



Allen County, IN
Vulnerable Populations Study

A Review of Demographic, Socioeconomic and Poverty Indicators



Released September 12, 2018

*A commissioned study
prepared by:*

PURDUE
UNIVERSITY
FORT WAYNE

Community
Research Institute

Who are the Vulnerable in Allen County

We may think that we know the demographics of the people where we live. But do we? What percentage of your neighbors don't speak English at home? How many Allen County residents lack a high school diploma? Which areas of Allen County are affected by food insecurity? Which age groups and populations are more likely to be uninsured? St. Joseph Community Health Foundation (SJCHF) recognizes that the answers to such questions are essential to agencies and individuals that are engaged in efforts to serve vulnerable and disadvantaged populations in our area.

As a ministry that responds to community needs, leverages collaboration and engages in transformational initiatives to serve vulnerable populations in Allen County, SJCHF wanted to consider a more complete picture of the demographics of Allen County's neighborhoods and communities. Therefore, in 2018, SJCHF commissioned the Purdue University Fort Wayne's Community Research Institute (CRI) to evaluate Allen County in order to identify geographic concentrations of vulnerable populations for place-based philanthropy.

The resulting report, "Allen County, IN Vulnerable Populations Study: A Review of Demographic, Socioeconomic and Poverty Indicators", looks at population, demographic and socioeconomic indicators that help to identify vulnerable populations, using Allen County as the benchmark data. Throughout the report, indicators are considered at the county level and for each of the U.S. Census Bureau's ZIP Code Tabulation Areas (ZCTAs), which essentially amount to ZIP Codes. There is evident disparity among ZCTAs for nearly all indicators, and no single ZCTA best represents Allen County's data. The ZCTA that matched Allen County for each data point varied across measures, including urban and rural ZCTAs.

All of the data used to compose this report is publicly available; no proprietary data sources were used. The indicator data and census-tract data about income and poverty came from the 2016 five-year U.S. Census Bureau's American Community Survey (ACS). This ongoing survey was used because it includes more extensive demographic information previously found only in the long form of the decennial census. Although the Census Bureau also releases one-year ACS data for geographies with more than 20,000 people, five-year data had to be used since most of Allen County's ZCTAs have populations below 20,000. Limited-food access information comes from the U.S. Department of Agriculture's Food Access Research Atlas.

The full study, which can be accessed at www.SJCHF.org/Vulnerable-Populations-Study, has four sections:

1. Demographic and population data, called General Indicators, compiled for Allen County and Allen County's ZCTAs, with charts for each general indicator for Allen County and each ZCTA. General indicator tables are sorted by either largest to smallest or, when relevant, from lowest to highest performing.
2. Additional data for ZCTAs with median household incomes below Allen County's, assembled both as indicator tables and geographies.
3. List of the census tracts with: 1) lowest household median incomes and 2) highest percentage of people living below federal poverty level.
4. Locations of Allen County's "food deserts" by census tract, evaluating proximity to supermarkets and vehicle access for low-income census tracts.

Key Findings about Vulnerability in Allen County

With a report of more than 400 pages, there is no way to provide a comprehensive summary, but some of the noteworthy findings are included in the following pages. Information about health insurance, languages and food access is of particular interest to SJCHF and is included in this summary.

The summary is divided into three sections:

1. **Vulnerability Indicators**, which includes the topics of Income, Unemployment, Education, Housing, Single-Mother Households and Health Insurance.
2. **Refugees & Immigrants**, which covers the geographic distribution of foreign-born populations, English language fluency, and rates of uninsured among foreign-born populations.
3. **Food Insecurity & Food Deserts**, which highlights the geographic areas (“food deserts”) and populations that are more likely to struggle with food insecurity.

Bear in mind that the statistics in this summary do not include margin of error, and therefore are estimates. The American Community Survey produces data from a sample of the population and thus includes some variation about the estimate. This variation is accounted for through the inclusion of margin of error, which is given alongside nearly every statistic in the full study. Those that wish to examine the included topics (along with additional demographic information) in greater depth should reference the full study.

