



RACE & POVERTY IN MARION COUNTY

Research & Public Policy

Our mission is to ensure that Hoosier families can achieve & maintain economic self-sufficiency through systemic policy change.

TAKING ACTION. *Improving Lives.*

IN-CAA envisions a state with limited or no poverty, where its residents have decent, safe, and sanitary living conditions, and where resources are available to help low income individuals attain self-sufficiency.

Poverty

DIGGING INTO THE DATA

What is Poverty?

Exploring the American Community
Survey poverty measure

Defines family as birth, marriage, adoption

- Leaves out unrelated children, foster children, unmarried partners & their relatives.

Uses 3x cost of a minimum food diet in 1963 in today's prices.

- This doesn't reflect today's household budgets.

Is the same for all areas of the 48 contiguous states.

- Isn't responsive to regional prices differences.

Poverty Thresholds

Size of family unit	Related children under 18 years								
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual):									
Under age 65.....	12,752								
Aged 65 and older.....	11,756								
Two people:									
Householder under age 65.....	16,414	16,895							
Householder aged 65 and older.....	14,816	16,831							
Three people.....	19,173	19,730	19,749						
Four people.....	25,283	25,696	24,858	24,944					
Five people.....	30,490	30,933	29,986	29,253	28,805				
Six people.....	35,069	35,208	34,482	33,787	32,753	32,140			
Seven people.....	40,351	40,603	39,734	39,129	38,001	36,685	35,242		
Eight people.....	45,129	45,528	44,708	43,990	42,971	41,678	40,332	39,990	
Nine people or more.....	54,287	54,550	53,825	53,216	52,216	50,840	49,595	49,287	47,389
Source: U.S. Census Bureau.									

Source: U.S. Census Bureau

Income:

Earnings

Unemployment compensation

Workers' compensation

Social Security

Supplemental Security Income

Public assistance

Veterans' payments

Survivor benefits

Pension or retirement income

Interest

Dividends

Rents

Royalties

Income from estates

Trusts

Educational assistance

Alimony

Child support

Assistance from outside the household

Other miscellaneous sources

Income does not include:

- Capital gains or losses
- Noncash benefits (e.g. food stamps and housing subsidies)
- Tax credits

Activity

Family Size	2018 Poverty Guidelines
1	\$12,140
2	\$16,460
3	\$20,780
4	\$25,100
5	\$29,420
6	\$33,740

GET OUT:




The
Calculator

Final FY2018 Indiana FMR Metropolitan Area Summary						
Metropolitan Area Name	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	FMR Percentile
Anderson, IN HUD Metro FMR Area	\$467	\$568	\$732	\$954	\$1,109	40
Bloomington, IN HUD Metro FMR Area	\$678	\$709	\$920	\$1,208	\$1,620	40
Carroll County, IN HUD Metro FMR Area	\$521	\$524	\$697	\$979	\$982	40
Cincinnati, OH-KY-IN HUD Metro FMR Area	\$556	\$643	\$845	\$1,178	\$1,370	40
Columbus, IN MSA	\$628	\$707	\$843	\$1,075	\$1,152	40
Elkhart-Goshen, IN MSA	\$498	\$597	\$781	\$979	\$1,098	40
Evansville, IN-KY MSA	\$555	\$595	\$769	\$968	\$1,047	40
Fort Wayne, IN MSA	\$503	\$590	\$752	\$967	\$1,073	40
Gary, IN HUD Metro FMR Area	\$578	\$741	\$906	\$1,154	\$1,248	40
Indianapolis, IN HUD Metro FMR Area	\$599	\$696	\$852	\$1,140	\$1,296	40
Jasper County, IN HUD Metro FMR Area	\$611	\$617	\$812	\$1,018	\$1,430	40
Kokomo, IN MSA	\$494	\$532	\$697	\$959	\$987	40
Lafayette-West Lafayette, IN HUD Metro FMR Area	\$612	\$690	\$824	\$1,117	\$1,423	40
Louisville, KY-IN HUD Metro FMR Area	\$578	\$656	\$821	\$1,119	\$1,259	40
Michigan City-La Porte, IN MSA	\$484	\$572	\$758	\$951	\$1,032	40
Muncie, IN MSA	\$531	\$552	\$728	\$942	\$1,150	40
Owen County, IN HUD Metro FMR Area	\$520	\$580	\$726	\$966	\$1,279	40
Putnam County, IN HUD Metro FMR Area	\$535	\$539	\$697	\$979	\$999	40
Scott County, IN HUD Metro FMR Area	\$551	\$588	\$782	\$1,047	\$1,260	40

Self-Sufficiency Standard

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs - without public or private assistance. The Standard makes it possible to determine if families' incomes are enough to meet basic needs.

BASIC BUDGET NEEDS FOR THIS COUNTY			
MONTHLY COSTS			
	1 ADULT	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
Housing	\$628	\$781	\$781
Child Care	\$0	\$1,160	\$1,160
Food	\$230	\$526	\$722
Transportation	\$247	\$255	\$485
Health Care	\$183	\$503	\$563
Miscellaneous	\$129	\$322	\$371
Taxes	\$302	\$794	\$840
Earned Income Tax Credit (-)	\$0	(\$0)	(\$0)
Child Care Tax Credit (-)	\$0	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE			
Hourly (per adult)	\$9.77	\$23.15	\$13.23
Monthly	\$1,720	\$4,075	\$4,656
Annual	\$20,637	\$48,897	\$55,872



Annual child care expenses in this county
1 PRESCHOOLER + 1 SCHOOL-AGE CHILD

\$13,920

Comparing Poverty & Self-Sufficiency

POVERTY

Family Size	2018 Poverty Guidelines
1	\$12,140
2	\$16,460
3	\$20,780
4	\$25,100
5	\$29,420
6	\$33,740

