

We Asked and Hoosiers Answered!

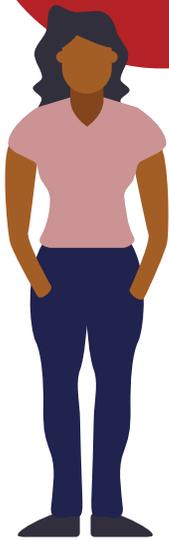
A policy agenda based on the voices of Hoosiers in need.



**INDIANA
COMMUNITY ACTION
POVERTY INSTITUTE**

Research and Public Policy

**Invest in
what Hoosiers
need to thrive!**



We all want Hoosiers to thrive, contribute to their communities and realize their potential. However, the investment decisions we make aren't setting us up to achieve those aspirations. We need to invest in our citizens and their needs to improve Hoosier well-being and the economic outlook.

Lawmakers should invest in:

- **Mental Health Services:** Indiana must invest in mental health services because the well-being of our fellow Hoosiers is important to all our communities. In our survey, more than one third of Hoosiers struggled with symptoms of anxiety and ¼ struggled with symptoms of depression nearly every day or more than half the days.
- **Programs and Services that reduce homelessness:** Nearly 5,500¹ Hoosiers are currently experiencing homelessness – a 10% increase from 2021. The rise in those experiencing homelessness comes outside of Marion County, demonstrating that the problem is not simply an urban issue. A true housing first approach that invests in permanent supportive housing and rapid rehousing will help our most vulnerable Hoosiers.
- **Programs that help treat Substance Use Disorder and that help Hoosiers struggling with this condition improve their employment prospects:** According to the Centers for Disease Control & Prevention, drug poisoning and alcohol-induced deaths have risen in Indiana on a per capita basis. From 2019 to 2020, drug-related deaths have increased by 38% and alcohol-induced deaths have increased 32%, respectively per capita.²
- **Improve access and affordability for childcare services by supporting both families with young children and providers:** The state must invest more of its own revenue into our childcare infrastructure. Families in our survey reported that lack of childcare stopped them from working, or attending higher education and training. The median household income among survey respondents was \$14,400 for the year. This is just about \$1400 more than the average cost of infant childcare in Indiana. At the same time, providers are experiencing labor shortages and need higher reimbursement rates, further constraining access.



¹ ICHDA: <https://www.in.gov/ihcda/files/2022-IN-BOS-HIC-PIT-Results.pdf>; Indy CoC: <https://policyinstitute.iu.edu/doc/PIT-count-2022.pdf>

² <https://www.rmff.org/community-data-snapshot/health/>



Improve policies that hold Hoosiers back and expand programs that help Hoosiers realize their potential!

In addition to crucial investments in the state budget, there are needed changes to policies and programs that impact Hoosier families. Here are several that rose to the top amongst our survey respondents.

- **End predatory lending:** In our survey, 80% of respondents did not have any money set aside for an emergency. When an emergency happens, financially vulnerable Hoosiers' must turn to high-cost loans, such as payday loans (over 10% of survey respondents), at rates as high as 391%. Policies that support equitable, responsible lending will ensure that all Hoosiers are safe from an endless spiral of debt.
- **Support safe, stable affordable housing:** Every Hoosier deserves housing that is clean, safe, and affordable. The state should make sizable investments in affordable housing and ensure a true balance in the landlord-tenant arrangement. In our survey, 54% of respondents rent, of which nearly 70% experienced difficulty affording the security deposit and first and last month's rent, oftentimes the bare minimum to secure housing. Additionally, 41% of renters could not find adequate housing to rent, meaning the housing was unsafe, unhealthy, or too small to accommodate their family.
- **Improve the TANF program so that it equitably supports all Hoosier families:** TANF participation has dropped 83% since 2000, while families in deep poverty haven't declined at the same rate. A family of 3 can only earn a net income of \$288 to qualify for TANF. Additionally, benefits have not been updated for 34 years, since 1988 and in July 2022, the average monthly benefit per family was \$198.61. Improving this program will help give families a crucial lifeline and put them on the path to greater well-being.
- **Require job-quality measures, such as raising wages, paid leave, fair schedules, pregnancy accommodations, etc.:** By far, the respondents on our survey rated "good jobs with higher wages, benefits, and opportunities to advance" as the top need they saw in their communities. Our survey respondents want to work in jobs that value them with family sustaining wages, health care, investments in their development, and policies that help them support their families.
- **Promote tax policies that improve the livelihoods of Hoosier families:** The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are potent tools to reduce poverty in our state. Our state EITC has been shown to reduce the number of Hoosiers living in poverty by over two percent. At the federal level, expansions to the CTC in 2021 lifted 78,000 Hoosier children out of poverty.
- **Advocate for access to quality degrees and credentials, while supporting students as they realize their potential through higher education:** In order to grow our economy we need good jobs that allow families to participate in the economy but we also need a skilled workforce, to attract good jobs and help Hoosiers be competitive in the labor market. Indiana's educational attainment is still short of the 2025 goal of 60% with some type of credential. At the same time, enrollments in post-secondary education and training have been declining. Indiana needs to expand programs and allow them to break down the barriers adults face when trying to improve their skills and/or education.

