



The *Prosperity Now Scorecard* equips advocates, policymakers, practitioners and others with data on how residents in states, counties and cities are faring when it comes to their financial health and whether opportunities to prosper are equitable. These data jump-start a conversation about solutions and policies to put all households on stronger financial footing.

## Financial Assets & Income

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Income Poverty Rate	11.5%	12.6%	12.7%
Liquid Asset Poverty Rate	40.9%	37.5%	36.9%
Asset Poverty Rate	19.3%	26.0%	24.1%
Households with Zero Net Worth	14.2%	19.3%	15.7%
Unbanked Households	4.6%	4.4%	6.5%
Underbanked Households	21.8%	18.8%	18.7%
Income Inequality	4.0x as high for top 20%		

## Businesses & Jobs

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Unemployment Rate	-	3.5%	3.7%
Business Value by Race	\$401,246	\$513,180	\$440,190
Business Value by Gender	-	3.2x as high for men	3x as high for men

## Homeownership & Housing

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Homeownership Rate	80.2%	68.9%	63.9%
Affordability of Homes	2.2x higher than median income		
Housing Cost Burden - Renters	39.6%	46.6%	49.7%
Housing Cost Burden - Homeowners	24.7%	19.9%	27.7%

## Health Care

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Uninsured Rate	9.7%	9.7%	10.4%
Uninsured Low-Income Children	2.0%	8.7%	7.1%
Employer Provided Insurance Coverage	56.2%	64.6%	59.5%

## Education

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Early Childhood Education Enrollment	50.0%	40.7%	48.2%
Four-Year College Degree	11.4%	27.1%	32.6%

In order to generate more robust estimates at the local level, specifically estimates disaggregated by race, many local estimates are derived using five-year data averages. For more information on how local estimates are calculated, [visit scorecard.prosperitynow.org/methodology](http://visit.scorecard.prosperitynow.org/methodology).

# STARKE COUNTY, IN

## OUTCOMES BY RACE & ETHNICITY

Racial economic inequality limits a household's ability to achieve prosperity, and it is important to explore the impact that race and ethnicity have on outcomes. See the table below for the available data by race and ethnicity on key Scorecard outcomes in your community. The acknowledgement of disparities between populations and their origins make our data clearer and our policy and programmatic solutions stronger.

### Financial Assets & Income

OUTCOME MEASURE	OVERALL	WHITE, NH*	PEOPLE OF COLOR	BLACK	AMERICAN INDIAN	ASIAN	NHPI**	LATINO
Income Poverty Rate	11.5%	11.2%	24.8%	-	-	-	-	-
Liquid Asset Poverty Rate	40.9%	-	-	-	-	-	-	-
Asset Poverty Rate	19.3%	-	-	-	-	-	-	-
Households with Zero Net Worth	14.2%	-	-	-	-	-	-	-
Unbanked Households	4.6%	-	-	-	-	-	-	-
Underbanked Households	21.8%	-	-	-	-	-	-	-

### Businesses & Jobs

OUTCOME MEASURE	OVERALL	WHITE, NH*	PEOPLE OF COLOR	BLACK	AMERICAN INDIAN	ASIAN	NHPI**	LATINO
Unemployment Rate	-	-	-	-	-	-	-	-
Business Value by Race	\$401,246	\$314,871	-	-	-	-	-	-

### Homeownership & Housing

OUTCOME MEASURE	OVERALL	WHITE, NH*	PEOPLE OF COLOR	BLACK	AMERICAN INDIAN	ASIAN	NHPI**	LATINO
Homeownership Rate	80.2%	80.0%	85.9%	-	-	-	-	79.1%
Affordability of Homes	2.23 : 1	2.20 : 1	-	-	-	-	-	2.71 : 1

### Health Care

OUTCOME MEASURE	OVERALL	WHITE, NH*	PEOPLE OF COLOR	BLACK	AMERICAN INDIAN	ASIAN	NHPI**	LATINO
Uninsured Rate	9.7%	9.0%	16.7%	-	-	-	-	22.3%

### Education

OUTCOME MEASURE	OVERALL	WHITE, NH*	PEOPLE OF COLOR	BLACK	AMERICAN INDIAN	ASIAN	NHPI**	LATINO
Four-Year College Degree	11.4%	11.3%	12.1%	-	-	-	-	0

\* White, Non-Hispanic \*\* Native Hawaiian or Other Pacific Islander

### Limitations of Scorecard Data by Race & Ethnicity

Where possible, the Scorecard disaggregates measures for racial and ethnic groups within communities, but as our sources are primarily national surveys, there are limitations to the data we publish. For each population, we use the data for people identifying only as that racial or ethnic group and have a minimum threshold for the number of observations available to produce an estimate. The result is significant amount of missing data for populations of color, particularly outside of states and the largest local areas. In addition, we use aggregate definitions of populations (e.g., "Asian," "Latino") which group people with ancestry from a variety of countries and varying backgrounds, concealing diversity and economic disparity within groups.