Some important glossary terminology includes:

Census Tracts: Small subdivisions of a county which generally have a population between 1,200 and 8,000 people. They are delineated as part of the Census Bureau’s Statistical Areas program. Their boundaries are generally somewhat permanent for the purpose of statistical comparison from one census to the next.

Federal Poverty Level (FPL): An income maximum decided by the Department of Health and Human Services that is used to determine eligibility for certain government aid programs. As of 2018, the Federal Poverty Level is classified as a maximum income of: \$12,140 for individuals, \$16,460 for a family of 2, \$20,780 for a family of 3, \$25,100 for a family of 4, \$29,420 for a family of 5, and \$33,740 for a family of 6, \$38,060 for a family of 7, and \$42,380 for a family of 8.

ZIP Code Tabulation Areas (ZCTA): Developed by the U.S. Census Bureau to provide a defined area for US Postal Service ZIP Code service areas, which are not areal features, but rather a collection of mail delivery routes. In most instances the ZCTA Code is the same as the ZIP Code for an area.



Vulnerability Indicators

In the 46806 and 46803 ZIP Codes, more than half of the renting population spends at least one-third of their income on housing. The St. Joseph Community Health Foundation is pleased to support organizations like “The Lighthouse,” who provide housing in 46803 and other areas, while helping individuals to overcome addictions and rebuild their lives.

Household Income

Poverty is undeniably a major barrier to living healthfully. Therefore, SJCHF recognizes the need to understand underlying causes of health disparity in Allen County’s communities. Income disparity is clear, when we consider that the highest median income for an Allen County ZIP Code Tabulation Area (ZCTA) is over 5 times that of the lowest. While much of our community is thriving, about 15.2% of the Allen County population (around 55,000 individuals) lives below the Federal Poverty Level (FPL), and over 21,000 of them are children under 18 years of age.

- In 6 ZCTAs, over one-fifth of the residents lives below the FPL:
 - 46803: 49.2% of residents (about 4,800 individuals) live below the FPL
 - 46806: 37.9% of residents (about 9,500 individuals) live below the FPL
 - 46802: 37.6% of residents (about 3,890 individuals) live below the FPL
 - 46816: 25.0% of residents (about 4,560 individuals) live below the FPL
 - 46805: 20.2% of residents (about 4,100 individuals) live below the FPL
 - 46807: 20.0% of residents (about 3,840 individuals) live below the FPL
- 46806 has almost twice as many people living below the FPL as any other ZCTA
- 9 out of 10 ZCTAs with median household income lower than Allen County as a whole are in or near the urban core of Allen County. The lowest median incomes are as follows:
 - 46803: median household income of \$21,344
 - 46806: median household income of \$27,203
 - 46802: median household income of \$30,512
 - 46816: median household income of \$32,545
 - 46809: median household income of \$35,331
 - 46805: median household income of \$37,353
 - 46808: median household income of \$40,089
 - 46807: median household income of \$45,657
 - 46819: median household income of \$46,788
 - 46733: median household income of \$48,883
- There are 10 census tracts (with a combined population of nearly 30,000) that have a median household income of less than \$25,000. These tracts, shown in Figure 1, are primarily concentrated in the 46802, 46803, and 46806 ZCTAs.