SELF-SUFFICIENCY

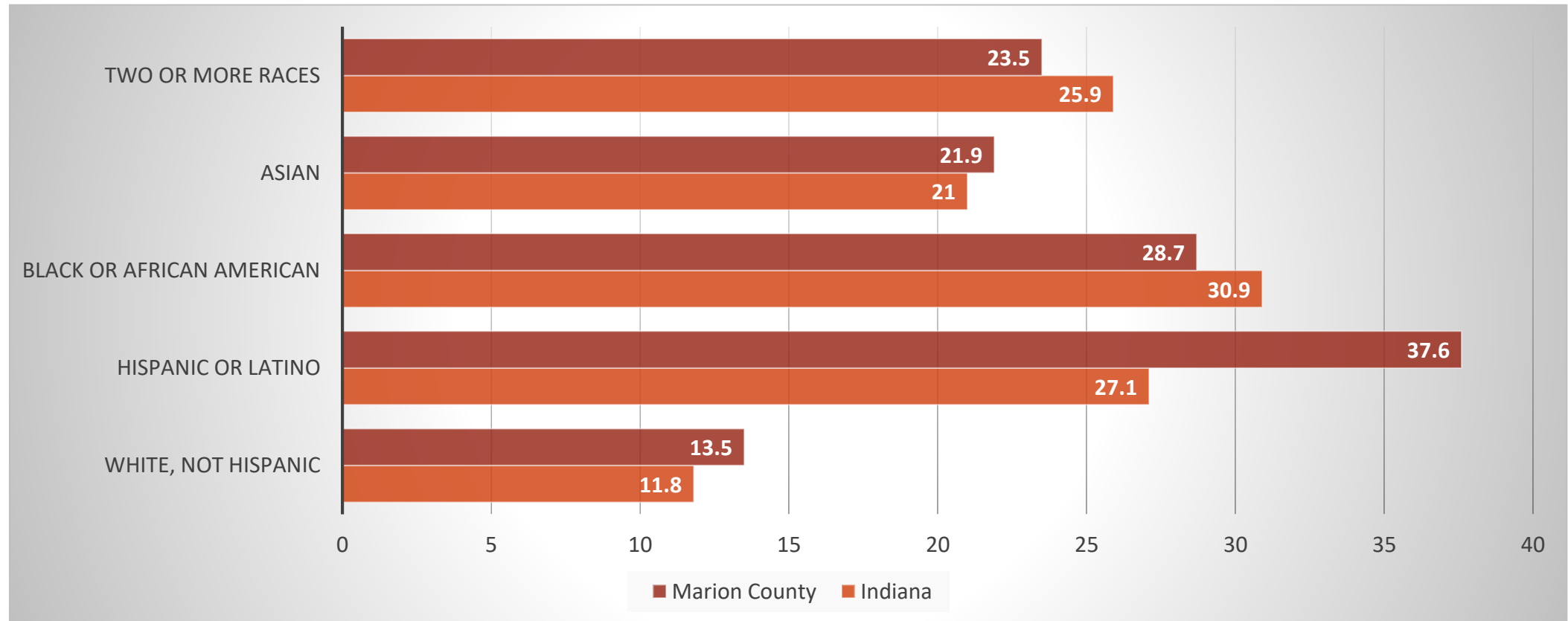
Family Size & Type	Self-Sufficiency Marion County
One adult	\$20,637
One adult, one infant	\$42,396
One adult, one infant, one school-age child	\$50,419
Two adults, one preschooler	\$48,270
Two adults, one school-age, one teenager	\$42,402

Overall Poverty & “Below Self-Sufficiency”:

	% Poverty	# Poverty	% at 200% FPL or below	# at 200% FPL or below
Indiana	15%	957,694	34%	2,190,599
Marion County	21%	187,586	42%	385,662
Hamilton County	5%	15,381	14%	43,062
Johnson County	9%	13,473	26%	37,858