The Scorecard data offer a starting place for understanding financial health in your community, but you may want to dig deeper. More detailed data may exist in state or local data sources not included in the Scorecard, or you may want to collection information directly from community members.

# LOCAL POLICY RECOMMENDATIONS

## A MUNICIPAL POLICY BLUEPRINT FOR A MORE INCLUSIVE PATH TO PROSPERITY

Though the Scorecard does not assess localities on local-level policy measures, Prosperity Now has assembled resources into a guide for municipal policymakers and advocates that may be used to enact policies that can have positive impacts on the Scorecard’s local outcome measures—A Municipal Blueprint for a More Inclusive Path to Prosperity. This Municipal Blueprint presents meaningful, manageable and moveable policy solutions seen below in four key areas that can be tailored to fit distinct local contexts and build financial security within communities of color while also highlighting approaches and strategies designed to strengthen efforts toward enacting and implementing these solutions.



### Income Boosts

- Raise the minimum wage in line with the local cost of living
- Promote and provide access to safe and affordable banking products
- Promote free and low-cost tax prep services and tax credits



### Consumer Protections and Debt Management

- Inventory and reform municipal fines and fees
- Enact responsible banking ordinances
- Regulate predatory small-dollar lending and products



### Support Affordable Housing and Homeownership

- Keep residents in their homes by helping avoid evictions, prohibiting source of income discrimination for low-income renters, and providing mortgage foreclosure and property tax diversion programs for homeowners
- Support programs to make homeownership more affordable



### Right-Side Up Tax

- Encourage saving for college through a Children’s Saving Account program
- Prioritize entrepreneurs of color for procurement and contracting
- Ease financial barriers to obtaining citizenship

## ABOUT LOCAL POLICY AT PROSPERITY NOW

These policies are not silver bullets, nor will they be equally successful in every city. When adapting these policies, cities should fit these solutions to their specific local contexts to address and evaluate potential policies’ impacts on racial wealth equity. Contact us at [policy@prosperitynow.org](mailto:policy@prosperitynow.org) for more information on how we can support your state and local financial security policy agendas.

The Municipal Policy Blueprint is also available at [prosperitynow.org/resources/municipal-policy-blueprint-more-inclusive-path-prosperity](https://prosperitynow.org/resources/municipal-policy-blueprint-more-inclusive-path-prosperity).

# STARKE COUNTY

## DEMOGRAPHICS



**POPULATION**  
**22,966**



**HOUSEHOLDS**  
**8,792**

## HOUSEHOLD INCOME QUINTILES

Lowest Quintile	\$0 to \$20,437
2nd Quintile	\$20,438 to \$36,781
3rd Quintile	\$36,782 to \$56,215
4th Quintile	\$56,216 to \$82,143
Highest Quintile	Over \$82,143

**MEDIAN HOUSEHOLD INCOME** **\$45,526**

White	\$46,112
Black	n/a
Asian	n/a
Latino	n/a
Native	n/a
NHPI	n/a
Two or More	n/a
Other	n/a

## RACE AND ETHNICITY (% OF POPULATION)

White	94.5%
Black	0.3%
Asian	0.5%
Latino	3.5%
Native	0.1%
NHPI	n/a
Two or More	1.0%
Other	n/a

## AGE (% OF THE POPULATION)

Under 18	23.4%
18 to 24	7.8%
25 to 44	22.9%
45 to 64	28.9%
65 and Over	16.9%

**PEOPLE WITH A DISABILITY** **15.9%**

# PROSPERITY NOW COMMUNITY

Prosperity Now is committed to continuing our support of and partnerships with our movement of committed advocates and practitioners seeking to create a clear path to financial stability, wealth and prosperity. The Prosperity Now Community expands our reach, creates strong connections between those in our community and mobilizes advocates to create lasting social change.

The Prosperity Now Community facilitates learning, creates connections and inspires action to create and improve programs and policies that foster opportunity, especially for those who have not had it before. Our unwavering commitment to creating prosperity includes efforts on a wide range of issues, such as consumer protections, equity in the tax code, increasing affordable housing and removing barriers to saving and building wealth.

To Join the Community, visit [prosperitynow.org/get-involved](https://prosperitynow.org/get-involved)

## COMMUNITY CHAMPIONS IN INDIANA

Prosperity Indiana — Indianapolis, IN

## ABOUT PROSPERITY NOW



Prosperity Now (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.