	19.1%	54	21.0%	203	79.0%
Other or Multiracial	33,278	1.8%	4,865	14.6%	7,605	22.9%	12,470	37.5%	20,808	62.5%
Citizenship of househo	lder									
U.S. born	1,667,187	92.7%	168,653	10.1%	254,842	15.3%	423,495	25.4%	1,243,692	74.6%

				BELOW	SELF-SUFF	ICIENCY ST	ANDARD		ABC)VE
	TOTAL	PERCENT OF HOUSEHOLDS	Below St Below I	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below ndard	SELF-SUF STANI	FICIENCY DARD
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%
Latinx	55,354	3.1%	7,411	13.4%	11,802	21.3%	19,213	34.7%	36,141	65.3%
American Indian	2,890	0.2%	528	18.3%	592	20.5%	1,120	38.8%	1,770	61.2%
Asian	4,443	0.2%	624	14.0%	520	11.7%	1,144	25.7%	3,299	74.3%
Black	161,137	9.0%	37,941	23.5%	39,284	24.4%	77,225	47.9%	83,912	52.1%
White	1,412,878	78.5%	117,923	8.3%	195,351	13.8%	313,274	22.2%	1,099,604	77.8%
Native or Pacific Islander	173	0.0%	5	2.9%	33	19.1%	38	22.0%	135	78.0%
Other or Multiracial	30,312	1.7%	4,221	13.9%	7,260	24.0%	11,481	37.9%	18,831	62.1%
Naturalized	53,374	3.0%	4,950	9.3%	11,178	20.9%	16,128	30.2%	37,246	69.8%
Latinx	17,792	1.0%	2,172	12.2%	5,296	29.8%	7,468	42.0%	10,324	58.0%
American Indian	69	0.0%	-	0.0%	22	31.9%	22	31.9%	47	68.1%
Asian	16,819	0.9%	1,040	6.2%	3,020	18.0%	4,060	24.1%	12,759	75.9%
Black	6,180	0.3%	873	14.1%	1,365	22.1%	2,238	36.2%	3,942	63.8%
White	11,000	0.6%	786	7.1%	1,352	12.3%	2,138	19.4%	8,862	80.6%
Native Hawaiian or Pacific Islander	1	0.0%	-	0.0%	-	0.0%	-	0.0%	1	100%
Other or Multiracial	1,513	0.1%	79	5.2%	123	8.1%	202	13.4%	1,311	86.6%
Not a citizen	78,530	4.4%	16,710	21.3%	23,580	30.0%	40,290	51.3%	38,240	48.7%
Latinx	39,470	2.2%	8,074	20.5%	15,319	38.8%	23,393	59.3%	16,077	40.7%
American Indian	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Asian	23,524	1.3%	4,778	20.3%	4,143	17.6%	8,921	37.9%	14,603	62.1%
Black	6,355	0.4%	1,725	27.1%	2,205	34.7%	3,930	61.8%	2,425	38.2%
White	7,645	0.4%	1,568	20.5%	1,675	21.9%	3,243	42.4%	4,402	57.6%
Native Hawaiian or Pacific Islander	83	0.0%	-	0.0%	16	19.3%	16	19.3%	67	80.7%
Other or Multiracial	1,453	0.1%	565	38.9%	222	15.3%	787	54.2%	666	45.8%
Age of householder										
18-24	120,721	6.7%	34,012	28.2%	34,814	28.8%	68,826	57.0%	51,895	43.0%
25-34	398,193	22.1%	48,165	12.1%	91,223	22.9%	139,388	35.0%	258,805	65.0%
35-44	415,920	23.1%	40,511	9.7%	73,064	17.6%	113,575	27.3%	302,345	72.7%
45-54	427,236	23.7%	29,014	6.8%	45,544	10.7%	74,558	17.5%	352,678	82.5%
55-64	437,021	24.3%	38,611	8.8%	44,955	10.3%	83,566	19.1%	353,455	80.9%
English speaking abilit	ty of househ	older								,
Very well	1,732,929	96.3%	177,430	10.2%	267,720	15.4%	445,150	25.7%	1,287,779	74.3%
Less than very well	66,162	3.7%	12,883	19.5%	21,880	33.1%	34,763	52.5%	31,399	47.5%
Household language										
English	1,593,984	88.6%	161,709	10.1%	241,275	15.1%	402,984	25.3%	1,191,000	75%

				BELOW	SELF-SUFF	ICIENCY ST	ANDARD		ABOVE	
