Community Foundation
of Grant County, Indiana, Inc.

Understanding Poverty in Grant County

PREPARED BY

THRIVE
Nonprofit Solutions

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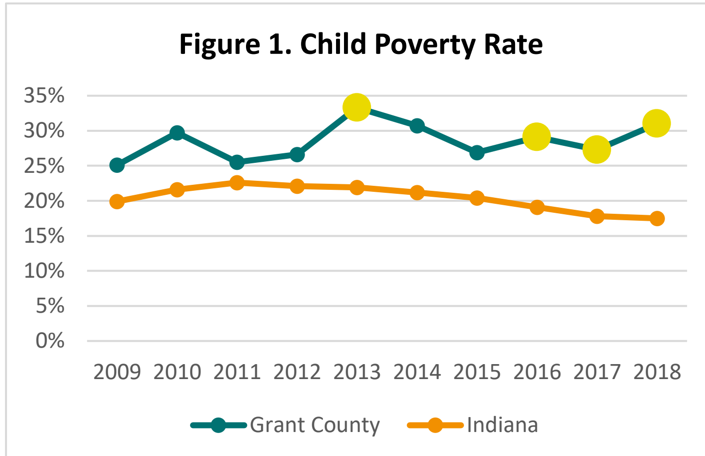
Introduction

"To be a part of changes for the better. To listen. To understand." –
Voices Facilitator

The Community Foundation of Grant County commissioned this report with funding from the Community Leadership Planning Grant from the Lilly Endowment Inc. to understand poverty better, and specifically child poverty, in its county.

The child poverty rate in Grant County has consistently been higher than the rest of the state for the last ten years. For the third year in a row, the county has experienced the highest rate of child poverty in the state. New data released in December 2019[1] puts Grant County's 2018 child poverty rate at 31%, up from 27% in 2017. The increase represents approximately 400 additional children living in poverty from 2017 to 2018, increasing the estimated number of children living in poverty to 4,090 children.



Source: U.S. Census Bureau, Small Area Income and Poverty Estimates, 2009-2018[1]
**Note: Larger yellow dots indicate years when Grant County had the highest poverty rate of any county in the state.*

Child poverty does not occur in a vacuum by itself. Children are not independent. They rely on their parents and caregivers to meet their needs and connect them to resources and opportunities. We must address the poverty and financial struggles of adults in order to reduce child poverty. Solutions to address poverty must include substantial, systemic policy changes as well as local level development and community building. The factors that shape poverty including work, education, housing, household finances, and health, are generational. Children raised in poverty are more likely to continue living in poverty when they are older unless their lives change substantially. As shown in this report, defining poverty solely on the official poverty measures is inadequate and does not allow for a deeper understanding of the true nature of families struggling financially.

The above quote summarizes the intent and purpose of this report. In order to gain a better understanding of how poverty impacts its community, the Community Foundation of Grant County commissioned the following report. First, publicly available data was compiled from government and nongovernmental sources to illustrate the financial struggles in Grant County. The Community Foundation also orchestrated a series of discussion groups of community members and professionals working with families. The Voices Project resulted in 32 discussions groups of over 275 participants and facilitators. The information gathered through the discussion groups provides a real-life context for the numbers and statistics compiled from other sources for this report.

Definitions of Poverty

When looking at poverty, it is critical to understand the various definitions and how they are used. The most prominent or widely used measures of poverty are established by the federal government. These definitions are used by federal and state agencies to determine eligibility for assistance programs and demographic data collection. In recent years, there have been debates about the need to update the official poverty definition since many advocacy groups suggest it does not accurately reflect the realities of families today. Because of this, outside groups have published their own thresholds of what is necessary for families to be self-sufficient. In this section, each definition and measure is described using trends in Grant County to provide a fuller depiction of the extent of poverty.

Federal Poverty Measures

The United States' official definition of poverty was developed in the 1960s during President Lyndon B. Johnson's War on Poverty. The Census Bureau is responsible for collecting data through the Current Population Survey Annual Social and Economic Supplement.

The Census Bureau calculates the **Official Poverty Measure (OPM)** using three factors for a household: income, threshold, and family size. The measure utilizes the pre-tax, cash income of a household and compares it to a threshold of income needed to cover basic needs. The cash income includes earnings, unemployment or workers' compensation, social security, supplemental security income, cash public assistance, child support, and other cash supplements or dividends. The threshold is adjusted based on the number of people in a family[2]. The OPM is the same for every state except Hawaii and Alaska.

The poverty thresholds are translated each year into the Poverty Guidelines, or **Federal Poverty Line (FPL)**. Federal programs such as the Supplemental Nutrition Assistance Program and the National School Lunch Program use these guidelines to determine eligibility. It is not used for determining eligibility for Temporary Assistance for Needy Families or Supplemental Security Income[3].

Table 1. 2019 Poverty Guidelines for 48 Contiguous States and the District of Columbia

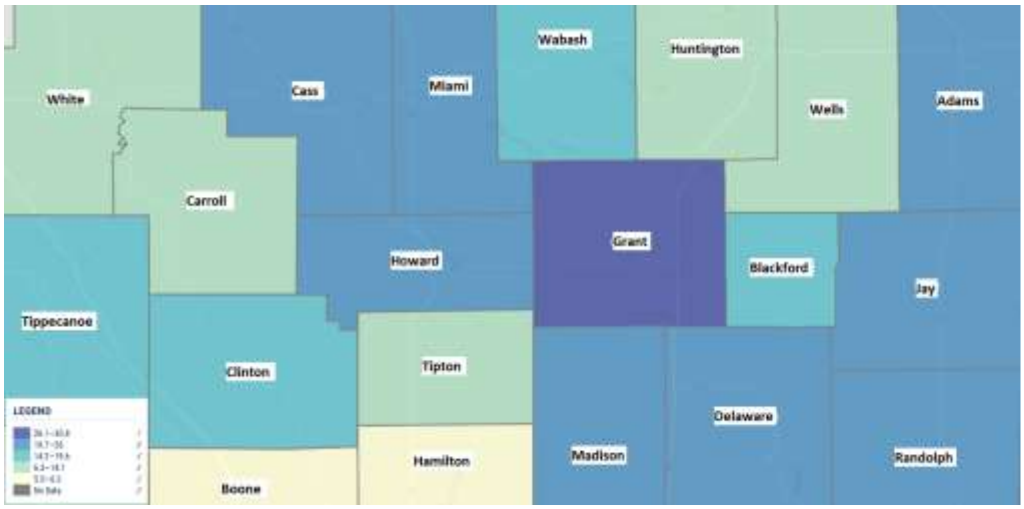
Persons in Family/Household	Poverty Guideline
1	$12,490
2	$16,910
3	$21,330
4	$25,750
5	$30,170
6	$34,590
7	$39,010
8	$43,430

Source: U.S. Department of Health & Human Services. Poverty Guidelines.[4]

As shown in Figure 1, Grant County is not the only county in the area with higher than average poverty rates. The neighboring counties of Miami, Howard, Madison, and Delaware all had child poverty rates at 24% or higher.

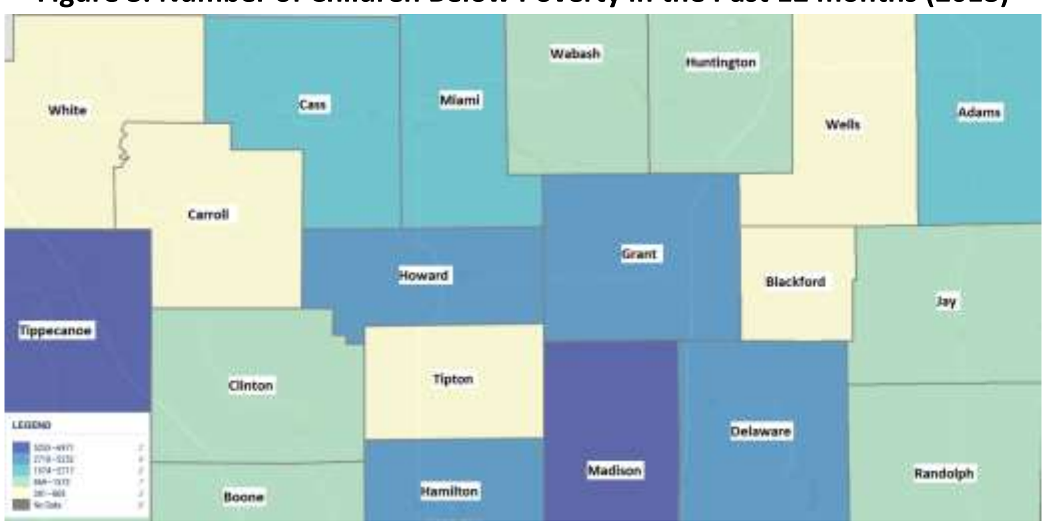
While the rate of poverty is important, it is also essential to keep in mind that it only describes a portion of the population, not the actual number. Hamilton County, which is not far from Grant County, has the lowest child poverty rate in the state at 5%. Figure 2 shows that Hamilton County and Grant County have nearly the same number of children in poverty with 3,997 and 4,090, respectively. The difference is that Hamilton County has over 4½ times as many people living in the county.[5] Keeping this factor in mind, programming targeted towards this population may look different across the state. In Hamilton County, they may wish to implement programming targeted to a population using strict eligibility criteria because they want to have an impact on that particular population. However, Grant County may wish to look at policies and programs that have a broader community-level impact with no income eligibility criteria because the need is more widespread.

Figure 2. Percent of Child Population Below Poverty in the Past 12 months (2018)



Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[6]

Figure 3. Number of Children Below Poverty in the Past 12 months (2018)

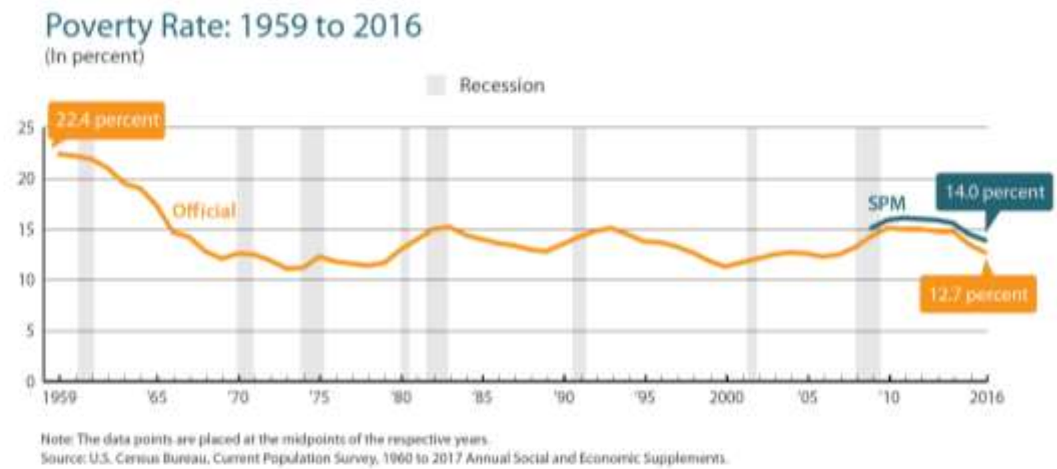


Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[7]

There are several shortcomings of the OPM. One of the most significant pitfalls is the definition of basic needs. The benchmark for basic needs is determined by calculating three times the cost of the U.S. Department of Agriculture's *minimum food diet in 1963 adjusted for today's prices*. The OPM does not take into consideration other basic needs such as shelter, clothing, utilities, and transportation, let alone modern household expenses such as medical expenses, taxes, and work expenses. The measure also does not take into consideration geographic differences regarding the cost of living, nor does it reflect the reality that many households today include cohabitators, unmarried partners, and non-dependent youth[8].

To help mitigate these limitations, the Census Bureau began publishing the **Supplemental Poverty Measure (SPM)** in 2011. The SPM differs from the OPM since it factors in non-cash resources and assistance such as SNAP and housing subsidies, current levels of household expenditures, all household residents and not just those related to each other, and geographic differences in cost of living[9].

Figure 4. National Federal Poverty Rate: Official Poverty Measure versus Supplemental Poverty Measure



[10]

The SPM is generally higher than the OPM but gives a more accurate depiction of poverty. However, the OPM continues to be the benchmark for classifying poverty and is utilized as eligibility criteria for any government assistance programs. Unlike the OPM, the Census Bureau does not release the SPM for all geographic breakdowns. However, Indiana's SPM for 2017 was 13%, which is lower than the national estimate of 16%.[11] There is currently no plan to transition to the SPM for program eligibility.

These poverty measures, though inconsistently, include cash and non-cash assistance families receive from government sources such as housing subsidies, food assistance, and subsidized school lunches. To be clear, these rates depict the poverty levels even after families are connected with resources and enrolled in government assistance. When these programs see dramatic decreases in funding or higher restrictions in their eligibility, the poverty rate goes up.

Additional Measures of Socio-Economic Status

Low Income or Working Poor

Across widely used measures, any family with an income of 200% or below the FPL is low income. A family whose income is between 101-200% of the Federal Poverty Line is considered near-poor or working poor. These are the families who struggle financially but do not have many options to turn to in times of need. Since many of the government and private assistance programs utilize the FPL for eligibility, many of these families do not qualify for help. People in this income bracket usually work full-time, or at least part-time in above minimum wage jobs, but continue to live paycheck to paycheck. Because of this, they rarely have the savings or funds to address emergencies as needs arise. In Grant County, a single parent with one child can be at 200% FPL and will still be $9,000 below the median household income. The county's percentage of the population below 200% FPL was 42% in 2018. This figure is well over the rate for the state, which is 33%.

While there is a multitude of data readily accessible on those below the poverty level, there is not as much for those up to 200% FPL.

Self-Sufficiency Standard Wage

The Self-Sufficiency Standard is a project of the University of Wisconsin's Center for Women's Welfare aimed at determining the minimum wage a family would need to be self-sufficient in today's economic climate. The Standard is unique in that it takes into consideration family composition, ages of children, and geographic differences in the cost of living. The Standard, unlike the OPM and SPM, is looking for the income necessary to support a family without receiving cash assistance and public subsidies such as housing, childcare, and SNAP. [12]

Figure 5. Grant County Self-Sufficiency Standard

Source: Institute for Working Families, What it Really Takes to be Self-Sufficient in Grant County, IN, 2016.[xii]

The Indiana Community Action Association's Indiana Institute for Working Families calculates the Self-Sufficiency Standard[13] for Indiana. They conducted the most recent study in 2016. It showed that the Self-Sufficiency Standard Wage for Grant County for a single parent with two children was $19.42 an hour, far above the federal poverty line and the Indiana minimum wage of $7.25.

