

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%
Jasper	2,611	8.4%	1,040	12.7%	214	4.9%
Lake	78,222	16.1%	31,645	24.5%	5,322	8.7%
Newton	1,091	8.0%	340	10.7%	102	5.1%
Porter	13,644	8.6%	4,553	11.9%	735	3.9%

In 2009, NWICA served 76,241 individuals in our service area (Jasper, Lake, Porter, and Newton Counties).

Of those residents served:

- 91% lived in households with incomes less than 150% of the Federal Poverty Guidelines (\$33,075 for a family of four in 2009);
- 59% had household incomes at or below 100% of the Federal Poverty Guidelines (\$22,050 for a family of four in 2009);
- 62% were female;
- 44% were children (0-18 years old);
- 53% were minorities; and
- 14% 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 NWICA, 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 \$344,209,690.** This money would then be spent in the community, further stimulating local economies. To see how NWICA 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 NWICA 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	88.5 %
Health Insurance Coverage	83.0%
Affordable Housing	81.5%
Help for people who are unable to pay their rent or mortgage	79.8%
Help for people who are unable to pay their water bills	78.1%

Barriers As Identified by Clients	Percent
Barrier to Health Insurance : COST	67.8%
Barrier to Child Care: COST	41.1%
Barrier to Housing: UTILITIES TOO HIGH	40.0%
Barrier to Work: PHYSICAL DISABILITY	39.1%
Barrier to Housing: HOUSE NEEDS MAJOR REPAIRS	22.5%

STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

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

Energy Assistance Program - NWICA's Energy Assistance Program can help low-income households with a one-time payment towards their energy bills. Assistance is available for natural gas, propane, heating oil, kerosene, wood, and electricity. To qualify for assistance households must be at or below 150% of the FPG, provide income documentation, current bills, social security cards for each household member and a completed application. Benefit amount is determined by: household size; income; heating fuel type; persons at risk (elderly, disabled, and children under the age of 5); and type of dwelling.

STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

Wellness Program - We know that prevention programs reduce healthcare costs and improve quality of life for older adults. NWICA offers many health and wellness programs that focus on prevention. These programs are designed to help older adults prevent and manage chronic diseases and live healthier lifestyles. Some activities we offer in conjunction with our Community Partners are: Health Screenings; Physical Fitness Programs; Nutrition Education; Information on diagnosis, prevention and treatment of age-related diseases; Chronic Disease and Medication Management; and Chronic Disease Management.

Medicaid Waiver Program - The Medicaid Waiver Program makes available funds to assist older and disabled Americans to remain in their home with assistance. There are many different waivers available. Each type of waiver has funding for a variety of services. Any individual can complete an application. Final eligibility cannot be determined until state makes slots available. You must be a Medicaid recipient by the start of services. There are many different waivers available. Services may vary from housekeeping and bathing assistance to Assisted Living. Some of the waivers available include: Aged and Disabled Waiver; Traumatic Brain Injury Waiver; Developmental Disability Waiver; Autism Waiver; and Support Services Waiver.

Housing Choice Voucher Program - NWICA's Housing Choice Voucher Program (HCVP) provides rental assistance to eligible families and guarantees monthly payments to owners. When a family is eligible for HCVP assistance and funding is available, NWICA issues the family a housing voucher. The family can look for a house or apartment anywhere in NWICA's service area - as long as the home meets program requirements. Often, the family can use the voucher in their current residence, as long as the landlord will participate in the Program. Unlike Public Housing, the HCVP allows families to select a unit of their choice in the private rental market. Because one of the main goals of the HCVP is to help families become self-sufficient, HCVP participants can apply to NWICA's Family Self-Sufficiency (FSS) Program. The objective of the FSS program is to reduce or eliminate the need for public assistance. NWICA serves communities that are not served by a Housing Authority. These communities include: Lake County except East Chicago, Gary and Hammond; Porter, Jasper, Newton Starke, and Pulaski Counties; and LaPorte County except Michigan City.

To learn more about these or other programs offered or for more information about this report, please contact NWICA at: Address: 5240 Fountain Dr., Crown Point, IN 46307
Phone Number: 219-794-1829 Web Site: www.nwi-ca.com Email: director@nwi-ca.org



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Northwest Indiana Community Action Corporation 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 Northwest Indiana Community Action Corporation (NWICA) 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 NWICA or who partner with NWICA.

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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 NWICA's service area (Jasper, Lake, Porter, and Newton Counties), 95,568 individuals lived in poverty or below the FPG. Of those individuals in poverty 37,578 were children (under the age of 18 years old) and 6,373 were seniors (65 years old and over).

NWICA Service Area

