

ALICE IN LAKE COUNTY

2018 Point-in-Time Data

Population: 484,411 • **Number of Households:** 186,769

Median Household Income: \$55,154 (state average: \$55,746)

Unemployment Rate: 6.3% (state average: 4.4%)

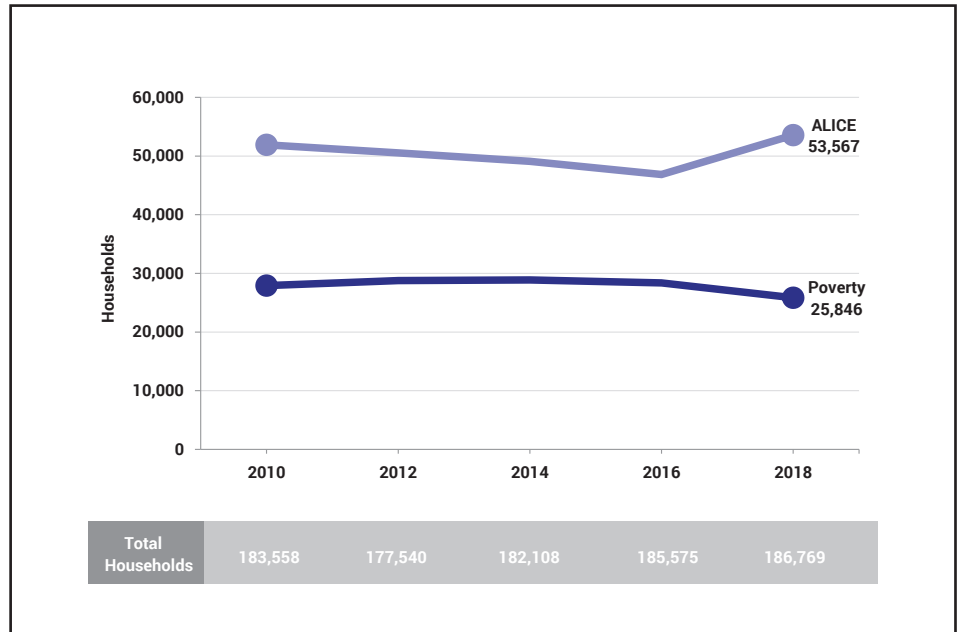
ALICE Households: 29% (state average: 24%) • **Households in Poverty:** 14% (state average: 13%)

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

How has the number of ALICE households changed over time?

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

Households by Income, Lake County, 2010 to 2018

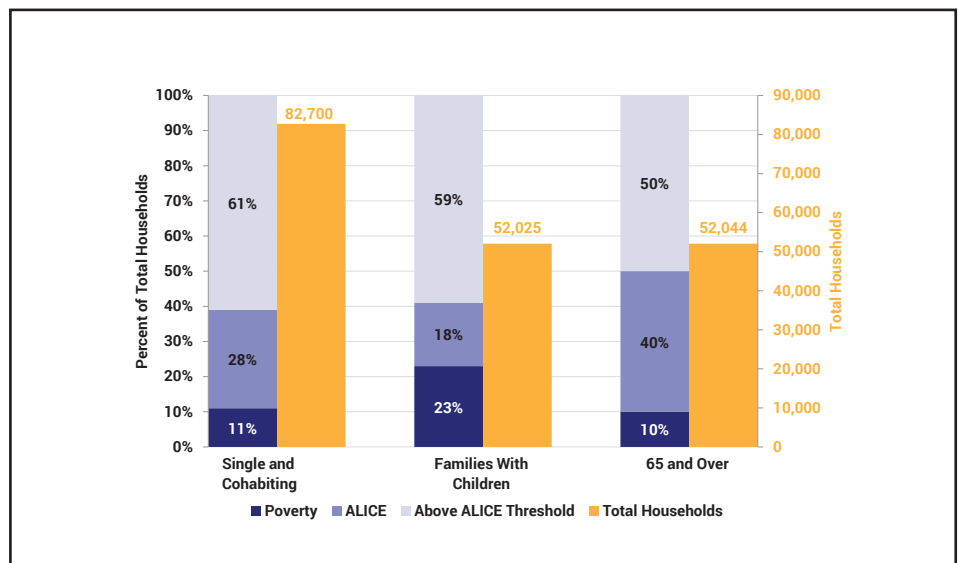


Sources: ALICE Threshold, 2010-2018; American Community Survey, 2010-2018

What types of households are struggling?