According to their calculations, a single parent with two children would have to work over 107 hours per week to meet self-sufficiency if they were paid the minimum wage in Indiana.

For single adults with no children, the Standard is $8.38. The federal and Indiana minimum wage of $7.25 strongly suggests that a single adult who works full-time for minimum wage is not likely to be self-sufficient. Additionally, a family structure of two working adults and two school-aged children requires an annual household income of $48,411, or $11.46 an hour per adult, to be self-sufficient. This wage is almost $6,000 more annually than the median household income for Grant County.

These calculations for the Self-Sufficiency Standard Wage utilize components that were available in 2016. With inflation, we can assume that today's Self-Sufficiency Standard is slightly higher than the previously published numbers. Even still, when comparing the numbers of 2016's Self-Sufficiency Standard Wage, it is comparable to 2019's 200% FPL.

Living Wage

The Living Wage Calculator was developed by the Massachusetts Institute of Technology in 2004 as a market-based approach to determine the minimum level of income necessary for a family to survive. Like the Self-Sufficiency Standard, the Living Wage takes into account the expenses of a modern family such as transportation, clothing, food, medical expenses, and housing. However, unlike the Self-Sufficiency Standard, the Living Wage calculator updates annually, making it a more accurate benchmark from year to year.[14]

For Grant County, the Living Wage is currently higher than the Self-Sufficiency Wage. For a single adult with no children, the Living Wage is currently $10.61 an hour. A single parent with two school-aged children requires a wage of $23.34 an hour, while a family of four with two working adults requires each parent to earn $14.80 an hour.

A.L.I.C.E.

United Way utilizes **Asset Limited, Income Constrained, Employed (ALICE)** as a way of defining working poor beyond the OPM. Families falling under this category are those who likely earn enough to not qualify for assistance for many programs but continue to struggle to live beyond paycheck to paycheck. United Way ALICE Project released the latest calculation in 2018 utilizing data from 2016. The report shows that 28% of the households in Grant County fall under this category[15]. This figure is above and beyond the 19% of households that are under the poverty line, meaning that just under half (47%) of Grant County's households are struggling financially.

The ALICE analysis looks at household income requirements in two ways: what it takes to survive and what it takes to be stable. The Household Survival Budget is similar to the Self-Sufficiency Standard and Living Wage in that it incorporates the real costs of household necessities such as housing, child care, food, and transportation. The Household Stability Budget includes the previous items at a modest but sustainable level while also including items such as savings and home technology, such as the internet, that are critical to many households. The Household Stability Budget's purpose is to demonstrate not the minimum income needed for surviving, but the minimum required for a family to overcome financial hurdles without going into a state of crisis.

Summary Table of Income Thresholds for Grant County

The table show summarizes the various definitions of poverty based on family composition. While the Self-Sufficiency Standard Wage is similar to the 200% FPL thresholds, Living Wage and ALICE Household Stability are substantially higher than the federal poverty wage. A single parent with one child who works full-time in a position paying the minimum wage earns almost $2,000 below the poverty line. A two-parent household with two full-time minimum wage incomes still qualifies for many government assistance programs and fall well below 200% FPL.

Table 2. Summary of Income Definitions and Family Composition Benchmarks for Grant County

	1 Adult Earner, no Children	1 Adult Earner, 1 Child	1 Adult Earner, 2 Children	2 Adult Earners, 2 Children (household)
Indiana Minimum Wage **Annual**	$7.25 $15,080	$7.25 $15,080	$7.25 $15,080	$14.50 $30,160
Federal Poverty Guidelines/Level **Annual (100% FPL)**	$6.00 $12,490	$8.13 $16,910	$10.25 $21,330	$12.38 $25,750
Federal Poverty Guidelines/Level **Annual (200% FPL)**	$12.00 $24,980	$16.26 $33,820	$20.51 $42,660	$24.76 $51,500
Self-Sufficiency Standard Wage **Annual**	$8.38 $17,698	$15.21 $32,127	$19.42 $41,013	$22.92 $48,411
Living Wage **Annual**	$10.61 $22,069	$22.10 $45,968	$26.91 $55,973	$29.60 $61,568
ALICE Household Survival **Annual**	$9.56 $19,116	$15.24 $30,480	*Figure not published*	$25.15 $50,292
ALICE Household Stability **Annual**	$14.47 $28,932	$27.83 $55,656	*Figure not published*	$41.41 $82,812

*Annual calculations vary based on the method. Self-Sufficiency Standard utilizes 176 hours per month or 2,112 per year. ALICE calculates annual amounts based on 40 hours a week for 50 weeks, or 2,000 hours per year. All other annual calculations are based on the standard of 2,080 hours a year or 40 hours per week for 52 weeks.

**Self-Sufficiency Standard and ALICE budgets were calculated for 2016. All other numbers are for 2019.

Demographics of Poverty in Grant County

The stereotypes of who are poor are dated and politically dangerous with real ramifications. During the Voices discussions, it became apparent that even those who may be struggling themselves have prejudices against those they perceive to be worse off than them. In some groups, there was also a sense of an "us versus them" mentality. Some older adults spoke negatively about young people's lack of motivation and the ability to take care of themselves. In general, there is a perspective that there is a difference between deserving and undeserving poor. The deserving poor are those who work hard and make responsible decisions but may have just fallen on hard times. The undeserving poor arrived at their position through moral shortcomings and a series of poor personal decisions.

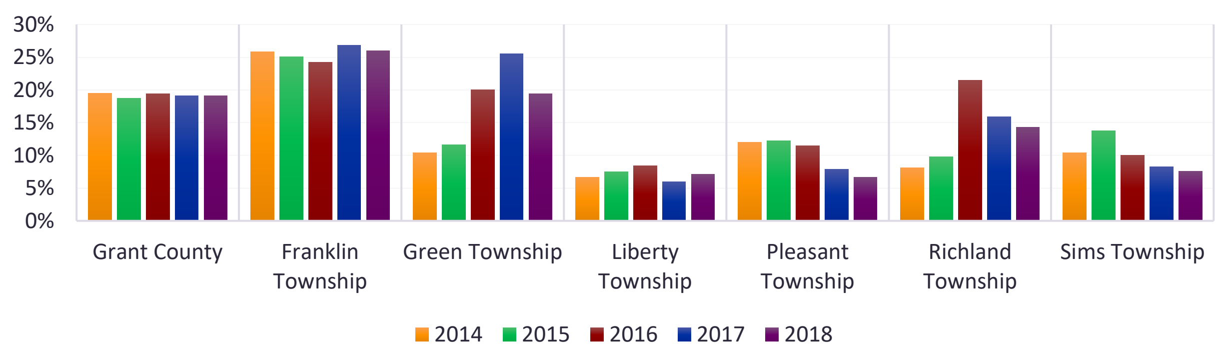
A Voices Project participant succinctly stated, "not me" when asked to describe what an individual or a family who has financial security looks like. This participant's story is true for a substantial portion of Grant County, where the financial resources required for families to thrive is not the reality. Poverty in Grant County varies between townships; however, it is not necessarily isolated to any one racial group, employment status, or other demographic groups. It is notable and pervasive throughout the community. This section of the report provides on that.

Poverty in the Townships

Throughout Grant County, the townships vary in their poverty rates according to the Census Bureau's estimates. While the county has held relatively steady at an overall 18-20% poverty rate for the last several years, some townships have seen a fluctuation in the estimates. Poverty stretches beyond Marion and into the smaller towns throughout the county. Rates of poverty are higher in the more densely populated townships than in the more sparsely populated townships. Center Township and Franklin Township had the highest rates at 28% and 26%, respectively. However, even the townships with little to no population density still have poverty at some level. Liberty Township and Monroe Township have poverty rates of 7% and 5% respectively, even though there is little population density.[16]

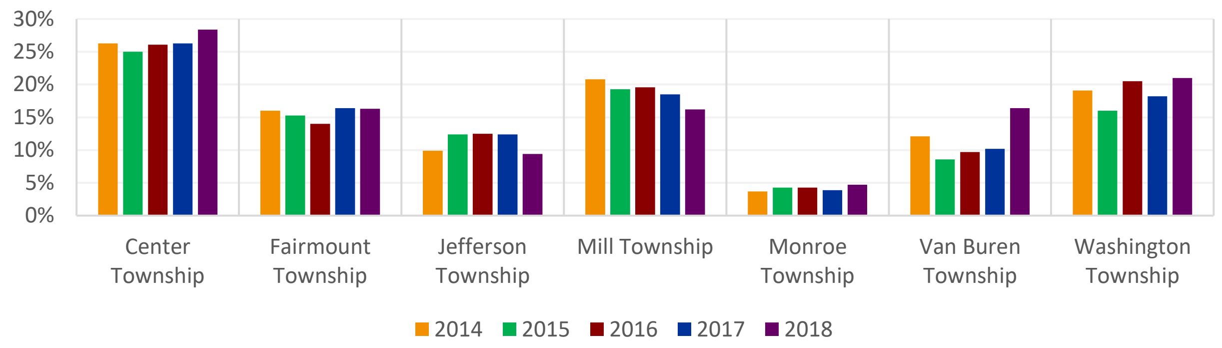
The following charts show the trends and current levels of poverty in Grant County using the OPM.

Figure 6. Percent of Population Below Poverty in Past 12 Months (Western Half of County)



Source: U.S. Census Bureau, 2010-2018 American Community Survey 5-Year Estimates[17]

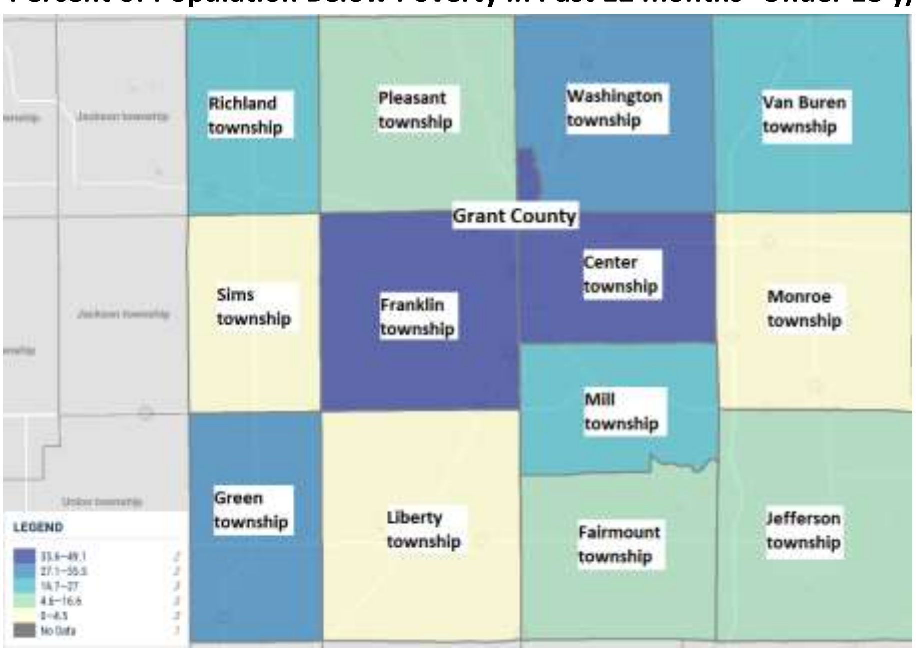
Figure 7. Percent of Population Below Poverty in Past 12 Months (Eastern Half of County)



Source: U.S. Census Bureau, 2010-2018 American Community Survey 5-Year Estimates[18]

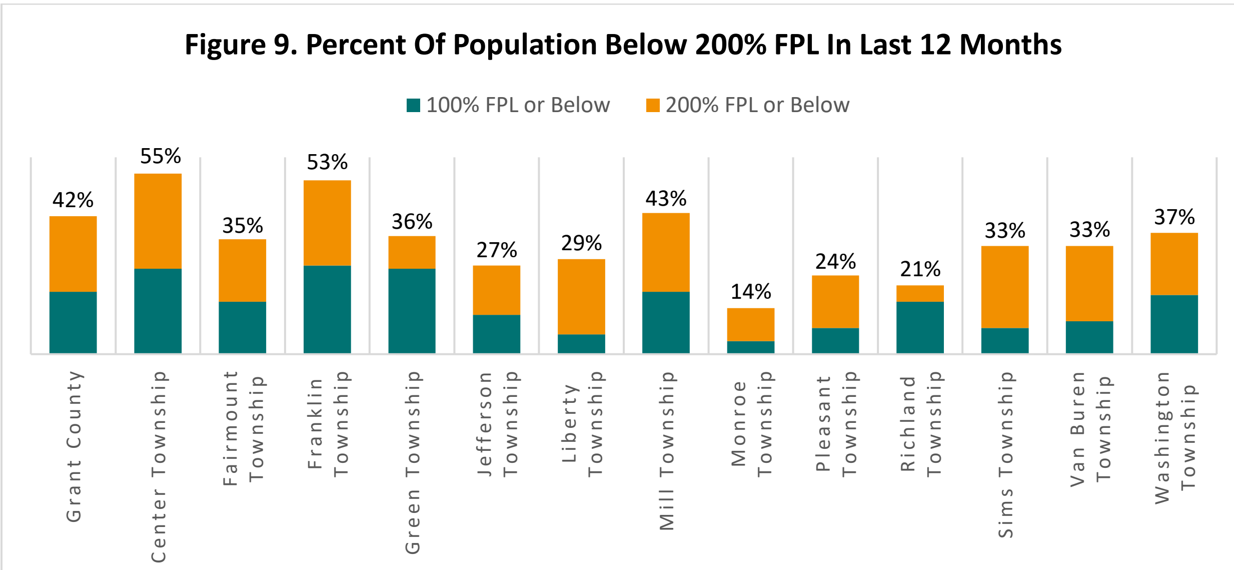
However, when we look specifically at child poverty, the rates are not only drastically higher, but the distribution of the population is slightly different across the county. Franklin Township and Center Township also have the highest child poverty rates at 49% and 45%, respectively. The ranking continues with Washington Township (36%), Green Township (33%), Van Buren Township (27%), Mill Township (26%), Richland Township (23%), Fairmount Township (17%), Pleasant Township (13%), Jefferson Township (11%), Sims Township (5%), and Liberty Township and Monroe Township with approximately 0%.[19] In Richland Township, about 41% of the population is under 35 years old, which has a poverty rate of 27%. Since the poverty rate for ages 35-64 is only 5%, we can assume this township has many younger families in its poverty population.[20]

Figure 8. Percent of Population Below Poverty in Past 12 months- Under 18 y/o (2018)



Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[21]

When adding the population that is between 101-200% FPL, we see a more accurate picture of the rate of people in the county who are struggling financially. Of the 13 townships, all but one has 20% or more people below 200% FPL. This data means that in every township, at least one in five people are struggling to make ends meet. Some townships, such as Center, Franklin, and Washington, have approximately the same number of people in the 101-200% category as the 100% and below. Additionally, Liberty, Sims, and Van Buren have nearly double or even triple the number of people meeting the 101-200% benchmark.



Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[22]

The reality is that 42% of Grant County residents are considered poor or working poor with household incomes less than 200% FPL.[23] This figure includes 59% of all of the children and 49% of younger adults ages 18-34 in the county. Some of these younger adults are also those who conceivably either have young children already or will have children in the future. The data suggest that socioeconomic divides are more pervasive in some townships than others, however poverty touches every corner.

Poverty by Age and Race

A majority of those living in poverty in Grant County (58%) are below the age of 34. Over one-third of all children ages 0-11 are in poverty, whereas a quarter of youth ages 12-17 are below the federal poverty line. However, the vast majority of young children are in households with incomes below 200% FPL. Sixty-five percent of those ages 0-5 and 67% of 6-11-year old children are below 200% FPL.

Figure 10. Ages of Those in Poverty

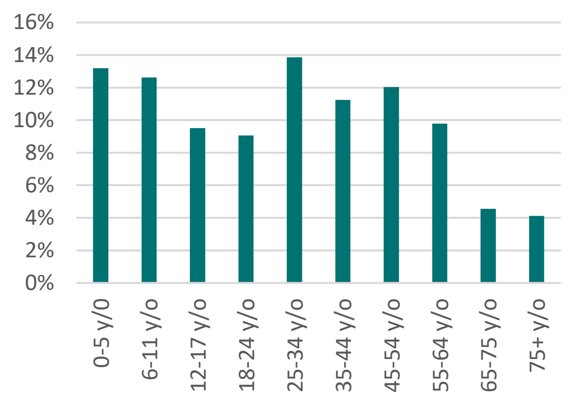
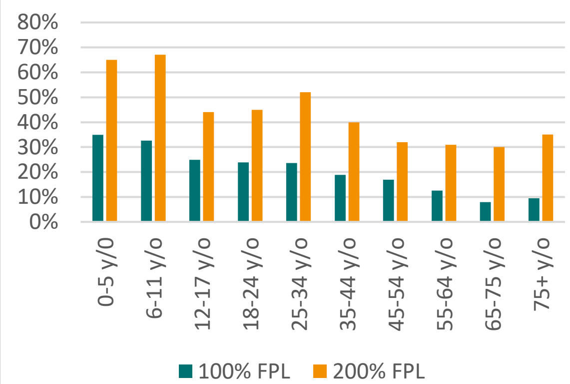


Figure 11. Proportion of the Age Groups in Poverty



Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[24]

The racial breakdown for the county is a majority white (85%), Black or African American (7%), Hispanic (4%), and multiracial or some other race (3%). While the majority of residents are white, a higher portion of people of color is in poverty compared to the white population.[25] Even though Black or African Americans make up only 7% of the population, 37% of them are in poverty. Additionally, 32% of multi-racial people and 31% of Hispanics are in poverty.

Figure 12. Number of People in Poverty by Race

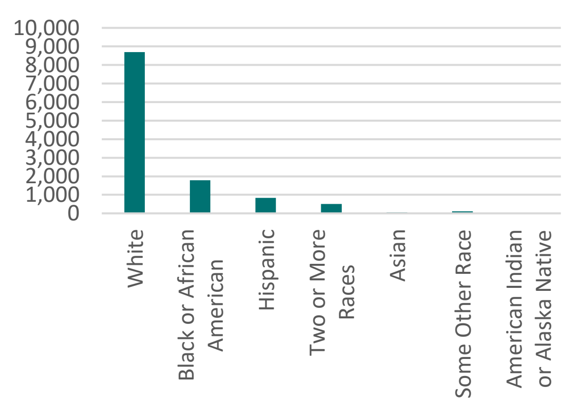
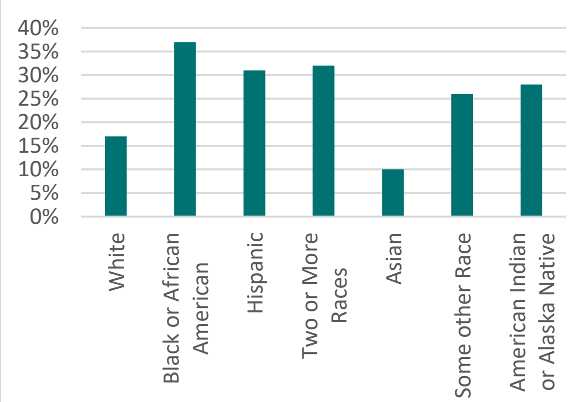


Figure 13. Percent of Race Population Below Poverty Line



Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[26]

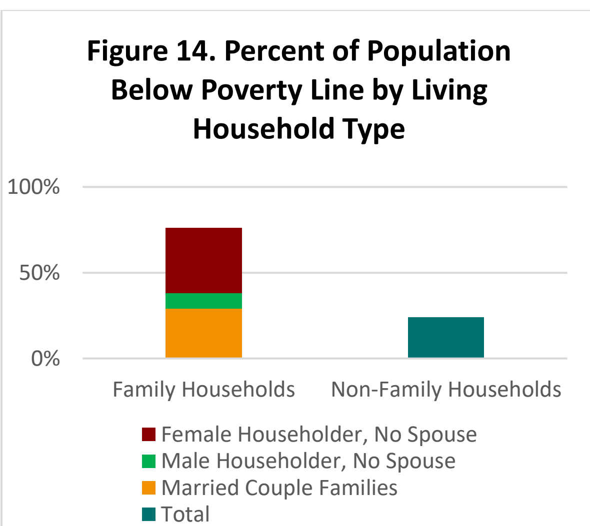
Households and Families

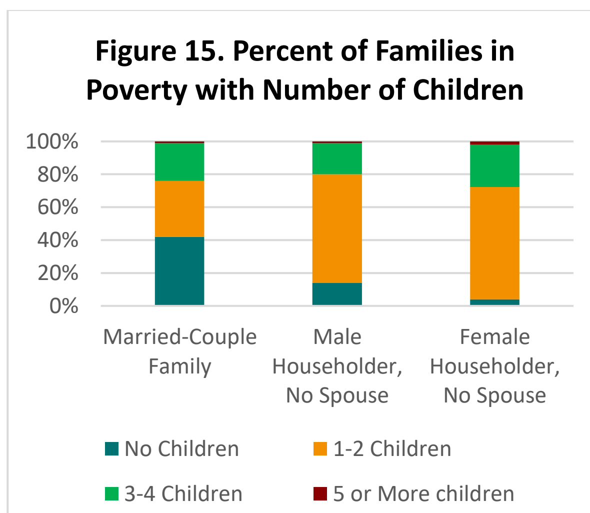
There are two ways to look at household income under the lens of child and family poverty, as households and as families. The Census Bureau designates a household as all people occupying a housing unit, such as a house, apartment, or condominium. Occupants do not have to be married or related and can include just a single person. Family households consist of a householder, usually the primary owner or renter of a property, and any related people by birth, marriage, or adoption. Family households can be further disaggregated into married families, male householder with no spouse present, and female householder with no spouse present.[27]

Neither definition is an exact measurement of the realities of families, especially families in poverty. The term household includes all homes, whether there are children present or not, so it includes more of the population than we would want. The definition of a family household would exclude homes that have multiple families residing in them, as well as homes where a child is present but is not the child of the householder, or the householder and the child's parent are not married.[28] These family definitions can also include grandparents who are responsible for caring for their grandchildren. Of the over 1,200 grandparents in Grant County who are responsible for their grandchildren, 14% are below the poverty level. [29]

Having these two definitions can be confusing, especially considering eligibility for assistance programs is defined differently. Typically, assistance programs take into consideration the income of anyone who is living together and utilizing their resources. So, if two adult siblings live together and one has a child, but the other is the owner of the home, this household would likely not be considered a family household under the Census definition, but both siblings' incomes could potentially be leveraged to determine assistance eligibility.

Over three-quarters of the households in poverty are families, while only 24% are single people or cohabitating people who do not have children living in the home. Of the households in poverty, 24% are non-family households, 29% are married-couple households, 9% are male-led households, and 38% are female-led households.[30] There are considerable differences in family composition and poverty. Fifty-eight percent of the married-couple families in poverty have children, while most of the single householders have at least one child. However, a majority of children living in single-parent families live in female-led households.[31]



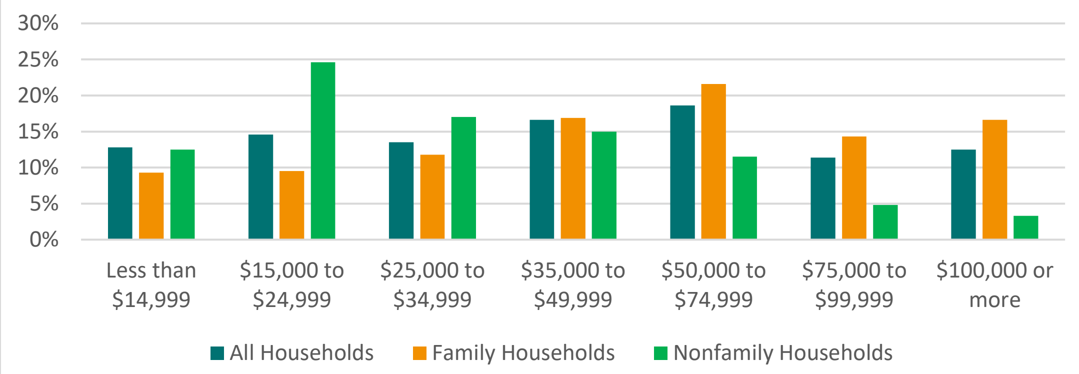


Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[32, 33]

Household Income

About 41% of the households in Grant County have an income of less than $35,000 a year, which is about $7,500 less than the household median income.[34] This income includes wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; Social Security or Railroad Retirement income; **Supplemental Security Income (SSI)**; public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income.[35] Over half (55%) of nonfamily households, primarily single people and cohabiters, have an income of less than $35,000. While many that fall into this category are 65 and older, some are potentially future parents.[36]

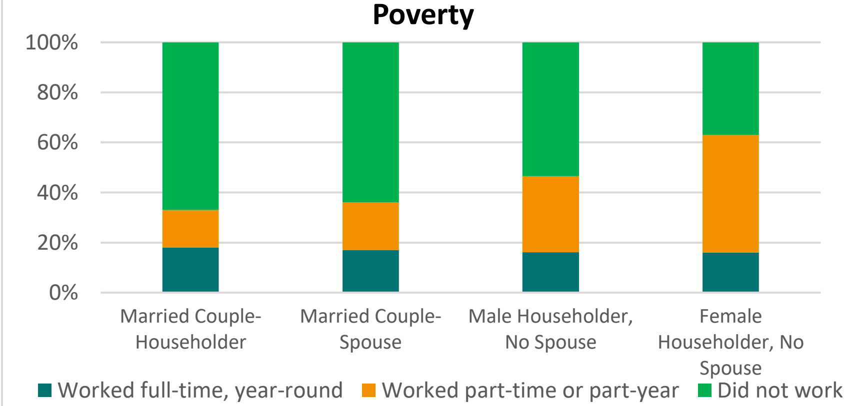
Figure 16. Income in the Past 12 Months



Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[37]

Men and women in poverty had roughly the same level of employment, with less than half of the population over 16 years old working at least part-time. The differences begin to show when we categorize individuals into households. About 59% of the families in poverty had at least one worker in the household. Single householders in poverty were more likely to have a worker than married-couple households. Forty-four percent of married-couple households had no workers, while only 37% of female-led households did not work.[38] Some families who do not have a worker may include retirees or those on disability. Couples who are retired tend to live on fixed incomes, often resulting in having an income below the poverty line. Additionally, many married people whose spouse has a disability that impacts their ability to care for themselves often become full-time caregivers and do not work in a traditional capacity.

