



United Way of Allen County

ALLEN COUNTY COMMUNITY DATA

Prepared for the United Way of Allen County by the
Purdue University Fort Wayne Community Research
Institute, July 1, 2021

Abstract

This report focuses on publicly available data from third-party sources about demographics, households, families, educational attainment, household income, workforce, wages, living wage structures, poverty status, housing, vehicle availability, internet access, health measures, public schools, childcare, voter participation, and crime.

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Executive summary

How many Allen County households are “housing burdened” spending 30% or more of their income to keep a roof over their head? What is the share of Allen County adults who are working or looking for work? Is Allen County more or less educated than its state and national counterparts? What about people who do not speak English at home or do not have a personal vehicle? This report, prepared for the United Way of Allen County (UWAC), will answer those questions and many more using publicly available data.

The information contained here and derived from the UWAC Community Insights Survey, which is presented in a separate report, are designed to provide an impartial overview of Allen County residents on key measures of demographics; economic stability including employment, wages, and poverty status; languages spoken; household structures; educational attainment; housing; vehicle availability; internet access; health outcomes; public school graduation rates; voter participation; and reported crimes.

Some key findings of the data presented in this report:

- Allen County has shown a consistent population increase in the past decade.
- 78.5% of Allen County residents were white, compared to 83.3% of Indiana and 72.5% of the United States.
- Allen County’s Hispanic or Latino population was less than half of the nation: 7.5% compared to 18%.
- 6.7% of Allen County residents were foreign born, compared to 13.6% of the United States’ population.
- Married-couple families were the most common household type but nonfamily households, namely people living alone, have grown in Allen County in the past decade.
- More households in Allen County had a person 60 or older than children 18 or younger.
- The United States, Indiana, and Allen County got more educated over the past decade as measured by adults with high school diplomas and bachelor’s degrees, but Allen County’s growth was slower than the state and nation.
- When adjusted for inflation, median household income decreased for most households in Allen County.
- Allen County’s average private-sector wages have lagged behind the national average.
- The share of people below the federal poverty level decreased in the past decade but 42.9% of Allen County’s Black single-mother families were in poverty according to the most recent data.
- Allen County remained an owner-occupied housing market but showed a slight shift toward rentals in the past decade.
- 44.3% of Allen County’s renter-occupied housing units were “housing burdened” by spending 30% or more on rent, compared to 17% of owner-occupied housing units with a mortgage spending 30% or more on housing costs.
- The share of housing units in Allen County without a vehicle declined from 7.3% to 5.9% in the past decade.
- The vast majority of children, working-age adults, and seniors in Allen County had a broadband internet subscription, with the percentages higher than the state and nation.

- The share of people without health insurance declined at the local, state, and national levels in the past decade.
- Allen County's infant mortality rate has declined in recent years but remains above Indiana and nationally.
- Life expectancy varied by almost 20 years from the longest and shortest life expectancy at the census tract-level in Allen County.
- All four school corporations had graduation rates above the state average for the class of 2020.
- 63% of children younger than 6 in Allen County needed childcare yet 47% were enrolled in a known childcare program.
- Allen County voters participated in elections at slightly lower rates than Indiana as a whole.
- Overall reported crimes in Fort Wayne went down 13% when comparing 2020 to 2019 but not all crimes went down.

This report, and its sister publication about the Community Insights Survey, was prepared for UWAC to make data-informed decisions about key community priorities for UWAC funding, but it is also being presented as a community resource by UWAC to identify key themes and trends relating to Allen County residents and families.

Introduction

The United Way of Allen County (UWAC) contracted with the Community Research Institute (CRI) at Purdue University Fort Wayne to provide publicly available data for an overview of Allen County's residents and workers to help UWAC identify community priorities. The data were collected from the following sources, with any analysis from CRI noted:

- U.S. Census Bureau Population Estimates
- U.S. Census Bureau American Community Survey
- U.S. Bureau of Labor Statistics
- Indiana Department of Education
- Indiana Secretary of State
- Indiana Department of Health
- Indiana Early Learning Advisory Committee
- Fort Wayne Police Department
- Allen County Clerk of Courts
- Princeton University Eviction Lab
- U.S. Centers for Disease Control and Prevention
- University of Wisconsin Population Health Institute
- United Way of Indiana
- University of Washington
- Economic Policy Institute
- Massachusetts Institute of Technology Living Wage Calculator

When possible, CRI compared Allen County's data to the statewide and national counterparts for context.

For the American Community Survey (ACS) data, CRI used the most recent five-year period, 2015-2019, compared to the preceding five years of 2010-2014. By mere coincidence, these time frames capture the end of the Great Recession and the initial portion of the recovery from 2010 to 2014 and then the continued recovery and economic growth from 2015 to 2019. ACS data is also released annually but because CRI elected to use five-year rather than annual data, ACS comparisons cannot be made until 2025 when the 2020-2024 data are released.

The information contained within this report was presented to the UWAC strategic planning task force with PowerPoint slides by CRI director Rachel Blakeman April 9, 2021, via a Zoom meeting.

2020 data

CRI pulled the information for this report from the respective data sources in the first quarter of 2021. Many data sources had not released their 2020 data at that time. While CRI would like to know how the pandemic affected key community measures like median household income, average wages, and poverty status, that information was not available when the data were pulled from the respective sources. Many 2020 metrics, including everything from the U.S. Census Bureau's American Community Survey, will not be available until the second half of 2021.

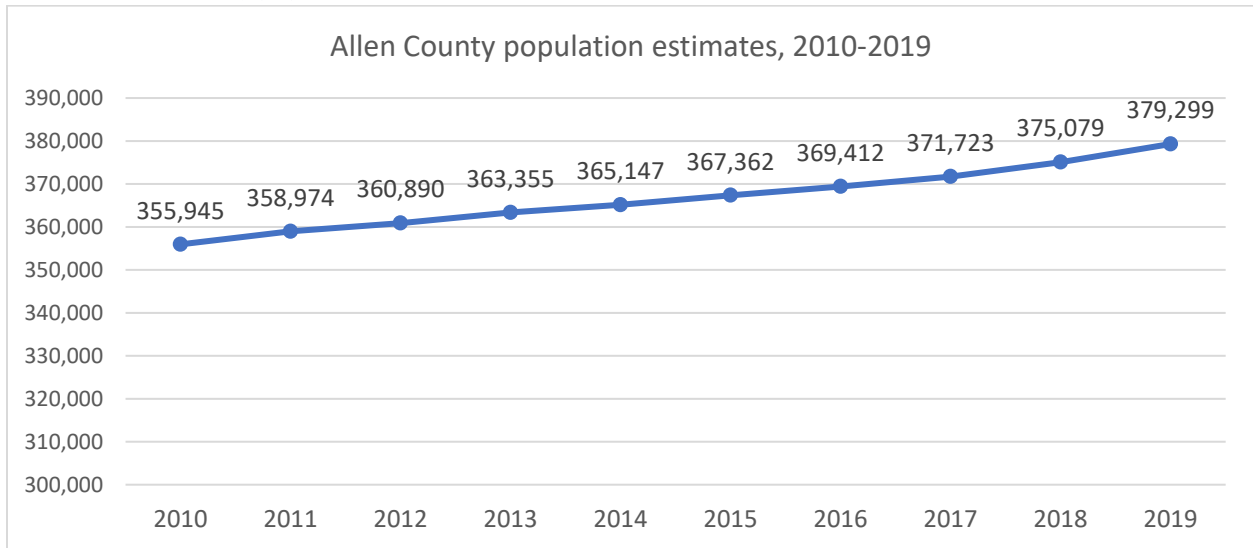
2020 data has been included for the use of Supplemental Nutrition Assistance Program (SNAP) from the Indiana Family and Social Services Administration and the Fort Wayne Police Department's 2020 monthly crime reports.

Population

This section looks at how many people lived in Allen County annually from 2010 to 2019, using the U.S. Census Bureau's population estimates. The data here use the 2010 Census results as the statistical backbone for the annual models that factor in births, deaths, and people moving into and out of the studied geography. As of the publication date of this report, the 2020 Census county-level populations have not been released.

As shown in Chart 1, Allen County has enjoyed an increase in population every year from 2010 to 2019, which is not a trend all Hoosier counties enjoy.

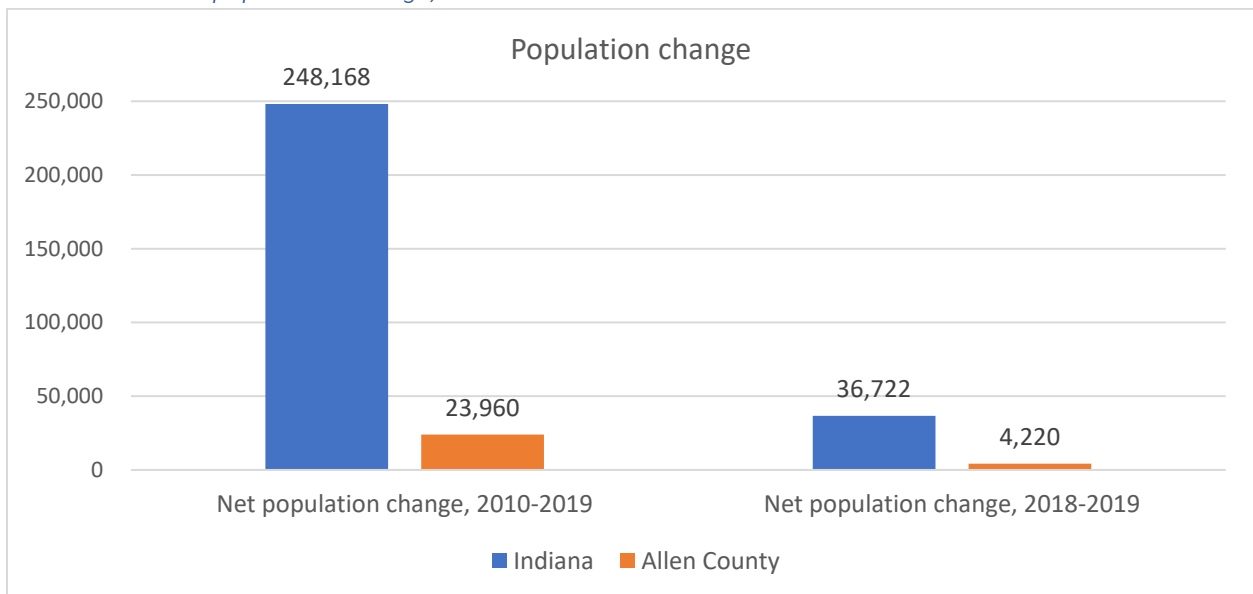
Chart 1: Allen County population, 2010-2019



Source: U.S. Census Bureau population estimates

Chart 2 compares the numeric population change between 2010 and 2019 and 2018 and 2019 for the county and state.

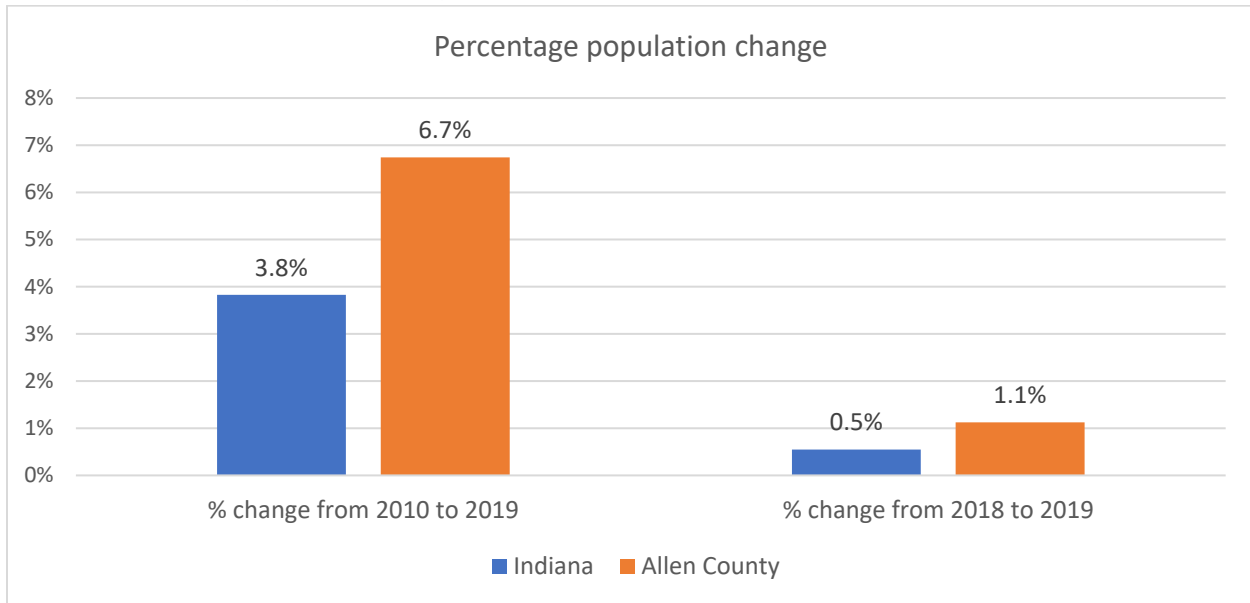
Chart 2: Numeric population change, 2010-2019 and 2018-2019



Source: CRI calculations using U.S. Census Bureau population estimates

Because of the sheer scale difference between the state and county, Chart 3 looks at the percentage population change for the periods studied in Chart 2. Allen County bested Indiana by percentage change in both time periods.

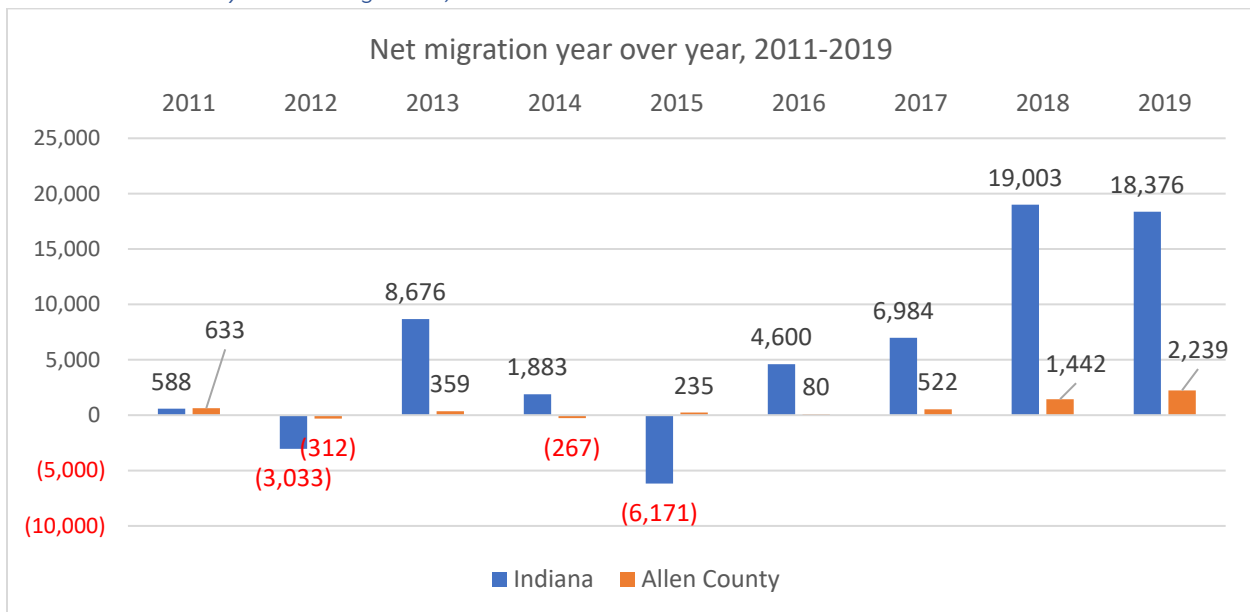
Chart 3: Percentage population change, 2010-2019 and 2018-2019



Source: CRI calculations using U.S. Census Bureau population estimates

The next three charts look at net migration for the county and state: the number of people moving into or out of the respective geography, whether they are arriving from or departing to domestic or international locations. Since it is a net number, it totals the number of people going in and going out. A positive number indicates more people moved in than moved out, and a negative number is vice versa. As shown in Chart 4, Allen County had two years of negative net migration – 2012 and 2014 – while moving to a positive upward trend from 2017 through 2019.

Chart 4: Year-over-year net migration, 2011-2019



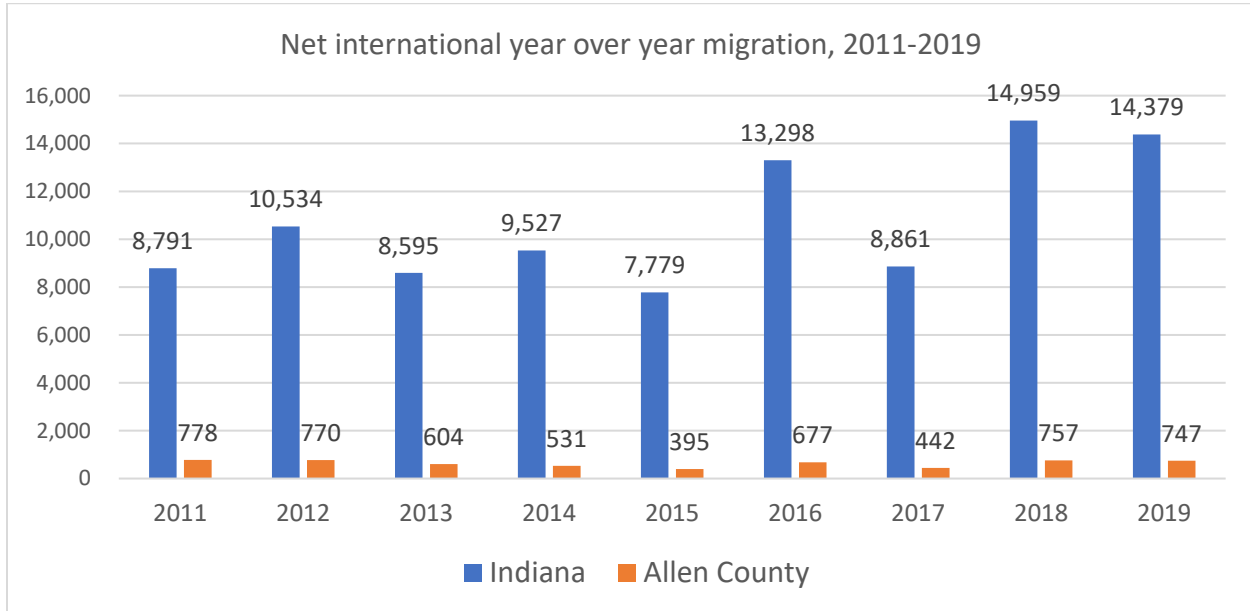
Source: CRI calculations using U.S. Census Bureau population estimates

Charts 5 and 6 separate out net international and domestic migration. International migration reflects those who leave from or arrive to the geography from an international location. While many people

think of this measure as reflecting people arriving to Allen County as immigrants or refugees, it also includes students leaving for or returning from study-abroad opportunities.

Indiana and Allen County both had positive international migration numbers from 2011 to 2019.

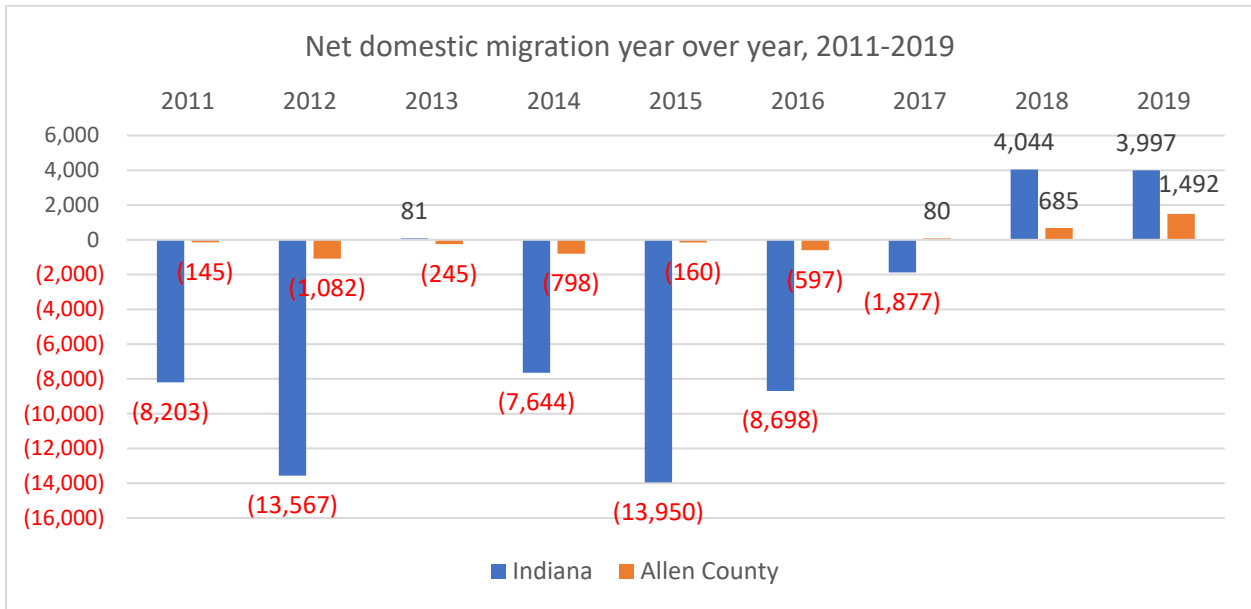
Chart 5: Year-over-year net international migration, 2011-2019



Source: CRI calculations using U.S. Census Bureau population estimates

For net domestic migration, Indiana and Allen County have not fared so well in the past decade but the numbers have started to shift in a positive direction. CRI likes to think of domestic migration as “voting with your feet” to reflect the geographic mobility Americans enjoy. 2017 was a big deal for Allen County as it was the first positive net gain and has grown since then. While the Census Bureau does not provide the “why” for people’s moves, it is reasonable to believe the positive growth for Allen County can be attributed to talent attraction efforts, especially for employers who recruit employees from outside the area.

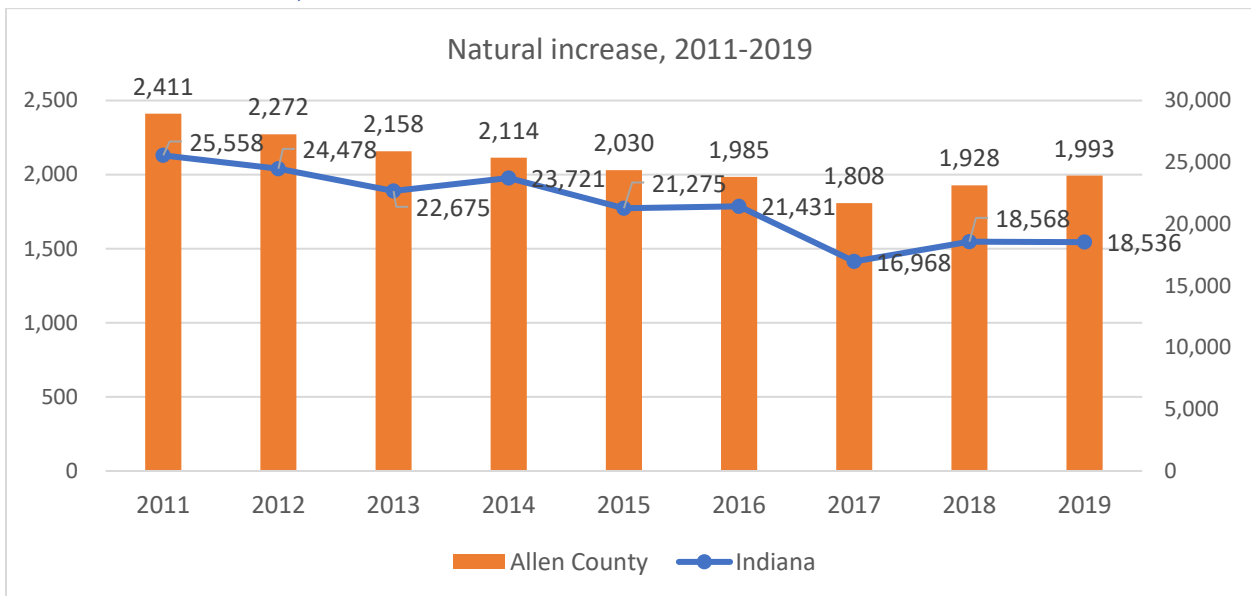
Chart 6: Year-over-year net domestic migration, 2011-2019



Source: CRI calculations using U.S. Census Bureau population estimates

Charts 7 to 9 look at natural increase, i.e. births and deaths. A positive natural increase reflects more births than deaths in that year. As shown in Chart 7, both Indiana and Allen County had a positive natural increase in the years studied but the split between births and deaths shrank over time, indicating either more deaths or fewer births or a combination of both.

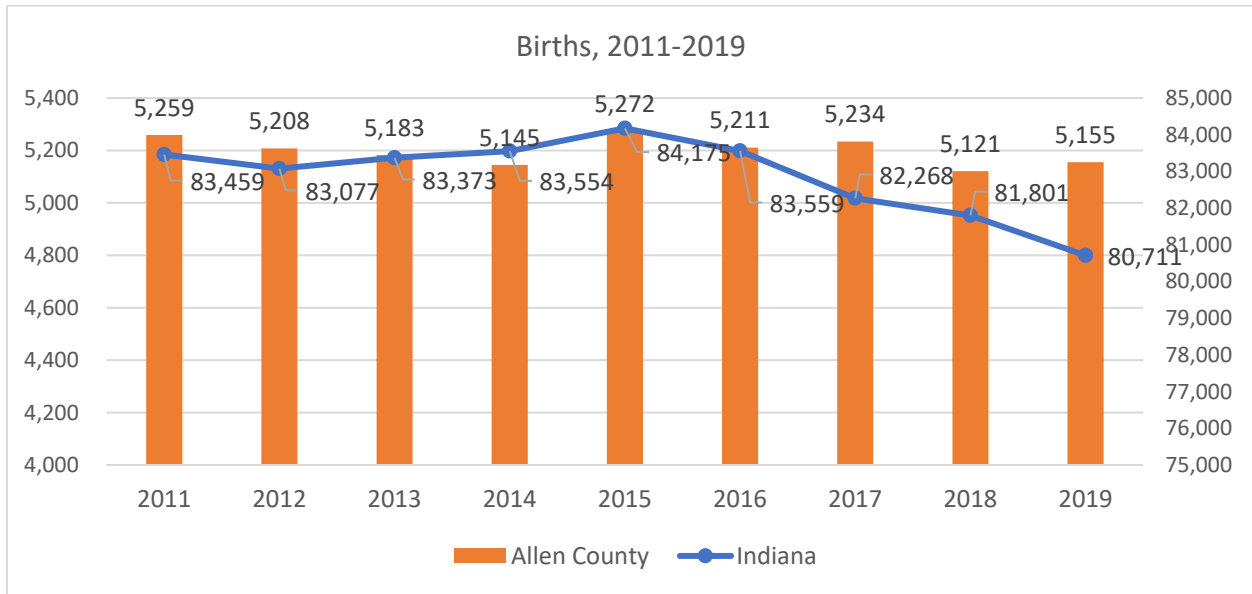
Chart 7: Natural increase, 2011-2019



Source: U.S. Census Bureau population estimates

For births, Allen County has enjoyed a relatively steady number of births year over year, while a downward trend emerged for the state from 2015 to 2019, as shown in Chart 8.

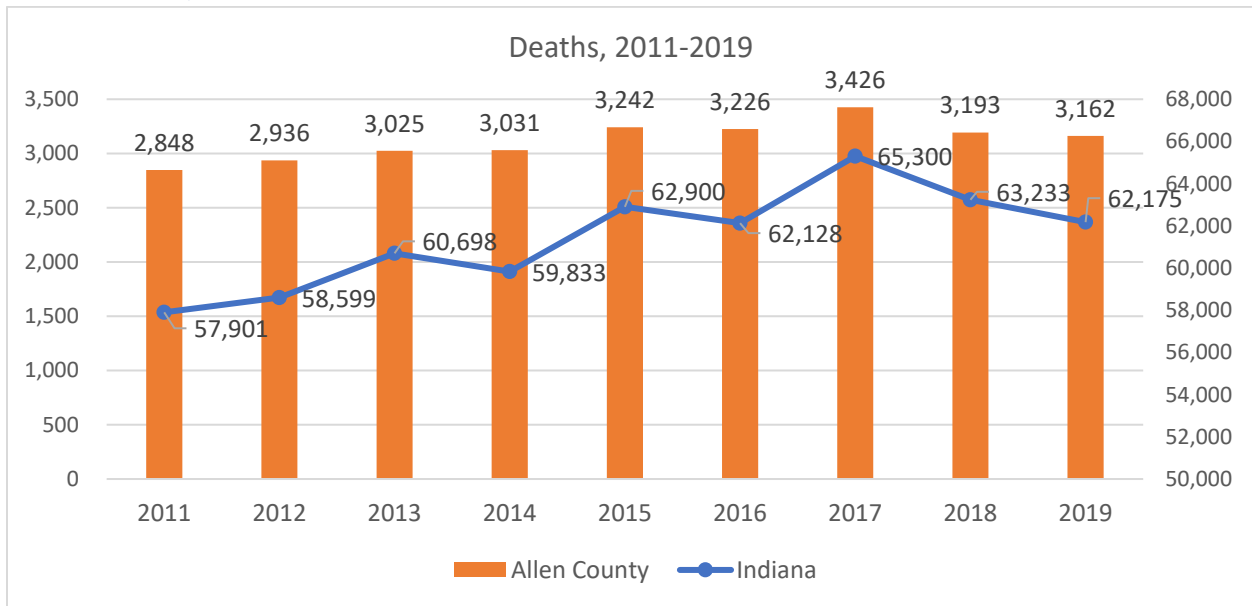
Chart 8: Births, 2011-2019



Source: U.S. Census Bureau population estimates

Deaths, as shown in Chart 9, have shown a general upward trend over time. This is to be expected with an aging population, as also discussed in the Median Age section.

Chart 9: Deaths, 2011-2019



Source: U.S. Census Bureau population estimates

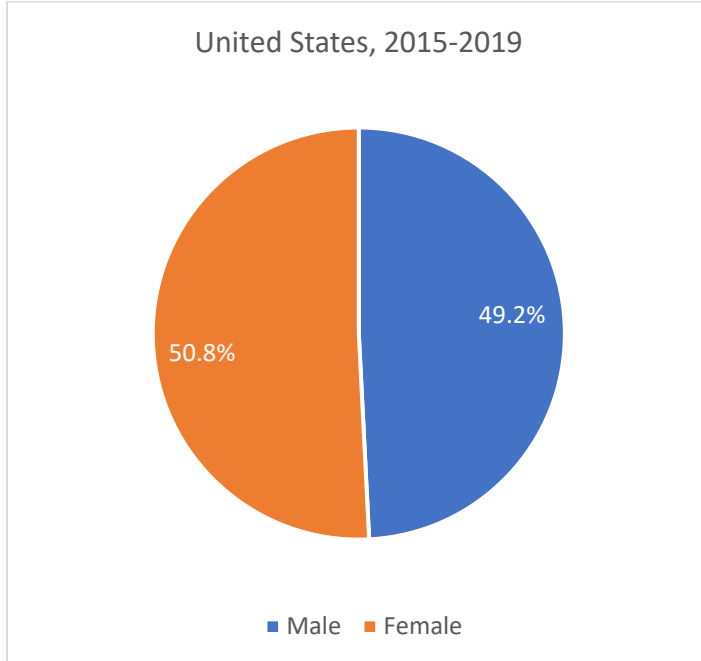
Population key points

- Allen County’s population grew from 2010 to 2019 by both natural increase and net migration.
- Allen County’s population growth outpaced the state by percentage in the past decade.
- A trend of positive domestic migration emerged from 2017 to 2019.
- Births stayed steady but annual deaths started to increase.

Sex

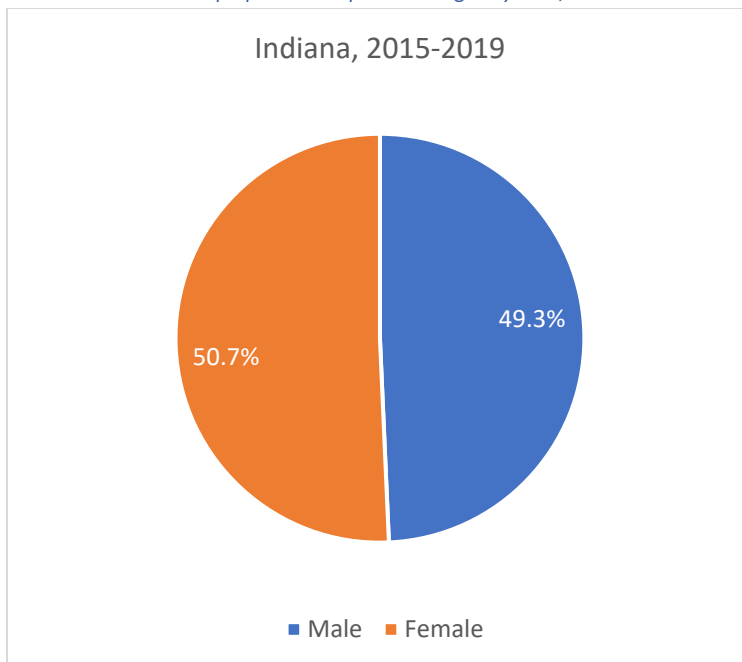
This section looks at the sex – male and female – by percentage for the United States, Indiana, and Allen County. Allen County's share of female residents was higher than state and nation at just over 51%.

Chart 10: United States population percentage by sex, 2015-2019



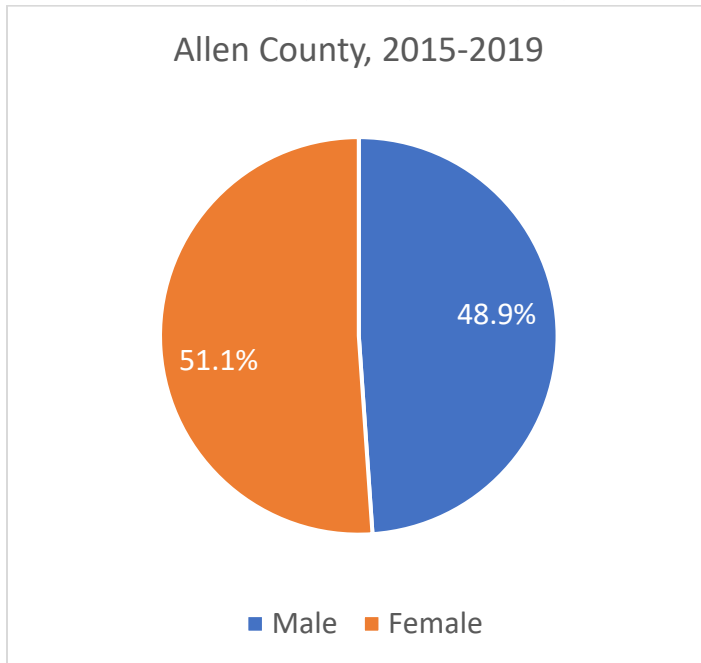
Source: U.S. Census Bureau Table DP05

Chart 11: Indiana population percentage by sex, 2015-2019



Source: U.S. Census Bureau Table DP05

Chart 12: Allen County population percentage by sex, 2015-2019

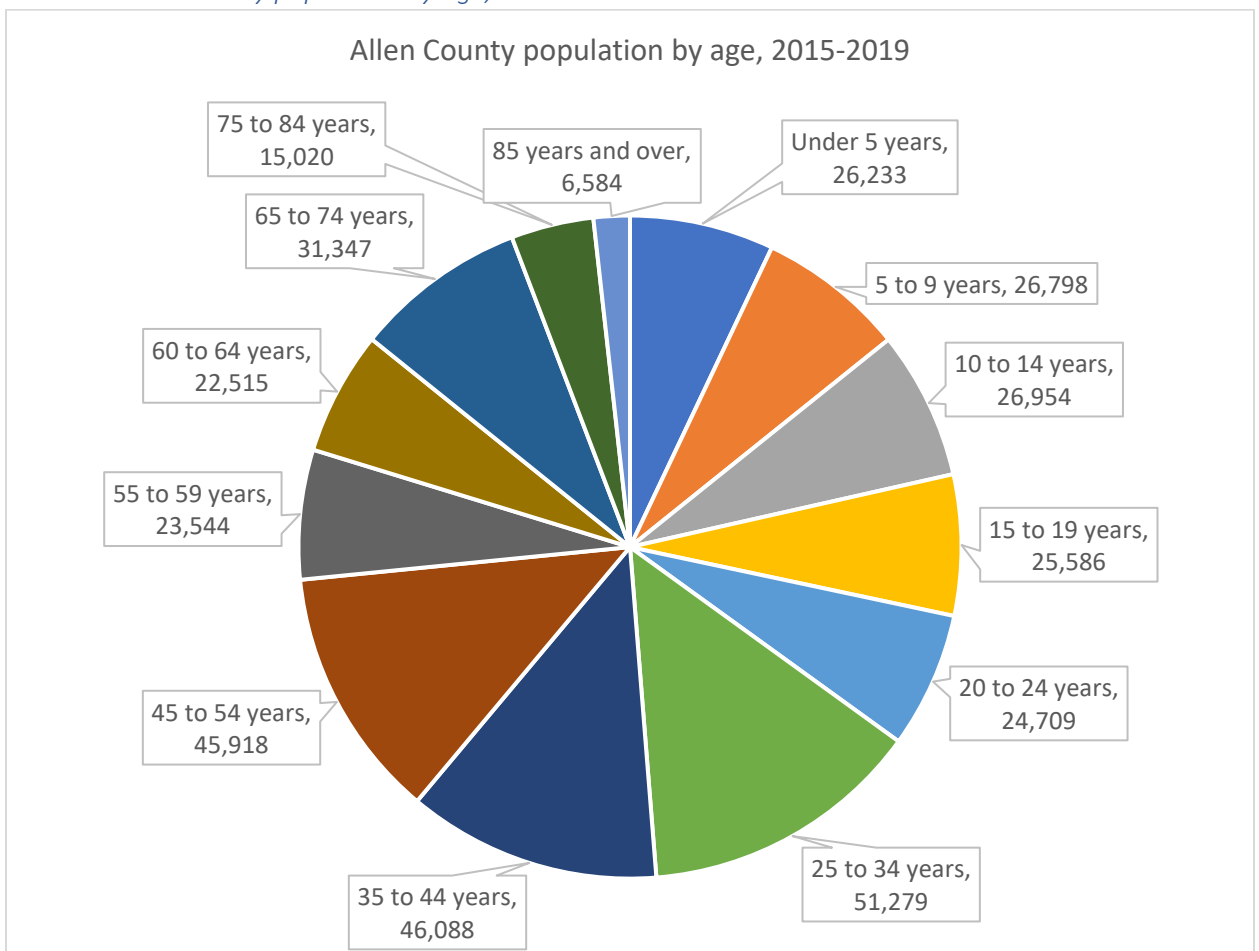


Source: U.S. Census Bureau Table DP05

Age

The age charts here reflect either age cohorts or the median age. Chart 13 shows Allen County's numeric total population by age cohort. Chart 14 switches over to age cohorts by percentage, to compare Allen County to Indiana and the United States.

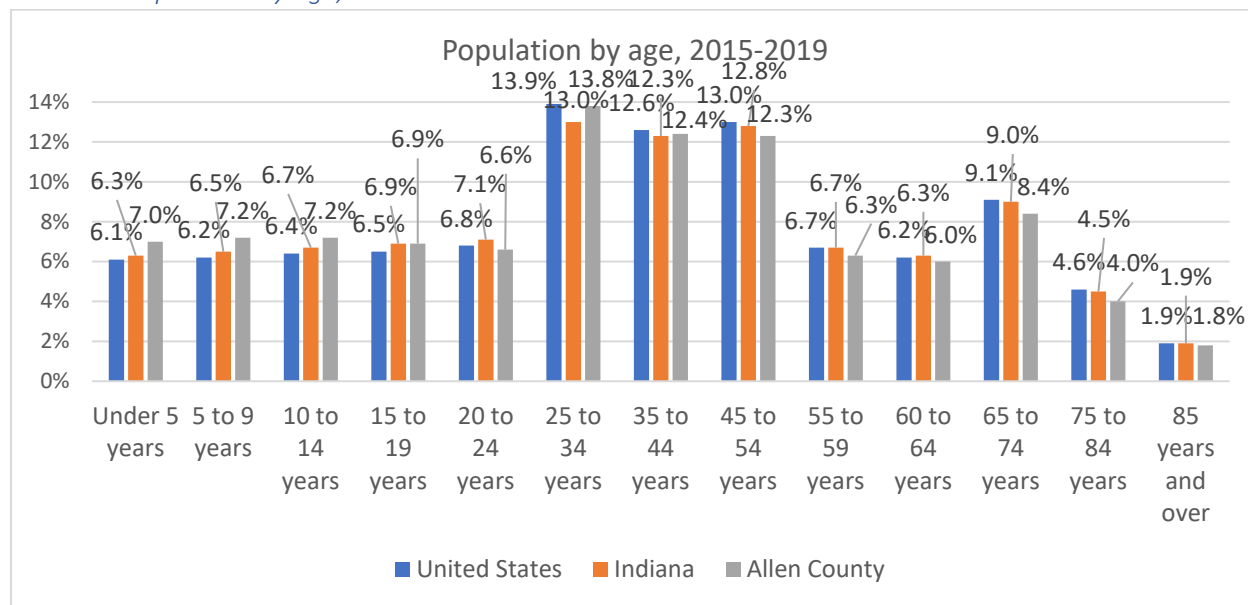
Chart 13: Allen County population by age, 2015-2019



Source: U.S. Census Bureau Table DP05

For Chart 14, the three largest cohorts reflect 10-year time periods, while most of the others have a five-year span. Also notable for Allen County is the larger share of children than the comparison geographies.

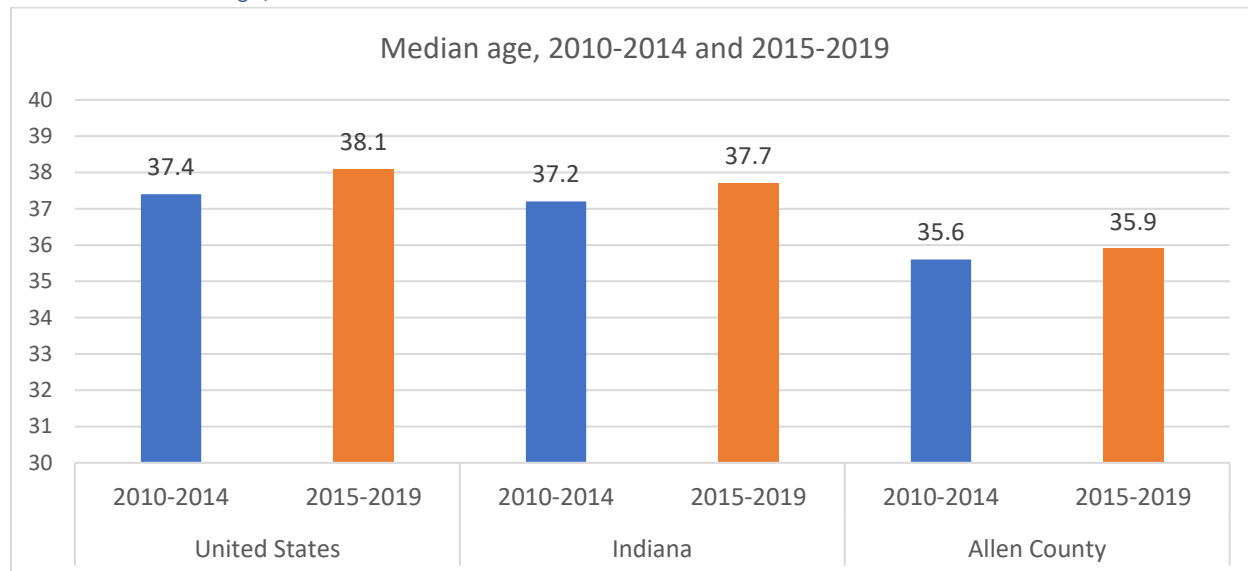
Chart 14: Population by age, 2015-2019



Source: U.S. Census Bureau Table DP05

Median age, the point by which half the population is older and half is younger, has shown a slight upward trend between 2010-2014 and 2015-2019, reflecting an aging population with the lack of children to bring the midpoint down.

Chart 15: Median age, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table DP05

Age key points

- Allen County enjoyed a younger population than the state and nation.
- The median age for all three geographies went up over time, reflecting either an aging population or fewer births and children.

Race

The U.S. Census Bureau tracks race and ethnicity separately. Accordingly, this report follows that structure.

For race, the Census Bureau uses the following categories:

- White
- Black or African American
- American Indian and Alaska Native
- Asian
- Native Hawaiian and Other Pacific Islander
- Some other race
- Two or more races

For ethnicity, these two categories are used:

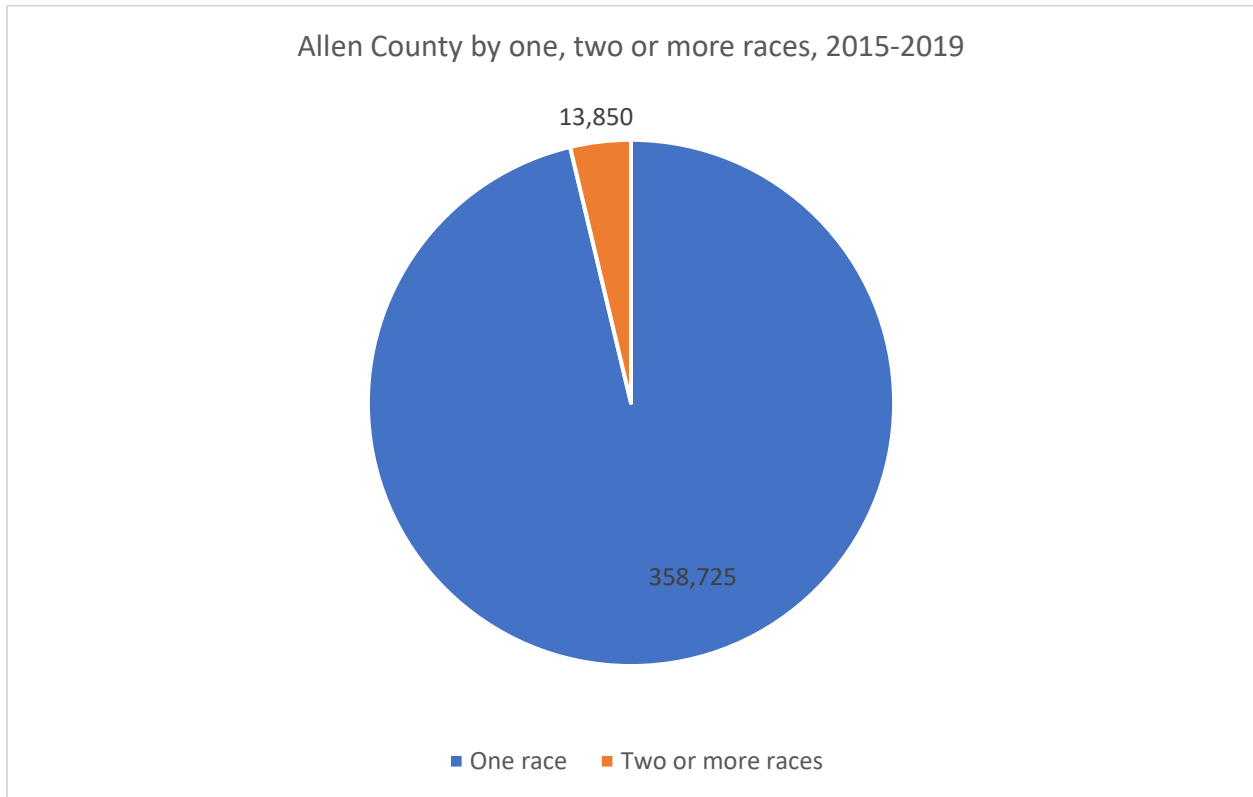
- Hispanic or Latino (of any race)
- Not Hispanic or Latino

A person of Hispanic or Latino ethnicity can be of any race in Census Bureau construct.

In many of the other sections, CRI opted to use white, non-Hispanic in place of white alone when using racial and ethnic categories. Under this structure, it minimizes but does not eliminate the double counting of individuals, namely those who would identify as being both Black and Hispanic.

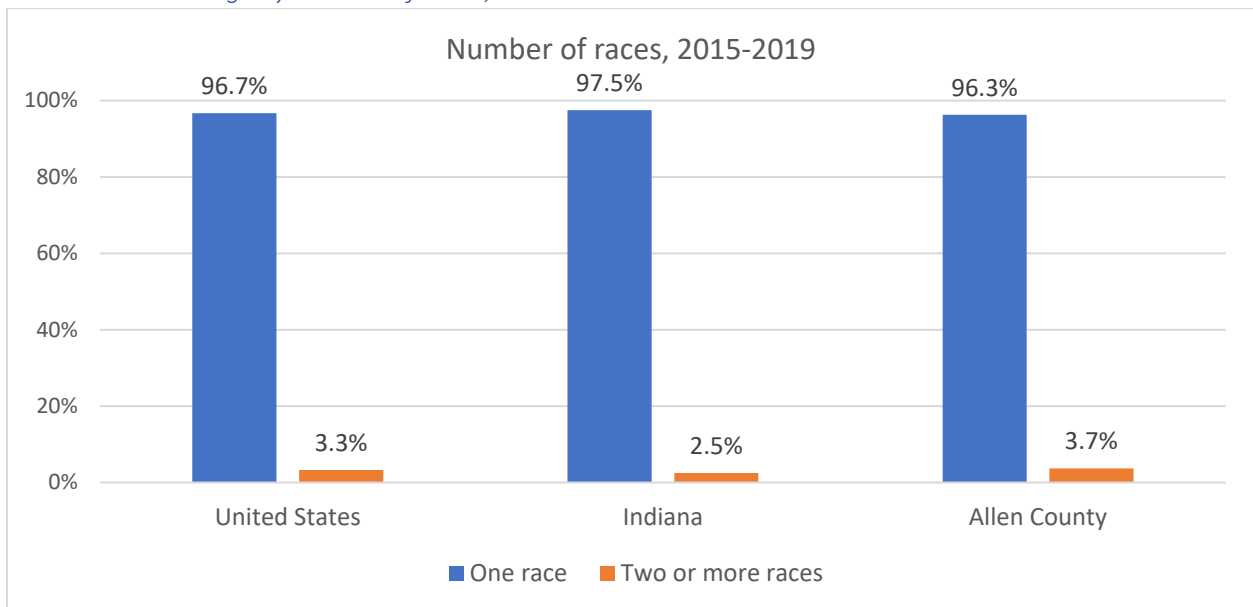
Chart 16 shows the number of Allen County residents identifying as being of one or two or more races. Chart 17 then looks at the percentages – one or two or more races – across the three geographies.

Chart 16: Allen County population by number of races, 2015-2019



Source: U.S. Census Bureau Table DP05

Chart 17: Percentage by number of races, 2015-2019

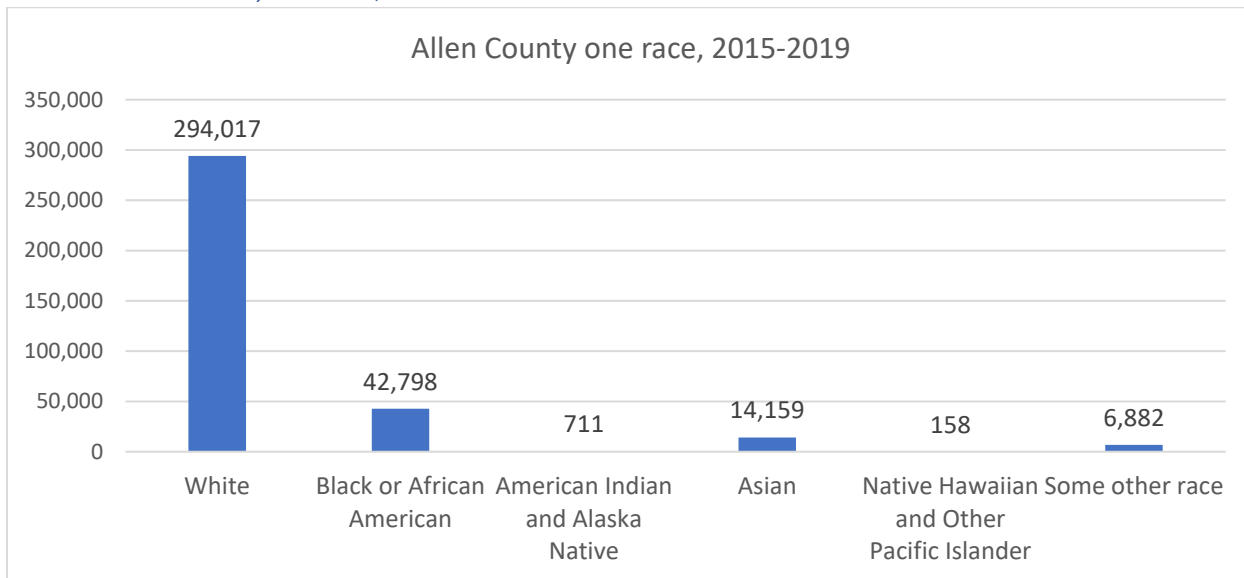


Source: U.S. Census Bureau Table DP05

As shown in Chart 18's Allen County population by one race, the share of Allen County residents who have identified themselves as American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, or some other race is particularly small so the data reported for those categories becomes

unreliable. CRI did not include those categories for many of the charts in this report but that data is available in the original information reported by the Census Bureau.

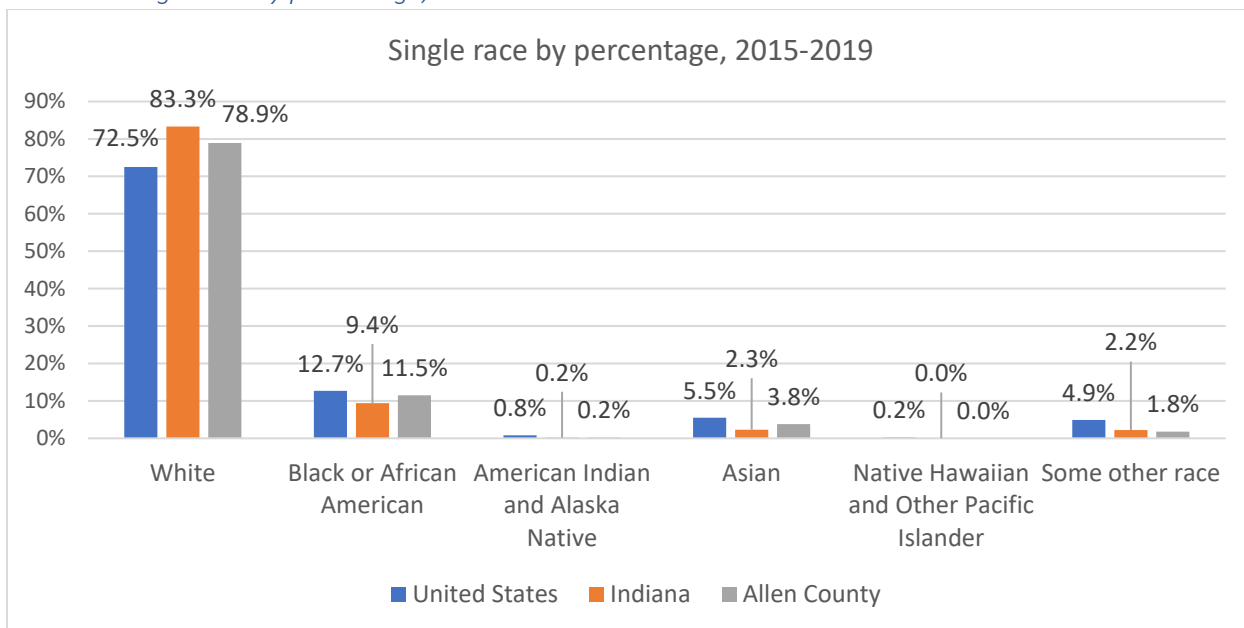
Chart 18: Allen County one race, 2015-2019



Source: U.S. Census Bureau Table DP05

When looking at single race by percentage in Chart 19, Allen County is more white than the nation but less white compared to the state with similar trends for Black and Asian residents for the total population.

Chart 19: Single race by percentage, 2015-2019



Source: U.S. Census Bureau Table DP05

The Census Bureau further segments racial categories as shown in Table 1 for people identifying as American Indian and Alaska Native, Asian, and Native Hawaiian and other Pacific Islander. For this project, CRI opted to look at Asian, as shown in Charts 20 and 21.

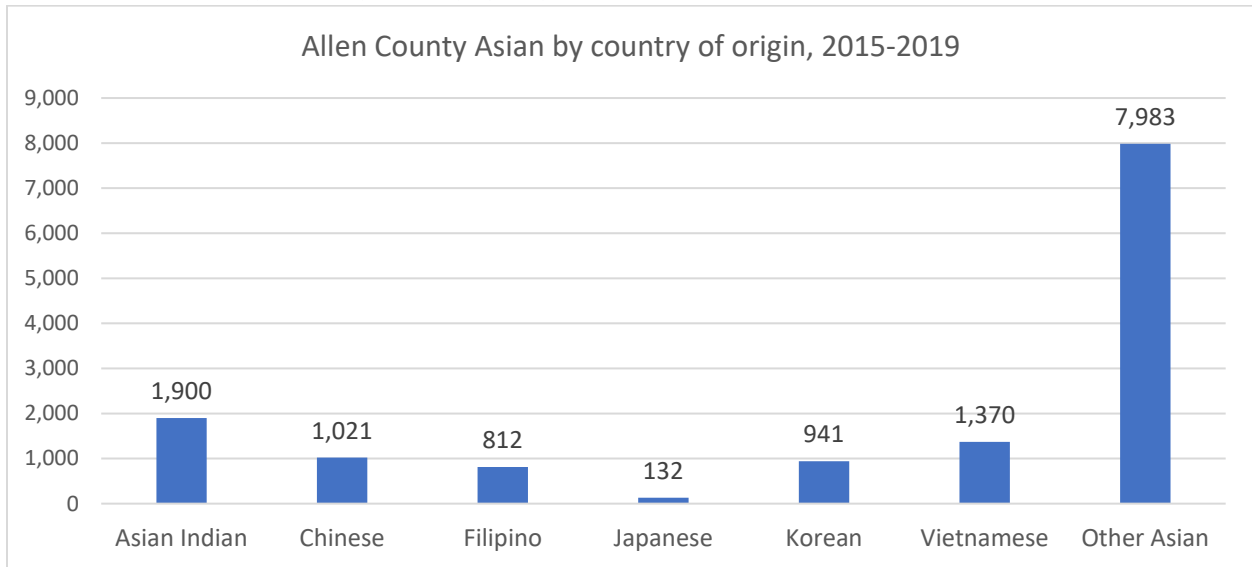
Table 1: Census Bureau segmentation of racial categories

American Indian and Alaska Native
Cherokee tribal grouping
Chippewa tribal grouping
Navajo tribal grouping
Sioux tribal grouping
Asian
Asian Indian
Chinese
Filipino
Japanese
Korean
Vietnamese
Other Asian
Native Hawaiian and Other Pacific Islander
Native Hawaiian
Guamanian or Chamorro
Samoan
Other Pacific Islander

Source: U.S. Census Bureau

Allen County's largest Asian group by country of origin is Other Asian, which is consistent with the information that exists about Allen County's large Burmese immigrant and refugee populations, as shown in Chart 20. Notably this category is larger than the other six combined.