	TOTAL	PERCENT OF HOUSEHOLDS	Below St Below I	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below Idard	SELF-SUFI STAND	FICIENCY DARD
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%
Spanish	105,987	5.9%	15,323	14.5%	29,980	28.3%	45,303	42.7%	60,684	57%
Other Indo-European language	50,415	2.8%	4,845	9.6%	8,539	16.9%	13,384	26.5%	37,031	73%
Asian or Pacific Island language	35,611	2.0%	5,541	15.6%	6,669	18.7%	12,210	34.3%	23,401	66%
Other language	13,094	0.7%	2,895	22.1%	3,137	24.0%	6,032	46.1%	7,062	53.9%
Linguistic Isolation of	Household									
Yes	38,976	2.2%	8,727	22.4%	13,024	33.4%	21,751	55.8%	17,225	44.2%
Spanish	21,564	1.2%	4,854	22.5%	8,467	39.3%	13,321	61.8%	8,243	38.2%
Other Indo-European language	5,955	0.3%	729	12.2%	1,704	28.6%	2,433	40.9%	3,522	59.1%
Asian or Pacific Island language	9,696	0.5%	2,595	26.8%	2,293	23.6%	4,888	50.4%	4,808	49.6%
Other language	1,761	0.1%	549	31.2%	560	31.8%	1,109	63.0%	652	37.0%
No	1,760,115	97.8%	181,586	10.3%	276,576	15.7%	458,162	26.0%	1,301,953	74.0%
English	1,593,984	88.6%	161,709	10.1%	241,275	15.1%	402,984	25.3%	1,191,000	74.7%
Spanish	84,423	4.7%	10,469	12.4%	21,513	25.5%	31,982	37.9%	52,441	62.1%
Other Indo-European language	44,460	2.5%	4,116	9.3%	6,835	15.4%	10,951	24.6%	33,509	75.4%
Asian or Pacific Island language	25,915	1.4%	2,946	11.4%	4,376	16.9%	7,322	28.3%	18,593	71.7%
Other language	11,333	0.6%	2,346	20.7%	2,577	22.7%	4,923	43.4%	6,410	56.6%
Section: Family Compo	sition Facto	ors: Children, Si	ngle Parent	ts, and Rac	e					
Presence of Children										
No Children	1,061,209	59.0%	101,364	9.6%	113,736	10.7%	215,100	20.3%	846,109	79.7%
Latinx	50,205	2.8%	6,003	12.0%	8,183	16.3%	14,186	28.3%	36,019	71.7%
American Indian	2,255	0.1%	329	14.6%	392	17.4%	721	32.0%	1,534	68.0%
Asian	27,242	1.5%	4,172	15.3%	3,201	11.8%	7,373	27.1%	19,869	72.9%
Black	101,957	5.7%	19,125	18.8%	17,958	17.6%	37,083	36.4%	64,874	63.6%
White	859,100	47.8%	69,264	8.1%	81,129	9.4%	150,393	17.5%	708,707	82.5%
Native Hawaiian or Pacific Islander	165	0.0%	5	3.0%	0	0.0%	5	3.0%	160	97.0%
Other or Multiracial	20,285	1.1%	2,466	12.2%	2,873	14.2%	5,339	26.3%	14,946	73.7%
Married (no children)	435,160	24.2%	15,503	3.6%	25,287	5.8%	40,790	9.4%	394,370	90.6%
Men householder no spouse (no children)	336,511	18.7%	42,707	12.7%	39,838	11.8%	82,545	24.5%	253,966	75.5%
Women Householder no spouse (no children)	289,538	16.1%	43,154	14.9%	48,611	16.8%	91,765	31.7%	197,773	68.3%
At least one child	737,882	41.0%	88,949	12.1%	175,864	23.8%	264,813	35.9%	473,069	64.1%
Latinx	62,411	3.5%	11,654	18.7%	24,234	38.8%	35,888	57.5%	26,523	42.5%
American Indian	704	0.0%	199	28.3%	222	31.5%	421	59.8%	283	40.2%

				BELOW	SELF-SUFF	ICIENCY ST	ANDARD		ABOVE SELF-SUFFICIENCY STANDARD	
	TOTAL	PERCENT OF HOUSEHOLDS	Below St Below I	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below ndard		
