IS INDIANA GETTING ITS FAIR SHARE? 2005

FEDERAL PROGRAMS AVAILABLE TO HELP WORKING HOOSIER FAMILIES

By
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About the Organizations

INDIANA INSTITUTE FOR WORKING FAMILIES, ICHHI
The goal of the Indiana Institute for Working Families is to help Hoosier families achieve and maintain economic self-sufficiency. The Institute is a program of the Indiana Coalition on Housing and Homeless Issues (ICHHI). ICHHI is a statewide, non-partisan, non-profit organization that believes everyone in Indiana deserves safe, decent, affordable housing; employment; income; and resources for self-sufficiency. ICHHI is committed to building stronger individuals, families, and communities through planning, research, education, and advocacy.

The Indiana Institute for Working Families was founded in 2004 with generous support from the Joyce Foundation located in Chicago, Illinois. The Institute works to create opportunities for families to advance in the workforce and advocates for career pathways for low-wage workers. The Institute conducts research and analysis of public policies, engages in advocacy and education campaigns, and works through national, statewide, and community partnerships to promote progressive policies in Indiana.

About the Authors

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Foreword

In difficult economic times, federal assistance programs play an essential role in providing low-income Hoosiers the support they need to become productive workforce members and move toward economic self-sufficiency. This report focuses on a small number of federal programs that are designed to encourage work and help families make the transition from dependency to economic self-sufficiency. These programs include:

- the Earned Income Tax Credit (EITC),
- the Food Stamp Program,
- the National School Lunch and Breakfast Programs (NSLP & NSBP),
- the Supplemental Nutrition Program for Women, Infants, and Children (WIC),
- the State Children's Health Insurance Program (SCHIP): Hoosier Healthwise, and
- the Child Care Development Fund (CCDF).

These federal programs are vital to Indiana's economy by virtue of the federal funds, jobs, and business activity they bring into the State. This report examines the economic impact on the state and community levels; the degree to which eligible low-income families and individuals in Indiana are utilizing these federal assistance programs; and, where possible, the extent of persons eligible who are not receiving benefits for which they qualify. Each program section features a list of recommendations for action that, when followed, should lead to increased program participation, increased federal domestic funds coming into the State, and more Hoosiers becoming economically self-sufficient.

This is the second annual report of "*Is Indiana Getting Its Fair Share? Federal Programs Available To Help Working Hoosier Families*." The first report, published in December 2003, documented on statewide and county levels the extent to which eligible individuals and families were actually receiving the assistance they deserved. Not surprising, many of these programs were found to be underutilized. However, steps are being taken at both the state and community level to increase awareness of these programs and remove some of the barriers to participation. It is our hope that this project will lead to increased outreach efforts across the state, increased public knowledge, and programs becoming more accessible to those in need. If used effectively, these programs can enable working Hoosiers to become more economically self-sufficient and lead more fulfilling and productive lives.

Michael Reinke
Executive Director
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Introduction

The question of whether or not Indiana is getting its "fair share" must be a top priority of legislators and state officials as Indiana faces many economic challenges including a slowly recovering state economy, declining state revenues, reductions in state spending, and a state budget deficit. The fact is Indiana is not receiving its "fair share" because it is a donor state, which means Indiana pays more in federal taxes than it receives back in federal government spending compared to other states. In federal fiscal year (FFY) 2003, Indiana ranked 45th in per capita amounts of federal spending. Only four states — Minnesota, New Hampshire, Nevada and Wisconsin — received a lower per capita amount of federal spending that year. The national average of federal spending per person in FFY 2003 was $6,910; Indiana received $5,733 (U.S. Census Bureau, A).

Indiana can help working families during these difficult economic times by having them take full advantage of federally-funded assistance programs. This will provide families with the support they need to be productive and healthy members of Indiana's workforce and will bring additional federal domestic spending dollars into the state economy.

There are many challenges facing low-income families including the state economy, joblessness, loss of Unemployment Insurance (UI) benefits, increase in low-wage jobs, and loss of high-wage manufacturing jobs. As of December 2004, Indiana had yet to regain the jobs it had lost since the state's nonfarm employment peaked at just over 3 million in May 2000. In December 2004, there were almost 62,000 jobs below that of December 2000 (Bureau of Labor Statistics). Yet, during part of this same time period, our working age population grew by 2.8 percent. Indiana would have needed to create 131,000 jobs just to keep up with the growth in our labor force (Mishel, Burnstein, et. al.). During 2003, the Indiana Department of Workforce Development indicated that over 288,000 new claims for unemployment insurance were filed, and over 92,000 Hoosiers exhausted their UI benefits (Indiana Department of Workforce Development). Compounding these economic conditions has been the long-term shift in Indiana from high-paying manufacturing jobs to low-wage service jobs and retail occupations.

Indiana has seen a steady increase in its statewide poverty rate which is now estimated at 10.6 percent (U.S. Census Bureau, B). In 2003, almost 119,000 families were estimated to have incomes below the Federal Poverty Guidelines, and that includes almost 206,000 children in poverty. From the perspective of the Indiana Self-Sufficiency Standard, we estimate that about 30 percent of all Hoosier families have earnings that are less than required to meet their basic budget needs (U.S. Census Bureau, B). According to the Economic Policy Institute, in 2002, 22.5 percent of Indiana workers earned wages that fell below poverty, and 70.2 percent of our workers earned less than 200 percent of the Federal Poverty Guidelines.

Going to work costs money. It increases expenses for low-income families who must pay for child care, clothing, and transportation. Research demonstrates that low-wage work generally produces insufficient income to move families to economic self-sufficiency (Cauthen and Lu). Families often need help in making the transition from poverty to economic self-sufficiency. The federal government has recognized this and has enacted a number of assistance programs designed to help families move out of poverty. These federally-funded assistance programs are not welfare programs nor are they designed as handouts ─ rather they are programs that encourage work, increase wages, and improve the nutrition and health of low-income families. These federal assistance programs are often managed in partnership with state governments and include:

- the Earned Income Tax Credit (EITC) program administered by the Internal Revenue Service,
- the Food Stamp program of the United States Department of Agriculture (USDA),
- the National School Lunch and Breakfast Programs (NSLP & NSBP) of USDA,
- The Supplemental Nutrition Program for Women, Infants, and Children (WIC) of USDA,
- State Children's Health Insurance Program (SCHIP): Hoosier Healthwise administered by the Centers for Medicare and Medicaid Services, and
- the Child Care Development Fund (CCDF) administered by the Department of Health and Human Services, Bureau for Children and Families.

The data in this report confirm that Indiana is missing out on a substantial amount of federal domestic spending. Here are some examples:

- In tax year 2001, approximately $2 billion in EITC benefits went unclaimed nationally. Approximately $102 million in federal EITC funds were unclaimed by eligible, low-income families in Indiana in tax year 2002 (see Appendix A).

- In 2004, USDA records show that over 526,000 persons received food stamp benefits. Approximately 59,000 additional individuals may be eligible for food stamp benefits. Given that the average food stamp benefit amount per person in Indiana was $87 per month, if all those eligible were receiving benefits, the additional amount of food stamp dollars that would have come into Indiana would total $61,596,000 in 2004 (see Appendix B).

- Indiana received $45 million in redistributed 1998 SCHIP funds and $105 million in redistributed 1999 funds. Indiana spent all of these SCHIP funds. From 2000 to 2002, Indiana lost $60 million in federal SCHIP funds the State did not spend and therefore were reverted to the federal government and redistributed to other states (Indiana Office of Medicaid Policy and Planning).

- The number of Indiana children enrolled in subsidized child care in 2004 declined by 24,139 ─ a reduction of 40 percent since 2000. Although eligibility was reduced for child care assistance in 2002, the number of children placed on the waitlist is increasing. In 2004, over 8,500 were on the waitlist each month. This is an increase of 150 percent from 2000. The loss of state dollars invested in child care has undoubtedly caused many single parents to lose their jobs or leave their children in unsafe conditions while they are working.

In addition, these programs have a positive impact on Indiana's economy and create new jobs and wages in the state. Some examples include:

- In 2003, Indiana spent $1.5 billion on Medicaid which accounted for 14.5 percent of state general fund spending (Georgetown Health Policy Institute). As a result, $5.2 billion in new business activity was generated, 51,735 new jobs were created, and $1.9 billion in total wages from new jobs flowed into the state economy (Families USA, B). However, Medicaid has been cut by $100 million since 2002, resulting in the loss of $345 million in business activity, 3,500 jobs, $125 million in lost salaries and wages (Families USA, B).

- For every dollar spent on formal child care, $15.25 is generated in additional earnings by parents, which equals more than $100 billion annually (M.Cubed). This has a substantial impact on our national economy and translates into $580 billion in total labor income, $69 billion in tax revenues, and more than 15 million jobs (M.Cubed).

Each of these federally-funded assistance programs has been analyzed to determine their economic impact on the state and its communities, the participation of low-income families and individuals in Indiana utilizing these programs, and attempts to estimate, wherever possible, the extent of persons eligible who are not receiving benefits for which they qualify. In each program section of this report, specific recommendations and courses of action are listed that can lead to increased program participation, an increase in the amount of federal domestic funds coming into the state, and more Hoosiers getting the assistance they need to become economically self-sufficient.