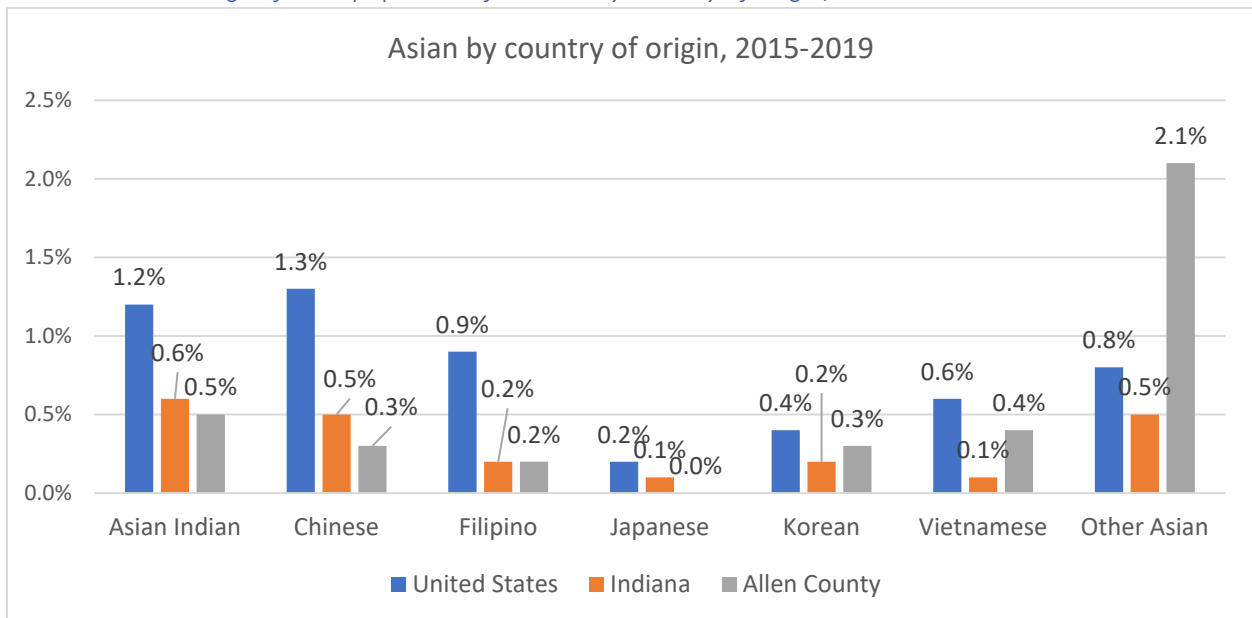
Chart 20: Allen County Asian by country of origin, 2015-2019



Source: U.S. Census Bureau Table DP05

Chart 21 looks at the percentages within the share of total population. For example, 1.3% of the United States' population identifies as Chinese. Locally, 2.1% of Allen County's population is Other Asian.

Chart 21: Percentage of total population for Asian by country of origin, 2015-2019



Source: U.S. Census Bureau Table DP05

Race key points

- Allen County and Indiana were more white than the United States from 2015 to 2019.
- Allen County was more racially diverse than Indiana.
- Allen County's Asian population country of origin was markedly different than state and nation.

Ethnicity

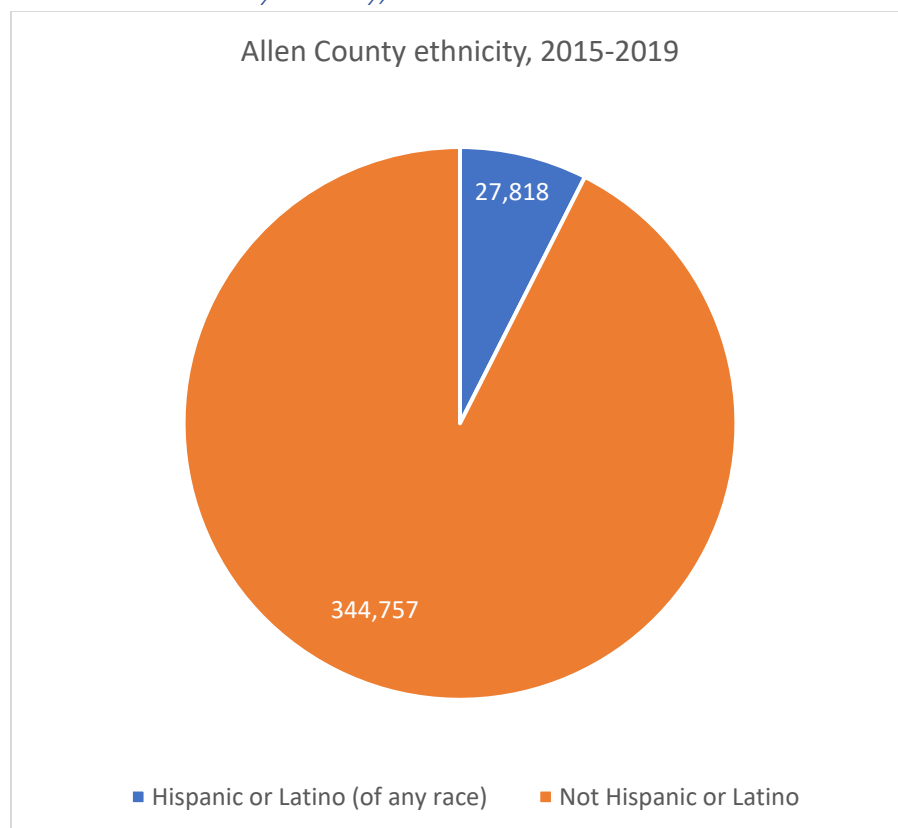
As noted in the previous section about race, the U.S. Census Bureau tracks ethnicity in two categories: Hispanic or Latino (of any race) and Not Hispanic or Latino. It defines Hispanic or Latino origin as:

“the heritage, nationality group, lineage, or country of birth of the person or the person’s parents or ancestors before their arrival in the United States. People who identify their origin as Hispanic, Latino, or Spanish may be of any race”¹

People identifying as Hispanic or Latino typically have origins in Mexico, Spain, portions of the Caribbean, Central America, or South America.

Similar to the racial charts, Chart 22 looks at Allen County’s ethnicity by numeric population while Chart 23 shifts over to percentages for the three geographies.

Chart 22: Allen County ethnicity, 2015-2019

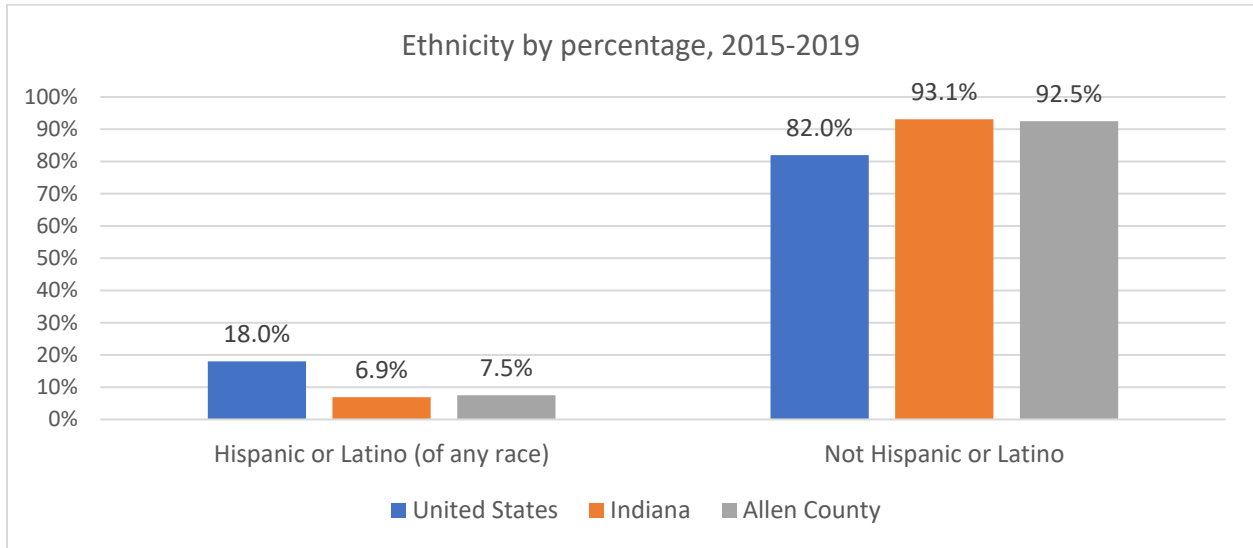


Source: U.S. Census Bureau Table DP05

Chart 23 shows Allen County had half the Hispanic/Latino population as measured by percentage of the United States for the time period studied but does have a larger share of Hispanics or Latinos than Indiana.

¹ “American Community Survey and Puerto Rico Community Survey 2019 Subject Definitions,” U.S. Census Bureau, p. 76. Available at https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2019_ACSSubjectDefinitions.pdf

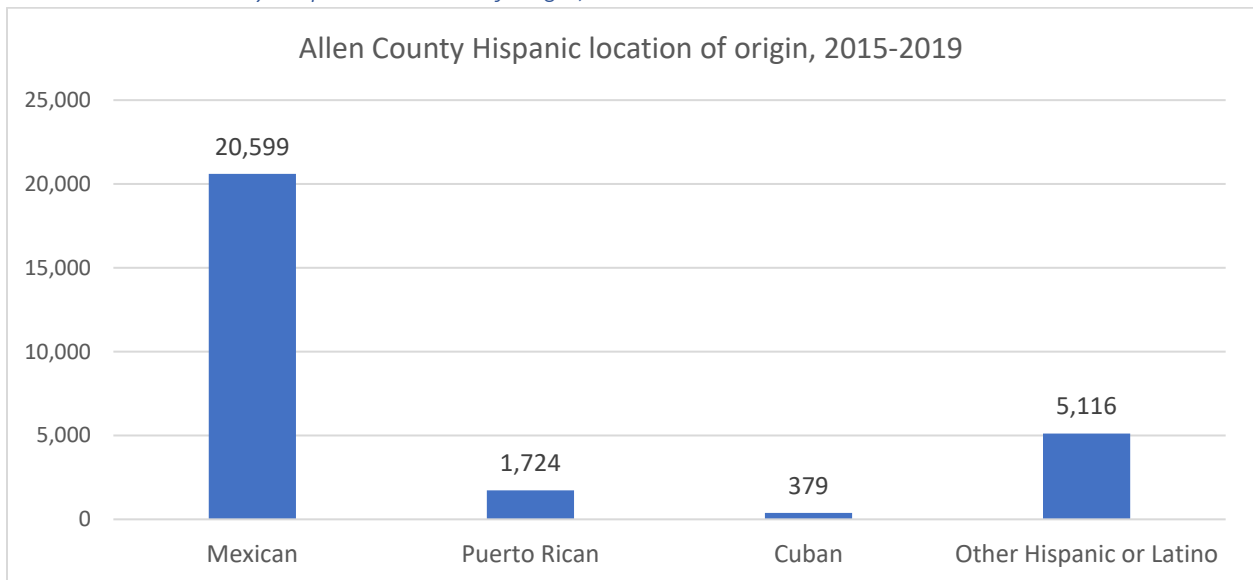
Chart 23: Ethnicity by percentage, 2015-2019



Source: U.S. Census Bureau Table DP05

Similar to the country of origin for Asian populations, the Census Bureau delineates the Hispanic location of origin in the following categories: Mexican, Puerto Rican, Cuban, and Other Hispanic or Latino, which includes Spain, Central America, and South America. Chart 24 shows the location of origin for Allen County’s population by number. Chart 25 compares Allen County to the United States and Indiana using percentage of total population.

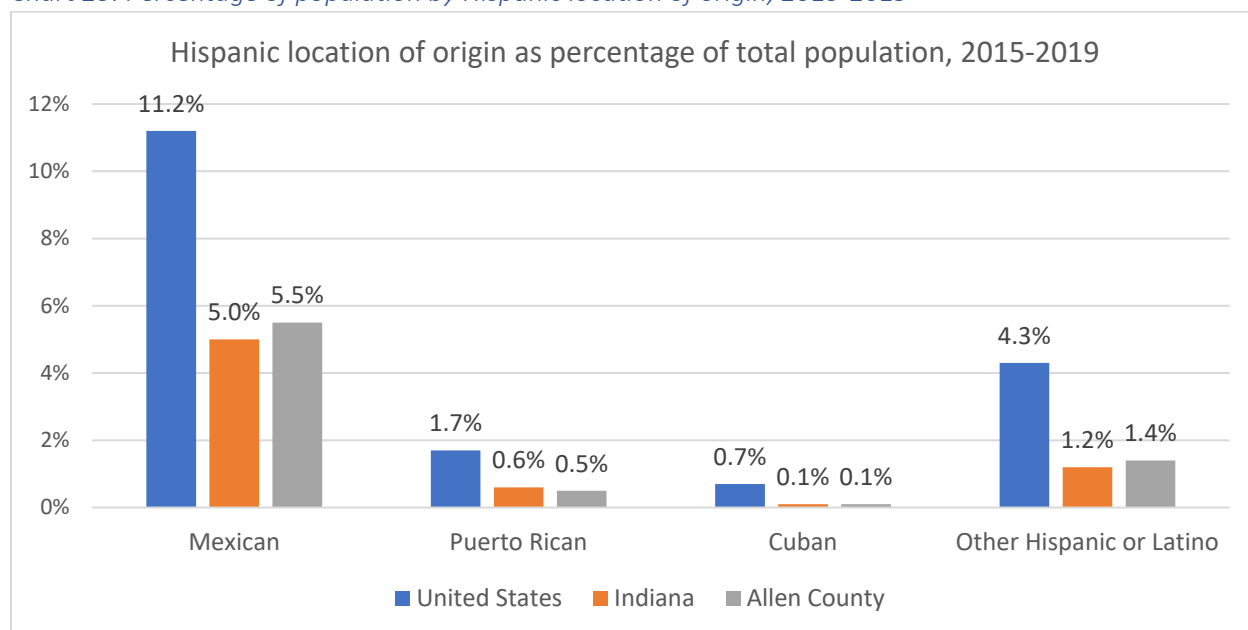
Chart 24: Allen County Hispanic location of origin, 2015-2019



Source: U.S. Census Bureau Table DP05

As shown in Chart 25, Allen County had less than half the population with Mexican heritage compared to the United States.

Chart 25: Percentage of population by Hispanic location of origin, 2015-2019



Source: U.S. Census Bureau Table DP05

Ethnicity key points

- Allen County had less than half the percentage of Hispanic residents than the United States.
- Allen County had a slightly larger Hispanic population than Indiana.
- Most Hispanic residents of Allen County have origins in Mexico.

Native, foreign born

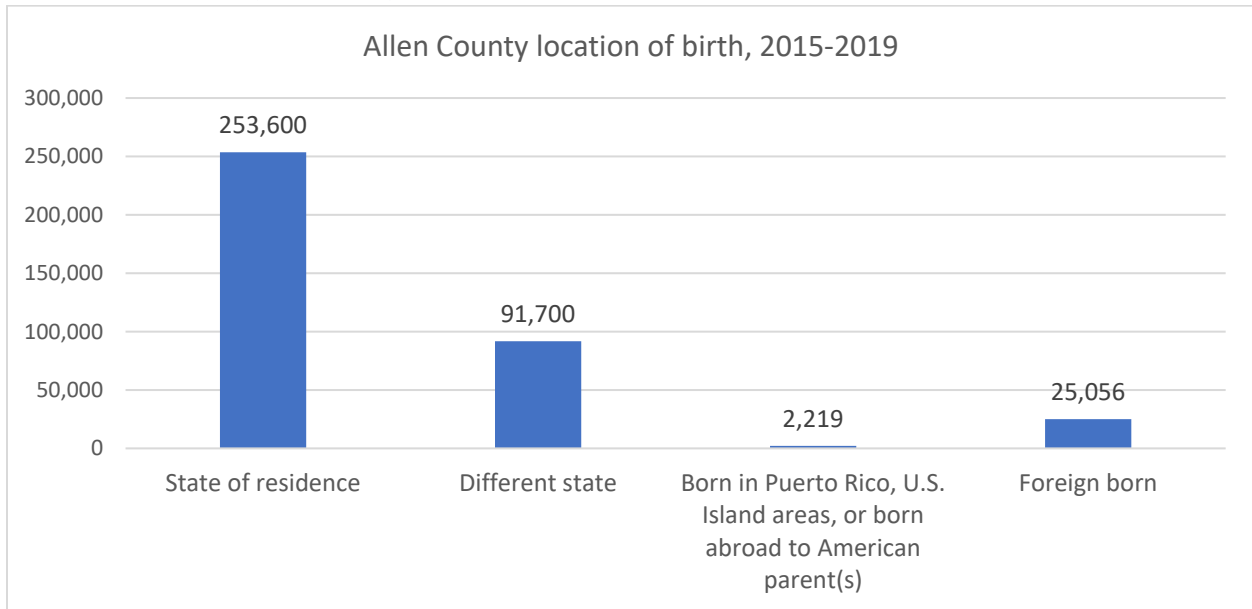
This section looks at residents' location of birth for the total population. They are reported in four categories:

- State of residence
- Another state
- Born in Puerto Rico, U.S. island areas, or born abroad to American parent(s)
- Foreign born

More specifically, people designated as foreign born were born abroad without American citizenship at birth. Those who are native born are U.S. citizens at birth, regardless of location of birth, such as children of U.S. citizens born at a foreign military base.

The U.S. Census Bureau does track citizenship status of people who are foreign born, although that information is not included in this report. It does not ask about the legal status of non-citizens.

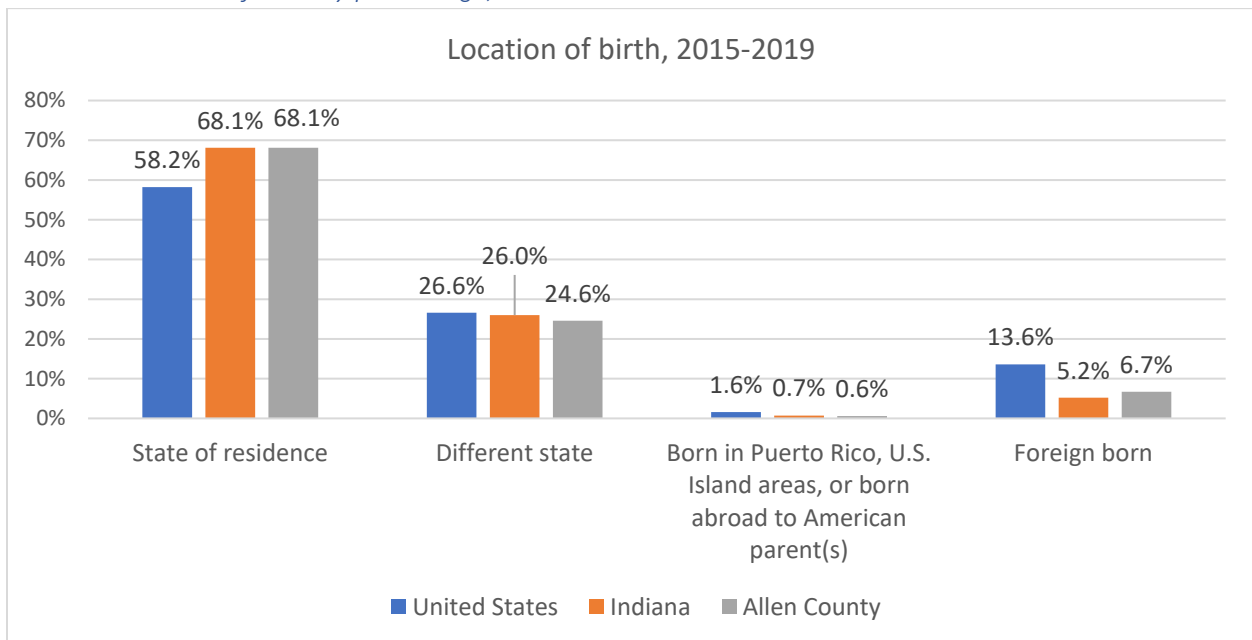
Chart 26: Allen County location of birth, 2015-2019



Source: U.S. Census Bureau Table DP02

Looking at Chart 27, the three geographies have essentially the same share of residents born in a different state than their current residence. The difference between the United States and the other two geographies is largely derived from the foreign-born population. Allen County’s foreign-born share was less than half of the United States for the studied period.

Chart 27: Location of birth by percentage, 2015-2019



Source: U.S. Census Bureau Table DP02

Location of birth key points

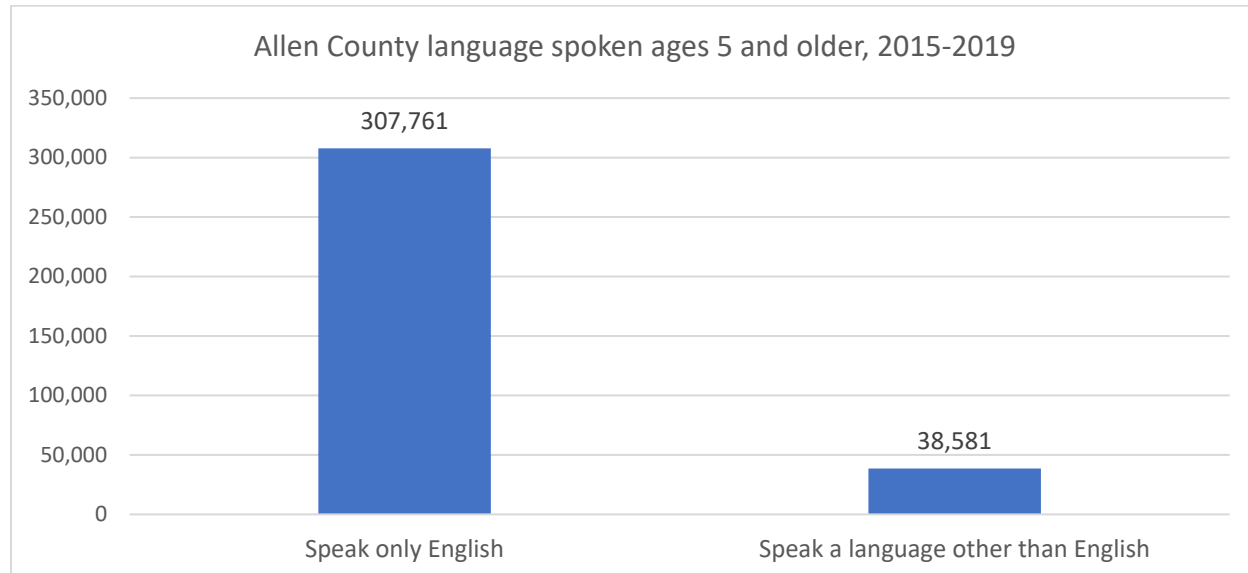
- Allen County was comparable to Indiana and United States in the share of residents born out of state.
- Allen County trailed the United States in share of foreign-born residents at less than half of the nation but had more by percentage than Indiana.

Language spoken at home

Shifting to language spoken, the U.S. Census Bureau asks about languages for people ages 5 and older. The data are then reported for English, Spanish, Indo-European languages, Asian and Pacific Island languages, and other languages. Although not included here, the Census Bureau does ask about the degree of English proficiency for those who speak a language other than English.

CRI did not include the number of residents for 2010-2014 in Chart 28 because that was only reported as percentages.

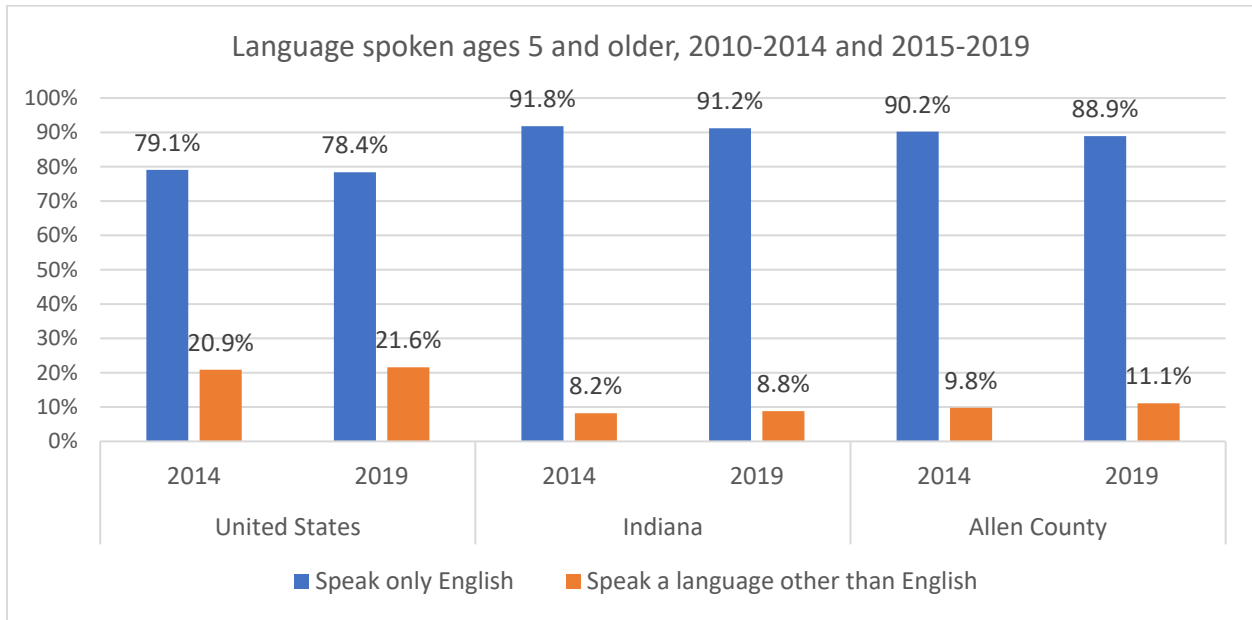
Chart 28: Allen County language spoken, 2015-2019



Source: U.S. Census Bureau Table S1601

Share of non-English speakers went up slightly over the past decade, as shown in Chart 29, however Allen County's share was almost half the size of the United States.

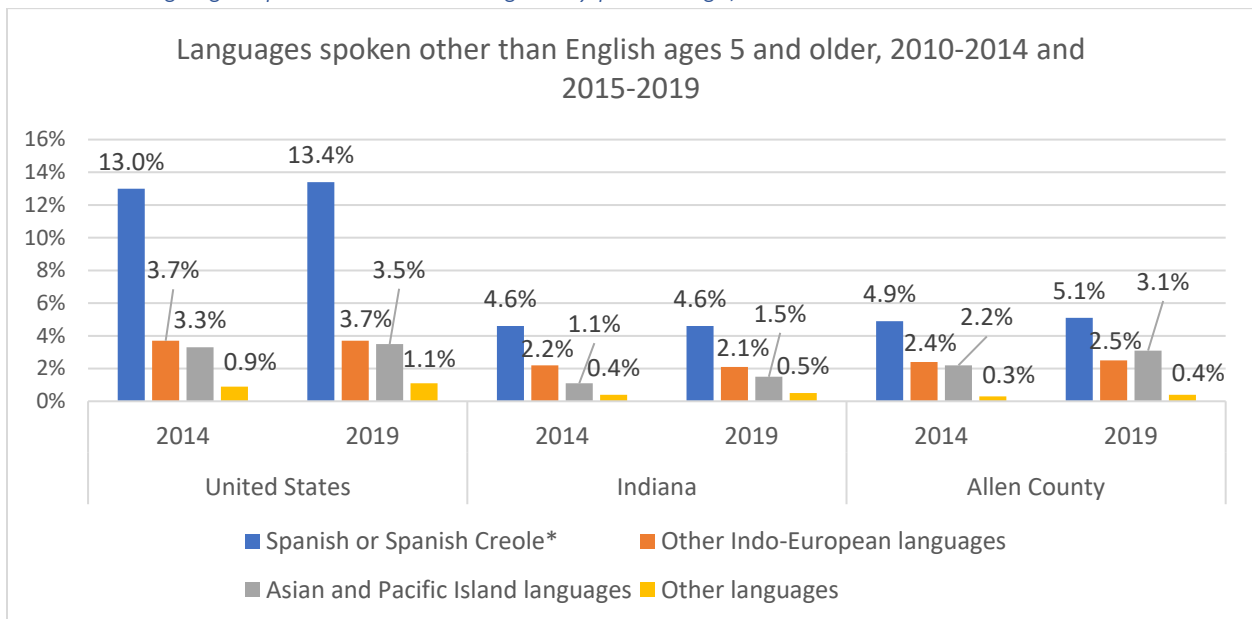
Chart 29: Language spoken by percentage, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1601

Chart 30 shows the percentage of the total population by languages spoken other than English. The Census Bureau does not report which languages beyond Spanish. Language-specific information is available from the Indiana Department of Education, but only reflects families with children currently enrolled in school.

Chart 30: Languages spoken other than English by percentage, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1601 *Spanish Creole included for 2010-2014 but not 2015-2019

Language key points

- Allen County had half of the share of people who speak a language other than English than the United States but slightly more people who speak a language other than English than Indiana.

- Allen County had a marginal increase in people who speak a language other than English between 2010-2014 and 2015-2019.

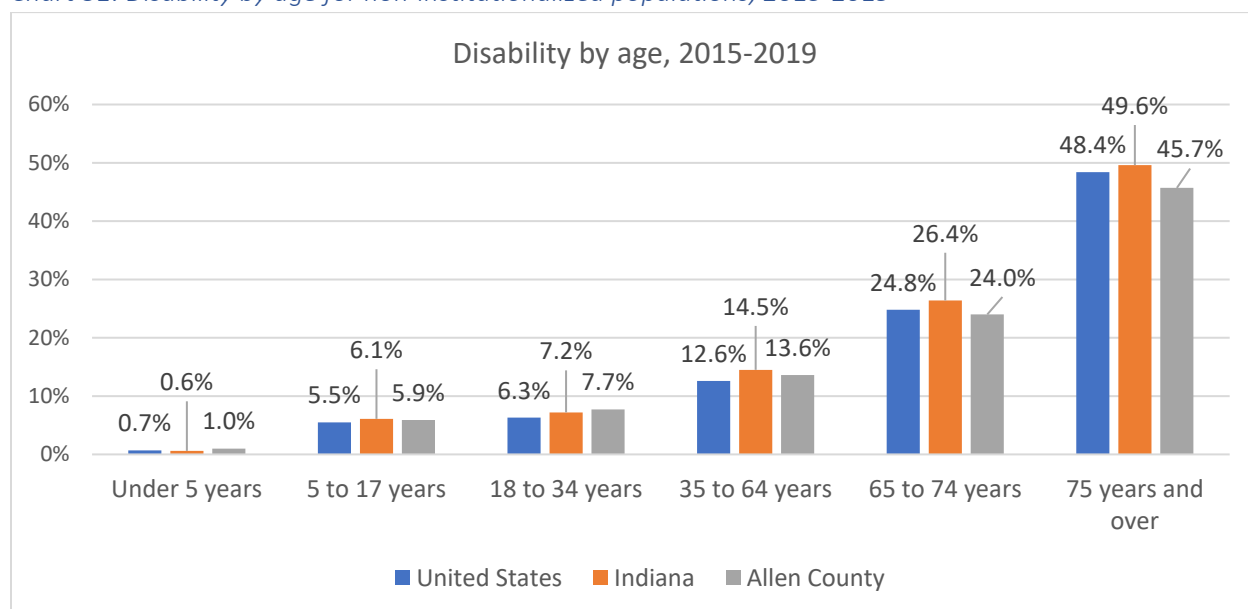
Disability status

The disability information from the American Community Survey is self reported, i.e. it does not require a medical or legal disability designation. The disability classifications are:

- Hearing difficulty (all ages)
- Vision difficulty (all ages)
- Cognitive difficulty (5 and older)
- Ambulatory difficulty (5 and older)
- Self-care difficulty (5 and older)
- Independent living difficulty (18 and older)

The data presented on Chart 31 are a total of disability classifications, but the U.S. Census Bureau does report classification-specific information. As would be expected, disability increases with age. This is the noninstitutionalized population so it excludes those living in long-term care facilities like nursing homes.

Chart 31: Disability by age for non-institutionalized populations, 2015-2019



Source: U.S. Census Bureau Table S1810

Households

The U.S. Census Bureau defines a household as all people living in an occupied housing unit. There are four types:

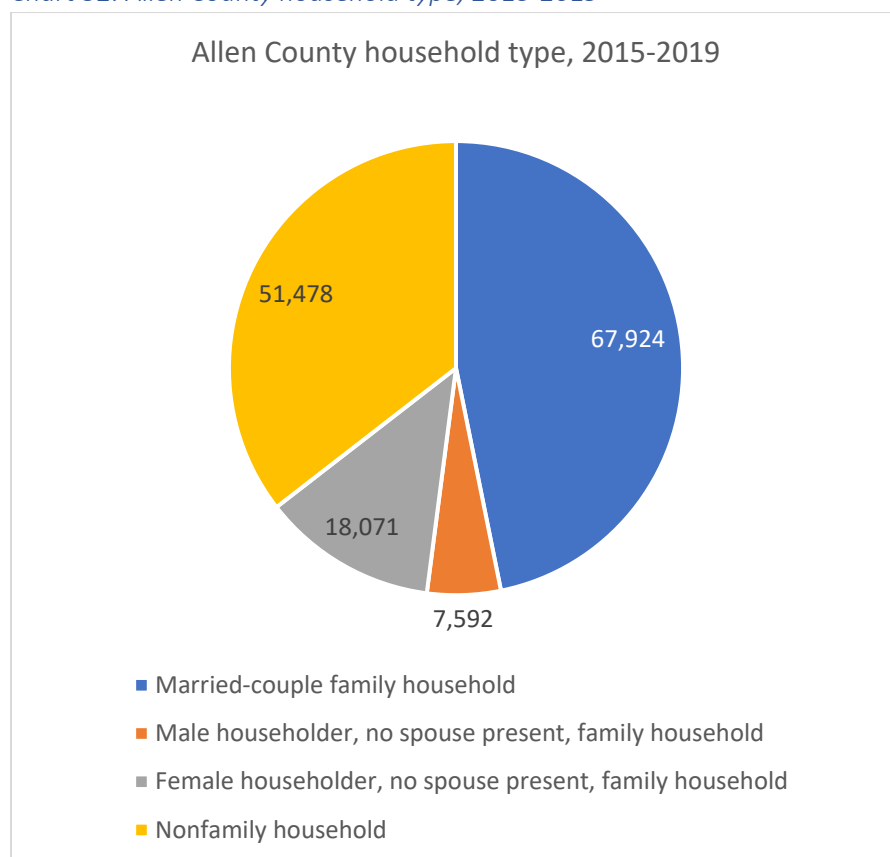
- Married-couple family household: May or may not have children living at home
- Male householder, no spouse present, family household: Single-father family with children who may or may not be younger than 18
- Female householder, no spouse present, family household: Single-mother family with children who may or may not be younger than 18

- Nonfamily household: Lives alone, with an unmarried partner but without children, or with roommates

One person in each household is designated as the householder. In most cases, the householder is the person or one of the people in whose name the home is owned, being bought, or rented and who is listed on the first line of the survey questionnaire.

For Chart 32, there were 145,065 households in Allen County for the time period studied.

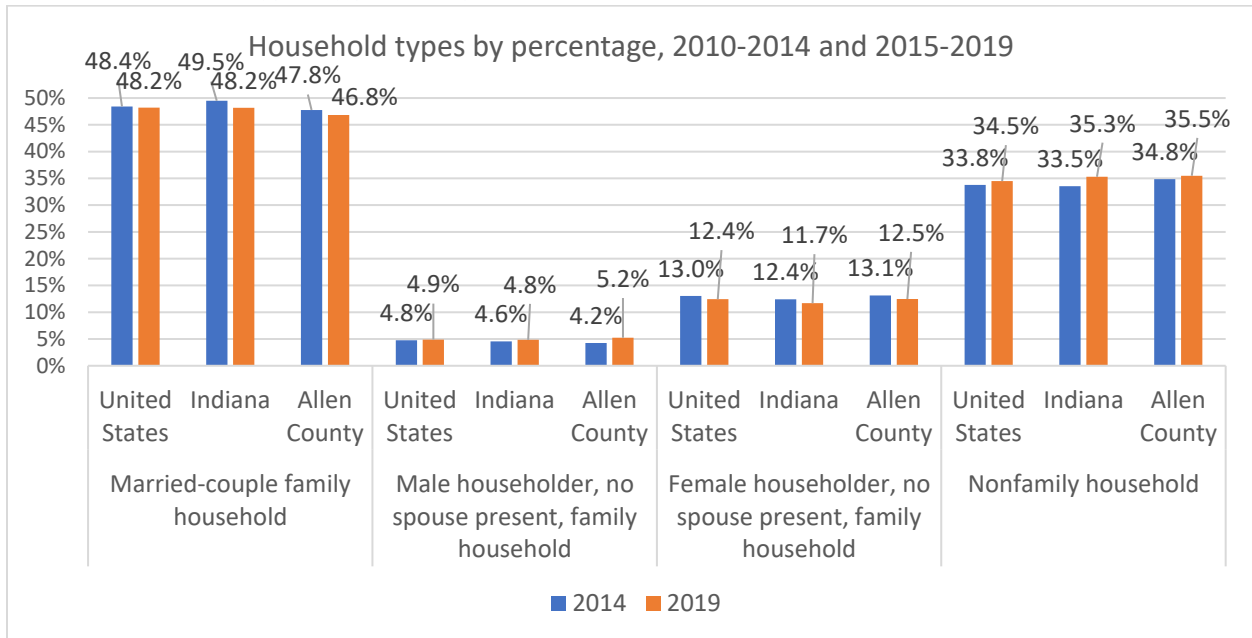
Chart 32: Allen County household type, 2015-2019



Source: U.S. Census Bureau Table S1101

Chart 33 looks at the percentages of household types over the 10-year period studied for the three geographies. The share of married-couple families went down while the share of nonfamily households increased in the three locations. CRI anticipates these changes likely reflect a combination of an aging population, with more people living alone after the death of a spouse or a divorce, and young adults delaying marriage by either living alone or living with an unmarried partner.

Chart 33: Household types by percentage, 2010-2014 and 2015-2019



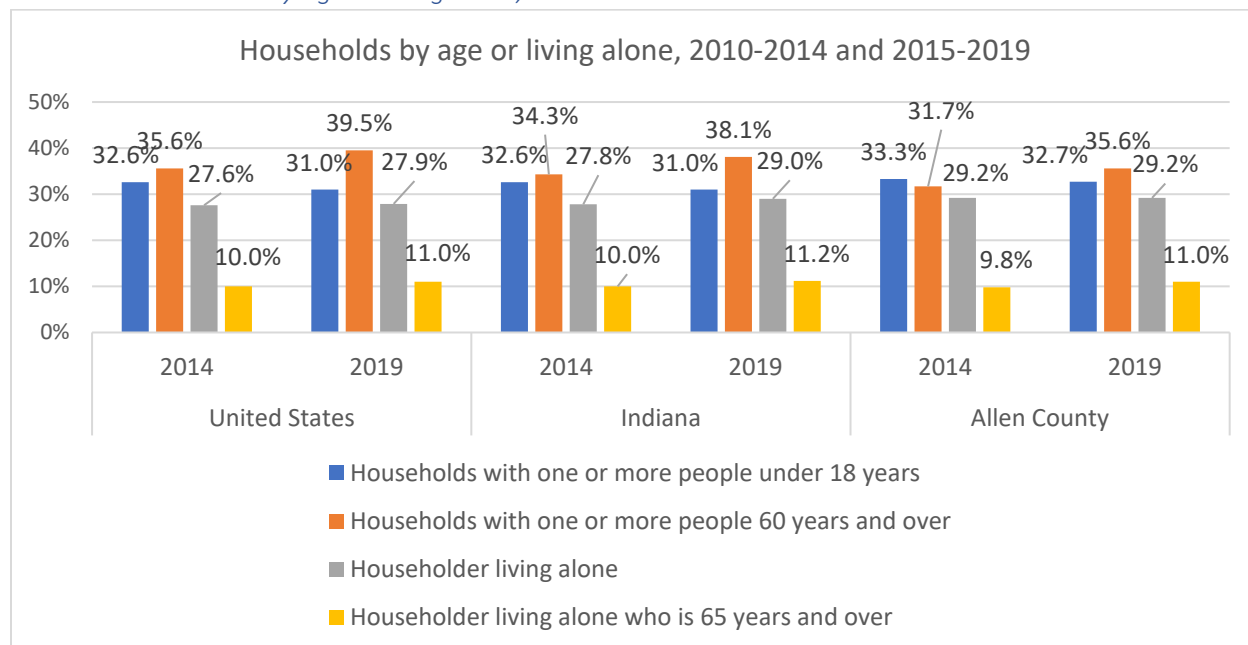
Source: Percentages calculated by CRI using U.S. Census Bureau Table S1101

Chart 34 looks at the following households:

- Children under 18 years old
- Adults 60 years or older
- People living alone
- Adults 60 years or older living alone

As would be expected, the share of households with adults 60 or older has increased but now outpaces households with children under 18.

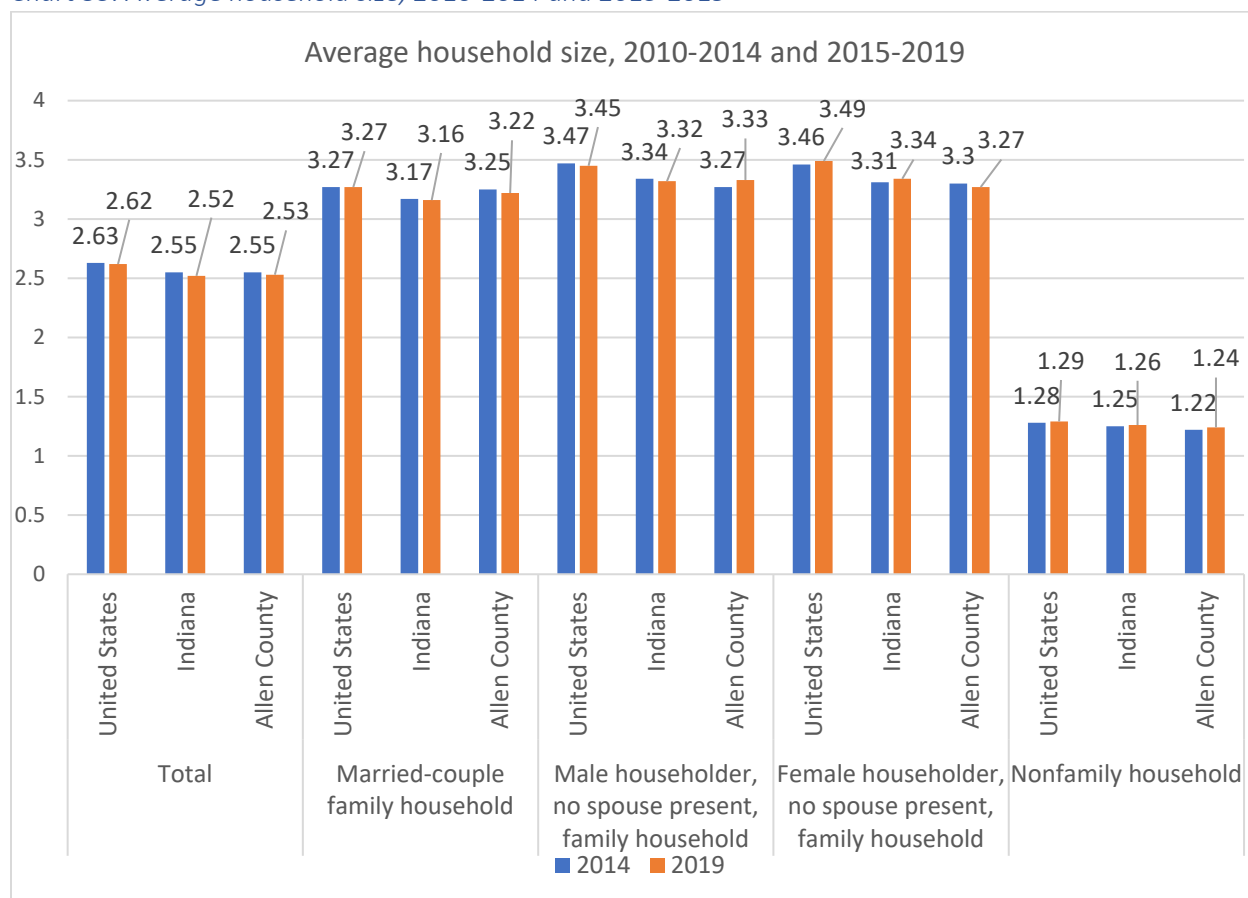
Chart 34: Households by age or living alone, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1101

Chart 35 looks at average household size. The differences by category are to be expected based on the household structure, i.e. married couples are likely to have more people living at home compared to nonfamily households, which include all people who live alone.

Chart 35: Average household size, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1101

Household key points

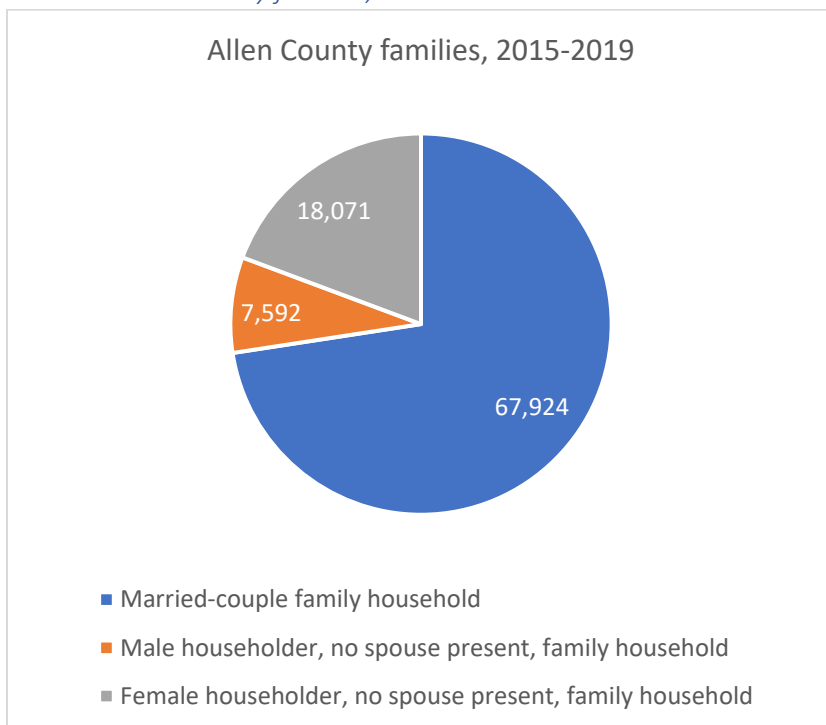
- Less than half of households in all geographies were married couples and that share got smaller over time.
- More households had a person age 60 or older than children under 18 in 2015-2019.
- The share of people living alone grew.

Families

To be a family, according to the U.S. Census Bureau, the people within the household must be related to the householder by birth, adoption, or marriage. The agency does not consider people living alone as a family. Additionally, foster children are not part of the definition of family. All people in the household who are related to householder are members of his or her family. A family household may contain people not related to the householder are accordingly not included as part of the householder's family.

Chart 36 looks at the number of families in Allen County for 2015-2019. Families is the measure where married couple families represent the vast majority.

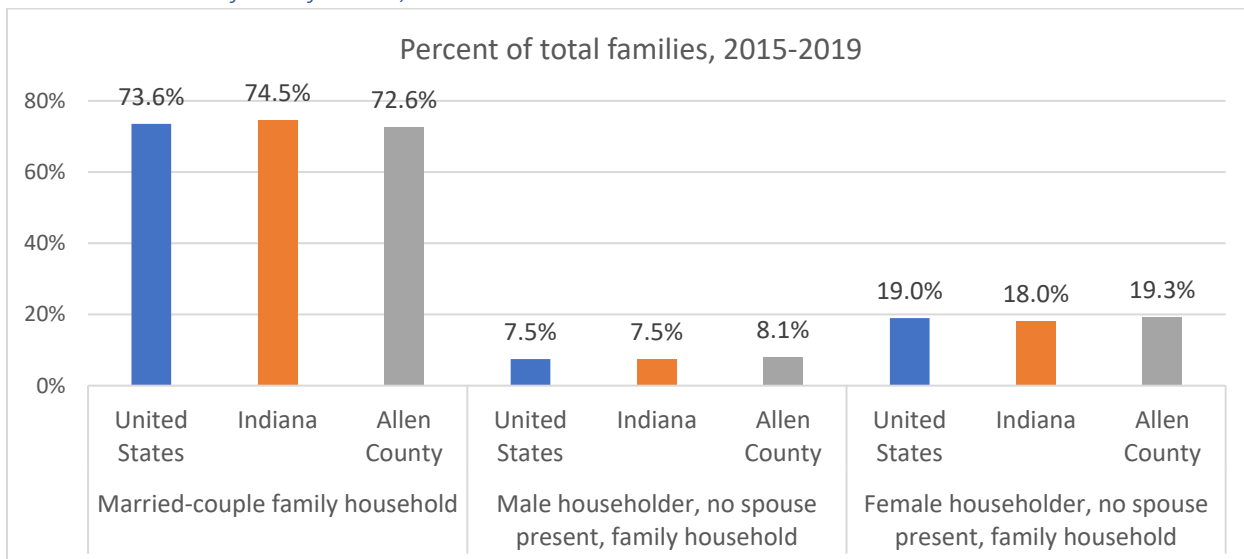
Chart 36: Allen County families, 2015-2019



Source: U.S. Census Bureau Table S1101

Looking at Chart 37's percent of total families, married couples may or may not include children, regardless of child's age, i.e. minor children or adult children. Male or female householder families do, but the children may be adults.

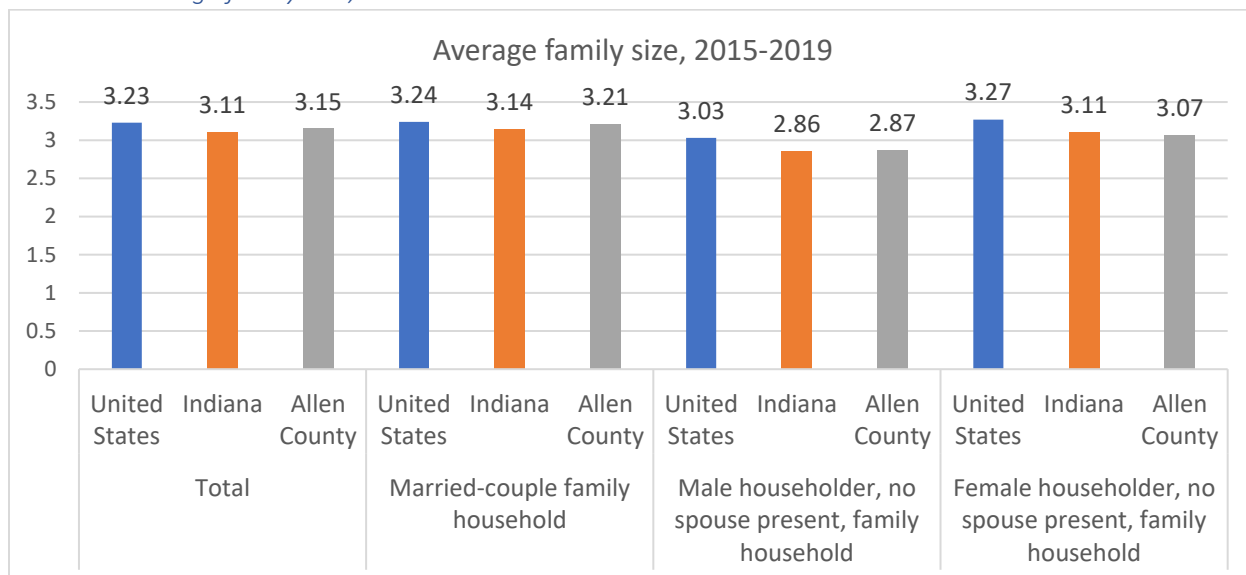
Chart 37: Percent of total families, 2015-2019



Source: Percentages calculated by CRI using U.S. Census Bureau Table S1101

Chart 38 provides the average family size based on family type.

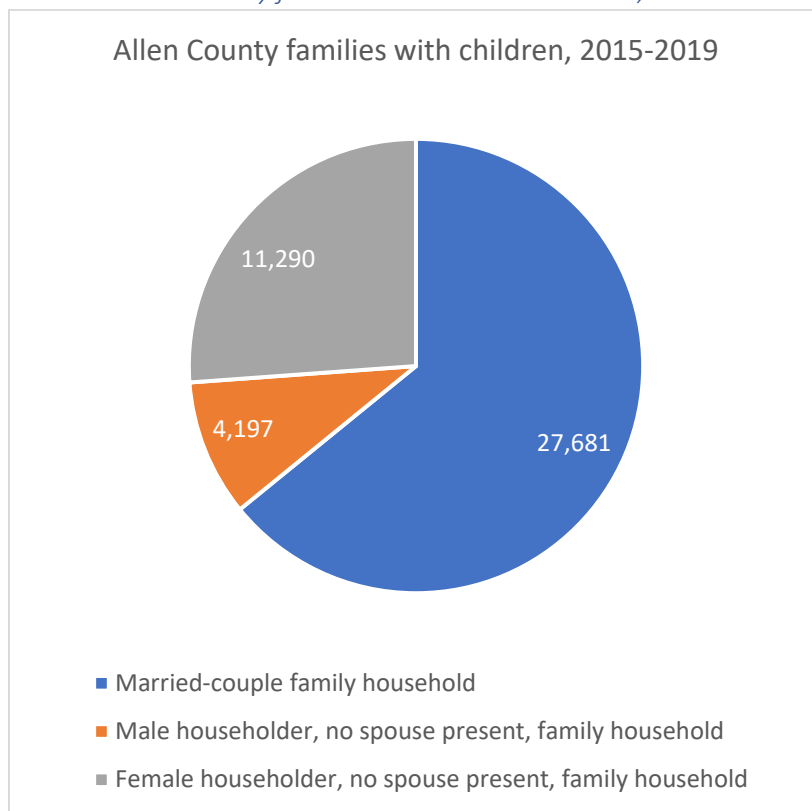
Chart 38: Average family size, 2015-2019



Source: U.S. Census Bureau Table S1101

Charts 39 and 40 evaluate families with children under the age of 18. Allen County had 43,168 families with minor children.

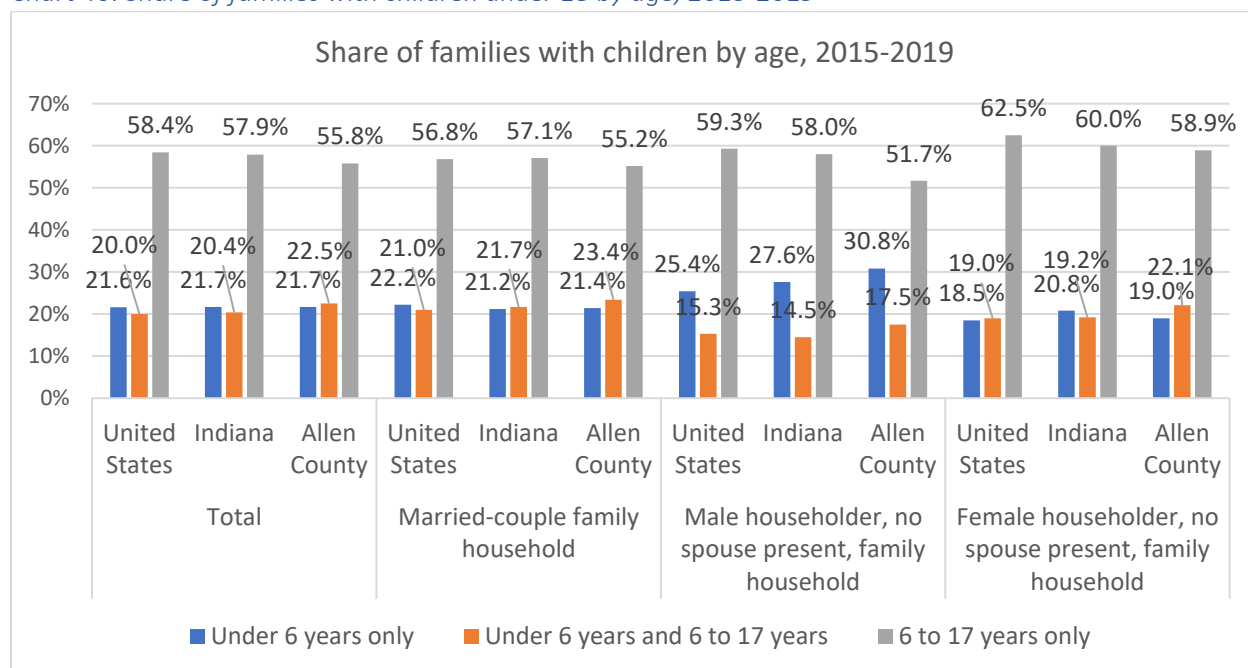
Chart 39: Allen County families with children under 18, 2015-2019



Source: U.S. Census Bureau Table S1101

Chart 40 switches over to the ages of minor children within families. The majority of families with minor children across geographies only had children ages 6 to 17.

Chart 40: Share of families with children under 18 by age, 2015-2019



Source: U.S. Census Bureau Table S1101

Family key points

- The majority of families were married couples across all three geographies while almost one in five families were headed by single mothers.
- Most families with children under 18 had only had children ages 6-17.