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%
Asian	17,544	1.0%	2,270	12.9%	4,482	25.5%	6,752	38.5%	10,792	61.5%
Black	71,715	4.0%	21,414	29.9%	24,896	34.7%	46,310	64.6%	25,405	35.4%
White	572,423	31.8%	51,013	8.9%	117,249	20.5%	168,262	29.4%	404,161	70.6%
Native Hawaiian or Pacific Islander	92	0.0%	0	0.0%	49	53.3%	49	53.3%	43	46.7%
Other or Multiracial	12,993	0.7%	2,399	18.5%	4,732	36.4%	7,131	54.9%	5,862	45.1%
Married (children)	480,870	26.7%	27,027	5.6%	88,820	18.5%	115,847	24.1%	365,023	75.9%
Single father	76,729	4.3%	9,017	11.8%	23,867	31.1%	32,884	42.9%	43,845	57.1%
Single mother	180,283	10.0%	52,905	29.3%	63,177	35.0%	116,082	64.4%	64,201	35.6%
Age of youngest child less than 6	326,697	18.2%	49,099	15.0%	104,697	32.0%	153,796	47.1%	172,901	52.9%
Married	217,834	12.1%	16,073	7.4%	59,340	27.2%	75,413	34.6%	142,421	65.4%
White	179,727	10.0%	10,102	5.6%	44,445	24.7%	54,547	30.3%	125,180	69.7%
POC	38,107	2.1%	5,971	15.7%	14,895	39.1%	20,866	54.8%	17,241	45.2%
Single Father	32,586	1.8%	4,778	14.7%	13,575	41.7%	18,353	56.3%	14,233	43.7%
White	23,912	1.3%	2,887	12.1%	9,208	38.5%	12,095	50.6%	11,817	49.4%
POC	8,674	0.5%	1,891	21.8%	4,367	50.3%	6,258	72.1%	2,416	27.9%
Single Mother	76,277	4.2%	28,248	37.0%	31,782	41.7%	60,030	78.7%	16,247	21.3%
White	46,956	2.6%	15,379	32.8%	19,150	40.8%	34,529	73.5%	12,427	26.5%
POC	29,321	1.6%	12,869	43.9%	12,632	43.1%	25,501	87.0%	3,820	13.0%
Age of the youngest child is 6 or more	411,185	22.9%	39,850	9.7%	71,167	17.3%	111,017	27.0%	300,168	73.0%
Married	263,036	14.6%	10,954	4.2%	29,480	11.2%	40,434	15.4%	222,602	84.6%
White	219,748	12.2%	7,116	3.2%	19,758	9.0%	26,874	12.2%	192,874	87.8%
POC	43,288	2.4%	3,838	8.9%	9,722	22.5%	13,560	31.3%	29,728	68.7%
Single Father	44,143	2.5%	4,239	9.6%	10,292	23.3%	14,531	32.9%	29,612	67.1%
White	34,102	1.9%	2,493	7.3%	6,404	18.8%	8,897	26.1%	25,205	73.9%
POC	10,041	0.6%	1,746	17.4%	3,888	38.7%	5,634	56.1%	4,407	43.9%
Single Mother	104,006	5.8%	24,657	23.7%	31,395	30.2%	56,052	53.9%	47,954	46.1%
White	67,978	3.8%	13,036	19.2%	18,284	26.9%	31,320	46.1%	36,658	53.9%
POC	36,028	2.0%	11,621	32.3%	13,111	36.4%	24,732	68.6%	11,296	31.4%
Section: Education					1		1	1	1	
Educational Attainmer	it	1								
Less than high school	134,622	7.5%	34,518	25.6%	37,962	28.2%	72,480	53.8%	62,142	46.2%
Latinx	31,982	1.8%	6,969	21.8%	11,616	36.3%	18,585	58.1%	13,397	41.9%
American Indian	249	0.0%	111	44.6%	24	9.6%	135	54.2%	114	45.8%
Asian	5,329	0.3%	1,282	24.1%	2,189	41.1%	3,471	65.1%	1,858	34.9%

				ABOVE							
	TOTAL	PERCENT OF HOUSEHOLDS	Below St Below	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below ndard	SELF-SUFFICIENCY STANDARD		
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%	
Black	16,290	0.9%	8,560	52.5%	4,339	26.6%	12,899	79.2%	3,391	20.8%	
White	78,989	4.4%	16,840	21.3%	19,381	24.5%	36,221	45.9%	42,768	54.1%	
