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.

<table>
<thead>
<tr>
<th>Community Type</th>
<th>Income Below $35,000</th>
<th>Debt in Collections</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indiana</td>
<td>33.4%</td>
<td>30.7%</td>
</tr>
<tr>
<td>Marion County</td>
<td>37.0%</td>
<td>41.1%</td>
</tr>
</tbody>
</table>

Median Amount in Collections:
- In Indiana: $1,873
- In Marion County: $1,799

Debt-to-Income Ratio:
- In Indiana: $1.29 per $1 of income
- In Marion County: $0.78 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