Federal and State Earned Income Tax Credit (EITC)

The Earned Income Tax Credit (EITC) is a refundable federal tax credit for working individuals and families who earn less than 200 percent of the Federal Poverty Guidelines. The EITC is intended to reduce the tax burden for low-income workers and supplement their wages. The EITC is one of the most successful federal anti-poverty programs. A study by Columbia University's National Center for Children in Poverty found that the EITC is credited with lifting approximately 5 million people — nearly half of them being children — out of poverty each year (Bennett, Li, and et. al.).

Participation

The federal government supplements low-wage workers' incomes through the federal EITC — by up to 40 percent for families earning minimum wage — and in the process acts to offset Social Security and payroll taxes. To qualify for the federal EITC, a full-time, year-round worker with two children could not make more than approximately $15 an hour (Berube and Tiffany). The impact of the EITC on a working family is considerable: 29 percent of the families receiving the EITC had incomes below $10,000 and 61 percent had incomes below $20,000. For example, in 2002, a single parent earning between $10,350 and $13,520 and raising two or more children was eligible for the maximum EITC of $4,140 — a full 30 to 40 percent increase in the family's income. In 2002, taxpayers with one child could claim a maximum EITC of $2,506. Taxpayers who where childless could receive a tax credit of up to $375.

The slow national and state economies and long-term unemployment were likely contributing factors to the eight percent increase in the number of families — 1.5 million households — claiming the EITC between 2000 and 2002 (Berube and Tiffany). States that saw the largest increases in EITC recipients were located in the Midwest. In 2002, nearly one out of every six tax filers claimed the federal EITC (Llobrera and Zahradnik, A). The EITC provided more than $34 billion in benefits to 18.6 million working families in 2002. In Indiana, 405,433 Hoosiers claimed the federal EITC in 2002 – this is a 12.2 percent increase in the number of Hoosiers claiming the federal EITC since 2000 (The Brookings Institution).

Federal EITC Claims 2002: Indiana and United States		
	Indiana	United States
Number of Taxpayers Receiving EITC	405,433	18,600,000
Average EITC for Recipient	$1,679	$1,828
Source: The Brookings Institution, Metropolitan Policy Program, IRS Data Tables		

The EITC has received bipartisan support because it is not welfare. Rather, it encourages work and is motivated by the belief that full-time, low-income workers should be able to afford and meet their basic needs including child care, health care, housing, and food. Since its inception, the EITC has been expanded significantly due to its success and the bipartisan support it has received in Congress. The EITC was expanded in 1986, 1990, 1993, and more recently in the 2001 Economic Growth Tax Relief and Reconciliation Act. In 2001, there were several major changes made to the federal EITC program for the 2002 tax year including:

- A new definition of earned income,
- Elimination of the modified Adjusted Gross Income (AGI),
- Income limits for joint filers were raised,[1]
- Documentation requirements were simplified,
- Taxpayers with no qualifying children are eligible for the EITC, and
- Letters and forms for EITC were translated into Spanish for tax year 2003.

To qualify for the federal EITC in tax year 2002, both earned and AGI must be less than:

Eligibility Requirements for the Federal EITC, 2002		
Number of Qualifying Children	Individual Filer	Joint Filer
None	$11,060	$12,060
One	$29,201	$30,201
Two or More	$33,178	$34,178
Source: Internal Revenue Service, A		

Update for 2004

Over the years, EITC eligibility requirements and benefits have increased to keep up with inflation. In 2004, a single parent earning between $10,500 and $14,000 and raising two or more children is eligible for the maximum EITC of $4,300. Taxpayers with one child can claim a maximum EITC of $2,604. Taxpayers who are childless can receive a tax credit of up to $390. To qualify for the EITC in 2004, both earned and AGI must be less than:

Eligibility Requirements for the Federal EITC, 2004		
Number of Qualifying Children	Individual Filer	Joint Filer
None	$11,490	$12,490
One	$30,338	$31,338
Two or More	$34,458	$35,458
Source: Internal Revenue Service, B		

[1] The increase in EITC benefits for joint filers are scheduled to be phased in gradually, with the income limit increasing $1,000 per year in 2002, 2005, and 2007.

Initial estimates for 2004 show approximately 21 million low-income families received about $37.5 billion in EITC benefits (Internal Revenue Service, C). Though this program has helped many families nationwide, proposed cuts in the 2006 federal budget may threaten the future of this program. This may lead to drastically reduced benefits for working families and may force eligibility requirements to be reduced over the next few years.

State Earned Income Tax Credit

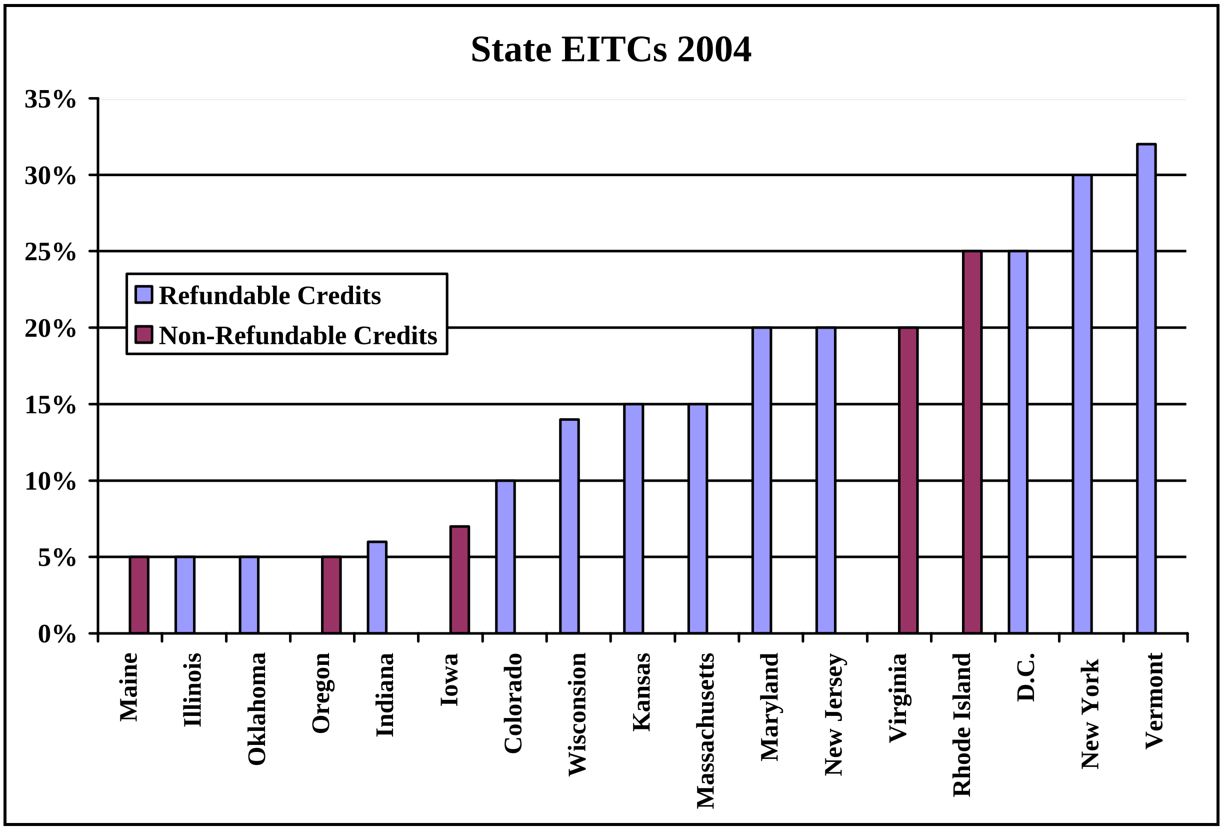
Studies have shown that the federal EITC boosts a family's gross income by as much as one-third, and if complemented with a state EITC, gross annual income may increase by as much as 57 percent. Indiana is one of eighteen states that currently has a state EITC. Indiana has a refundable state EITC. The original state EITC in Indiana helped families earning less than $12,000. The Indiana credit was renewed during the 2001 General Assembly. During the 2002 Special Session of the General Assembly, the state EITC was restructured and was set at six percent of the federal credit. The Indiana state EITC was set to expire December 31, 2005. In 2005, the General Assembly renewed Indiana's EITC until December 31, 2011.

