

EXTENT OF POVERTY

2009 U.S. Census Bureau, American Community Survey Data						
State/ County	Total Number of Individuals in Poverty	Poverty Rate	Number of Children in Poverty	Child Poverty Rate	Number of Seniors in Poverty	Senior Poverty Rate
Indiana	831,434	13.4%	288,174	18.5%	61,714	8.0%
Cass	5,300	13.9%	1,757	17.9%	396	7.5%
Howard	11,311	14.2%	4,446	22.5%	658	5.7%
Miami	5,361	15.3%	2,135	25.7%	568	10.9%
Tipton	972	6.3%	232	6.3%	136	6.2%
Wabash	3,670	12.0%	1,181	16.4%	346	6.7%

In 2009, Area Five served 73,136 individuals in our service area (Cass, Howard, Miami, Tipton, and Wabash Counties).

Of those residents served:

- 99% lived in households with incomes less than 150% of the Federal Poverty Guidelines (\$33,075 for a family of four in 2009);
- 63% had household incomes at or below 100% of the Federal Poverty Guidelines (\$22,050 for a family of four in 2009);
- 58% were female;
- 40% were children (0-18 years old);
- 15% were minorities; and
- 19% were over 55 years old (2009 Community Services Block Grant data).

We believe all of us are vulnerable to poverty. The economic and social costs are enormous and the consequences have significant effects on everyone, and we believe there are cost-effective solutions to poverty. Through efforts that create jobs that pay living wages with benefits, affordable housing, access to health care, and education we can reduce poverty. Fighting poverty is also a key economic development strategy. According to the 2009 Indiana Community Services Block Grant (CSBG) data, **if we could move each of the families served by Area Five, who are at or below poverty to 100 percent of the FPG (\$18,310 for a family of three in 2009), their collective annual income would be \$379,767,710.** This money would then be

spent in the community, further stimulating local economies. To see how Area Five is helping Hoosiers to reach economic self-sufficiency, see the Strategies to Address the Causes of Poverty section of this Executive Summary.

LOCALLY IDENTIFIED CAUSES OF POVERTY

The client survey was randomly sent to those who had received services from Area Five in 2009. Five hundred surveys were completed. Clients who received the survey were asked what their community needs were and what were the barriers to clients having those needs met.

Top Community Needs As Identified by Clients	Percent
Help for people who are unable to pay their electric/gas bills	49.3%
Health Insurance Coverage	47.4%
Help for people who are unable to pay their water bills	42.7%
Help for people who are unable to pay their rent or mortgage	42.7%
Affordable Housing	39.3%

Barriers As Identified by Clients	Percent
Barrier to Health Insurance: COST	74.9%
Barrier to Work: PHYSICAL DISABILITY	55.1%
Barrier to Child Care: COST	53.6%
Barrier to Housing: UTILITIES TOO HIGH	41.3%
Barrier to Transportation: PRICE OF GAS	37.3%

STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

Area Five offers many programs and services. Some of the programs Area Five offers that specifically address the community needs and barriers identified by clients include:

Energy Assistance Program - Area Five's Energy Assistance Program provides financial assistance to low-income households to maintain utility services during the winter heating season. We provide intake, application processing and utility vendor payments. To qualify for assistance households must be at or below 150% of the FPG, provide income documentation, current heat and electric bills, social security cards for each household member and a completed application. Energy Conservation Classes are also presented in each county to provide educational information to

STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

participants of this program. The classes include energy tips to help individuals lower their energy consumption and ultimately their energy costs.

RxAssist - RxAssist is a program with information, news, and a database that is all designed to help you find out about ways to get affordable, or free, medications. RxAssist is funded through private foundations, like the Robert Wood Johnson Foundation, through corporate sponsorships such as the partnership with Express Scripts and also from private donations. Area Five Agency on Aging took over management of the RxAssist program in mid April 2008 from Logansport Memorial Hospital. Since that time we have grown the program to include screening for all benefits for which a person may be eligible. Currently we have over 300 clients receiving medications in Cass and surrounding counties. Clients must provide financial information insurance information and sign forms that are then sent to their physicians to sign. Area Five then completes the paperwork and sends the information to the participating drug companies. Most medications are free or very low cost. This compliments the Medicare D plans, and the FamilyWise discount plans very well helping our community residents fill in the healthcare gaps that currently exist. For more information to see if you qualify call the Area Five ADRC at our direct line 574-722-4451 or 800-654-9421.

Housing and Economic Development - For more than 10 years, Area Five has actively pursued economic development in the communities we serve through the development of housing and commercial real estate projects. Our projects are always based on the needs of the people we serve. Innovative solutions are sought to meet the needs once they are identified. Our agency is fortunate to create projects, with the assistance of a variety of partners, financial institutions and funding sources, which are often used as models by other organizations. Area Five has created more than 300 units of rental housing, and more than 30 home ownership opportunities. Housing projects range from single-family homes to large apartment complexes. Many projects are dedicated to special needs populations, including senior citizens and individuals with mental illnesses. Rental projects may be owned by a company related to our corporation or by one of our not-for-profit partners. To learn about this units please contact us.

To learn more about these programs offered or for more information about this report, please contact Area Five at: Address: 1801 Smith St., Logansport, IN 46947 Phone Number: 574-722-4451 Web Site: www.areafive.com Email: ACS@areafive.com.



The Community Needs Assessments are funded in part by the Indiana Housing and Community Development Authority (IHCDA) with CSBG-D funds. For more information about IHCDA please visit: www.in.gov/ihcda.

Area Five Agency on Aging and Community Services

2011 Community Needs Assessment



Executive Summary

In order to better serve the residents of our community, it is important that we maintain an up-to-date picture of who they are and what they need. To do this, the Area Five Agency on Aging and Community Services (Area Five) board and staff participated in the statewide Community Needs Assessment study which was conducted by the Indiana Community Action Network.

The research was conducted in two parts:

- Background research was conducted using secondary data available from federal, state, and local sources.
- Client and stakeholder surveys were designed and administered directly to Hoosiers who are served by Area Five or who partner with Area Five.

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Poverty is the cause of unnecessary and preventable suffering among millions of Americans and thousands of Hoosiers of all ages. According to the U.S. Census Bureau, American Community Survey, in 2009, 831,434 Hoosiers lived in poverty or below the Federal Poverty Guidelines (FPG) - \$22,050 for a family of four in 2009. In 2009, in Area Five's service area (Cass, Howard, Miami, Tipton, and Wabash Counties), 26,614 individuals lived in poverty or below the FPG. Of those individuals in poverty 9,751 were children (under the age of 18 years old) and 2,104 were seniors (65 years old and over).

Area Five Service Area