Native Hawaiian or Pacific Islander	17	0.0%	-	0.0%	-	0.0%	-	0.0%	17	100.0%	
Other or Multiracial	1,766	0.1%	756	42.8%	413	23.4%	1,169	66.2%	597	33.8%	
Men	76,786	4.3%	13,522	17.6%	20,733	27.0%	34,255	44.6%	42,531	55.4%	
White	45,873	2.5%	7,146	15.6%	10,001	21.8%	17,147	37.4%	28,726	62.6%	
POC	30,913	1.7%	6,376	20.6%	10,732	34.7%	17,108	55.3%	13,805	44.7%	
Women	57,836	3.2%	20,996	36.3%	17,229	29.8%	38,225	66.1%	19,611	33.9%	
White	33,116	1.8%	9,694	29.3%	9,380	28.3%	19,074	57.6%	14,042	42.4%	
POC	24,720	1.4%	11,302	45.7%	7,849	31.8%	19,151	77.5%	5,569	22.5%	
High school graduate	498,109	27.7%	67,209	13.5%	98,696	19.8%	165,905	33.3%	332,204	66.7%	
Latinx	33,742	1.9%	5,286	15.7%	10,919	32.4%	16,205	48.0%	17,537	52.0%	
American Indian	925	0.1%	208	22.5%	212	22.9%	420	45.4%	505	54.6%	
Asian or Pacific Islander	5,273	0.3%	1,038	19.7%	1,272	24.1%	2,310	43.8%	2,963	56.2%	
Black	54,846	3.0%	15,490	28.2%	15,178	27.7%	30,668	55.9%	24,178	44.1%	
White	395,055	22.0%	43,487	11.0%	68,595	17.4%	112,082	28.4%	282,973	71.6%	
Native Hawaiian or Pacific Islander	1	0.0%	-	0.0%	-	0.0%	-	0.0%	1	100.0%	
Other or Multiracial	8,267	0.5%	1,700	20.6%	2,520	30.5%	4,220	51.0%	4,047	49.0%	
Men	282,078	15.7%	25,763	9.1%	47,063	16.7%	72,826	25.8%	209,252	74.2%	
White	229,250	12.7%	17,099	7.5%	33,354	14.5%	50,453	22.0%	178,797	78.0%	
POC	52,828	2.9%	8,664	16.4%	13,709	26.0%	22,373	42.4%	30,455	57.6%	
Women	216,031	12.0%	41,446	19.2%	51,633	23.9%	93,079	43.1%	122,952	56.9%	
White	165,805	9.2%	26,388	15.9%	35,241	21.3%	61,629	37.2%	104,176	62.8%	
POC	50,226	2.8%	15,058	30.0%	16,392	32.6%	31,450	62.6%	18,776	37.4%	
Some college	588,589	33%	62,447	11%	103,763	18%	166,210	28%	422,379	72%	
Latinx	27,872	1.5%	4,066	14.6%	6,993	25.1%	11,059	39.7%	16,813	60.3%	
American Indian	1,119	0.1%	156	13.9%	256	22.9%	412	36.8%	707	63.2%	
Asian	6,175	0.3%	1,684	27.3%	1,267	20.5%	2,951	47.8%	3,224	52.2%	
Black	64,411	3.6%	12,779	19.8%	18,203	28.3%	30,982	48.1%	33,429	51.9%	
White	475,546	26.4%	42,005	8.8%	73,639	15.5%	115,644	24.3%	359,902	75.7%	
Native Hawaiian or Pacific Islander	169	0.0%	5	3.0%	33	19.5%	38	22.5%	131	77.5%	
Other or Multiracial	13,297	0.7%	1,752	13.2%	3,372	25.4%	5,124	38.5%	8,173	61.5%	
Men	278,609	15.5%	20,369	7.3%	36,139	13.0%	56,508	20.3%	222,101	79.7%	
White	232,938	12.9%	14,862	6.4%	27,113	11.6%	41,975	18.0%	190,963	82.0%	

				ABOVE						
	TOTAL	PERCENT OF HOUSEHOLDS	Below St Below I	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below ndard	SELF-SUF Stani	FICIENCY Dard
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%
POC	45,671	2.5%	5,507	12.1%	9,026	19.8%	14,533	31.8%	31,138	68.2%
Women	309,980	17.2%	42,078	13.6%	67,624	21.8%	109,702	35.4%	200,278	65%
White	242,608	13.5%	27,143	11.2%	46,526	19.2%	73,669	30.4%	168,939	69.6%
POC	67,372	3.7%	14,935	22.2%	21,098	31.3%	36,033	53.5%	31,339	46.5%