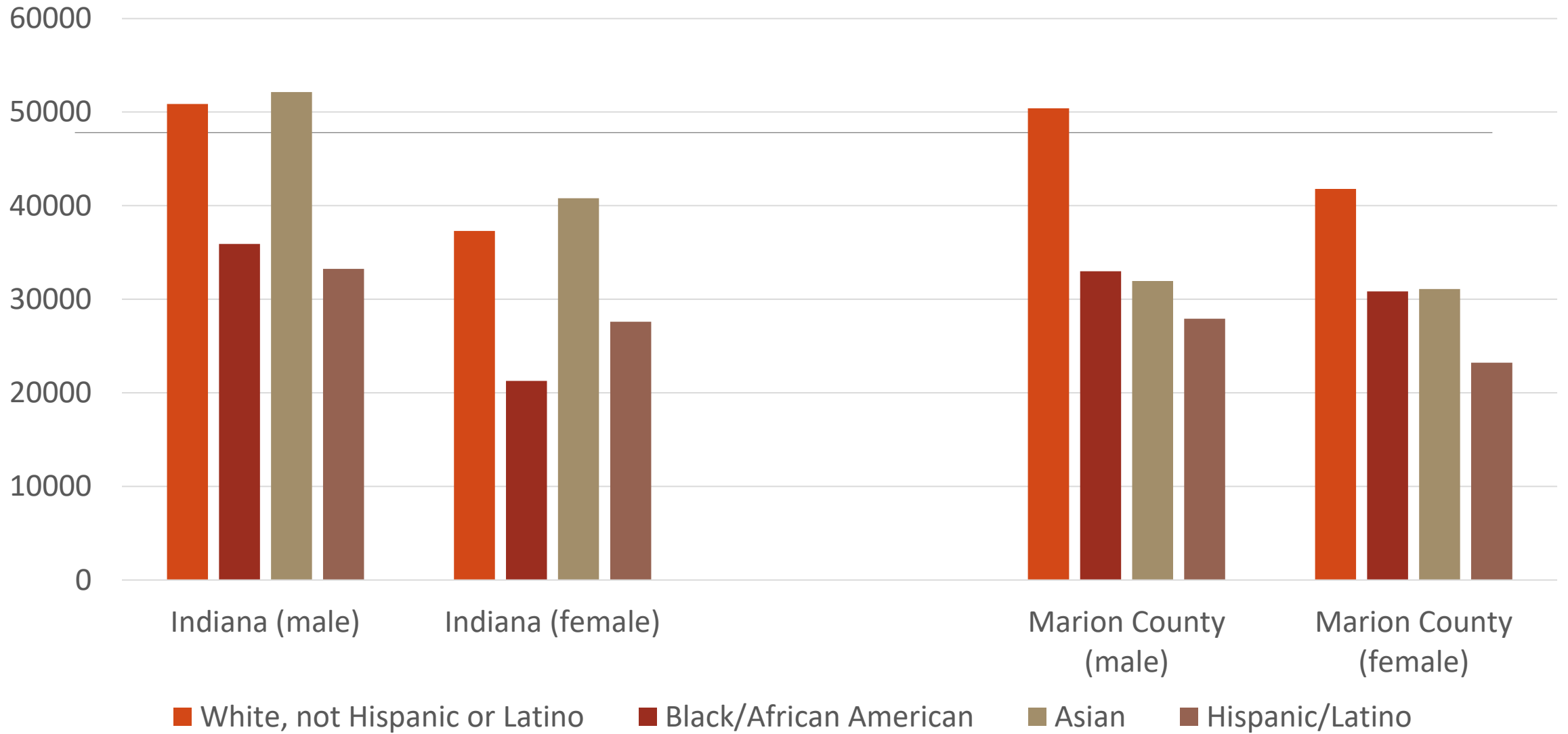
Source: ACS 2012-2016

Poverty Rates

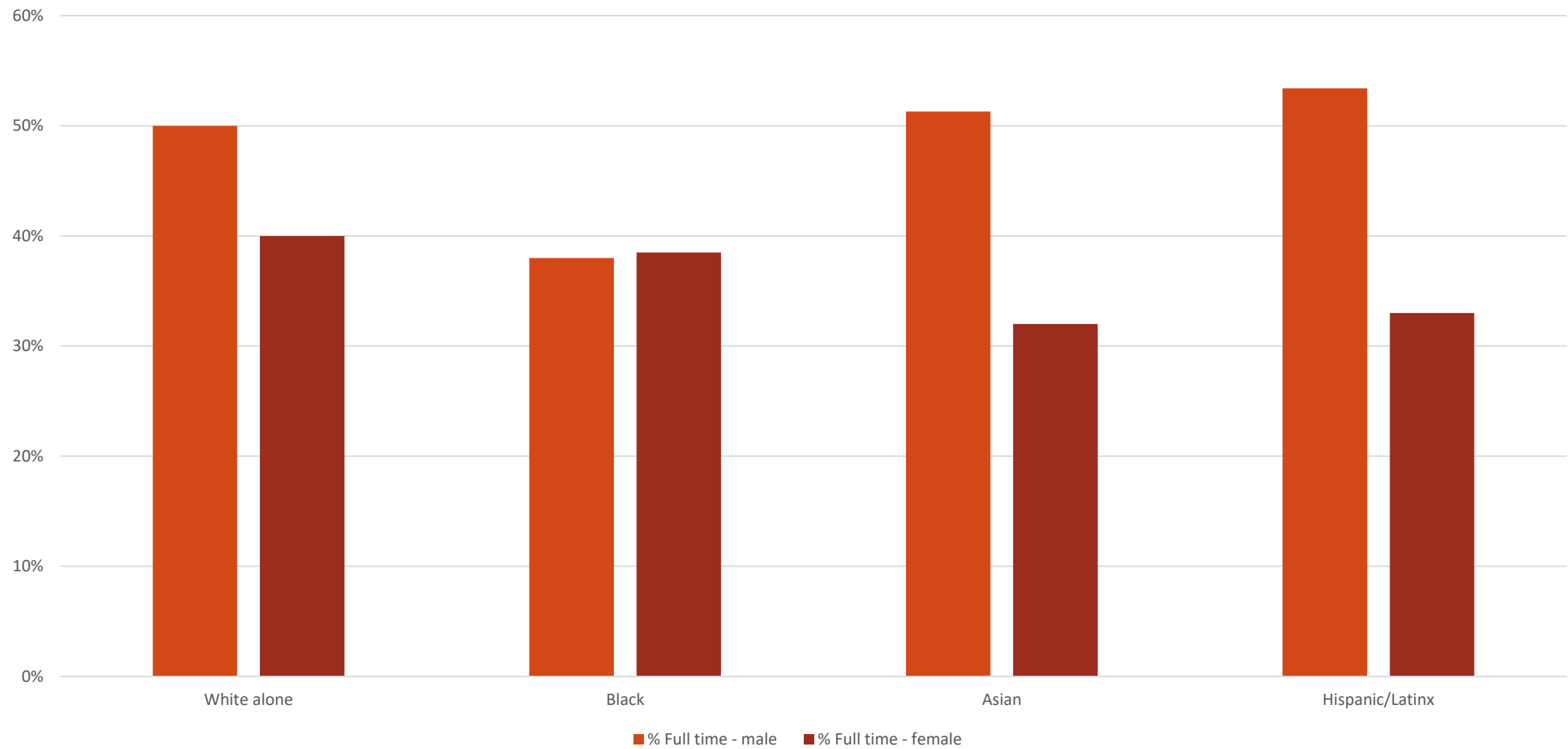


Earnings

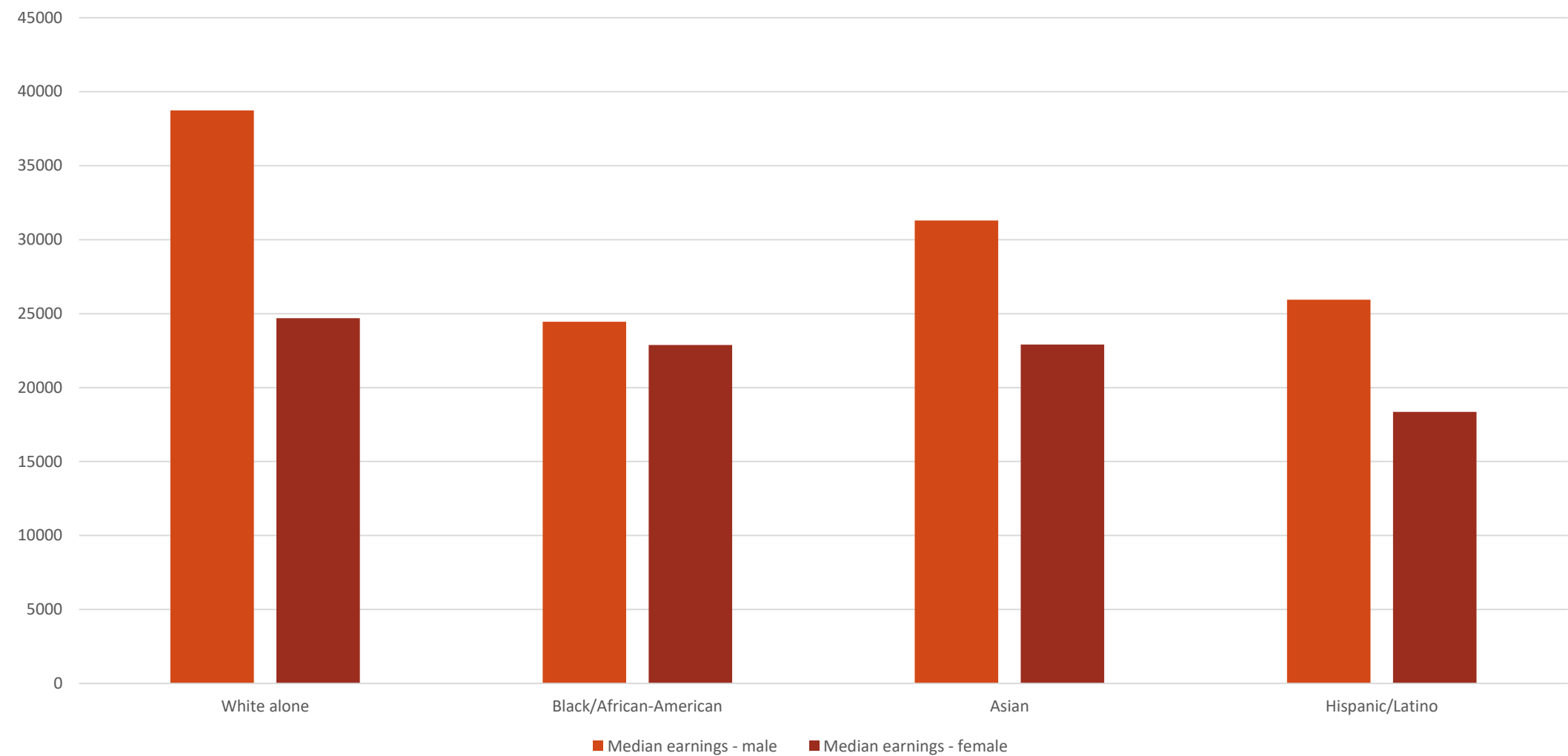