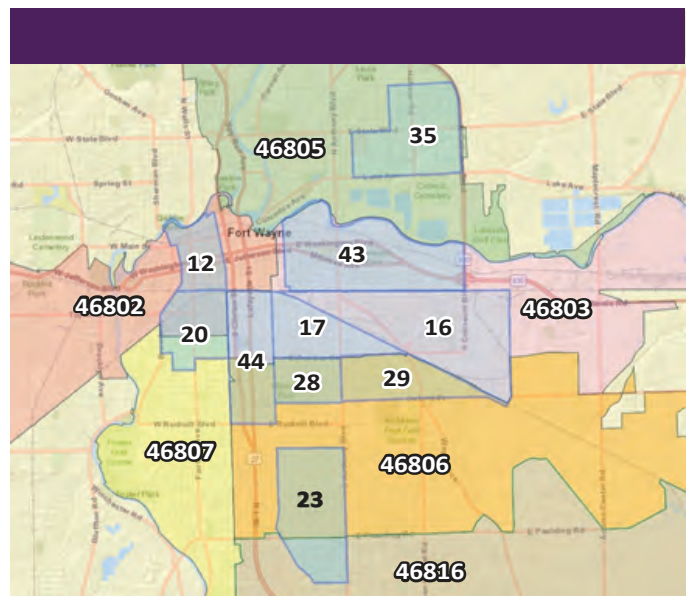


Figure 1.

Unemployment

The unemployment rate of Allen County is about 7.0% (25,590 individuals), but there are 4 ZCTAs with over 10% unemployment:

- 46803: 17.3% unemployed (1,690 individuals)
- 46816: 14.3% unemployed (2,640 individuals)
- 46802: 13.1% unemployed (1,450 individuals)
- 46806: 11.9% unemployed (2,990 individuals)

Education

Education has been consistently upheld as essential to the alleviation of poverty and improvement of quality of life and health outcomes. This was consistent with the study's findings, as a strong relationship emerged between the concentration of bachelor's degrees and household incomes. Areas of higher educational attainment experience higher household incomes; the relationship between those without high school diplomas and household income was less pronounced, especially when looking at rural ZCTAs.

- In Allen County, about 89.2% of residents have at least a high school diploma or equivalent. Among those who did not complete high school, nearly 30% of them are uninsured.
- There are 5 ZCTAs (46803, 46806, 46743, 46802, 46741) in which more than 20% of the adult population never attained a high school diploma or equivalent.
- In Allen County, about 27.4% of adults 25 years and older have a Bachelor's degree or higher (greater than the state average of 24.6% but below the national average of 32%).
- In over half of Allen County ZCTAs, less than 20% of the total population has a Bachelor's degree or higher. The 5 with the lowest percentage of college graduates are as follows:
 - 46806: 7.1% have graduated from college
 - 46803: 7.2% have graduated from college
 - 46809: 13.0% have graduated from college
 - 46816: 13.2% have graduated from college
 - 46743: 13.4% have graduated from college

*Areas of higher
educational attainment
experience higher
household incomes*

Housing

Spending more than 30% of income on housing can make households financially vulnerable because of the share of monthly income consumed by these fixed costs. About 36% of Allen County residents who rent spend more than 35% of income on housing. In contrast, only about 14% of home owners with a mortgage spend more than 35% of income on housing. Rental burden is a major issue locally; there are 10 ZCTAs in which over 30% of the renters spend more than 35% of income on housing, 2 of which (46803 and 46806) have more than 50% of renting households in which gross rent consumes more than 35% of household income.

- Percentage of renters whose rent cost is 35+% of their income:
 - 46806: 54.7%
 - 46803: 51.7%
 - 46805: 44.8%
 - 46802: 36.2%
 - 46819: 36.2%

- Percentage of home owners with a mortgage whose housing cost is more than 35% of their income:
 - 46803: 30.0%
 - 46806: 26.2%
 - 46816: 22.7%
 - 46802: 21.3%
 - 46819: 16.8%

- Allen County has twice as many owner-occupied housing units as compared to renter-occupied housing units.
- Owner-occupied housing units built before 1939 are concentrated in 46807, 46805, 46808.
- Renter-occupied housing units built before 1939 are concentrated in 46802, 46808, 46806.

*Spending **more than 30%**
of income on housing
can make households
financially vulnerable*

Single-Mother Households

Families with young children are more likely to deal with financial struggles, but single-mother households are at an even greater risk of living with socioeconomic difficulties. In Allen County, there are 19,391 households with at least 1 child under the age of 6, and about one quarter of these households belong to single mothers.