Educational attainment

Educational attainment is a key metric to understand the earning power of a community because one's education level drives employment opportunities. The U.S. Census Bureau asks about the following education levels:

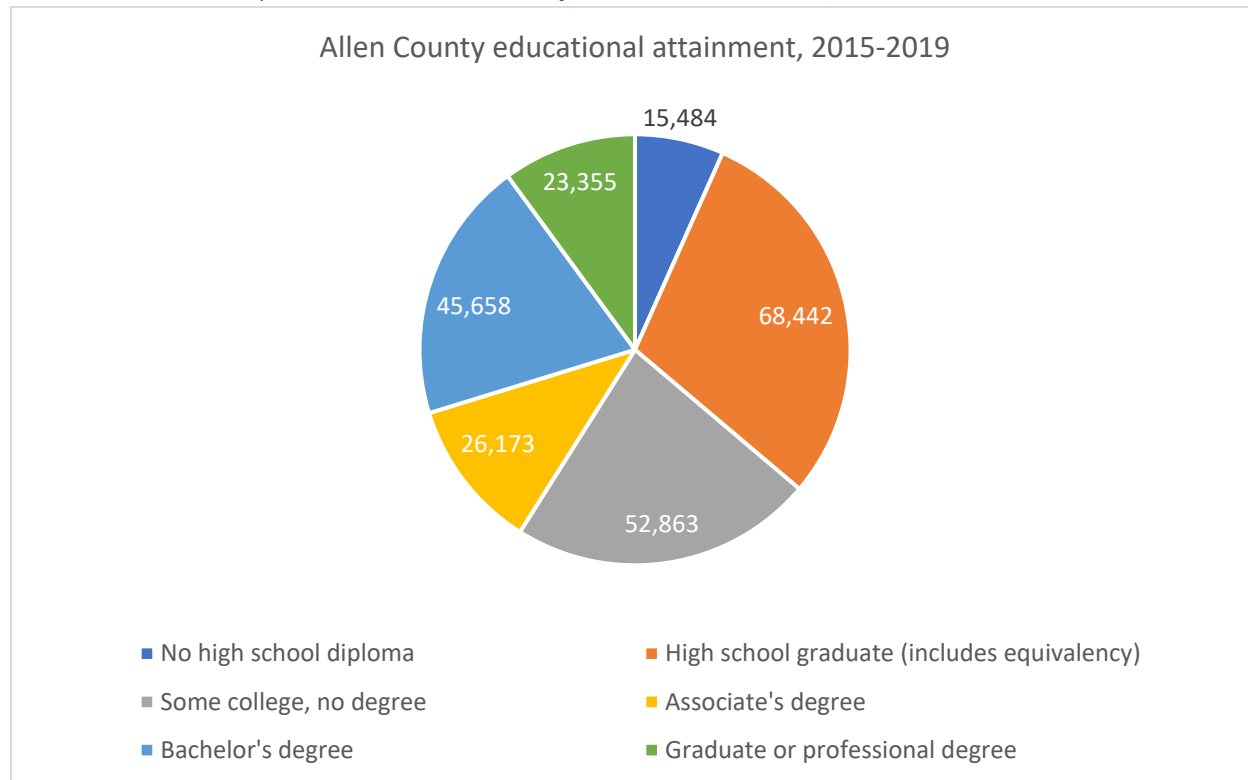
- Less than 9th grade
- 9th to 12th grade, no diploma
- High school graduate (includes equivalency)
- Some college, no degree
- Associate's degree
- Bachelor's degree
- Graduate or professional degree

For this report, CRI combined less than 9th grade and 9th to 12th grade without a diploma.

The Census Bureau does not collect information about certificates or certifications.

Unless otherwise stated, educational attainment data reflects ages 25 and older to capture adults at a point where they are likely to have completed their formal education. As shown in Chart 41, Allen County's largest segment of adults is those ended their formal education with their high school diploma.

Chart 41: Allen County educational attainment for adults 25 and older, 2015-2019

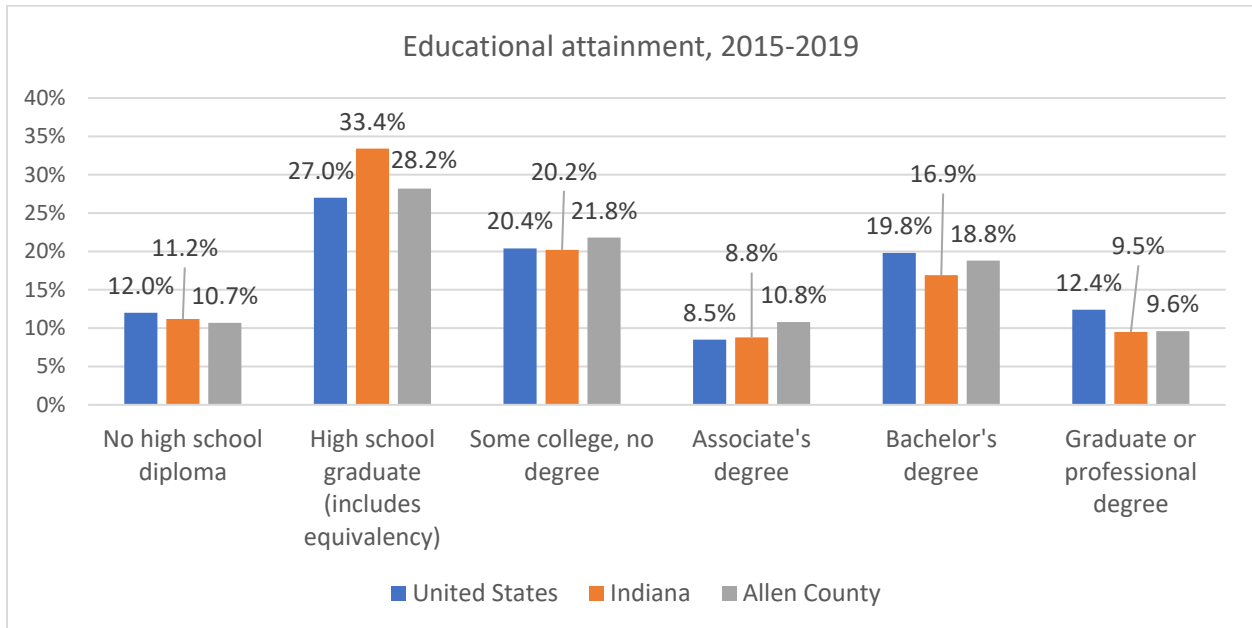


Source: U.S. Census Bureau Table S1501

Looking at the same data from above but now as percentages across the three geographies in Chart 42, Allen County and Indiana were underrepresented on either end of the spectrum: fewer people who did not complete high school and fewer people who earned a graduate or professional degree. Indiana was overrepresented in the share of adults who ended their education with their high school diploma.

Locally Allen County did well at getting people to either start college or complete their associate's degree. Ultimately, all three geographies are getting more educated over time but Allen County and Indiana still lag behind for bachelor's degree or higher.

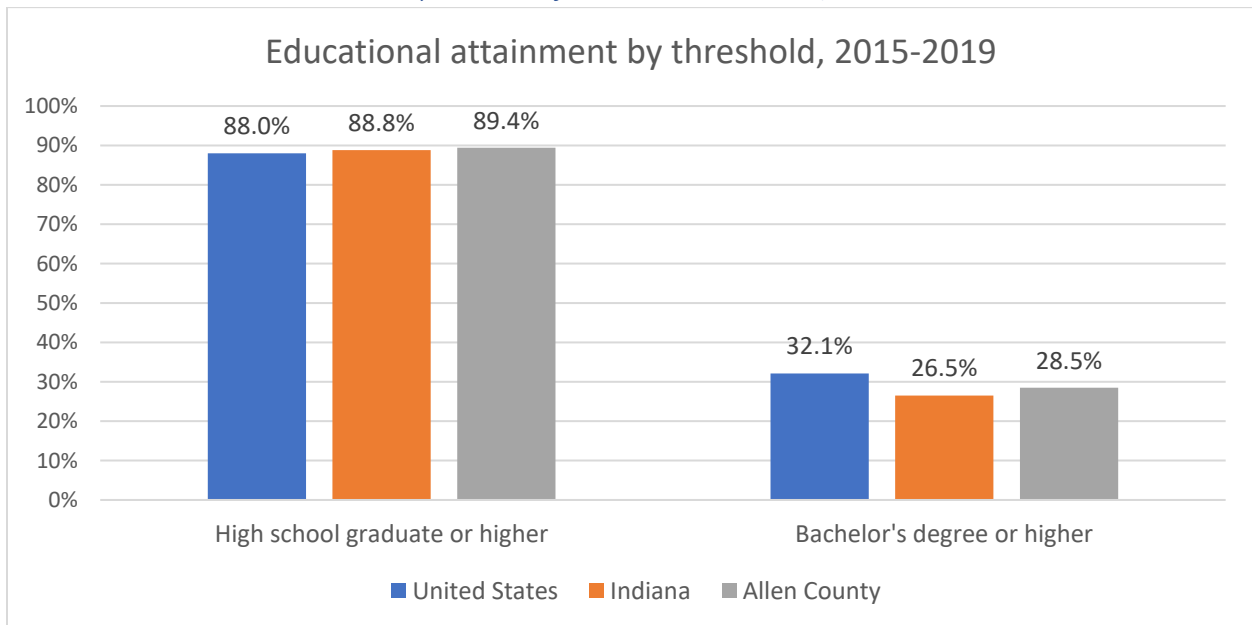
Chart 42: Educational attainment with highest level completed for adults 25 and older, 2015-2019



Source: U.S. Census Bureau Table S1501

From a workforce and employment perspective, the two key educational thresholds are people with at minimum 1) a high school diploma or its equivalency and 2) a bachelor’s degree or higher. Allen County and Indiana were ahead of the nation in adults with high school diplomas but lacking in bachelor’s degree or higher.

Chart 43: Educational attainment by threshold for adults 25 and older, 2015-2019

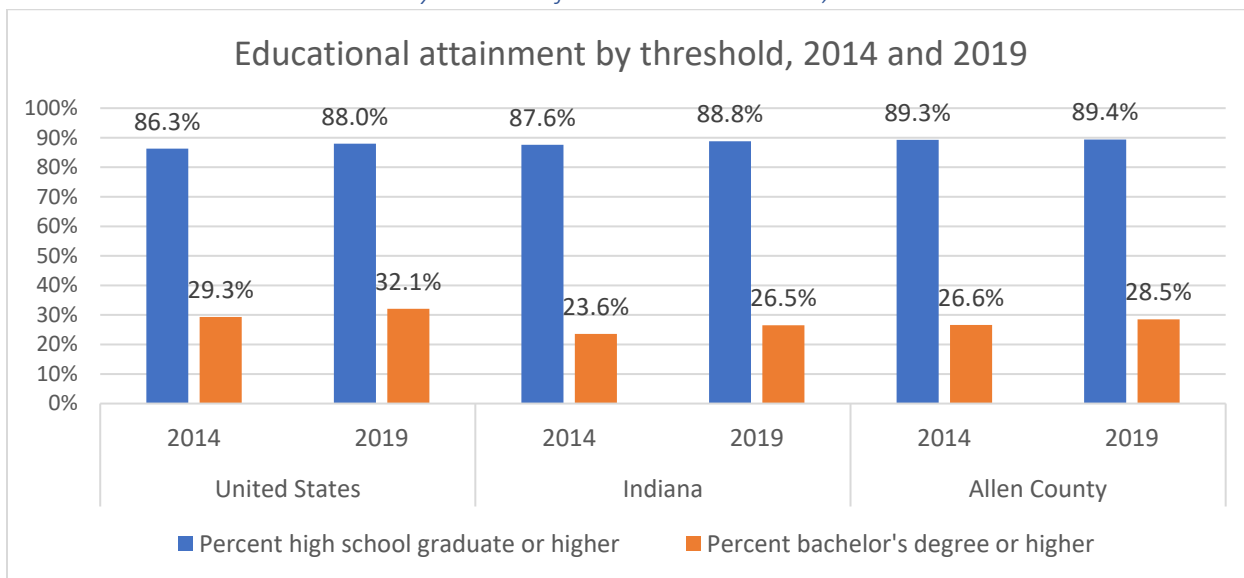


Source: U.S. Census Bureau Table S1501

Chart 44 uses the same data as above but adds in 2010-2014 to provide a 10-year period. As would be expected, all three geographies became more educated over time. Chart 45 compares the rate of increase for the three geographies between 2010 to 2019. While Allen County enjoys a slight advantage

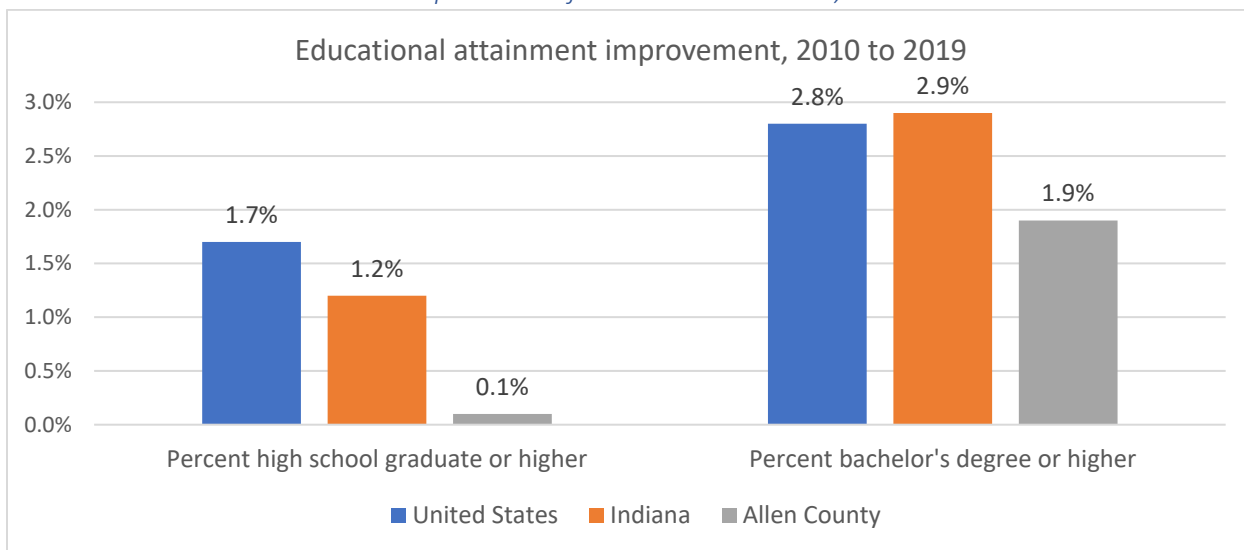
for 2015-2019 compared to the state, the stagnant increases could erode this over time if it is not able to keep up with the station and nation.

Chart 44: Educational attainment by threshold for adults 25 and older, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1501

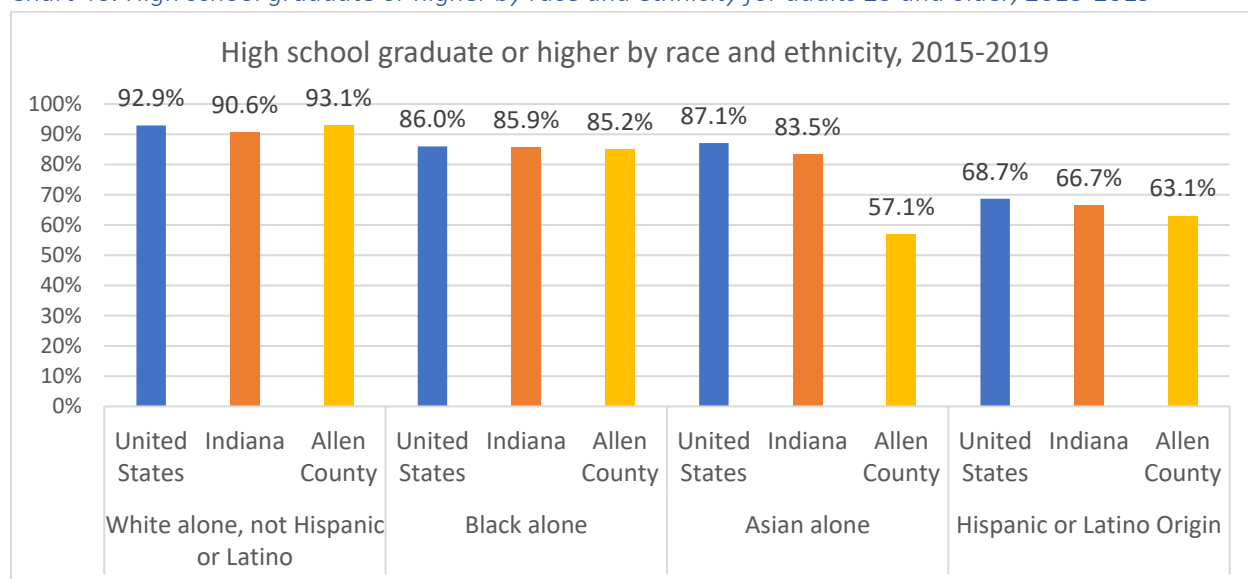
Chart 45: Educational attainment improvement for adults 25 and older, 2010-2019



Source: Percentage difference calculated by CRI using U.S. Census Bureau Table S1501

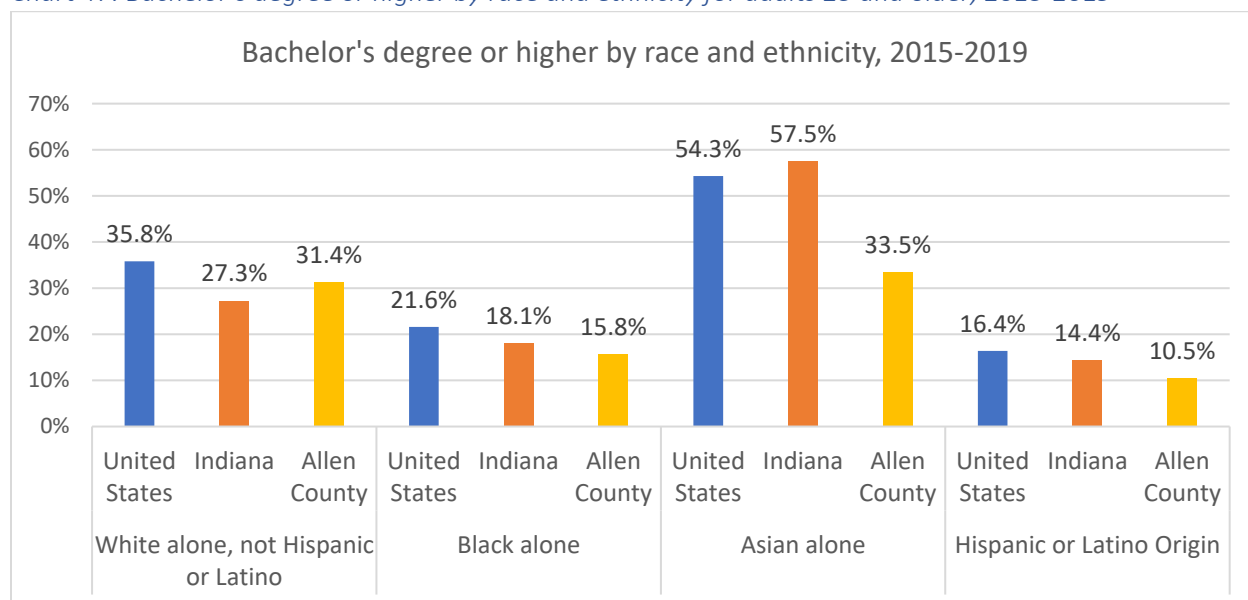
Charts 46 and 47 look at the key thresholds by race and ethnicity for white alone, Black alone, Asian, alone, and Hispanic or Latino. Non-white Allen County residents were below the educational attainment of their state and national peers at both levels. Only non-Hispanic whites hold more bachelor’s degrees than state; others below state and nation. The local disparity for Asian adults with bachelor’s degrees is consistent with other information about Allen County’s Asian population.

Chart 46: High school graduate or higher by race and ethnicity for adults 25 and older, 2015-2019



Source: U.S. Census Bureau Table S1501

Chart 47: Bachelor's degree or higher by race and ethnicity for adults 25 and older, 2015-2019



Source: U.S. Census Bureau Table S1501

Educational attainment key points

- Allen County had fewer adults without high school or college diplomas than the United States.
- Allen County is good at getting students into college and completing associate's degrees, but not so great at getting them to finish or at least finish and stay in Allen County.
- Allen County's non-white and Hispanic adults lag their state and national counterparts in earning high school diplomas and bachelor's degrees.
- Allen County's rates of improvement for high school and college diplomas were behind United States and Indiana between 2010-2014 and 2015-2019.

Household income

This section explores median household income, which is where half the households earned more and half earned less.

The U.S. Census Bureau counts the following as income:

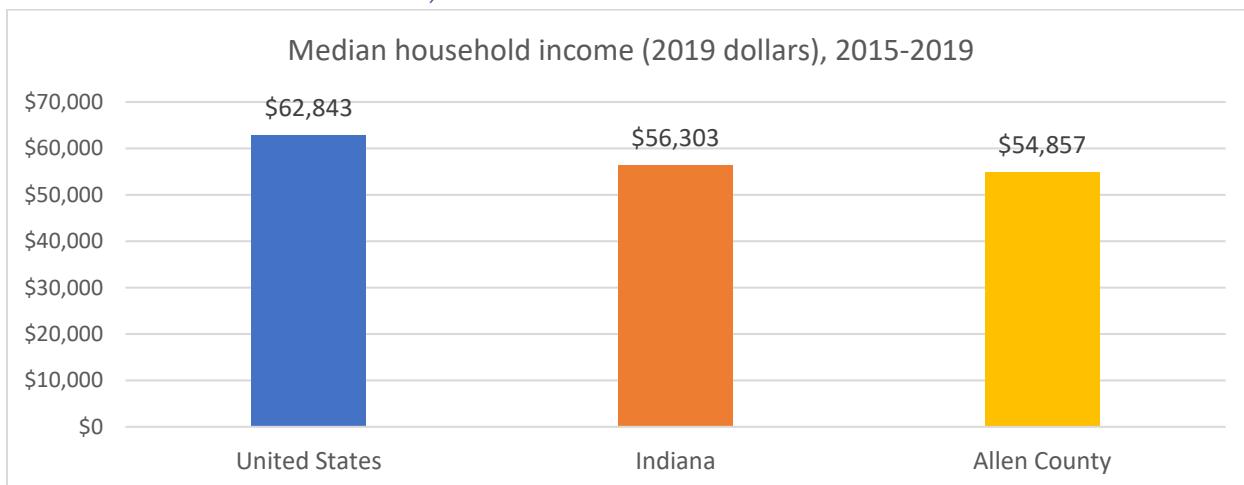
- Wage or salary income
- Net self-employment income
- Interest, dividends, or net rental or royalty income or income from estates and trusts
- Social Security or Railroad Retirement income
- Supplemental Security Income (SSI)
- Public assistance or welfare payments
- Retirement, survivor, or disability pensions

The following are not considered income for the purposes of the American Community Survey:

- Capital gains
- Money from sale of property (unless the recipient was engaged in the business of selling such property)
- Value of income “in kind” from SNAP, public housing subsidies, medical care, employer contributions for individuals, etc.
- Withdrawal of bank deposits
- Exchange of money between relatives living in same household
- Gifts and lump-sum inheritances
- Insurance payments, other types of lumpsum receipts
- Money borrowed
- Tax refunds

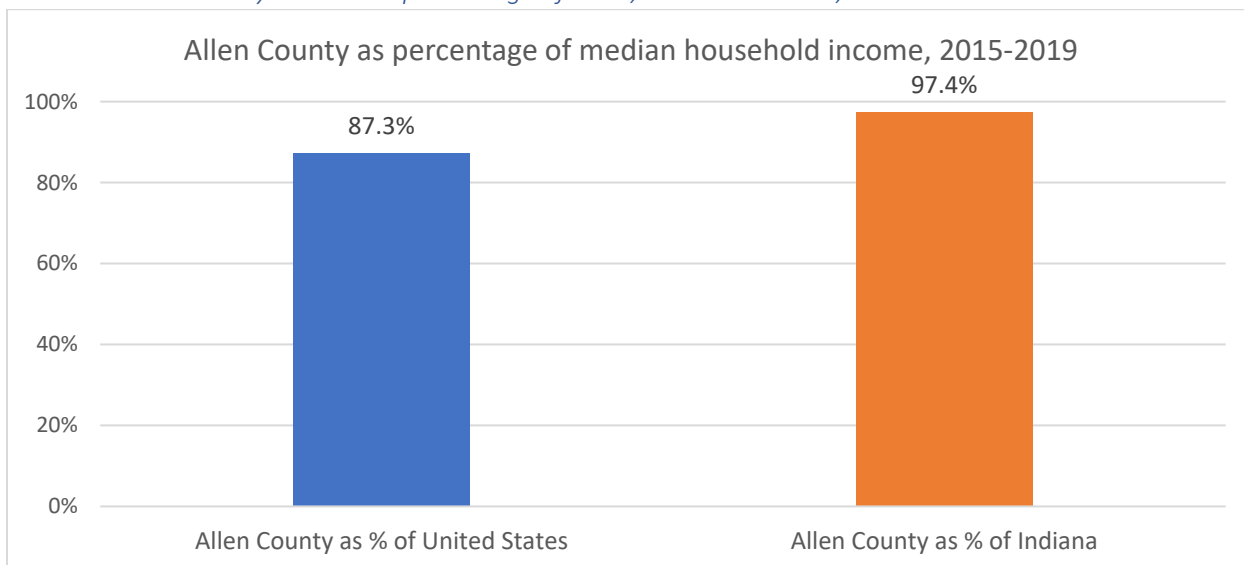
Chart 48 shows the median household income in 2019 dollars for 2015 to 2019. Chart 49 shows Allen County’s median as a percentage of the United States and Indiana medians. Allen County lags both comparison geographies, marking 87.3 cents on the dollar for the United States and 97.4 cents on the dollar for Indiana.

Chart 48: Median household income, 2015-2019



Source: U.S. Census Bureau Table B19013

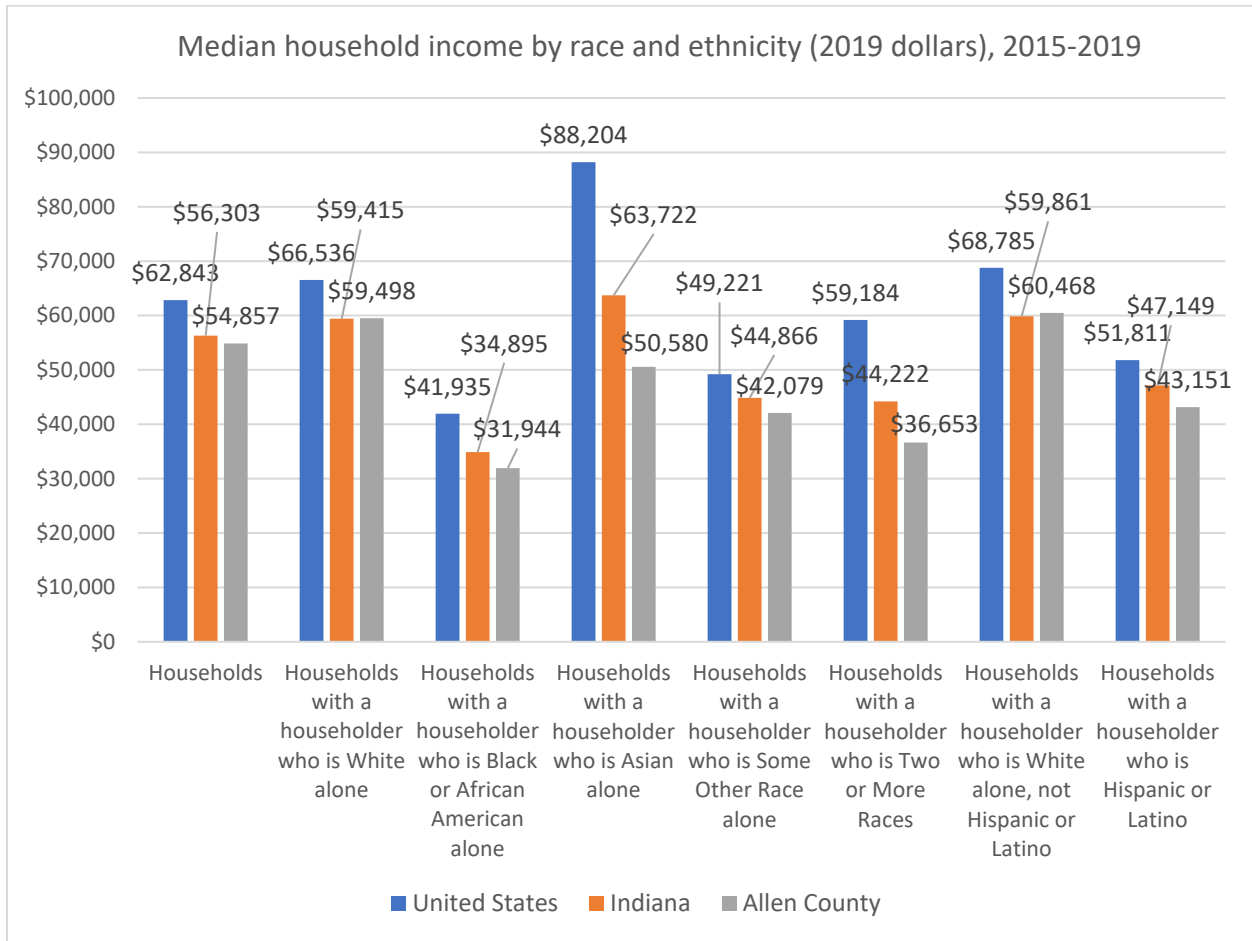
Chart 49: Allen County median as percentage of state, national median, 2015-2019



Source: Percentages calculated by CRI using U.S. Census Bureau Table B19013

Chart 50 switches over to median household income by race and ethnicity. CRI excluded American Indian and Native Hawaiians due to the small sample size and the associated lack of data reliability. In Allen County, Black households had the lowest median while white non-Hispanic households were the highest locally.

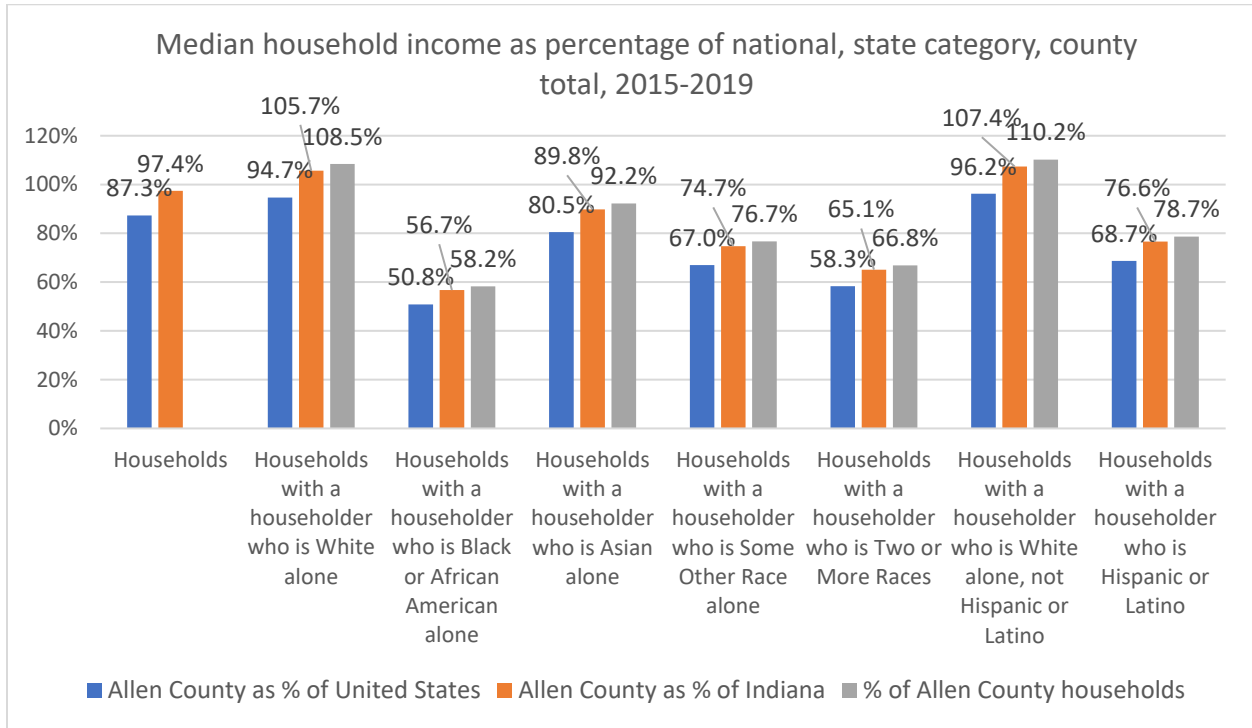
Chart 50: Median household income by race and ethnicity, 2015-2019



Source: U.S. Census Bureau Table B19013 series

Chart 51 expands on the comparison in Chart 49, moving from the countywide median to the median by race and ethnicity. Within the column triplicate, the left column compares that category to the national overall median (not category specific). The center column compares that category to the state overall median. The right column compares that category to the county’s overall median. No Allen County category exceeded the nation’s median. Only white or white, non-Hispanic households in Allen County exceed the state median.

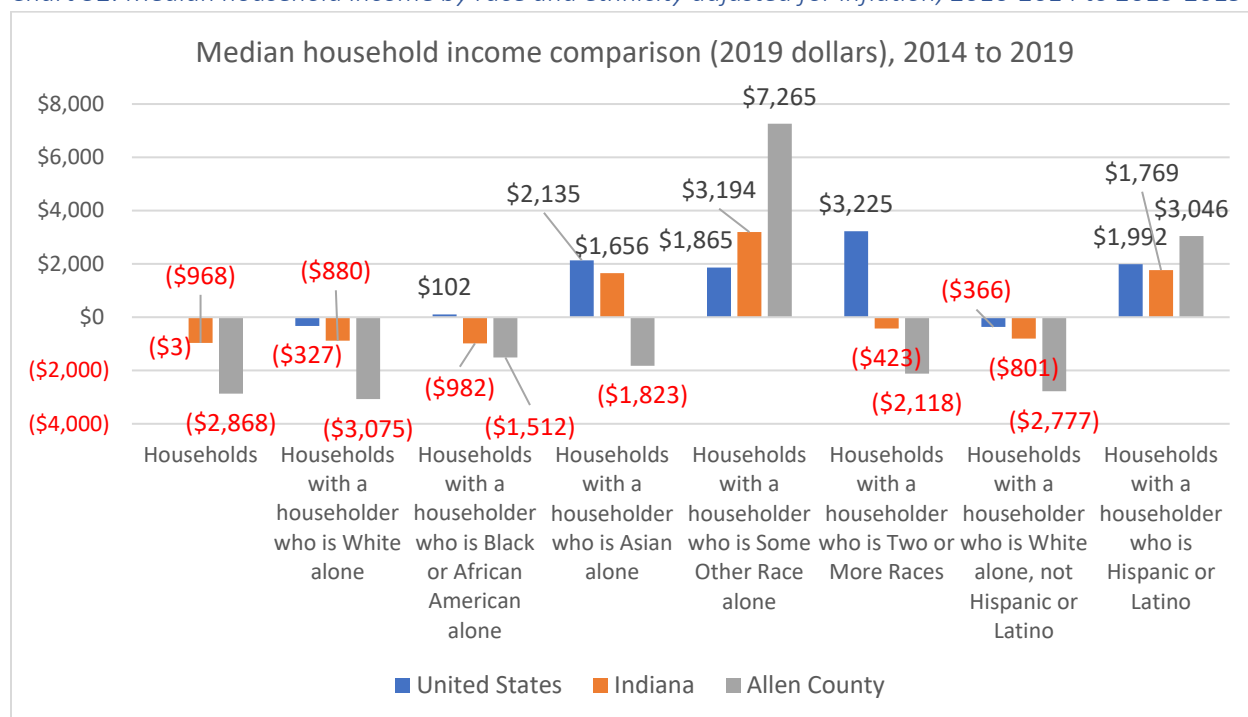
Chart 51: Median household income by race and ethnicity as percentage of national, state, county total, 2015-2019



Source: Percentages calculated by CRI using U.S. Census Bureau Table B19013 series

CRI adjusted the median household income from 2010-2014 to 2019 dollars to account for inflation for Chart 52. It shows that most households had their spending power diminish over the past decade. Only those headed by Hispanics or Latinos or some other race had it increase.

Chart 52: Median household income by race and ethnicity adjusted for inflation, 2010-2014 to 2015-2019



Source: Inflation calculated by CRI using U.S. Census Bureau Table B19013 series

Household income key points

- Allen County's median household income for all races, ethnicities was below their state and national counterparts.
- Local median household income has been eroded in past decade by inflation for most groups studied here.

Workforce, wages

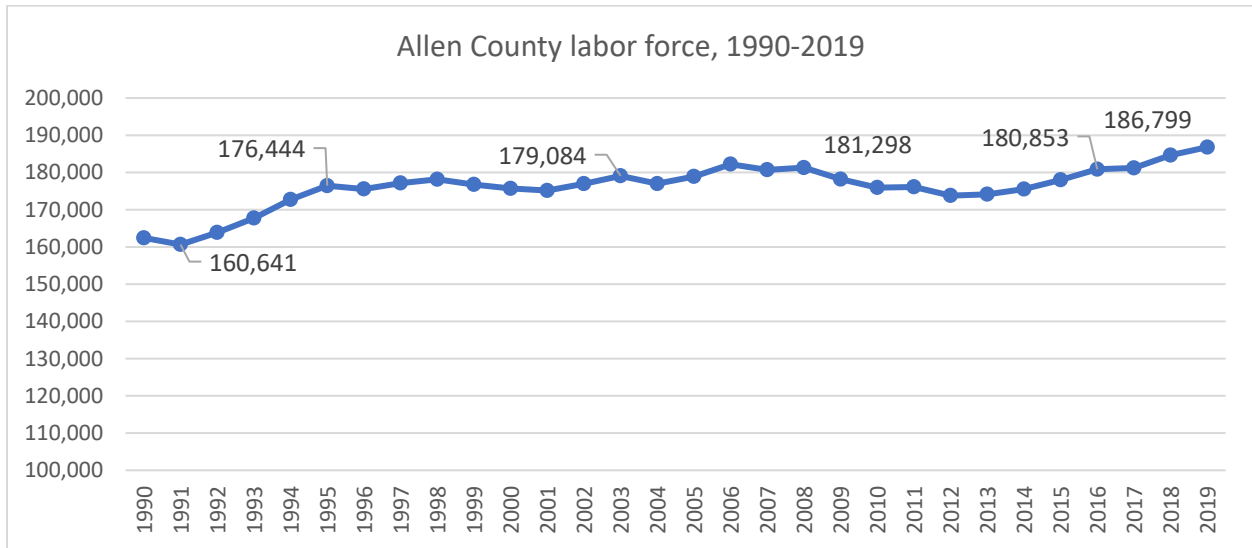
This section explores four areas from three different data sources:

- Allen County's labor force as calculated by the Indiana Department of Workforce Development Local Area Unemployment Statistics
- Allen County's private sector employment from the U.S. Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW)
- Average private-sector wages by industry from QCEW
- Labor force participation rates from the U.S. Census Bureau's American Community Survey

Labor force

Charts 53 to 56 look at data relating to Allen County's labor force – the people living in Allen County who are either working or actively seeking work – from 1990 to 2019. Chart 53 measures the total labor force. While the labor force showed some decline following the Great Recession, Allen County has generally enjoyed a growing working population over time.

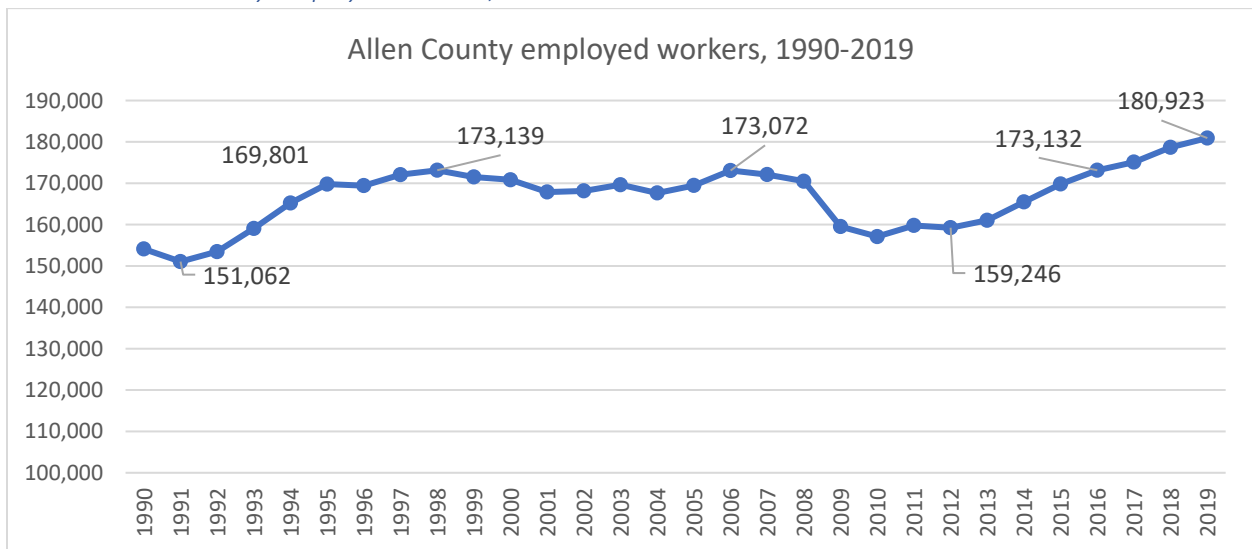
Chart 53: Allen County labor force, 1990-2019



Source: Indiana Department of Workforce Development

Chart 54 measures Allen County residents who were engaged with paid employment. The data do not distinguish between those who are working full or part time. The declines here generally reflect recessions or economic contractions. The local labor force has shown an annual increase from about 2011 or 2012 through 2019.

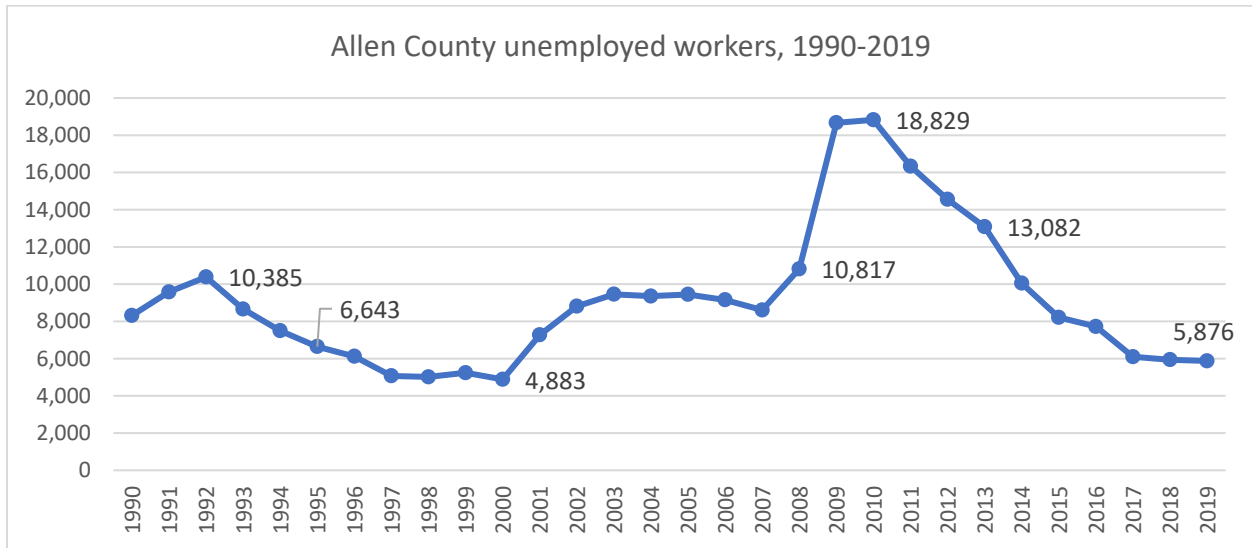
Chart 54: Allen County employed workers, 1990-2019



Source: Indiana Department of Workforce Development

Chart 55 is the number of unemployed workers – people actively looking for work – in Allen County from 1990 to 2019. Allen County’s lowest number of unemployed workers was in 2000 at 4,883. It peaked 10 years later in 2010 at 18,829.

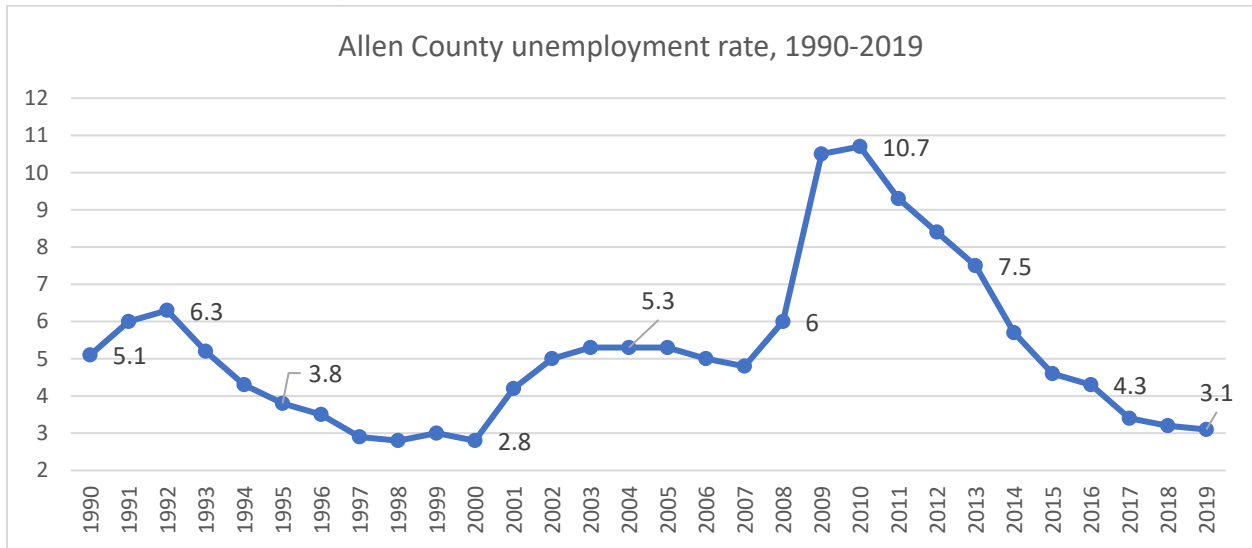
Chart 55: Allen County unemployed workers, 1990-2019



Source: Indiana Department of Workforce Development

Chart 56 is the unemployment rate: the percentage of unemployed workers as shown in Chart 55, divided by the total labor force in Chart 53. Economists believe a labor market is at full employment with an unemployment rate at or below 5%, to account for the natural churn in employment. Like the data in Chart 55, Allen County’s lowest unemployment rate was in 2000 and the highest in 2010. Allen County was at full employment from 2015 to 2019.

Chart 56: Allen County unemployment rate, 1990-2019



Source: Indiana Department of Workforce Development

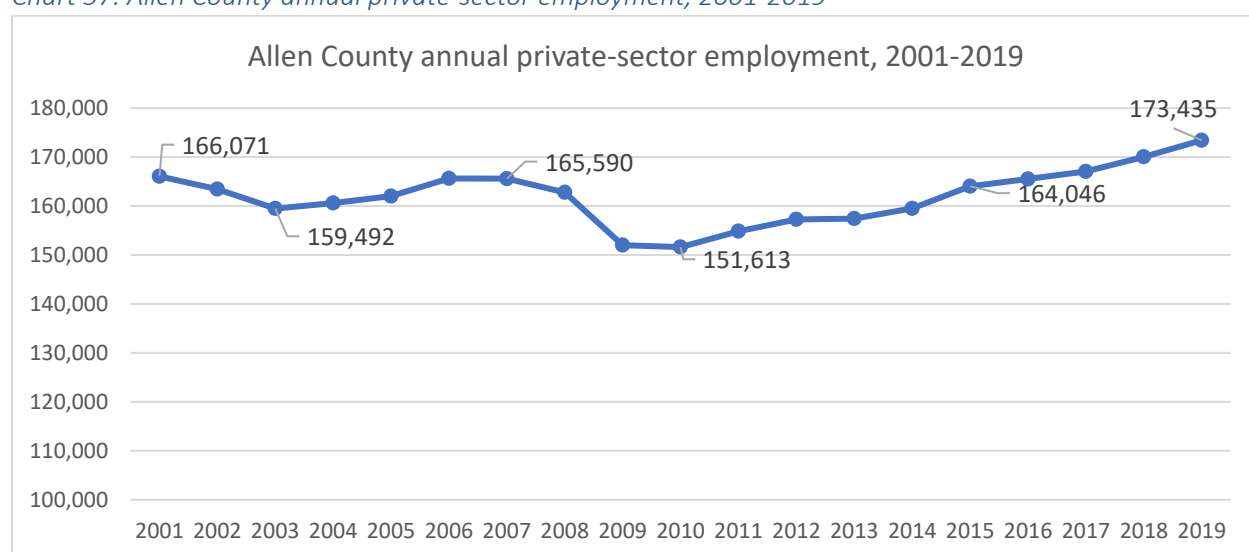
Chart 57 switches from Allen County residents to Allen County private-sector employers and the number of jobs from 2001 to 2019. In other words, Chart 57 reflects the people who work in Allen County, regardless of their county of residence. This data comes from the U.S. Bureau of Labor Statistics’ Quarterly Census of Employment and Wages (QCEW). QCEW provides a quarterly count of employment and wages reported by employers. Relying on unemployment insurance data from states, QCEW data covers more than 95% of U.S. jobs, available at the county, MSA, state, and national levels by industry.

Three notable provisions of QCEW tallies:

- Counts all jobs equally (full- and part-time)
- One person, two jobs? Counted twice in QCEW
- Reflects county of employment, not where employees live, so Allen County residents who work outside elsewhere are not counted here while commuters from other counties are reflected in this data

Allen County's private-sector employment as measured by number of jobs has shown an incremental but continuous increase from 2010 to 2019. Workers who hold more than one job are counted based on the number of jobs they hold in this metric. By comparison, the labor force in Chart 53 counts people, not jobs.

Chart 57: Allen County annual private-sector employment, 2001-2019

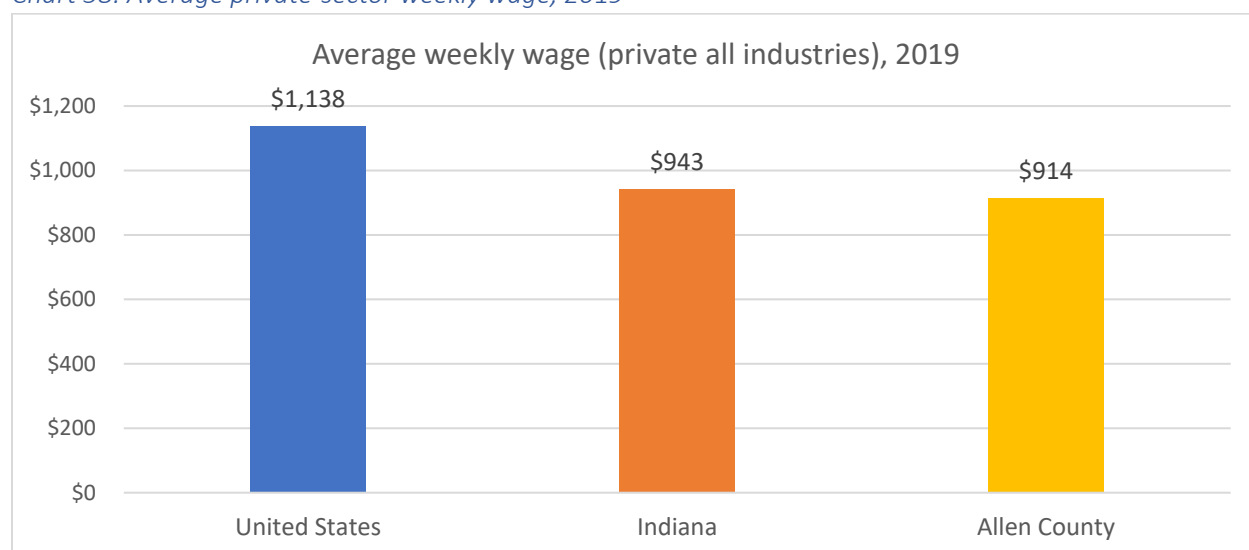


Source: BLS QCEW

Chart 58 moves from employment to wages, using the average private-sector weekly wage for 2019. CRI has historically preferred private-sector wages as a good measure of economic health and vitality since public-sector wages are far less subject to market fluctuations and often have significant constraints due to public funding. Allen County's 2019 average lagged behind Indiana and the United States.

This is a true average: all the wages divided by all the jobs. Industries that use many part-time workers will reflect a lower average to account for the people working less than 40 hours per week.

Chart 58: Average private-sector weekly wage, 2019



Source: BLS QCEW

Private-sector employment, wages

The next two series of charts – 59 to 61 and 62 to 65 – look at private-sector employment and wage data by 2-digit North American Industry Classification System (NAICS) codes. Table 2 provides the full set of 2-digit codes with description.

Table 2: 2-digit NAICS codes

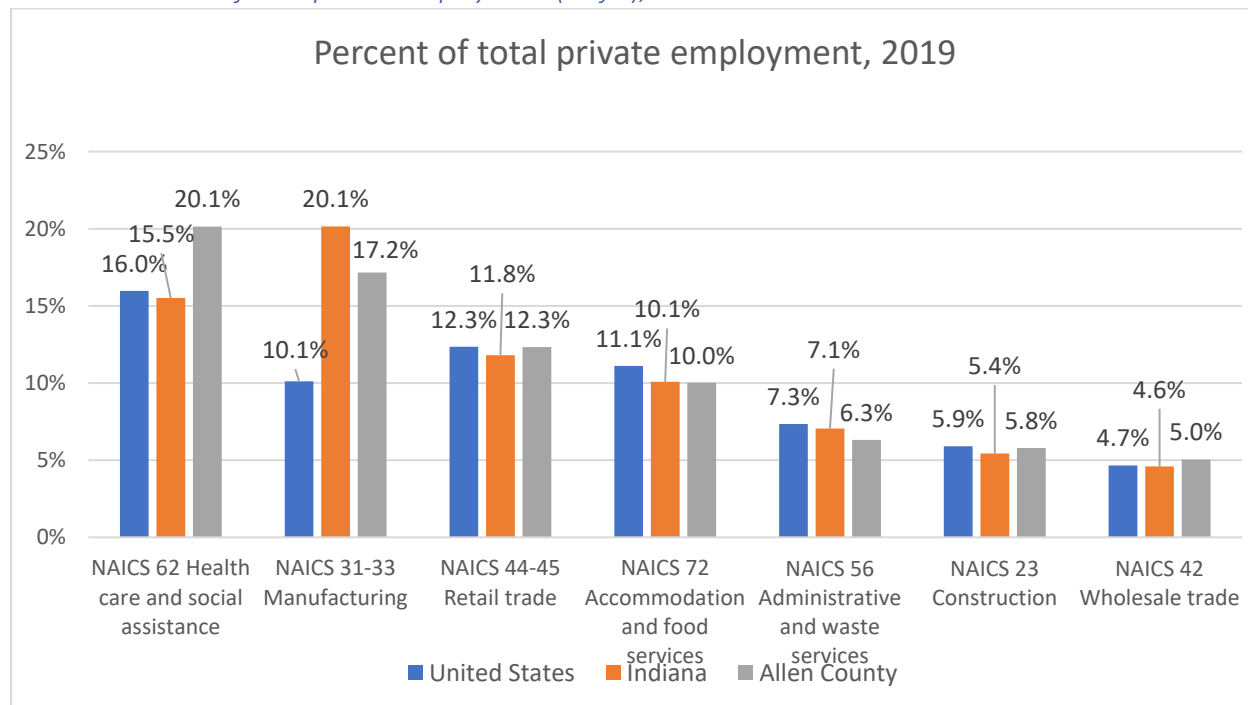
Sector	Description
11	Agriculture, Forestry, Fishing and Hunting
21	Mining, Quarrying, and Oil and Gas Extraction
22	Utilities
23	Construction
31-33	Manufacturing
42	Wholesale Trade
44-45	Retail Trade
48-49	Transportation and Warehousing
51	Information
52	Finance and Insurance
53	Real Estate and Rental and Leasing
54	Professional, Scientific, and Technical Services
55	Management of Companies and Enterprises
56	Administrative and Support and Waste Management and Remediation Services
61	Educational Services
62	Health Care and Social Assistance
71	Arts, Entertainment, and Recreation
72	Accommodation and Food Services
81	Other Services (except Public Administration)
92	Public Administration

The next three charts look at the percent of total private employment in 2019 according to QCEW data.

