

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% |
| Dearborn | 3,191 | 6.5% | 1,012 | 8.1% | 264 | 2.5% |
| Franklin | 2,434 | 10.7% | 827 | 14.3% | 295 | 10.0% |
| Ohio | 440 | 7.5% | 133 | 10.3% | 61 | 7.2% |
| Ripley | 3,197 | 11.8% | 1,271 | 17.8% | 373 | 9.8% |
| Switzerland | 1,260 | 13.4% | 428 | 19.3% | 102 | 8.6% |

In 2009, SIEOC served 12,918 individuals in our service area (Dearborn, Franklin, Ohio, Ripley, and Switzerland Counties).

Of those residents served:

- 97% lived in households with incomes less than 150% of the Federal Poverty Guidelines (\$33,075 for a family of four in 2009);
- 47% had household incomes at or below 100% of the Federal Poverty Guidelines (\$22,050 for a family of four in 2009);
- 56% were female;
- 44% were children (0-18 years old);
- 3% 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 SIEOC, 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 \$40,282,000. This money would then be spent in the community, further stimulating local economies. To see how SIEOC 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 SIEOC in 2009. Four hundred and ninety three 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 | 70.5% |
| Help for people who are unable to pay their rent or mortgage | 58.9% |
| Affordable Housing | 56.7% |
| Food Assistance | 56.7% |
| Health Insurance Coverage | 56.7% |

| Barriers As Identified by Clients | Percent |
|---|---------|
| Barrier to Health Insurance: COST | 74.4% |
| Barrier to Work: PHYSICAL DISABILITY | 60.3% |
| Barrier to Housing: UTILITIES TOO HIGH | 48.5% |
| Barrier to Child Care: COST | 38.1% |
| Barrier to Transportation: PRICE OF GAS | 36.4% |

STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

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

Energy Assistance Program - SIEOC'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

STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

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.

Weatherization Assistance Program - This program works at the root of lowering utility costs for low-income families by reducing fuel consumption and fuel expenses by providing weatherization measures for homes at no cost to those served. Weatherization compliments Energy Assistance by providing services to families that will make their home more energy efficient, in turn, lowering heating costs. The program tailors work performed and client education to meet the needs of each household. These procedures include: health and safety inspection on the furnace and water heater, cellulose insulation in attics and side walls. Eligibility for the program is at or below 125% of the Federal Poverty Guidelines.

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 - SIEOC 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 five counties SIEOC 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 SIEOC at: Address: 110 Importing St., Aurora, IN 47001
Phone Number: 812-926-1585 Web Site: www.sieoc.org Email: sieoc@sieoc.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.



Southeastern Indiana Economic Opportunity 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 Southeastern Indiana Economic Opportunity Corporation (SIEOC) 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 SIEOC or who partner with SIEOC.

SIEOC 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 SIEOC's service area (Dearborn, Franklin, Ohio, Ripley, and Switzerland Counties), 10,522 individuals lived in poverty or below the FPG. Of those individuals in poverty 3,671 were children (under the age of 18 years old) and 1,095 were seniors (65 years old and over).