

## EXTENT OF POVERTY

| State/<br>County   | 2009 U.S. Census Bureau, American Community Survey Data |                 |                                     |                          |                                    |                           |
|--------------------|---|-----------------|-------------------------------------|--------------------------|------------------------------------|---------------------------|
|                    | Total<br>Number of<br>Individuals<br>in Poverty         | Poverty<br>Rate | Number of<br>Children<br>in Poverty | Child<br>Poverty<br>Rate | Number of<br>Seniors in<br>Poverty | Senior<br>Poverty<br>Rate |
| <b>Indiana</b>     | 831,434   | 13.4%           | 288,174                             | 18.5%                    | 61,714                             | 8.0%                      |
| <b>Bartholomew</b> | 7,379   | 10.0%           | 2,752                               | 14.7%                    | 467                                | 4.8%                      |
| <b>Decatur</b>     | 2,445   | 10.1%           | 988                                 | 16.0%                    | 278                                | 8.8%                      |
| <b>Jackson</b>     | 5,362   | 13.0%           | 1,681                               | 16.5%                    | 341                                | 6.2%                      |
| <b>Johnson</b>     | 11,126  | 8.2%            | 4,045                               | 11.5%                    | 907                                | 5.7%                      |
| <b>Shelby</b>      | 4,658   | 10.7%           | 1,718                               | 16.1%                    | 565                                | 9.7%                      |

In 2009, HSI served 30,899 individuals in our service area (Bartholomew, Decatur, Jackson, Johnson, and Shelby Counties). Of those residents served:

- 96% lived in households with incomes less than 150% of the Federal Poverty Guidelines (\$33,075 for a family of four in 2009);
- 64% had household incomes at or below 100% of the Federal Poverty Guidelines (\$22,050 for a family of four in 2009);
- 59% were female;
- 39% were children (0-18 years old);
- 11% were minorities; and
- 13% 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 HSI, 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 \$195,257,840.** This money would then be spent in the community, further stimulating local economies. To see how HSI 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 HSI in 2009. Five hundred and ninety 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 | 65.9 %  |
| Affordable Housing   | 62.7%   |
| Food Assistance  | 60.6%   |
| Help for people who are unable to pay their rent or mortgage   | 58.8%   |
| Health Insurance Coverage                                      | 58.4%   |

| Barriers As Identified by Clients       | Percent |
|---|---------|
| Barrier to Health Insurance: COST       | 86.9%   |
| Barrier to Child Care: COST             | 80.5%   |
| Barrier to Transportation: PRICE OF GAS | 50.1%   |
| Barrier to Work: PHYSICAL DISABILITY    | 49.1%   |
| Barrier to Housing: UTILITIES TOO HIGH  | 48.8%   |

## STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

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

**Energy Assistance Program** - HSI'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 participants of this program. The classes include energy tips to help individuals lower their energy consumption and ultimately their energy costs.

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**Home Weatherization** - This program works at the root of lowering utility cost for low-income families by reducing fuel consumption and fuel expenses by providing weatherization measures for homes at no cost to those served. These procedures include: health and safety inspection on the furnace and water heater, cellulose insulation in attics and side walls.

**Housing Choice Voucher Program** - HSI 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 four counties HSI 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.

**Pre-Purchase Homebuyer Education** - Our Homebuyer Pre-Purchase Education courses are offered at our HSI. These courses are taught by a state certified instructor and offer a comprehensive 8-hour course preparing the first time homebuyer for the home buying process. The course covers such topics as selecting a mortgage, selecting a home, key documents in the home buying process, and post-purchase education.

**Local Food Pantries** - HSI has a local food pantry in each of its service countries where they are provided canned goods and household items.

**Supplemental Nutrition Program for Women, Infants, and Children (WIC)** - HSI 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.

**Mortgage Delinquency/Foreclosure Prevention** - HSI offers mortgage default and delinquency prevention and foreclosure prevention and is a member of the Indiana Foreclosure Prevention Network. Our services are free of cost to the client and are provided by a state-certified foreclosure prevention specialist.

To learn more about these programs offered or for more information about this report, please contact HSI at: Address: 1585 Indianapolis RD. Columbus, IN 47202  
Phone Number: 812-372-8407 Web Site: www.hsi-indiana.com  
Email: ddebord@hsi-indiana.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](http://www.in.gov/ihcda).

# Human Services, Inc. 2011 Community Needs Assessment



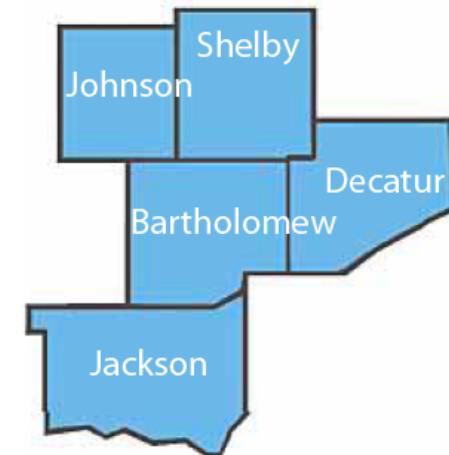
## Executive Summary

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, Human Services, Inc.’s (HSI) 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 HSI or who partner with HSI.

### HSI Service Area



## EXTENT OF POVERTY

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 HSI’s service area (Bartholomew, Decatur, Jackson, Johnson, and Shelby Counties), 30,970 individuals lived in poverty or below the FPG. Of those individuals in poverty 11,184 were children (under the age of 18 years old) and 2,558 were seniors (65 years old and over).