

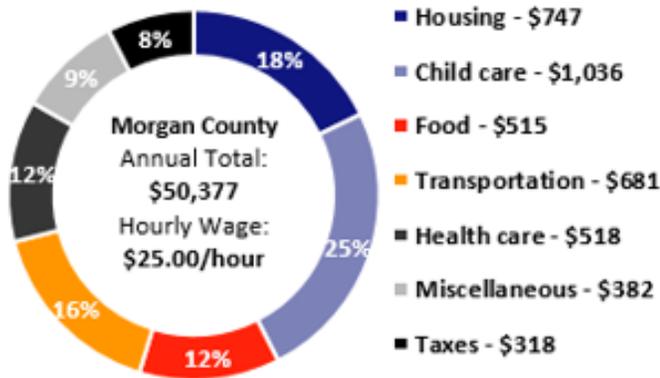
Basic Survival Is Out of Many Morgan County Residents' Grasp

April 2014—March 2015 Community Report

According to the Fall 2014 *Indiana ALICE (Asset Limited, Income Constrained, Employed) Report*, “**37 percent of [Indiana] households struggle to afford the basic necessities of housing, child care, food, health care, and transportation.**” This includes Hoosiers with income below the Federal Poverty Level (FPL) as well as those with income above the FPL, but below the *ALICE Threshold*. “The ALICE Threshold determines how many households are struggling in a county based upon the *Household Survival Budget*.” This budget does not include any kind of savings, which means that one unexpected expense (such as an illness or car repair) can send a household into a financial tailspin.

Based on data from the report, **8,873 Morgan County households are in this situation on a daily basis.**

Monthly Household Survival Budget - Family of 4 (2 Adults, 1 Infant, 1 Preschooler)



33%

of Morgan County households are

below the Household Survival Budget

Above ALICE - 17,569 HH, 66%

ALICE - 6,402 HH, 24%

Poverty - 2,471 HH, 9%

Data from 2-1-1 reveal the struggles faced by Morgan County residents. 2-1-1 is available 24/7/365 by phone or online. From April 2014—March 2015, **1,708 residents called 2-1-1 for help.** Callers reported **2,539 needs** and received **3,347 referrals** to community resources. Another **1,305 searched for resources online** database at www.Connect2Help211.org. *Most of those calling and searching online were struggling to meet basic needs.*

Top 5 Needs

1. Housing - 16%
2. Utilities - 16%
3. Income Support Asst. - 12%
4. Health - 9%
5. Food - 9%

Top 5 Unmet Needs

1. Housing - 24%
2. Utilities - 14%
3. Food - 10%
4. Holiday Assistance - 9%
5. Goods - 7%

These needs were often symptoms of underlying situations faced by Morgan County residents.

Illness/Disability - 26%

Unemployed/Laid-Off - 18%

Uninsured/Underinsured - 11%