Median Earnings of Full Time Workers



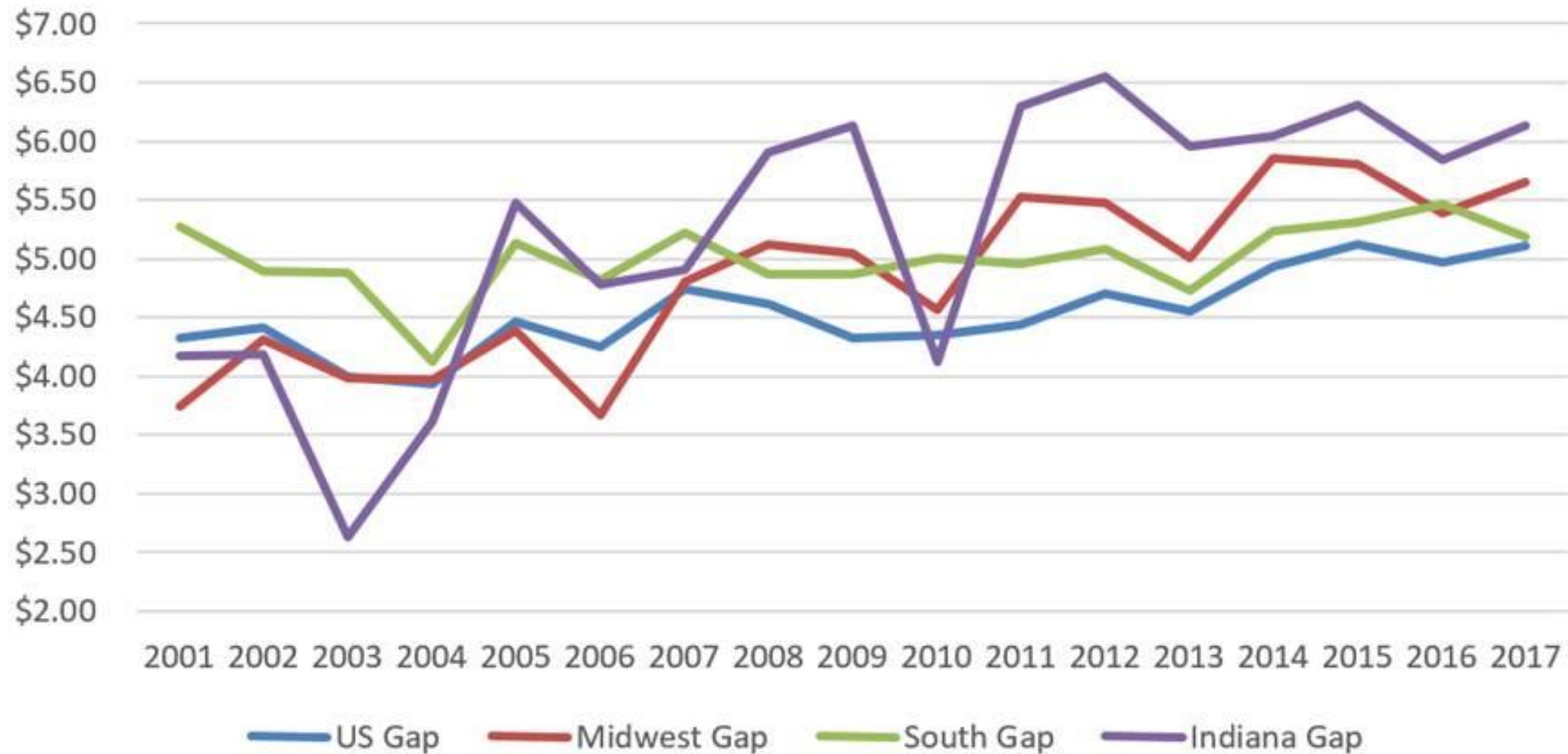
What percent are full-time Workers?



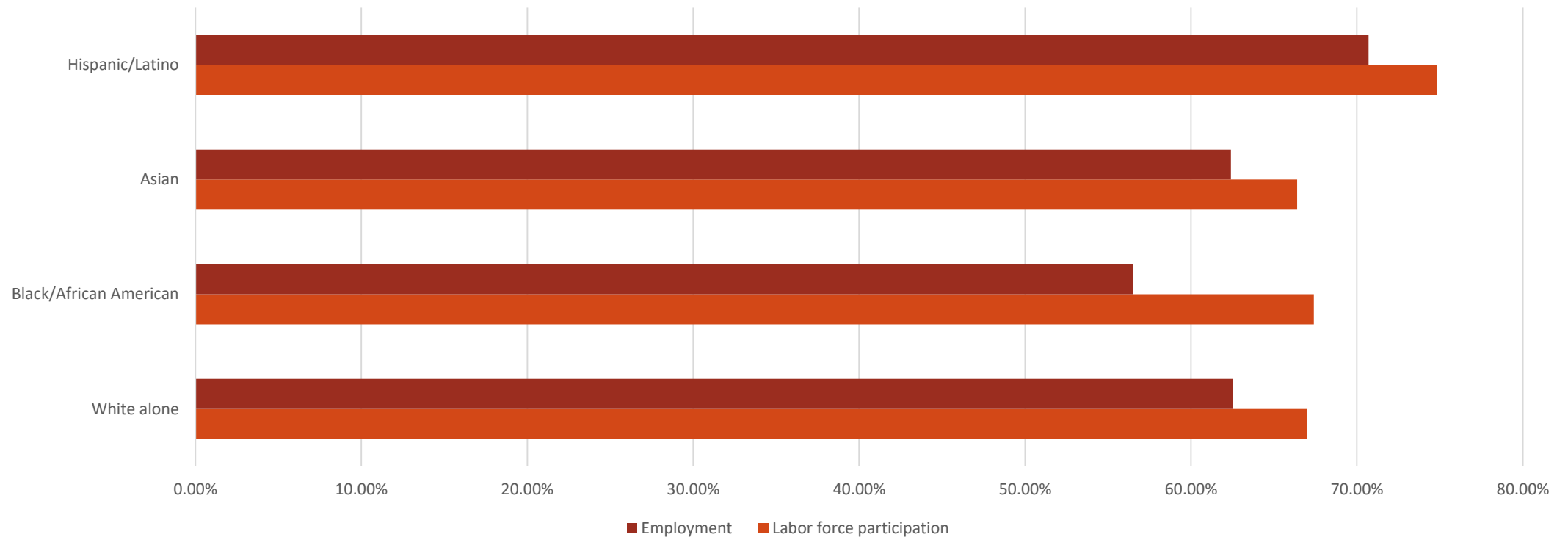
Median Earnings of All Workers, Marion County