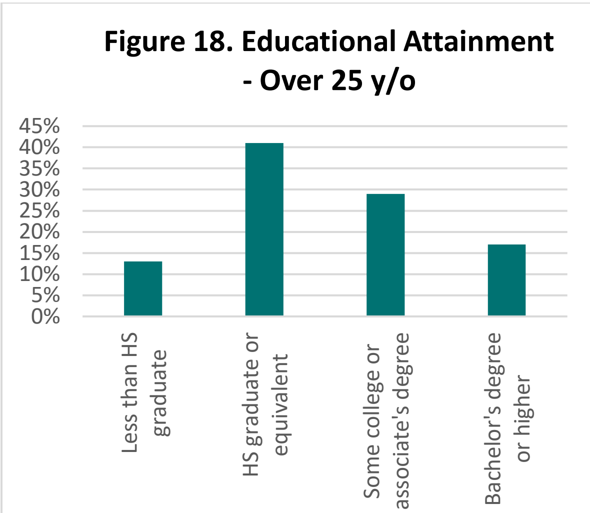
Figure 17. Employment Status of Families in Poverty

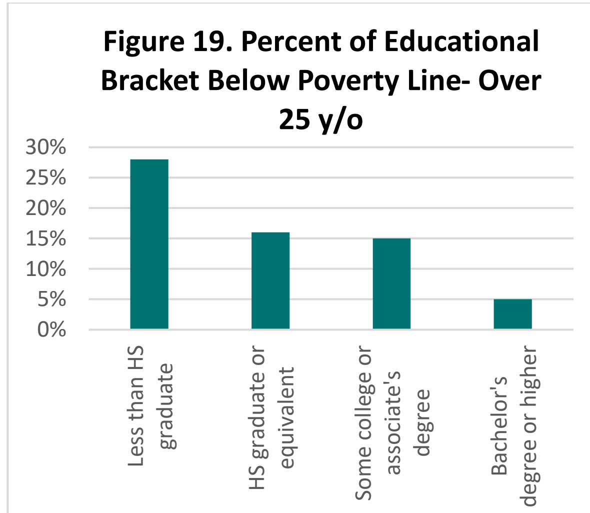


Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[39]

Educational Attainment

Educational attainment has a strong relationship with income. In Grant County, 17% of adults ages 25 and older have a bachelor's degree or higher. An additional 29% have some college or an associate's degree.[40] Of those with a high school diploma or less, 19% are below the poverty level. This group makes up 70% of the adult population in poverty.[41] According to the recent Community Needs Health Assessment, the top barrier for people pursuing higher education was financial while the second was childcare.[42]





Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[43], [44]

Meeting Family's Basic Needs

Several government-funded programs assist those in poverty. The three most extensive programs, Supplemental Nutrition Assistance Program, Temporary Assistance for Needy Families, and Child Care and Development Fund, are block grants where the federal government provides funds to states to use for a variety of programs within a specified area. The federal government imposes requirements regarding state matching funds and basic eligibility criteria for most block grants. The states have broad authority to decide what kinds of programs to implement, additional eligibility criteria they wish to impose, and any other requirements of program participants. In short, states have the flexibility to impose policy directions utilizing federal funds.

Funding for federal assistance programs has drastically reduced, mainly because the funding amounts do not adjust accordingly to inflation and population growth. According to an analysis by the Center on Budget and Policy Priorities, since 2000 "overall funding for the 13 major housing, health, and social services block grant programs in the federal budget has fallen by 27% after adjusting for inflation, and by 37% after adjusting for inflation and population growth."[45] The lack of update, coupled with the reality that states can divert funds away from direct assistance to people to adjacent programming, leaves many without assistance.

Each program has its own eligibility criteria that govern coverage based on age, presence of dependents, income, asset limits, work requirements, and criminal record. Unless an adult has a disability, it is incredibly hard for a single adult without children to receive much assistance. Strict income limits based on the FPL mean that assistance does not reach nearly the number of people who are facing severe financial struggles. Many programs also place strict limitations on the assets a family can have beyond housing. These restrictions could preclude many families from saving money or even owning a vehicle. The federal government has made three recent proposals regarding changes in the poverty threshold calculation, fixing a loophole that allowed some states to lessen the asset limits, and requiring more stringent work requirements for recipients.[46]

Drug convictions and drug tests can also impact participant eligibility. The 1996 welfare reform where Temporary Assistance for Needy Families replaced Aid to Families with Dependent Children bars states from providing these program funds to people convicted of felony possession, use, or distribution of drugs. States can modify the ban to allow for some to be eligible through on-going drug testing, but so far, only four states have chosen that route. Notably, Indiana is not one of them. Additionally, 15 states have passed laws requiring drug testing or screening for assistance applicants and recipients.[47] There have been several unsuccessful bills in Indiana to require drug testing for participants in the Supplemental Nutrition Assistance Program, and trends show they will continue to be proposed. There is also a push at the federal level to require drug testing for some program participants.

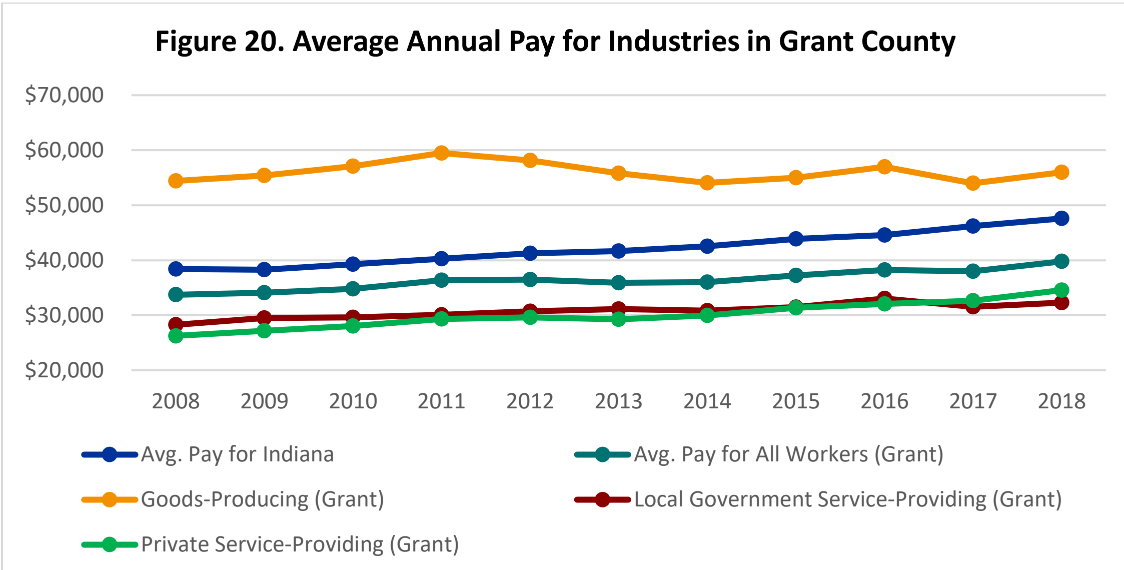
This section includes information on the indicators and government programs that impact the economic well-being of families.

Finances

Employee Wages

The average annual pay for businesses in Grant County has increased over the years but is not staying on track with growth throughout the state. The average annual pay for all industries in Grant County has increased by $6,000 over the last ten years.[48] However, this has not kept up with the statewide pay increase of $9,100 over the same period. This discrepancy means there is now a more significant difference between Grant County and the statewide annual pay than there was in 2008.

Goods-producing industries, such as manufacturing, provide the highest average annual pay in the County. Wages for these employees peaked in 2011 and has since declined. Private service-providing industries, such as retail and professional services, saw the most substantial increase in pay. These industries saw an increase of $8,300 average annual pay since 2008. About 17,000-18,000 employees are working in these service-providing jobs.[49] However, the average annual pay is still well below the county and state average for all workers.

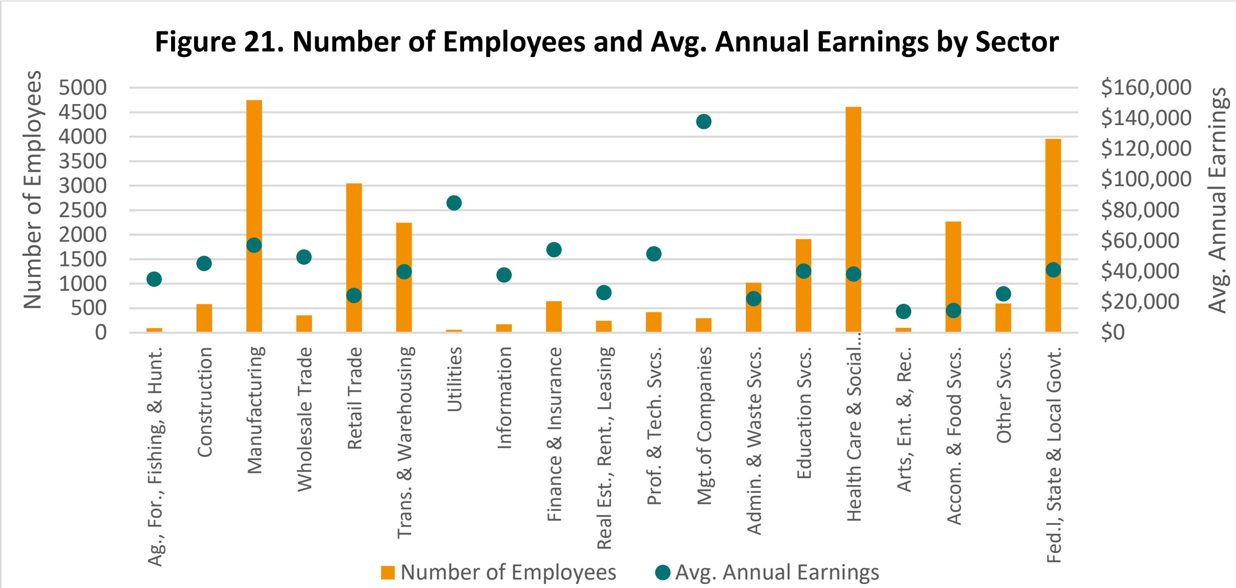


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2008-2018.[50]

An important note to consider is that service-providing industries can include everything from a cashier at a retail business to an accountant or lawyer. The difference in typical salaries for those positions skews the average. For instance, the average annual income for the retail sector in Grant County in which over 3,000 people work was $24,349 in 2018. The average annual income for professional and technical services in which only 418 people work, was $48,937 in 2018. [51]

Approximately 5,500 employees are working in goods-producing industries such as construction and manufacturing. Manufacturing has average annual earnings of over $57,100. Other sectors with large numbers of employees include health care and social services and government. They have average annual earnings of $38,288 and $41,000, respectively. [52]

Almost 27% of Grant County's employees earn $26,000 or less annually. If those earners have children, they may or may not qualify for assistance through many programs. There were over 7,200 employees in Grant County who worked in the retail, real estate, rental and leasing, administration and waste services, arts, entertainment and recreation, accommodation and food service, and other services sectors. After retail, the largest employer of these sectors is accommodation and food service. These positions include people working at restaurants and hotels. Their average annual earnings for 2018 were $14,468.[53]



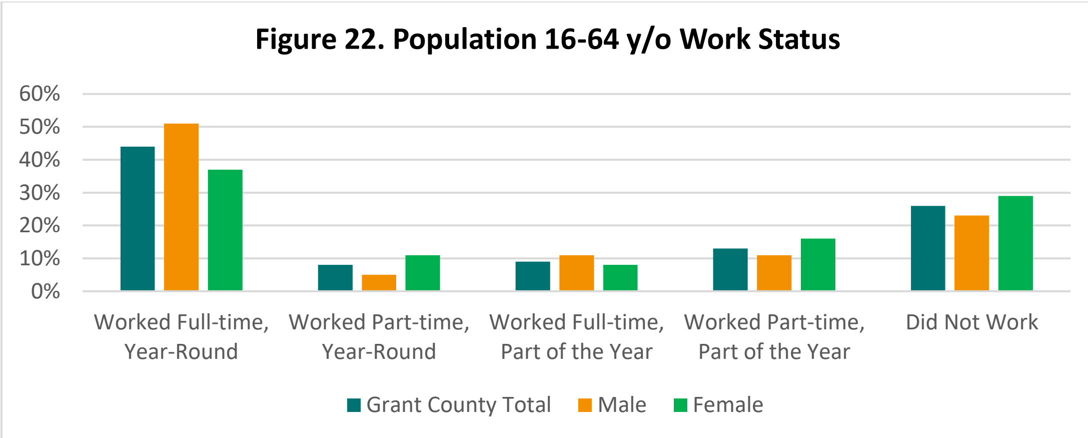
Source: Hoosiers by the Numbers (Bureau of Labor Statistics and Indiana Department of Workforce Development). [54]

Indiana's minimum wage is $7.25 an hour, which is equal to the federal minimum. The state had not changed its minimum wage since 2009, when the federal minimum increased. Typical jobs that pay the minimum or slightly above include fast-food restaurants, retail, and basic administrative positions. Tipped workers, such as restaurant servers, have a minimum wage of only $2.13 and rely heavily on their tips to support themselves and their families. If a single parent earns minimum wage, even at a full-time position, they are under 100% FPL. In Grant County, it appears that many of these typically low wage positions are paying more than the minimum wage. A skimming of online job postings shows many of these kinds of positions are paying from $8.50-10.00 an hour. However, many of these positions also tend to be part-time, putting many workers under the poverty line.

Employment Level

The unemployment rate only gives a portion of the information about employment status. The unemployment rate considers anyone who has worked at all to be employed, including those who are temporary workers, part-time workers, and even unpaid family workers such as a child working on a family farm or at their parent's business without a paycheck.[55]

According to the latest American Community Survey, only about 44% of Grant County's working-age population worked full-time year-round. Approximately 30% of the County's adult population is working on a part-time or temporary basis. About 56% of the full-time, year-round workers are male. Additionally, men tended to work full-time, part of the year as well. A majority of the part-time and temporary workers in the county are female. [56]



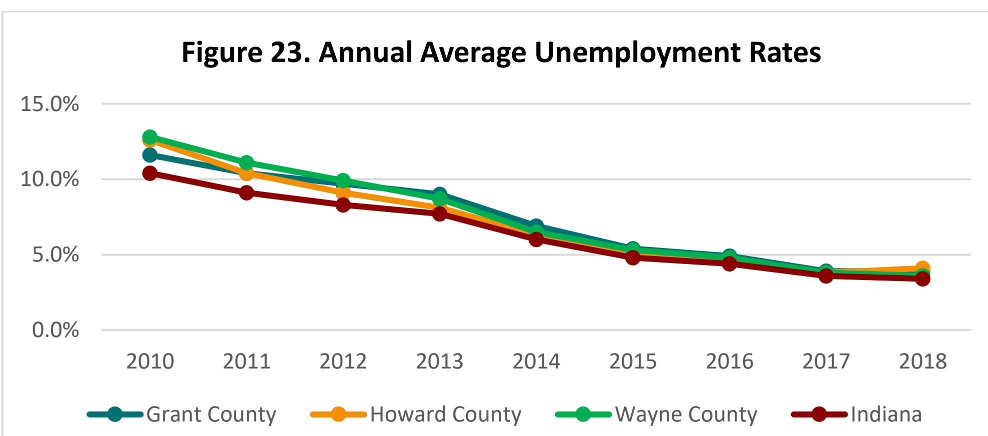
Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[57]

Eligibility for employee benefits such as insurance, retirement, and vacation time tends to depend on the number of hours worked a week and length of time at a company. Since about 30% of the county labor force is working on either a part-time or temporary basis, this indicates that many individuals are likely not receiving a full employee benefits package.