- In 46806, nearly half of the 1,575 households with at least 1 child under the age of 6 are single-mother households.

Health Insurance

Those with the greatest financial need due to low wages or unemployment are also less likely to have health insurance. Among the population with income below 138% of the Federal Poverty Level (FPL), nearly one-quarter (almost 20,000 individuals) lack health insurance. About 42% of the unemployed population (5,253 individuals) are uninsured. Minority populations in Allen County also have higher percentages of uninsured individuals.

About 10% of the white population in Allen County is uninsured, whereas about 27.5% of the Hispanic/Latino population (7,060 individuals), about 16.9% of the black population (7,021 individuals), and about 17.6% of the Asian population (2,141 individuals) are uninsured. In general, urban ZCTAs with higher concentrations of racial and ethnic minorities have higher rates of uninsured. However, it should be noted that Amish populations tend to avoid traditional insurance plans, which can inflate the uninsured rates in rural areas of Allen County.

- Allen County's black, Hispanic and Asian populations are primarily concentrated in four ZCTAs (46803, 46806, 46807, 46816).

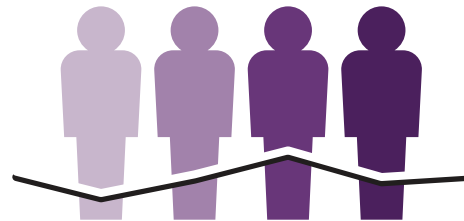
- Three ZCTAs are majority racial/ethnic minority (46803, 46806, 46816).

- There are 10 ZCTAs in which more than one-quarter of the Latino population is uninsured. The 5 with the highest percentage of uninsured Latinos are as follows:

- 46806: 41.0% of Latinos are uninsured
- 46808: 40.3% of Latinos are uninsured
- 46818: 37.7% of Latinos are uninsured
- 46807: 37.0% of Latinos are uninsured
- 46802: 35.7% of Latinos are uninsured

- In Allen County, about 16.5% of adults ages 18 to 65 are uninsured. The age group with the highest rate of uninsured is 25-to-34-year-old adults, 22.3% of whom (nearly 11,000 individuals) are uninsured. There are 9 ZCTAs in which more than one-fifth of adults ages 18 to 65 are uninsured:

- 46743: 38.2% of adults 18 to 65 are uninsured
- 46806: 36.9% of adults 18 to 65 are uninsured
- 46803: 34.4% of adults 18 to 65 are uninsured
- 46802: 32.0% of adults 18 to 65 are uninsured
- 46808: 25.2% of adults 18 to 65 are uninsured
- 46807: 22.5% of adults 18 to 65 are uninsured
- 46788: 21.1% of adults 18 to 65 are uninsured
- 46741: 21.0% of adults 18 to 65 are uninsured
- 46816: 20.4% of adults 18 to 65 are uninsured



***Unemployed and Minority
Populations have higher rates
of uninsured individuals***

- In Allen County, about 8.1% of children under the age of 6 are uninsured. There are 5 ZCTAs in which more than 20% of children under the age of 6 are uninsured:
 - 46788: 59.2% of children under the age of 6 are uninsured
 - 46743: 35.6% of children under the age of 6 are uninsured
 - 46741: 25.7% of children under the age of 6 are uninsured
 - 46798: 23.1% of children under the age of 6 are uninsured
 - 46797: 22.0% of children under the age of 6 are uninsured

- In Allen County, about 8.1% of children under the age of 18 are uninsured. The highest rates of uninsured under the age of 18 are as follows:
 - 46788: 34.4% of children under the age of 18 are uninsured
 - 46797: 23.5% of children under the age of 18 are uninsured
 - 46743: 23.4% of children under the age of 18 are uninsured
 - 46741: 20.9% of children under the age of 18 are uninsured
 - 46808: 14.4% of children under the age of 18 are uninsured



Refugees & Immigrants

6.4% of Allen County's population is foreign-born. Nearly 60% of this population of more than 23,200 people identify themselves as speaking English less than "very well." One-quarter of them also live below the Federal Poverty Level (FPL). To help them access health and wellness services, the St. Joseph Community Health Foundation works with local professionals and has supported the training of more than 110 medical interpreters, speaking 18+ different languages, through the nationally-recognized "Bridging the Gap" program.