CRI sorted the data by the largest to smallest for Allen County's share of jobs. Allen County is overrepresented as compared to the nation when measured by percentage for the following industries:

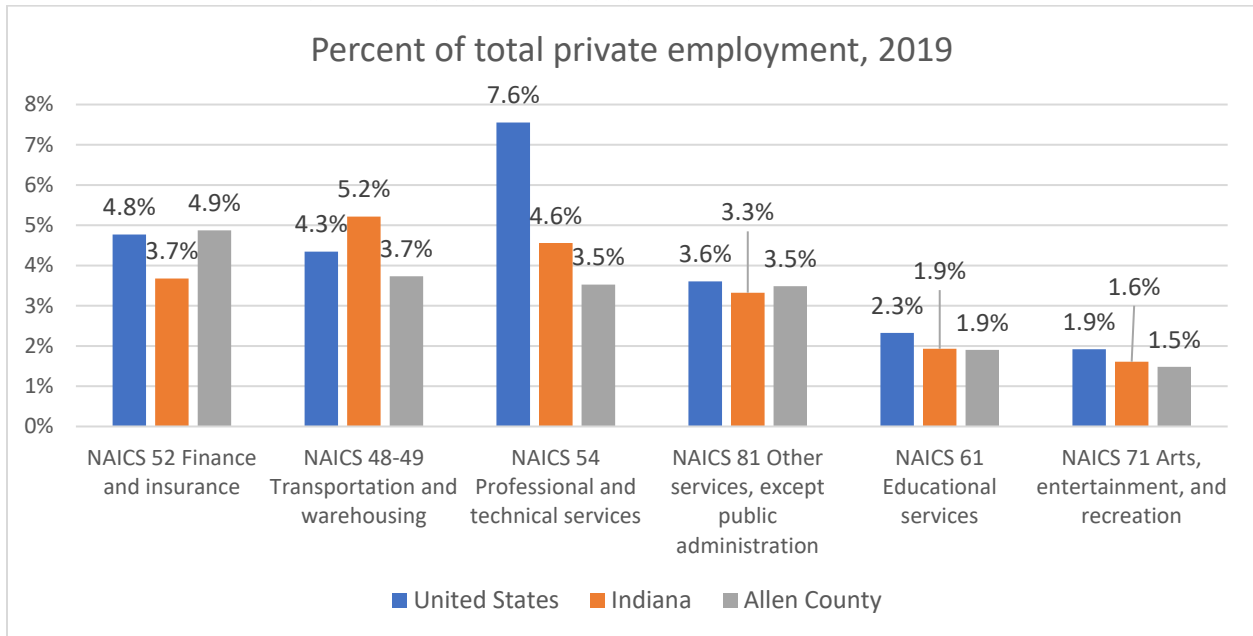
- Healthcare and social assistance
- Manufacturing
- Wholesale trade
- Finance and Insurance

Chart 59: Percent of total private employment (1 of 3), 2019



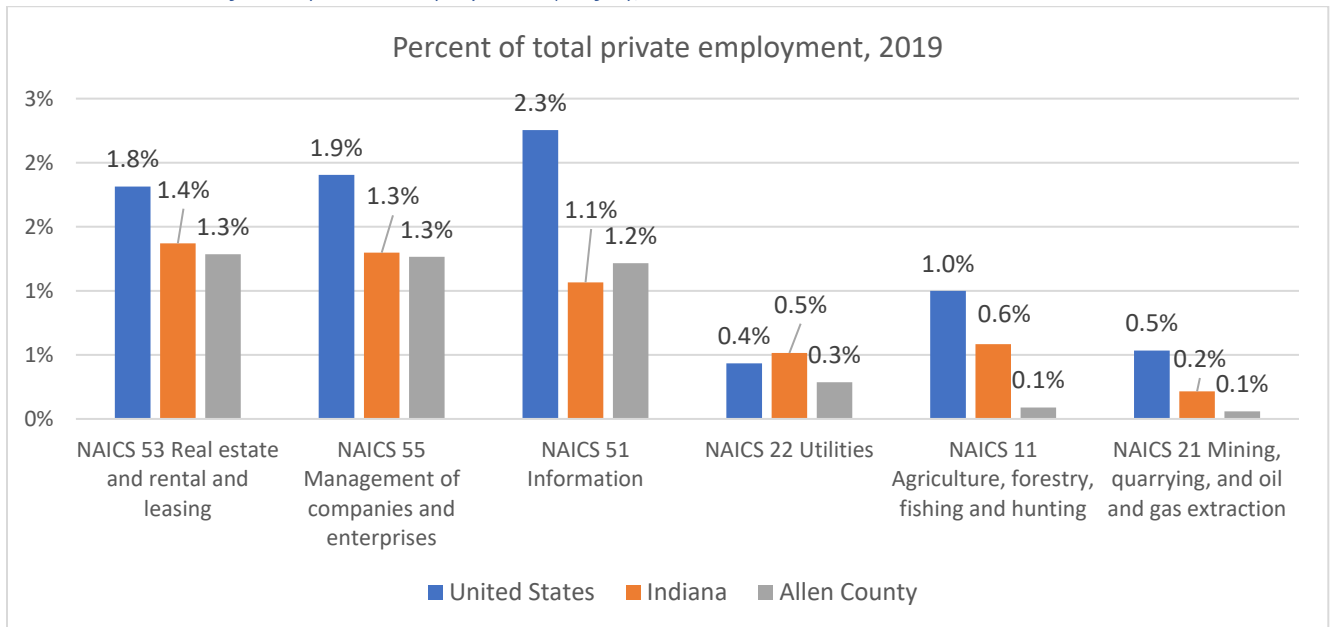
Source: Percentages calculated by CRI using BLS QCEW data

Chart 60: Percent of total private employment (2 of 3), 2019



Source: Percentages calculated by CRI using BLS QCEW data

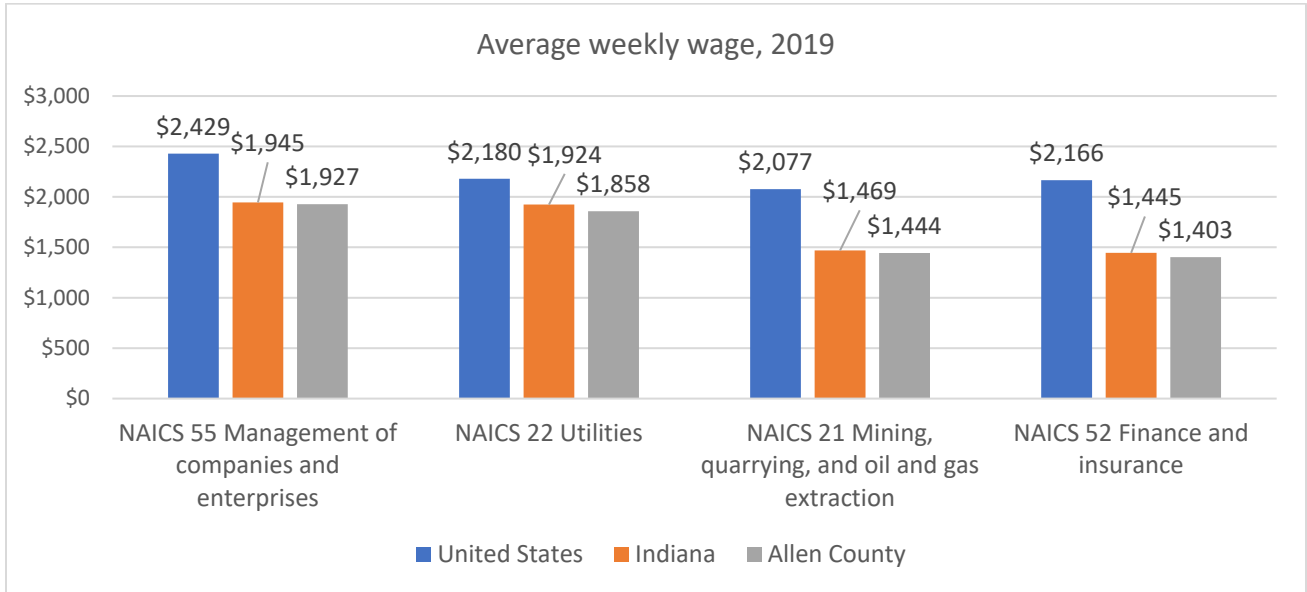
Chart 61: Percent of total private employment (3 of 3), 2019



Source: Percentages calculated by CRI using BLS QCEW data

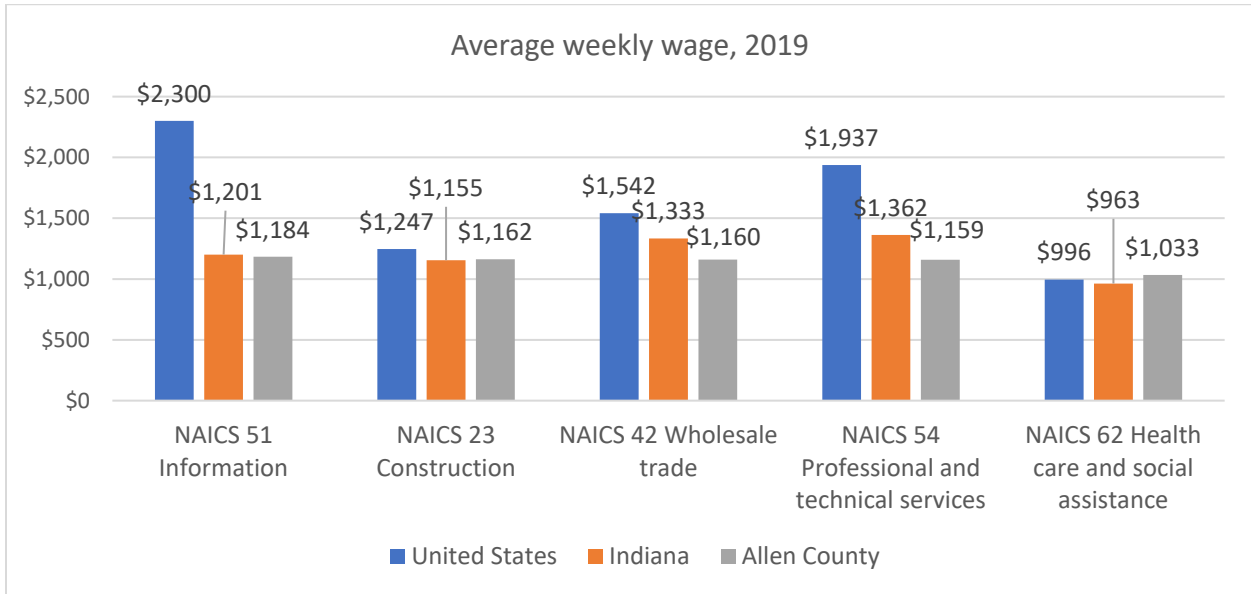
The next four charts compare 2019’s average wage by private-sector industry. Like the employment charts, these are sorted from the highest to lowest average in Allen County. The only industry in Allen County with average wages above that of the nation also happens to be the largest industry by private-sector employment: healthcare and social assistance.

Chart 62: Wages by private-sector industry (1 of 4), 2019



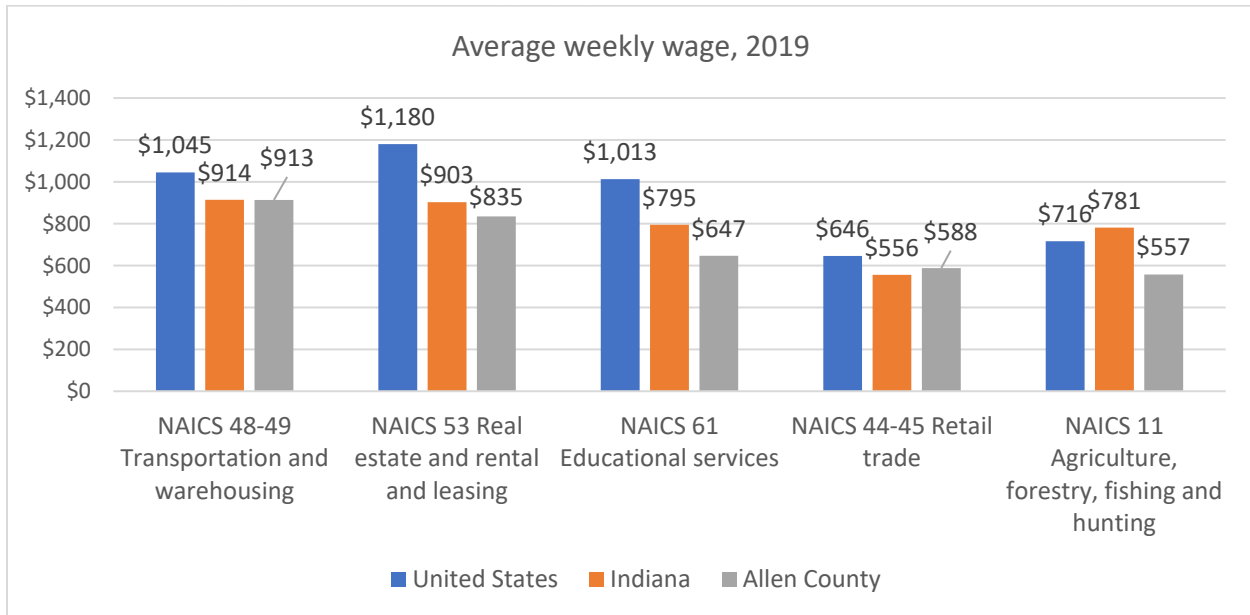
Source: BLS QCEW data

Chart 63: Wages by private-sector industry (2 of 4), 2019



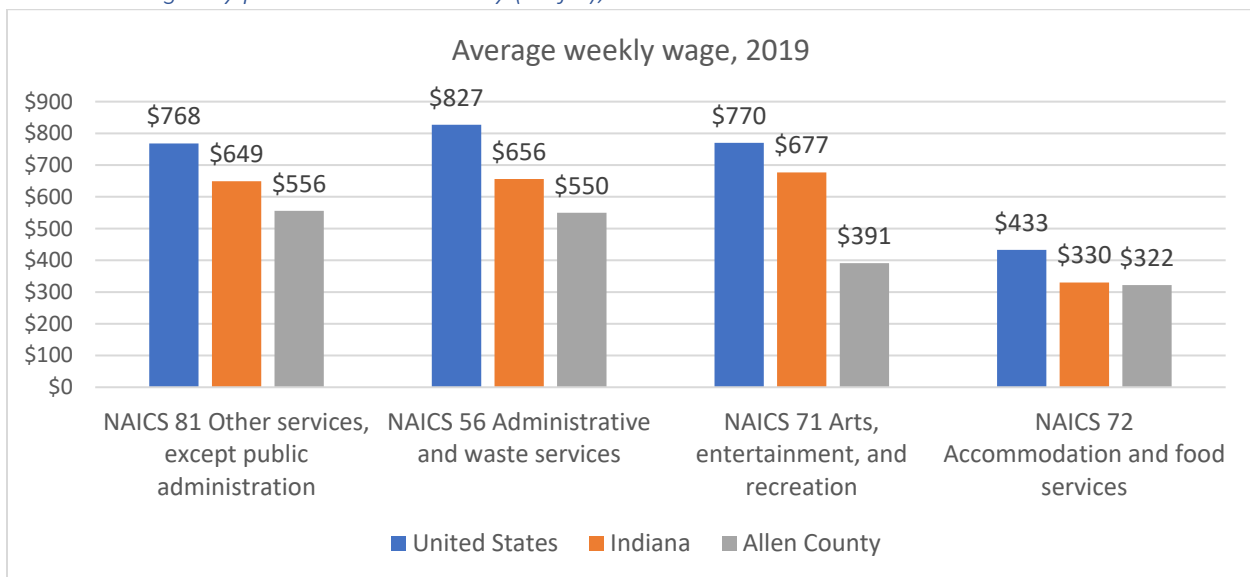
Source: BLS QCEW data

Chart 64: Wages by private-sector industry (3 of 4), 2019



Source: BLS QCEW data

Chart 65: Wages by private-sector industry (4 of 4), 2019

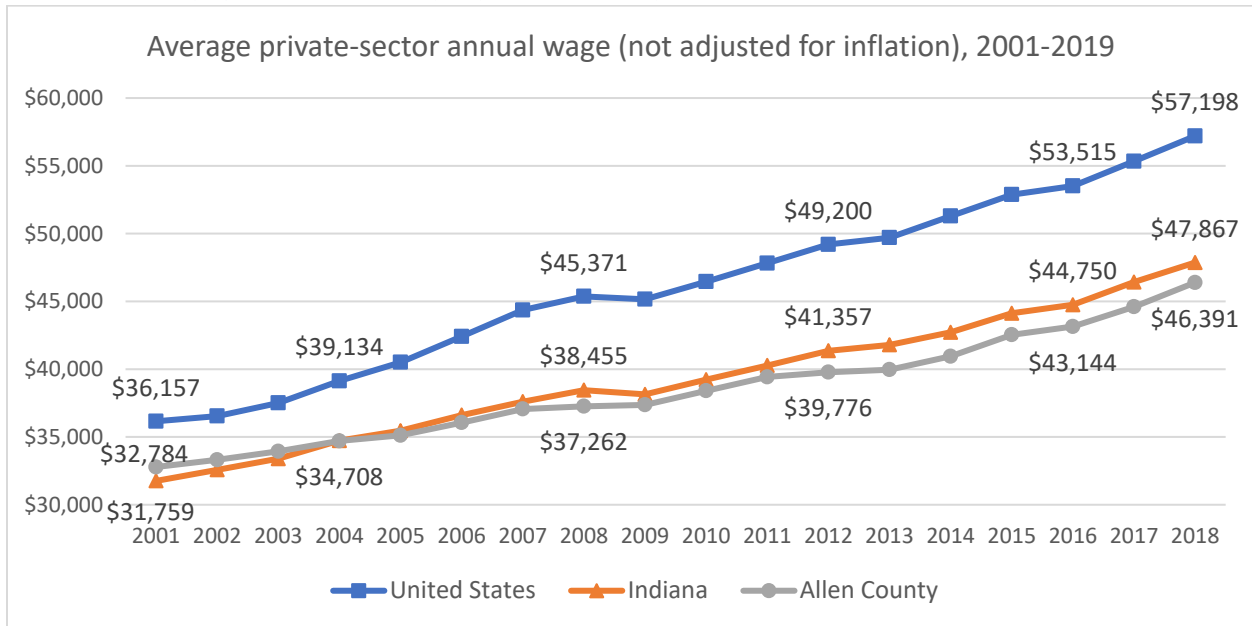


Source: Percentages calculated by CRI using BLS QCEW data

Charts 66 and 67 compare the average private-sector wage over time, 2001 to 2019, from the three studied geographies. Chart 66 uses current dollars; Chart 67 has been adjusted for inflation to 2019 dollars.

Allen County's average was ahead of Indiana from 2001 to 2003 and started to fall behind the state in 2006 and never caught back up, as shown in Chart 66.

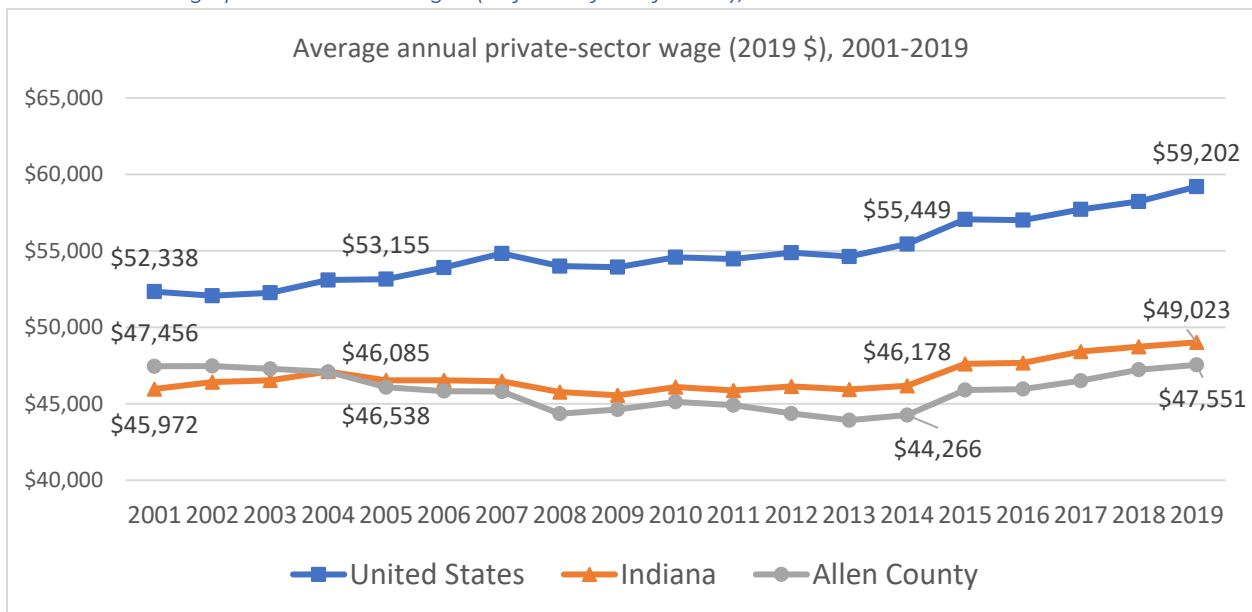
Chart 66: Average private-sector wages (current dollars), 2001-2019



Source: BLS QCEW

Chart 67 uses 2019 dollars to account for inflation. The spread between Allen County’s average compared to the United States became more pronounced over time.

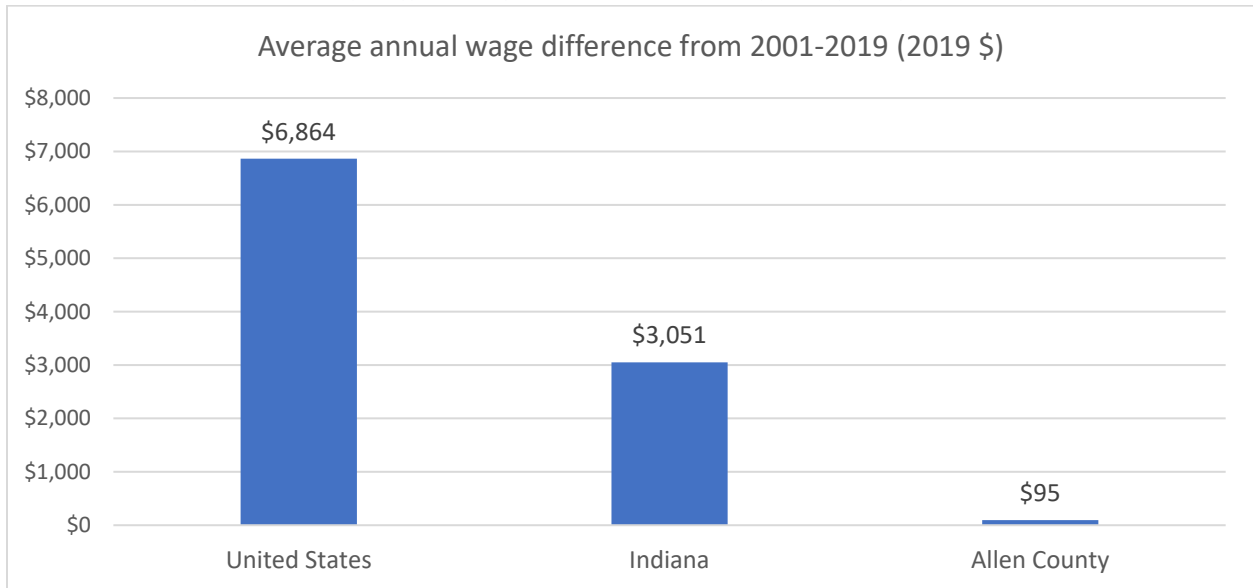
Chart 67: Average private-sector wages (adjusted for inflation), 2001-2019



Source: Adjusted for inflation by CRI using BLS QCEW data

Chart 68 uses the starting and end point for the data in 2001 and 2019 from Chart 67. Allen County’s wages increased less than \$100 while the nation’s increase approaches \$7,000.

Chart 68: Average annual wage difference from 2001 to 2019 adjusted for inflation



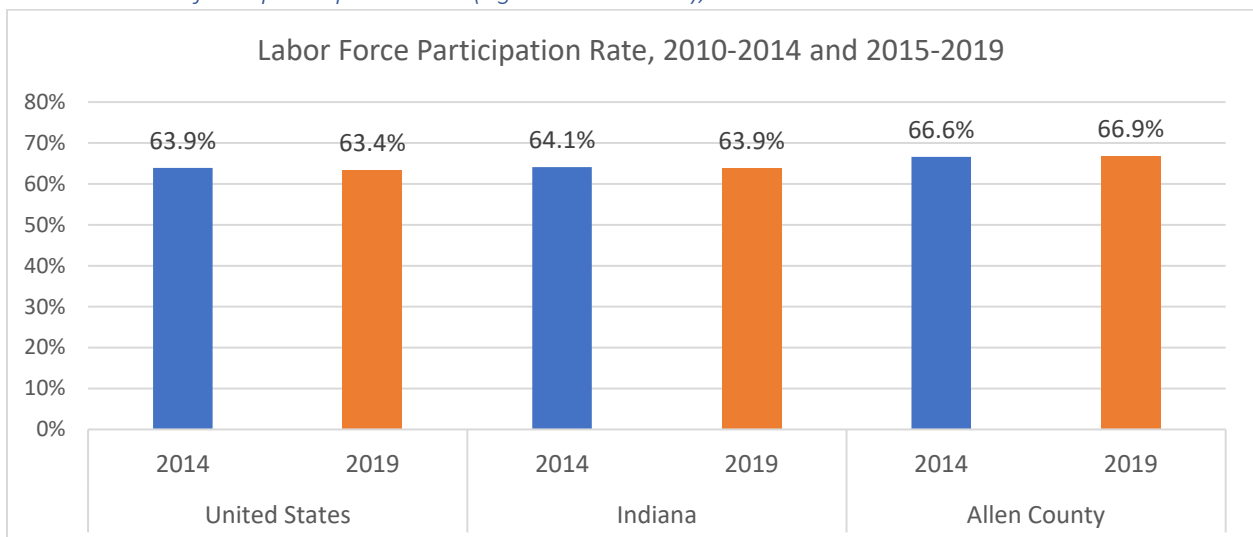
Source: Adjusted for inflation by CRI using BLS QCEW data

Labor force participation rate

The labor force participation rate (LFPR), as shown in Charts 69 to 74, measures the share of the population by age who are either working or actively seeking work. Some LFPR measures only look at people likely to be working while others include ages who can be expected to be retired. The charts here indicate the respective age universe.

Allen County generally enjoys a higher LFPR than Indiana or the United States. As shown in Chart 69, the LFPR has dipped somewhat in the two other geographies over time, but Allen County's has gone up slightly. Note that this universe is ages 16 and older so it includes older workers who can be reasonably expected to be retired.

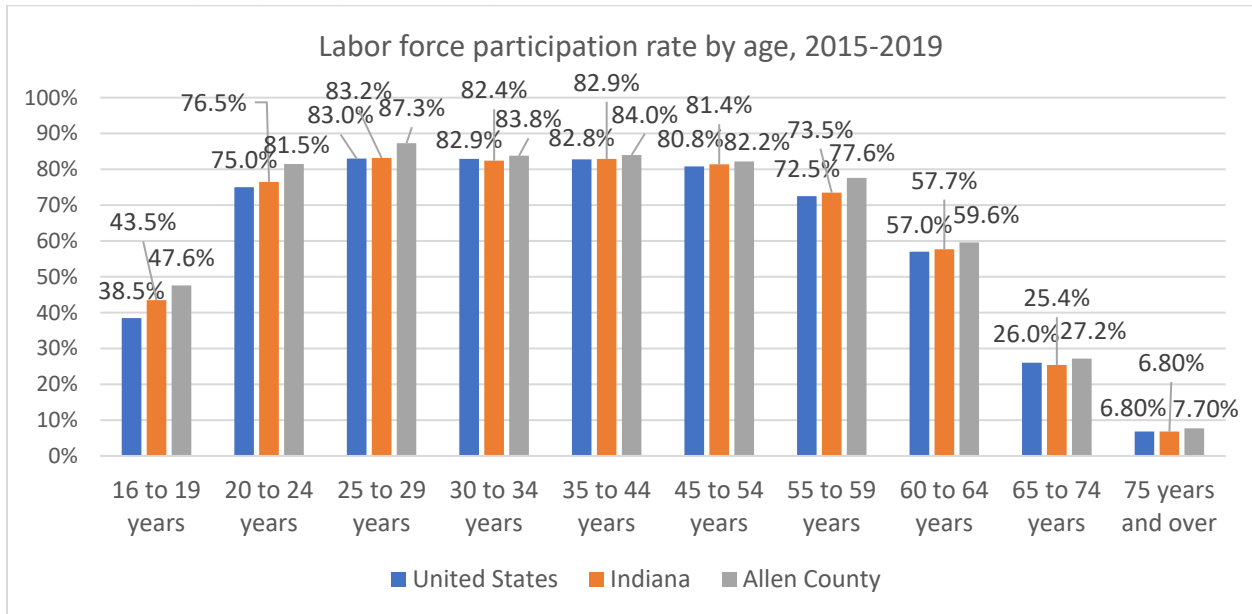
Chart 69: Labor force participation rate (ages 16 and older), 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S2301

Using LFPR by age cohort, Chart 70 shows Allen County’s LFPR was above nation and state in every age group and above 80% for workers ages 20 to 54.

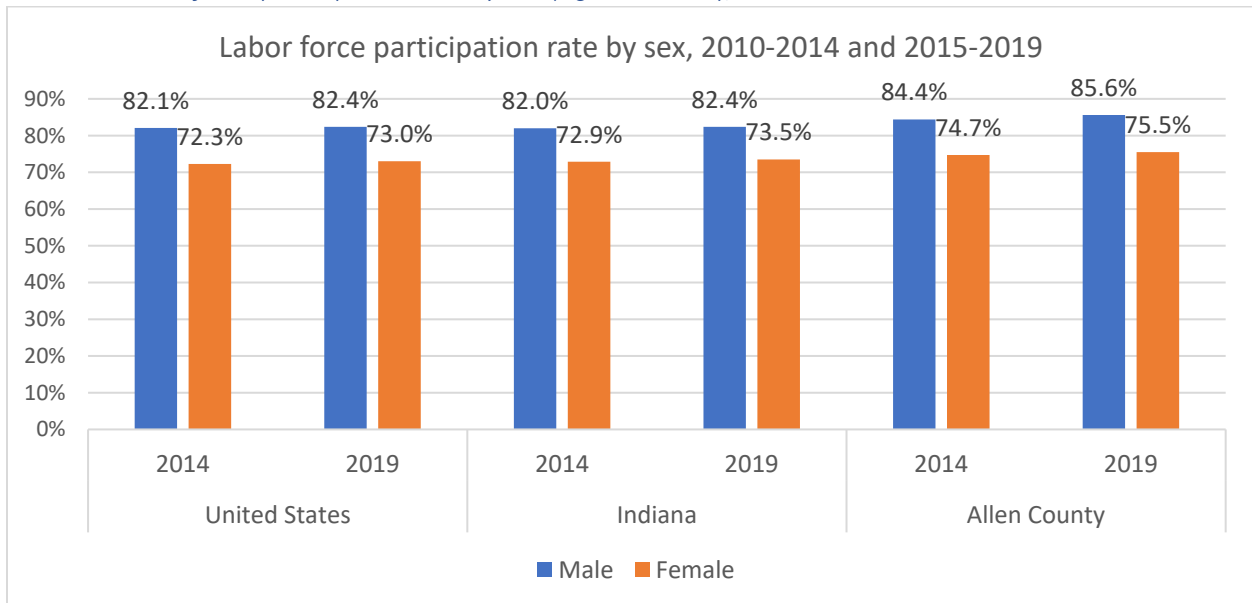
Chart 70: Labor force participation rate by age, 2015-2019



Source: U.S. Census Bureau Table S2301

Chart 71 switches to LFPR by sex for working-age adults. Men’s LFPR was consistently higher than women’s across geographies, but Allen County had more working women than the state or nation.

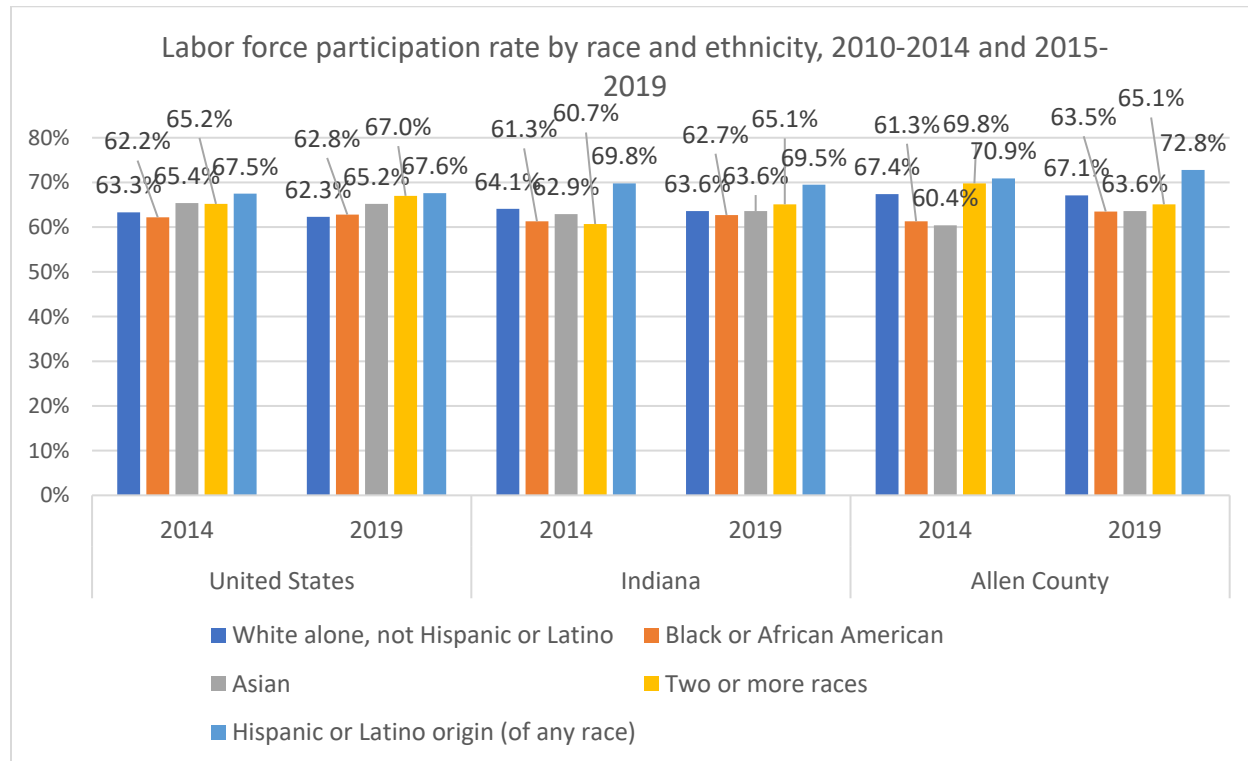
Chart 71: Labor force participation rate by sex (ages 20 to 64), 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S2301

Chart 72 looks at LFPR by race and ethnicity for people 16 and older, comparing 2010-2014 and 2015-2019.

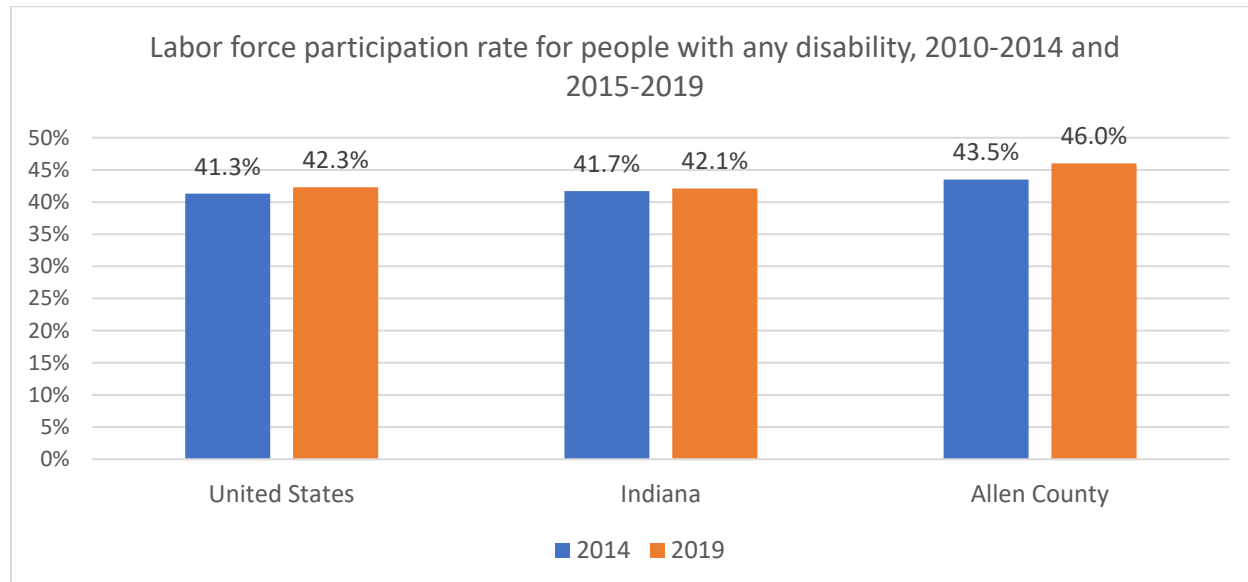
Chart 72: Labor force participation rate by race and ethnicity (ages 16 and older), 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S2301

Chart 73 uses the same universe as charts 71 and 72 with anyone 16 and older but looks at people reporting disabilities. As noted in Chart 31, the share of people reporting disabilities increases with age so the low share of people with disabilities reporting employment is not unexpected, however Allen County’s share of people with disabilities participating in the labor force has been higher than the state and nation.

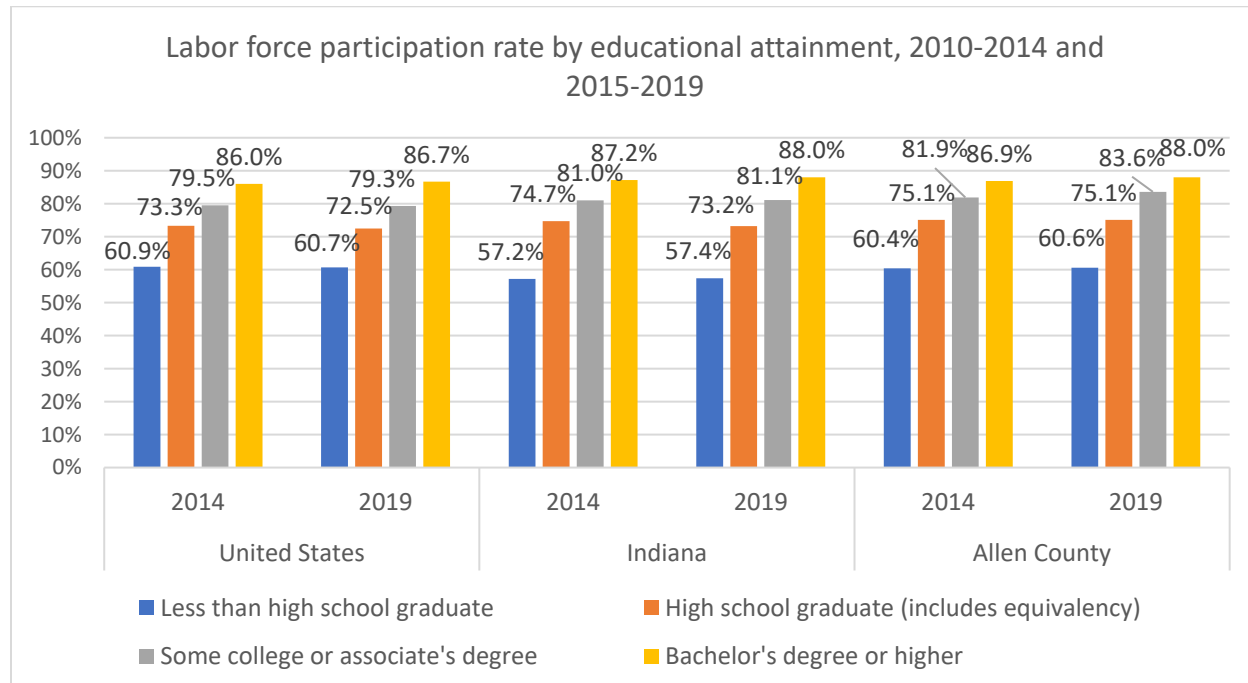
Chart 73: Labor force participation rate for people with any disability (ages 16 and older), 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S2301

The last LFPR chart looks at working-age adults by educational attainment. Working or looking for work increases with education level, with bachelor's degree holders in Allen County at 88% in 2015 to 2019 compared to 60.6% for those without a high school diploma. Since younger workers are likely to be more educated, they are less likely to be in an age group for early retirement, but since this universe excludes those 65 and older, traditional retirees are not part of this analysis.

Chart 74: Labor force participation rate by educational attainment (ages 25 to 64), 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S2301

Wage, employment key points

- Allen County's employed labor force has steadily increased since Great Recession.
- Allen County's wages continued to lag state for about 15 years and nation since 2001, especially when adjusting for inflation.
- The local wage penalty was consistent across industries.
- Healthcare and manufacturing, as the two largest industries by employment, represented 37.1% of Allen County's jobs compared to 26.1% of United States and 35.6% of Indiana in 2019.

Labor force participation rate key points

- Allen County's LFPR consistently outperformed the state and nation.
- The share of older adults working has been increasing.
- Women had lower LFPR than men across geographies.
- People of Hispanic or Latino descent had the highest LFPR of any racial or ethnic group.

Living wage structures

Living wage structures attempt to identify how much money is needed to cover basic necessities like housing, transportation, and health insurance. There is no standard definition of what constitutes a "good job" or a living wage. Some measures considered are the ability to cover household expenses to without the need for government assistance, access to employer-sponsored health insurance, and accounting for regional differences in costs for goods and services. Ultimately these structures need to account for family composition, age of the children, and the age of adults.

For this section, CRI looked at four different sources for Allen County data:

- United Way’s ALICE (Asset Limited Income Constrained Employed) model
- The Massachusetts Institute of Technology (MIT) Living Wage Calculator
- The Economic Policy Institute’s (EP) Family Budget
- The University of Washington’s Self-Sufficiency Standard

All four use a slightly different structure, as in some include a small savings or tax credits while others do not. None of the models include student loan costs or retirement savings. They typically use rental housing for the housing calculations. Some models are presented as annual costs while others use a monthly budget.

United Way’s ALICE formula presents two budgets: survival, as shown in Table 3, and stability in Table 4. While the calculation formula can be a bit complex depending on household structure, 200% of the federal poverty level (FPL) can be a close approximation to the survival budget while 400% of the FPL is a good substitute for the stability budget. FPL income levels are included in Table 8 in the next section.

Table 3: ALICE survival budget for Allen County (2018 \$)

	Single Adult	Two Adults	Two Adults Two School- Age Children	Two Adults, Two in Child Care	Single Senior	Two Seniors
Housing	\$555	\$651	\$830	\$830	\$555	\$651
Child Care	\$0	\$0	\$357	\$1,019	\$0	\$0
Food	\$256	\$531	\$887	\$775	\$218	\$453
Transportation	\$332	\$503	\$800	\$800	\$286	\$412
Health Care	\$190	\$452	\$656	\$656	\$476	\$951
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$162	\$256	\$400	\$474	\$184	\$290
Taxes	\$233	\$350	\$397	\$580	\$245	\$358
Monthly Total	\$1,783	\$2,818	\$4,402	\$5,209	\$2,019	\$3,190
Annual Total	\$21,396	\$33,816	\$52,824	\$62,508	\$24,228	\$38,280
Hourly Wage	\$10.70	\$16.91	\$26.41	\$31.25	\$12.11	\$19.14

Source: United Way of Indiana

The stability budget in Table 4 adds in a monthly savings.

Table 4: ALICE stability budget for Allen County (2018 \$)

	Single Adult	Two Adults	Two Adults Two School- Age Children	Two Adults, Two in Child Care

Housing	\$814	\$1,038	\$911	\$911
Child Care	\$0	\$0	\$636	\$1,696
Food	\$526	\$1,066	\$1,902	\$1,665
Transportation	\$743	\$941	\$1,262	\$1,262
Health Care	\$163	\$381	\$571	\$571
Technology	\$125	\$145	\$145	\$145
Miscellaneous	\$296	\$436	\$675	\$773
Savings	\$296	\$436	\$675	\$773
Taxes	\$592	\$787	\$1,326	\$1,481
Monthly Total	\$3,555	\$5,230	\$8,103	\$9,277
Annual Total	\$42,660	\$62,760	\$97,236	\$111,324
Hourly Wage	\$21.33	\$31.38	\$48.62	\$55.66

Source: United Way of Indiana

The MIT Living Wage Calculator in Table 5 offers pre- and post-tax budget.

Table 5: MIT Living Wage Calculator for Allen County

	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)			
	0 Childr en	1 Chil d	2 Childr en	3 Childr en	0 Childr en	1 Chil d	2 Childr en	3 Childr en	0 Childr en	1 Chil d	2 Childr en	3 Childr en
Food	\$3,246	\$4,771	\$7,141	\$9,494	\$5,950	\$7,394	\$9,505	\$11,589	\$5,950	\$7,394	\$9,505	\$11,589
Child Care	\$0	\$5,183	\$10,366	\$15,549	\$0	\$0	\$0	\$0	\$0	\$5,183	\$10,366	\$15,549
Medical	\$2,848	\$7,811	\$7,499	\$7,639	\$5,746	\$7,499	\$7,639	\$7,292	\$5,746	\$7,499	\$7,639	\$7,292
Housing	\$6,132	\$9,204	\$9,204	\$11,856	\$7,332	\$9,204	\$9,204	\$11,856	\$7,332	\$9,204	\$9,204	\$11,856
Transportation	\$5,149	\$9,443	\$11,753	\$13,993	\$9,443	\$11,753	\$13,993	\$12,698	\$9,443	\$11,753	\$13,993	\$12,698
Civic	\$1,956	\$4,200	\$3,838	\$4,457	\$4,200	\$3,838	\$4,457	\$4,300	\$4,200	\$3,838	\$4,457	\$4,300
Other	\$2,835	\$4,620	\$5,070	\$6,127	\$4,620	\$5,070	\$6,127	\$6,145	\$4,620	\$5,070	\$6,127	\$6,145
Required annual income after taxes	\$22,165	\$45,232	\$54,872	\$69,114	\$37,291	\$44,759	\$50,925	\$53,880	\$37,291	\$49,942	\$61,291	\$69,429
Annual taxes	\$4,653	\$9,495	\$11,519	\$14,509	\$7,828	\$9,396	\$10,690	\$11,311	\$7,828	\$10,484	\$12,866	\$14,575

Required annual income before taxes	\$26,818	\$54,727	\$66,391	\$83,623	\$45,119	\$54,155	\$61,615	\$65,191	\$45,119	\$60,426	\$74,157	\$84,004
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Source: Massachusetts Institute of Technology Living Wage Calculator

For the Economic Policy Institute Family Budget Calculator, CRI added the hourly wage per adult to Table 6. Families with one child are assumed to have a 4-year-old in the EPI model. Families with two children are assumed to have a 4-year-old and an 8-year-old.

Table 6: EPI Family Budget Calculator (2017 \$)

	1 adult and no children	1 adult and 2 children	2 adults and 2 children
HOUSING	\$6,082	\$9,093	\$9,093
FOOD	\$2,901	\$6,259	\$8,379
CHILD CARE	\$0	\$17,243	\$17,243
TRANSPORTATION	\$9,785	\$11,992	\$14,089
HEALTH CARE	\$3,581	\$7,396	\$10,977
OTHER NECESSITIES	\$3,624	\$6,193	\$7,049
TAXES	\$4,961	\$8,589	\$9,560
Annual Total	\$30,934	\$66,766	\$76,390
Hourly wage per adult	\$14.87	\$32.10	\$18.36

Source: Economic Policy Institute

The University of Washington's model as shown in Table 7 uses monthly costs and factors in tax credits.

Table 7: University of Washington 2020 Self-Sufficiency Standard for Allen County

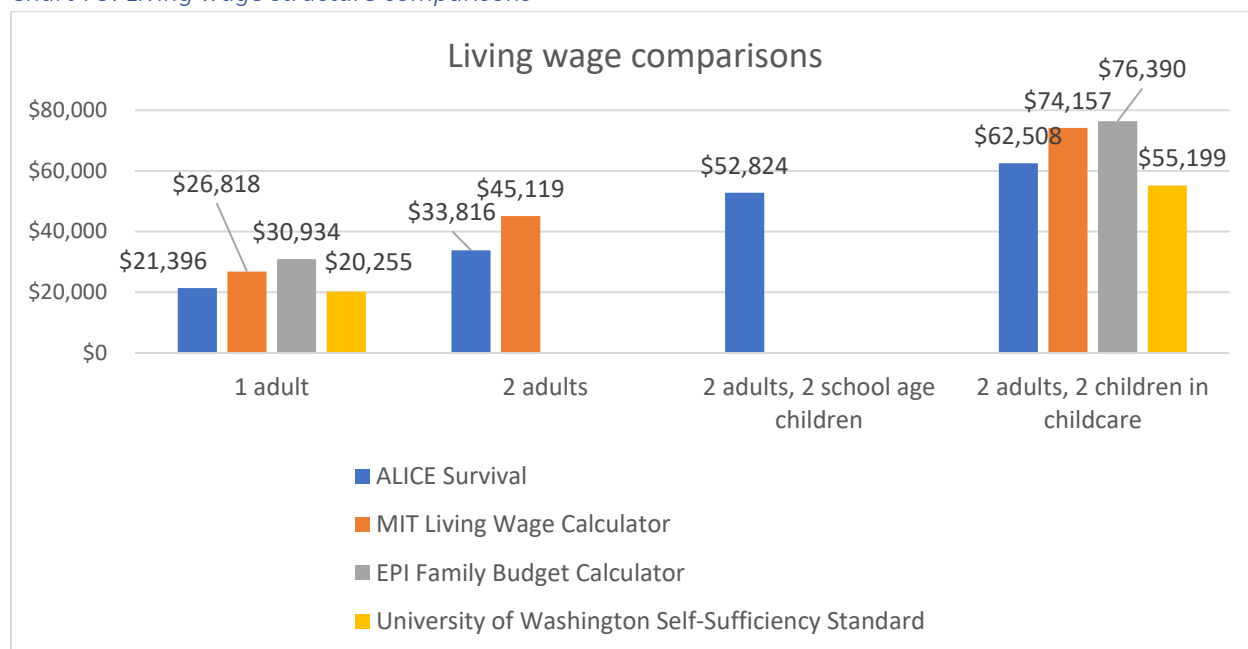
	1 adult	1 adult, 1 infant	2 adults, 1 preschooler, 1 school-age child
Housing Costs	\$621	\$780	\$780
Child Care Costs	\$0	\$834	\$1,257
Food Costs	\$237	\$353	\$730
Transportation Costs	\$241	\$250	\$474
Health Care Costs	\$192	\$496	\$583
Miscellaneous costs	\$129	\$271	\$382
Taxes	\$267	\$595	\$827
Earned Income Tax Credit (-)	\$0	(\$23)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)
Hourly Self-Sufficiency Wage	\$9.59	\$18.94	\$13.07
Monthly Self-Sufficiency Wage	\$1,688	\$3,334	\$4,600
Annual Self-Sufficiency Wage	\$20,255	\$40,012	\$55,199
Emergency Savings	\$41	\$94	\$68

Source: University of Washington

Chart 75 compares the living wage structures for each of the models using like households or families. It is an imperfect analysis due to the different years, i.e. no offsets for inflation, and differences in ages of

children. Regardless, it does demonstrate how different models looking to answer the same question can arrive at very different outcomes.

Chart 75: Living wage structure comparisons



Source: United Way of Indiana, MIT, EPI, University of Washington

Living wage structure key points

- Different organizations use different structures and then arrive at different outcomes for needed income.
- Budgets depend on composition of the family or household.
- No universal “living wage” threshold exists, even within the same household structure.

Poverty status

Poverty is counted a little differently for families and nonfamily households for U.S. Census Bureau statistics. For families, either all or none of the people in the family are below the Federal Poverty Level (FPL). Unrelated people’s income is counted separately so each roommate or an unmarried couple living together are counted separately.

The poverty threshold is determined by the size of the family or household as shown in Table 8. This uses the Census Bureau’s poverty guidelines. The U.S. Department of Health and Human Services uses a slightly different FPL threshold but not enough to make a marked difference in the data included here. CRI calculated the hourly wage at 40 hours per week. As shown below, a worker who lives alone or with roommates and makes Indiana’s minimum wage of \$7.25 an hour earns enough to live above the FPL.

Table 8: 2019 Census Bureau Poverty Guidelines

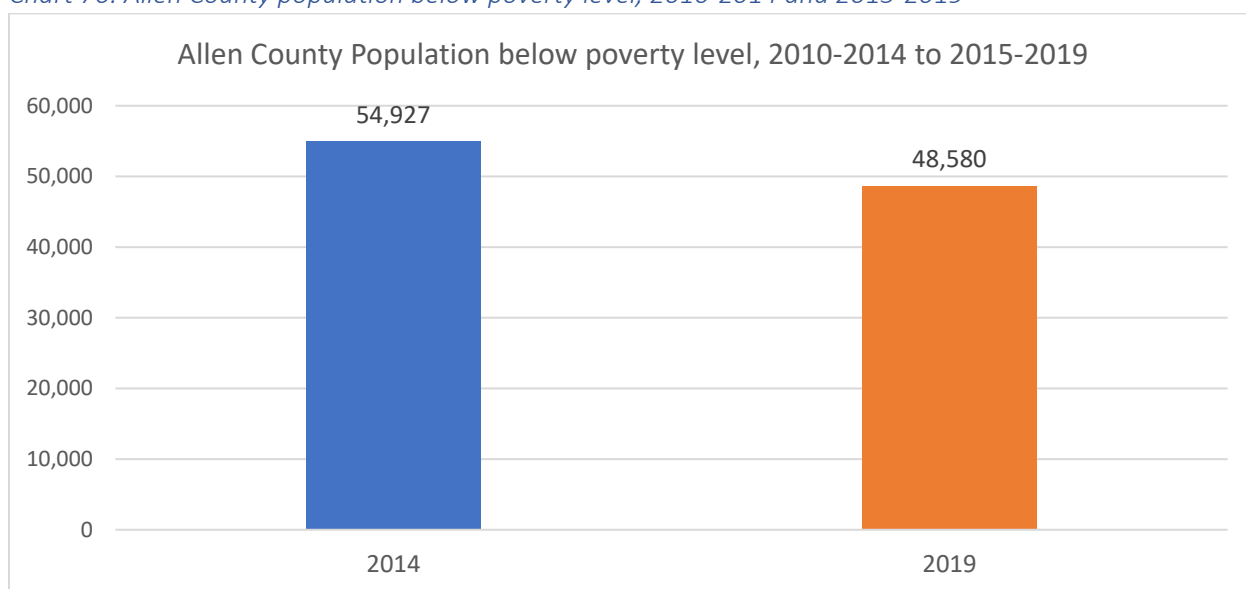
Size of household/family	Poverty threshold	Hourly wage for one FT worker	Hourly wage for two FT workers
1	\$12,760	\$6.13	
2	\$17,240	\$8.29	\$4.14

3	\$21,720	\$10.44	\$5.22
4	\$26,200	\$12.60	\$6.30
5	\$30,680	\$14.75	\$7.38
6	\$35,160	\$16.90	\$8.45
7	\$39,640	\$19.06	\$9.53
8	\$44,120	\$21.21	\$10.61

Source: U.S. Census Bureau with hourly wages calculated by CRI

Chart 76 compares the number of Allen County residents for whom poverty status could be determined who were below the respective FPL for 2010-2014 and 2015-2019, reflecting an 11.6% reduction in people living below FPL.

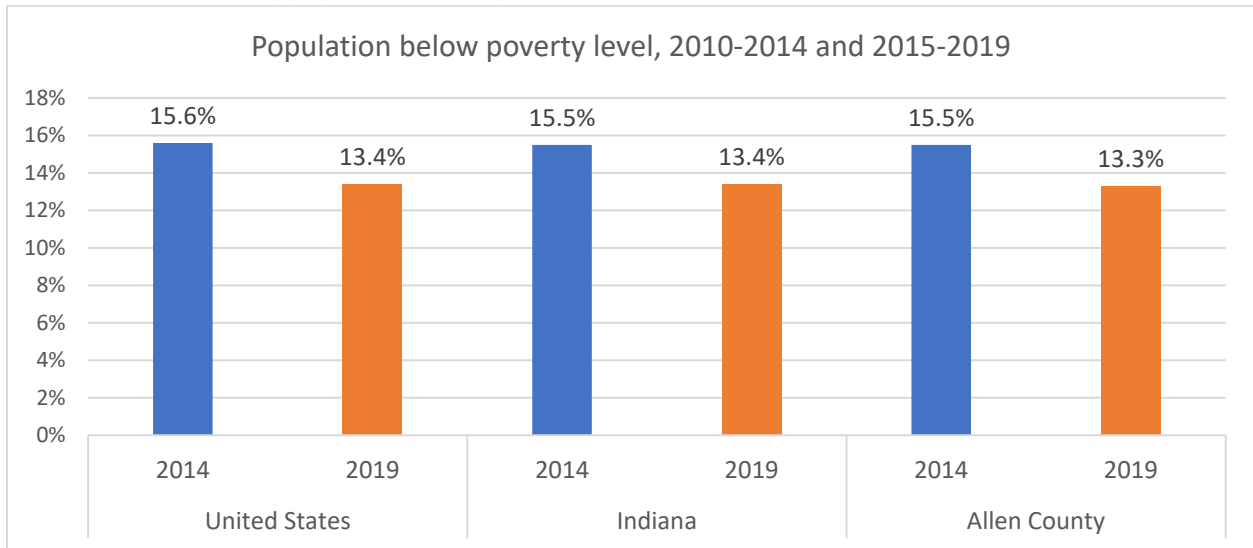
Chart 76: Allen County population below poverty level, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1701

Chart 77 moves to percentages to compare the same time period as above but now includes the United States and Indiana. This largely reflects equivalent measures across all three geographies in both time periods. Although not explored in this report, CRI's work for the St. Joseph Community Health Foundation at the ZIP code level showed that poverty is concentrated in some areas and essentially non-existent in others as shown in the Vulnerable Populations report.

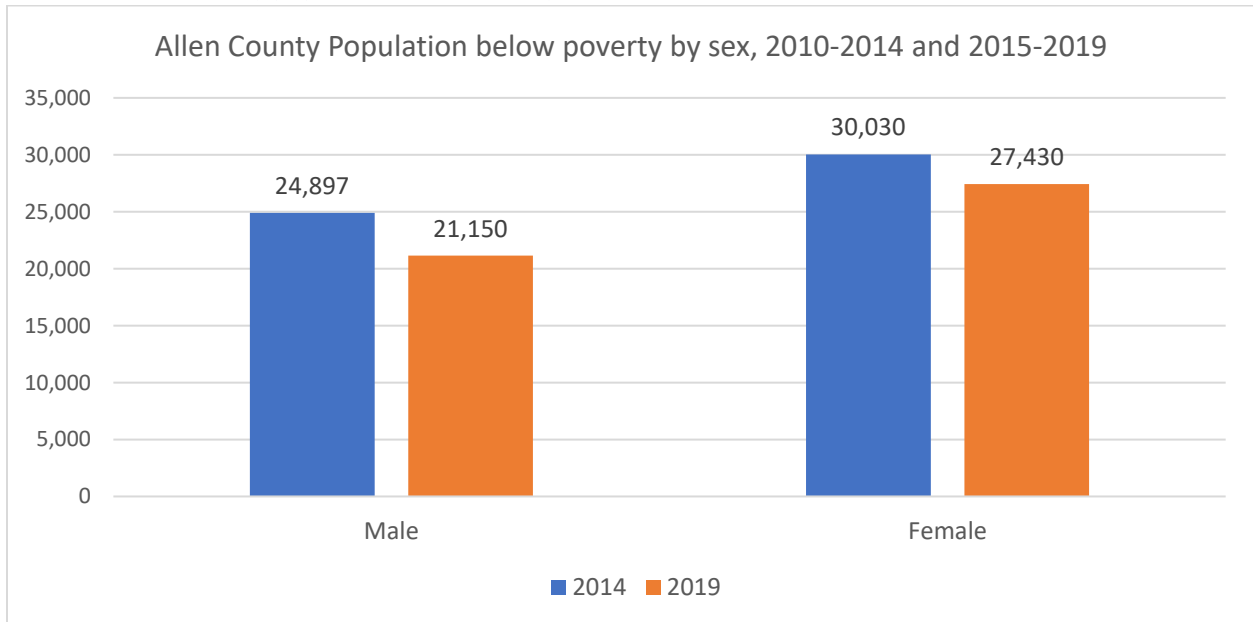
Chart 77: Percentage of population below poverty level, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1701

Chart 78 uses the two five-year time periods to count those below FPL by sex. Women and girls were more likely than men and boys to be in poverty. The reduction in poverty was also uneven. Males went down 15% while the female reduction was 8.7%, according to CRI's calculations.