Unemployment

The unemployment rate is calculated monthly through the use of the Current Population Survey. The labor force is defined as individuals 16 years or older, who are not institutionalized (as part of corrections or care facility), and who are either employed or seeking work. The labor force does not include individuals who are students, retired, caretakers of children or family members, or cannot work due to disability.[58] About 6% of the population in Grant County has a disability, whether it is a difficulty with their hearing, vision, cognition, mobility, or their ability to care for themselves or live independently. Twenty-six percent of them are below the poverty level.[59]

Since 2010, Grant County's unemployment rate had steadily declined from 12.7% in January of 2010 to 3.2% in September 2019.[60] The County's trajectory has aligned with unemployment trends in similar counties such as Howard and Wayne as well as the statewide unemployment rate. During that time, there have been no significant changes in the size of Grant County's labor force. It has held relatively steady between 32,000 and 34,000 people for the last decade. Since many people in poverty work, a decrease in unemployment does not necessarily result in a decrease in poverty.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, 2010-2018[61]

TANF

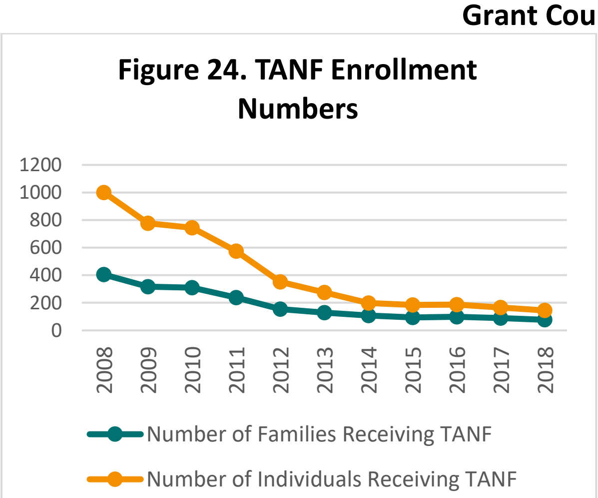
Temporary Assistance for Needy Families (TANF) is the cash assistance provided to extremely low-income families. Recipients of TANF must either be families with children less than 18 years old or a child whose parents may not be eligible for TANF. A majority of TANF cases are child-only enrollments. This fact may be due to children living with someone other than parents, children in foster care, parents receiving disability income, or parents being ineligible because of time limits or drug convictions. Adults in Indiana have a maximum of 60 months during their adult life in which they are eligible to receive TANF benefits. Children under the age of 18 have no time limit.[62]

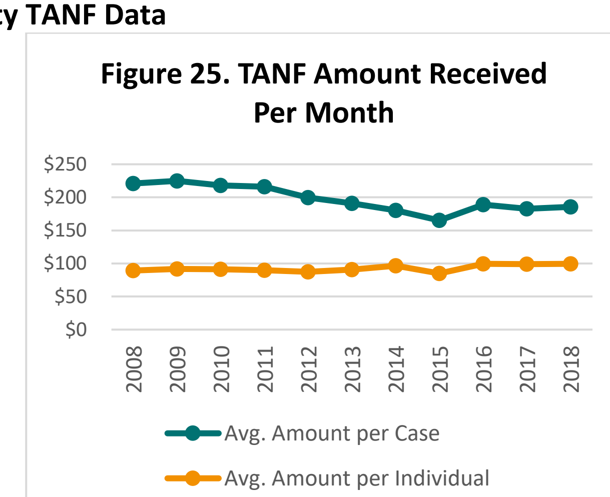
Indiana has one of the lowest income thresholds for families receiving cash TANF benefits. It is the fifth-lowest behind Wisconsin, Alabama, Arkansas, and Louisiana. For a family of 3, the income limit is $592.00 per month to qualify for cash assistance. A family also cannot have any assets other than a home valuing over $1,000. However, a vehicle worth up to $5,000 is excluded from these criteria. [63] This limit is one of the lowest asset limits in the country, while some states have removed asset limits to their eligibility criteria.

Indiana also has one of the lowest benefit levels in the country. The state has not changed its benefit amounts since TANF was created in 1996, leaving it at $288 per month for a single-parent family of three for the last two decades. Because of this, the benefit amount is worth 39% less than what it was in 1996 due to inflation. As of 2016-2017, the median state benefit level across the country was $450.[64]

TANF enrollment in Indiana had drastically decreased since 1996 when over 56,000 families were enrolled. There were only 6,000 enrolled in 2018. A reduction in enrollment does not necessarily mean a reduction in poverty. Currently, Indiana's TANF case assistance program is only reaching 7 out of every 100 families with children in poverty, one of the lowest ratios in the country.[65] Indiana diverts a majority of funding from core basic assistance to work activities and other eligible programming. As of 2017, Indiana spent the lowest portion of its TANF Block Grant funds on cash assistance of any state- 3% compared to the national share of 23%. According to analysis from the Center on Budget and Policy Priorities, Indiana's "caseload has fallen by more than 87 percent since 1996 while the number of families in deep poverty has increased by 86 percent. Indiana has not reinvested any of its savings from the caseload decline to strengthen the temporary safety net for low-income families. Benefits are just $288 a month for a family of three and have lost more than a third of their value since 1996. Since families can only have an income of $592 per month, adding the TANF benefit results in only $880 a month, or $10,560 a year, which is still only about half the poverty line for a family of three."[66]

Grant County TANF Data





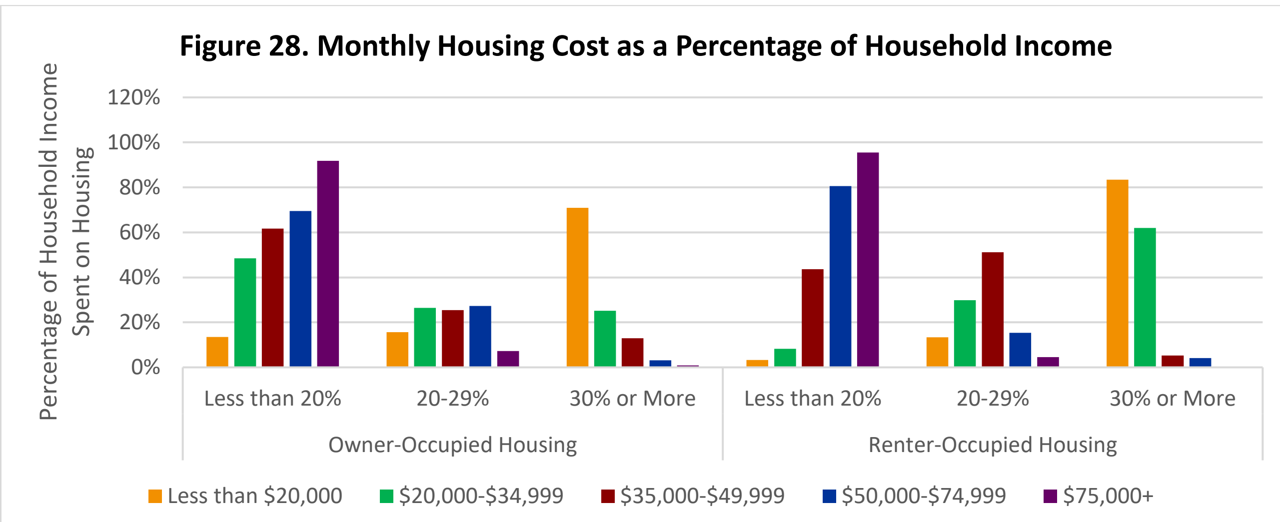
Source: STATS Indiana, Indiana Family, and Social Services Administration[67]

Grant County has followed the statewide trends of drastic reductions in TANF enrollment in the last decade. In 2018, only 148 individuals received TANF benefits, with 92% of them being children. This figure is an 85% decrease from 2008's 1,001 enrollees. The average amount a case, or family, received in 2018 was $185.56, more than $35 less than the average amount in 2008.[68]

Shelter

Housing Type and Affordability

About half of the families living in poverty in Grant County rent their homes while the other half own their homes. According to County Health Rankings, Grant County has the 14th highest severe housing cost burden in the state, with 12% of the households spending 50% or more of their income on housing.[69] However, low-income renters tend to spend a higher portion of their income on housing. The median household income for families owning their home is $52,591, whereas renters have a median household income of just $25,800. Of the renter-occupied housing in Grant County, 83% of households with less than $20,000 in income spend 30% or more of their income on housing whereas 92% homeowners with $75,000 or more in income spend less than 20% on housing.[70]



Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[71]

Housing affordability has been a significant debate throughout the country in recent years. Indiana and Grant County's housing markets are not like those in states like California or New York in terms of pricing. However, Grant County's poverty and income rates still cause a strain on the affordable housing market. There are inadequate amounts of affordable and available units for those with extremely low incomes, earning 30% or less of the median household income in the county. In 2014, there were 82 housing units for every 100 extremely low-income renter households. A majority of those units are not available for housing assistance through the **Indiana Housing & Community Development Authority (IHCDA)** or the U.S. Department of Agriculture.[72] IHCDA administers the Section 8 Housing Choice Vouchers and public housing in the state. IHCDA Section 8 funds assisted approximately 35,000 families throughout the state in 2018.[73] In Grant County, a majority of affordable housing resources are centered in Marion and Gas City, with many having waitlists.

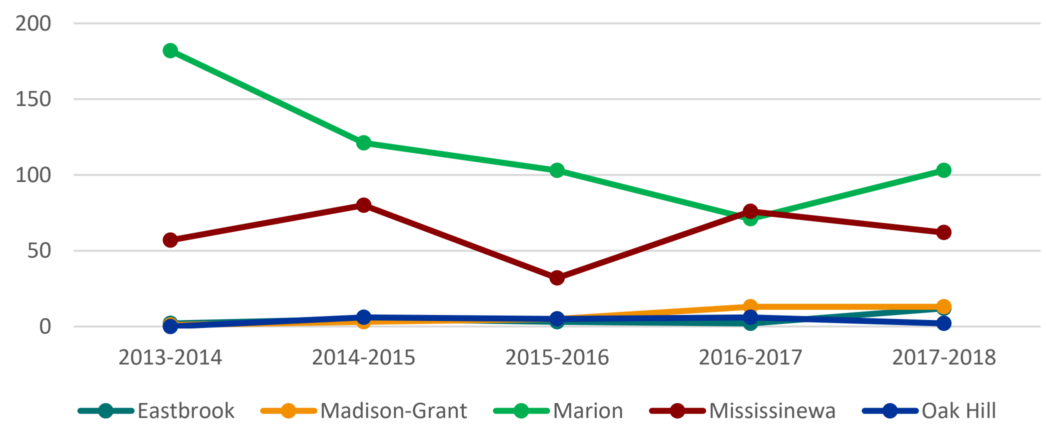
The 2018 Fair Market Rent for a 2-bedroom unit in Grant County was $697, which totals $8,364 per year.[74] This amount is half of the poverty threshold for a family of 2 and about 39% of the threshold for a family of 3.

According to Voices Project participants with incomes under $35,000, 27% of them indicated high mortgage or rent costs were one of the top three factors contributing negatively to their finances.

Homelessness

Homelessness is incredibly difficult to count, especially for children. The federal McKinney-Vento Homeless Assistance Act provides specific assistance and accommodations to students experiencing homelessness. The law's definition is fairly broad in that it includes all students who "lack a fixed, regular, adequate nighttime residence."[75] This definition includes students currently living in shelters, who are staying with friends and family, and who live in motels or campgrounds. Some homeless students are on their own, while many are with their families. Many are hesitant to disclose their homeless status in fear of being pulled into the foster system and the stigma of being homeless.

Figure 29. Homeless Student Enrollment



Source: Indiana Department of Education, Indiana Education for Homeless Children & Youth[76]

While schools can compile more data than other community organizations on homeless populations, there are likely more homeless students not represented in these numbers. Marion Community Schools, being the largest and most urban school district, has the most significant number of homeless students. However, Mississinewa Community School District is not far behind. This fact is especially noteworthy given that they have over 1,300 students less than Marion Community Schools.

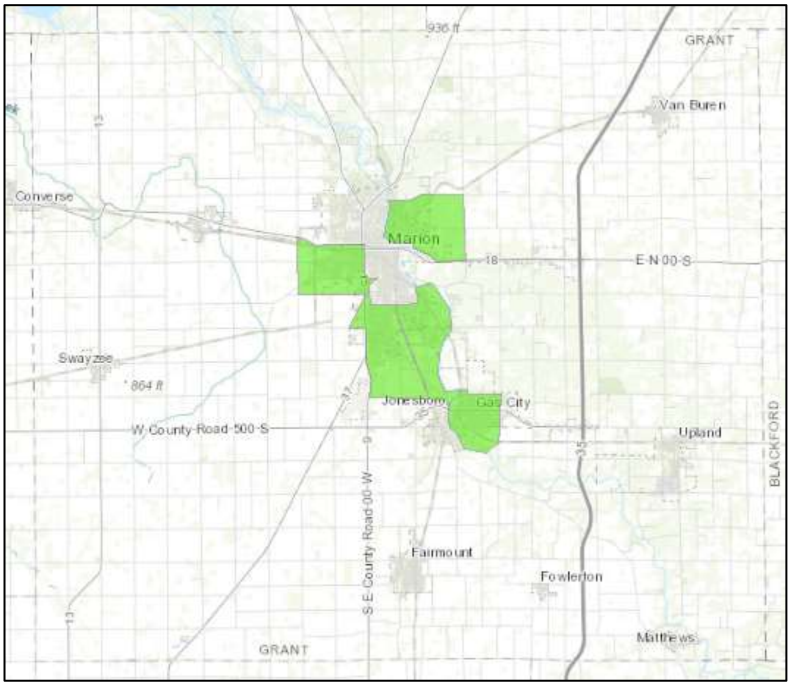
Food and Nutrition

Food Access & Insecurity

The U.S. Department of Agriculture defines food deserts as areas that are primarily low-income and have little to no access to affordable and nutritious food within a reasonable distance. This measure looks specifically at stores that sell fresh produce. Businesses that sell primarily non-perishable food, such as convenience stores and dollar stores do not qualify since they tend not to offer fresh produce such as vegetables and fruits. Additionally, high-end grocers do not qualify either if their food is not affordable to low-income families. The U.S. Department of Agriculture qualifies a reasonable distance as 1 mile within an urban area and 10 miles within a rural area.[77]