Median Hourly Wage Gap between African American and White workers, 2017 dollars



Labor force participation v employment



Wealth

Wealth



Homeownership



Mortgages



Business
ownership



Student
loans

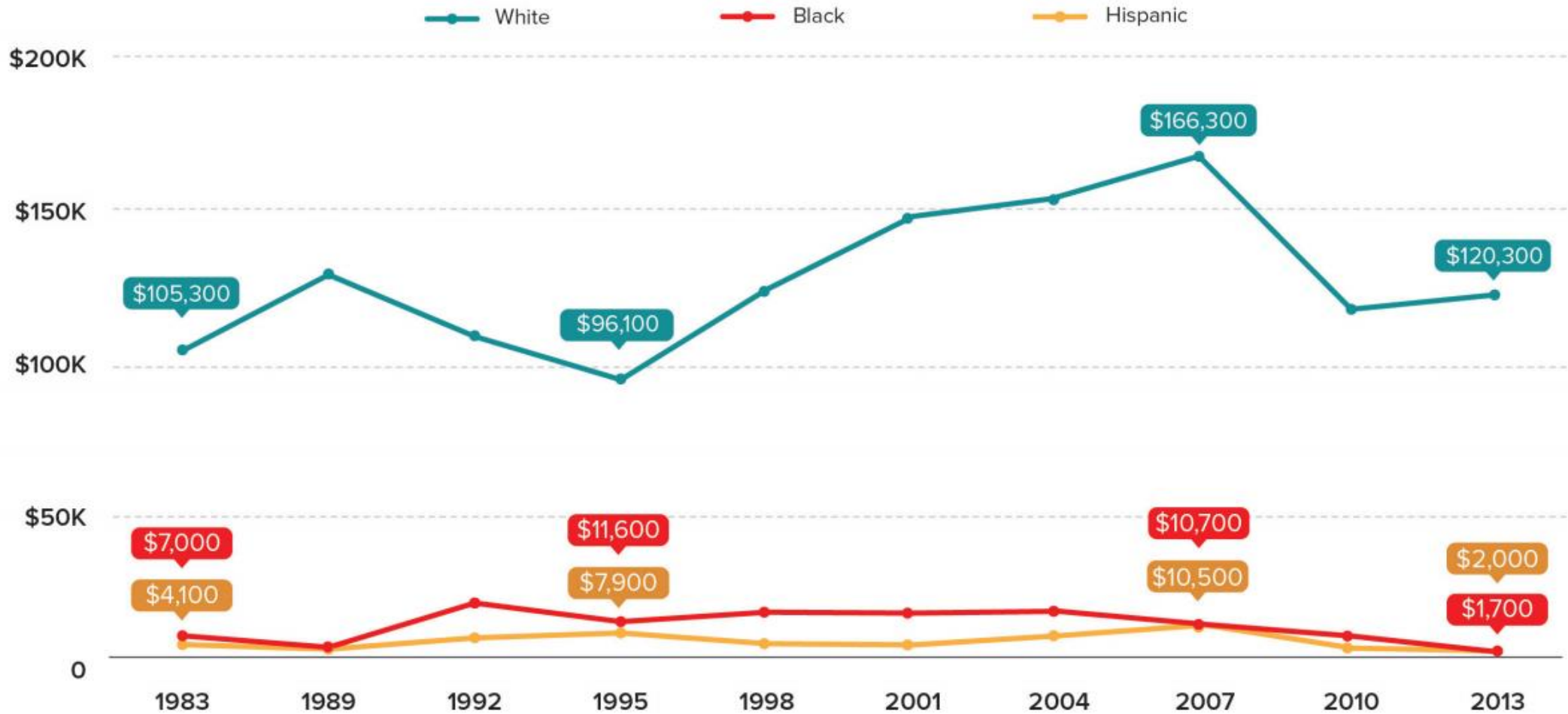


Retirement savings



High-cost
debt

MEDIAN HOUSEHOLD WEALTH, 1983-2013



Source: Household Wealth Trends in the United States. See methodology for more details.

Source: Prosperity Now, 2018 *national data

Handling Income Shocks

Disparate Access to Wealth & Its Implications

FIGURE 2

Black or African American households are less economically secure than white households

Financial shocks and ways to address them in 2016, by race

Has experienced a negative income shock in the past year



Could receive financial assistance equal to \$3,000 from friends or relatives in an emergency



Are currently saving for an emergency



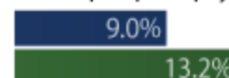
Would borrow in an emergency



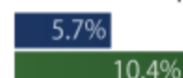
Would dip into savings in an emergency



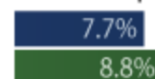
Would postpone payments in an emergency



Has been delinquent on any payments in the past six months



Would cut spending in an emergency



Source: Authors' calculations are based on data in survey year 2016 from Board of Governors of the Federal Reserve System, "Survey of Consumer Finances (SCF)," available at <https://www.federalreserve.gov/econres/scfindex.htm> (last accessed October 2017).

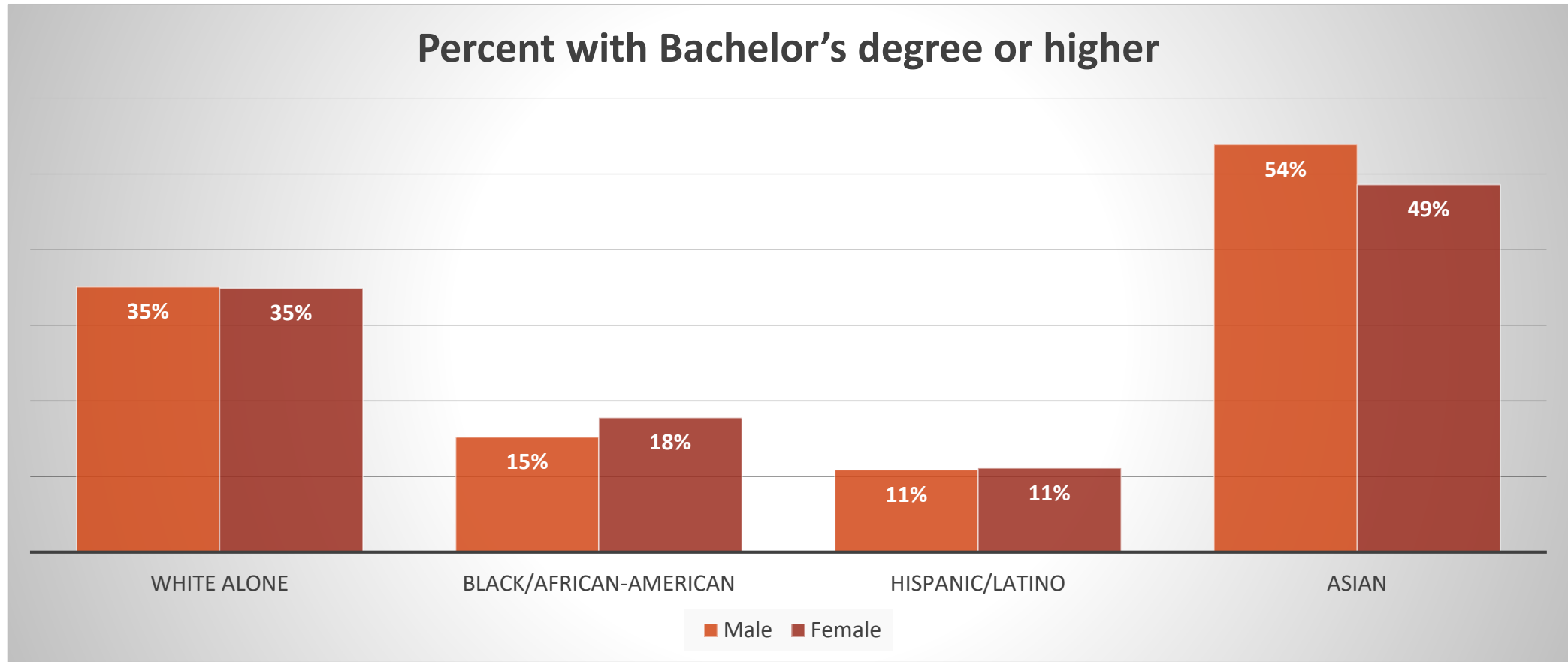
Homeowners & Renters in Marion County

	Owner-occupied units	Renter-occupied units
White only, not Hispanic	76.2%	46.7%
Black/African-American	17.2%	36.6%
Asian	1.5%	3.6%
Hispanic/Latinx	4.0%	9.8%
% Cost Burdened	24.7%	49.7%