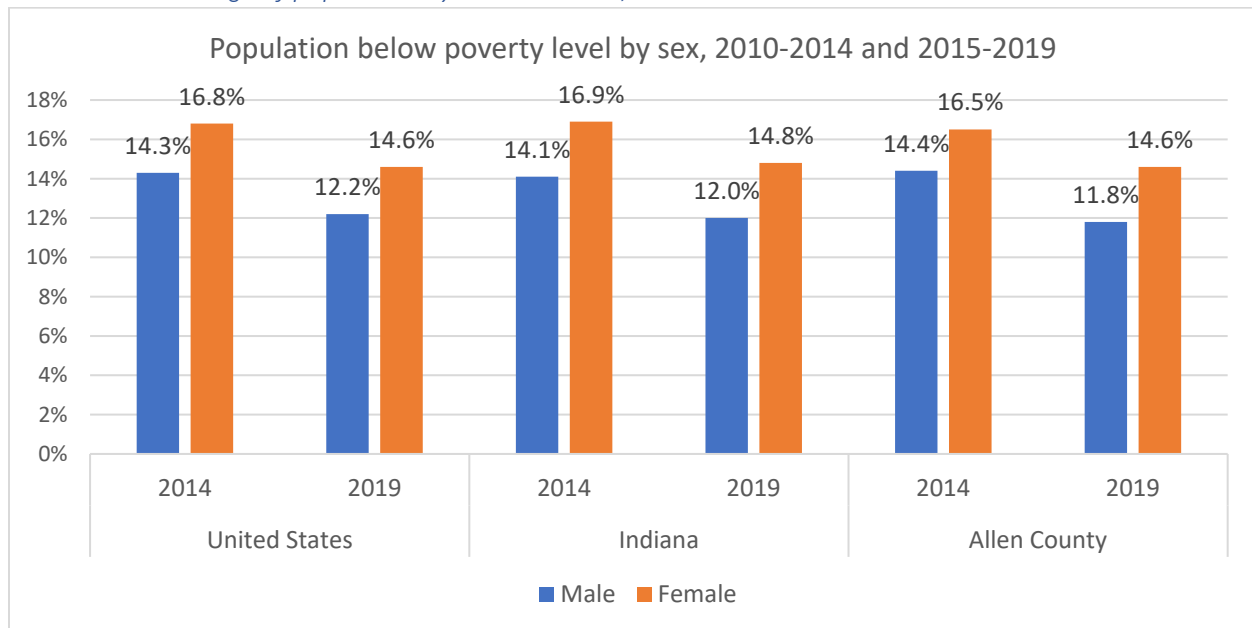
Chart 78: Allen County population below FPL by sex, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1701

Chart 79 extends the measure above to the comparison geographies. As seen on Chart 77, similar trends showed up across the geographies: reductions over time but female poverty remaining persistently higher than male poverty.

Chart 79: Percentage of population by sex below FPL, 2010-2014 and 2015-2019



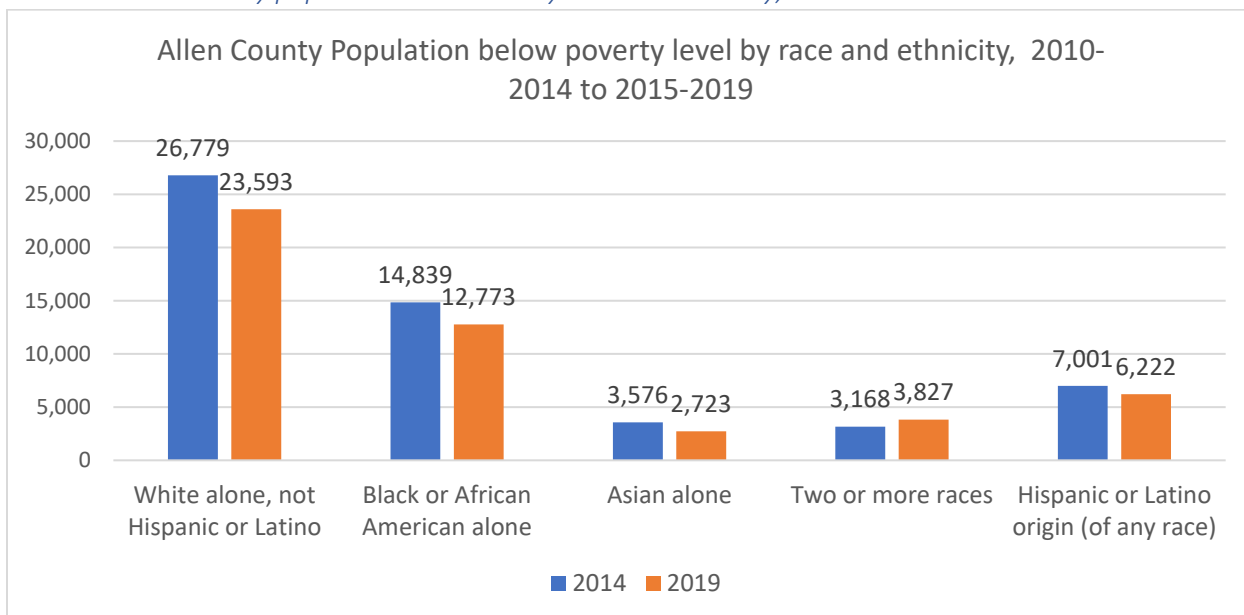
Source: U.S. Census Bureau Table S1701

Chart 80 shows the numeric population below FPL by race and ethnicity for selected groups. The largest group, when measured by the number of people rather than percentage, is those who are white alone.

CRI calculated the following changes between 2010-2014 and 2015-2019:

- White alone, not Hispanic or Latino: -11.9%
- Black or African American alone: -13.9%
- Asian alone: -23.9%
- Two or more races: 20.8%
- Hispanic or Latino origin (of any race): -11.1%

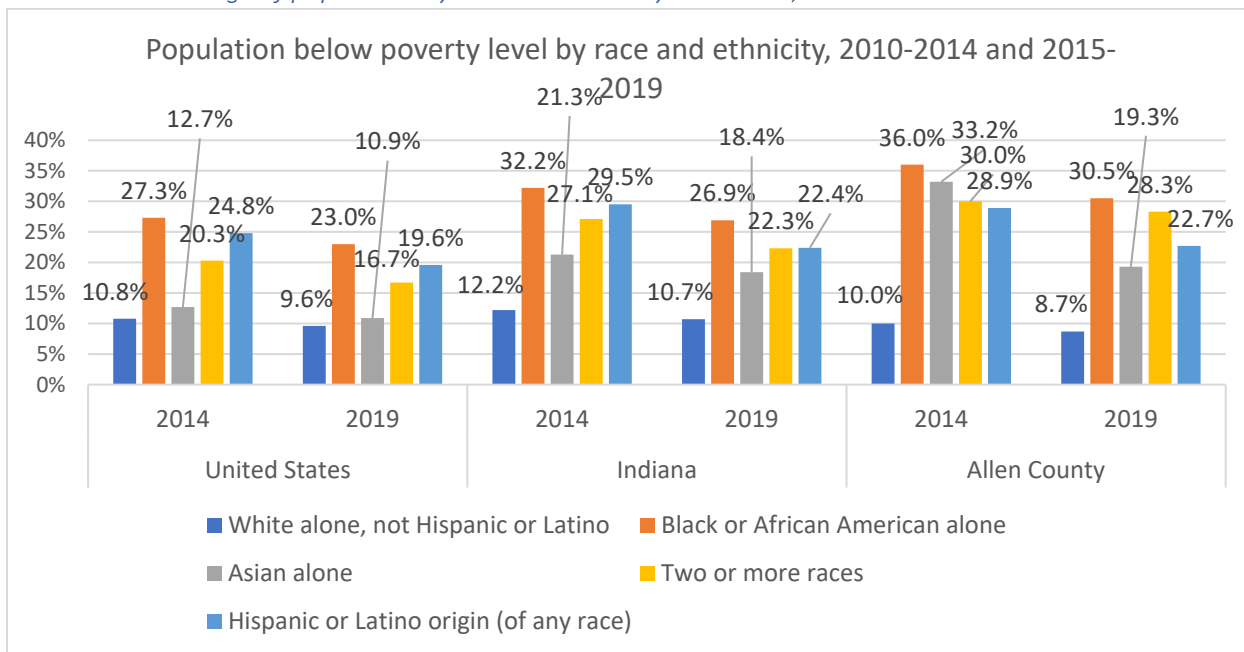
Chart 80: Allen County population below FPL by race and ethnicity, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1701

Chart 81 looks at the percentage of the population by race and ethnicity below FPL. People who are Black occupy the largest share by percentage below FPL in all three geographies. For example, 23% of people who identified as Black alone nationwide were below FPL while 30.5% of Allen County's Black alone residents were from 2015 to 2019. By comparison, 10.8% of people who are white alone were below FPL nationally compared to 8.7% in Allen County.

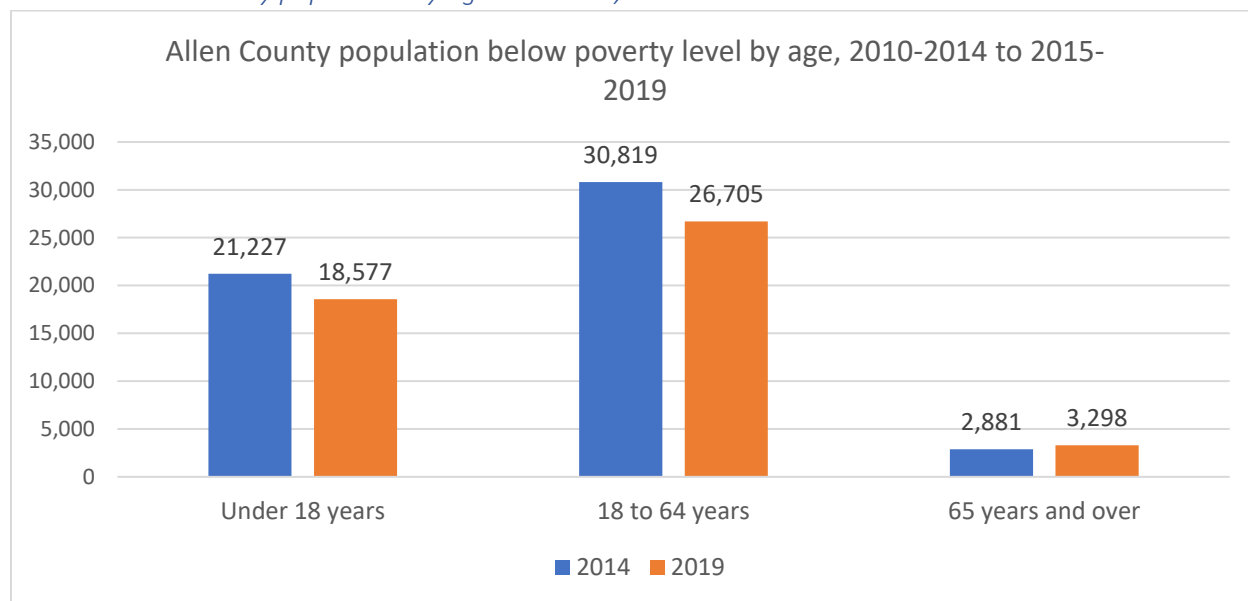
Chart 81: Percentage of population by race and ethnicity below FPL, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1701

Charts 82 and 83 compare population below FPL by three age groupings: under 18, 18 to 64, and 65 and older. Allen County's population below FPL went down for children and working-age adults between 2010-2014 and 2015-2019 but increased slightly for seniors. The slight increase for older adults cannot be ignored but it is subject to a small sample size and thus at risk of sampling errors.

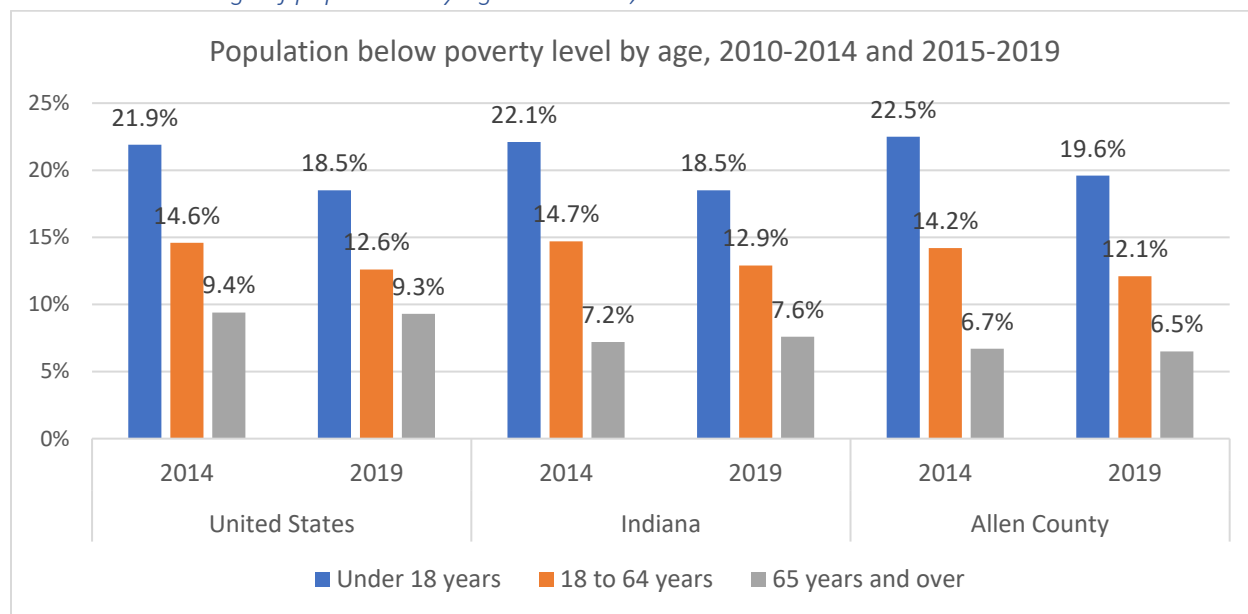
Chart 82: Allen County population by age below FPL, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1701

Chart 83 shows that Allen County had slightly more children in poverty but lower poverty rates for adults.

Chart 83: Percentage of population by age below FPL, 2010-2014 and 2015-2019

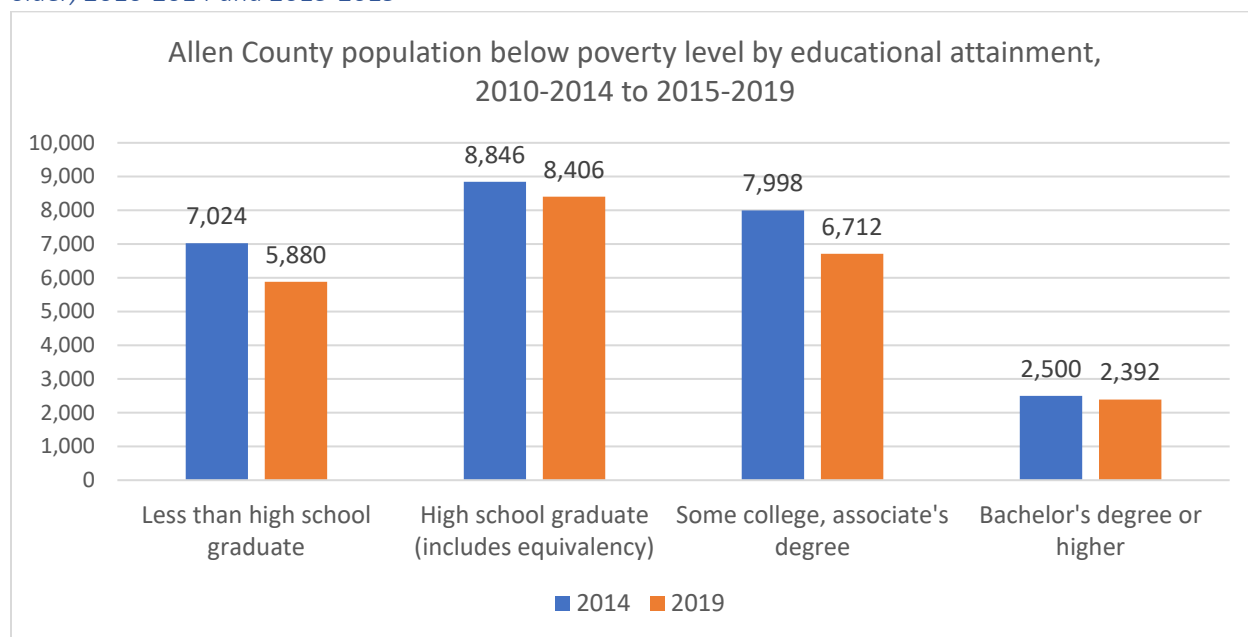


Source: U.S. Census Bureau Table S1701

Charts 84 and 85 look at poverty in relationship with educational attainment levels for those 25 and older for 2010-2014 and 2015-2019. The first evaluates the number of Allen County residents in poverty for those with less than a high school diploma, high school graduates, some college or an associate's degree, and bachelor's degree or higher. The second has the same categories but uses percentages to compare local numbers to state and national numbers. Like the other poverty measures, poverty decreased over time when measured by educational attainment.

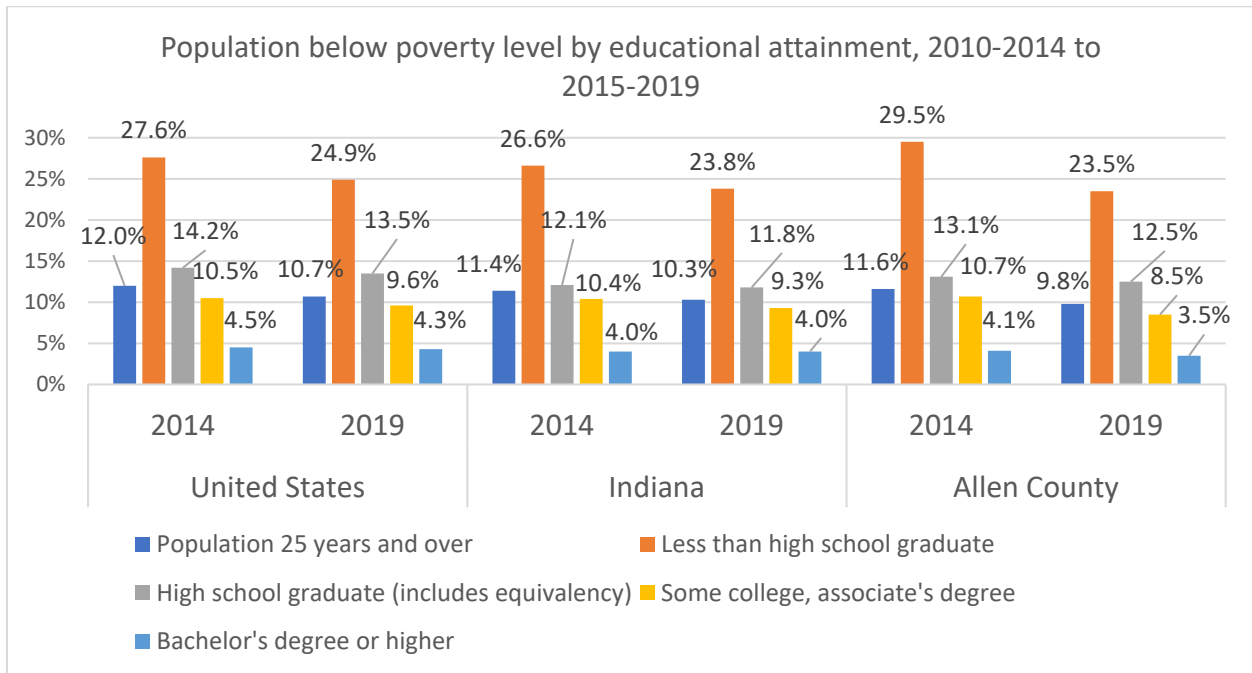
Numerically speaking, people who ended their education with their high school diploma are the largest group of those below FPL, but when measured by percentage, it shifts to those who did not graduate from high school. Bachelor's degrees prove to be a significant buffer against poverty, with only 3.5% of Allen County residents in that group below poverty in 2015-2019.

Chart 84: Allen County population below poverty level by educational attainment below FPL ages 25 and older, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1701

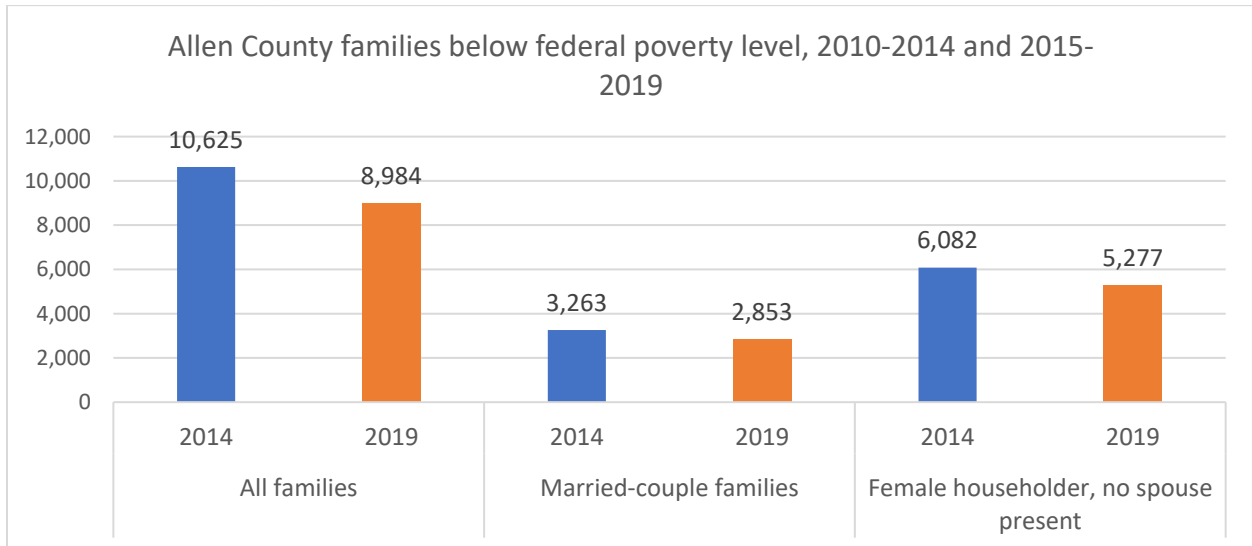
Chart 85: Percentage of population by educational attainment below FPL ages 25 and older, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1701

Charts 86 and 87 evaluate poverty status for families. The Census Bureau does not provide poverty status calculation for male household families. Single-mother families constituted 58.7% of Allen County families in poverty for 2015-2019.

Chart 86: Allen County families below FPL, 2010-2014 and 2015-2019

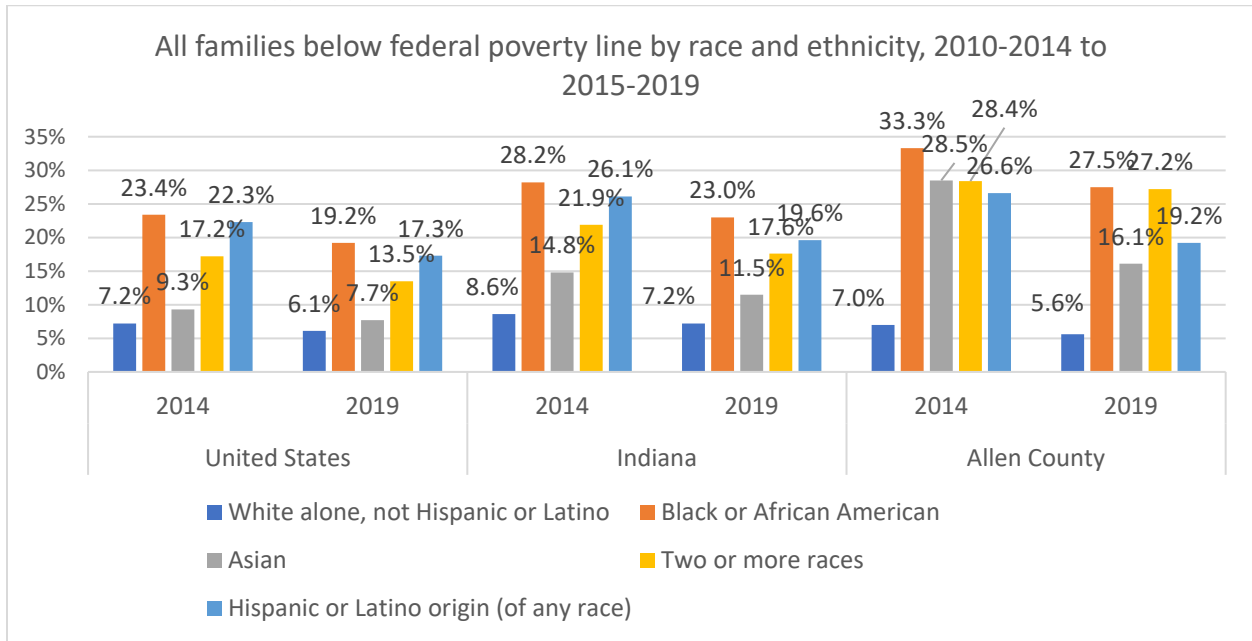


Source: Number of families calculated by CRI using U.S. Census Bureau Table S1702

Chart 87 evaluates poverty status for families by race and ethnicity. These data are consistent with the individual FPL rates with Black families being the largest group in all three geographies, but Allen

County’s Black families have a higher poverty rate than the United States and Indiana. Allen County’s Asian families were overrepresented based on population for those below FPL.

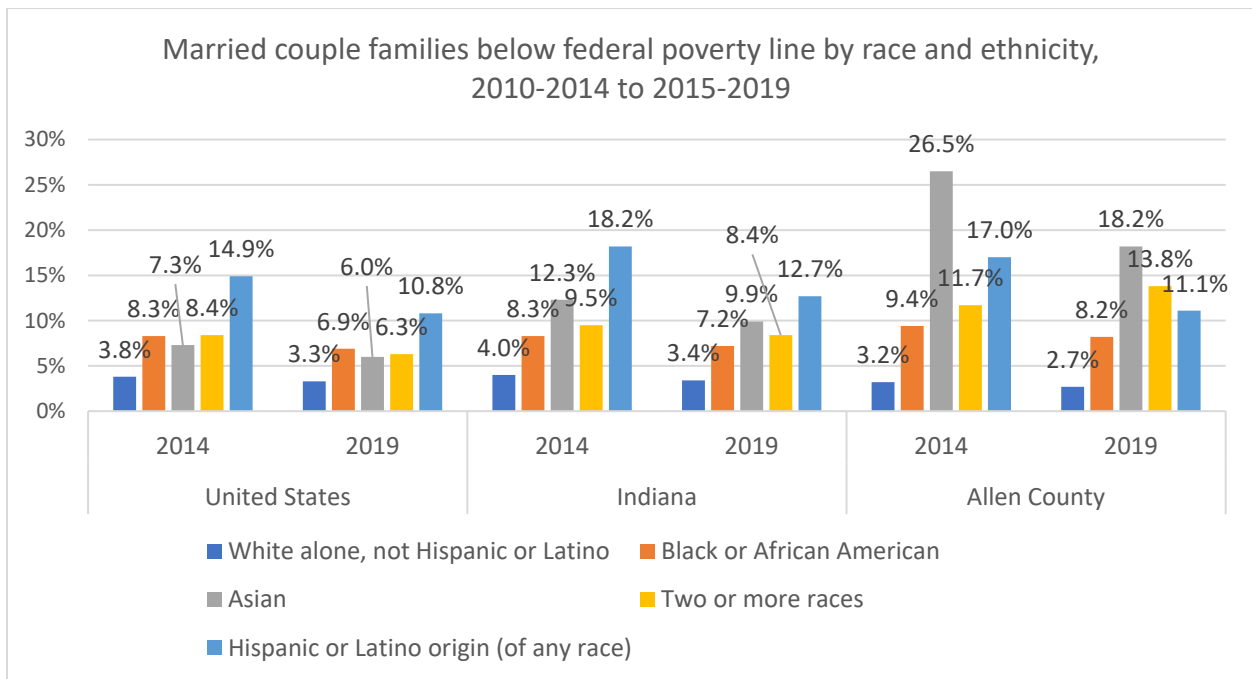
Chart 87: Percentage of families below FPL by race and ethnicity, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1702

Charts 88 and 89 evaluate married-couple families and single-mother families by race and ethnicity respectively below FPL.

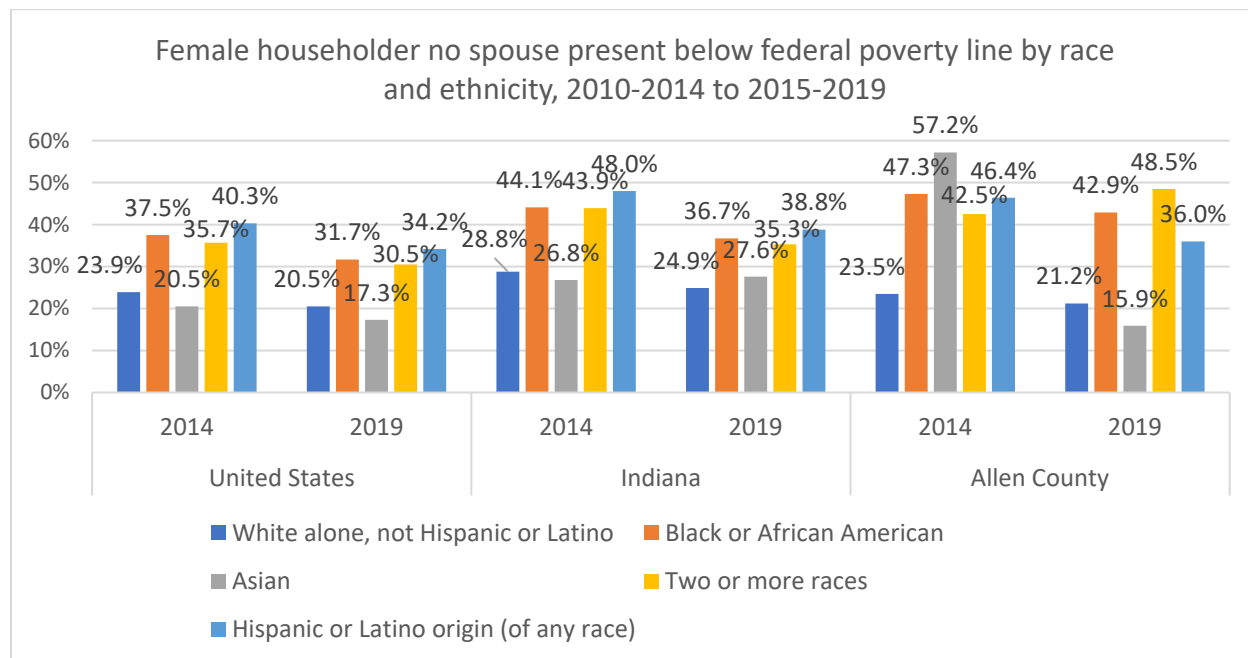
Chart 88: Percentage of married couple families below FPL by race and ethnicity, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1702

It is interesting to compare the highpoints from Charts 88 and 89. The highest for married couples was 26.5% while it caps out for single-mother families at 57.2%. The extreme variations for Asian single-mother families between 2010-2014 and 2015-2019 likely reflects the small sample size because small numbers can create extreme change.

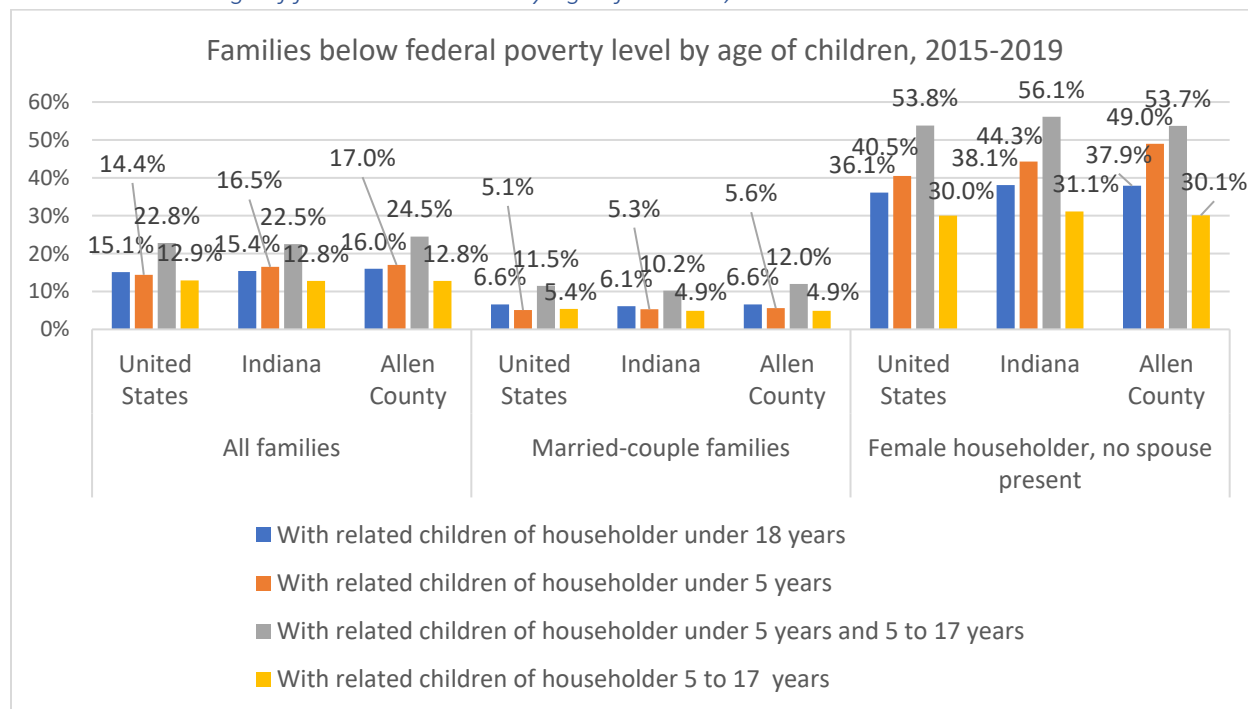
Chart 89: Percentage of female householder families below FPL by race and ethnicity, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S170

Chart 90, looking at FPL for families by age of minor children, only evaluates 2015-2019 because adding the 2010-2014 data would be too visually busy. Families with children both under 5 and school-age kids were mostly likely to be below poverty. Note that this chart does not factor in size of family, which is listed in Chart 91.

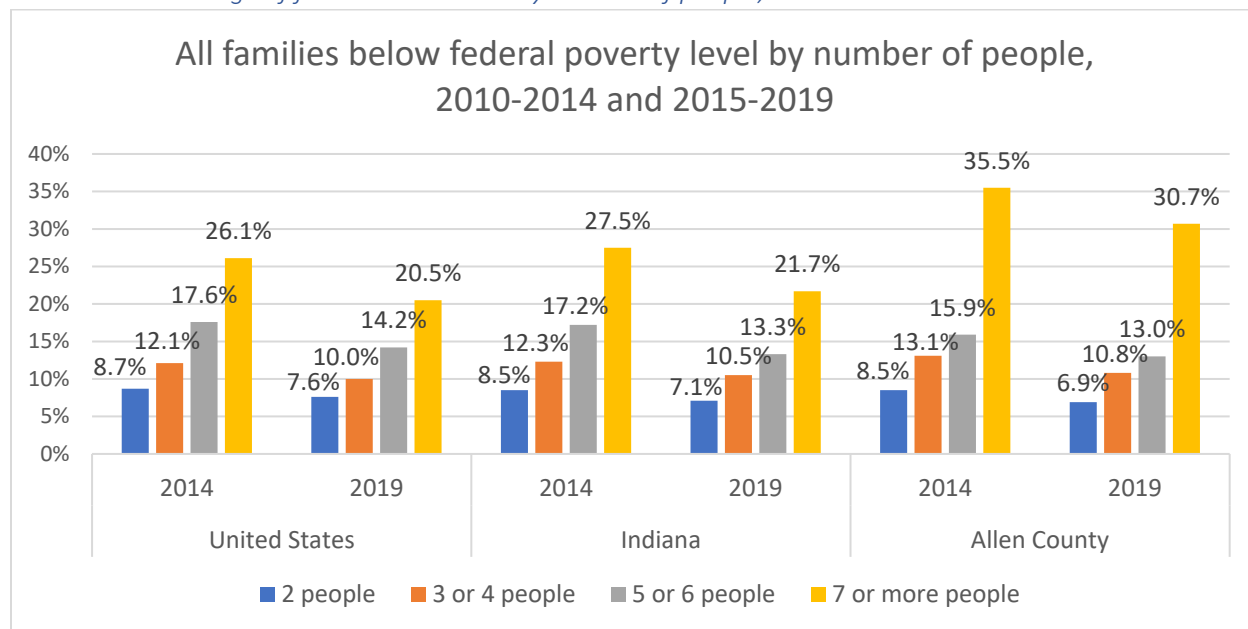
Chart 90: Percentage of families below FPL by age of children, 2015-2019



Source: U.S. Census Bureau Table S1702

Chart 91 demonstrates how the size of the family is a driver of poverty. The framework for FPL rests with family or household size, so this is not surprising because larger families may not have additional income earners because one parent needs to stay home to care for family members.

Chart 91: Percentage of families below FPL by number of people, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1702

SNAP benefits

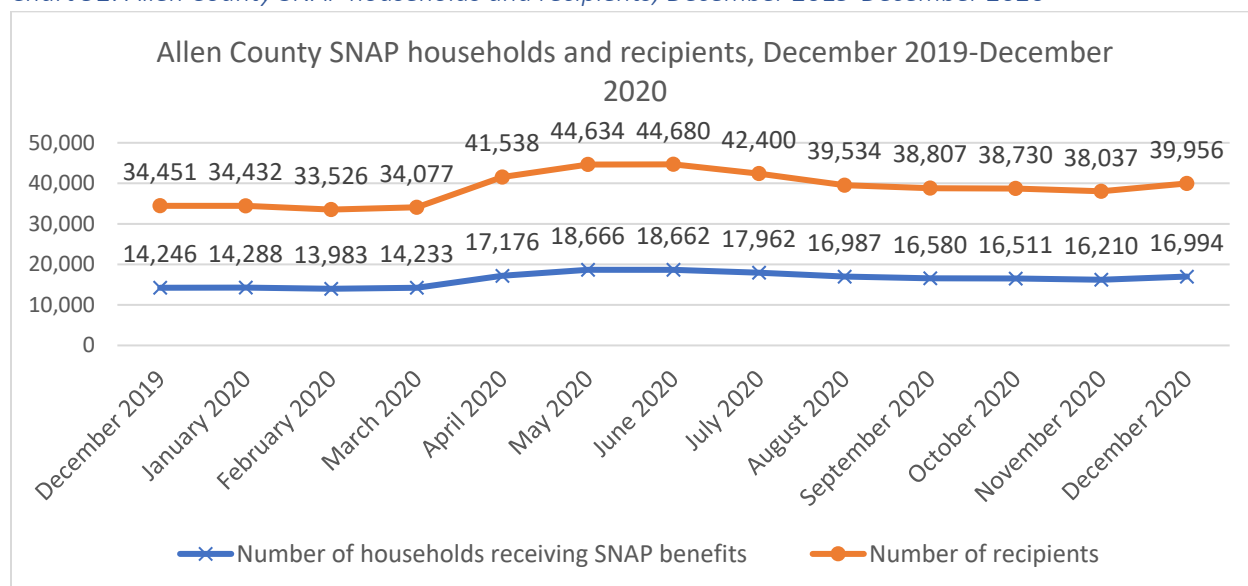
Since 2020 FPL data were not available for this report, CRI wanted to include information that provided some insight about income and poverty for the pandemic. The Indiana Family and Social Services Administration (FSSA) publishes monthly county-level numbers about the use of the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps.

The monthly reports of SNAP use provide nearly real-time information about household income because SNAP is widely used by eligible households, unlike the cash assistance Temporary Aid to Needy Families (TANF).

Chart 92 looks at the number of Allen County households and recipients from December 2019 to December 2020. Chart 93 measures the amount of money awarded at a county level plus household and individual averages.

SNAP households and recipients bumped up during the spring and summer, but declined and leveled off in the fall, but never retreated to pre-pandemic levels in 2020.

Chart 92: Allen County SNAP households and recipients, December 2019-December 2020

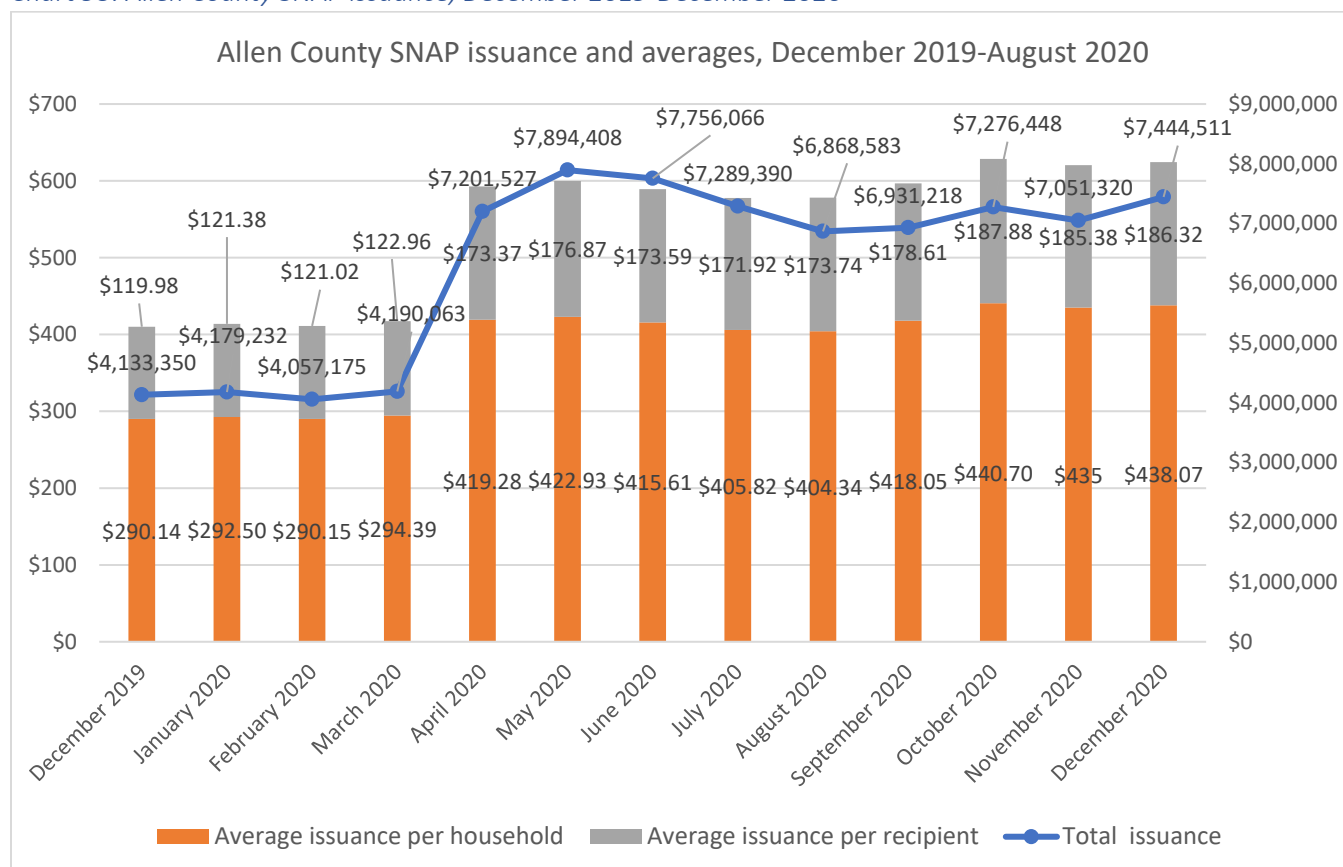


Source: FSSA

The blue line on Chart 93 has the total monthly issuance amount for Allen County. The top section lists the average issuance per recipient with the bottom section with the average issuance per household. The total issuance peaked in May 2020, with a 94.6% increase compared to February.

Unlike the decline and leveling off of recipients in Chart 92, the per-household and per-person averages remained consistent from the pandemic's onset, indicating that households who had a declining income had it persist over time rather than resolving once the stay-at-home orders lifted.

Chart 93: Allen County SNAP issuance, December 2019-December 2020



Source: FSSA

Poverty key points

- Race and ethnicity, family composition, educational attainment, family size, and age all key components to the statistical likelihood of being below FPL.
- Share of population below FPL fell between 2010-2014 and 2015-2019.
- SNAP use went up during pandemic onset and sustained throughout 2020, showing the enduring economic effects of the public health crisis.

Housing

The U.S. Census Bureau collects significant amounts of data about housing, including number of housing units, monthly costs, and owner- and renter-occupied status.

Some key Census Bureau definitions are:

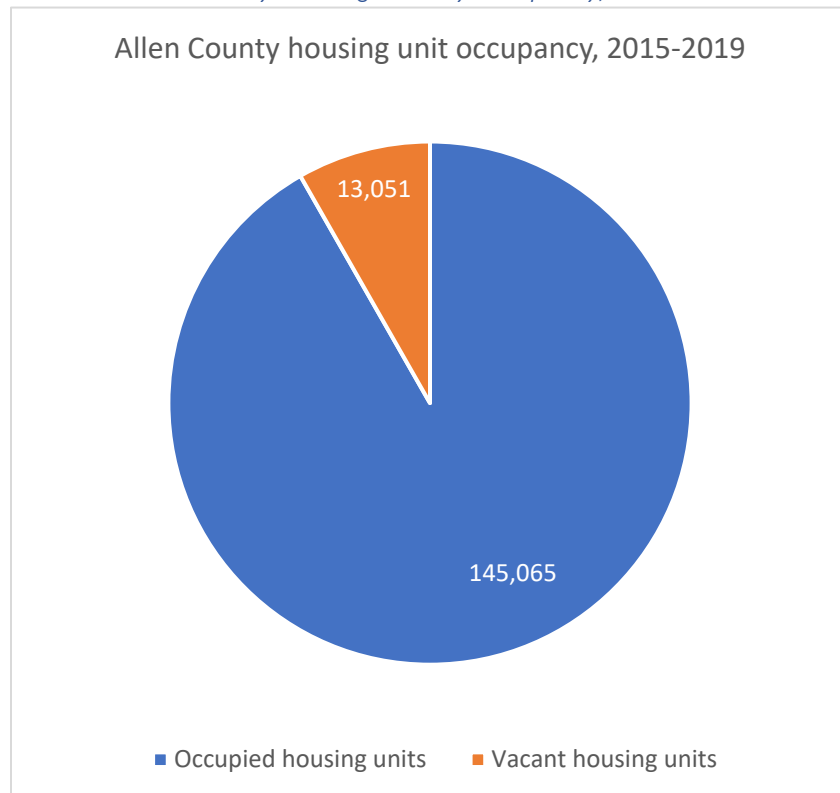
- **Housing unit:** house, apartment, mobile home, a group of rooms or a single room that is occupied (or, if vacant, intended for occupancy) as separate living quarters
 - Can be motel room, RV or boat if primary housing unit
- **Separate living quarters:** occupants live separately from other individuals in the building with direct access from outside building or through common hall
- **Group quarters:** where people live or stay in a group living arrangement that is owned or managed by an entity or organization providing housing and/or services for the residents.

- Examples: college residence halls, residential treatment centers, skilled nursing facilities, group homes, correctional facilities, workers' dormitories, and homeless shelters
- **Housing tenure:** Owner-occupied or renter-occupied
 - Owner may or may not have a mortgage
 - Renter may or may not pay rent; anyone who does not own the housing unit is counted as a renter

Census Bureau tracks the age of housing units but only goes back to 1939 or earlier, which is not tremendously helpful for locations that have structures that date back 150 years or more. The property tax records, available from the assessor's office, better track the age of structures. Because of the limited information about the age of housing units from the Census Bureau, CRI opted not to include that data in this project.

Charts 94 and 95 look at housing units by occupied or vacant status for 2015-2019, with the first measuring the number of units in Allen County and the second looking at percentages.

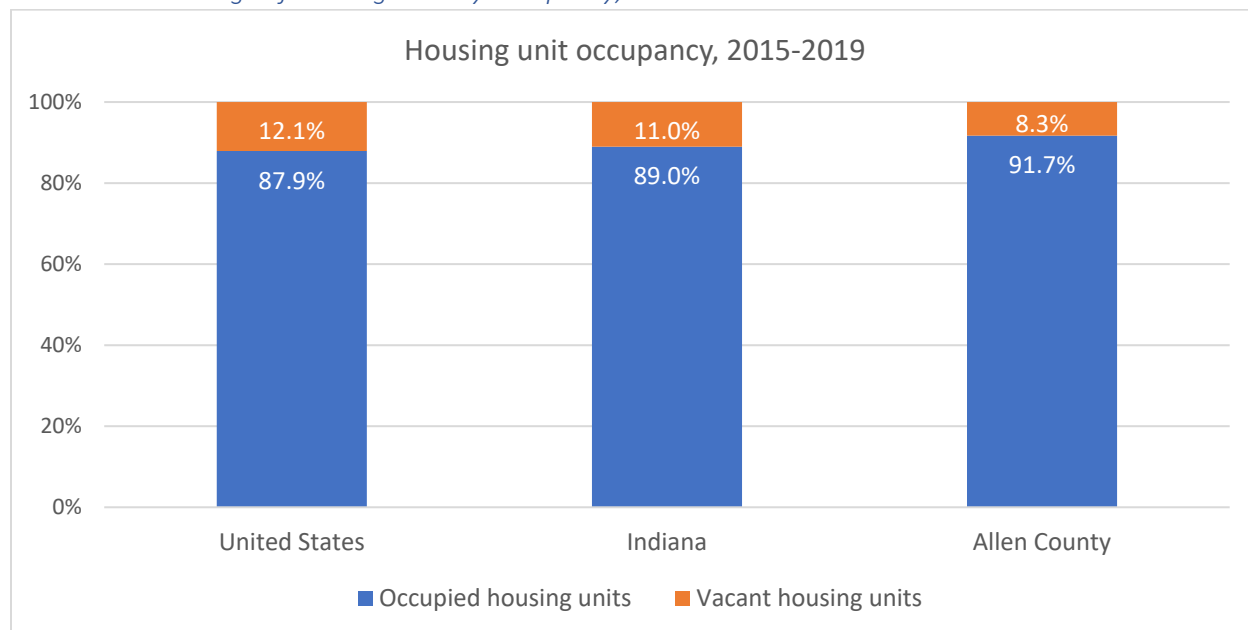
Chart 94: Allen County housing units by occupancy, 2015-2019



Source: U.S. Census Bureau Table S1101

Allen County enjoyed a lower vacant housing unit rate than the state or nation at 8.3% compared to 11% and 12.1% respectively. Locations with significant numbers of second homes or vacation properties, like Kosciusko or Steuben counties, would be expected to have a larger share of vacant housing units.

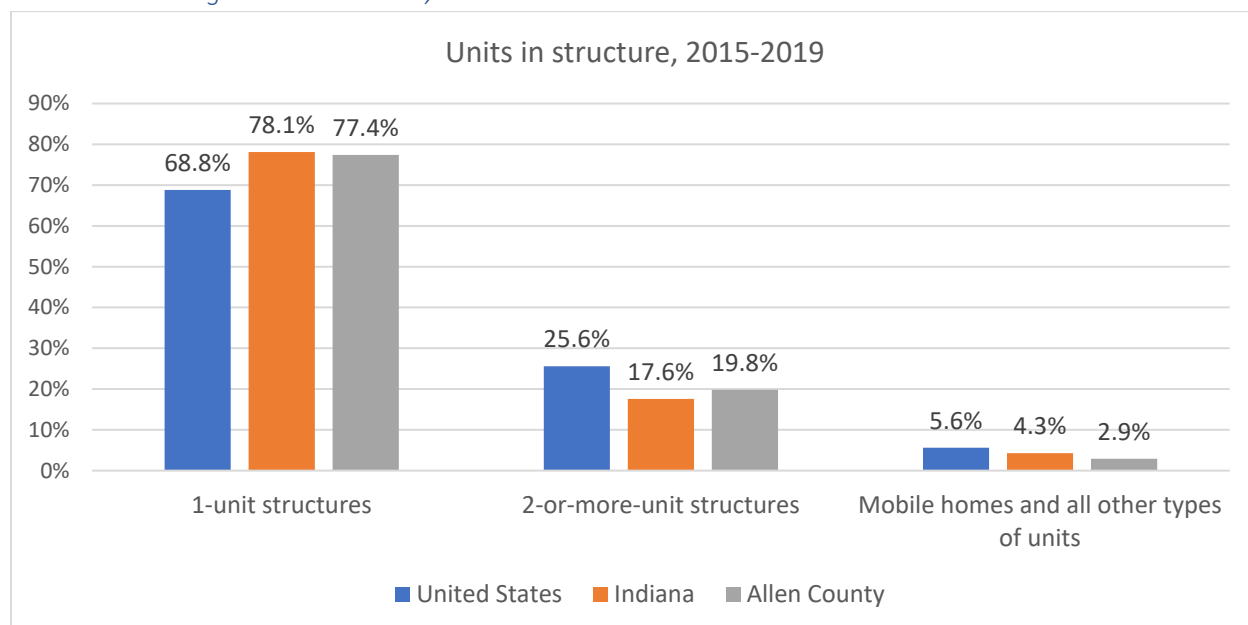
Chart 95: Percentage of housing units by occupancy, 2015-2019



Source: U.S. Census Bureau Table S1101

Chart 96 measures the number of housing units within the structure. There is a strong preference for single-family housing across geographies. Allen County had slightly more two-or-more-unit structures than the state but less than the nation and had fewer mobile homes and other types of units than the comparison geographies.

Chart 96: Housing units in structure, 2015-2019

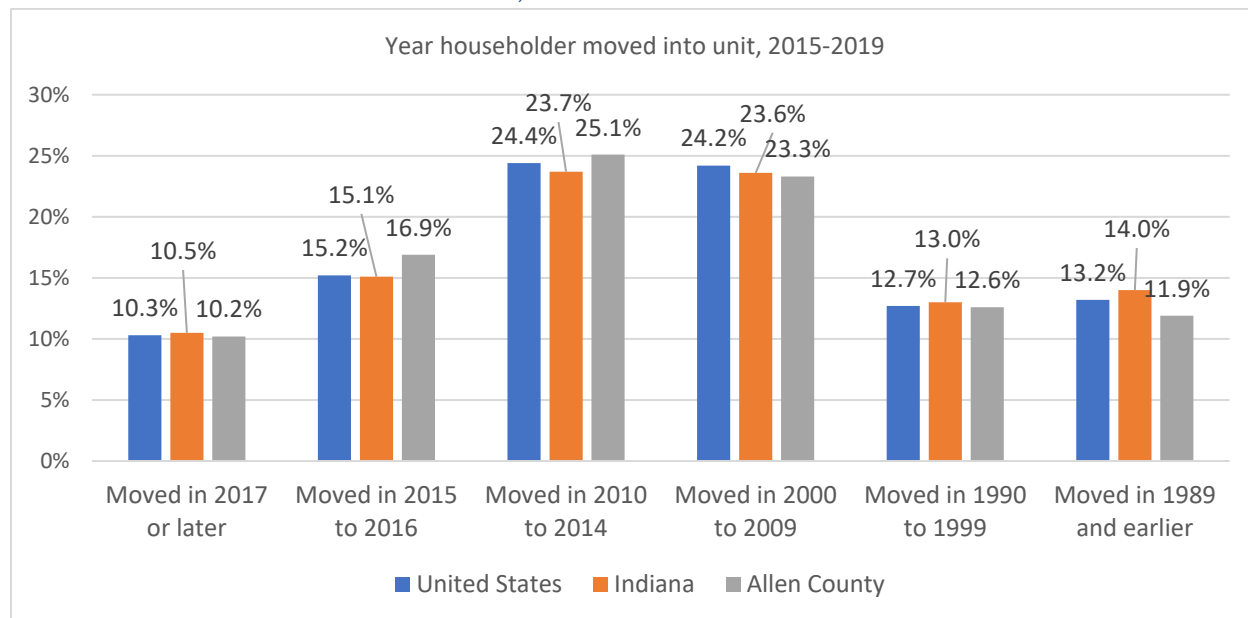


Source: U.S. Census Bureau Table S1101

Chart 97 looks at the year the householder moved into the housing unit. The years used for the 2010-2014 data were different from the 2015-2019 years so no comparisons could be made. Note that this is where the person currently lives, not when they moved to that geography.

There is minimal variation across geographies when the margin of error is factored in for Chart 97.