Impact of the Federal and Indiana's State EITC by Family Income Levels, 2004

Family Composition	Gross Earnings	Federal EITC	Current Indiana EITC	Indiana EITC if set at 15% of the Federal EITC
Family of Four with Two Children				
Half-time minimum wage	$5,350	$2,140	$128	$321
Full-time minimum wage	$10,700	$4,280	$257	$642
Wages equal to the Federal Poverty Guidelines	$19,350	$3,380	$203	$507
Wages equal to 150 percent of the Federal Poverty Guidelines	$29,025	$1,350	$81	$203
Family of Three with One Child				
Half-time minimum wage	$5,350	$1,819	$109	$273
Full-time minimum wage	$10,700	$2,604	$156	$391
Wages equal to the Federal Poverty Guidelines	$16,090	$2,430	$146	$365
Wages equal to 150 percent of the Federal Poverty Guidelines	$24,135	$1,150	$69	$173
Source: Llobrera and Zahradnik, A and Internal Revenue Service, D				

Indiana's state EITC is set at a much lower percentage than many states. Preliminary analysis shows that a state EITC set at 15 percent of the federal EITC would be required to offset the 2002 increase in Indiana's sales tax for those at the bottom 20 percent of the income distribution. A state EITC set at 20 percent of the federal EITC would allow

Indiana to join 26 other states that have exempted their low-income workers from state income taxes. Currently, Indiana ranks 10th in the nation for taxing people in poverty. A family of four in Indiana earning $19,311 will pay $215 in state income taxes (Llobrera and Zahradnik, B). Increasing the percentage of the state EITC would offset the regressive nature of Indiana's income tax system and help low-income working families close the gap between poverty and economic self-sufficiency.



Source: Institute on Taxation and Economic Policy

Program Impact

A table with the economic impact of the EITC for all 92 counties and the percentage of each county's population receiving the EITC is located in **Appendix A**.

Lake County Example

In 2002, 37,203 people claimed the federal EITC in Lake County ─ this is a 10.1 percent increase in the number of EITC recipients since 2000 (The Brookings Institution). However, approximately 6,000 taxpayers in Lake County were eligible for the federal EITC and did not claim the credit. For example, a single parent in Lake County in 2002, with two children ─ a schoolage child and a teenager ─ making $26,318 a year paid $3,108 in federal and state income taxes, state sales tax, and payroll taxes. In 2002, this family qualified for the federal and state EITC and received a total EITC refund of approximately $1,224. This refund offset the amount of taxes the family paid and reduced their tax burden to $1,884 in 2002. This same family would qualify for a federal EITC benefit of $1,787 and a state EITC of $107 in 2004, totaling $1,894 in EITC benefits.

Indiana Self-Sufficiency Standard, Lake County, 2002	
One Adult, One Schoolage Child, and One Teenager	2002
Self-Sufficiency Hourly Wage	$12.46
Self-Sufficiency Annual Wage	$26,318
Taxes Paid, Annually	$3,108
Federal and State EITC Benefits	$1,224
Source: Pearce and Brooks	

Unclaimed Federal and State EITC Dollars

The IRS estimates that 15 to 25 percent of all available EITC dollars for which low-income workers are eligible go unclaimed each year. Approximately $2 billion went unclaimed in tax year 2001 and it is estimated that half of those who could claim refunds would receive more than $484. In tax year 2002, approximately $102 million in federal EITC benefits went unclaimed by eligible low-income families in Indiana. Efforts must to be made to increase the filing rates among those who are eligible for federal and state EITC benefits but do not claim them. EITC benefits could help reduce tax burdens for a significant number of working families in Indiana.

Federal EITC: Indiana, 2002					
	Federal EITC Claimed			Federal EITC Unclaimed	
Population	EITC Dollars (in millions)	Number of Filers Receiving EITC	Average EITC Refund	Number of Filers That May Be Eligible and Not Receiving	Potential EITC Dollars
6,080,485	$680.9	405,433	$1,679	60,815	$102,135,000
Sources: The Brookings Institution, Metropolitan Policy Program, IRS Data Tables and Author's calculations					

EITC Dollars Stimulate Economic Development

According to the Center on Budget and Policy Priorities report "A Hand Up: How State Earned Income Tax Credits Help Working Families Escape Poverty in 2004," interviews suggest that workers receiving the EITC use their tax refunds to pay off debt, invest in education, and secure decent housing which results in a positive impact on their neighborhoods. For example, one study found that 33 percent of the 650 EITC recipients examined planned to save a portion of their tax refunds (Llobrera and Zahradnik, A). The money that working families receive through the EITC can become "working capital" to open bank accounts or Individual Development Accounts (IDAs). The EITC can provide an important first step toward financial security and a brighter future and should be linked to a variety of asset-building initiatives.

At a time of fiscal constraints, the EITC offers one of the best opportunities to increase incomes and earnings to stimulate hard-pressed urban and rural economies. Due to the EITC's large size and substantial local economic impact, it should be of paramount interest to state and local officials. EITC dollars help stimulate economic development in local communities by increasing the purchasing power of families and helping families build assets. In 1998, the EITC provided low-wage families and communities within the 100 largest metropolitan areas with $17 billion in economic stimulus (Berube and Forman).

Economic development, business, state and local government officials, and the community must have a successful outreach campaign to get those who are eligible to file for the federal and state EITC. It is important to help low-income working families invest the money they receive from the EITC refund wisely to help them become economically self-sufficient.

Rapid Anticipation Loans (RALs)

Rapid Anticipation Loans or RALs are extremely high-cost bank loans secured by the taxpayer's expected refund. These loans are usually for a duration of 7 to 14 days (the difference between when the RAL is taken and when it is repaid by the taxpayer's IRS refund) (Wu and Fox). Most taxpayers can receive their refund in two weeks or less without having to take an RAL. In 2003, RALs were utilized by 12 million Americans and cost $1.4 billion in loan fees (Wu and Fox). The utilizations of RALs increased 12 percent from 2000 (Wu and Fox). One out of every three EITC recipients utilizes an RAL. In Indiana, 170,365 ─ 46.7 percent ─ of Hoosiers who claimed the federal EITC got an RAL (The Brookings Institution). This drastically reduces the benefit of the EITC by approximately $300 or 15 percent and takes money away from families that can least afford it.

Cost of RAL for an EITC Recipient and to the Federal EITC Program		
Type of Fee	Cost to Taxpayer	Cost to EITC Program
RAL Loan Fee	$75	$519 million
Application/Admin Fee	$32	$221 million
Tax Preparation Fee	$120	$830 million
Total	**$227**	**$1.57 billion**
Check Cashing Fee (for 45% of EITC recipients)	$54	$168 million
Total with Check Cashing Fee	**$281**	**$1.74 billion**
Source: Wu and Fox		

Next Steps for the State

- **Connect more families with the tax credits they have earned.** Many low-wage workers do not claim the credit because the do not know what the EITC is or that they qualify, especially those who may be recently unemployed or who are receiving Unemployment Insurance benefits. In early 2003, the Indiana Family and Social Services Administration conducted an EITC promotion blitz which included media events, visits to newspaper editorial boards, letters to legislators and employers, and envelope inserts for TANF recipients, child care providers, and Section 8 landlords and tenants. However, more needs to be done, including a renewed outreach effort and education campaign to the public and social service providers and agencies that provide services to low-wage workers.

- **Help families keep as much of their refunds as possible.** The State needs to take a leadership role and encourage communities to provide free tax preparation services to low-income and elderly residents who may be eligible for the EITC. Most people who get the EITC need assistance understanding the tax code and filing their forms. Unfortunately, the fees they pay for tax preparation and RALs cost them hundreds of dollars and erode the effectiveness of the credit. In 2003, an estimated $1.57 billion in EITC benefits were lost to tax preparation, electronic filing, and high-cost refund loans (Wu and Fox).

- **Expand Indiana's state EITC and make it a permanent part of the Indiana tax code.** Indiana's state EITC is set at six percent of the federal EITC but could be increased to 10 percent or more of the federal EITC. Indiana ranks 5th for having a low percentage state EITC out of seventeen states that offer a state credit. Indiana should also make the state EITC a permanent part of the tax code, as Illinois has done.

Next Steps for Communities

- **Help low-income taxpayers learn about and file for the EITC.** This can be done through education and outreach.
  - EITC information in written and oral form should be made available at workforce One-Stop Centers.
  - Outreach materials need to be available in both English and Spanish.
  - Outreach materials should be distributed through:
    - School Systems,
    - Employers in the community,
    - Town hall and city council meetings,
    - Public libraries,
    - Community events, and
    - Grocery stores.

Next Steps for Communities (continued)

- Outreach for the EITC should include free and paid media in the following formats:
    - Ads on television, radio, and in newspapers,
    - Posters,
    - Fliers,
    - Grocery store bags,
    - Inserts in utility, unemployment, or government assistance checks, and
    - Indiana Congressional Delegation and Indiana General Assembly members' newsletters.
- Free Outreach materials are available from:
    - Center on Budget and Policy Priorities, www.cbpp.org.
    - National Community Tax Coalition website, www.tax-coaltion.org.
    - Annie E. Casey Foundation National Tax Assistance for Working Families Campaign website, http://128.242.238.174/initiatives/fes/eitc/.
    - Center for Economic Progress, Tax Counseling Project, http://www.centerforprogress.org/programs_free.html.
    - Indiana Family and Social Services Administration and Indiana Department of Revenue have free educational tax materials available at www.state.in.us/fssa/ and www.in.gov/dor/.