Source: American Community Survey 2012-2016

Opportunity

Education



Source: American Community Survey

Access to Education

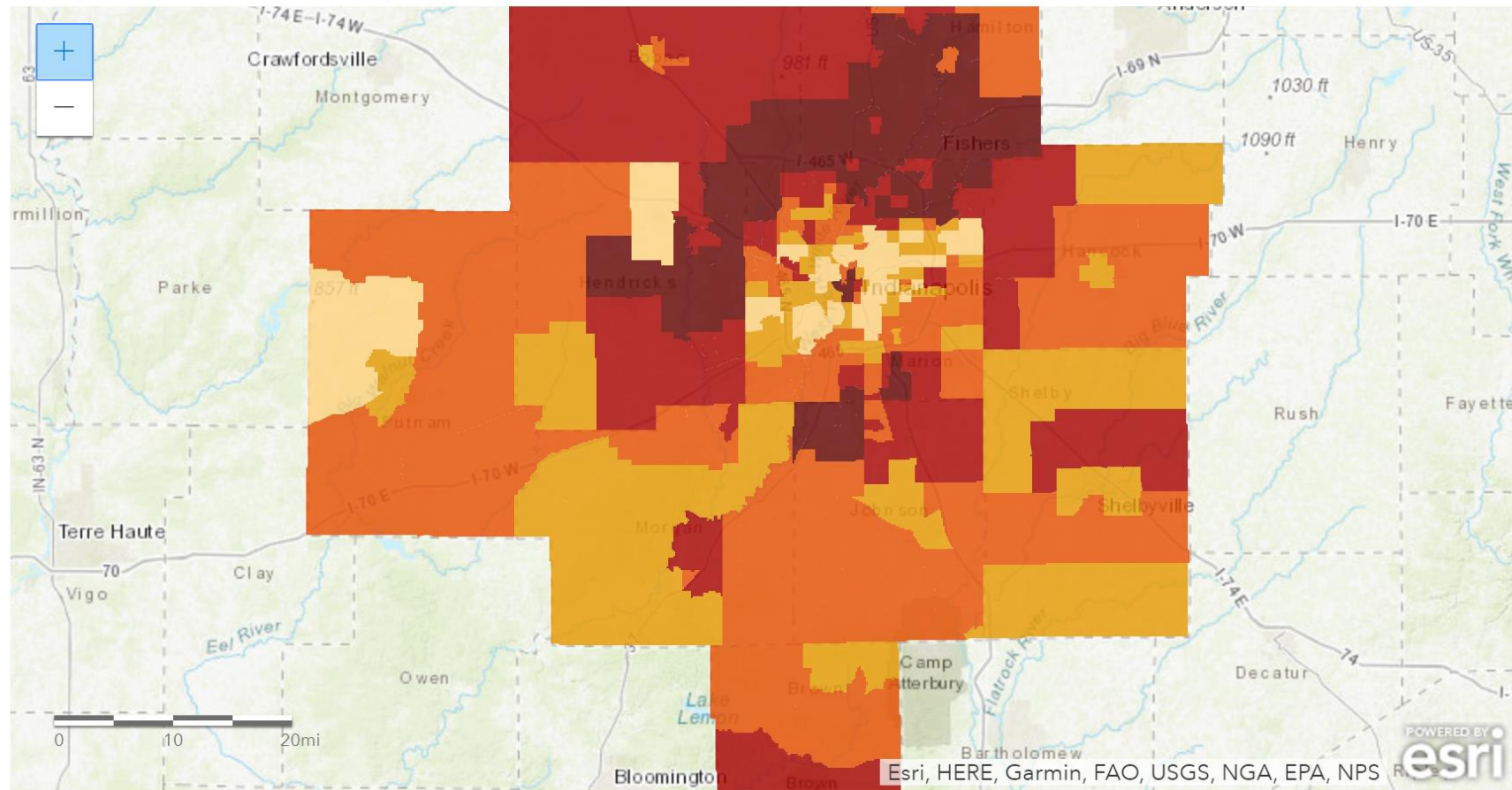
Overcoming non-academic barriers to higher education



OPPORTUNITY CATEGORIES

Very High High Moderate Low Very Low

Customize Map



Percent of Children in Each Neighborhood Opportunity Category

Select Metro Area

Indianapolis-Carmel, IN Metropolitan S...

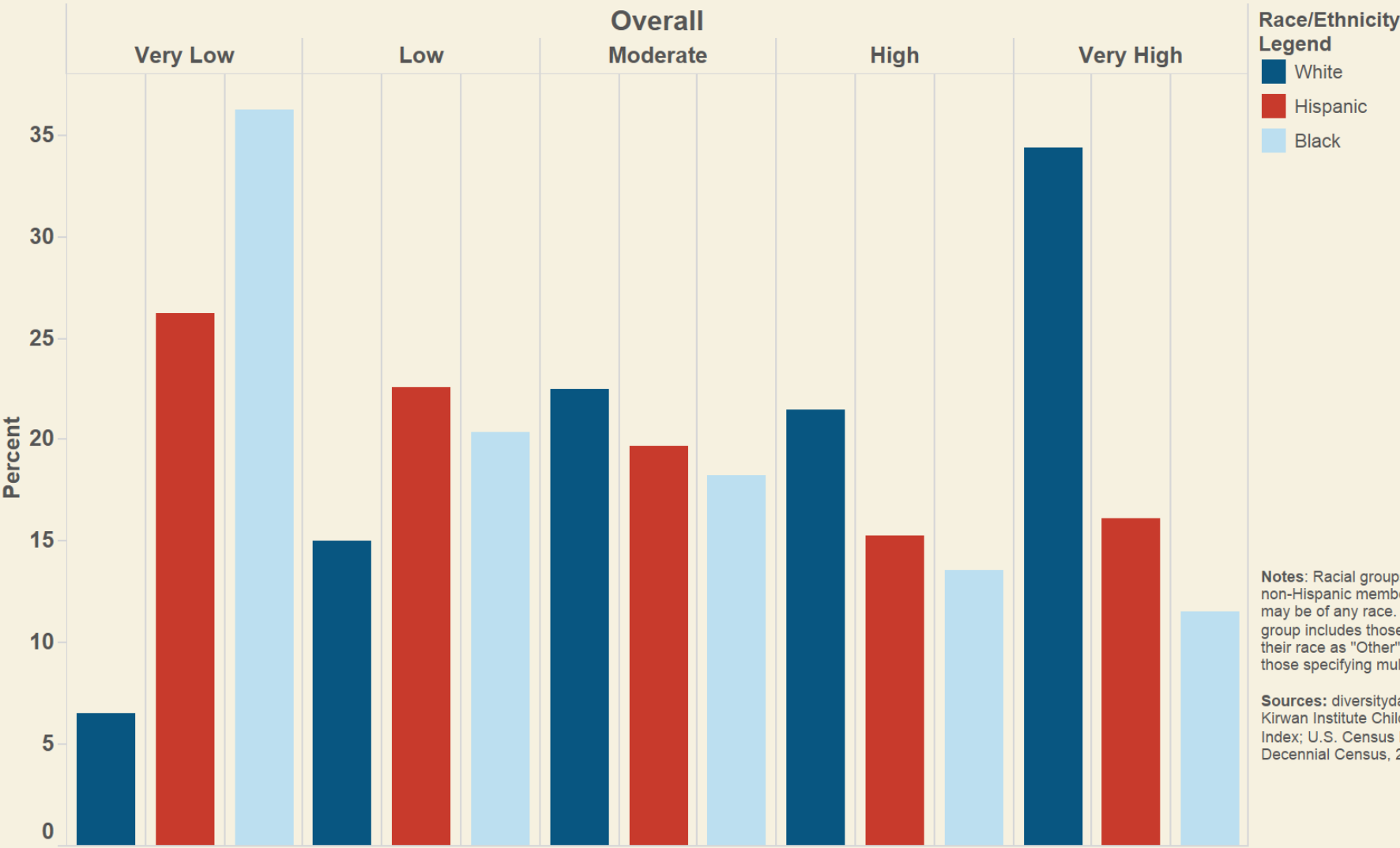
Select Index

Overall

Select One or More

Race/Ethnicity

Multiple values



Notes: Racial groups include only non-Hispanic members. Hispanics may be of any race. "Other" race group includes those who specified their race as "Other" as well as those specifying multiple races.

Sources: diversitydatakids.org/ Kirwan Institute Child Opportunity Index; U.S. Census Bureau, Decennial Census, 2010.

Neighborhood Opportunity

Can low-income renters afford housing in high-opportunity neighborhoods?

Percent of Rental Units in Each Neighborhood Opportunity Category, by Gross Rent Level and Number of Bedrooms

Select Metro Area

Indianapolis-Carmel, IN Me...