Chart 97: Year householder moved into unit, 2015-2019

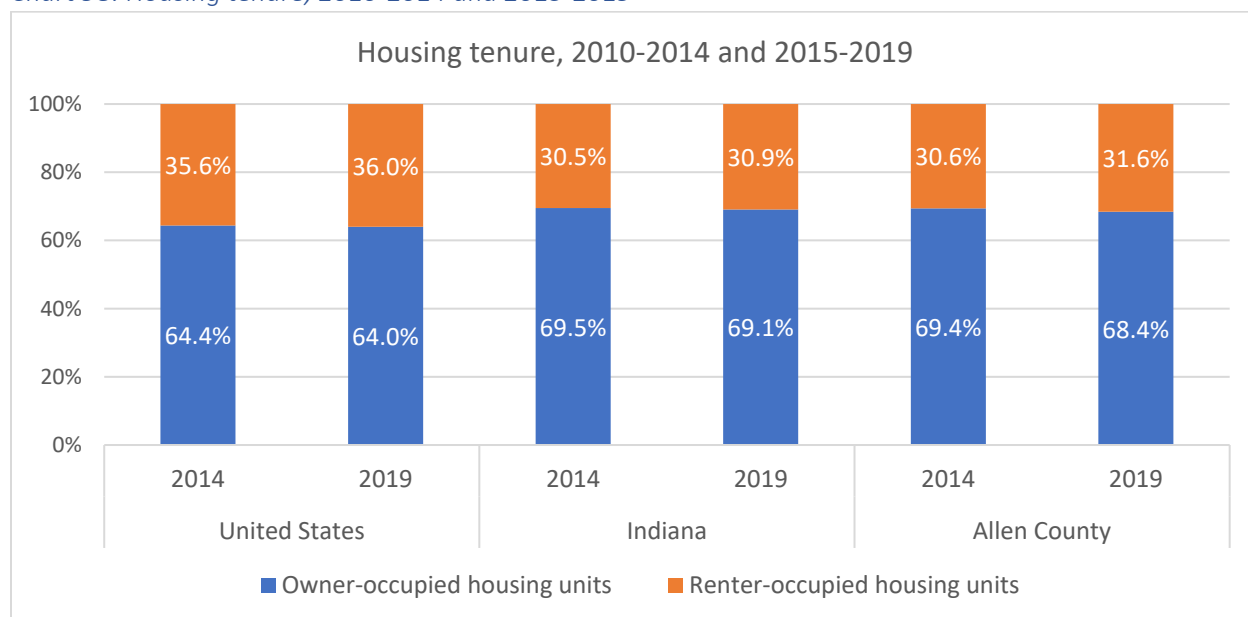


Source: U.S. Census Bureau Table S1101

Housing tenure

Charts 98 and 99 compare housing tenure – owner- and renter-occupied – for housing units. The share of rented units went up slightly from 2010 to 2019 but all remain strong owner-occupied housing markets.

Chart 98: Housing tenure, 2010-2014 and 2015-2019

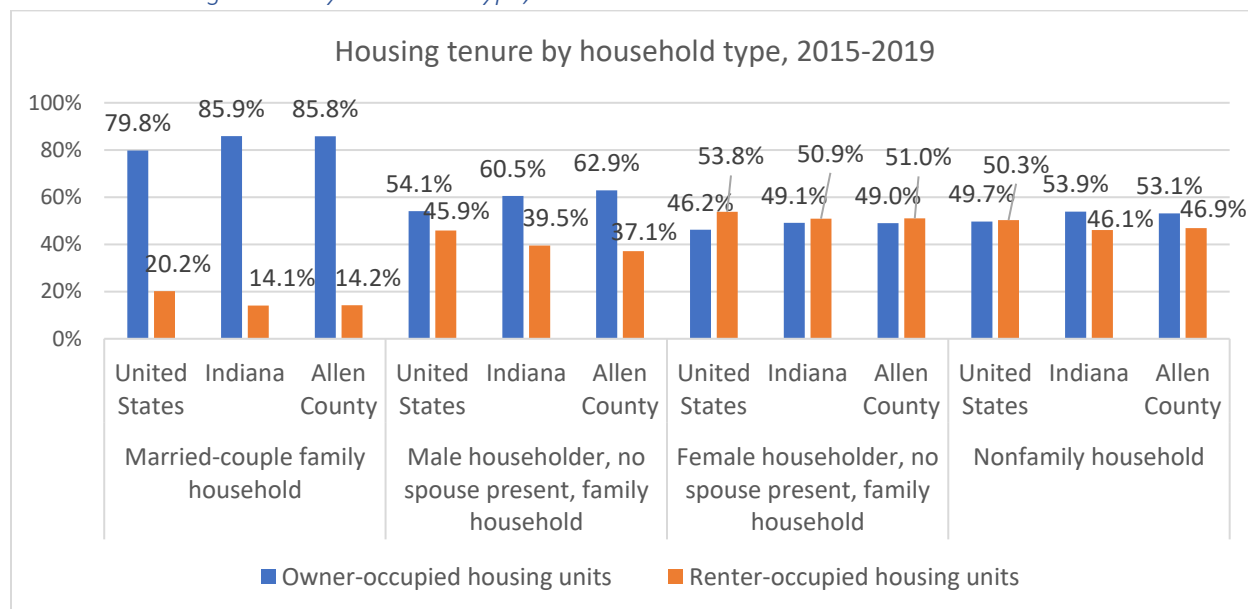


Source: U.S. Census Bureau Table S1101

Chart 99 compares housing tenure for 2015-2019 by household type: married couples, single-father families, single-mother families and nonfamily households, demonstrating substantial variation in housing tenure based on household type. Only single-mother families were more likely to live in rental housing in all three geographies.

The variation between nonfamily households for Allen County and the United States may reflect the share of retired widows or widowers and the lack of roommate rentals and historical affordability of the local market enabling single people to buy their housing units.

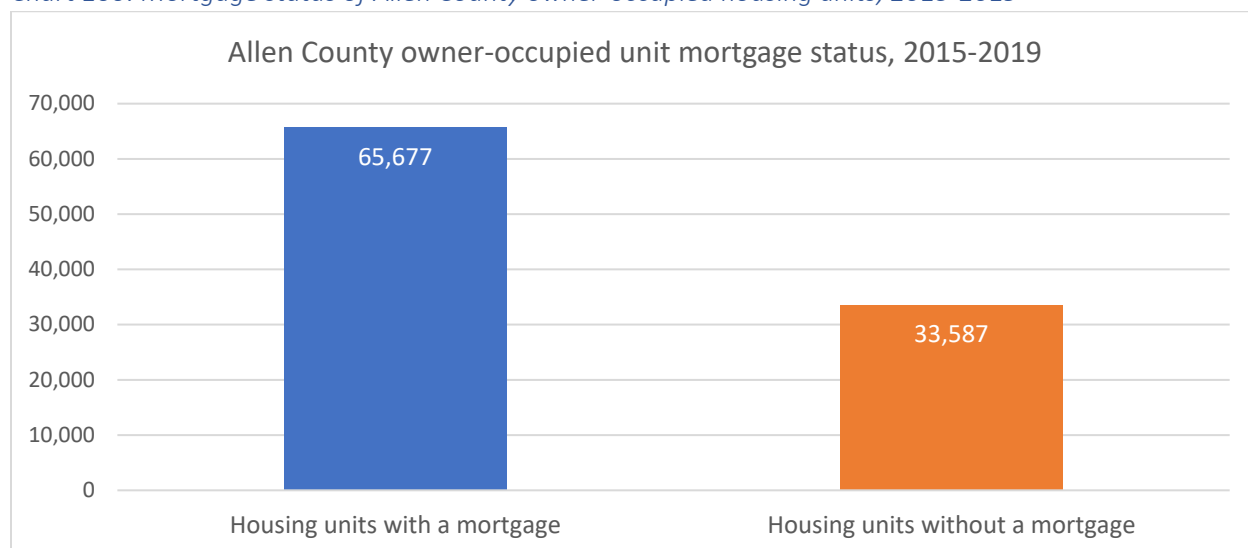
Chart 99: Housing tenure by household type, 2015-2019



Source: U.S. Census Bureau Table S1101

Charts 100 and 101 look at the mortgage status of owner-occupied housing units. Almost twice as many owner-occupied housing units in Allen County had a mortgage than without from 2015 to 2019.

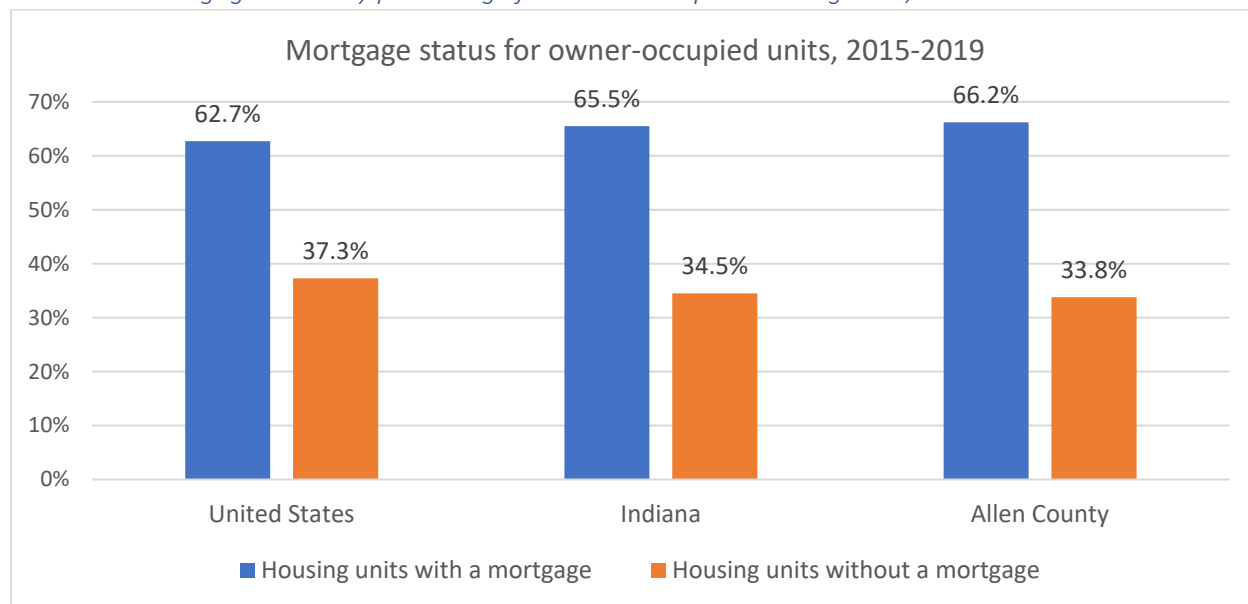
Chart 100: Mortgage status of Allen County owner-occupied housing units, 2015-2019



Source: U.S. Census Bureau Table S1101

Chart 101 shows that Allen County had the smallest share of owner-occupied housing units without a mortgage at 33.8% compared to 34.5% in Indiana and 37.3% in the United States.

Chart 101: Mortgage status by percentage for owner-occupied housing units, 2015-2019

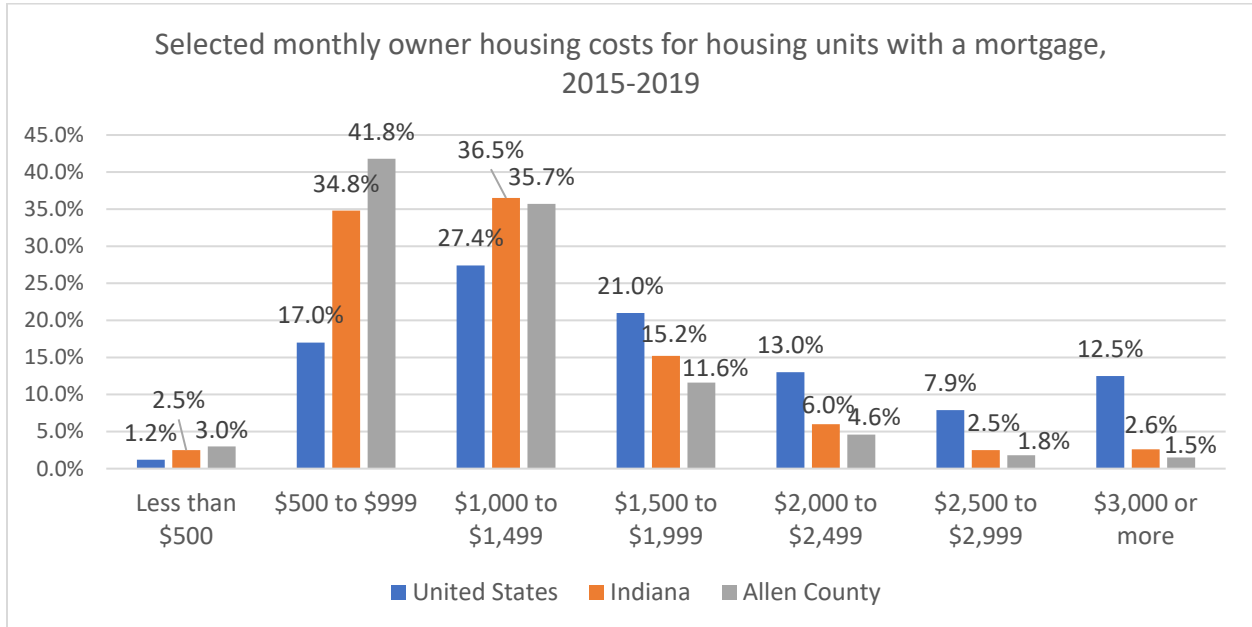


Source: U.S. Census Bureau Table S1101

Chart 102 looks at the monthly owner housing costs for housing units with a mortgage. These costs include the mortgage or other debt payments, utilities, property taxes, insurance, and maintenance fees for condominiums.

This chart is exceptionally good at showing Allen County’s affordability for owner-occupied housing units: 44.8% of these units in Allen County paid less than \$1,000 a month compared to 18.2% for the United States, while 7.9% of units in Allen County paid \$2,000 or more a month compared to 33.4% of the United States’ owner-occupied units with a mortgage.

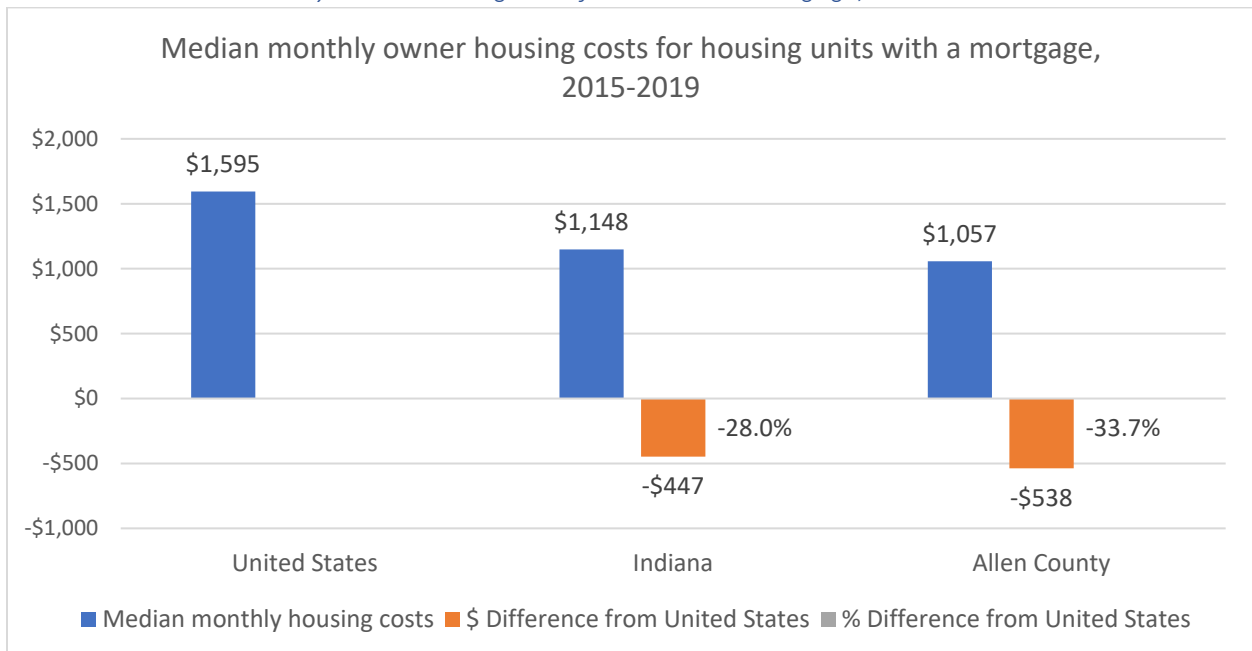
Chart 102: Selected monthly owner housing costs for units with mortgage, 2015-2019



Source: U.S. Census Bureau Table S1101

Chart 103 is another metric that shows Allen County’s favorable housing costs for owners with a mortgage: median monthly housing costs. The local median is more than a third lower than the national, while the statewide median is 28% less.

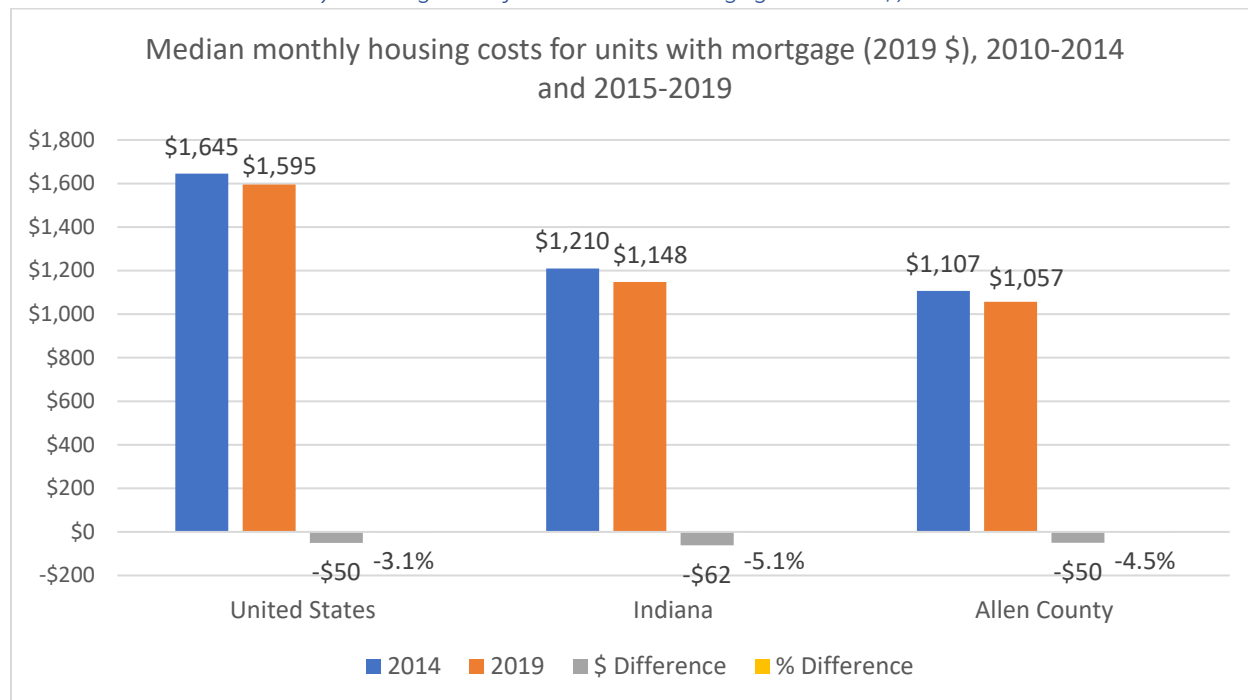
Chart 103: Median monthly owner housing costs for units with mortgage, 2015-2019



Source: U.S. Census Bureau Table S1101 with difference calculated by CRI

Chart 104 compares the median monthly housing costs for units with a mortgage from 2010-2014 to 2015-2019, adjusted for inflation to make an accurate comparison. Owning a house has gotten cheaper with time for all geographies, likely in part due to low interest rates. As housing prices increase locally, this savings may evaporate.

Chart 104: Median monthly housing costs for units with mortgage in 2019 \$, 2010-2014 and 2015-2019

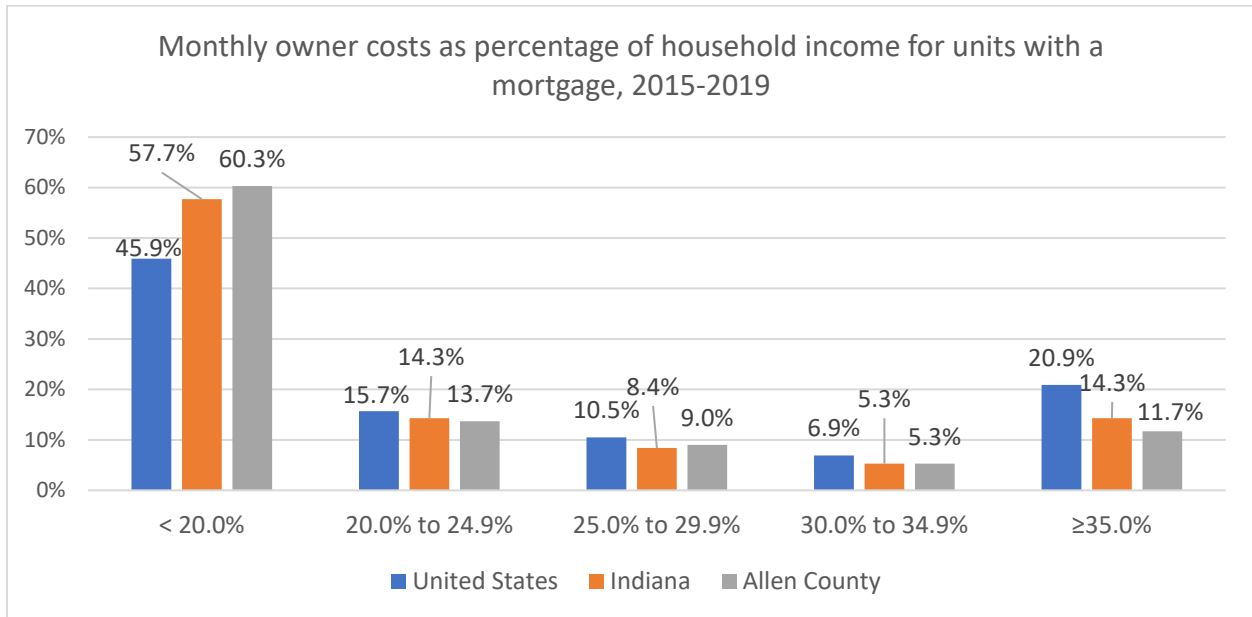


Source: U.S. Census Bureau Table S1101 with inflation, difference calculated by CRI

Chart 105 is the last one to look at owner-occupied units with a mortgage exclusively. It compares the monthly owner costs as a percentage of household income. A household is considered housing-burdened when it spends 30% or more of its monthly income on housing costs. Here again, Allen County's housing affordability shines through for owners with a mortgage: 17% of Allen County compared to 27.8% in the United States.

CRI did not explore housing costs and housing burdened households for owners without a mortgage for this report, but that group of owners tends to be overwhelmingly financially comfortable when measured by housing burden.

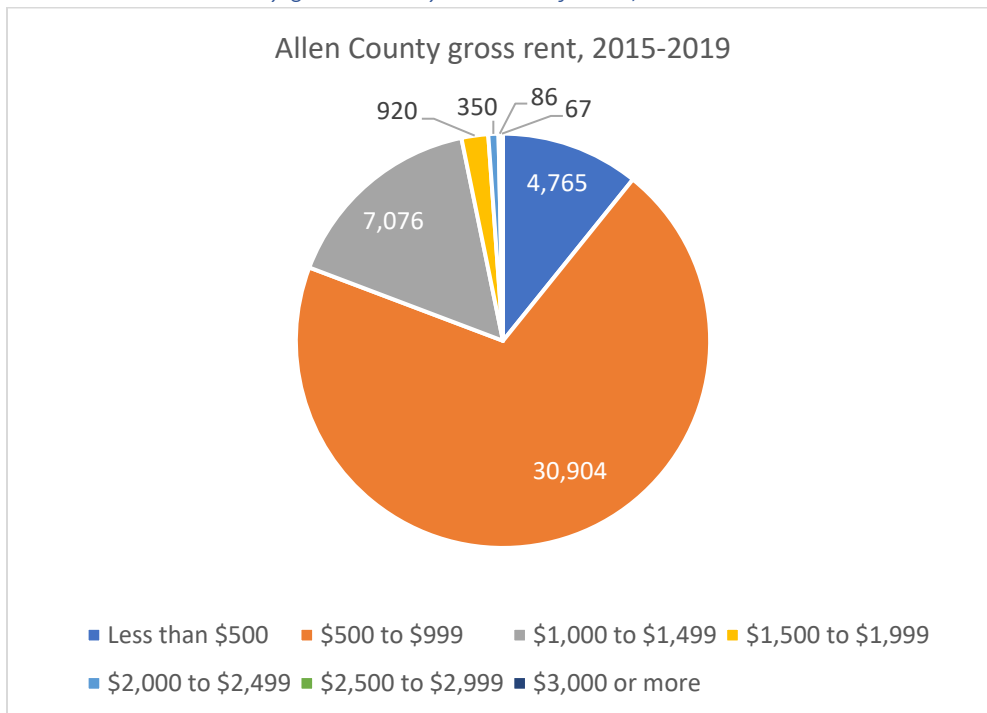
Chart 105: Monthly owner costs as percentage of income for units with mortgage, 2015-2019



Source: U.S. Census Bureau ACS Table S1101

Charts 106 to 110 look at Allen County’s 44,168 renter-occupied housing units, starting with the gross rent, which does not include other costs like utilities. The vast majority of Allen County renters spend between \$500 and \$999 each month in rent.

Chart 106: Allen County gross rent by number of units, 2015-2019

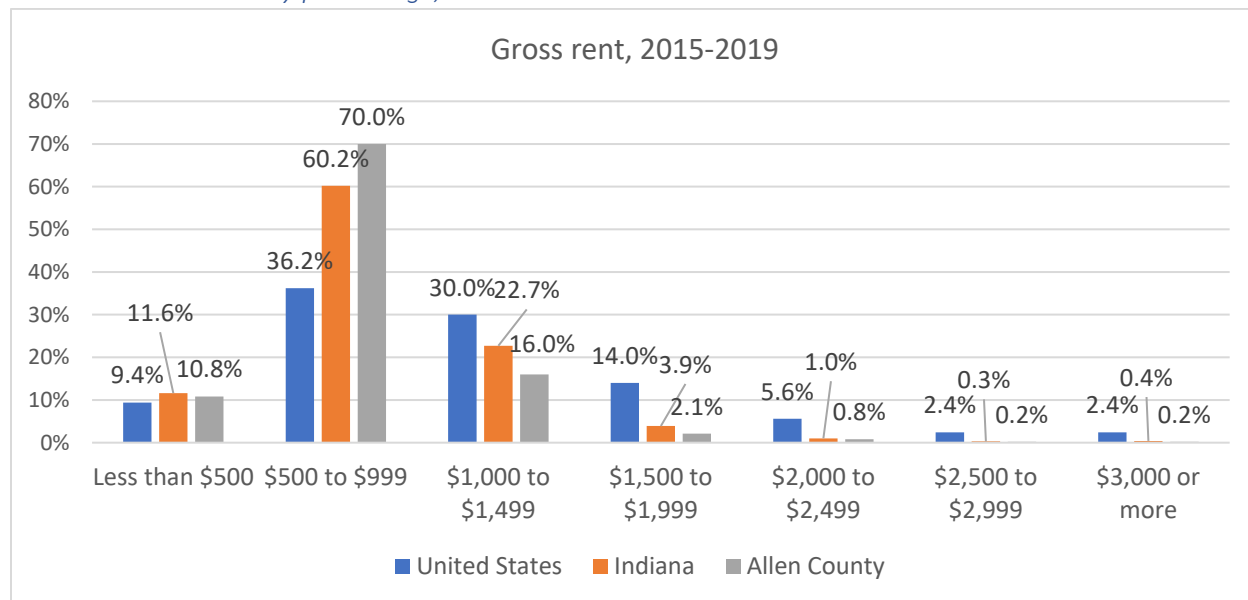


Source: U.S. Census Bureau Table S1101

Chart 107 looks at gross rent by cost cohort across the three geographies. More than 80% of Allen County’s renter-occupied housing units paid less than \$1,000 a month, compared to 71.8% of

comparable Hoosier units and 45.6% nationally from 2015 to 2019. Allen County's share of higher-cost rentals may be increasing over time as newer high-end rentals have come on the market, but CRI doesn't expect a large change for this data in the next five years.

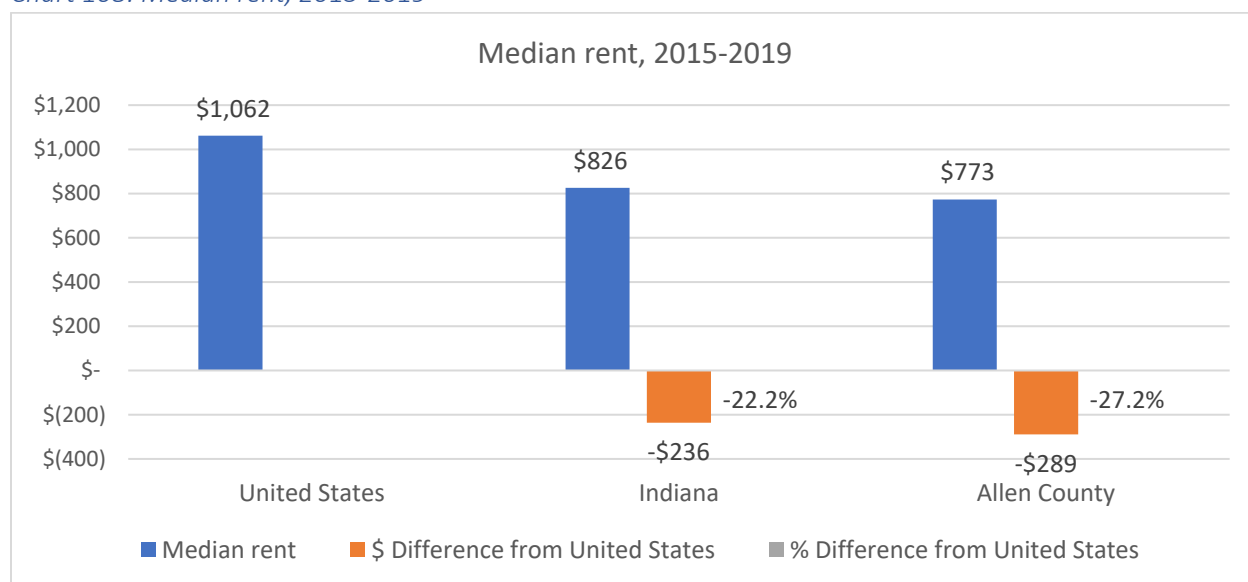
Chart 107: Gross rent by percentage, 2015-2019



Source: U.S. Census Bureau Table S1101

Chart 108 compares the median rent in 2015-2019 for the three geographies, and then compares the difference to the national median based on the dollar and percentage difference. Allen County's median was 27.2% less than the national median rent while Indiana's was 22.2% less.

Chart 108: Median rent, 2015-2019

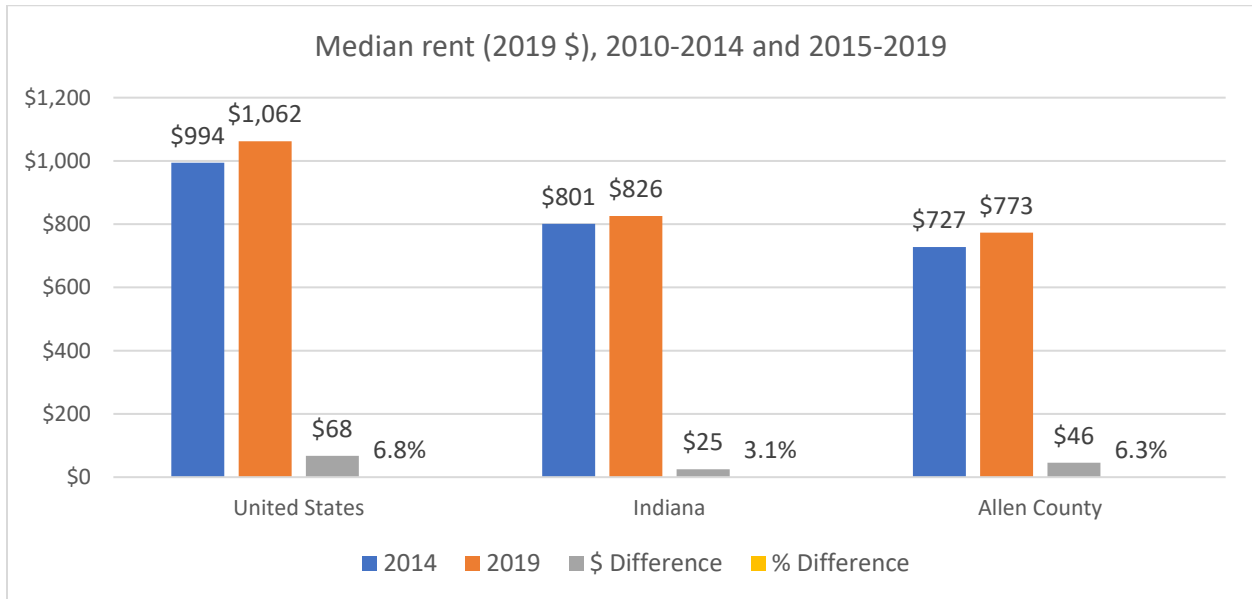


Source: U.S. Census Bureau Table S1101 with differences calculated by CRI

Chart 109 makes the same comparison as Chart 104: comparing the 2010-2014 median to 2015-2019, adjusted for inflation. Unlike the owner-occupied costs with a mortgage, rental costs went up in all three

geographies. Allen County’s increase, by percentage, was almost as great as the United States and more than twice as much as Indiana’s.

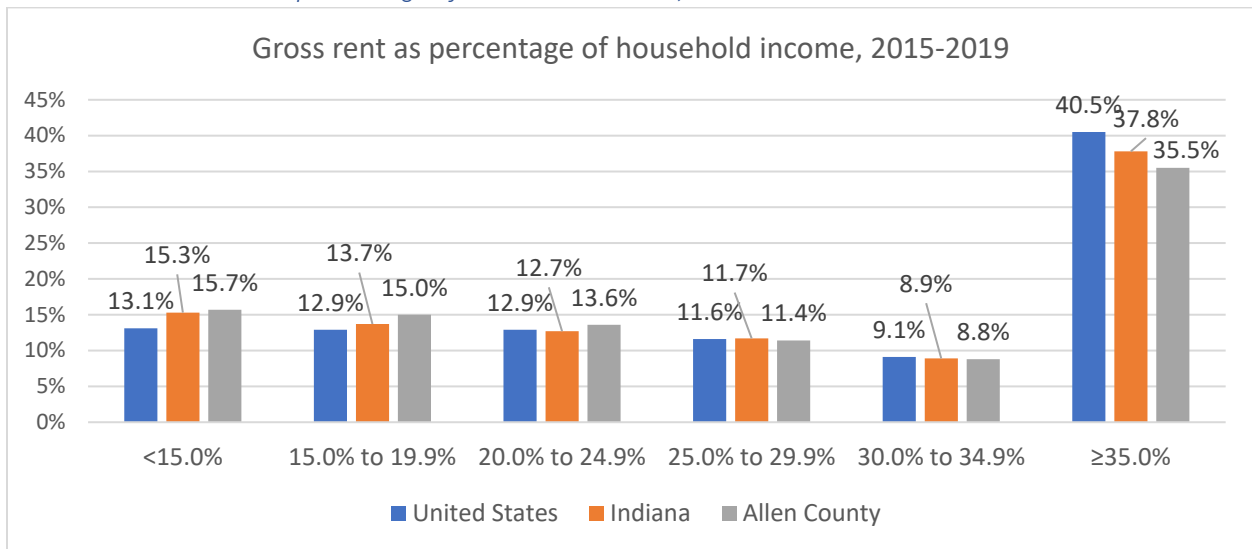
Chart 109: Median rent in 2019 dollars, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S1101 with inflation adjustment, difference by CRI

Chart 110 looks at gross rent as percentage of household income for the three geographies for 2015-2019. The largest share of renters’ household income was also the highest bracket at 35% or more. As discussed with Chart 105, households spending 30% or more on housing costs are considered “housing burdened.” Accordingly, 44.3% of Allen County’s renter-occupied housing units were housing burdened, compared to 46.7% of Hoosier units and 49.6% of units nationally.

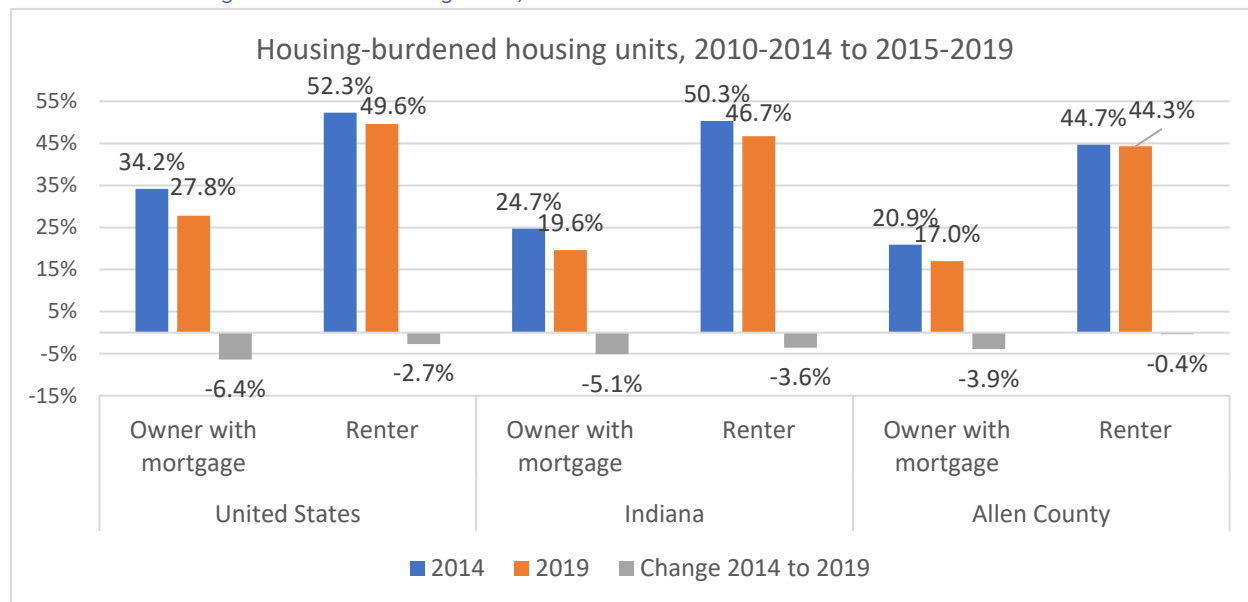
Chart 110: Gross rent as percentage of household income, 2015-2019



Source: U.S. Census Bureau Table S1101

The next chart, Chart 111, compares owner- and renter-occupied housing units considered housing burdened based on the share spending 30% or more over time. All groups had their share of housing-burdened units decrease but Allen County's reductions were smaller than the comparison geographies.

Chart 111: Housing-burdened housing units, 2010-2014 and 2015-2019

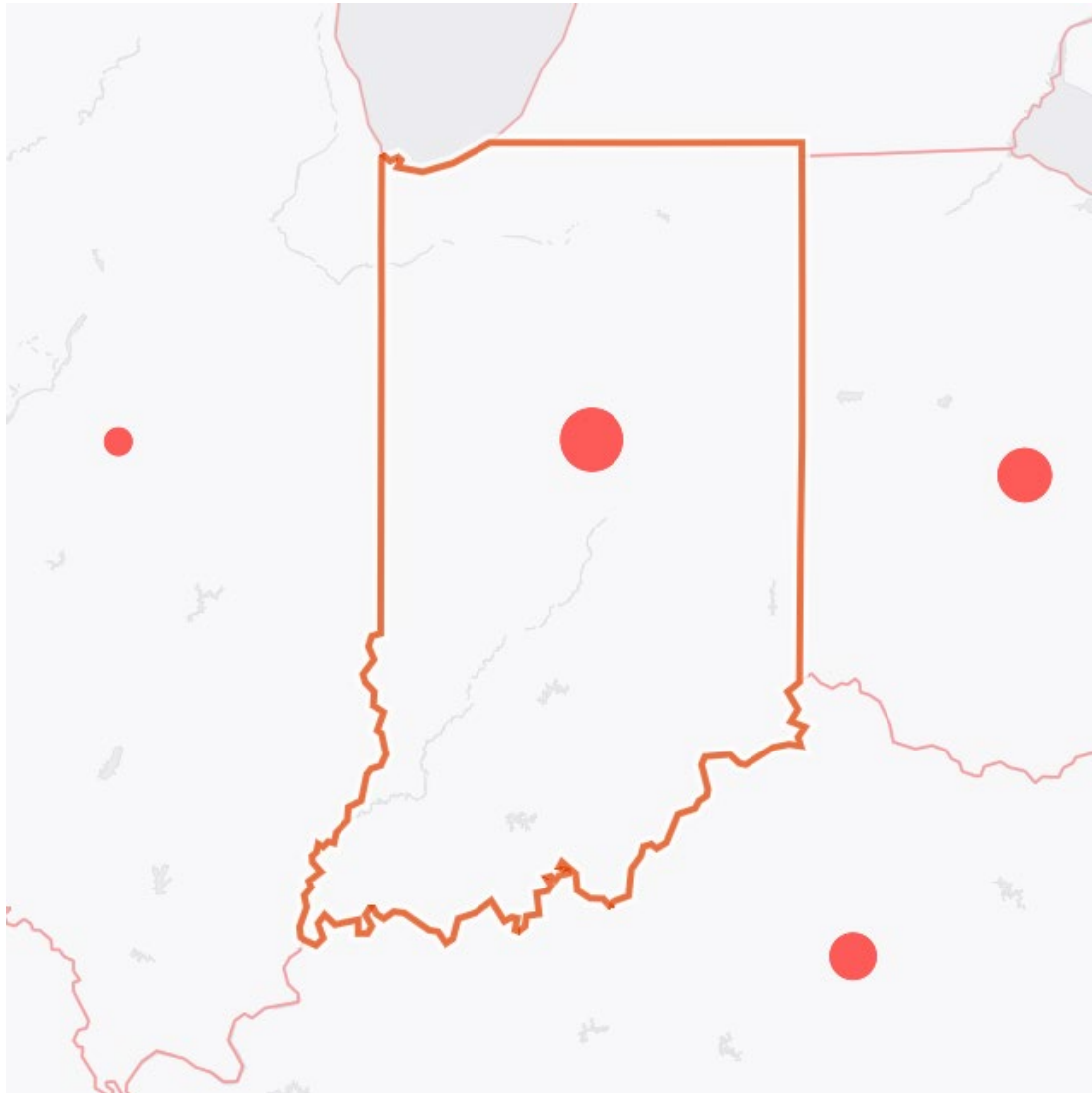


Source: U.S. Census Bureau Table S1101 with totals, differences calculated by CRI

Evictions

This section uses 2016 data from the Princeton University Eviction Lab and more recent data from the Allen County Clerk of Courts about evictions in Allen County. The next three maps list the number of evictions for 2016, the number of evictions per day, and the eviction rate per 100 renter-occupied households for Indiana, Allen County, and Fort Wayne. Allen County's daily evictions accounted for 9.4% of the state's total.

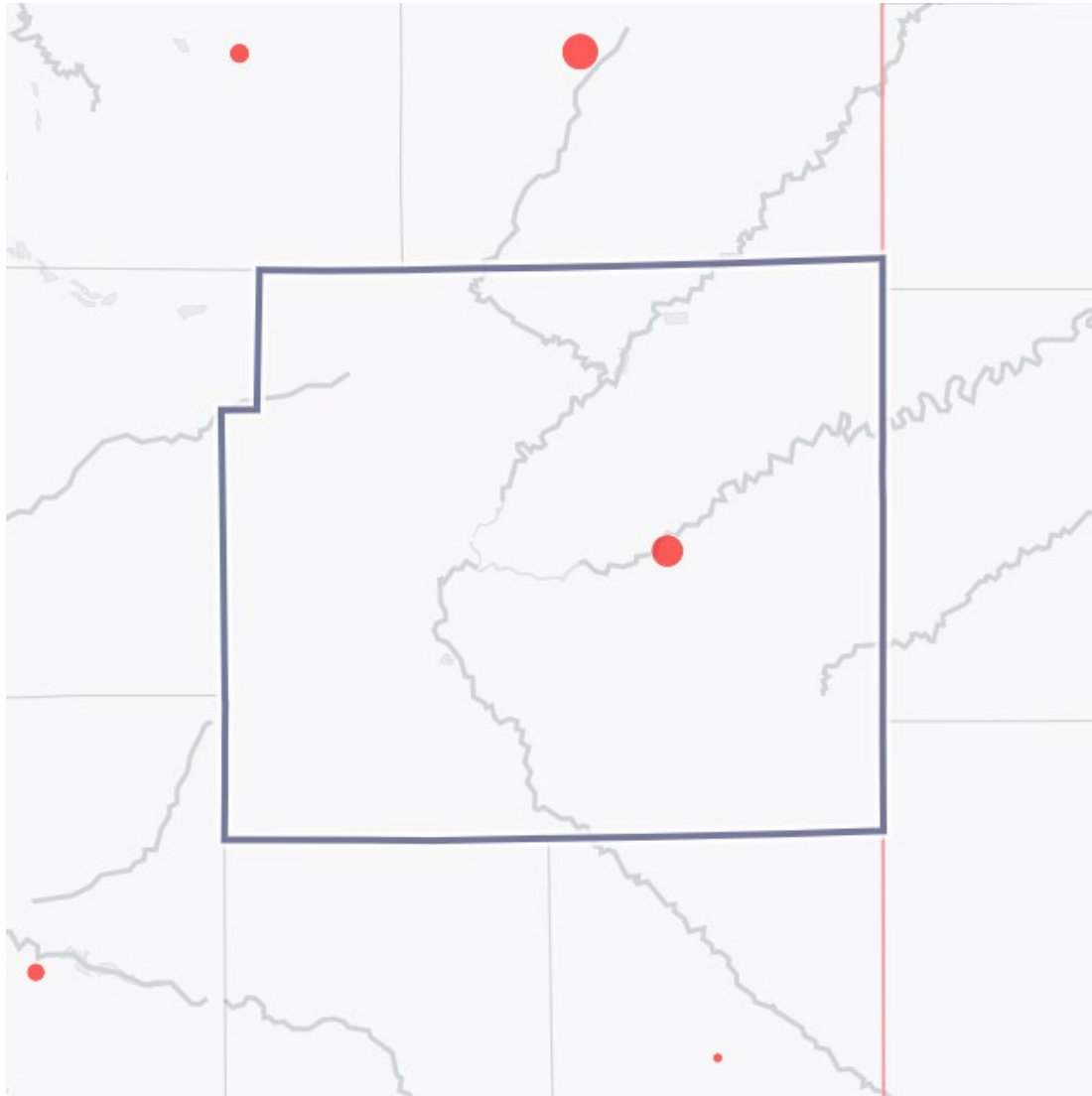
Map: Indiana evictions, 2016



Source: Princeton University Eviction Lab

- Number of evictions: 31,767
- Number of evictions per day: 86.8
- Eviction Rate: 4.07% per 100 renter-occupied households

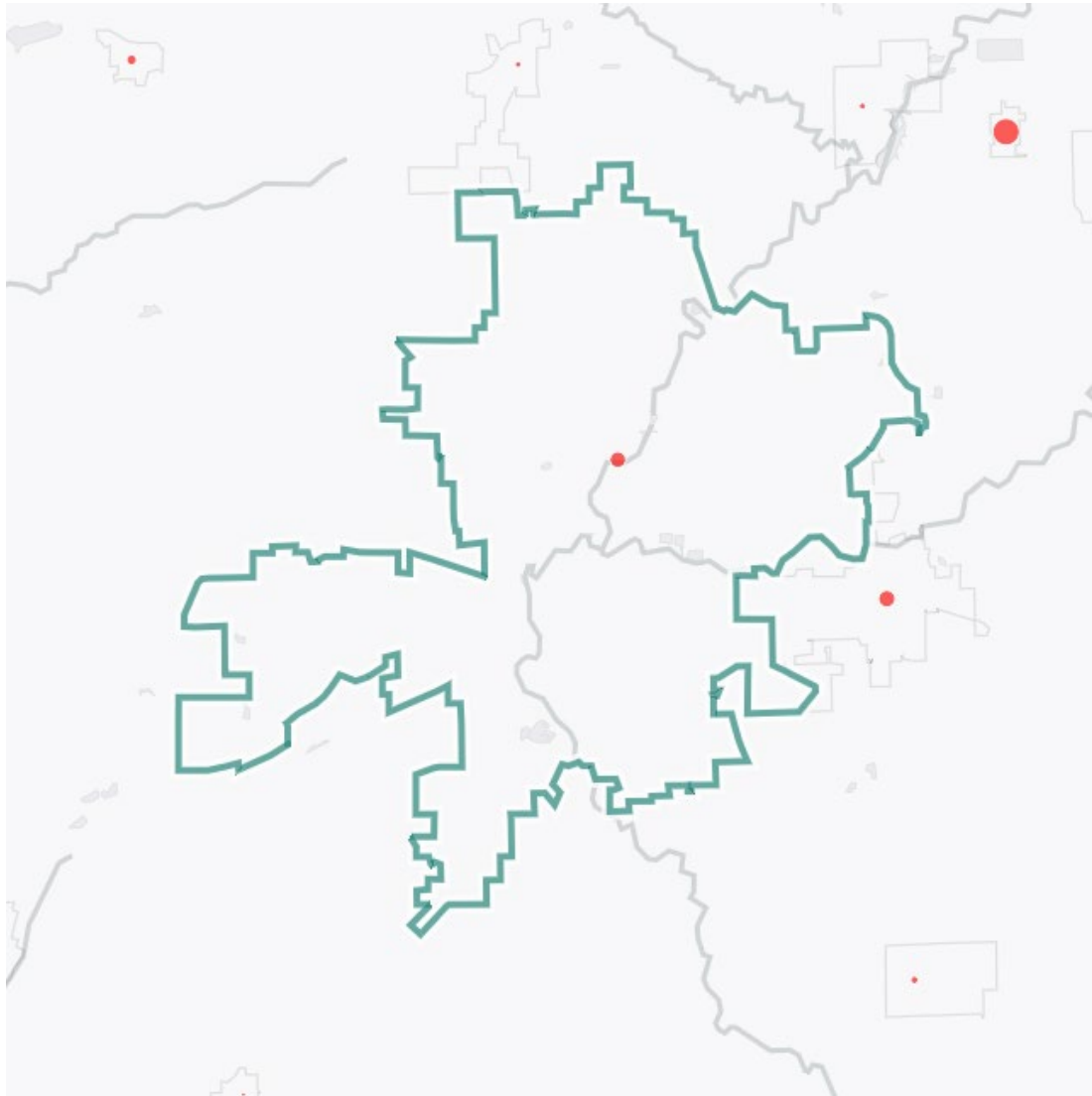
Map: Allen County evictions, 2016



Source: Princeton University Eviction Lab

- Number of evictions: 3,362
- Number of evictions per day: 9.19
- Eviction Rate: 7.09% per 100 renter-occupied households

Map: Fort Wayne evictions, 2016

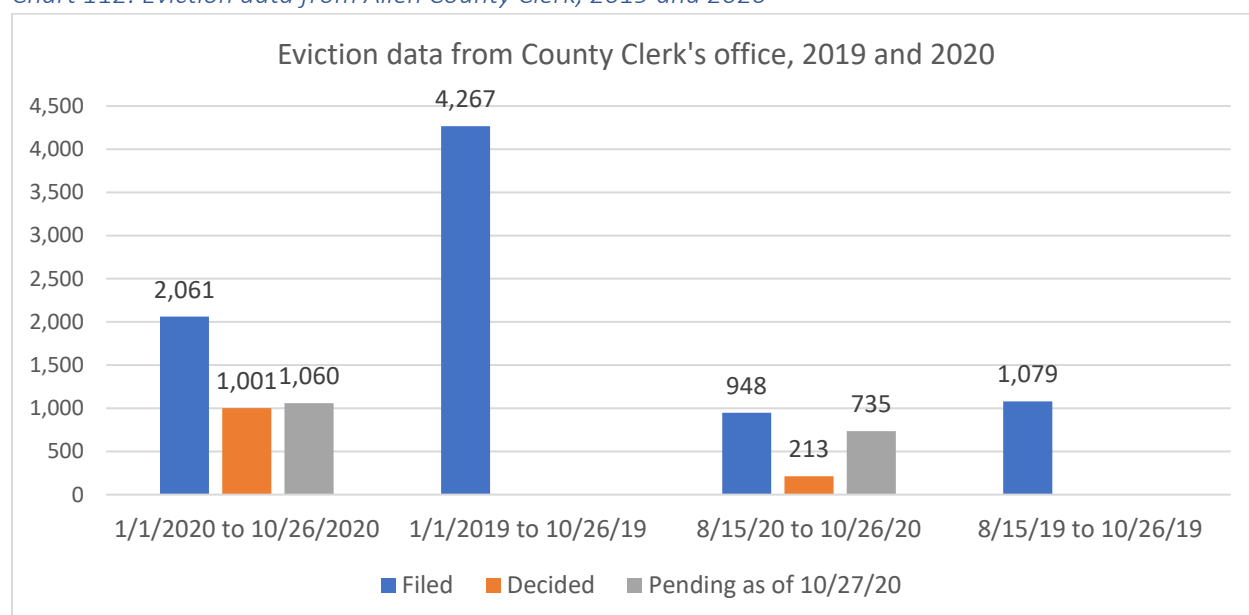


Source: Princeton University Eviction Lab

- Number of evictions: 3,049
- Number of evictions per day: 8.33
- Eviction Rate: 7.39% per 100 renter-occupied households

Chart 112 uses eviction data secured from the Allen County Clerk of Courts for selected dates in 2019 and 2020. The data were pulled for another request so the dates are arbitrary for these purposes. The eviction moratoria, either from the governor's office, which put a halt to eviction orders, or the U.S. Centers for Disease Control and Prevention (CDC) moratorium, which offers limited protection to renters by requiring them to file an affidavit with their landlord, has slowed evictions during the pandemic.

Chart 112: Eviction data from Allen County Clerk, 2019 and 2020



Source: Allen County Clerk's Office

Housing key points

- Allen County has been an owner-occupied housing market with a slight shift toward rentals over past decade.
- Most owner-occupied houses had a mortgage in 2015-2019.
- Different household types have different housing tenures.
- Allen County housing cost less than nation but housing burden remained steady, especially for renters.
- Local eviction rates exceeded state in 2016.

Vehicle availability

The U.S. Census Bureau asks about vehicle availability per housing unit, with the data separated by owner- and renter-occupied units. For this project, CRI focused on households without any available vehicles.

The Census Bureau defines these as eligible vehicles for this measure:

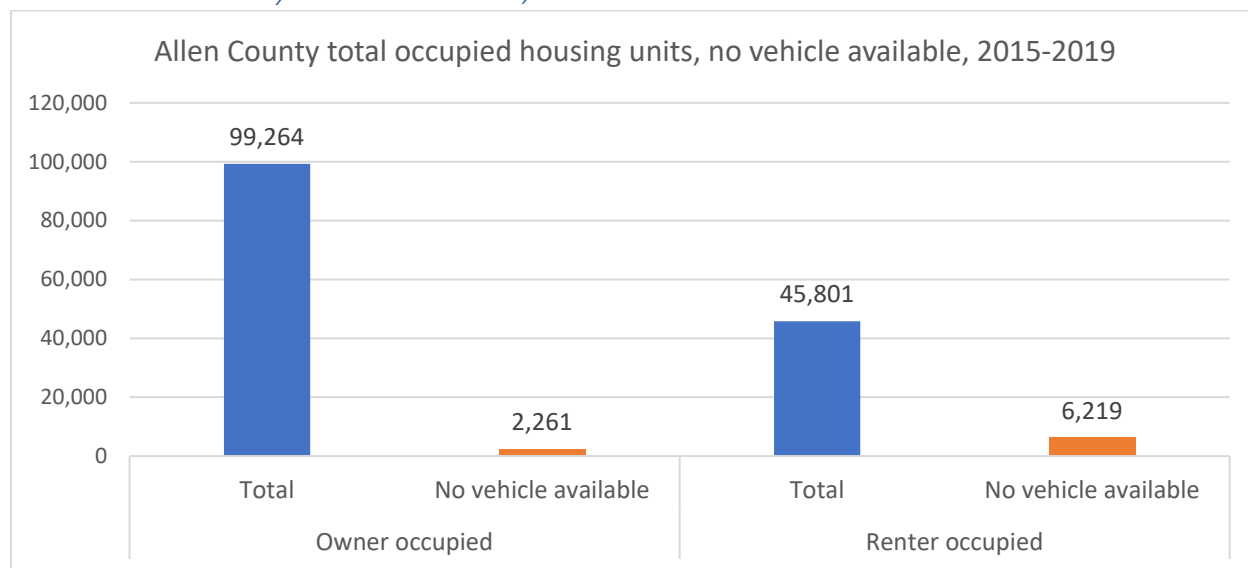
- Passenger cars, vans, and pickup or panel trucks of one-ton (2,000 pounds) capacity or less kept at home and available for household use
- Vehicles rented or leased for one month or more, company vehicles, and police/government vehicles are included if kept at home and used for non-business purposes

These are excluded:

- Motorcycles
- Recreational vehicles
- Dismantled/immobile vehicles
- Vehicles used only for business purposes

Chart 113 separates out the number of occupied housing units in Allen County without vehicles available. While there are less than half the number of rented housing units than owner-occupied ones, there are almost three times the number of rented housing units without an available vehicle. Like other Census Bureau data, this measure is good at telling us what but not why, so it is unknown if those without a vehicle cannot afford such, may not have the physical or legal capacity to drive, or have elected not to have a vehicle for other reasons, such as living in a location where they can walk or use transit as needed.

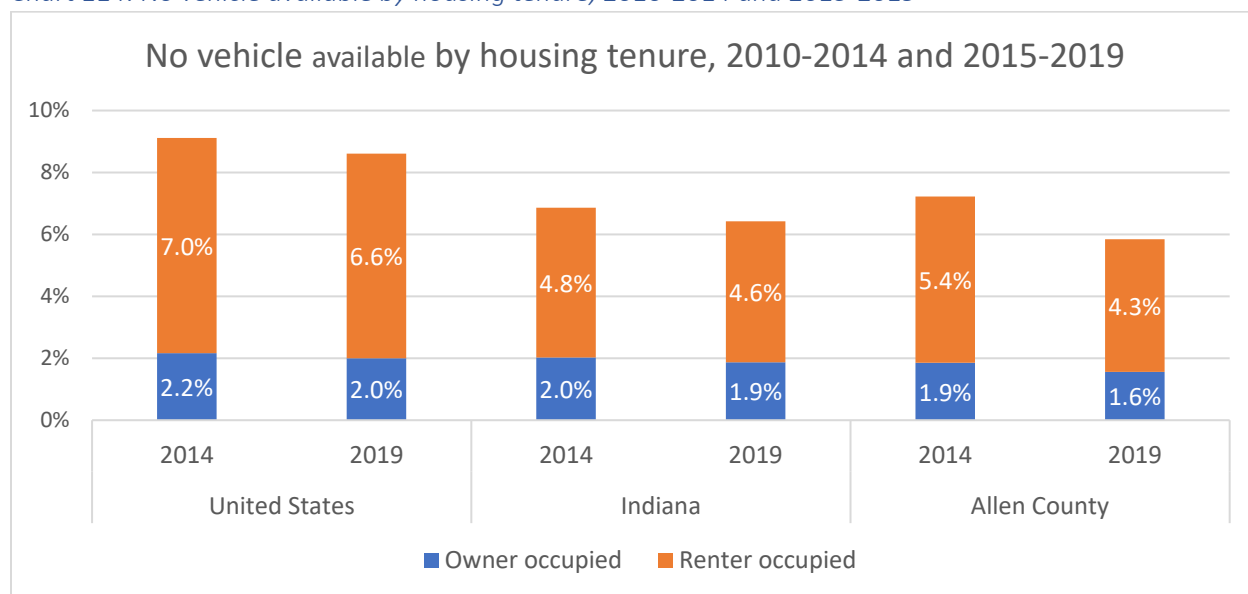
Chart 113: Allen County no vehicle available, 2015-2019



Source: U.S. Census Bureau ACS Table B25044

Comparing 2010-2014 and 2015-2019 in Chart 114, the share of housing units without a vehicle has declined. Additionally, Allen County had a smaller share of housing units without a vehicle than Indiana or the United States. Renters represented the vast majority of housing units without vehicles across the three geographies.