- **Support community organizations that preserve the value of the EITC and connect people with free tax preparation services.**
    - There are two volunteer tax preparation programs known as Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). These programs are offered in conjunction with the IRS.
    - Community Development Corporations (CDCs) have found tax preparation services an effective way to connect residents to their work in the community (www.ncced.org).
    - Tax preparation services can be attractive to city officials and grantmakers including Annie E. Casey Foundation, Hewlett Packard, and United Way.

- **Help families use the EITC as a gateway to financial services.**
    - Create partnerships with area banks and CDCs to help low-income working families connect with financial services they may need such as bank accounts, IDAs, and financial planning.
    - Use local data to identify eligible families who are not claiming the EITC.
    - Information and data from the IRS and Indiana Department of Revenue could make it possible for advocates, researchers, and the state to identify neighborhoods and counties where EITC participation is particularly low and target these for outreach.

Food Stamp Program

The Food Stamp Program (FSP) is "a central component of America's nutrition assistance safety net." "The stated purpose of the FSP is to permit low-income households to obtain a more nutritious diet by increasing their purchasing power," (Cunnyngham and Brown). The program is administered at the federal level by the United States Department of Agriculture, Food and Nutrition Service. Participation in the Food Stamp Program in November 2004 was 25,145,671 persons, an increase of 2,152,512 since November 2003 (FRAC, B). Nationally, there was an increase of 8 million participants in the Food Stamp Program since 2000. In fiscal year (FY) 2003, total federal food stamp expenditures were $23.88 billion (FRAC, A).

The Food Stamp Program is managed by each state; however, benefits are funded solely with federal dollars. To be eligible for food stamps, applicants must meet both non-financial and financial requirements. Financial requirements include income and asset limits. Assets limits are $2,000 per household or $3,000 if there is a member of the household over the age of 60. Households must pass a gross income test, generally 130 percent of the Federal Poverty Guidelines.[2]

Food stamps are used like cash to buy eligible food items from supermarkets or co-op stores. Indiana uses an Electronics Benefit Transfer (EBT) system to issue food stamps where participants are provided with a plastic Hoosier Works Card.

In November 2004, the latest month when data were available, the State of Indiana issued food stamps totaling $51,545,216 to 235,027 households. The average monthly amount of stamps per household was $219.32 (INdiana FACT).

Food Stamp Program Participation: Indiana

	FY 2000	FY 2004 (preliminary)
Number of Persons Receiving Food Stamps	300,314	526,324
Average Food Stamp Amount per Person	$74.40	$87.00
Total Dollar Amount of Benefits Statewide	$268,121,244	$549,500,594

Source: USDA, Food and Nutrition Service, A

[2] For a family of four, the 2005 Federal Poverty Guidelines is $19,350 and $16,090 for a family of three. For a family of four, 130 percent of poverty in 2005 is $25,155, and for a family of three, 130 percent of poverty is $20,917.

Participation

In the past five years, participation in the Food Stamp Program among Hoosiers has increased dramatically. From November 1999 to November 2004, Indiana had an 85.2 percent increase in the number of persons participating in the program. This was the fourth highest increase among all the 50 states (FRAC, D). Many counties have seen a 40 to 50 percent increase in the number of individuals who are receiving food stamp benefits. These increases are due partly to worsening local economies and partly to extensive and successful outreach programs conducted by state and local agencies.

Indiana's participation rate in the Food Stamp Program has been higher than the national average. In calendar year 2003, 61.5 percent of eligible people in the United States received food stamps; however, it was estimated that 80 percent of eligible Hoosiers received food stamps (FRAC, A). With the declining economy and rising unemployment in Indiana, food stamp participation has increased dramatically and responded in the way the program was designed.

Program Impact

With a total state population estimated at 6,159,000 in 2002 and a poverty rate of 9.6 percent, the number of individuals in poverty and who may be eligible for food stamp benefits is approximately 585,000 (U.S. Census Bureau, C). USDA records show that about 526,000 Hoosiers received food stamps in 2004 (USDA, A). Thus, an additional 59,000 persons could be eligible for this program. Given that the average food stamp benefit amount per person in Indiana was $87, if all those eligible were receiving benefits (59,000 persons), the additional amount of food stamp dollars coming into Indiana would total $5,133,000 each month. Increasing food stamp participation would have equally dramatic results at the local level. These dollars, which are potentially available to families and local economies, are almost always spent locally and have a multiplier effect, stimulating additional spending and creating more jobs. A table with the fiscal impact of food stamps for all 92 counties, for state fiscal year (SFY) 2000 and SFY 2003 is located in **Appendix B**.

Economic Impact of Unclaimed Food Stamps in Indiana, 2003	
# of Persons Estimated to be Eligible for Food Stamps, but not Receiving Assistance	59,000
Average Monthly Payment per Individual Recipient	$87.00
Total Unclaimed Food Stamp Dollars[3]	$61,596,000
Source: USDA, Food and Nutrition Service, A, U.S. Census Bureau, C, and Author's Calculations	

[3] Monthly Average was multiplied by 12 and then multiplied by the number of Persons Eligible but Not Receiving Benefits.

For More Information

Visit the Food Research and Action Center (FRAC) website at http://www.frac.org for more information about the Food Stamp Program and steps communities can take to ensure that low-income families are getting the food stamp benefits they qualify for can be obtained.

Next Steps for the State and Communities

The State of Indiana has been conducting an effective outreach program to increase participation and awareness of available food stamp benefits. Public information, education, and improving accessibility to food stamps must be continuing activities if low-income families are to receive the nutrition assistance they need. Some actions that can be taken include:

- **Increase accessibility to food stamps through expanded office hours of food stamp offices (including evenings and weekends), and allowing twelve-month recertification for working recipients.**[4]

- **Conduct a food stamp outreach program.** Matching funds are available from the federal government to pay half the costs of outreach programs.

- **Conduct public education campaigns to provide information about food stamps and application procedures.** State and local agencies can collaborate with businesses, unions, and community organizations such as food banks, agencies on aging, and schools to provide information or application assistance. Some of the approaches used in campaigns by various states include:
    - Developing simple, easy-to-read flyers, posters, or other informational materials containing basic program eligibility guidelines, applicant rights and responsibilities, and phone numbers to call for further assistance in both English and Spanish.
    - Training social service workers in program eligibility requirements.
    - Providing agencies serving low-income populations (e.g., hospitals, community centers, shelters, food pantries) with promotional materials to distribute to clients.
    - Distributing food stamp materials (posters, flyers, applications) through other government program sites (e.g., WIC sites, heating assistance programs, public housing offices).
    - Sending outreach workers to speak to groups and potentially eligible individuals at community sites.
    - Conducting media campaigns using both free and paid media, including:
        - Public service announcements on TV/radio,
        - Articles in human service agency newsletters,
        - Paid TV/radio spots,

[4] Currently, Food Stamp recipients must verify their income and assets every six months.

Next Steps for the State and Communities (continued)

- Direct mail campaigns,
- Advertising on public transportation (buses and shelters), and
- Articles and ads in community newspapers.

- **Target food stamp outreach to recently unemployed people with information at WorkOne Centers and job placement services.** One-Stop Centers funded under the federal Workforce Investment Act are ideal places to serve as clearinghouses for support services and programs. A recent survey by the Center for Law and Social Policy found that the One-Stop Centers could do much more in providing information and assistance in applying for food stamps.

- **Ensure that families leaving TANF (Temporary Assistance to Needy Families) receive transitional food stamp assistance.**

National School Lunch & Breakfast Programs

This section of the report covers the two most prominent school-based nutrition programs funded by the United States Department of Agriculture – the National School Based Lunch Program (NSLP), and the National School Breakfast Program (NSBP).

National School Lunch Program

The National School Lunch Program (NSLP) offers free and reduced price lunches to school-aged children in families at or below 130 of poverty and 185 percent of the Federal Poverty Guidelines, respectively.[5] The NSLP also provides after-school snacks at program sites that meet the area income eligibility threshold (those areas where 40 percent of the families fall at or below 185 percent of the Federal Poverty Guidelines). The program is administered on the federal level by the United States Department of Agriculture (USDA) and at the state level by the Indiana Department of Education. Local program sites, generally schools, implement the program, including enrollment, certification, meal preparation, and meal service.

Participation

In school year (SY) 2003 - 2004, there were nearly 2,300 sites in Indiana offering free and reduced price lunches during the school year to eligible children. Program sites receive cash reimbursement from the federal government for every meal served (at a free, reduced, and paid meal rate) and also receive commodity foods (i.e., "entitlement" foods) valued at 15.25 cents per meal served. Nearly $120 million in federal funds flowed into Indiana for the NSLP in SY 2003 - 2004. The number of enrolled children in the NSLP is also the benchmark upon which other types of federal funding are based. For example, Title I funding for a school is based on the number of children enrolled in the NSLP.[6]

The economic downturn in the past few years has impacted enrollment in the NSLP nationally and in Indiana. Between FY 2000 to 2004, the program across the country saw an increase of over 1.5 million children eligible for free and reduced price lunches (USDA, B). In Indiana, an additional 89,409 children received free and reduced price lunches from October 2000 to October 2003, for an increase of 30 percent. Specifically, in October 2003, 386,794 children in Indiana received free and reduced price lunches, equaling 31.7 percent of the statewide student body eating school lunch meals. In October 2000, Indiana schools served free and reduced price lunches to 297,385 children, totaling 28.3 percent of the student body eating school lunch meals (IN Department of Education). The increase in participation is also mirrored on a county level. There is a complete listing of county participation rates for October 2000 and October 2003 in **Appendix C**.