College graduate and above	577,771	32.1%	26,139	4.5%	49,179	8.5%	75,318	13.0%	502,453	87.0%
Latinx	19,020	1.1%	1,336	7.0%	2,889	15.2%	4,225	22.2%	14,795	77.8%
American Indian	666	0.0%	53	8.0%	122	18.3%	175	26.3%	491	73.7%
Asian	28,009	1.6%	2,438	8.7%	2,955	10.6%	5,393	19.3%	22,616	80.7%
Black	38,125	2.1%	3,710	9.7%	5,134	13.5%	8,844	23.2%	29,281	76.8%
White	481,933	26.8%	17,945	3.7%	36,763	7.6%	54,708	11.4%	427,225	88.6%
Native Hawaiian or Pacific Islander	70	0.0%	-	0.0%	16	22.9%	16	22.9%	54	77.1%
Other or Multiracial	9,948	0.6%	657	6.6%	1,300	13.1%	1,957	19.7%	7,991	80.3%
Men	292,176	16.2%	11,207	3.8%	21,905	7.5%	33,112	11.3%	259,064	88.7%
White	242,375	13.5%	7,403	3.1%	16,566	6.8%	23,969	9.9%	218,406	90.1%
POC	49,801	2.8%	3,804	7.6%	5,339	10.7%	9,143	18.4%	40,658	81.6%
Women	285,595	15.9%	14,932	5.2%	27,274	9.5%	42,206	14.8%	243,389	85.2%
White	239,558	13.3%	10,542	4.4%	20,197	8.4%	30,739	12.8%	208,819	87.2%
POC	46,037	2.6%	4,390	9.5%	7,077	15.4%	11,467	24.9%	34,570	75.1%
Section: Employment a	nd Work Pa	tterns								
Number of Workers										
Two or more workers	967,622	53.8%	30,340	3.1%	118,806	12.3%	149,146	15.4%	818,476	84.6%
Latinx	58,810	3.3%	3,442	5.9%	15,206	25.9%	18,648	31.7%	40,162	68.3%
American Indian	1,209	0.1%	130	10.8%	208	17.2%	338	28.0%	871	72.0%
Asian	20,999	1.2%	1,422	6.8%	3,104	14.8%	4,526	21.6%	16,473	78.4%
Black	61,445	3.4%	3,810	6.2%	13,530	22.0%	17,340	28.2%	44,105	71.8%
White	809,568	45.0%	20,661	2.6%	83,981	10.4%	104,642	12.9%	704,926	87.1%
Native Hawaiian or Pacific Islander	165	0.0%	-	0.0%	-	0.0%	-	0.0%	165	100.0%
Other or Multiracial	15,426	0.9%	875	5.7%	2,777	18.0%	3,652	23.7%	11,774	76.3%
Two or more workers: H	lousehold Ty	/pe								
Married	697,021	38.7%	11,180	1.6%	63,531	9.1%	74,711	10.7%	622,310	89.3%
No children	320,534	17.8%	2,172	0.7%	11,141	3.5%	13,313	4.2%	307,221	95.8%
Children present	376,487	20.9%	9,008	2.4%	52,390	13.9%	61,398	16.3%	315,089	83.7%
Men (no spouse)	122,103	6.8%	6,802	5.6%	20,531	16.8%	27,333	22.4%	94,770	77.6%
No children	82,249	4.6%	4,208	5.1%	9,605	11.7%	13,813	16.8%	68,436	83.2%

				ABOVE						
	TOTAL	PERCENT OF HOUSEHOLDS	Below St Below I	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below ndard	SELF-SUFFICIENCY STANDARD	
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%
Children present	39,854	2.2%	2,594	6.5%	10,926	27.4%	13,520	33.9%	26,334	66.1%
Women (no spouse)	148,498	8.3%	12,358	8.3%	34,744	23.4%	47,102	31.7%	101,396	68.3%
No children	84,215	4.7%	4,881	5.8%	13,933	16.5%	18,814	22.3%	65,401	77.7%
Children present	64,283	3.6%	7,477	11.6%	20,811	32.4%	28,288	44.0%	35,995	56.0%
One worker, full time/ full year	1,230,673	68.4%	32,599	2.6%	159,447	13.0%	192,046	15.6%	1,038,627	84.4%
Latinx	75,282	4.2%	4,817	6.4%	19,992	26.6%	24,809	33.0%	50,473	67.0%
American Indian	1,793	0.1%	111	6.2%	313	17.5%	424	23.6%	1,369	76.4%
