

## 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
<b>Indiana</b>	831,434	13.4%	288,174	18.5%	61,714	8.0%
<b>Delaware</b>	20,267	19.0%	4,310	18.9%	1,102	7.1%
<b>Hancock</b>	3,849	5.8%	1,273	7.2%	424	5.4%
<b>Henry</b>	5,969	13.2%	1,820	17.6%	773	10.4%
<b>Rush</b>	1,952	11.5%	628	14.5%	250	10.3%

In 2009, ICAP served 7,524 individuals in our service area (Delaware, Hancock, Henry, and Rush 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);
- 68% had household incomes at or below 100% of the Federal Poverty Guidelines (\$22,050 for a family of four in 2009);
- 57% were female;
- 49% were children (0-18 years old);
- 6% were minorities; and
- 8% 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 ICAP 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 \$31,511,510.** This money would then be spent in the community, further stimulating local economies. To see how ICAP 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 ICAP in 2009. Four hundred and sixty 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	78.6 %
Help for people who are unable to pay their rent or mortgage	73.6%
Health Insurance Coverage	72.9%
Help for people who are unable to pay their water bills	70.3%
Affordable Housing	65.8%

Barriers As Identified by Clients	Percent
Barrier to Child Care: COST	70.4%
Barrier to Health Insurance: COST	64.7%
Barrier to Housing: UTILITIES TOO HIGH	43.6%
Barrier to Transportation: PRICE OF GAS	41.6%
Barrier to Work: NO JOBS IN MY FIELD	25.6%

## STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

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

**Energy Assistance Program** - ICAP'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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**Weatherization Assistance Program** - The Weatherization Assistance Program aids low-income homeowners and renters by providing energy conservation measures to their homes. This can be done by adding insulation to their homes attics, walls and perimeter foundations, cleaning, tuning and or replacing furnaces and hot water heaters, installing low-flow water measures, testing for carbon monoxide and air sealing house leaks to name a few. The program is intended to reduce national energy consumption and to reduce the impact of high fuel and electricity costs for low-income families.

**Women's Health Clinic**—Through our clinic, ICAP is able to provide access to many important health care services. Services are provided on a sliding fee scale, based on family income and size. Services available include: initial and annual physical examinations; FDA-approved birth control methods; pap smears/other lab tests; breast exams; diagnosis and treatment of sexually transmitted diseases (STDs); HIV screening and testing; pregnancy test; screening for other health problems; referral services; health promotion; and patient education and counseling.

**Head Start** - 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. 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** - ICAP 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 ICAP 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 ICAP at:** Address: 615 S.R. 38 West, New Castle, IN 47362  
Phone Number: 765-529-4403 Web Site: [www.icapcaa.org](http://www.icapcaa.org) Email: [icap@icapcaa.org](mailto:icap@icapcaa.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](http://www.in.gov/ihcda).

# Interlocal Community Action Program 2011 Community Needs Assessment



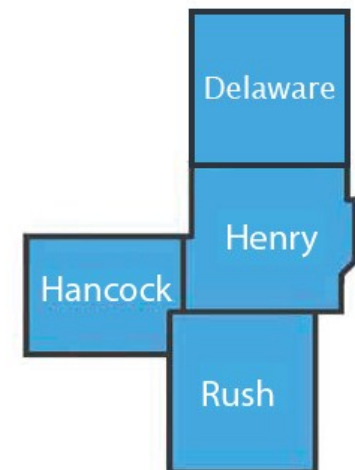
## Executive Summary

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 Interlocal Community Action Program (ICAP) 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 ICAP or who partner with ICAP.

## ICAP 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 ICAP's service area (Delaware, Hancock, Henry, and Rush Counties), 32,037 individuals lived in poverty or below the FPG. Of those individuals in poverty 8,031 were children (under the age of 18 years old) and 2,549 were seniors (65 years old and over).