Select Index

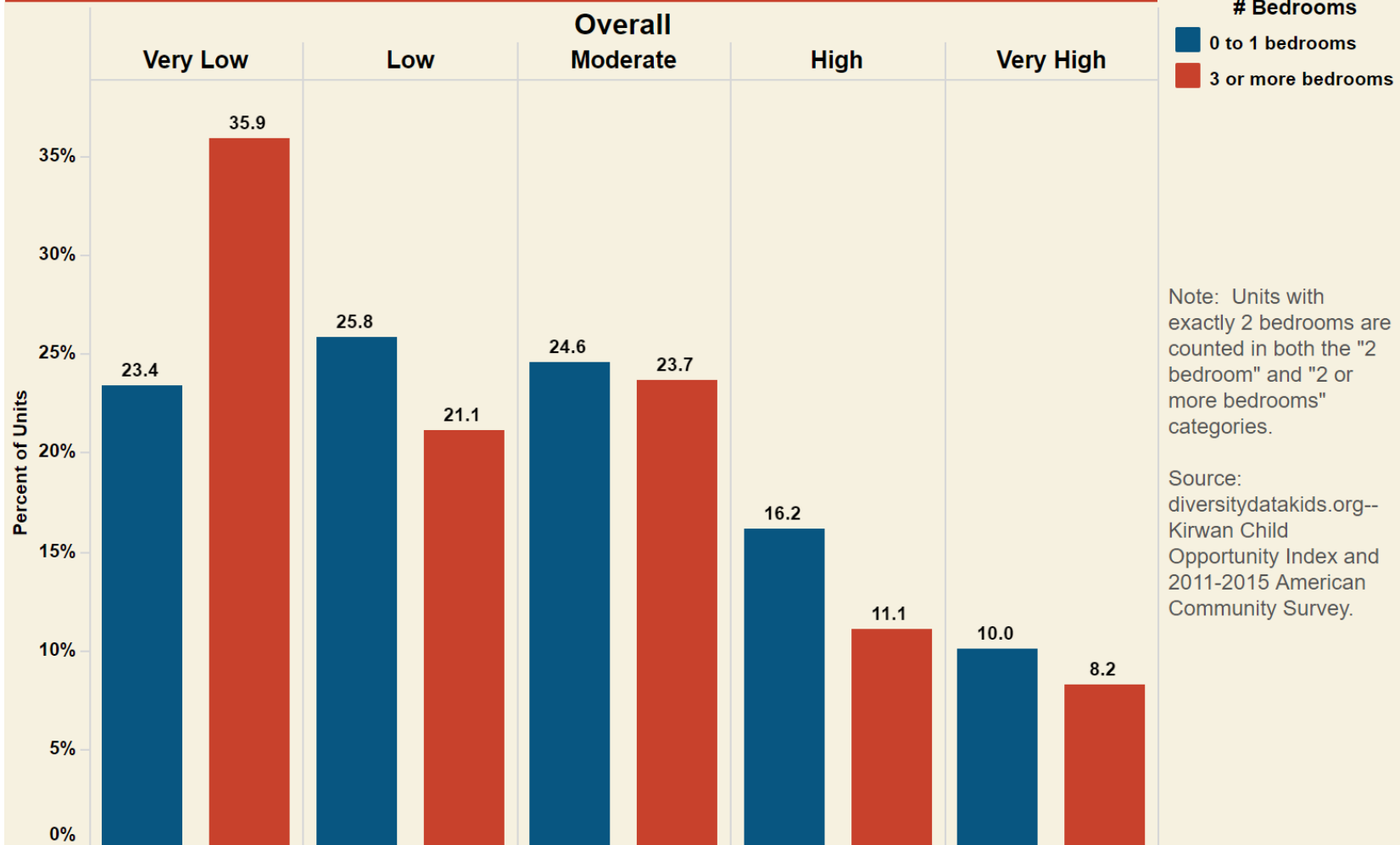
Overall

Select # of Bedrooms

(Multiple values)

Select Monthly Rent

Less than \$500



Sources of Disparities

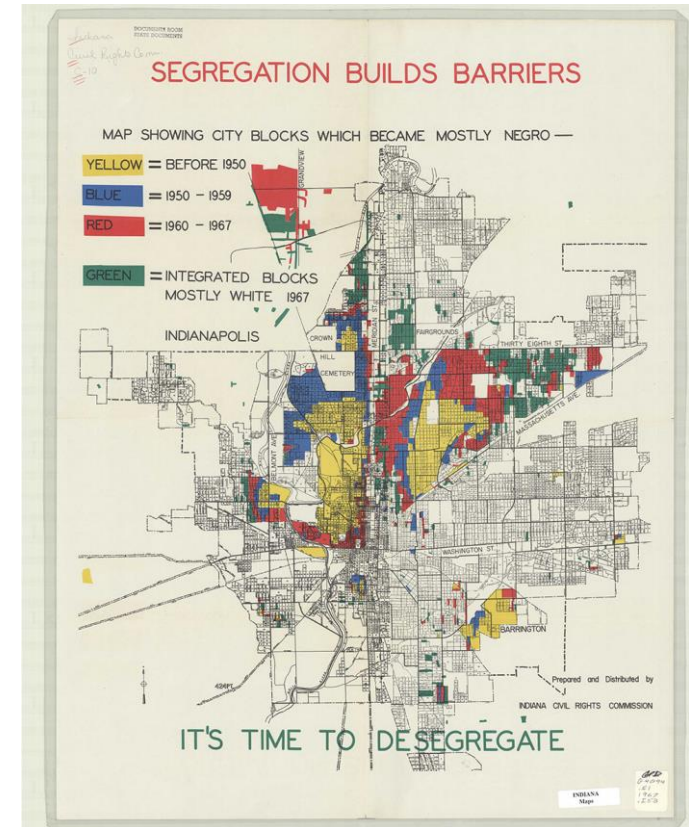
*WHAT CAN RESEARCH TELL US ABOUT THE CONNECTIONS BETWEEN
RACE & POVERTY*

Policy History

Redlining

GI Bill

School
Segregation



Employment Discrimination is Still an Issue

*Meta-analysis of field experiments
shows no change in racial
discrimination in hiring over time*