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

Household Income by Household Type, Lake County, 2018



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

Why do so many households struggle?

The cost of household basics outpaces wages...

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

Household Survival Budget, Lake County, 2018		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$734	\$1,151
Child Care	\$-	\$1,183
Food	\$251	\$761
Transportation	\$332	\$800
Health Care	\$190	\$656
Technology	\$55	\$75
Miscellaneous	\$185	\$537
Taxes	\$290	\$739
Monthly Total	\$2,037	\$5,902
ANNUAL TOTAL	\$24,444	\$70,824
Hourly Wage*	\$12.22	\$35.41

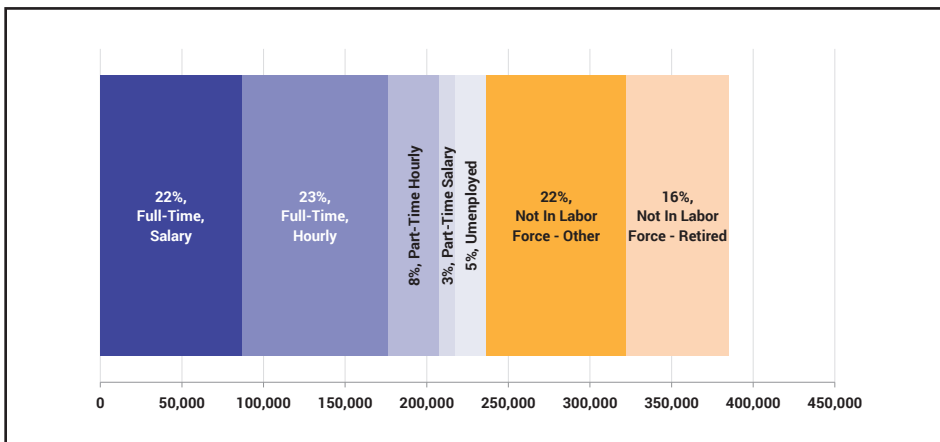
* Wage working full-time required to support this budget

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

..and the labor landscape is challenging for ALICE workers

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

Labor Status, Population 16 and Over, Lake County, 2018



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

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

Lake County, 2018		
Town	Total HH	% ALICE & Poverty
Calumet Township	40,572	61%
Cedar Creek Township	4,290	31%
Cedar Lake Town	4,448	34%
Center Township	12,378	31%
Crown Point City	11,184	30%
Dyer Town	6,042	20%
Eagle Creek Township	639	38%
East Chicago City	10,160	66%
Gary City	28,086	65%
Griffith Town	6,620	34%
Hammond City	27,967	55%
Hanover Township	4,552	26%
Highland Town	9,473	34%
Hobart City	10,922	39%
Hobart Township	14,012	46%
Lake Dalecarlia CDP	570	17%
Lake Station City	4,086	58%
Lakes of the Four Seasons CDP	2,582	20%
Lowell Town	3,510	35%
Merrillville Town	13,884	39%
Munster Town	8,697	26%
New Chicago Town	684	57%
North Township	58,429	48%
Ross Township	19,135	36%
Schererville Town	11,734	32%
Shelby CDP	159	48%
St. John Town	5,684	15%
St. John Township	25,515	25%
West Creek Township	2,398	28%
Whiting City	1,798	50%
Winfield Town	1,841	13%
Winfield Township	3,517	16%

Note: Municipal-level data is 1- and 5-year averages for Incorporated Places and County Subdivisions, which include Census Designated Places (CDP) and Census County Divisions (CCD). Totals do not match county-level numbers because some places cross county borders, geographies may overlap, data is not available for the smallest towns, and county-level data is often 1-year estimates.