In 2015, about one-third of the county's census tracts were designated as food deserts. They were primarily focused in the Marion and Gas City areas. These areas constitute a population of about 23,000 people, with over 3,300 of them being low-income. Additionally, almost 400 housing units in these census tracts do not have a vehicle. [78]

Figure 30. Grant County Food Desert Map



Source: USDA Economic Research Service, ESRI[79]

Food insecurity takes food access one step further by also looking at the family's ability to pay for the food. A family may not necessarily be food insecure all the time, especially if there is a considerable expense such as medical bills or vehicle expenses that may take precedence over the purchasing of nutritious foods. Grant County has the highest rate of food-insecure children in the state at 21% according to Feeding America, which publishes data nationally in the *Map the Meal Gap* report. One factor in this high rate is that 40% of the food insecure population has a household income greater than 130%, which is the threshold for qualifying for food assistance. Additionally, about 18% of the food insecure children live in households with incomes that are ineligible for even the school lunch program, which is the highest threshold food assistance program.[80]

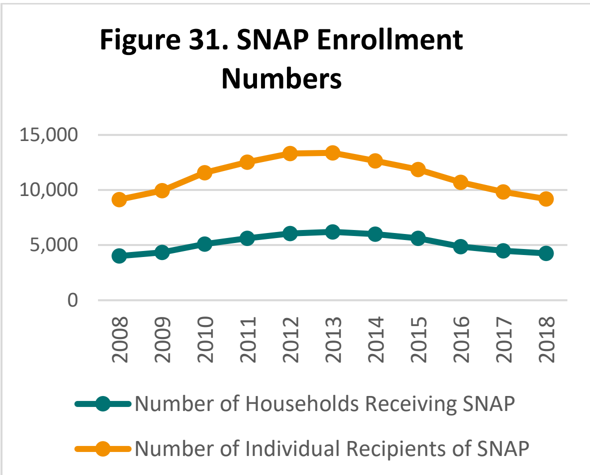
SNAP

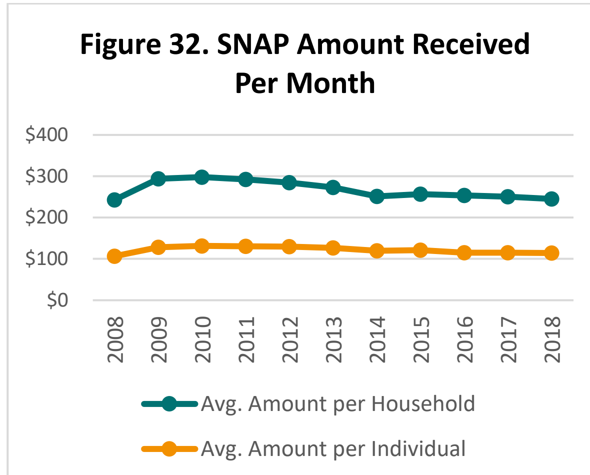
The **Supplemental Nutrition Assistance Program (SNAP)** is the former food stamp program. SNAP benefits can be used to purchase food items only and cannot be utilized for other household items such as paper products, cleaning supplies, and toiletries. To qualify for SNAP benefits, a household must have an income less than 130% of the FPL, have less than $5,000 in assets, and meet work requirements. Income requirements for SNAP include the income of all persons who pool resources to fund food purchases. [81]

When the federal welfare reform occurred in 1996, federal law placed work requirements on non-disabled adults without dependents receiving SNAP benefits. However, this law was suspended from 2009-2015 during the recession and recovery period. During the first six months of the reinstatement, Indiana's number of people receiving SNAP decreased by 68%. Non-disabled adults without dependents are still eligible to receive SNAP benefits; however, they must meet the work requirements of at least 20 hours per week of employment or job training. [82] Given the income and asset limits, many adults may not be eligible to receive

SNAP benefits. Some examples of adults who would not qualify include an adult who earns $11 per hour and works 30 hours a week; an adult who earns $9 per hour and works full-time; and an adult who earns $10 and working 20 hours a week but has over $5,000 in savings that they plan to use to purchase a vehicle. In the last scenario, the person would have to use some of the savings before applying for assistance.

Grant County SNAP Data





Source: STATS Indiana, Indiana Family and Social Services Administration[83]

Grant County has followed the same trends as the state and similar counties in terms of enrollment fluctuations. Grant County falls behind the state regarding the amount households and individuals receive. Generally, Grant County recipients receive about $4.00 less per month, while households receive about $15.00-$20.00 less a month. [84]

Not everyone who qualifies for SNAP receives benefits. Over 15,000 people in Grant County had an income of 125% FPL or less in 2018, according to the Census Bureau.[85] Since the income utilized in this data includes assistance program payments, we can assume that the number of people with qualifying incomes is higher than reported. However, only 9,181 residents enrolled in SNAP for the year.[86] This discrepancy is evidence of real or perceived barriers such as stigma and other restrictive eligibility criteria resulting in underutilization of services.

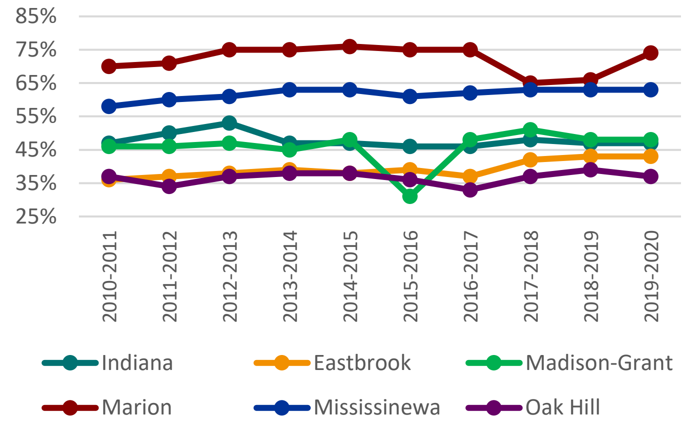
School Lunch Program

The **National School Lunch Program (NSLP)** provides free and reduced lunches for low-income children in public and private child care centers and schools. A child is eligible for free meals if they are enrolled in SNAP, TANF, are a foster or homeless child, or their family is 130% FPL or below. Reduced lunch rates are offered to families who fall between 130-185% FPL. Schools can charge up to 40 cents for reduced rate lunches.[87]

The National School Breakfast Program operates similarly to the NSLP, with identical eligibility criteria. Even though it has existed for over four decades, it only has about half of the participation numbers as the lunch program. According to the Food Research and Action Center, some reasons for the low participation numbers in the breakfast program include buses arriving too late for students to eat, getting to school on time to eat requires even earlier morning for many families and the social stigma since not everyone is having breakfast at the school.[88] While all schools offer breakfast to students, there is no data publicly accessible on students who utilize the program on the state or county level.

Figure 33. Free and Reduced Lunch Rates for 2019-2020 School Year

Figure 34. Trends in F/R Lunch Enrollment



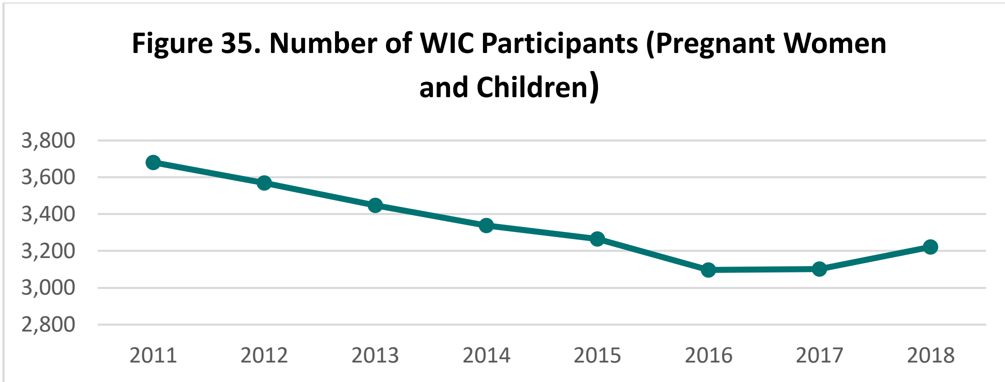
Source: Indiana Department of Education, DOE Compass[89]

In Grant County, Marion Community Schools, which is the largest and most diverse school district, has the highest free and reduced lunch rates, with 74% of their student body participating. Mississinewa Community Schools has the second-highest rate with 63%.[90] According to the new Small Area Income and Poverty Estimates, Marion Community Schools has the 7th highest ratio of students in poverty in the state, with 32.4 students per 100 living in poverty.[91]

These trends tend to follow the official poverty rate trends of the area and align with the estimated number of eligible students. For instance, Madison-Grant United School Corporation saw a reduction in its free and reduced lunch rate during the 2015-2016 school year, followed by an increase closer to the state rate. This trend aligns with the fluctuation in poverty rates of the corresponding townships, specifically Green Township. By relying on the federal poverty line, "poverty" looks like it changes on a year-to-year basis, which has real consequences for eligibility. However, quality of life and families' financial health typically does not change that much or that quickly.

WIC

Another federal assistance program that assists in providing food to families is the **Special Supplemental Nutrition for Women, Infants, Children (WIC)**. WIC is specifically for women who are pregnant, who recently gave birth, or their children up to the age of 5. The program provides for particular foods such as baby formula, infant food, food staples such as milk, eggs, fruits and vegetables, and bread that are approved by the program. In addition to aiding in purchasing healthy food options, the program also provides education on healthy eating and breastfeeding and referrals to other programs such as SNAP and TANF. If a family already receives SNAP, TANF, or Medicaid, they are automatically eligible for WIC. Other participants need to be between 100-185% FPL.[92]



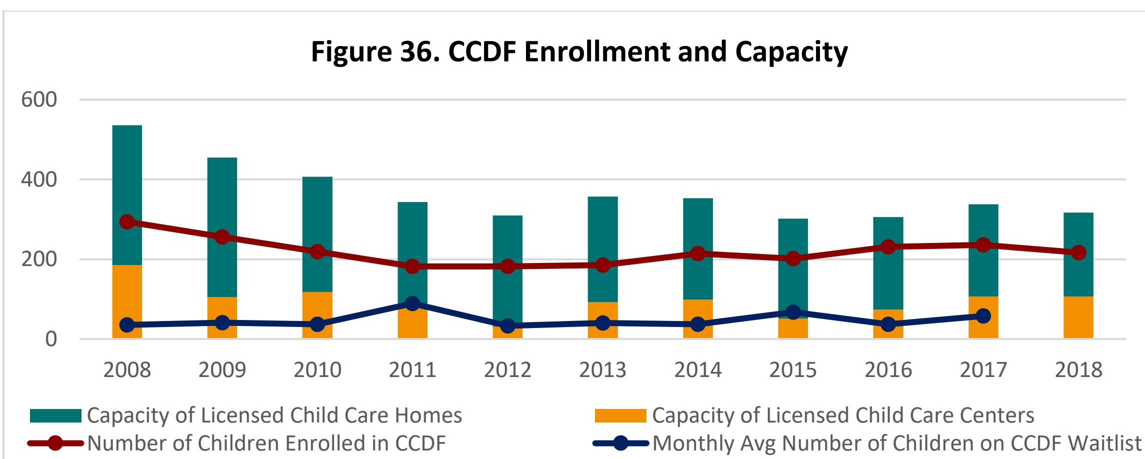
Source: Indiana State Department of Health: WIC Data/Statistics, 2011-2018[93]

Like the NSLP, WIC has higher levels of participation than many other assistance programs because of its higher income limits and lack of asset restrictions or work requirements. As with SNAP enrollment, Grant County experienced an increase in enrollment during the early 2010s with a steady reduction moving to the later years. However, 2018 saw a slight uptick in enrollment from 3,101 enrolled in 2017 to 3,222. [94]

Child Care

CCDF

The **Child Care and Development Fund (CCDF)** provides families with assistance in obtaining child care for their 0-13 year-old child while the parent is either working or attending job training or school. CCDF has one of the laxer eligibility requirements of the federal assistance programs. Families can enter the program with an income of 127% of FPL, but they can continue with the program until reaching 85% of the state's median income, and there is no limit on family assets. The amount received is based on family size, child's age, and income level.[95] Eligible child care providers may be formal child care centers, licensed child care homes, or CCDF certified registered ministries or schools. The amount a family receives is not guaranteed to cover the entire cost of child care.



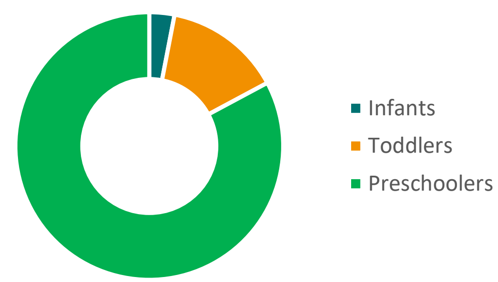
Source: STATS Indiana, Indiana Family and Social Services Administration[96]*and Kids Count Data Center*[97]

CCDF policy does not regulate capacity for registered ministries and schools, so details on those numbers are not available. Even without those provider types, there is capacity in Grant County to serve more children under CCDF. However, the state has faced a funding shortage for child care subsidies for the last several years. In 2018, over 7,600 children in Indiana were on the CCDF waitlist and the state received a one-time sum from the federal government to assist in bringing those numbers down.[98] There were on average 58 children per month on the waitlist in Grant County in 2017 (2018 number not available).[99]

Child Care

A majority (71%) of young children need care because their parents are working. However, only about 58% of those children are enrolled in some form of formal child care, whether it is a child care facility, home-based child care, registered ministry, or school-based preschool. A majority of those enrolled are preschoolers. Of the 33 child care options in Grant County registered with the state, 19 of them received a 3 or 4 rating (high quality) in the Paths to Quality program.[100] In 2018, only 17% of children enrolled in a child care program attended a high-quality program.[101]

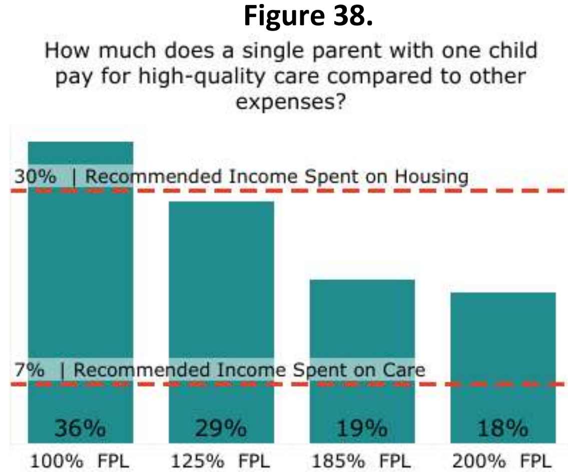
Figure 37. Child Care Enrollment in by Age Group



Source: Indiana Early Learning Advisory Committee, 2019 Annual Report[102]

The average tuition for child care in Grant County was $5,885 in 2018. Through various funding streams such as CCDF, On My Way Pre-K, Special Education, and Title I, only about 17% of the funds needed for families to pay for early childhood care are available. An additional $8,275,000 is needed to meet the tuition needs of all children in poverty in Grant County.[103] The cost of child care and other household expenses are unattainable for low-income families, especially single parents. The U.S. Department of Health and Human Services' standard for child care affordability is at or below 7% of the household income. However, the average working family spends about 40% more than what is considered affordable.[104] In Grant County, families spend about $113 a week on child care for young children, which is lower than the state average.