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[5] For a family of four, the 2005 Federal Poverty Guidelines are $19,350 and $16,090 for a family of three. For a family of four, 130 percent of poverty in 2005 is $25,155, and for a family of three, 130 percent of poverty is $20,197.

[6] Title I funding comes from the federal Elementary and Secondary Education Act (ESEA). It is targeted toward high-poverty communities and provides extra resources to schools and school districts in those areas through formula grants to address the educational needs of low-income students.

National School Lunch Program Participation (Reduced Price and Free Lunches)				
	Number Participating in Oct. 2000	Number Participating in Oct. 2003	Number Change	Percentage Change
Indiana	297,385	386,794	89,409	30%
Source: Indiana Department of Education				

Program Impact

According to well-documented research, low-income children who participate in school-based nutrition programs have better attendance, are on time more often, and achieve better educational outcomes. Conversely, research has shown that children who are hungry:

- Are more likely to repeat a grade,
- Have lower math scores,
- Are more likely to have behavioral and emotional problems, including hyperactivity, and
- Are more often absent and tardy (FRAC, C).

The NSLP is one of many tools that schools and communities can use to address these issues and ensure that children are healthy and ready to learn.

For More Information

To learn more about the National School Lunch Program visit:

- The Food Research and Action Center (FRAC), http://www.frac.org/pdf/cnnslp.PDF,
- State Department of Education Division of School and Community Nutrition Programs, http://www.doe.state.in.us/food/welcome.html, and
- USDA/FNS Child Nutrition Programs, http://www.fns.usda.gov/cnd/.

Next Steps for the State and Communities

- **Review NSLP sites to ensure that proper outreach is being conducted to enroll children.**
- **Create confidential payment procedures to reduce stigma** (i.e., uniform EBT cards/vouchers to pay for meals regardless of enrollment in the program, especially for children in junior high and high school).
- **Facilitate the expansion of other child nutrition programs — such as the National School Breakfast Program and the Summer Food Service Program — to additional program sites to broaden the positive impact on children's nutritional and educational outcomes.** For example, beginning a School Breakfast Program at each school in the district and offering universal access so all students participate. Other communities have implemented this with very positive effects on student attendance and performance.

Next Steps for the State and Communities (continued)

- **Advocate on a state level for streamlined program and certification procedures to ease administrative burden on schools.** The State should institute a direct certification policy. This is allowed under current federal rules and will be phased in as a mandate by 2008. This procedure allows children whose families receive TANF or food stamps to be directly certified for the School Lunch Program for the year so they do not need to provide additional documentation. Currently, the State allows local areas the discretion to implement this policy or not. Direct certification has shown to increase participation in School Lunch Program (and thereby School Breakfast Program) and eases the administrative burden on schools.

National School Breakfast Program

The National School Breakfast Program (NSBP) began in 1966 as a pilot program to serve breakfast to low-income children at rural schools whose families may not have adequate resources to provide a nutritious meal in the morning.[7] Since that time, this federally-funded program has grown significantly, reaching a record 8.7 million children across the nation in SY 2003 - 2004, more than 80 percent of whom were from low-income families. This growth has resulted in nearly four out of every five schools that host a School Lunch Program also offering School Breakfast Program. More than four out of every ten low-income children participating in the School Lunch Program also eat breakfast at school.

The benefits of child nutrition programs are tangible. An extensive body of research has shown that low-income children who participate in school-based nutrition programs have better attendance, are on time more often, and achieve better educational outcomes.

Participation

In Indiana, nearly 112,000 low-income students participated in the School Breakfast Program at 1,600 different sites during the SY 2003 - 2004 school year.[8] These figures represent significant increases in enrollment over the previous year, however, Indiana still ranks in the lower half of states in terms of School Breakfast participation and number of sites offering the program. In terms of the ratio of School Breakfast to School Lunch participants, Indiana is below the national average. Indiana's ratio is 38.4 (below four out of ten) compared to a national ratio of 43.1. If Indiana could increase this ratio to 55 (the ratio of the best performing states), an additional 48,000 students would be served and over $9.5 million in additional federal funding would flow into the state annually (FRAC, D).

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[7] For an excellent review of the National School Breakfast Program – including data and recommendations – see the Food Research and Action Center's 2004 School Breakfast Scorecard at http://www.frac.org/School_Breakfast_Report/2004/Report.pdf.

[8] The participation number does not include paid students (i.e., students who were not low-income but still participated in the program).

Next Steps to for the State and Communities Improve Participation in Indiana

- **Expand School Breakfast Program Sites.** According to Indiana law, the School Breakfast Program is required in public schools with 25 percent or more students who qualify for free and reduced priced lunches.[9] States and jurisdictions across the country have expanded the School Breakfast Program and increased participation in a variety of ways. Some lower their percentage to 20 percent, for example, to capture more schools. Others, such as Cleveland, Kansas City, and New York City offer a Universal Breakfast Program where every student in public schools, regardless of income, is offered a nutritious breakfast at the beginning of the day. This can be done through the implementation of Provision 2 or 3 of the National School Lunch Act which allows schools to provide breakfasts (and lunches) for multiple years, free of charge to all students without collecting meal applications. At least 40 states have implemented sections of Provision 2 and/or Provision 3. By all accounts, these expansions have been incredibly successful improving performance, attendance, and nutrition of all children.

- **Immediately Implement a Direct Certification Process**. This is allowed under current federal rules and will be phased in as a mandate by 2008. This procedure allows children whose families receive TANF or food stamps to be directly certified for the School Lunch Program for the year so they do not need to provide additional documentation. Currently, the State allows local areas the discretion to implement this policy or not. Direct certification has shown to increase participation in School Lunch Program (and thereby School Breakfast Program) and eases administrative burden on schools.

[9] IND. CODE ANN. § 20-5-13.5-4. See http://www.frac.org/School_Breakfast_Report/2004/Table_6.pdf for eligibility thresholds and reimbursement rates for the School Breakfast Program.

Supplemental Nutrition Program for Women, Infants, & Children (WIC)

The Supplemental Nutrition Program for Women, Infants and Children (WIC) offers vouchers for specific types of nutritious food as well as nutritional counseling to eligible pregnant or post-partum women, infants, and children up to five years of age. Based on the availability of openings, families who are at or below 185 percent of the Federal Poverty Guidelines can participate in the program. In addition, families must be considered nutritionally “at-risk” and residents of the state from which they are seeking assistance.

WIC also serves as a critical bridge to other services for low-income families. WIC professionals not only evaluate nutritional risk factors, but link families with community resources to address issues outside of the scope of WIC services.

WIC is a program of the USDA, Food and Nutrition Service and is administered by the Indiana State Department of Health. Local WIC offices process applications, arrange for services, and handle recertification of eligibility. Congress appropriates WIC funding annually on a discretionary basis; it is not an entitlement program. In FY 2004, over $20.7 million in federal funds flowed into Indiana to support the nutrition and administrative expenses of the WIC program, and almost $50.4 million was spent in the State for food costs under the program (Indiana Department of Health).

Since funding on the federal level sometimes falls short of meeting the demand, there are periods when WIC cannot serve all eligible families. Individual states then institute a waitlist and/or a system of priorities for filling available spots such as pregnant women and children less than one year of age. To date, Indiana has not had to institute such systems and has been able to offer WIC to eligible families who seek assistance.

Participation

Like other programs, the economic downturn in the past few years has impacted enrollment in WIC nationally and in Indiana. From FY 2000 to 2004, the program across the country experienced an increase in participation from 7.2 million women and children in 2000 to 7.9 million. In Indiana during this time, participation increased by almost 11,000 women and children. Specifically, 131,485 women and children in Indiana participated in the program in FY 2004 compared to 120,648 women and children in FY 2000 (FRAC, B).

WIC Participation, 2004				
	Number Served 2000	Number Served 2004	Number Change	Percentage Change
Indiana	120,648	131,485	10,837	9%
Source: USDA, Food and Nutrition Service, C				

Program Impact

Research has demonstrated that adequate nutrition during pregnancy and the first several years of a child's life is critical to long-term health and well-being. WIC provides this assurance to communities and participating families by:

- Increasing the number of women who receive prenatal care,
- Reducing the incidence of low birth weight babies,
- Reducing fetal mortality, and
- Increasing nutritional adequacy for low-income women and children (FRAC, E).

In addition, WIC is a cost-savings program. Researchers have found that every $1 spent on the WIC program results in Medicaid savings for newborns and mothers of between $1.77 and $3.13 (FRAC, E). State and local communities must make investments to ensure that the benefits provided through the WIC program are available for all eligible families who seek assistance.