Foreign-Born Population

The foreign-born population in the U.S. is at a much greater risk of experiencing poverty and social exclusion than the native-born population. Using the March 2011 Current Population Survey, the Center for Immigration Studies found that in the U.S. “19.9 percent of immigrants compared to 13.5 percent of natives lived in poverty in 2010.” Furthermore, according to this same data, “16.5 percent of those in poverty in the country were immigrants.” Limited English-speaking ability can put immigrants at an even greater risk of falling into this category. In general in Allen County, low-income households are correlated with higher levels of minority and non-English-speaking populations, when comparing ZCTAs.

- Total foreign-born population of Allen County: 23,277 (6.4%)
- There are 4 ZCTAs (46806, 46816, 46803, 46825) in which more than 10% of the ZCTA population is foreign-born. 46806 is the highest, with 16.2% foreign-born.

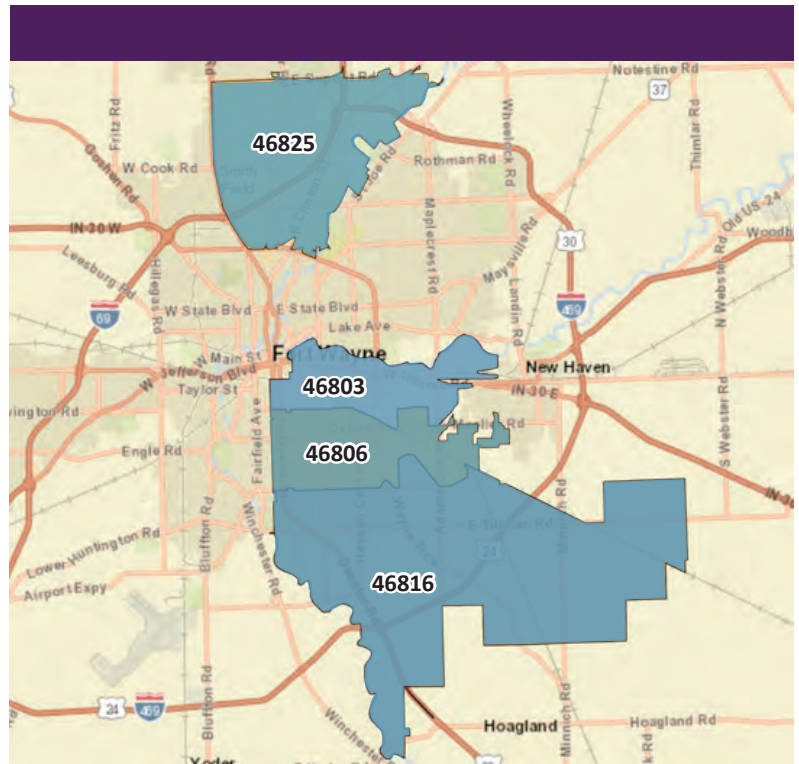
English Fluency

34,724 Allen County residents (10.2%) speak languages other than English in the home. Nearly half of these individuals speak English less than “very well.”

- 16,702 of them (4.9% of the Allen County population) speak Spanish at home, and nearly half (over 8,000 individuals) speak English less than “very well.”
- 8,265 (2.4% of the Allen County population) speak an Asian or Pacific Islander language at home, and nearly 70% of them (over 5,500 individuals) speak English less than “very well.”

