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

- **30.7%** in Indiana
  - Median Amount in Collections: $1,873
  - Debt-to-Income Ratio: $1.29 per $1 of income
- **28.0%** in Majority White Communities
  - Median Amount in Collections: $1,873
- **52.2%** in Communities of Color
  - Median Amount in Collections: $1,862

### IN MADISON COUNTY

- **35.2%**
  - Median Amount in Collections: $1,962
  - Debt-to-Income Ratio: $1.70 per $1 of income

How Financially Vulnerable Hoosiers Feel about Debt:

**EXCESSIVE**
- BARELY HANGING ON
- SICK
- BROKE
- WORKING HALF TO PAY OFF DEBT
- NOT MAKING ENOUGH
- IN POOR HEALTH
- ON EDGE

**MANAGEABLE**
- OKAY
- WORKING HARD TO PAY OFF DEBT
- A LITTLE BIT
- IN MEDICAL DEBT
- IN HOUSING COSTS
- PAYING CAR LOAN

**OVERWHELMING**
- Crippling
- Medical Bills
- Struggling
- Struggling to Pay Rent
- Struggling with Student Loans

**Too Much**
- Moderate
- Little
- Not Much
- Medical
- Health

**How Finacially Vulnerable Hoosiers Feel about Debt:**