For More Information

Visit the following websites for further information on WIC:

- FRAC, http://www.frac.org/pdf/cnwic.pdf,
- State WIC Site, http://www.in.gov/isdh/programs/wic/index.htm,
- Federal WIC Site, http://www.fns.usda.gov/wic/, and
- The National WIC Association, http://www.nwica.org.

Next Steps for the State and Communities

- **The Indiana State Department of Health (ISDH) should publish county level information on an annual or semi-annual basis on the number of WIC participants and the amount of funding allocated to each of Indiana's counties.** Data on the WIC program is not currently compiled by ISDH at the county level and is not published on the ISDH website. This data would be helpful to statewide and community organizations and advocates who are working to ensure that eligible residents are being reached by the various nutrition and transitional support programs.

- **Review WIC outreach strategies in the community to ensure that social service providers and eligible families know about the program.**

- **Advocate on a federal level for streamlined program and certification procedures to ease administrative burden on families and caseworkers.**

- **Advocate on a federal level for funding to reach all eligible families who are in need of WIC services.**

State Children's Health Insurance Program (SCHIP): Hoosier Healthwise

The State Children's Health Insurance Program (SCHIP) was established through the Balanced Budget Act of 1997 as Title XXI of the Social Security Act. SCHIP provided states with $40 billion in federal funding over ten years to provide free and low-cost health care coverage to uninsured children under the age of nineteen who are not eligible for Medicaid. States set their own eligibility guidelines. Nationwide, eligibility ranges from below 200 percent of poverty up to 350 percent of the Federal Poverty Guidelines. Twenty-five states, including Indiana, have set eligibility for their SCHIP programs at 200 percent of poverty or below. SCHIP has enjoyed bipartisan support and has been well received by federal and state policymakers. In addition, SCHIP has been extremely successful in reducing the number of uninsured children. According to the National Health Insurance Survey Data, the percentage of low-income children without insurance fell by one-third between 1997 and 2003, primarily because of growth in Medicaid and SCHIP enrollment (Broaddus, Ku, et. al.).

Hoosier Healthwise

SCHIP operates under broad federal guidelines which gives states flexibility and allows them to tailor their programs to meet the specific needs of uninsured, low-income children in their state. Each state had the option of expanding their Medicaid program, instituting a separate state program for SCHIP, or implementing a combination of both programs. Indiana is one of twenty states that chose to implement a combination of both programs.

Indiana's Hoosier Healthwise program provides health insurance coverage to uninsured children in Indiana up to 200 percent of the Federal Poverty Guidelines. Indiana's SCHIP was implemented in two phases. Phase I began on July 1, 1998 and expanded Medicaid eligibility. Phase II began January 1, 2000 and is a non-Medicaid program. Indiana's SCHIP is comprised of:

- **Phase I SCHIP** - Uninsured children below the age of nineteen with family incomes up to 150 percent of poverty. There are no monthly premiums for this category of recipients.

- **Phase II SCHIP** - Uninsured children with family incomes between 150 percent and 200 percent of poverty. Recipients in this category are required to pay a small monthly premium for coverage.

Indiana's Medicaid program covers children:

- Ages one and under, with family incomes up to 150 percent of poverty,
- Ages one to five, with family incomes up to 133 percent of poverty, and
- Ages six and up, with family incomes up to 100 percent of poverty.

Participation

The positive impact of health insurance coverage for children is unequivocal — children have regular access to preventative care, experience better health outcomes, and are more ready to learn. In addition, children with health insurance typically have access to one primary care physician at a "usual care site" (i.e., one doctor's office), which contributes to a more consistent, coordinated and comprehensive delivery of services. Conversely, children without health insurance are:

- Five times more likely to have a unmet need for medical care,
- 70 percent less likely to receive medical care for common childhood illness and injuries (i.e., ear infections, asthma, sore throats, sprains, etc.),
- Three times more likely not to get a needed prescription drug,
- Six times more likely to lack one usual site of care, and
- More likely to end up at the hospital for an "avoidable" stay (i.e., something that if preventative care had been provided, could have been treated without hospitalization).

Insurance Status of Low-Income Children (less than 200% of poverty), Age Eighteen and Under, 2002-2003						
			Compared to Bordering States			
Type	U.S.	**Indiana**	Illinois	Michigan	Ohio	Kentucky
Employer Based	26%	**34%**	34%	31%	33%	26%
Individual Policies	3%	**4%**	3%	3%	3%	4%
Medicaid/SCHIP	48%	**42%**	42%	54%	47%	48%
Other Coverage**	2%	**1%**	1%	1%	1%	4%
Uninsured	21%	**20%**	20%	12%	17%	18%
** Includes Medicare and insurance through military.						
Source: Indiana's Children's Health Insurance Annual Evaluation Report						

During the 1990s states placed a high priority on providing health care coverage to uninsured children. This was due to both federal funding that allowed states to expand coverage and extensive outreach efforts by states to enroll children in SCHIP and Medicaid. During this time, many states expanded eligibility and designed streamlined enrollment systems which included simple mail-in applications, guaranteed twelve-month continuous eligibility and minimal income verification. In addition, many states made sizeable investments in statewide and community-based outreach and enrollment projects. These efforts resulted in a considerable increase in the number of children enrolled across the country. SCHIP enrollment reached a peak in 2000, of 6.4 million children (Hudson and Banthin).

From 2000 – 2001, state fiscal crises forced many states to have to reduce state spending, in some cases reduce eligibility, and outreach efforts for Medicaid and SCHIP. States began to implement barriers to health care coverage including:

- Eliminating twelve-month continuous eligibility (six states implemented),
- Requiring families to produce verification of their income (four states implemented),
- Freezing SCHIP enrollment, and
- Modifying and/or increasing premium payments (making coverage less affordable) (Ross and Cox).

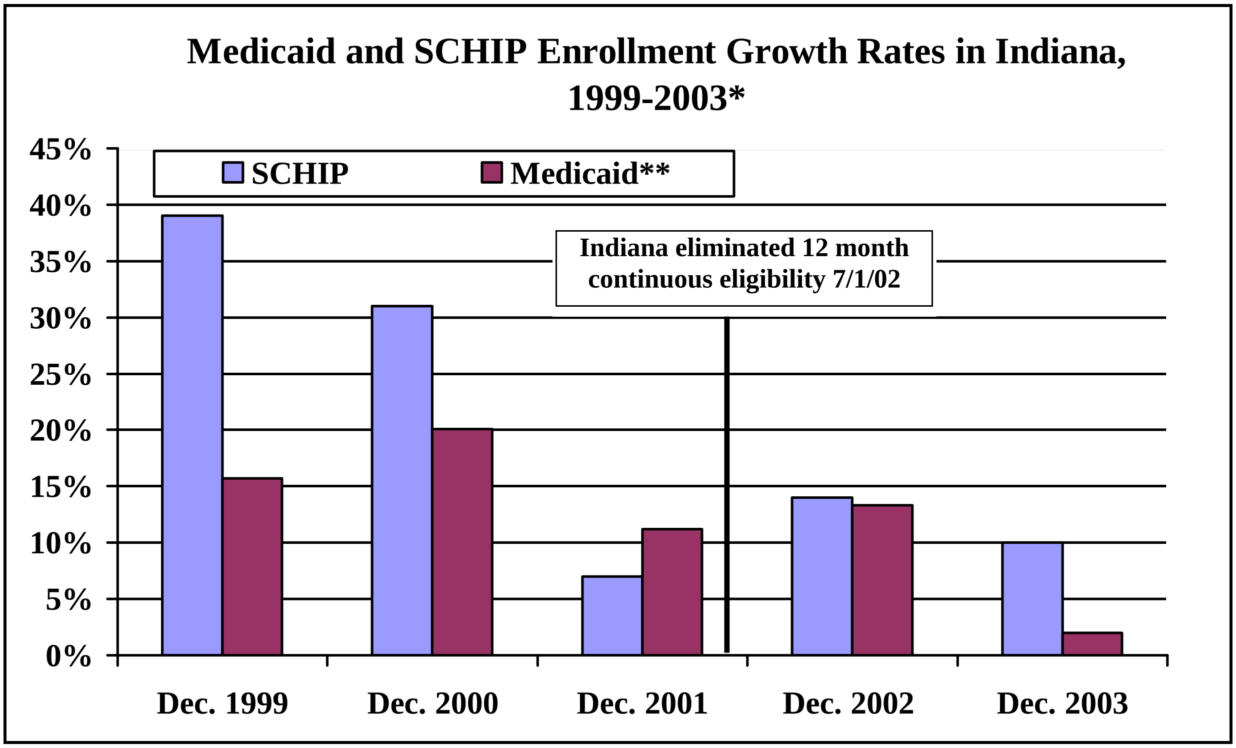
A study on disenrollment from SCHIP by the Child Health Insurance Research Initiative (CHIRI) found that the administrative requirements imposed by states at renewal lead to a large number of children being dropped from coverage (Ross and Cox). In addition, studies also show that many of these children re-enrolled within a short time period suggesting that they may have continued to qualify for the program during the coverage lapse (Dick, Allison, et. al.).