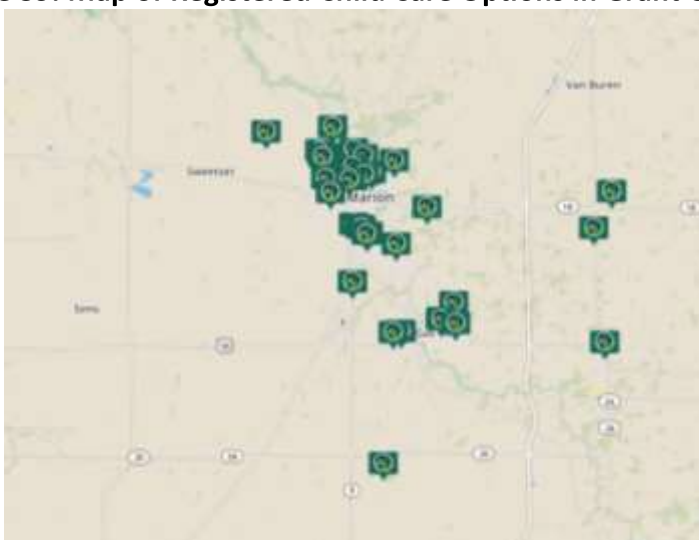
Figure 38.



Source: Indiana Early Learning Advisory Committee, 2019 Annual Report[105]

Beyond the cost of child care, the current options for families in Grant County are not particularly accessible. Twenty-six of the 33 child care options in the county are centered in the Marion area. Additionally, only half are open past 5:00 PM, and almost all close by 6:00 PM. [106] Though many centers allow for up to a 15-minute leeway, parents are likely charged for the extra time. These centers also tend to be inaccessible for parents who work in shift-structured jobs. A parent working an afternoon or evening shift is almost wholly reliant on family or friends to care for children. Twenty of these options accept infants, though many still have a restriction of infants being 3-6 months old before entering care. This limitation is also a barrier to families whose employers do not have maternity leave.

Figure 39. Map of Registered Child Care Options in Grant County



Source: Indiana Family & Social Services Administration, INConnect[107]

Child care affordability and accessibility were often cited in the Voices Project by community members and professionals working with families as factors to financial struggles and barriers to seeking or holding better jobs. Low-income families spend a higher portion of their income on child care than families with higher incomes. A consequence of high child care costs combined with high rates of poverty and low-income families is that it may often be the case where it is more financially beneficial for a parent to forgo working in order to stay home with a young child. Families with incomes less than 200% FPL spend about 35% of their income on child care. [108] One Voices Project participant told a story of a woman in Upland who experienced this, "We actually lost a full-time housekeeper at [employer redacted]. She's about 25 or 27, and she had to take her child to North Marion before she could come back to [employer redacted] to work and she's paying $125 a week for child care and that's whether the baby went to child care or not because that daycare is set up like that. So, if you're gone for two weeks' vacation, you still have to pay them. So, she actually quit [employer redacted] with the benefits and everything she had to take a part-time job because then she could get back on assistance. You know the government can get the baby health insurance and WIC, all kinds of programs. Even though she didn't want to but that's her resources that she had to take in order to survive."

Health

Health Insurance Coverage

There are multiple types of health insurance available to people in Indiana. Traditionally, a majority of adults receive their health insurance through their or their spouse's employer. This insurance also covers dependent children, now up to the age of 26. Employers who have 50 or more full-time or full-time equivalent employees are mandated to provide insurance. If an employer does not provide insurance, a person can purchase insurance independently.

Medicaid and Medicare are both government insurance programs but are very different. Medicaid utilizes income and assets as a determination for eligibility. Medicaid is available to adults up to 138% FPL and includes a sliding-scale co-pay structure. Through the federal **Children's Health Insurance Plan (CHIP)**, children have broader access to insurance. Children ages 1-18 are eligible for Hoosier Healthwise if the family has 158% or below FPL. Additionally, pregnant women and infants up to 1-year-old are eligible up to 208% FPL.[109] Medicare is the federal insurance program for people over 65 years old, and those who are disabled. Medicare requires a co-pay as well, but there is no income limitation for the program.

Grant County has a very high insurance coverage rate for children. According to Census Bureau estimates, almost all children at 149% FPL or below are covered under some form of insurance, whereas the state rate of uninsured children is 8%.[110] The drops in coverage rates begin when parents and children begin having too high of an income where they no longer qualify for Medicaid or CHIP, but possibly may not be eligible for insurance through their parents' employer. However, these people are still required to have insurance or face penalties.

Figure 40. Type of Insurance Coverage for Children

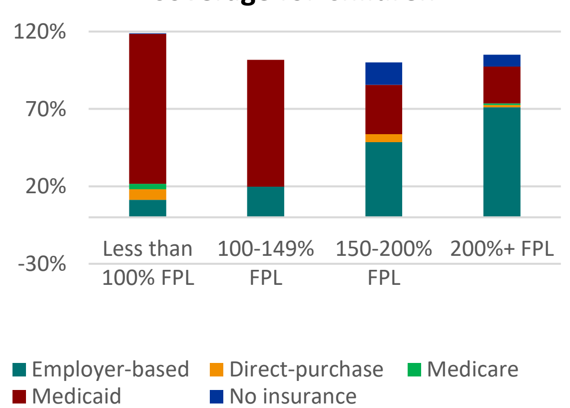
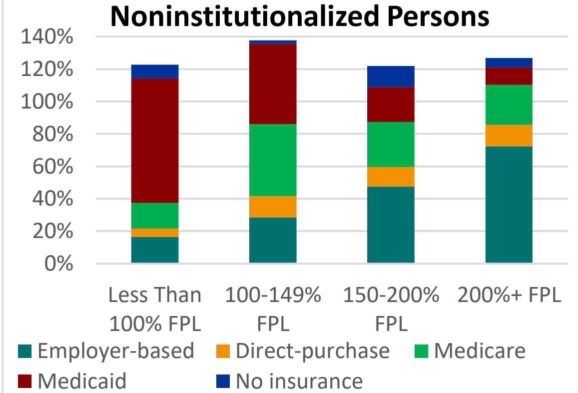


Figure 41. Type of Insurance by Poverty Level for All Noninstitutionalized Persons



Source: U.S. Census Bureau, 2018 American Community Survey 1-Year Estimates[111]

**Note: The survey asks about all insurance coverage for the past 12 months, so the percentages will not add to 100%.*

Health Indicators

Poverty has a profound impact on people's health. Even with insurance coverage, people of all income levels often cite co-pays and deductibles as reasons why they do not seek healthcare, especially preventative care. According to the recent Community Health Needs Assessment conducted by Marion General Hospital, 22% of people responded that there was a time in the past 12 months that they could not see a doctor when they needed to because of the cost. This behavior was seen even among those who do not fall under the poverty line. Additionally, 11% of the respondents stated they did not seek medical treatment because of the lack of transportation, physical disability, intellectual disability, or accessibility barriers. [112]

Often, there is a correlation between low-incomes and providing care or assistance to another. In the Community Health Needs Assessment, 41% of those with incomes between $20,000 and $25,000 reported providing regular care or assistance to a friend or family member who has a health problem or disability. [113]

There is also a correlation between low-incomes and rates of diabetes. Of the Community Health Needs Assessment respondents with incomes of $15,000 and $35,000, 21% acknowledged being diagnosed with diabetes. This number is twice as much as people with incomes over $50,000. [114]

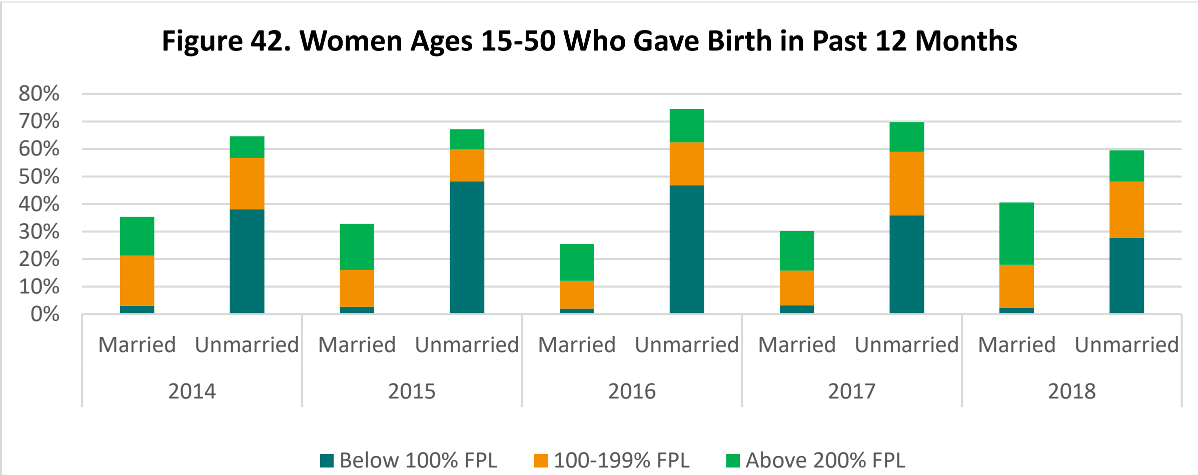
The Robert Wood Johnson Foundation's County Health Rankings look at both health outcomes and health factors. Health factors include the physical environment, health behaviors, social and economic factors, and clinical care factors that impact a person's quality and length of life, or health outcomes. Grant County is currently ranked 90th of Indiana's 92 counties in health outcomes while it is ranked 77th in health factors.[115]

Even though Grant County has reasonable rates of insured people, there is still about 15% of the county who have medical debt in collections with a median amount being $516. This figure is lower than the state and national numbers.[116]

Children Born in Poverty

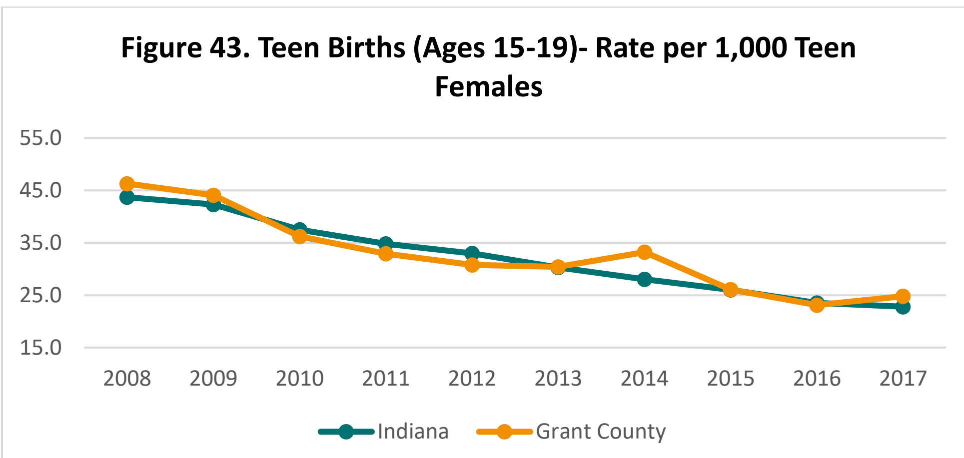
Recent nationwide trends suggest more and more women are delaying having children until later in the 30s and 40s. Research shows that many women decide to delay having children because of completing their education, focusing on careers, and the costs of having children.

For the last several years, a majority of the women who gave birth in Grant County were unmarried, which includes those who were never married, divorced, or widowed. Additionally, most of these women have incomes below 200% FPL. However, there does seem to be a trend of fewer women below 100% FPL giving birth. Twenty-eight percent of the women who gave birth in 2018 were below 100% FPL, a decrease from 48% in 2015.[117]



Source: U.S. Census Bureau, 2014-2018 American Community Survey 5-Year Estimates[118]

A consequence of women delaying pregnancy is that the teen birth rate has decreased drastically over the last several years. Except for 2014, Grant County's teen birth rate has been relatively aligned with the state rate. It has consistently had lower rates than some of the nearby counties, including Blackford, Howard, and Madison.[119]



Source: Indiana State Department of Health, Birth Reports (Natality) 2008-2017[120]

Barriers to Moving Out of Poverty

The barriers to moving out of poverty are real and perceived, physical and emotional, systemic and individual. Since the basic needs of families - finances, shelter, food and nutrition, child care, and health- are all intertwined, a family cannot move out of poverty through one program or route on their own. The adage of pulling oneself up by the bootstraps sets unrealistic expectations for people when there are so many factors outside of their control.

Connecting with Resources

There are many reasons why people struggle to move out of poverty or enroll in assistance programs, even if their income qualifies for them. Some reasons include a lack of awareness of programs and eligibility, stigma, levels of debt, transportation issues, education costs, and administrative burdens with strict eligibility criteria.