The ZCTAs with the highest percentage of individuals that speak English less than “very well” are as follows:

- In 46806, 26.1% of the population speaks a language other than English at home (21.3% are Spanish speakers) and about 14.3% of the population (around 3,590 individuals) describe themselves as speaking English less than “very well.”
- In 46816, 20.2% of the population speaks a language other than English at home and 12.2% of the population (around 2,250 individuals) describe themselves as speaking English less than “very well.”



ZCTAs 46825, 46803, 46806, and 46816 have a foreign-born population greater than 10% of the total population.

- In 46803, 21.6% of the population speaks a language other than English at home and 12.0% of the population (around 1,170 individuals) describe themselves as speaking English less than “very well.”
- In 46807, 13.2% of the population speaks a language other than English at home and 6.9% of the population (around 1,170 individuals) describe themselves as speaking English less than “very well.”
- In 46825, 13.7% of the population speaks a language other than English at home and 6.5% of the population (around 1,880 individuals) describe themselves as speaking English less than “very well.”
- In 46805, 10.8% of the population speaks a language other than English at home and 6.5% of the population (around 1,370 individuals) describe themselves as speaking English less than “very well.”

In all of these ZCTAs (excluding 46825), the median and average incomes fall below that of Allen County as a whole. Additionally, these ZCTAs include 3 out of 5 (46803, 46806, 46816) of the ZCTAs with the lowest median income.

More than one-quarter of the Spanish-speaking population resides in the 46806 ZCTA. The ZCTAs with the highest percentage of Spanish-speaking households are 46806 (21.3% of the ZCTA population), 46803 (12.9% of the ZCTA population), 46807 (10.3% of the ZCTA population), 46802 (10.2% of the ZCTA population), and 46816 (7.8% of the ZCTA population). In each of these ZCTAs, nearly half of the Spanish speakers speak English less than “very well.”

The ZCTAs with the highest percentage of households speaking a language of Asia or the Pacific Islands are 46816 (11.0% of the ZCTA population), 46825 (5.0% of the ZCTA population), 46803 (4.9% of the ZCTA population), 46806 (3.9% of the ZCTA population), and 46805 (3.5% of the ZCTA population). In all of these populations, over half speak English less than “very well.” Populations who speak Asian/Pacific Islander or Other languages have the lowest percentage who speak English very well (as compared to the Indo-European speaking and Spanish speaking populations).

High Rates of Uninsured

In Allen County, **7,419 foreign-born individuals are uninsured.** Therefore, 32.0% of the total foreign-born population is uninsured, compared to 11.0% of the native-born population. Of these individuals, 5,738 are not citizens; 43.8% of the foreign-born, non-citizens in Allen County are uninsured.

The foreign-born, uninsured are mostly concentrated in the following ZCTAs:

- 2,418 of them live in the 46804 ZCTA (59.6% of the ZCTA’s total foreign-born population).
- 838 of them live in the 46816 ZCTA (33.3% of the ZCTA’s total foreign-born population).
- 661 of them live in the 46805 ZCTA (36.7% of the ZCTA’s total foreign-born population).
- 653 of them live in the 46807 ZCTA (51.0% of the ZCTA’s total foreign-born population).
- 465 of them live in the 46803 ZCTA (35.6% of the ZCTA’s total foreign-born population).
- 397 of them live in the 46802 ZCTA (49.8% of the ZCTA’s total foreign-born population).

Furthermore, nearly 28.0% of the Hispanic population and 18.0% of the Asian population in Allen County is uninsured, compared with about 11% of the white population.



Food Insecurity & Food Deserts

In Allen County, there are 37 census tracts, with approximately 110,000 residents, that have been designated by the U.S. Department of Agriculture as Food Deserts. The St. Joseph Community Health Foundation has co-sponsored with Parkview Health to support 5 local HEAL farm markets to bring fresh, affordable produce into food desert neighborhoods.