Indiana was one of six states that chose to eliminate twelve-month continuous eligibility in order to reduce state spending. This policy was implemented beginning July 1, 2002. Children are now required to recertify for Hoosier Healthwise every six months through a mail-in renewal application. If the application is not sent in, children lose their health care coverage and have to reapply to the Hoosier Healthwise program.

This was at a time also when the downturn in the national and state economies was having an impact on health care coverage of children. Decline in employer-provided health care and wages, and rising health care costs lead to increased enrollment in both Medicaid and SCHIP. Despite states' implementation of barriers to coverage and state budget cuts, most states experienced increased enrollment. In FY 2004, approximately 6.1 million children participated in SCHIP. This is a decrease from of 4.7 percent from 2000. In 2004, despite the elimination of twelve-month continuous eligibility, Indiana's enrollment increased by 2.4 percent from 2000.

Number of Children Enrolled in Hoosier Healthwise, 2004				
	Number Served 2000	Number Served 2004	Number Change	Percentage Change
Indiana	454,066	464,896	10,830	2.4%
Sources: Indiana Family and Social Service Administration, ICES System and Covering Kids and Families Indiana				

In addition, the decline in wages had an impact on Medicaid enrollment. Medicaid now covers some children who were covered by SCHIP due to declines in family income, which changed their eligibility status. The number of children in poverty in Indiana has grown 73.7 percent from 1999 – 2003, and may also have an impact on Medicaid enrollment (U.S. Census Bureau, D). Medicaid provides health care coverage to one-fifth of the nation's children (25 million) and is the source for health care coverage for more than 40 percent of low-income children (Families USA, A). One in five children in Indiana receives health care coverage from Medicaid. A Kaiser State Survey Report, also found that increased enrollment was a contributing factor to Medicaid expenditure growth in Indiana in 2004 and 2005 (Smith, Ramesh, et. al.).



* Percentage Change in enrollment from previous year
** Medicaid includes all categories of recipients, not only children.
Sources: Smith, Rousseau, et. al. and Ellis, Smith, et. al.

Indiana's Office of Medicaid Policy and Planning projects that SCHIP enrollment will grow by 7.3 percent a year in the 2006 – 2007 biennium and that 575,000 children enrolled in Hoosier Healthwise by June 2007.

SCHIP and Medicaid Funding

States and the federal government fund SCHIP jointly; however, federal SCHIP funds are capped at the national and state level.[10] Federal law requires states to spend state dollars on SCHIP and match an annual allotment amount each year in order to receive federal funds. The SCHIP federal matching rate varies from state to state because it was originally based on calculation of the state's share of low-income and uninsured children.

[10] Capped funding is a set amount of funding for a program, regardless of increases in enrollment or funding needs. This means that no additional money is allocated even if it is needed to meet participation or program costs. Capped funding also requires states to meet an annual match in order to receive federal funds.

A state cannot receive a matching rate of more than 85 percent and cannot receive less than $2 million in federal funds (Indiana's Annual SCHIP Report).

SCHIP Funding, Phase I

States that chose to expand their Medicaid programs through SCHIP receive enhanced Federal Medical Assistance Percentage (FMAP) or federal matching payments up to the state's total federal SCHIP allotment. Once a state spends all of their SCHIP funds they can revert to the regular Medicaid matching rate for its Medicaid expansion children. Indiana receives this federal rate for children who qualify and participate in Phase I SCHIP.

SCHIP Funding, Phase II

Those states that chose to implement separate SCHIPs that are non-Medicaid programs also receive an enhanced federal matching payment up to the state's federal SCHIP allotment. Once these funds are exhausted, the state cannot rely on Medicaid to cover these children. However, separate SCHIP programs are not required to meet Medicaid's requirements and have more flexibility under SCHIP rules concerning benefit coverage and cost-sharing. For example, a state that operates a separate SCHIP program is not required to provide children with dental, vision, and mental health services, which they would be required to provide under Medicaid. Indiana receives this federal rate for children who qualify and participate in Phase II SCHIP.

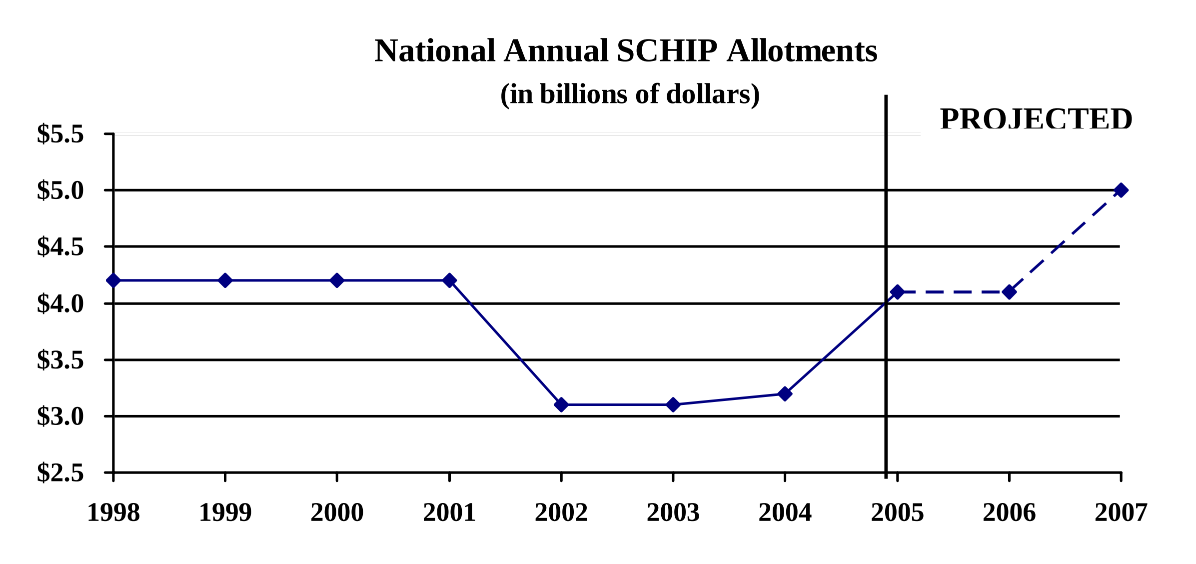
Medicaid Funding

Children whose family income is below SCHIP eligibility[11] receive health care coverage from Medicaid. Medicaid is a joint federal-state program funded though an open-ended funding stream known as the FMAP or federal match system. States are reimbursed for actual costs instead of being limited to a specific amount of federal funding. States receive between $1 and $3 in federal funds for every $1 they spend on Medicaid. Since Medicaid is an entitlement, states are guaranteed additional federal funds if their Medicaid costs or enrollment increase.[12]

Indiana's Match Rate for SCHIP and Medicaid Children, 2004 - 2005		
Year	SCHIP	Medicaid
2004	73.6%	62.3%
2005	74.0%	62.8%
Source: Families USA, A		

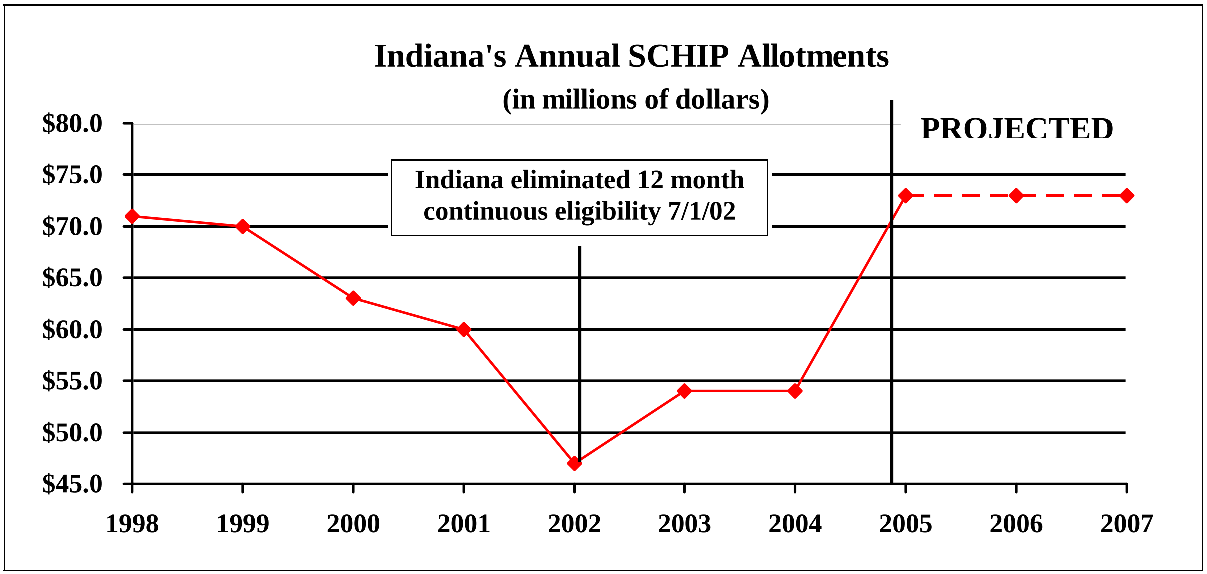
[11] 150 percent of poverty and below for Phase I and 200 percent of poverty and below for Phase II.
[12] An entitlement means that the state will receive increased federal funding when enrollment increases and vice versa. It does not require annual appropriations in the federal budget.