Chart 114: No vehicle available by housing tenure, 2010-2014 and 2015-2019



Source: Percentages calculated by CRI using U.S. Census Bureau ACS Table B25044

Vehicle availability key points

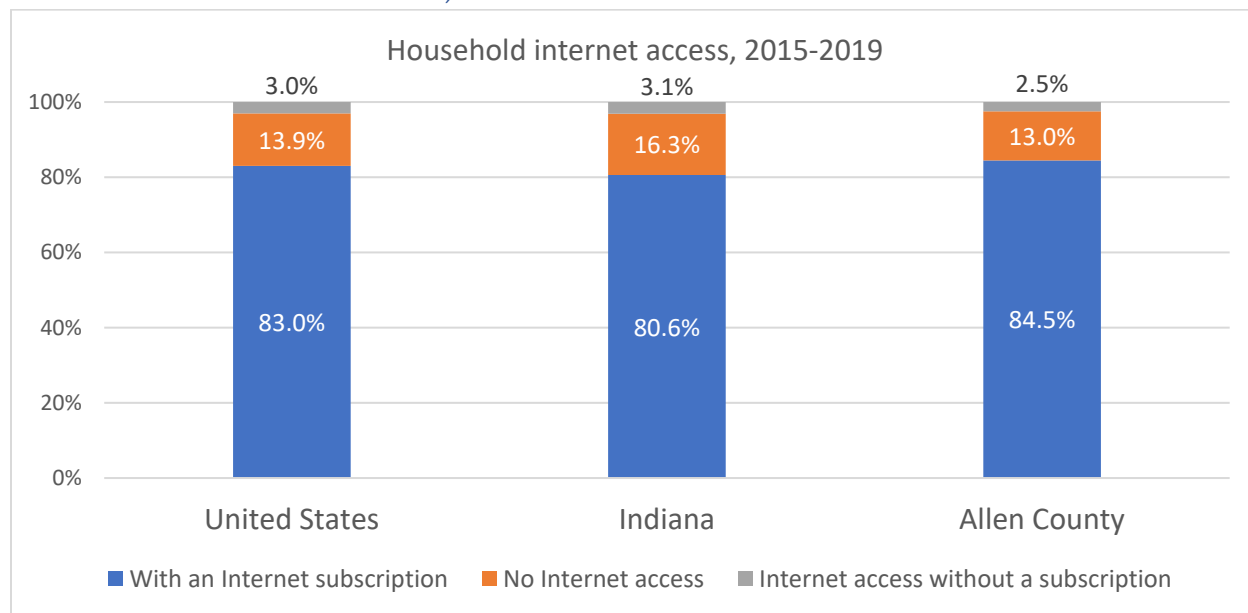
- People living in rented housing were more likely not to have vehicles than people in owner-occupied housing.
- Share of housing units without available vehicles went down from 2010-2014 to 2015-2019.

Internet access

The need for internet access at home was important before 2020, but it became essential during the pandemic as essential services like schools and medical appointments shifted to online platforms. This series of charts looks at both households and individuals, and measures access to the internet via type of subscription. No data about internet access were published for 2010-2014 so this looks only at 2015-2019.

Chart 115 measures internet access on the household level. Allen County enjoyed a lower share of households without internet access than the comparison locations.

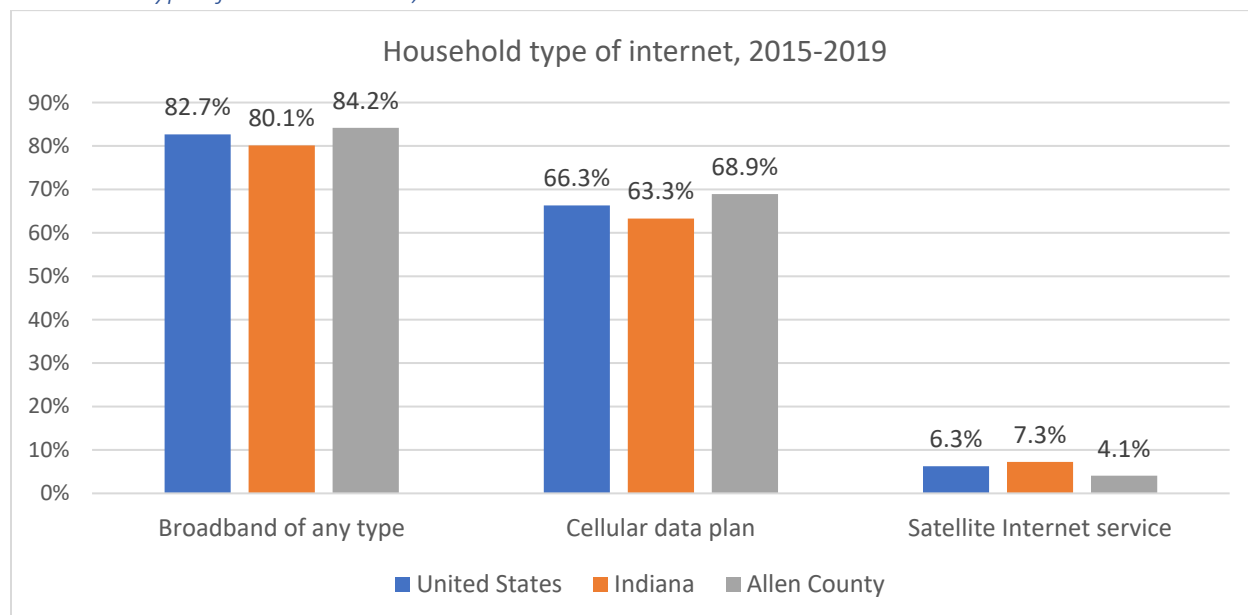
Chart 115: Household internet access, 2015-2019



Source: Percentages calculated by CRI using U.S. Census Bureau ACS Table B28002

Chart 116 continues with household measures but looks at the types of internet service: broadband, cellular data plan, or satellite service. These answers are not exclusive so most people who had a cellular data plan also had broadband. Not listed here, but around 14% of households with some variation across geographies had broadband access only and no smartphone plan.

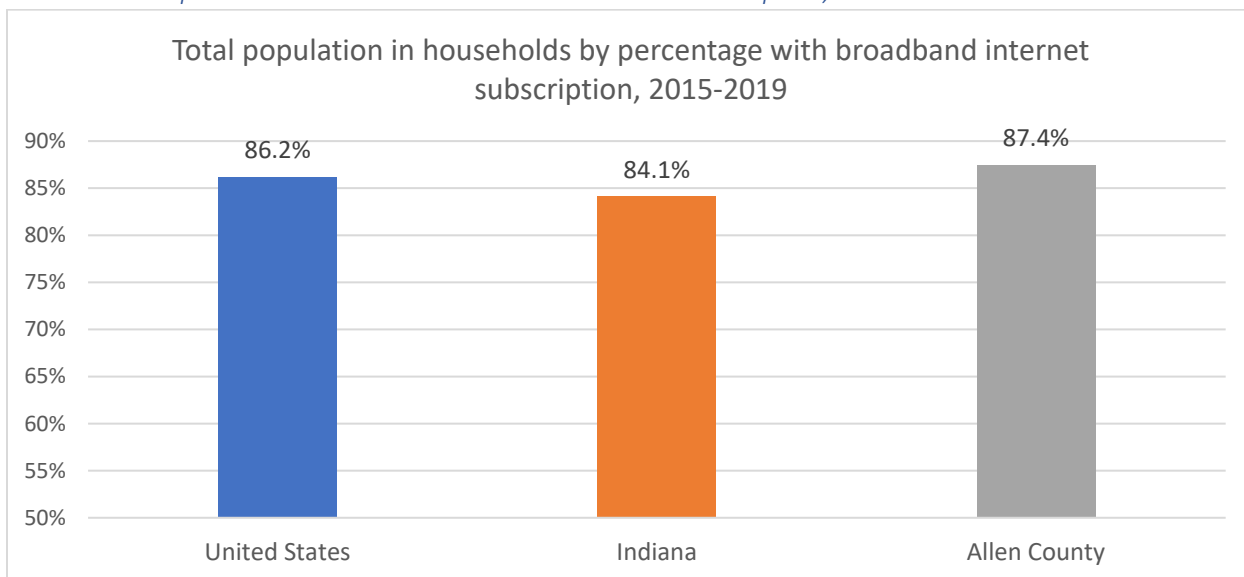
Chart 116: Type of internet service, 2015-2019



Source: Percentages calculated by CRI using U.S. Census Bureau ACS Table B28002

Charts 117 to 120 switch from households to individuals. As seen with earlier charts, more people who live in households in Allen County had broadband internet than the United States and Indiana.

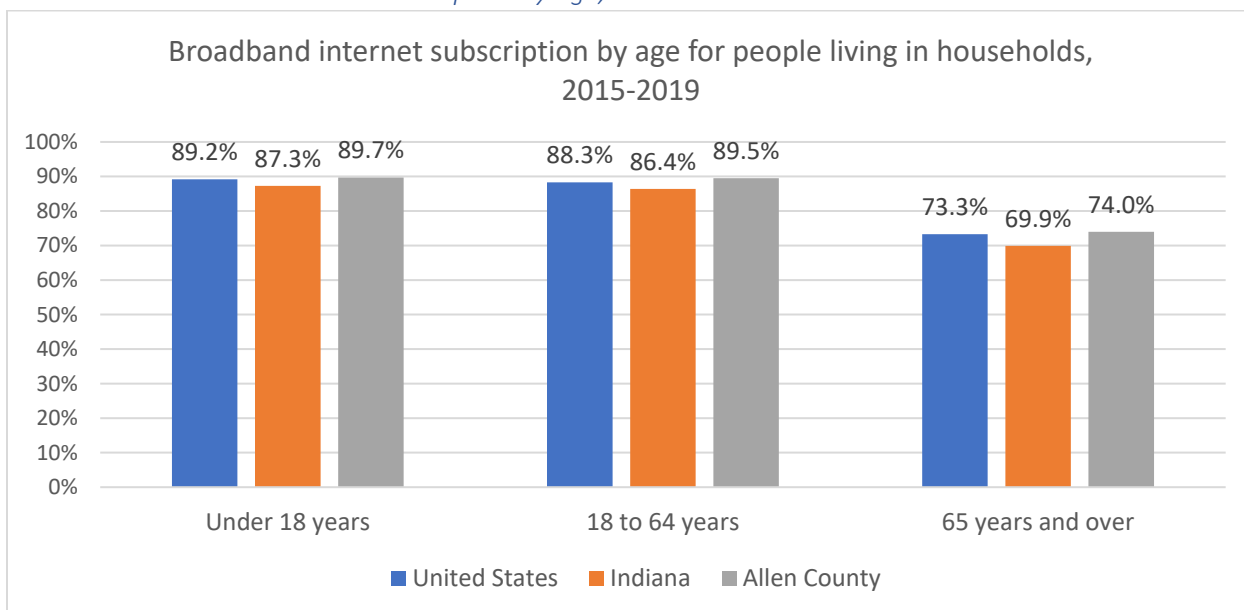
Chart 117: People in households with broadband internet subscription, 2015-2019



Source: Percentages calculated by CRI using U.S. Census Bureau ACS Table S2802

Chart 118 shows that children and working age adults overwhelmingly had broadband internet access, with close to 90% locally, while almost a quarter of seniors in Allen County did not have broadband internet.

Chart 118: Broadband internet subscription by age, 2015-2019

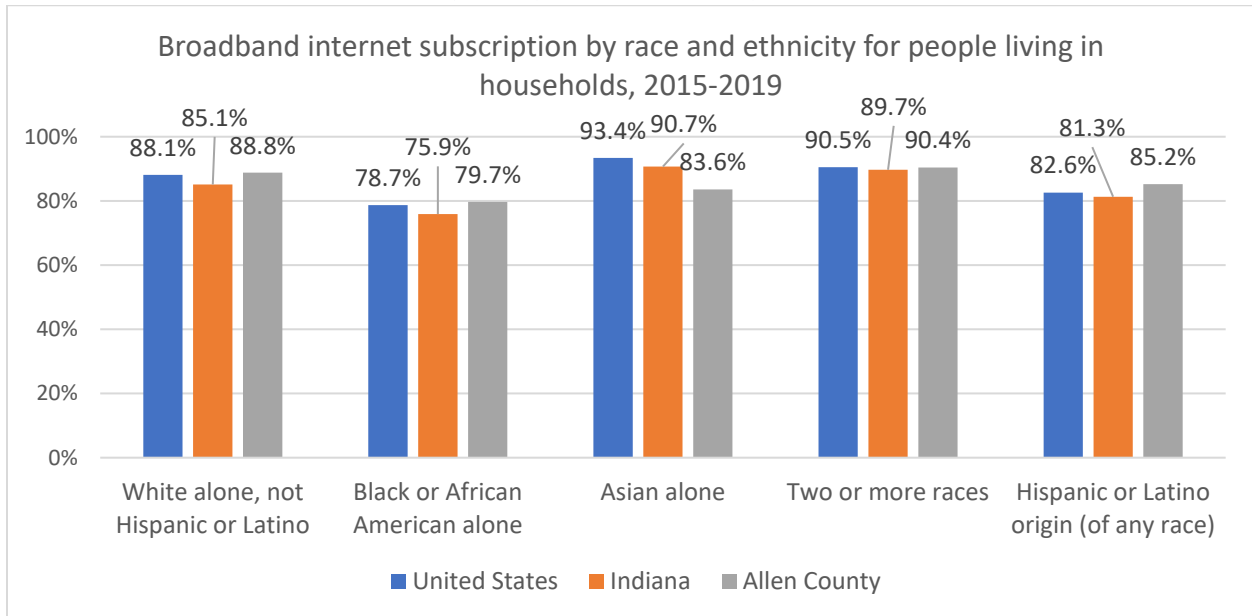


Source: Percentages calculated by CRI using U.S. Census Bureau ACS Table S2802

Chart 119 looks at broadband subscriptions based on race and ethnicity, while Chart 120 is adults 25 and older by educational attainment. The lowest access in Allen County was Black alone at 79.7% compared to 90.4% for two or more races. People with bachelor's degrees exceeded 90% for all three geographies, while those without a high school diploma ranged from 61.5% to 67.5%. Younger adults are more likely to hold bachelor's degrees so the difference between educational levels may be a function of age and

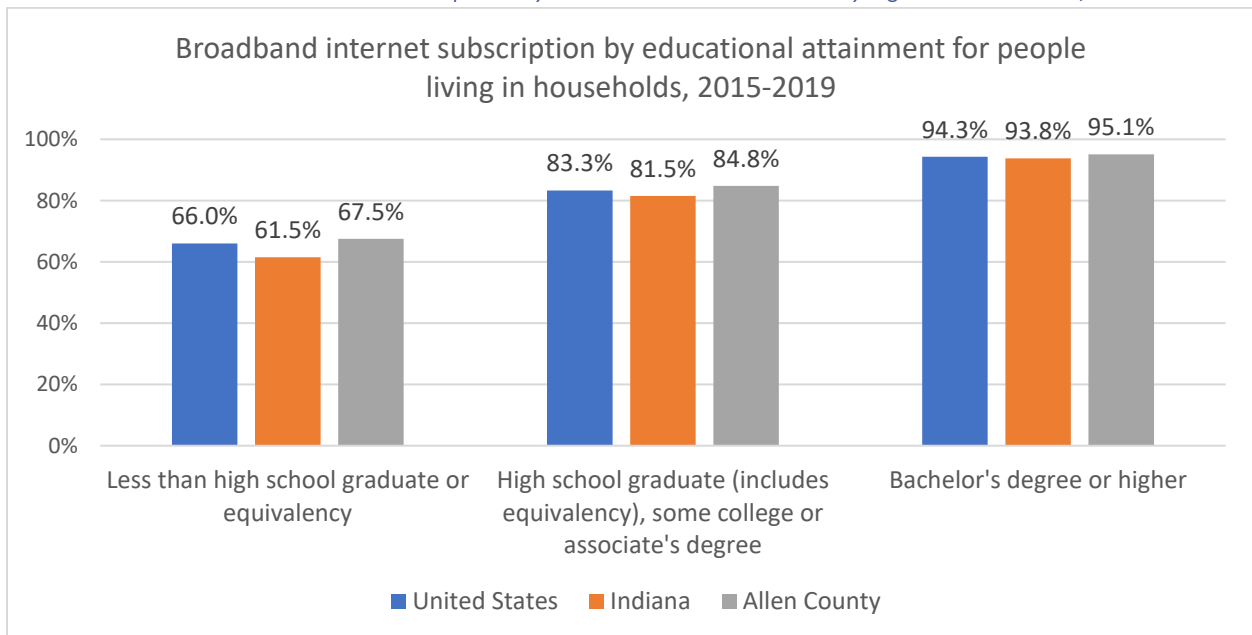
not just credential, i.e. younger people are more likely to have an internet subscription as show in Chart 118.

Chart 119: Broadband internet subscription by race and ethnicity, 2015-2019



Source: Percentages calculated by CRI using U.S. Census Bureau ACS Table S2802

Chart 120: Broadband internet subscription by educational attainment by ages 25 and older, 2015-2019



Source: Percentages calculated by CRI using U.S. Census Bureau ACS Table S2802

Internet access key points

- The vast majority of Allen County residents, including children and seniors, had broadband internet at home.

- People with lower educational attainment and older residents were less likely to have broadband internet subscriptions.

Health data

This section focuses on population-level physical health, including rates of uninsured populations, county-level infant mortality rates, life expectancy by census tract, and Allen County's ranking within the annual County Health Rankings.

County Health Rankings

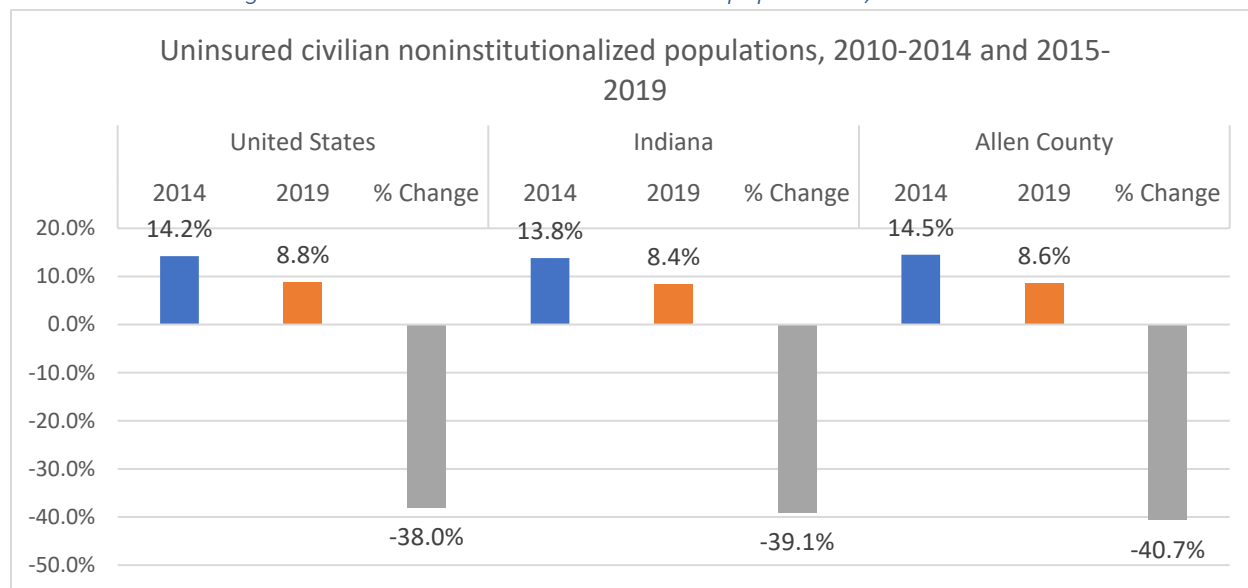
For 2021, Allen County ranked 49th for health outcomes and 28th for health factors out of Indiana's 92 counties, according to the annual County Health Rankings from the University of Wisconsin Population Health Institute and the Robert Wood Johnson Foundation. This places the third-largest Hoosier county by population in third quartile for outcomes and second quartile for factors. Allen County showed a remarkable improvement from 2020, where it ranked 55th for health outcomes and 52nd for health factors.

Health outcomes focuses on length of life and quality of life measures like the number of poor physical or mental health days. Health factors looks at health behaviors like smoking or obesity, clinical care measures, socioeconomic factors including educational attainment and violent crime rates, and physical environment, air pollution, and housing costs.

Rates of uninsured

Allen County's rates of uninsured have declined 40.7% from 2010-2014 to 2015-2019 and exceeded the state and nation's decrease by percentage, according to U.S. Census Bureau data, as shown in Chart 121. CRI expects the decline resulted from a combination of the full enactment of 2010's Affordable Care Act, Indiana's Medicaid expansion in 2014 and 2015, and an improved economy with more employer-based insurance coverage.

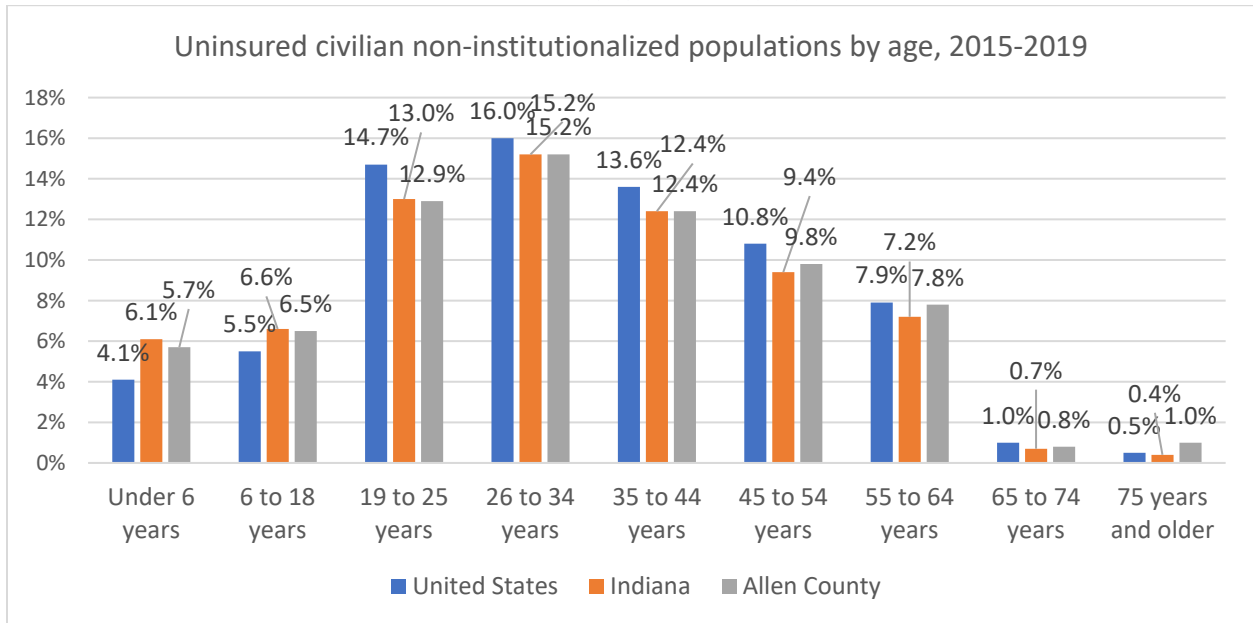
Chart 121: Percentage uninsured civilian noninstitutionalized populations, 2010-2014 and 2015-2019



Source: U.S. Census Bureau Table S2701 with difference calculated by CRI

The rate of uninsured populations varied significantly by age as shown in Chart 122. Those ages 26 to 34 had the highest uninsured rates at the local, state and national levels at 15.2% for both Allen County and Indiana and 16.0% for the United States, likely reflecting aging out of parents’ insurance at age 26 but not having insurance coverage from employers or opting out of health insurance marketplace coverage. Unsurprisingly, Medicaid age-eligible populations had the lowest uninsured rate of 1% or less.

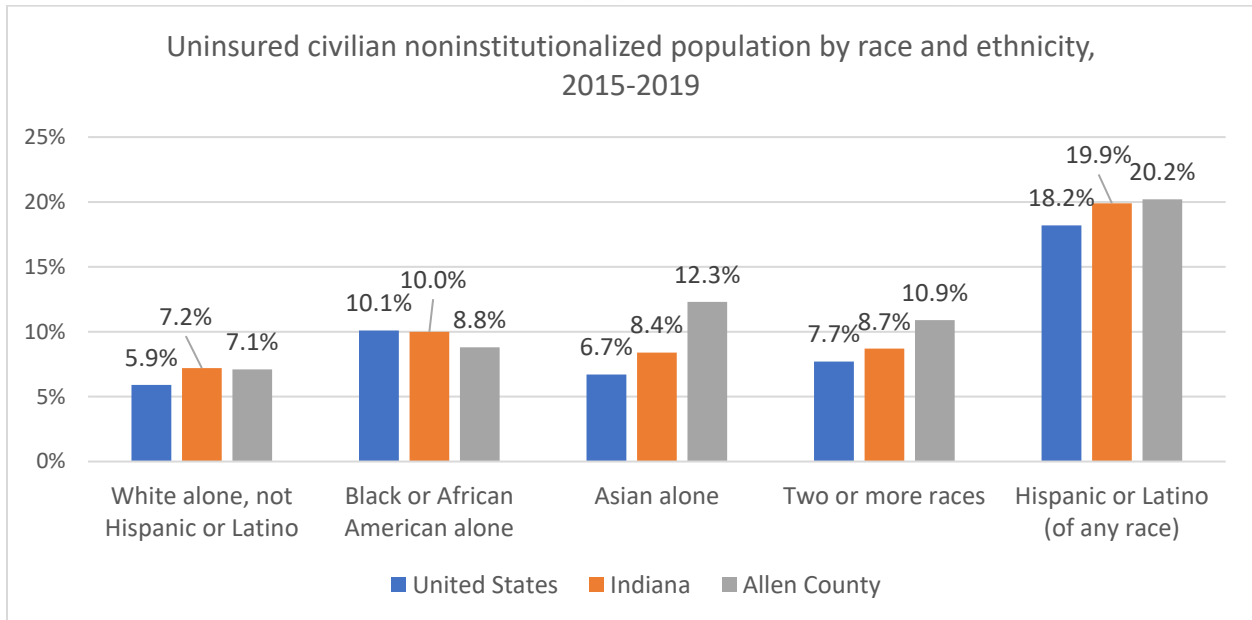
Chart 122: Uninsured civilian non-institutionalized populations by age, 2015-2019



Source: U.S. Census Bureau Table S2701

Switching to race and ethnicity in Chart 123 for 2015-2019, Allen County’s Black alone population had an uninsured rate lower than the nation for the studied groups at 8.8% compared to 10.1%. The local Asian alone population had an uninsured rate 83.6% higher than the nation – 12.3% vs. 6.7% respectively. Hispanic or Latino populations had the highest uninsured rate in Allen County at more than one in five. This population also had the highest uninsured rate for the United States and Indiana.

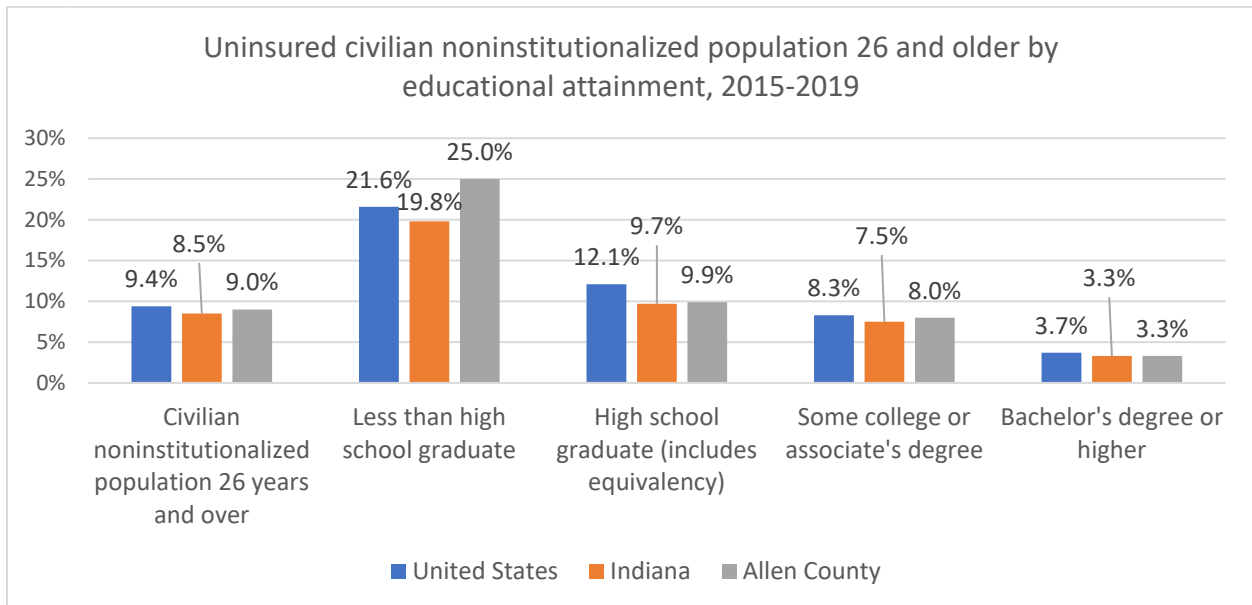
Chart 123: Uninsured civilian noninstitutionalized population by race and ethnicity, 2015-2019



Source: U.S. Census Bureau Table S2701

Lastly, Chart 124 compares the uninsured populations by educational attainment for adults ages 26 and older. As seen with other measures, the largest share of uninsured adults did not have a high school diploma. Allen County’s increased share of uninsured adults in that category compared to state and national numbers may reflect the local Amish population.

Chart 124: Uninsured civilian noninstitutionalized population by educational attainment ages 26 and older, 2015-2019



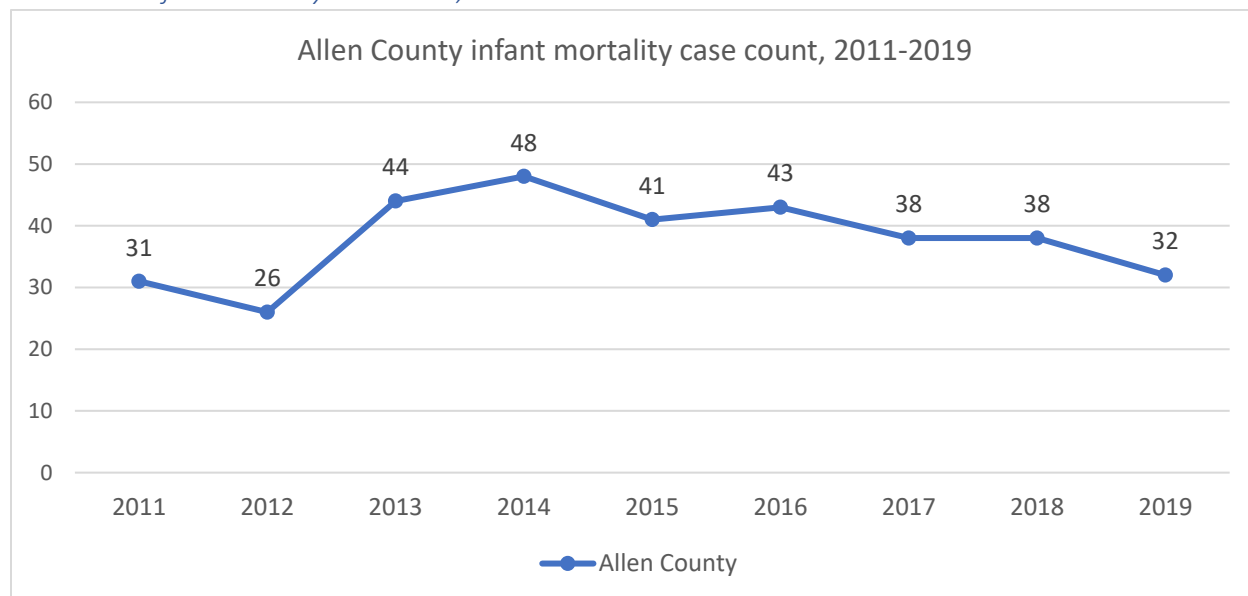
Source: U.S. Census Bureau Table S2701

Infant mortality

Infant mortality standing alone is heartbreaking: the death of a child before his or her first birthday.

Chart 125 lists Allen County's annual infant mortality case counts from 2011 to 2019.

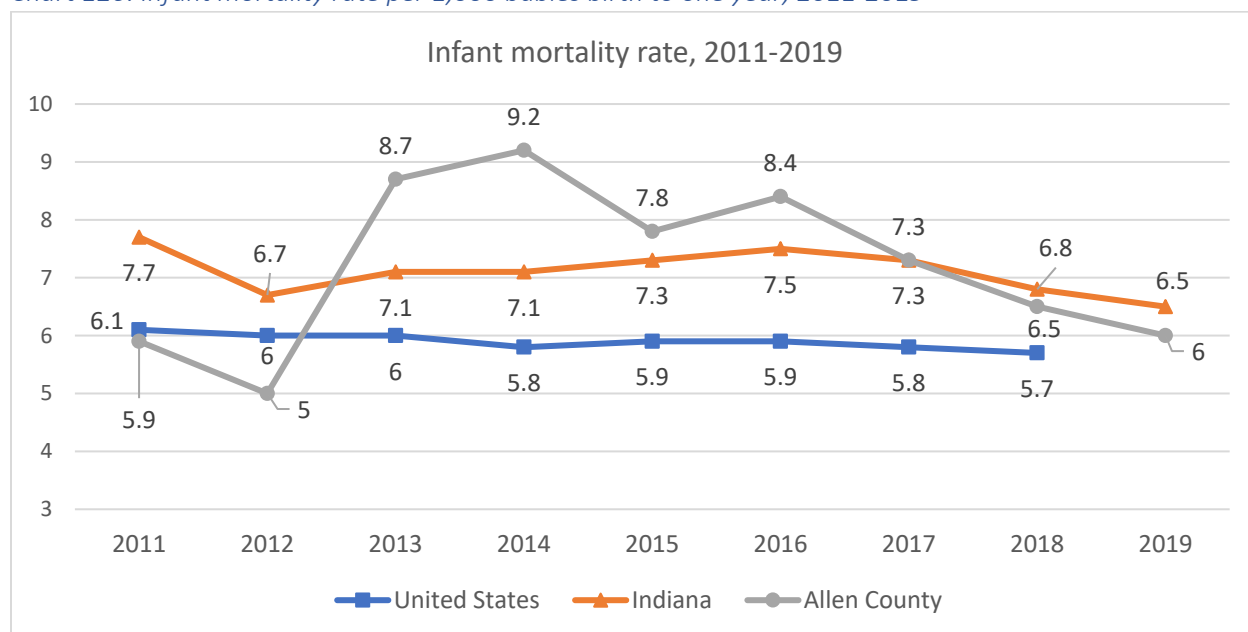
Chart 125: Infant mortality case count, 2011-2019



Source: Indiana Department of Health

Infant mortality rates, as measured per 1,000 infants up to 1 year old, are an important indicator of maternal and infant health as well as overall community health. Allen County's infant mortality rate from 2011 to 2019 has shown an increase from 2012 to 2014 and a decline from 2016 to 2019, as shown in Chart 126. Starting in 2018, Allen County's infant mortality rate had dipped below the state for the first time since 2012. The national infant mortality rate was not released when this data was pulled in 2021, but the local rate has been above the nation's from at least 2013 to 2018.

Chart 126: Infant mortality rate per 1,000 babies birth to one year, 2011-2019



Source: Indiana Department of Health

Life expectancy

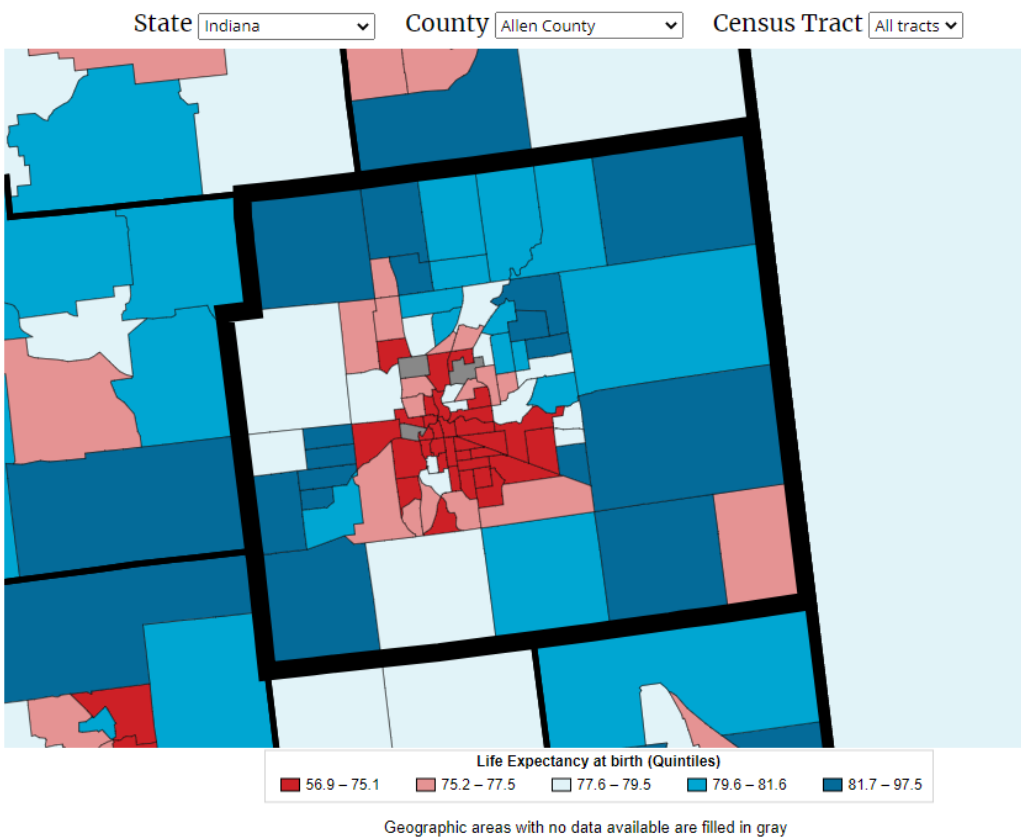
The U.S. Centers for Disease Control and Prevention (CDC) calculate life expectancy at birth at the census-tract level. Babies born from 2010 to 2015 in Indiana had a life expectancy of 77.4 years. The CDC did not publish county-level expectancy, but Allen County's census tract-level estimates ranged from 66.9 years in southeast Fort Wayne to 86.8 years in southwest Allen County, as shown in Table 9 with the highest and lowest tracts shown in bold text. The map in this section also shows the census tracts by quintile.

Allen County's longest life expectancy of 86.8 years for census tract 116.07 exceeded that of Hong Kong's 85.29 years, which is the longest in the world by country. Allen County's shortest life expectancy at 66.9 years for census tract 17 was shorter than Kenya's 67.47 years. The split between Allen County's shortest and longest life expectancy is 19.9 years.

Life expectancy by address can be found here:

<https://www.rwjf.org/en/library/interactives/whereliveaffectswhollyoulive.html>.

Map: Allen County life expectancy at birth by census tract, 2010-2015



Source: U.S. Centers for Disease Control and Prevention

Table 9: Allen County life expectancy at birth by census tract with highest, lowest in bold, 2010-2015

Census Tract Number	Life Expectancy
1	77.9
3	78.8
4	75
5	71.7
6	73.9
7.01	74.4
7.04	77
8	75.8
9	72.5
10	No data
11	74.7
12	74.1
13	73
16	71.7
17	66.9
20	70.5

21	73.2
22	74.6
23	74.6
25	78.7
26	74.5
28	72
29	74.7
30	72.8
31	70.8
32	79.3
33.01	75.3
33.04	73.6
34	76.1
35	73.1
36	75.9
37	72.4
38	76.6
39.01	75.9
39.02	74.6
40	71.2
41.01	76.7
41.03	74.5
43	73
44	74
101	82.2
102.01	79.9
102.02	80.2
103.04	81.1
103.05	81.1
103.06	85.8
103.07	76.5
103.08	83.2
104	82.2
105	79.4
106.01	78.7
106.02	75.7
106.03	75.7
106.04	74
107.05	81.2
107.06	78.8
107.07	79.8

108.03	80.3
108.04	80.1
108.07	81.6
108.08	84.5
108.09	78.2
108.11	79
108.12	81.1
108.13	77.7
108.15	82.3
108.16	83.1
108.17	75.5
108.19	78.4
108.21	77.4
109	80.2
110	81.8
111	78.8
112.01	73
112.02	74.8
112.04	82.2
112.05	77.9
113.02	72.4
113.03	71.7
113.04	75.3
115.01	72.7
115.02	75.9
116.03	83.3
116.04	82.6
116.05	80.7
116.06	84.2
116.07	86.8
116.08	79
116.09	82.5
117.01	86.1
117.02	78
118.01	80.4
118.02	85
119	75.5
9800.01	No data
9800.02	No data

Source: U.S. Centers for Disease Control and Prevention

Health key points

- Allen County's health measures in the County Health Rankings were mid-pack compared to the state.
- Fewer Allen County residents were uninsured in 2015-2019 compared to 2010-2014.
- Allen County's infant mortality rate has declined from 2014.
- Life expectancy varied by almost 20 years across Allen County census tracts according to CDC data.

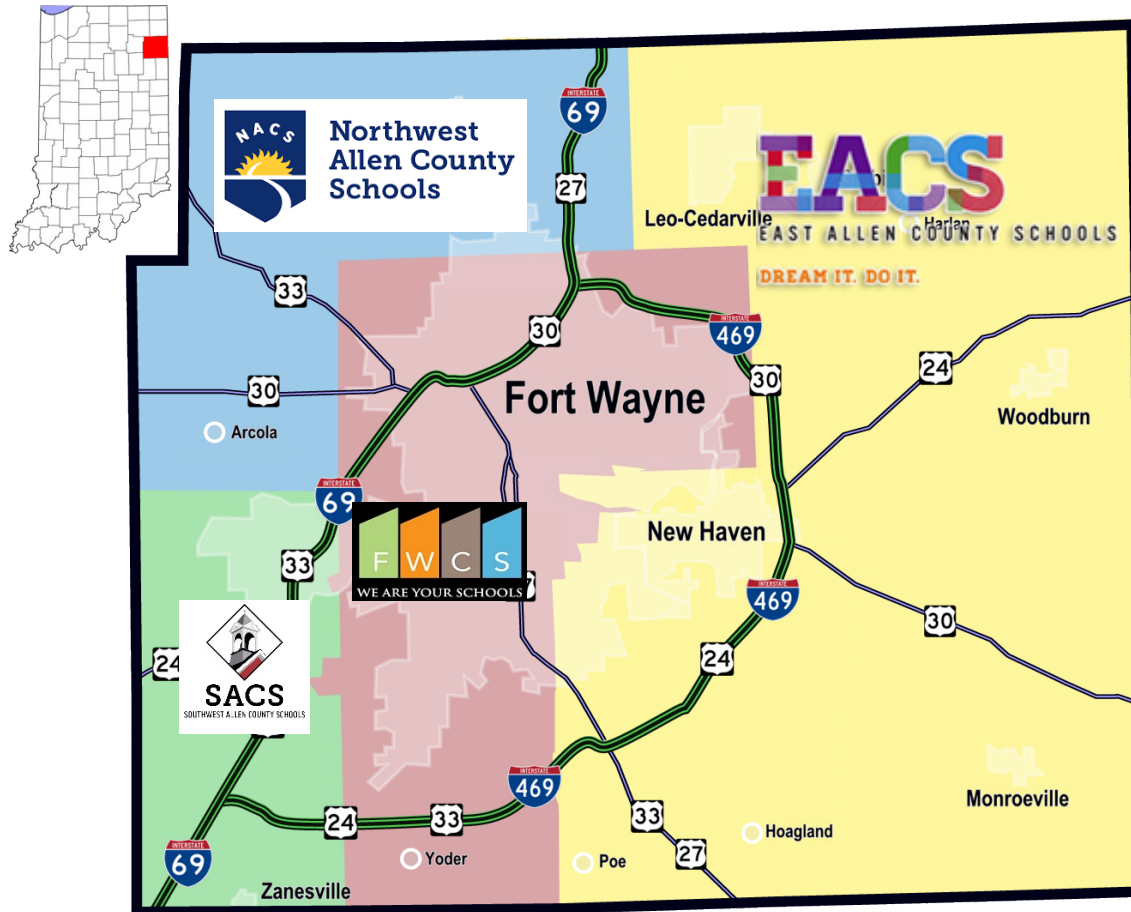
Public school, childcare data

Based on what was heard from the UWAC Community Conversations, CRI explored data related to schools and childcare. Because of the limited information released for private schools and the overwhelming share of students who attend public schools, CRI focused on information about the four public school corporations in Allen County: Fort Wayne Community Schools (FWCS), East Allen County Schools (EACS), Northwest Allen County Schools (NACS), and Southwest Allen County Schools (SACS). Childcare data came from the Indiana Early Learning Advisory Committee (ELAC).

Public school data

This section evaluates the following for the four public school corporations in Allen County using data from the Indiana Department of Education (IDOE):

- Enrollment for the 2020-2021 school year
- Spending
- Percent of students classified as economically disadvantaged
- High-school graduation data



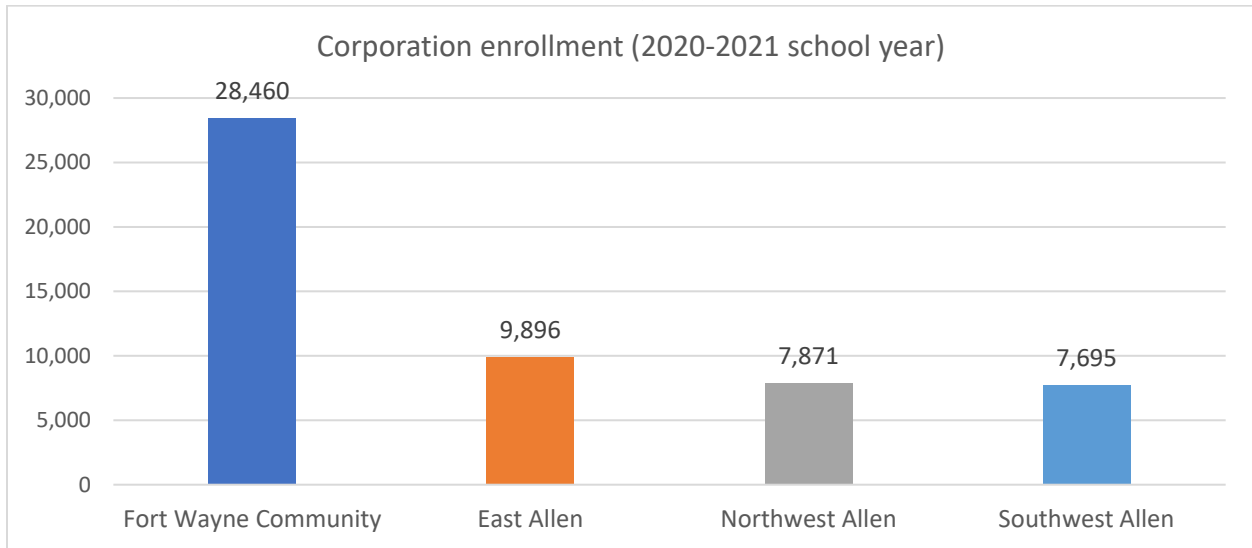
Public school enrollment, spending

This section explores the following for the four public school corporations in Allen County using data from the Indiana Department of Education (IDOE):

- Enrollment for the 2020-2021 school year
- Spending
- Percentage of students classified as economically disadvantaged

For enrollment as shown in Chart 127, FWCS was the largest district in Allen County for 2020-2021 and depending on the year, can be the largest in the state. EACS was just over a third the size of FWCS. NACS and SACS were almost the same size with only a 146-student difference between the two.

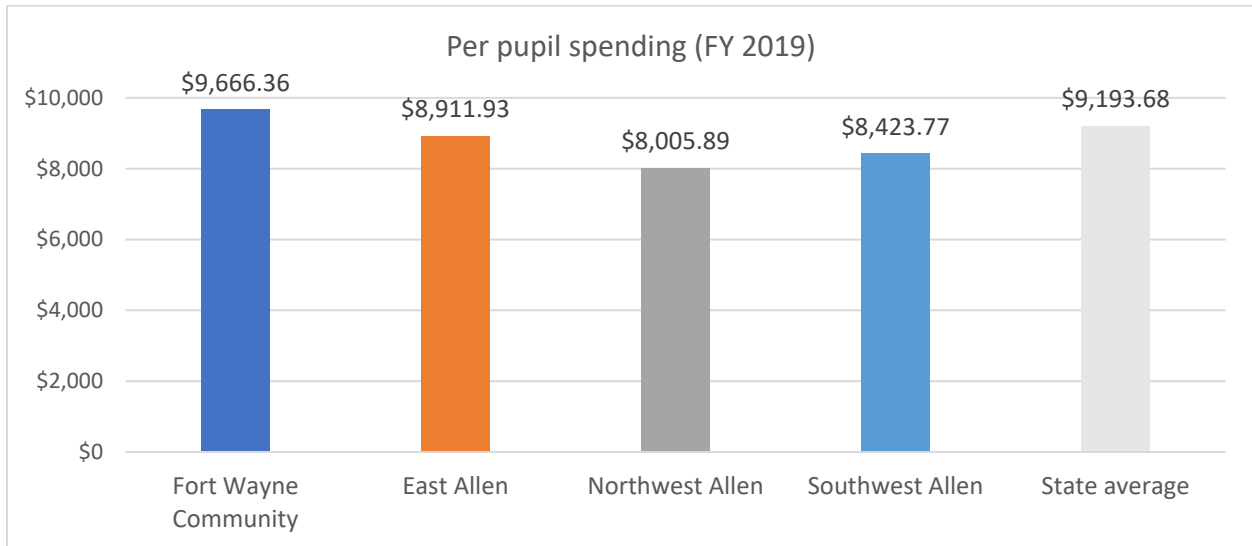
Chart 127: Corporation enrollment, 2020-2021 school year



Source: Indiana Department of Education

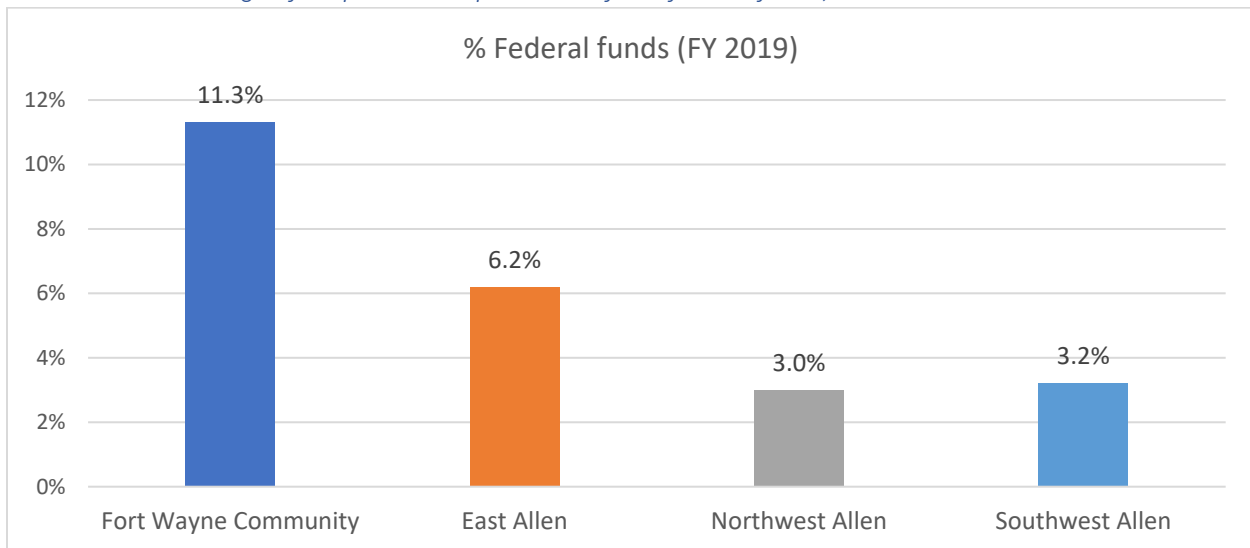
Chart 128 is the per pupil spending for fiscal year 2019 with a comparison to the state. This includes federal funds, which are shown in Chart 129. Federal funds include Title 1, English learners, and other federal support dollars.

Chart 128: Per pupil spending, FY 2019



Source: Indiana Department of Education

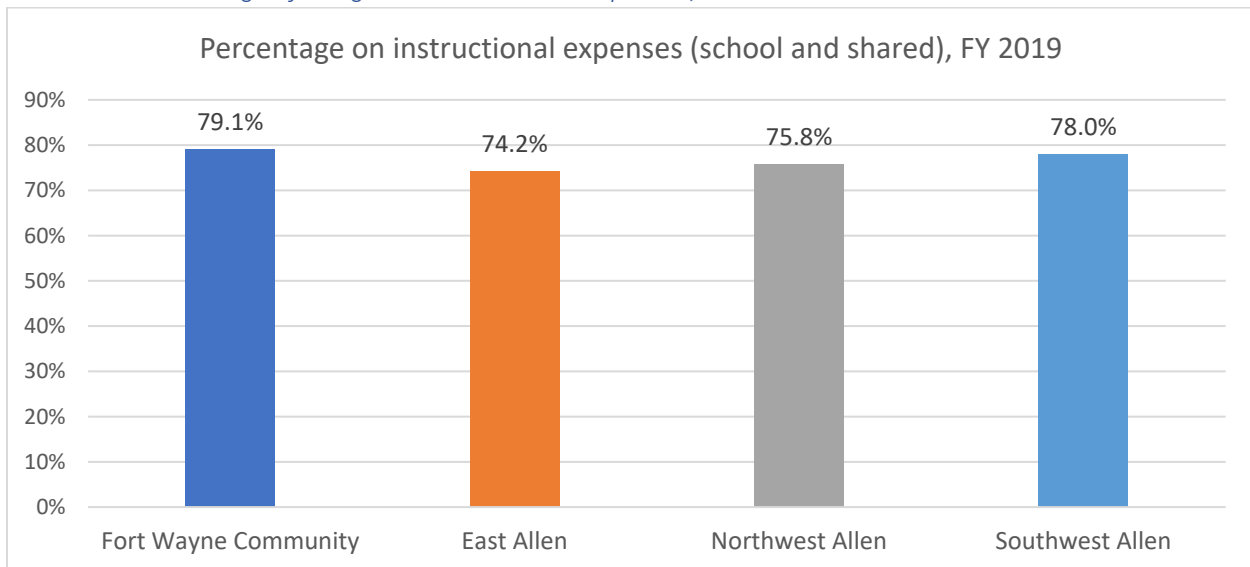
Chart 129: Percentage of corporation expenditures from federal funds, FY 2019



Source: Indiana Department of Education

Chart 130 looks at the percentage of the school corporation's budget spent on instructional expenses in FY 2019, combined with school-specific spending and shared expenses across multiple buildings. IDOE did not provide a statewide comparison figure.

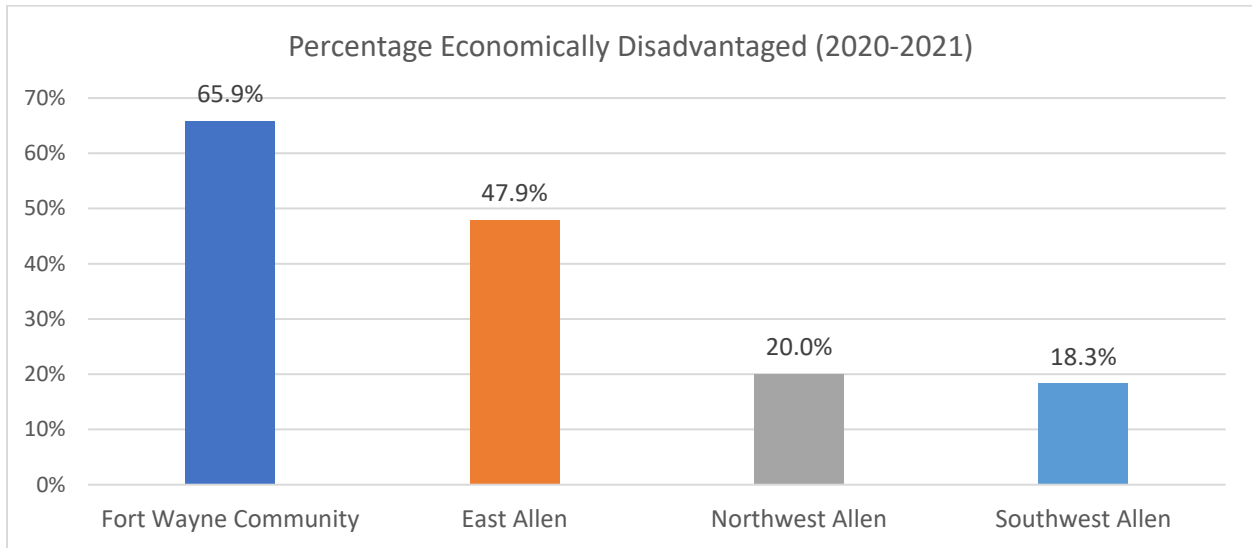
Chart 130: Percentage of budget on instructional expenses, FY 2019



Source: Indiana Department of Education

Chart 131 reflects the share of students who the IDOE considered "economically disadvantaged" for the 2020-2021 school year. Students who qualify for free or reduced lunch at 185% FPL or 130% FPL respectively are counted as economically disadvantaged. Almost 66 out of every 100 students at FWCS are economically disadvantaged while less than one in five are at SACS.