Food Deserts in Allen County

Some people and places, especially those with low income, may face greater barriers in accessing healthy and affordable food retailers, which may negatively affect diet and food security.

The U.S. Department of Agriculture (USDA) Economic Research Service, Food Access Research Atlas, identifies census tracts that are both low income and low access, as measured by different distances to a grocery store. There are several classifications within “food desert”, but a food desert is in a census tract where:

- The tract’s poverty rate is 20.0% or greater; or
- The tract’s median family income is less than or equal to 80.0% of the statewide median family income; or
- The tract is in a metropolitan area and has a median family income less than or equal to 80.0% of the metropolitan area’s median family income.

In Allen County, there are 37 census tracts that have been designated both as low income (using standards above) and that have at least 33.0% of the population (or 500 individuals) who live more than a half mile away from a grocery store in the urban areas, or more than 10 miles away for rural areas. Close to 110,000 people live in these census tracts. Therefore, nearly one-third of the community lives in designated food desert areas. The census tracts identified as food deserts are illustrated below.

*In Allen County
Approx. **1 in 3 People**
Live in a Food Desert*

A Description of the Food Desert Neighborhoods

In most of the food desert neighborhoods, the issue of food insecurity is both caused and compounded by other poverty-related issues. For example, in the 46806 community, which has a particularly high concentration of designated food deserts, some additional issues they face include:

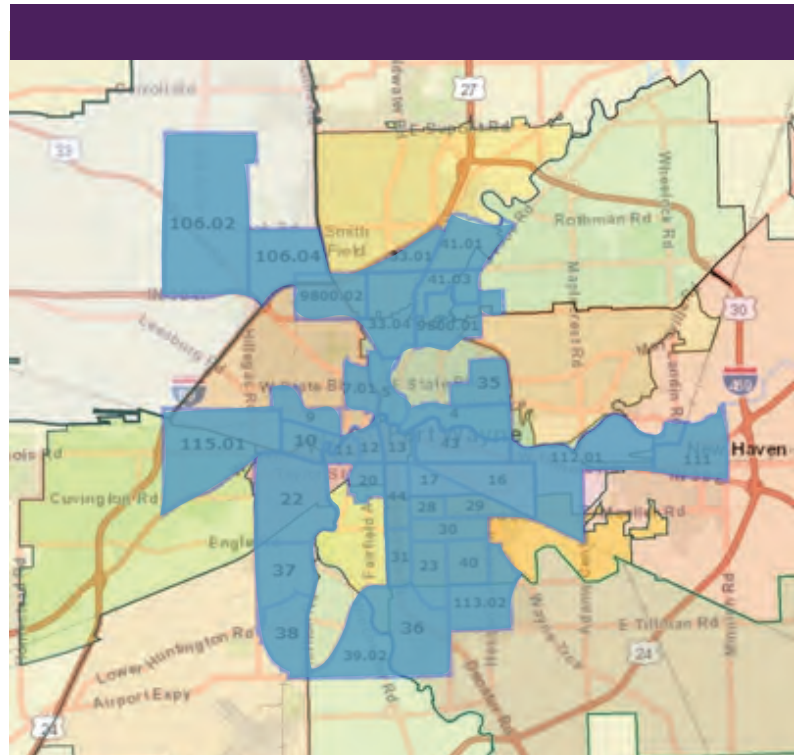
- About 32.0% of adults (ages 18 to 64) live below the Federal Poverty Line.
- Over 50.0% of children under the age of 18 live below the Federal Poverty Line.
- Over 50.0% of residents who rent spend over 35.0% of total household income on rent.
- The unemployment rate is 12.0%.
- Over 25% of households speak a language other than English at home.
- Roughly one-quarter of households are single-parent households.
- Over one-quarter of adults did not complete high school or equivalent.
- Less than 10.0% of adults have a bachelor’s degree or higher.
- Nearly 40.0% of adults (ages 18 to 64) are uninsured.

