

EXTENT OF POVERTY

State/ County	2009 U.S. Census Bureau, American Community Survey Data					
	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%
Benton	854	9.9%	281	12.5%	73	5.2%
Fountain	2,123	12.7%	648	16.5%	279	10.3%
Montgomery	3,818	10.4%	1,513	16.7%	338	6.0%
Parke	2,876	19.2%	1,081	32.4%	359	14.4%
Vermillion	2,078	13.4%	684	18.5%	251	13.2%
Warren	890	10.8%	280	13.9%	93	9.5%

In 2009, CAPWI served 19,242 individuals in our service area (Benton, Fountain, Montgomery, Parke, Vermillion, and Warren Counties).

Of those residents served:

- 100% lived in households with incomes less than 150% of the Federal Poverty Guidelines (\$33,075 for a family of four in 2009);
- 69% had household incomes at or below 100% of the Federal Poverty Guidelines (\$22,050 for a family of four in 2009);
- 61% were female;
- 39% were children (0-18 years old);
- 1% were minorities; and
- 25% 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 CAPWI, 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 \$100,009,220. This money would then be spent in the community, further stimulating local economies. To see how CAPWI 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 CAPWI in 2009. Six hundred and seventy one 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	67.4%
Health Insurance Coverage	59.1%
Help for people who are unable to pay their rent or mortgage	57.8%
Food Assistance	56.0%
Help for people who are unable to pay their water bills	54.8%

Barriers As Identified by Clients	Percent
Barrier to Health Insurance: COST	74.0%
Barrier to Work: PHYSICAL DISABILITY	54.6%
Barrier to Child Care: COST	46.5%
Barrier to Housing: UTILITIES TOO HIGH	45.2%
Barrier to Transportation: PRICE OF GAS	33.1%

STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

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

Energy Assistance Program - CAPWI's Energy Assistance Program provides financial assistance to low-income households to maintain utility services during the winter heating season. We provide intake and application processing. To qualify for

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Energy Assistance Program (continued) - 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, copy of lease agreement, and a completed application. Energy Conservation Classes are also presented in each county to provide educational information to participants of this program. The classes include energy tips to help individuals lower their energy consumption and ultimately their energy costs.

Supplemental Nutrition Program for Women, Infants, and Children (WIC) - CAPWI administers the WIC program which provides supplemental foods, healthcare referrals, nutrition education, and breastfeeding promotion and support to low-income pregnant, breastfeeding, and postpartum women, and to infants and children up to age five who are found to be at nutritional risk. Current guidelines are set at 185% of FPG. For example, a family of 4, annual gross income would have to be less than or equal to \$40,793.

Head Start and Early Head Start - Serves children and their families at or below 100% of the Federal Poverty Guidelines (\$22,050 for a family of four in 2010). The program is designed to foster healthy development in low-income children from birth to age 5. Programs deliver a range of services that are responsive and appropriate to each child's and each family's heritage and experience. Program services encompass all aspects of a child's development and learning. Head Start health screenings evaluate the child's overall health status and regular check-ups and good practices in oral health, hygiene, nutrition, personal care and safety are supported by the program. There is also a strong emphasis on good mental health for the family and the child. Wellness is recognized as a significant contributor to each child's ability to thrive and develop.

Housing Choice Voucher Program - CAPWI contracts with Indiana Housing and Community Development Authority (IHCDA) to provide rental housing assistance to low-income individuals and families. Participants find housing to fit their specific needs/desires in the open rental market. To receive assistance, a family must be very low income as determined by HUD for each county or around \$29,500 for a family of four as an average for the six counties CAPWI serves. Assistance is provided through "vouchers" that pay the difference between the rent (including utility costs) and 30%-40% of a household's adjusted income.

To learn more about these programs offered or for more information about this report, please contact CAPWI at: Address: 418 Washington St., Covington, IN 47932 Phone Number: 765-793-4881 Web Site: www.capwi.org Email: proctor@capwi.org



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

Community Action Program of Western Indiana 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 Community Action Program of Western Indiana (CAPWI) 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 CAPWI or who partner with CAPWI.

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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 CAPWI's service area (Benton, Fountain, Montgomery, Parke, Vermillion, and Warren Counties), 12,639 individuals lived in poverty or below the FPG. Of those individuals in poverty 4,487 were children (under the age of 18 years old) and 1,393 were seniors (65 years old and over).

CAPWI Service Area