Asian	29,938	1.7%	1,041	3.5%	4,565	15.2%	5,606	18.7%	24,332	81.3%
Black	106,009	5.9%	6,832	6.4%	25,514	24.1%	32,346	30.5%	73,663	69.5%
White	995,783	55.3%	18,909	1.9%	104,907	10.5%	123,816	12.4%	871,967	87.6%
Native Hawaiian or Pacific Islander	184	0.0%	-	0.0%	49	26.6%	49	26.6%	135	73.4%
Other or Multiracial	21,684	1.2%	889	4.1%	4,107	18.9%	4,996	23.0%	16,688	77.0%
One worker, full time/f	ull year: Hou	sehold Type	I	I						
Married	159,156	8.8%	9,645	6.1%	36,783	23.1%	46,428	29.2%	112,728	70.8%
No children	73,978	4.1%	1,200	1.6%	5,818	7.9%	7,018	9.5%	66,960	90.5%
Children present	85,178	4.7%	8,445	9.9%	30,965	36.4%	39,410	46.3%	45,768	53.7%
Men (no spouse)	202,820	11.3%	6,059	3.0%	24,117	11.9%	30,176	14.9%	172,644	85.1%
No children	175,011	9.7%	3,973	2.3%	14,100	8.1%	18,073	10.3%	156,938	89.7%
Children present	27,809	1.5%	2,086	7.5%	10,017	36.0%	12,103	43.5%	15,706	56.5%
Women (no spouse)	194,368	10.8%	13,982	7.2%	47,824	24.6%	61,806	31.8%	132,562	68.2%
No children	129,033	7.2%	3,721	2.9%	16,615	12.9%	20,336	15.8%	108,697	84.2%
Children present	65,335	3.6%	10,261	15.7%	31,209	47.8%	41,470	63.5%	23,865	36.5%
One worker, part time/part year	185,956	10.3%	73,438	39.5%	48,098	25.9%	121,536	65.4%	64,420	34.6%
Latinx	12,307	0.7%	5,348	43.5%	4,203	34.2%	9,551	77.6%	2,756	22.4%
American Indian	571	0.0%	188	32.9%	225	39.4%	413	72.3%	158	27.7%
Asian	5,054	0.3%	1,579	31.2%	1,448	28.7%	3,027	59.9%	2,027	40.1%
Black	30,638	1.7%	16,695	54.5%	9,060	29.6%	25,755	84.1%	4,883	15.9%
White	132,765	7.4%	47,533	35.8%	31,713	23.9%	79,246	59.7%	53,519	40.3%
Native Hawaiian or Pacific Islander	13	0.0%	5	38.5%	-	0.0%	5	38.5%	8	61.5%
Other or Multiracial	4,608	0.3%	2,090	45.4%	1,449	31.4%	3,539	76.8%	1,069	23.2%
One worker, part time/	part year: H	ousehold Type	1	1						
Married	37,687	2.1%	11,183	29.7%	9,767	25.9%	20,950	55.6%	16,737	44.4%
No children	22,231	1.2%	4,519	20.3%	4,896	22.0%	9,415	42.4%	12,816	57.6%

				ABOVE						
	TOTAL	PERCENT OF HOUSEHOLDS	Below St Below	andard & Poverty	Below St Above	andard & Poverty	Total Star	Below Idard	SELF-SUFFICIENCY STANDARD	
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%
Children present	15,456	0.9%	6,664	43.1%	4,871	31.5%	11,535	74.6%	3,921	25.4%
Men (no spouse)	59,414	3.3%	20,283	34.1%	14,770	24.9%	35,053	59.0%	24,361	41.0%
No children	52,337	2.9%	17,627	33.7%	12,108	23.1%	29,735	56.8%	22,602	43.2%
Children present	7,077	0.4%	2,656	37.5%	2,662	37.6%	5,318	75.1%	1,759	24.9%
Women (no spouse)	88,855	4.9%	41,972	47.2%	23,561	26.5%	65,533	73.8%	23,322	26.2%
No children	50,720	2.8%	17,963	35.4%	13,471	26.6%	31,434	62.0%	19,286	38.0%
Children present	38,135	2.1%	24,009	63.0%	10,090	26.5%	34,099	89.4%	4,036	10.6%
No workers	89,169	5.0%	56,849	63.8%	13,972	15.7%	70,821	79.4%	18,348	20.6%
Latinx	5,091	0.3%	4,169	81.9%	393	7.7%	4,562	89.6%	529	10.4%
