**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**

- **IN INDIANA**
  - Median Amount in Collections: $1,873
  - 30.7% with Debt in Collections
  
- **IN ALLEN COUNTY**
  - Median Amount in Collections: $2,304
  - 28.8% with Debt in Collections

**DEBT-TO-INCOME RATIO**

- **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:**

- **33.4%** of Hoosiers earn less than $35,000 in Indiana.
- **35.2%** of Hoosiers earn less than $35,000 in Allen County.

**Sources:**