

# District 79 Debt Fact Sheet

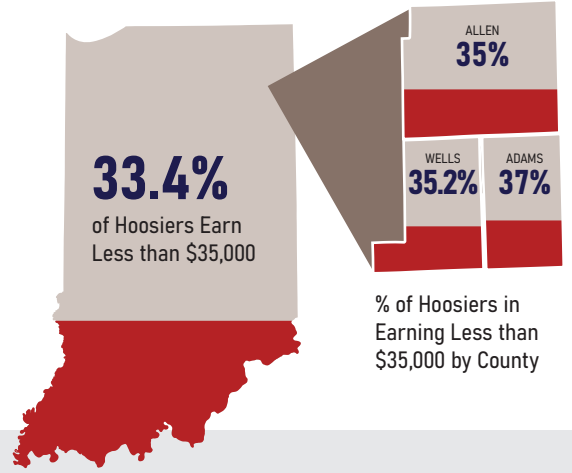
Rep. Matt Lehman



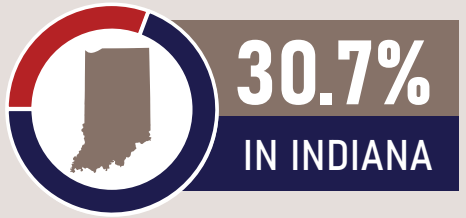
**INDIANA  
COMMUNITY ACTION  
POVERTY INSTITUTE**  
Research and Public Policy

## Overview:

In 2019, the median net annual income of subprime online borrowers was \$36,000 and of subprime storefront borrowers was \$21,888. The table below provides the number and share of Hoosiers with income below \$35,000, the share of Hoosiers with a debt in collections, and the median amount of debt in collections.



## HOOSIERS WITH DEBT IN COLLECTIONS



Median Amount in Collections **\$1,873**



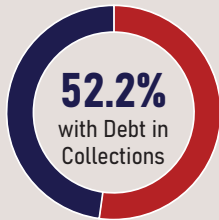
Median Amount in Collections **\$2,304**

MAJORITY WHITE COMMUNITIES



**\$1,873**  
Median Amount in Collections

COMMUNITIES OF COLOR



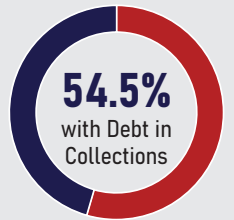
**\$1,862**  
Median Amount in Collections

MAJORITY WHITE COMMUNITIES



**\$2,254**  
Median Amount in Collections

COMMUNITIES OF COLOR

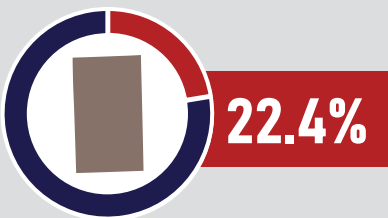


**\$2,289**  
Median Amount in Collections

**\$1.29** per \$1 of income

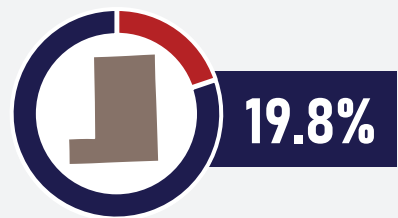
## DEBT-TO-INCOME RATIO

**\$1.28** per \$1 of income



### IN ADAMS COUNTY

Median Amount in Collections **\$1,951**  
Debt-to-Income Ratio **\$1.10**  
per \$1 of income



### IN WELLS COUNTY

Median Amount in Collections **\$1,478**  
Debt-to-Income Ratio **\$1.47**  
per \$1 of income

## How Financially Vulnerable Hoosiers Feel about Debt:



Sources: Experian, Alternative Financial Services Lending Trends, 2020; American Community Survey, Table S2001, 2019 5-Year Estimates; Urban Institute, Debt in America, 2021; Board of Governors of the Federal Reserve System, Enhanced Financial Accounts: Household Debt, 2021