American Indian	114	0.0%	96	84.2%	-	0.0%	96	84.2%	18	15.8%
Asian	2,887	0.2%	2,394	82.9%	230	8.0%	2,624	90.9%	263	9.1%
Black	16,724	0.9%	13,842	82.8%	1,679	10.0%	15,521	92.8%	1,203	7.2%
White	62,850	3.5%	35,249	56.1%	11,428	18.2%	46,677	74.3%	16,173	25.7%
Native Hawaiian or Pacific Islander	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Other or Multiracial	1,503	0.1%	1,099	73.1%	242	16.1%	1,341	89.2%	162	10.8%
No workers: Household	і Туре									
Married	22,166	1.2%	10,522	47.5%	4,026	18.2%	14,548	65.6%	7,618	34.4%
No children	18,417	1.0%	7,612	41.3%	3,432	18.6%	11,044	60.0%	7,373	40.0%
Children present	3,749	0.2%	2,910	77.6%	594	15.8%	3,504	93.5%	245	6.5%
Men (no spouse)	28,903	1.6%	18,580	64.3%	4,287	14.8%	22,867	79.1%	6,036	20.9%
No children	26,914	1.5%	16,899	62.8%	4,025	15.0%	20,924	77.7%	5,990	22.3%
Children present	1,989	0.1%	1,681	84.5%	262	13.2%	1,943	97.7%	46	2.3%
Women (no spouse)	38,100	2.1%	27,747	72.8%	5,659	14.9%	33,406	87.7%	4,694	12.3%
No children	25,570	1.4%	16,589	64.9%	4,592	18.0%	21,181	82.8%	4,389	17.2%
Children present	12,530	0.7%	11,158	89.1%	1,067	8.5%	12,225	97.6%	305	2.4%
Section: Access to Ber	nefits						·			Ì
Health Insurance Cove	rage by Hou	seholder								
With health insurance coverage	1,612,652	89.6%	149,688	9.3%	233,189	14.5%	382,877	23.7%	1,229,775	76.3%
No health insurance coverage	186,439	10.4%	40,625	21.8%	56,411	30.3%	97,036	52.0%	89,403	48.0%
Employment-based	1,239,283	68.9%	45,527	3.7%	137,079	11.1%	182,606	14.7%	1,056,677	85.3%
Direct-purchase	164,206	9.1%	20,525	12.5%	28,816	17.5%	49,341	30.0%	114,865	70.0%
Medicaid	175,340	9.7%	78,163	44.6%	59,984	34.2%	138,147	78.8%	37,193	21.2%

				ABOVE						
	TOTAL	PERCENT OF HOUSEHOLDS	Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		SELF-SUFFICIENCY STANDARD	
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	1,799,091	100.0%	190,313	10.6%	289,600	16.1%	479,913	26.7%	1,319,178	73.3%
Uninsured	186,439	10.4%	40,625	21.8%	56,411	30.3%	97,036	52.0%	89,403	48.0%
Other	33,823	1.9%	5,473	16.2%	7,310	21.6%	12,783	37.8%	21,040	62.2%
Food Assistance/SNAF	>									
Yes	155,472	8.6%	71,952	46.3%	48,526	31.2%	120,478	77.5%	34,994	22.5%
No	1,643,619	91.4%	118,361	7.2%	241,074	14.7%	359,435	21.9%	1,284,184	78.1%
Public Assistance/TAN	IF									
Yes	17,601	1.0%	7,288	41.4%	5,989	34.0%	13,277	75.4%	4,324	24.6%
No	1,781,490	99.0%	183,025	10.3%	283,611	15.9%	466,636	26.2%	1,314,854	73.8%

The Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. The Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools to assess and establish income adequacy and benefit eligibility;
- develop policies that strengthen public investment in low-income women and families.

Learn more about the Center and the Self-Sufficiency Standard research project at <u>www.selfsufficiencystandard.org</u>.

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