Throughout the Voice Project, a theme that arose is the difficulty in navigating the systems of government and local assistance. Awareness of resources and knowing whom to talk to is identified as a primary barrier for those seeking help. In a 2004 study commissioned by the U.S. Department of Agriculture, over half of the eligible households who were not participating in the SNAP program believed they were ineligible either due to their income or level of assets. Many respondents also had significant inaccurate perceptions of the eligibility. Forty percent believed they were ineligible for assistance because they were employed.[121] Given the varying income limits and restrictions in assets, navigating the enrollment qualifications of the programs can be confusing.

Table 3. Summary of Eligibility Criteria for Government Assistance Programs

	TANF	Section 8	SNAP	NSLP	WIC	CCDF	Medicaid
Type of assistance	Cash assistance	Housing	Nutrition	Nutrition	Nutrition	Child care	Health insurance
Income Limit	$592 for family of 3	80% Median Family Income	130% FPL	130% FPL for free 185% FPL for reduced	185% FPL or already enrolled in other program	127% FPL	138% FPL for adult or 158% FPL for children
Asset limit	$1,000 (up to $5,000 of vehicle excluded)	None	$5,000 (vehicles excluded)	None	None	None	None
Other information	60-month limit for adults. No limit for children. Work Requirements	Waitlists	Work Requirements	Also eligible for breakfast		Can continue to be enrolled until 85% of the median income. Waitlists	Pregnant women and infants can be up to 208% FPL

*Information as of January 2020

Additionally, the application process for assistance programs can be challenging to navigate and burdensome to the family. The initial application requires people to submit documentation relating to identity and citizenship, all money coming into the home, and additional resources and assets, insurance, household expenses, child care and medical expenses, and any related legal documentation such as divorce papers and paternity records. Also, SNAP requires periodic recertification to confirm eligibility. The decision to apply for assistance may result from an informal cost-benefit analysis. Is the headache or burden of completing the process worth the sometimes $25 a month that someone may receive- especially if they believe they may not even qualify?

Stigma

For some, the stigma of receiving assistance is enough to deter them from applying. Even after the recession of 2008-2009 and recovery period when over 8 million people lost jobs and savings, there continues to be a negative connotation to receiving government or charitable assistance. Efforts have been made to reduce the outward appearance of participating in programs like SNAP. Instead of the physical food stamps that the program was initially known for, participants now receive an Electronic Benefits Transfer (EBT) card, which functions like a debit card.[122]

However, we saw in some of the Voices Project discussions that stigma and stereotypes continue to be embedded in communities. Discussion participants cited stigma as a top barrier to services. A high school student made this observation, "Sometimes people don't want help. It's because if other people see that they need help, they think that they're going to be treated differently. Like they're not going to be treated normally. Some people just don't like that special treatment. It just makes them feel like less in society. Shameful."

Debt

Debt is often overlooked when analyzing factors contributing to poverty. To qualify for traditional forms of credit such as credit cards, auto loans, and mortgages, one needs to show at least some evidence of the capacity to pay their debt. Grant County has a slightly higher rate of people in debt than the rest of the state (34% compared to 32%). The median amount of debt in collections in Grant County is just under $2,000. Six percent of the credit card debt in the county is delinquent.[123]

Payday lending is another hot-button topic in Indiana. Payday loans are small-dollar, short-term loans in which companies can charge an extremely high-interest rate. Borrowers, many of whom could be classified as ALICE or working poor, typically take out payday loans in order to cover bills or emergency expenses until their next paycheck. They are attractive to many people with lower incomes because there are low-income criteria to qualify and they are not dependent on credit scores. Also, the funds tend to be available immediately. A bill proposed in the Indiana General Assembly in 2019 would have capped the interest rate on these loans at 36%. The bill did not pass, and payday lenders can currently charge a rate of up to 391% for small loans. An issue with payday lending is that borrowers use the funds immediately, and, in the end, people have less expendable cash in their next paycheck. Because of this, 60% of payday loans are reborrowed on the same day the previous loan is paid off. Additionally, 82% of loans are reborrowed within a month. Grant County has only three payday lenders but accumulated over $648,000 in fees in 2018 alone.[124]

According to the surveys of Voices Project participants, debt is a significant factor in impacting families' finances. Participants identified the top 3 factors negatively impacting their finances. For community members, professionals, and discussion facilitators, types of debt are some of the highest-ranking factors to impact finances. Thirty-five percent of people identified medical bills, 34% stated personal, vehicle, and other debt and 27% reported student loan debt as the second, third, and fourth-ranking factors, respectively. The top factor (42%) was having little to no savings to cover emergency expenses. This scenario is the reality of many of those who utilize payday lending services. When we look specifically at those with incomes of $35,000 or less, this number increases to 54%.

Transportation

Thirty-nine percent of adults have a loan related to a vehicle or store purchase. Only 3% of these loans are delinquent[125] because people often ensure the payment of auto loans for fear of losing their mode of transportation.

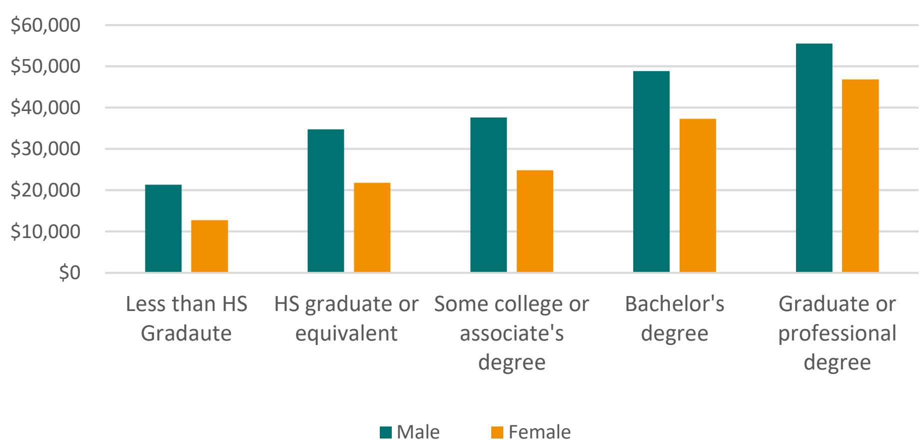
Having a vehicle can potentially jeopardize assistance eligibility but is also critical for workers to gain and maintain stable employment. In order to maintain employment, one has to be able to arrive at work on time consistently. Access to reliable transportation is an issue for many in poverty because of the maintenance and repair costs of vehicles. Those in poverty likely have older or improperly maintained vehicles, resulting in frequent and potentially high-cost repairs.

For workers in Grant County, the average commute time is 18 minutes, with 10% of workers commuting over 45 minutes. Only 57% of the workers in the county leave during the typical morning commute times of 7:00-9:00 AM. This data indicates that many people work in a shift structure that is likely not conducive to the bus operating times. The public transit offerings in the County likely do not meet the need of those who would benefit from access. The system runs from 7:00 AM to 5:00 PM from Monday to Friday. The bus does not operate on the weekends or national holidays. Almost a third of workers (31%) commuted to a different town, and sometimes different county, for work.[126] Given that 17% of renter-occupied households and 3% of owner-occupied households have no vehicles available, transportation has the potential to be a huge barrier.[127]

Education Costs

Education has long been touted as the catalyst out of poverty, but many incur debt to have that chance. Grant County's rate of people with student loan debt is comparable to the state at 18%. However, it has the sixth-highest rate of student loan holders with their loans in default at 23%. The median amount of student loan debt held in Grant County is $16,040. When considering 83% of the county population over 25 has less than a bachelor's degree, this is worrisome.[128]

Figure 27. Median Earnings by Education Level and Sex



Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates[129]

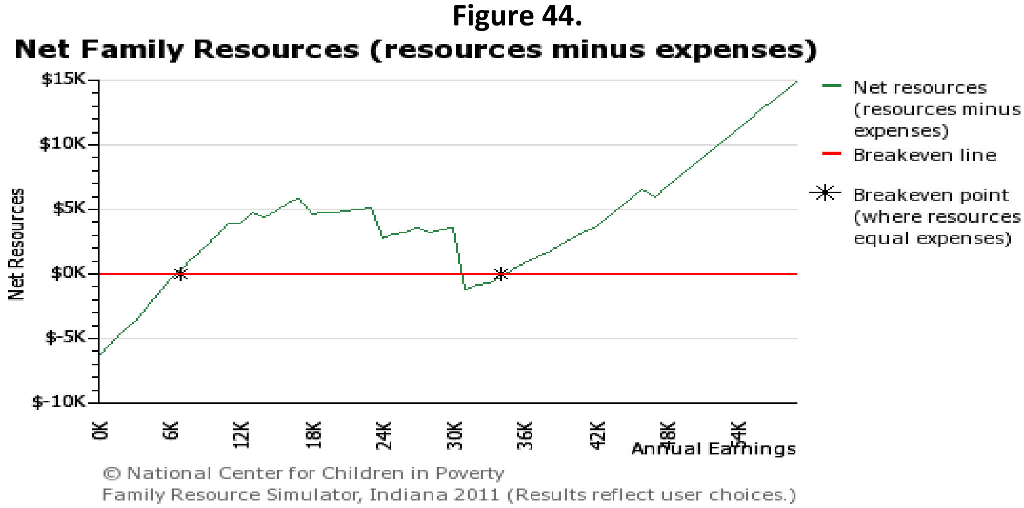
Even though higher education may have a relationship with higher incomes, we do see differences between genders in education level and earnings. At every education bracket, females' median earnings are less than males. The most considerable discrepancies are seen for high school graduates and some college or associate's degree. The median earnings for a male with a high school diploma are over $34,000, whereas the median earnings for females do not reach that amount until they have earned a bachelor's degree.[130] There are many explanations to gaps in earnings between the sexes including types of jobs traditionally attracting either sex, males not losing work time and experience due to childbirth and rearing, and discriminatory practices in employment. According to the recent Community Needs Health Assessment, the top barrier for people pursuing higher education was financial while the second was childcare.[131] When the median student loan debt is $16,040 and the median earnings for a female with some college or associate's degree is $24,850, the return on investment may not be beneficial to many.

One Step Forward, Two Steps Back

The continuing trends of work requirements and heightened scrutiny of documentation is also a barrier to many participating in programs. Research has shown that work requirements on assistance recipients are, in fact, more harmful for participants. Many working assistance recipients are employed in low-income jobs, many of which are paid hourly and are potentially unstable. They also may lack reliable transportation and have poor health, two factors that often cause the loss of low-wage positions because they do not provide benefits such as sick leave or paid time off. Throughout the country, a majority of program participants subject to work requirements remained poor, and some were worse off because their assistance levels decreased when their income increased.[132] This scenario is known as the cliff effect.

The following chart shows a simulation of a family in a non-metro area in Indiana and how their resources fluctuate as their income increases. This simulation is for a single parent with two children who has a starting wage of $10.50 at a full-time job. Their resources include CCDF, SNAP, TANF, housing assistance, public health insurance, and tax credits. This simulation shows that as the parent begins to earn more money, maybe through a promotion or finding a better job, they begin to be worse financially as they approach $30,000 per year. Their net resources look similar at an income of $12,000 as they do as an income of approximately $45,000.[133] In Indiana, there is no gradual transition off of assistance programs. The difference between someone receiving benefits or not could be as little as a $0.25 per hour increase in their wages. This addition of $520 over the year could potentially cause them to lose or have a decrease in their SNAP, NSLP, CCDF, and Medicaid assistance levels.

Figure 44.



Conclusion

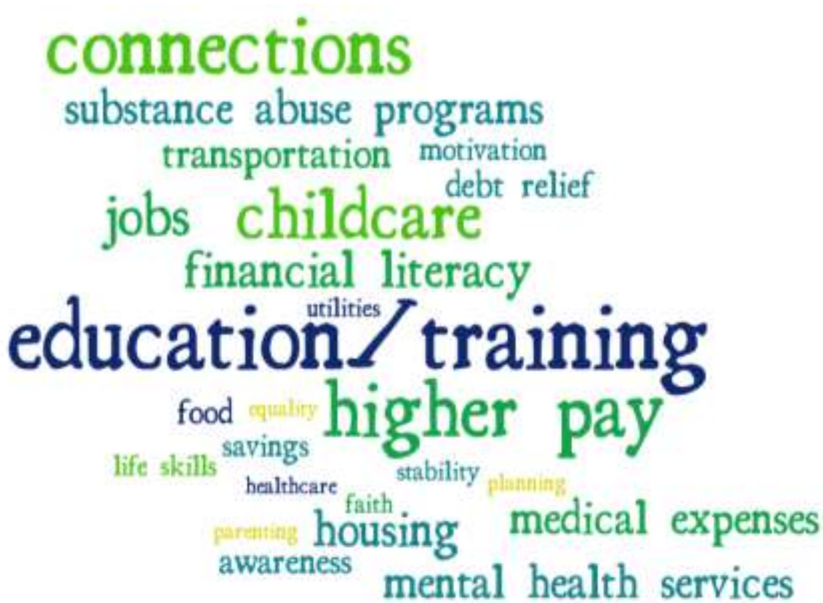
As this report illustrates, poverty is a difficult concept to define and address adequately. The Federal Poverty Line does not provide an adequate definition nor fully encompasses what it means to struggle financially. Research has shown that various constructs of a living or self-sufficient wage are well above the poverty line and income eligibility for most government assistance programs. This results in a gap of people who need assistance but have nowhere to turn to for help.

Forty-two percent of the total population in Grant County have incomes below 200% FPL, whereas 59% of children below 18 years old live in households that are considered low-income. Because of these high numbers, it is evident that the myths of who is poor do not hold true. Families are struggling financially across racial lines and employment status. With the implementation of work requirements for government assistance programs, many people in poverty are working but they still do not make enough to make ends meet.

Given the pervasive nature of poverty, any programming designed to provide assistance should reach throughout the community and offer services that result in long-term outcomes rather than filling emergency gaps. It also requires a shift in the mindset of the community and policymakers of who is deserving of help and how it should be implemented.

Throughout the Voices Project, community members and professionals working with low-income families consistently identified programs and services that help low-income families. Among them are education and training at both youth and adult levels, affordable and accessible child care, higher-paying jobs, awareness and access to resources, and financial literacy. The Community Foundation of Grant County could play a vital role in enhancing services and bridging the gaps between community members and organizations to improve the quality of life of the county's vulnerable populations.

Figure 45. What could help low-income families according to community members and professionals working in the field



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