Chart 131: Percentage of economically disadvantaged students, 2020-2021



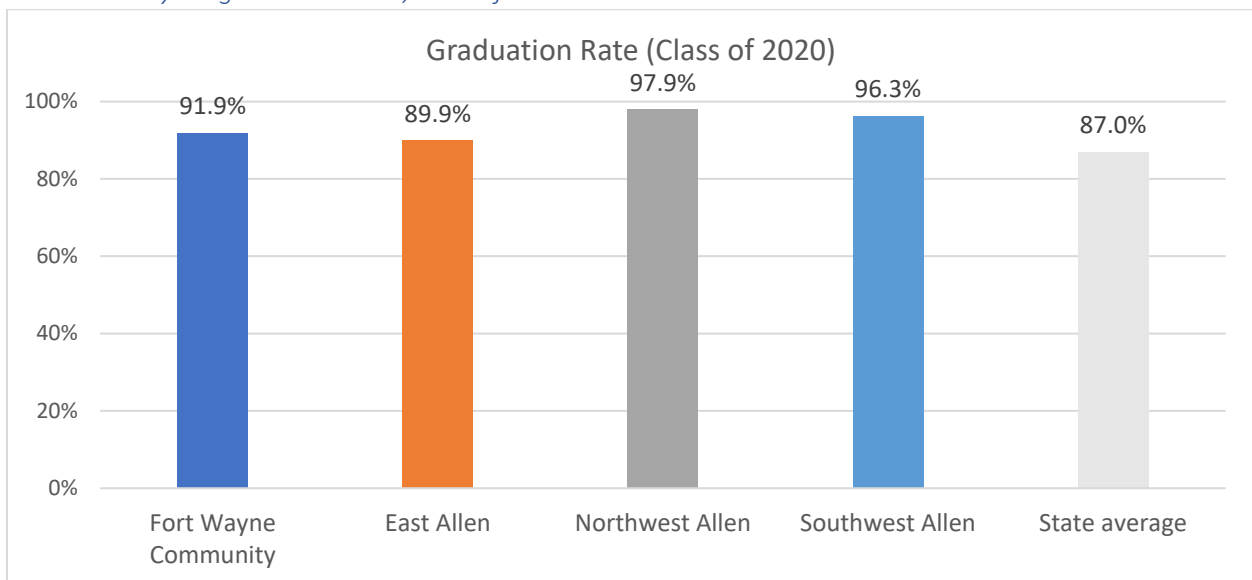
Source: Indiana Department of Education

High school graduation data

This section looks at recent high school graduation data from Allen County's four public school corporations – sorted by total enrollment size of largest to smallest – at the district level. CRI elected focus on public school corporations because of the availability and comparability of data from the Indiana Department of Education and because the vast majority of Allen County's K-12 students are enrolled in public schools.

Chart 132 shows the 4-year graduation rate for the class of 2020 at the four public school corporations compared to the state's average. Graduation measures whether students successfully completed all requirements to move on from high school. This number is those who graduated within 4 years. All four had rates higher than the state for the most recent data available.

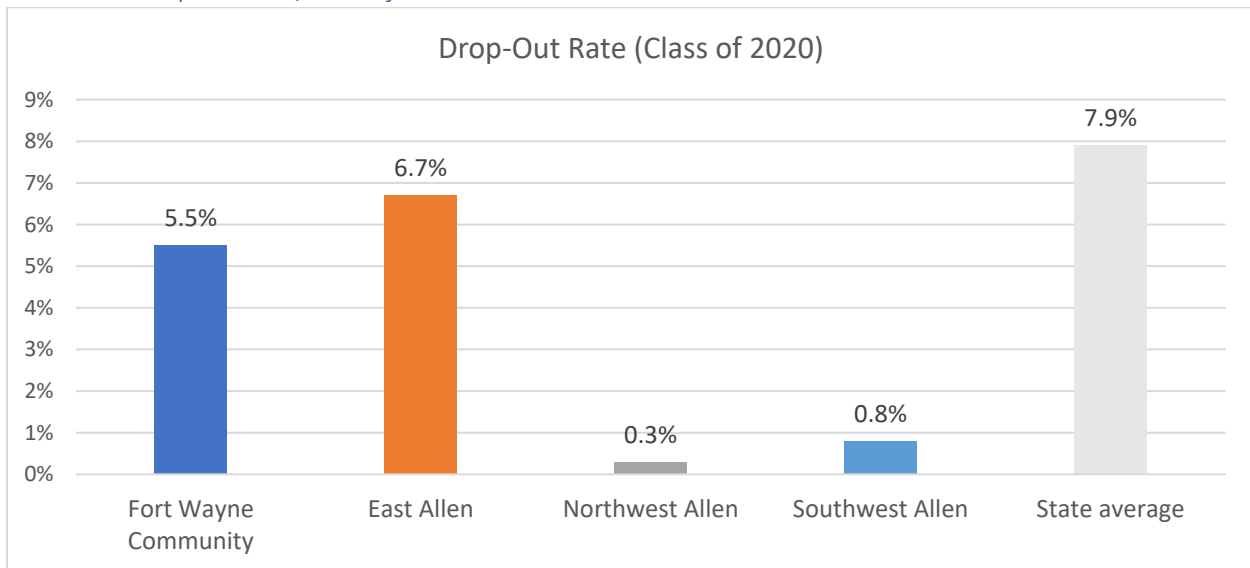
Chart 132: 4-year graduation rate, class of 2020



Source: Indiana Department of Education

Students who drop out of school withdraw their enrollment. Chart 133 looks at the drop-out rate for the four school corporations for the class of 2020. All of them had a drop-out rate below the state average.

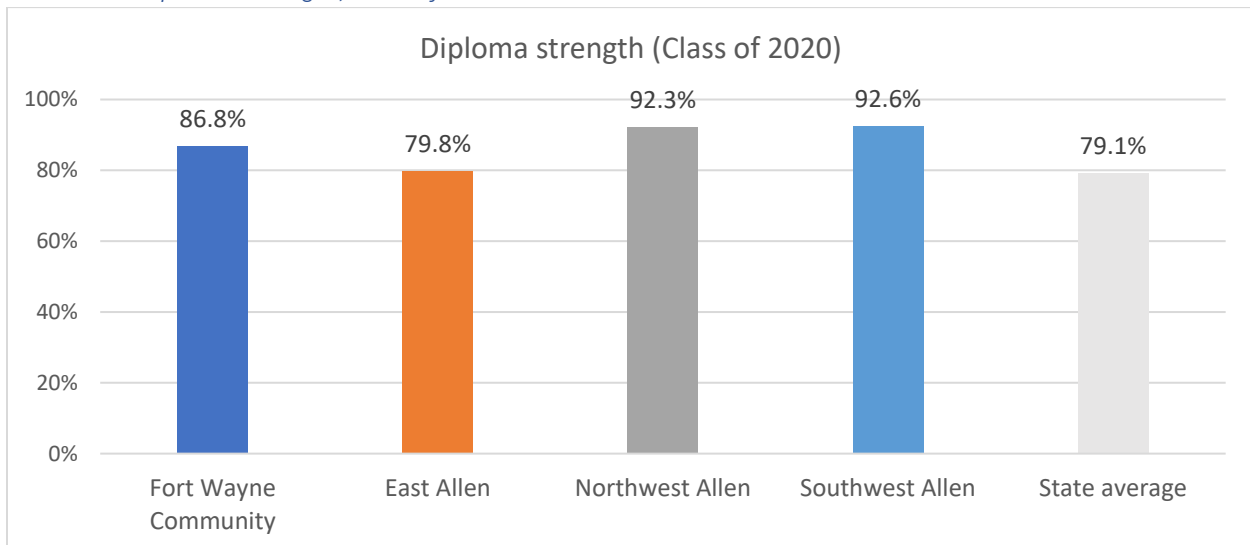
Chart 133: Drop-out rate, class of 2020



Source: Indiana Department of Education

Diploma strength, as shown on Chart 134 for the class of 2020, measures whether students completed the requirements of Indiana's Core 40 diploma designation or higher, and did not receive a waiver from any graduation requirements. Like drop-out rates, local diploma strength exceeds the state's average.

Chart 134: Diploma strength, class of 2020

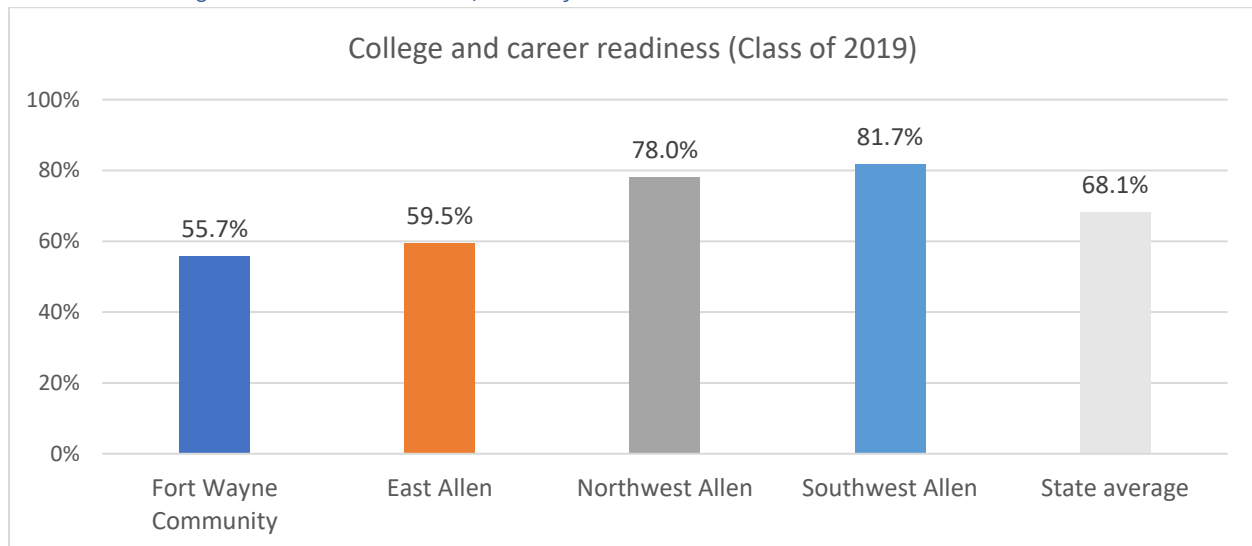


Source: Indiana Department of Education

For Chart 135 with the class of 2019, college and career readiness measures whether students are prepared for postsecondary life by achieving college or career credentials while still in high school. College or career credentials include successful completion of an approved industry certification; successful completion of at least three hours of college-level courses; a passing score on an Advanced

Placement exam; or a passing score on the International Baccalaureate exam. Two schools – NACS and SACS – exceeded the state average, while FWCS and EACS were below.

Chart 135: College and career readiness, class of 2019

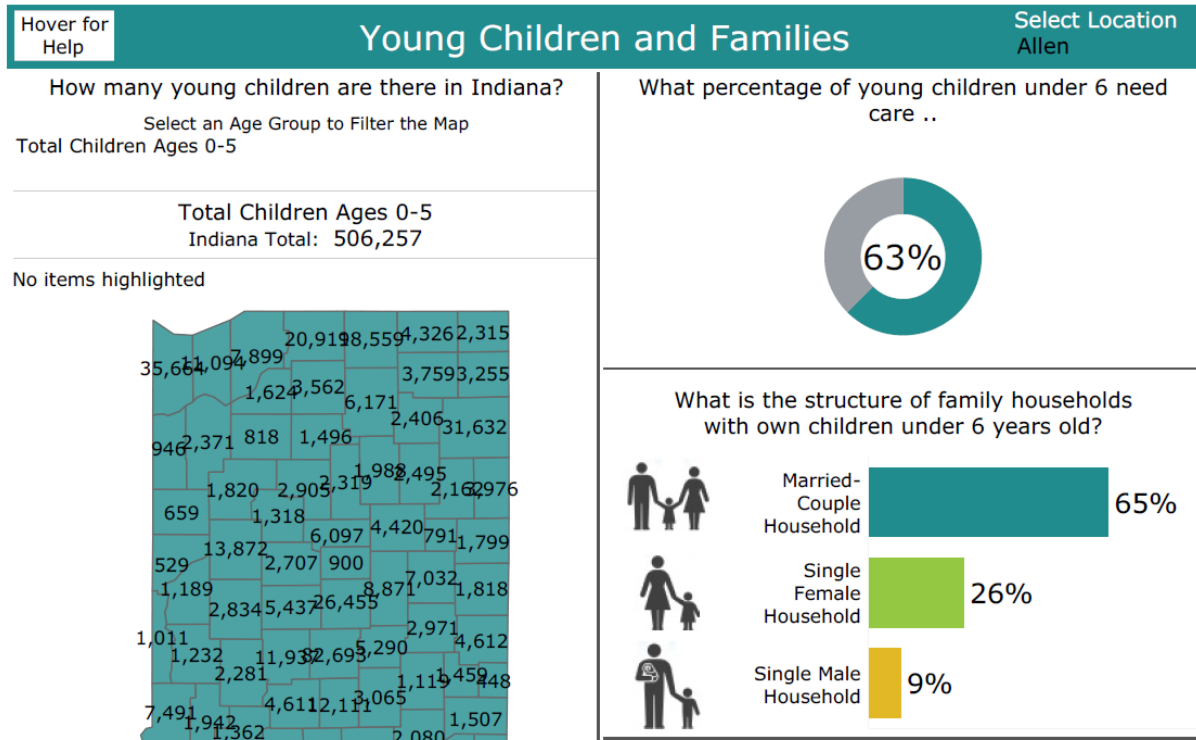


Source: Indiana Department of Education

Childcare

This section looks at information for childcare, particularly care for children 5 or younger, using data from the Indiana Early Learning Advisory Committee (ELAC). Chart 136 from the ELAC 2020 dashboard identified that 63% of Allen County's children under the age of 6 needed childcare because both parents work.

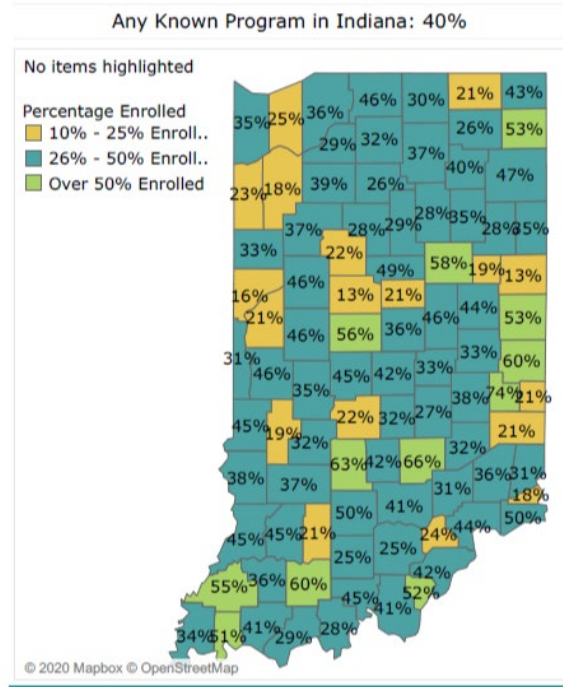
Chart 136: Childcare needs



Source: ELAC Indiana 2020 Dashboard

Chart 137 looks at the percentage of young children enrolled in any known childcare program. Allen County had 47% enrolled compared to 40% statewide.

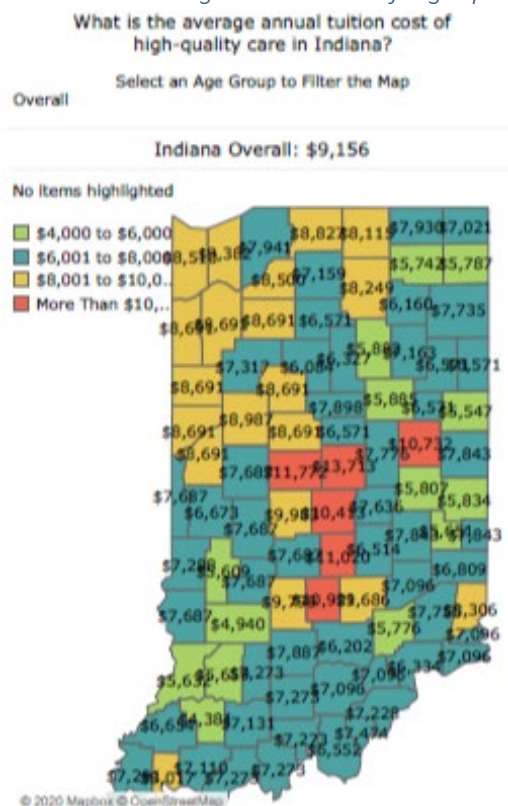
Chart 137: Percentage enrolled in any known program



Source: ELAC Indiana 2020 Dashboard

Chart 138 looks at the average annual cost of high-quality childcare – ranked at levels 3 or 4 in the voluntary Paths to Quality program. Allen County’s average was \$7,735 compared to \$9,156 for Indiana.

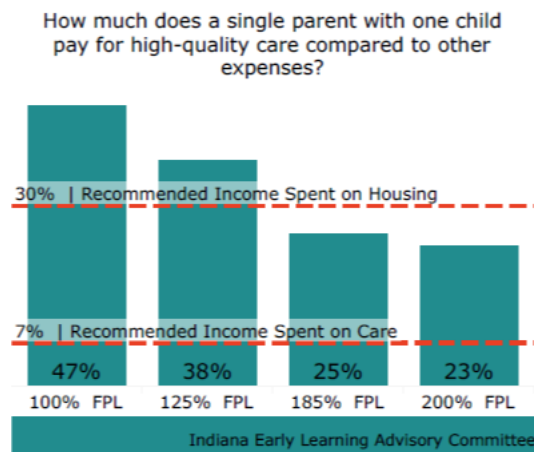
Chart 138: Average annual cost of high quality childcare



Source: ELAC Indiana 2020 Dashboard

Chart 139 compares average cost based on household income for one child in high-quality care. The chart also delineates the recommended income thresholds for housing at 30% and 7% for childcare. People earning between 100% FPL and 200% FPL could not meet the 7% income threshold, and those at 100% and 125% FPL were spending more than 30% of their income on childcare, the same as a “housing burdened” family.

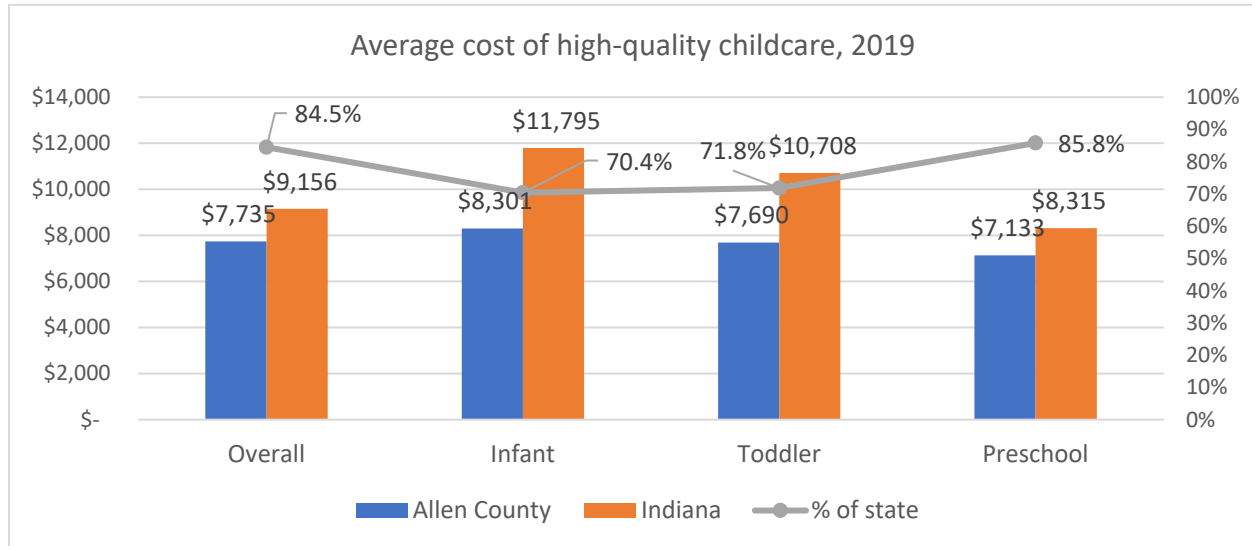
Chart 139: Single-parent childcare costs for one child in high-quality care



Source: ELAC Indiana 2020 Dashboard

Chart 140 moves over to the average cost of high-quality childcare in Allen County by age in 2019 and compared to the overall state average. Allen County's average was consistently lower than the state's in all categories listed. In Allen County, one infant and one preschooler cost \$15,434 annually. To meet the 7% guideline for childcare costs, the family would need to make \$220,486. In comparison, the 3-person FPL for 2019 was \$21,330, so paying full cost for high-quality care would leave less than \$6,000 for all other household expenses, including housing.

Chart 140: Average cost of high-quality childcare, 2019



Source: Indiana Early Learning Advisory Committee

Education key points

- Vast majority of Allen County four public districts' budgets were allocated to instructional costs.
- Three of four school corporations spent below state average on per pupil cost.
- NACS and SACS had below half the share of economically disadvantaged students in FWCS, EACS.
- All four had drop-out rates below state.
- College and career readiness varied across districts.

Childcare key points

- 63% of children younger than 6 in Allen County needed childcare yet 47% were enrolled in a known childcare program.
- Average cost of high quality childcare in Allen County was below the state's average.
- It is difficult if not impossible for most families to meet 7% childcare cost threshold.

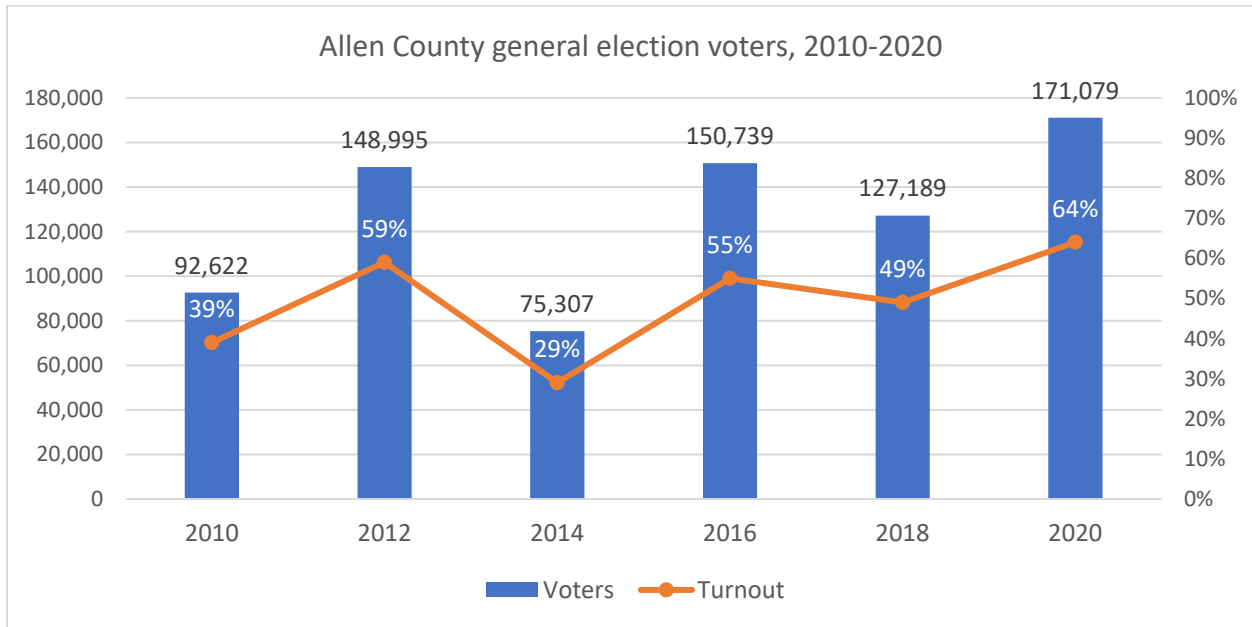
Voter participation

A key measure of civic engagement is voter turnout. The Indiana Secretary of State collects and reports voter information for elections, comparing the number of registered voters to the number of voters for each election. It does not measure people who could register to vote but do not. If it did, the

participation numbers would be far lower, i.e. number of actual voters vs. people who could vote if registered.

This series of charts looks at general and primary elections from 2010 to 2020, and excludes any municipal elections. Chart 141 looks at Allen County’s general election voters, with Chart 142 comparing Allen County’s turnout to the state.

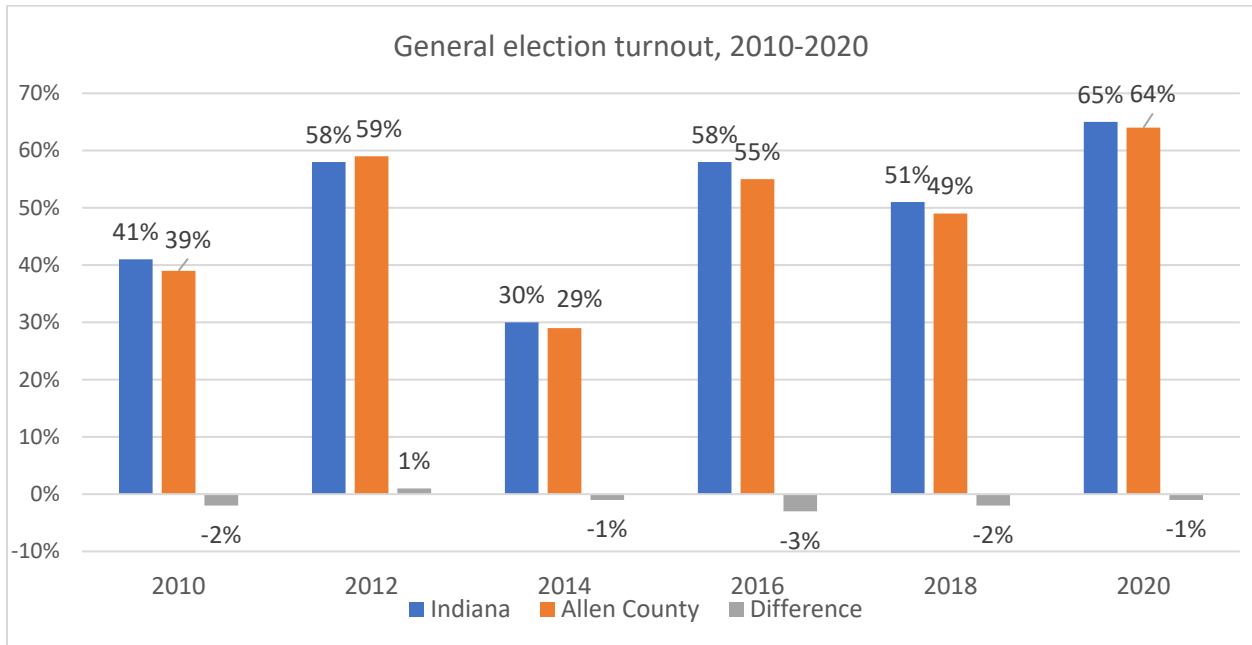
Chart 141: Allen County general election voter turnout, 2010-2020



Source: Indiana Secretary of State

With the exception of 2012, Allen County’s voter turnout in the general election was below the state. The lowest turnout for both geographies was 2014 and the highest being 2020 as shown in Chart 142.

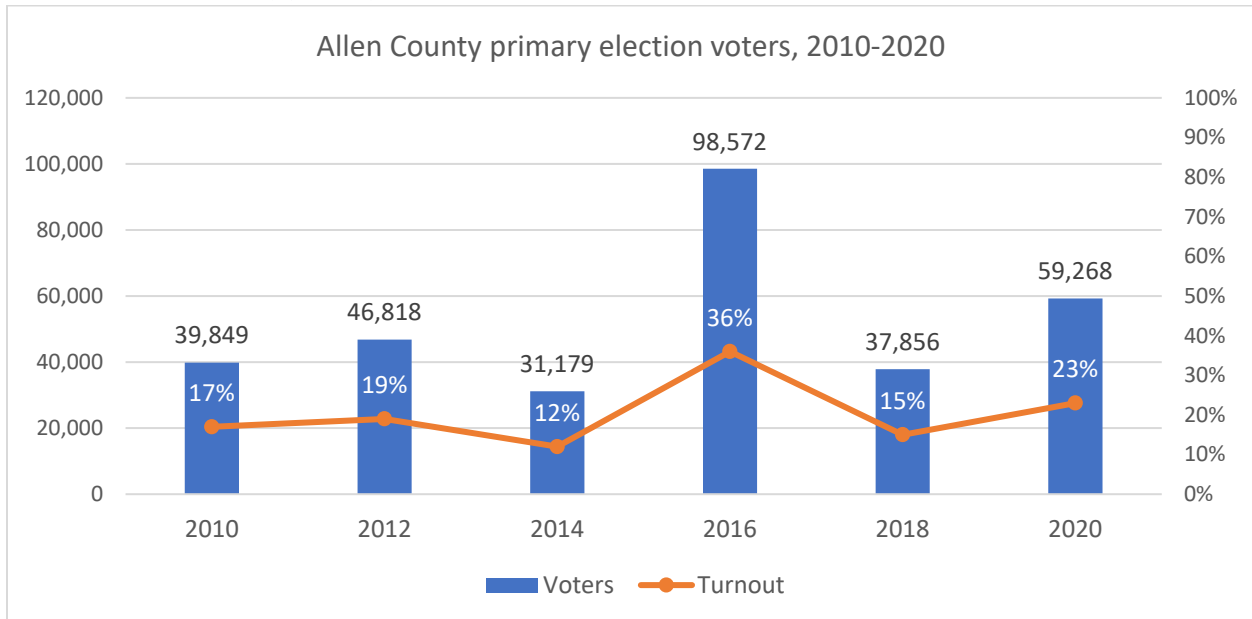
Chart 142: General election voter turnout, 2010-2020



Source: Indiana Secretary of State with difference calculated by CRI

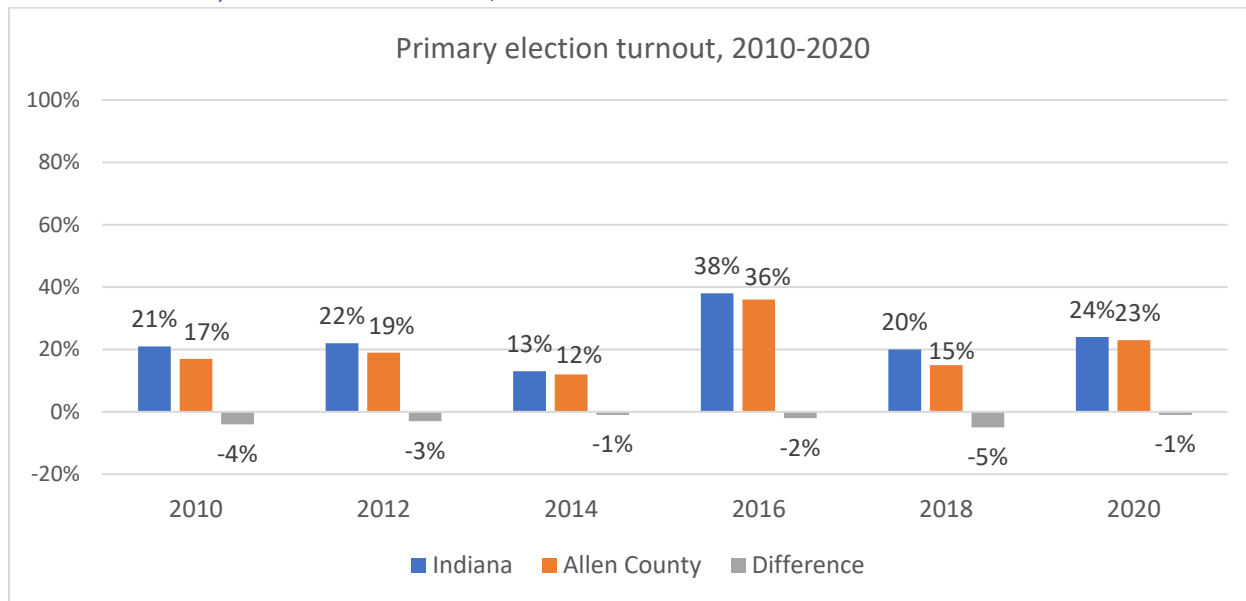
Charts 143 and 144 look at primary elections. The highest turnout for Allen County and Indiana was 2016 with the lowest two years earlier in 2014. Allen County’s voter turnout in primary elections was below the state for all elections studied.

Chart 143: Allen County primary election voter turnout, 2010-2020



Source: Indiana Secretary of State

Chart 144: Primary election voter turnout, 2010-2020



Source: Indiana Secretary of State with difference calculated by CRI

Voter participation key points

- Fewer registered voters in Allen County tended to vote in both primary and general elections than statewide but not by much.
- Presidential primary and general elections had higher voter turnout than off-year elections with presidential election years tending to have more than half of registered voters vote.

Crime

Since the Federal Bureau of Investigation’s (FBI) Uniform Crime Report (UCR) data, which reports information across jurisdictions, had not been updated with 2020 data when preparing this information for a presentation in early April, CRI opted to use the Fort Wayne Police Department’s monthly data for eight crimes, which may or may not include attempts:

Violent crime:

- Homicide
- Rape
- Robbery
- Assault

Property crime:

- Burglary
- Larceny
- Vehicle theft
- Arson

FWPD also reports human trafficking crimes, which had one report in September 2020.

The data presented here compares monthly data from 2019 and 2020 compiled from reports to police. This criminal activity may or may not result in an arrest or prosecution.

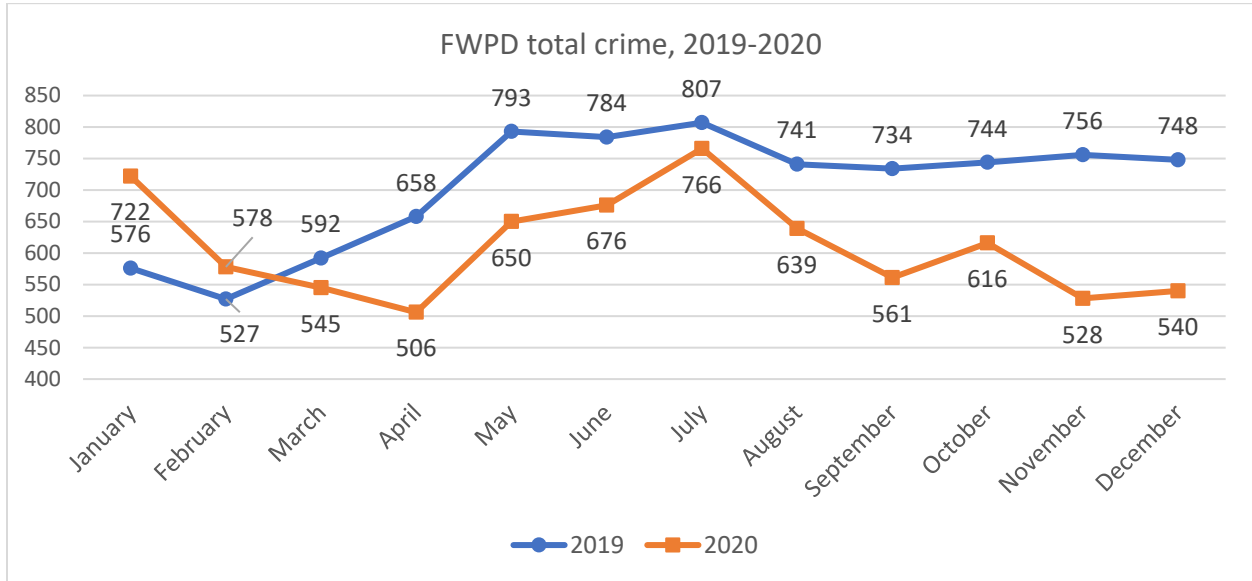
CRI is providing this as a glimpse into crime data. It is not shown as a study of crime and crime rates and does not include all criminal activity, namely drug offenses like dealing and possession. CRI also recognizes this does not reflect the entire county because the Fort Wayne Police Department only has

jurisdiction within the city but decided that the availability of 2020 data superseded any concerns about incomplete data since the majority of Allen County residents live in the city of Fort Wayne.

Chart 145 shows the total reported crimes for the eight studied for each month in 2019 and 2020.

- 2019: 8,460
- 2020: 7,327
- Reduction: -1,133, -13%

Chart 145: Total reported crimes, 2019 and 2020

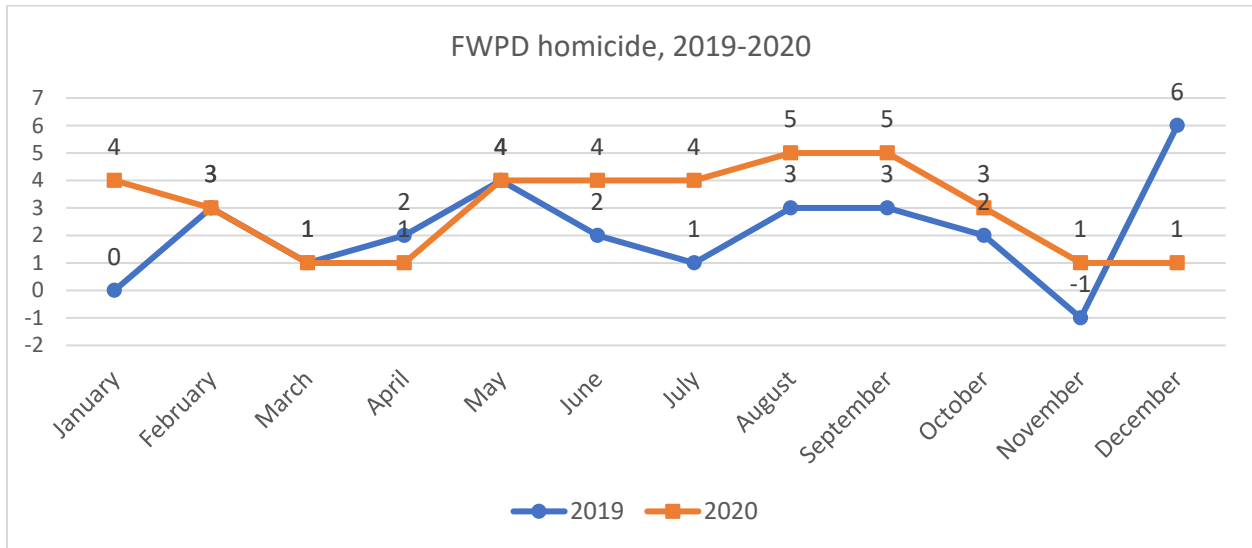


Source: Fort Wayne Police Department

Chart 146 is the number of homicides for 2019 and 2020. November 2019 shows -1. CRI asked FWPD about this, and it is a correction for an earlier overcount.

- 2019: 26
- 2020: 36
- Increase: 10, 38%

Chart 146: Homicide, 2019 and 2020

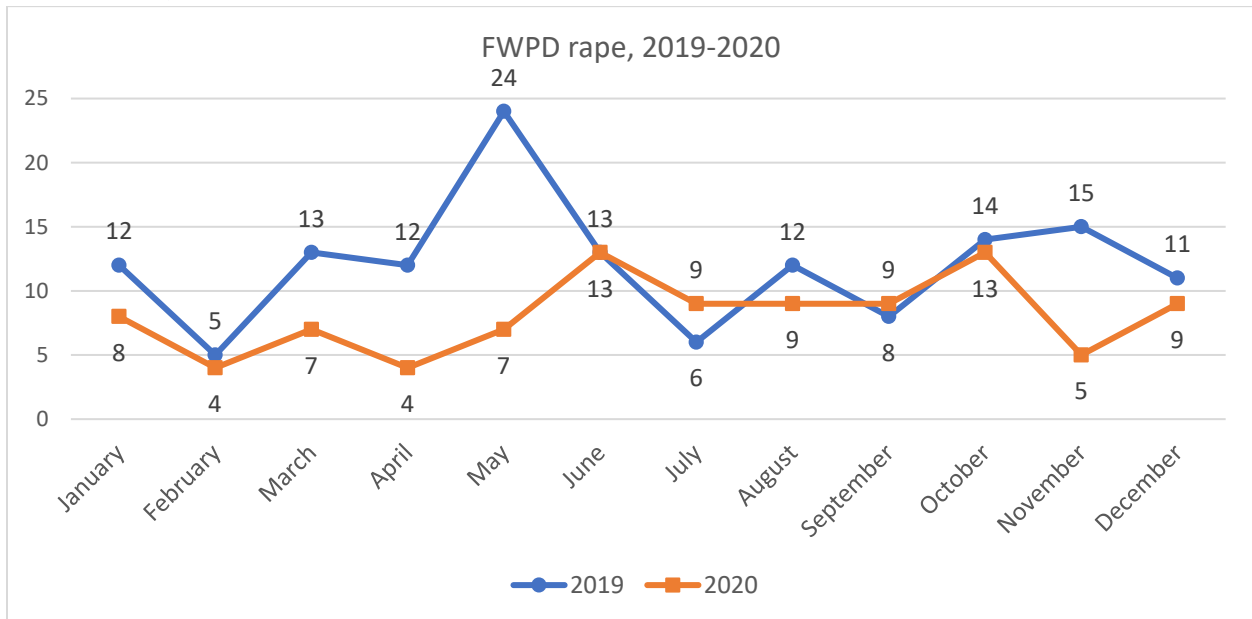


Source: Fort Wayne Police Department

Chart 147 is the number of reported rapes.

- 2019: 145
- 2020: 97
- Reduction: -48, -33%

Chart 147: Rape, 2019 and 2020



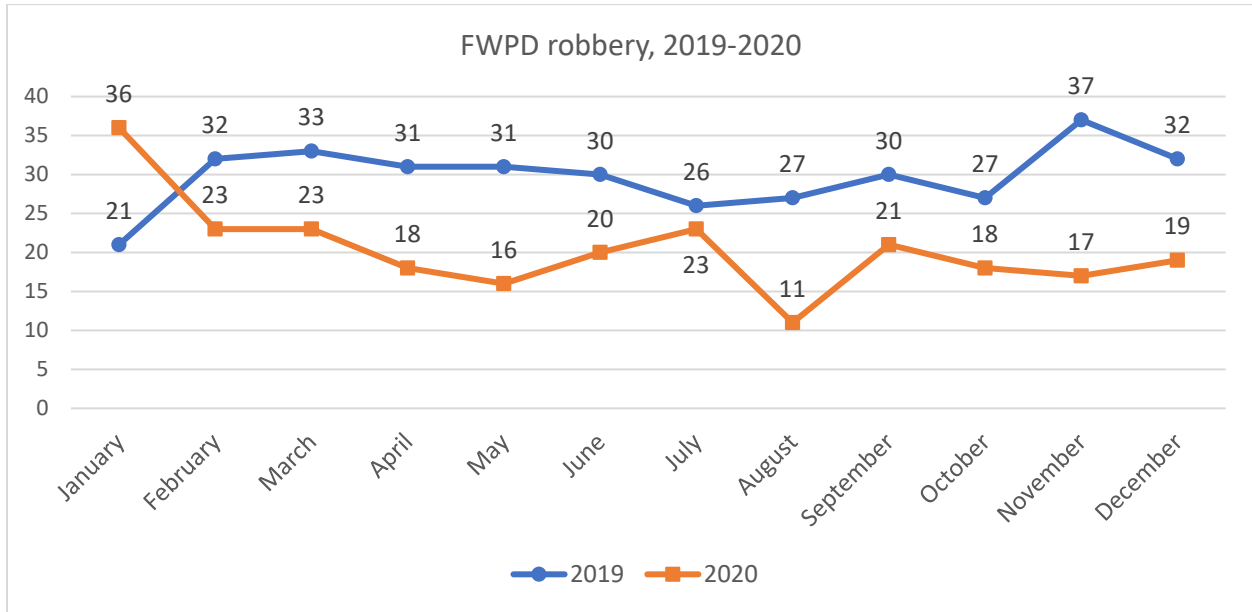
Source: Fort Wayne Police Department

Chart 148 is the number of reported robberies.

- 2019: 357
- 2020: 245

- Reduction: 112, -31%

Chart 148: Robbery, 2019 and 2020

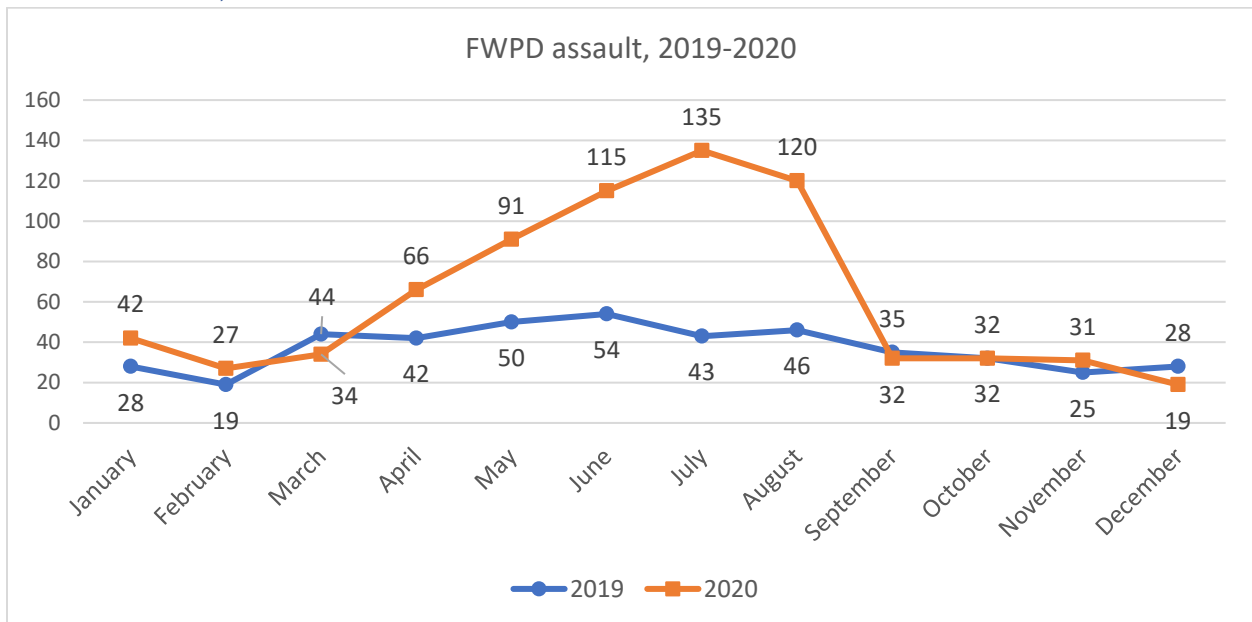


Source: Fort Wayne Police Department

Chart 149 shows the number of reported assaults, the fourth and final category of violent crime.

- 2019: 446
- 2020: 744
- Increase: 298 or 67%

Chart 149: Assault, 2019 and 2020

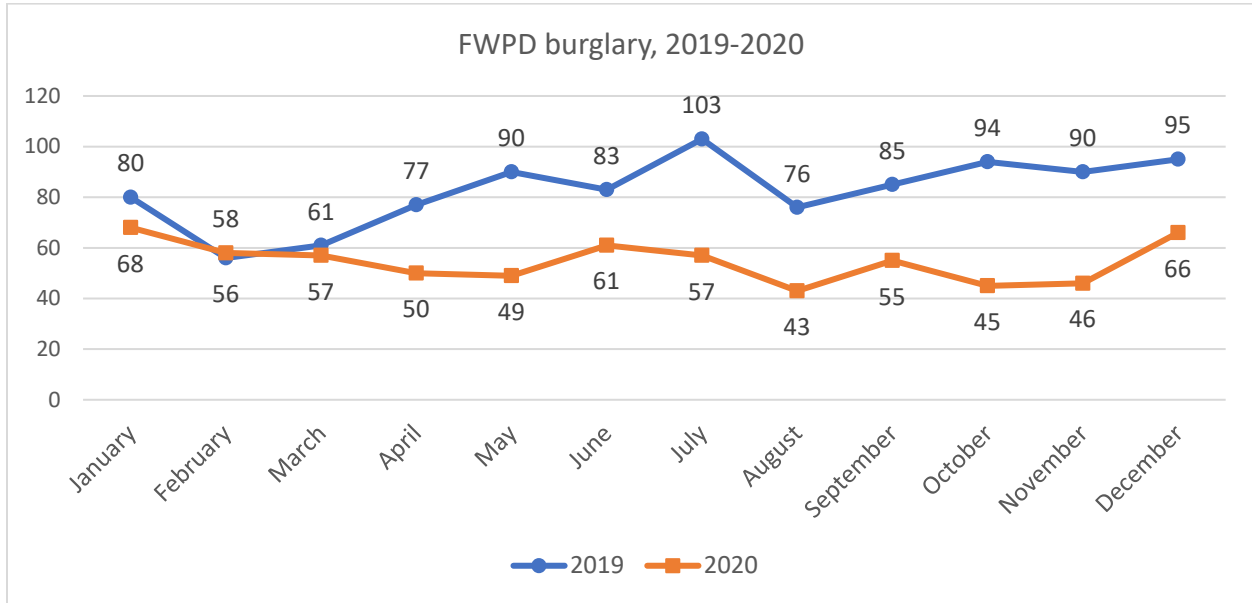


Source: Fort Wayne Police Department

The remaining four charts look at property crimes, starting with burglary on Chart 150.

- 2019: 990
- 2020: 655
- Reduction: -335 or -34%

Chart 150: Burglary, 2019 and 2020

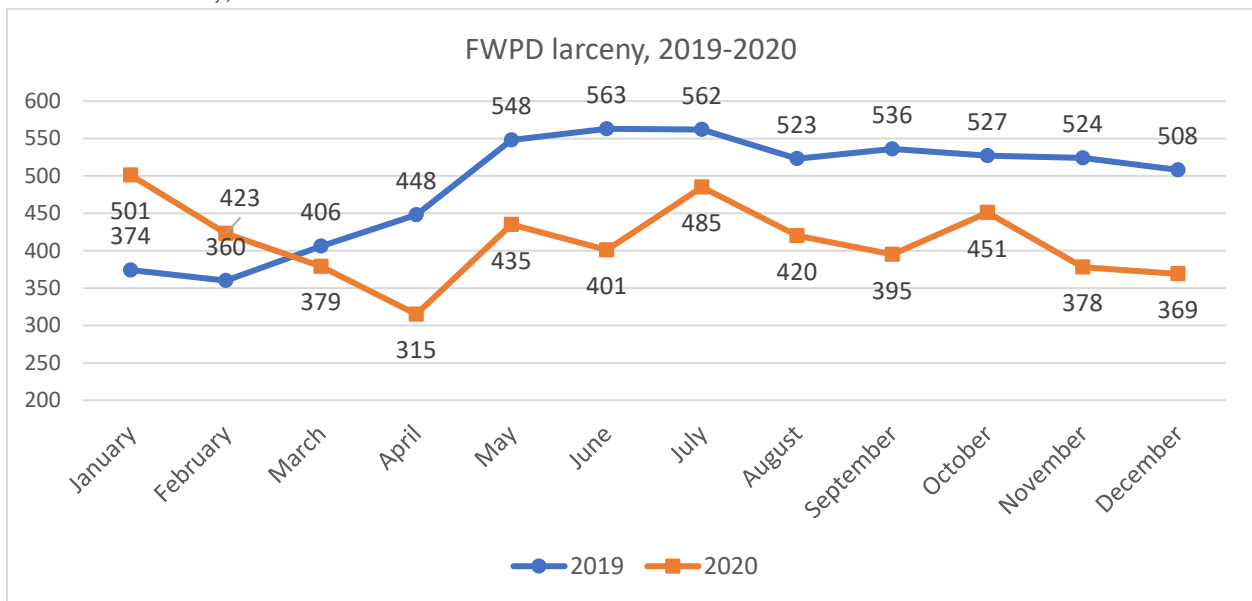


Source: Fort Wayne Police Department

As shown in Chart 151, larceny or theft is the most frequently reported crime, so any change here can drive up or down the total crime reports.

- 2019: 5,879
- 2020: 4,952
- Reduction: -927, -16%

Chart 151: Larceny, 2019 and 2020

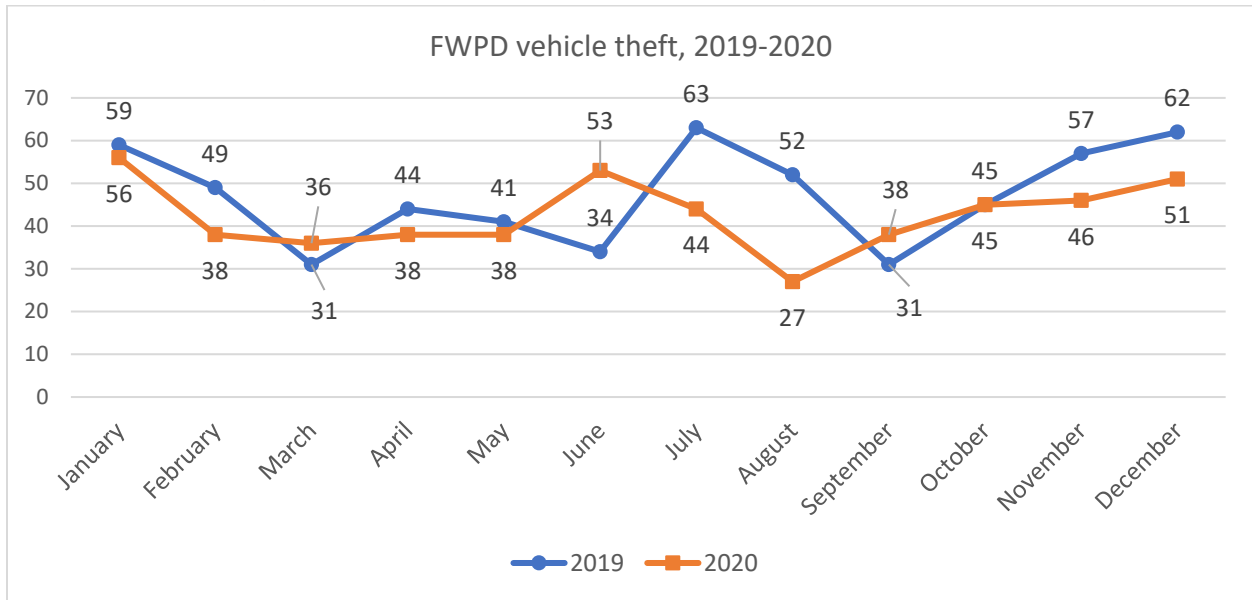


Source: Fort Wayne Police Department

Thefts of vehicles have a separate category, as shown in Chart 152.

- 2019: 568
- 2020: 510
- Reduction: -58, -10%

Chart 152: Vehicle theft, 2019 and 2020

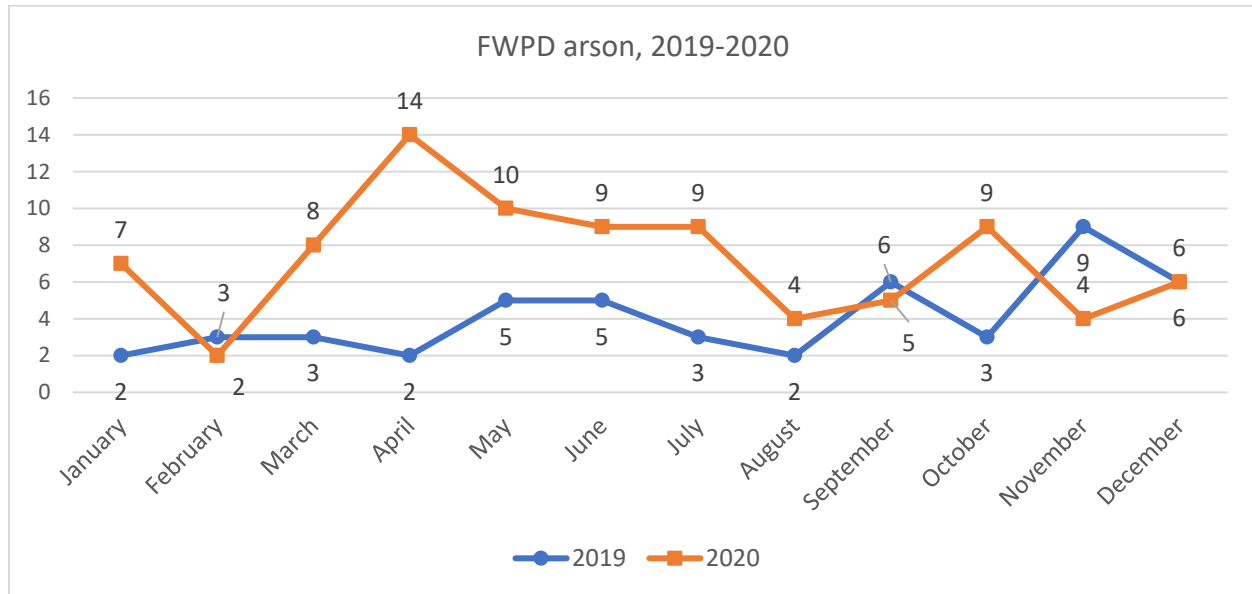


Source: Fort Wayne Police Department

The final category is arson, as shown in Chart 153.

- 2019: 49
- 2020: 87
- Increase: 38, 78%

Chart 153: Arson, 2019 and 2020



Source: Fort Wayne Police Department

Crime key points

- Overall reported crimes in Fort Wayne went down 13% when comparing 2020 to 2019 but not all crimes went down.
 - Totals do not reflect crimes not reported to FWPD.
- Not all criminal activity, namely that associated with substance use and drug offenses like dealing or possession, was included in this data set and does not include information outside of Fort Wayne.
- CRI is not prepared to attribute crime changes, up or down, directly to the pandemic and recommends caution to ascribe causation when it may be correlation.

Conclusion

Information contained within this report was used by the UWAC Taskforce to identify overall community priorities. Information about that process is contained in a separate report from Gensyn Design, the consultant who led that process for UWAC in May 2021. From there, the UWAC Community Impact Committee selected the priorities that UWAC should focus on starting in 2022. While CRI observed the Gensyn process, it did not take part in those activities. It was also not involved in the Community Impact Committee's meetings.

This information is presented to the community at large to serve as a local resource to better understand the people who live and work in Allen County, understand the needs of local residents, and improve the quality of life and quality of place for the people who call this home.