Lincoln Quillian, Devah Pager, Ole
Hexel and Arnfinn H. Midtbøen

For years, researchers have conducted field studies using real job listings

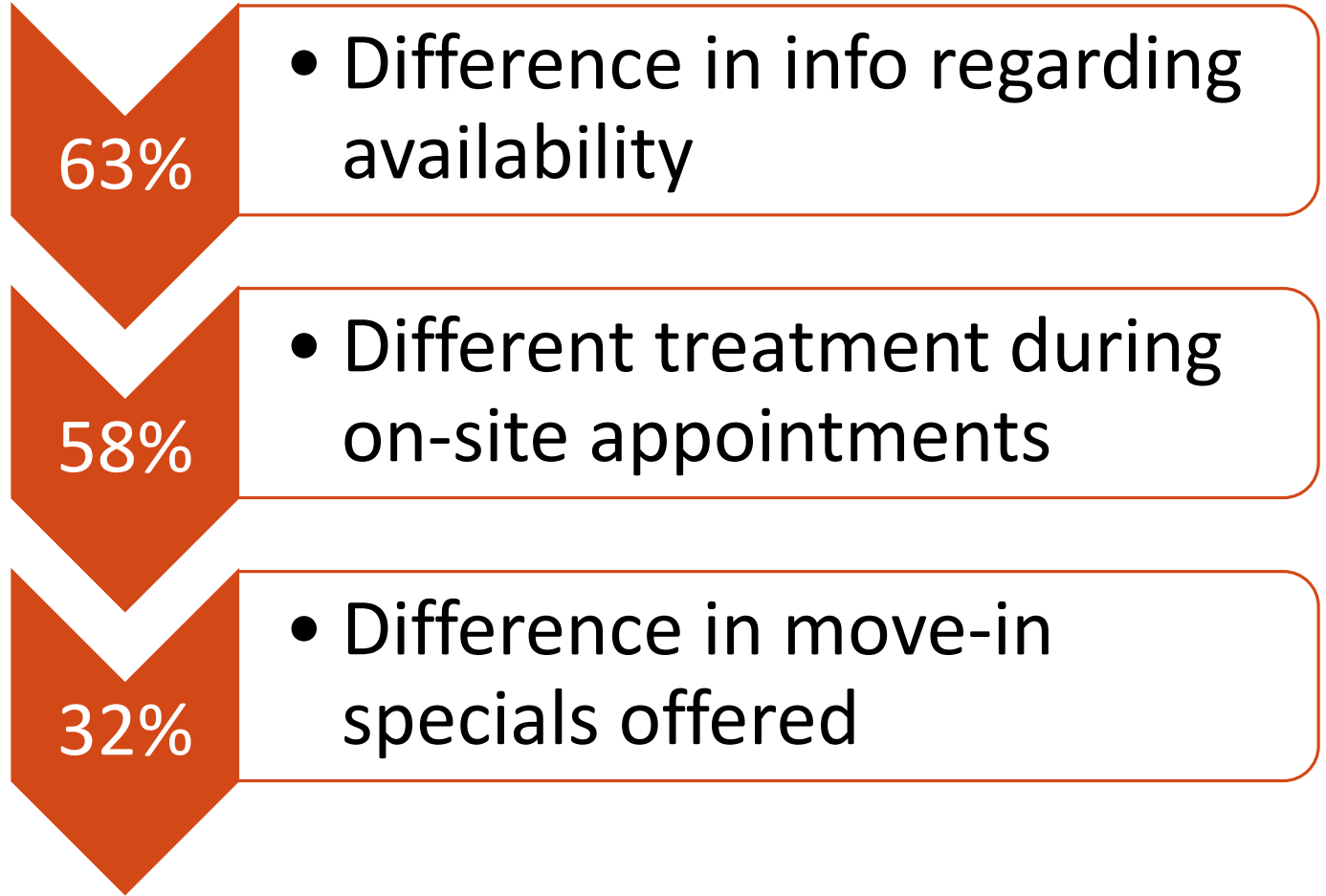
Last summer, researchers performed a meta-analysis of these studies

The results indicated no change in discrimination against black applicants and only a small change in discrimination against Latinx applicants

Housing Discrimination is Still an Issue

*Fair Housing Center of Central Indiana,
2018*

Black and White Testers Found:



Implications

CONTINUING THE DISCUSSION AND NEXT STEPS

Mobility and Poverty



Read **Restoring the American Dream: What Would It Take to Dramatically Increase Mobility from Poverty?** >

Change the Narrative	Create Access to Good Jobs	Ensure Zip Code Is Not Destiny	Provide Support that Empowers	Transform Data Use
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Research & Policy Advocacy



Wages, Wealth, and Poverty: Where Hoosier Women Stand and Ways our State Can Close the Gaps



1 in 3 Hoosiers is Underwater

Six Policies for 2018 That Can Right the Ship

Nearly **ONE IN THREE HOOSIERS IS UNDERWATER** and can't afford basic needs. **IT'S TIME TO GET THEM BACK ON COURSE.**

The 2018 policy agenda for the Indiana Institute for Working Families seeks to **REMOVE THE ANCHORS** KEEPING FAMILIES UNDERWATER, ensure there are **ENOUGH LIFE PRESERVERS** for those who need them, and **PROVIDE A PROPELLER** TO STEER INDIANA toward economic security and broad prosperity in its third century.

REMOVE ANCHORS weighing families down and keeping them underwater.

- **PROTECT HOOSIERS FROM PAYDAY LENDING** with a rate cap and protection from dangerous new predatory products.
- **REQUIRE EMPLOYERS TO PROVIDE REASONABLE PREGNANCY ACCOMMODATIONS** so women don't choose between healthy pregnancy and paycheck.

ENSURE THERE ARE ENOUGH LIFE PRESERVERS for those who need them.

- **REFORM TANF'S ELIGIBILITY GUIDELINES AND BENEFIT LEVELS** so that their values cease to erode and are indexed to inflation moving forward.
- **ELIMINATE THE LIFETIME BAN ON SNAP** (Supplemental Nutrition Assistance)

PROVIDE HOOSIERS WITH THE PROPELLER we need to steer us toward economic security and broad prosperity.

- **IMPROVE ON MY WAY PRE-K BY REMOVING 'SERVICE NEED' RED TAPE** so more kids can participate in pre-K to learn & thrive.
- **SUPPORT INDIANA'S WORKFORCE** by removing non-academic barriers to employment, boosting wages, and adding to the workforce program.

WELFARE MYTHS: BUSTED!

Common Myths About Temporary Assistance for Needy Families—and the Facts That Debunk Them

MYTH	FACT
"There are a ton of people on welfare."	Only 6.4% of Hoosier families living in poverty receive TANF — and most of the recipients are children.
"It's easy to get on welfare. The income 'qualification' hurdle is too high."	Only a small number of families qualify for TANF. The TANF cash benefit is not enough to meet basic needs. The small benefits don't last long. And there are work requirements for all TANF recipients.
"Most people on welfare are taking advantage of the system, so they don't have to work."	The TANF cash benefit is not enough to meet basic needs. The small benefits don't last long. And there are work requirements for all TANF recipients.

A bar chart titled "TANF CASH BENEFITS BY COUNTY" showing the monthly cash benefit for a family of three (one adult and two children) in various Indiana counties. The y-axis represents the monthly cash benefit in dollars, ranging from \$0 to \$1,000. The x-axis lists several counties: Adams, Allen, Anderson, Boone, Brown, Butler, Cass, Clark, Clay, Clinton, Crawford, Decatur, DeKalb, Delaware, Dubois, Elkhart, Franklin, Fulton, Gibson, Hamilton, Hancock, Harrison, Hendricks, Hendry, Howard, Huntington, Jasper, Johnson, Knox, Kosciusko, LaPorte, Lake, Lawrence, Madison, Mahan, Marion, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Norman, Owen, Parke, Perry, Posey, Pulaski, Putnam, Randolph, Ripley, Ross, St. Joseph, Starke, Sullivan, Tipton, Vanderburgh, Warren, Warrick, Washington, Wayne, Wells, White, and Warrick. The chart shows that most counties have very low cash benefits, with some counties like Adams and Allen having slightly higher benefits.

Racial wealth inequities

Ways to continue the conversation



Getting Real About Racial Wealth Inequities Part 2: Changing the Narrative and Building Power

Wed, May 9, 2018 1:00 PM - 2:00 PM EDT

[Show in My Time Zone](#)

Racial wealth inequity is a deeply entrenched problem that remains poorly addressed by conventional public policy and poorly served by many of the mainstream narratives around it. Inequities that should and could be dismantled are thus reinforced.

How can we change the conversation to lay the groundwork for advancing equity? And how can we come together to foster alignment and the necessary power for realizing that change?



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