Income, geographic location, and level of education are all strongly correlated with food security. Therefore, solutions must be multifaceted, addressing both accessibility and affordability of nutritious food.

Distance-Based Food Deserts

Illustration 1:

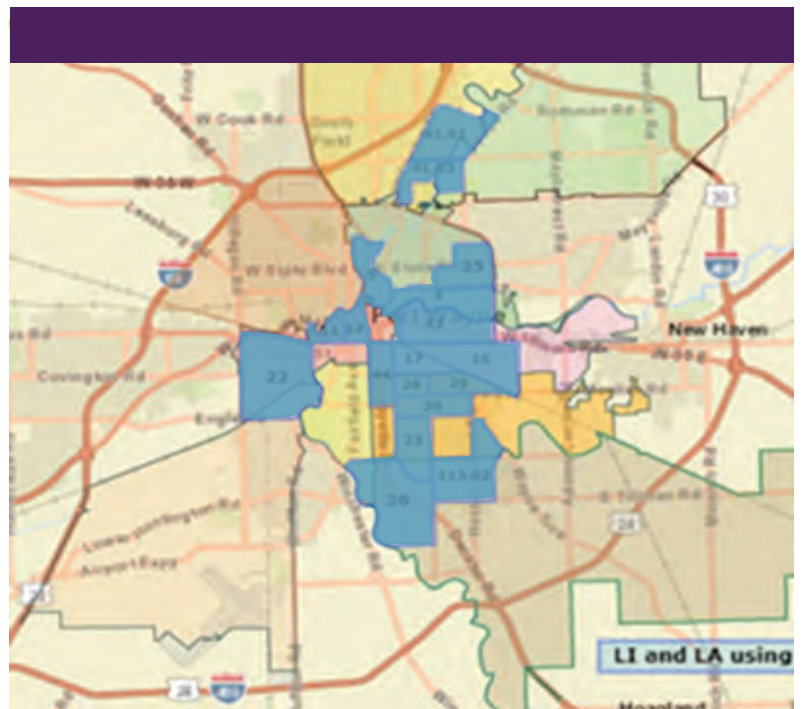
Allen County's "Food Desert" low income and low access census tracts that have at least 33% of the population living more than a half mile away from a grocery store in an urban area, or 10 miles for a rural area.



Low Vehicle Access Food Deserts

Illustration 2:

Allen County's "Food Desert" low income (LI) and low access (LA) census tracts with vehicle access. These food desert census tracts have at least one of the following: at least 100 households are located more than a half mile from the nearest supermarket and have no vehicle access; or at least 500 people, or 33.0% of the population, live more than 20 miles from the nearest super-market.



Child Hunger & Food Insecurity

According to the American Academy of Pediatrics, Food Insecurity can be identified when a family, within the past 12 months, has been worried that their food would run out before they got money to buy more, or that the food they bought did not last and they did not have money to buy more. For a child, it means going to bed hungry.

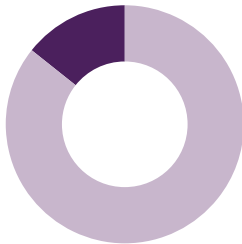
Children without adequate access to food get sick more often, recover more slowly, have worse overall health, and are hospitalized more frequently, for example, and early childhood malnutrition is tied to conditions such as diabetes and cardiovascular disease later in life.

According to Feeding America, in 2015:

- In Allen County, 51,830 residents, or 14.3% of our residents, were “food insecure.”
- 18,000 children under the age of 18, or approximately 1-in-5 children locally, were struggling with food insecurity. Households with children are more likely to be food insecure than those without children.
- 59.0% of food insecure households participated in at least one of the major food assistance programs – the Supplemental Nutrition Assistance Program (SNAP), formerly Food Stamps; the National School Lunch Program; and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC).

51,830

**Allen County Residents
are Food Insecure**



18,000

**or 1-in-5 Children Under 18
Struggle with Food Insecurity**