SCHIP provided states with $40 billion in federal funding over ten years (1997- 2007) to provide health care coverage to uninsured children. In FY 2004, the national allotment for SCHIP was $3.2 billion. The block grant was decreased in fiscal years 2002 to 2004 due to federal budget cuts. However, in FY 2005, the SCHIP national allotment is $4.1 billion and is projected to increase to $5.0 billion in FY 2007.



Source: Indiana's Children's Health Insurance Program Annual Evaluation Report 2005

Indiana received $71 million in federal funding in 1998, and this decreased to $47 million in 2002. However, in FY 2005 Indiana is projected to receive $73 million, which will be needed to cover the projected increase in enrollment in Hoosier Healthwise.



Source: Indiana's Children's Health Insurance Program Annual Evaluation Report 2005

States have three years to spend their annual allotment. If they do not, states must return the unspent funds to the federal government. Some of these unspent funds may be retained by the state for an additional time period or redistributed to states that have spent all their annual allotment. The redistribution of SCHIP funds is essential. In 2004, spending in 36 states will exceed their allotments and by 2007 19 states are expected to face funding shortfalls (Ross and Cox).

Indiana received $45 million in redistributed 1998 SCHIP funds and $105 million in redistributed 1999 funds. Indiana spent all of these SCHIP funds. From 2000 – 2002, Indiana lost $60 million in federal SCHIP funds the State did not spend and therefore were reverted to the federal government and redistributed to other states (Indiana Office of Medicaid Policy and Planning).

Indiana SCHIP Federal Funding		
Year	Redistributed Funds Indiana Received	SCHIP Funds Indiana Reverted to the Federal Government
1998	$45 M	
1999	$105 M	
2000		$6.5 M (10-1-02)
2001		$30.0 M (10-1-03)
2002		$23.5 M (10-1-04)
Source: Indiana Office of Medicaid Policy and Planning		

Economic Impact

Another less recognized impact that health insurance coverage offers is its ability to stimulate state and local businesses and economies. New federal dollars flow into Indiana's economy when the state invests in health care insurance for low-income Hoosiers.

In FY 2005, the 50 states will spend an estimated combined total of more than $132 billion on Medicaid. As a result of this investment, Medicaid will generate an economic benefit of $367.5 billion in state-level output of goods and services from increased business activity (Families USA, A). In FY 2005, for every $1.00 spent by a state on Medicaid, $3.00 in business activity is generated in the state economy (Families USA, A).

Amount Indiana Receives from the Federal Government When It Invests One Dollar on Medicaid or SCHIP, 2004 - 2005		
Year	SCHIP	Medicaid
2004	$2.79	$1.65
2005	$2.84	$1.69
Source: Families USA, A		

Every million dollars a state invests in Medicaid generates an average of $3.35 million in new business activity, 33.76 new jobs, and $1.23 million in new wages (Families USA, B). Specifically, in FY 2005, for every $1 million Indiana invests in Medicaid it will generate an average of $3.5 million in new business activity, 35 new jobs, and $1.25 million in new wages.

Economic Gains for Each $1 Million Indiana Invests in State Dollars on Medicaid, 2004		
	U.S. (average for all 50 states)	Indiana
New Business Activity Gained	$3,350,000	$3,454,000
New Jobs Generated	34	35
New Salaries and Wages Gained	$1,230,000	$1,250,000
Source: Families USA, B		

In 2003, Indiana spent $1.5 billion on Medicaid which accounted for 14.5 percent of state general fund spending (Georgetown Health Policy Institute). As a result, $5.2 billion in new business activity was generated, 51,735 new jobs were created, and $1.9 billion in total wages from new jobs flowed into the state economy (Families USA, B).

Conversely, when a state reduces spending it not only loses federal dollars but also jobs and business activity. Indiana has reduced Medicaid spending by $100 million since 2002, resulting in the loss of $345 million in business activity, 3,500 jobs, $125 million in lost salaries and wages (Families USA, B).

Medicaid and SCHIP provide health care coverage for children in families who cannot afford health insurance on their own. The initial gains made through SCHIP must be maintained with a focus on the long-term positive effects on children's health and their readiness to learn. The fact that these programs also provide an important economic stimulus cannot be overlooked as Indiana makes decisions on state funding priorities.

For More Information

See the following websites for more information on SCHIP:

- Families USA, http://www.familiesusa.org/,
- Kaiser Commission on Medicaid and the Uninsured, www.kff.org,
- Covering Kids and Families, http://coveringkidsandfamilies.org/,
- State's website for descriptions of best practices in CHIP outreach http://www.in.gov/fssa/programs/chip/bestpractice.html/, and
- Center on Budget and Policy Priorities free outreach kit called "Start Healthy, Stay Healthy" available to local community organizations. http://www.cbpp.org/shsh.

Next Steps for the State and Communities

- **The State should coordinate with local communities to ensure that extensive outreach campaigns are being conducted in local areas.** Some examples include:
    - Conducting “Back to School” enrollment drives,
    - Including information on Hoosier Healthwise in mailings about the National School Lunch Program, and
    - Conducting “Covering Kids” days offering information on Hoosier Healthwise at child care centers, pre-schools, and Head Start Programs.

- **Advocate for adequate funding at the state and federal level for SCHIP and Medicaid.** Ideally, funding should be available so the state can offer Hoosier Healthwise to families who cannot afford health insurance on their own and do not currently qualify for Hoosier Healthwise. Many areas around the country have expanded health insurance programs to cover children and families up to 300 percent of poverty resulting in more productive, healthy, and economically viable communities.

- **Highlight — from a local perspective — issues facing the uninsured to key decision makers.** Local communities can be the momentum in bringing about change by informing key decision makers of the problem, offering solutions, and being persistent.

Indiana Child Care Development Fund (CCDF)

In Indiana, the Child Care Development Fund (CCDF) offers eligible low-income working families vouchers that they can exchange for child care in their local areas, thus making child care more affordable. Current eligibility is set at 127 percent of the Federal Poverty Guidelines, approximately $24,475 a year for a family of three. Families over 100 percent of poverty are also required to make a co-pay, depending on their income, directly to providers. CCDF is administered at the federal level by the Department of Health and Human Services, Bureau for Children and Families, and at the state level by the Family and Social Services Administration, Bureau of Child Development. States receive a combination of federal allocations for CCDF and most transfer additional dollars from their TANF block grant and/or spend state general funds to increase the total amount available for child care. Local voucher agents process applications and determine eligibility.

Participation

In the late 1990s, CCDF grew exponentially. In an effort to assist families as they moved from welfare-to-work, states invested heavily in child care programs and transferred millions of dollars from TANF program budgets into their CCDF. Indiana was no exception. In FY 2000, TANF spending on child care more than doubled the number of children served from 25,000 to over 50,000 by raising the eligibility ceiling to 143 percent of poverty.

Despite these investments, a waitlist of several thousand eligible children still existed in December 2000. From December 2000 to December 2002, 43 percent fewer children received vouchers — over 25,000 — and the waitlist increased by 53 percent. Since that time, participation in the child care program has been further impacted by the downturn in the economy and changes in eligibility due to the increased demands on TANF funding. In July 2002, the state announced a deficit in its TANF budget and reduced the amount it transferred into the CCDF by $9.7 million. This resulted in the lowering of the eligibility threshold to 127 percent of the Federal Poverty Guidelines and the loss of vouchers for over 6,700 children across the state. In FY 2001, the state dedicated a high of $53 million out of its TANF budget to child care. Since FY 2003, the state has transferred just $4 million per year into the CCDF. In FY 2003, Indiana's total expenditures for child care assistance was approximately $167 million[13]

In 2003, the monthly average of children served was 36,178, a decline of 40 percent since 2000, with an average monthly waitlist of 3,332. By 2004, the number of children served declined for another year, if only slightly, to 35,769. The number of Indiana children enrolled in subsidized child care in 2004 declined by 24,139 – a reduction of 40 percent since 2000. Although eligibility was reduced for child care assistance in 2002, the

[13] This amount includes CCDF mandatory, matching, discretionary, maintenance of effort, and TANF transfer. See http://www.acf.hhs.gov/programs/ccb/research/03acf696/table11.htm for mandatory, matching, discretionary and MOE amount. TANF transfer amount provided by FSSA.

number of children placed on the waitlist is increasing. In 2004, over 8,500 were on the waitlist each month. This is an increase of 150 percent from 2000. The loss of state dollars invested in child care has undoubtedly caused many single parents to lose their jobs or leave their children in unsafe conditions while they are working. **Appendix D** contains the number of children participating in the CCDF program and waitlist data for all counties during 2004 with percentage and numerical changes since the year 2000.

Child Care Development Fund, 2004				
	Children Served (Monthly Average)		Children on Waitlist (Monthly Average)	
	2000	2004	2000	2004
Indiana	59,908	35,769	3,407	8,524
Source: Indiana Family and Social Services Administration, Bureau of Child Development				

Program Impact

Child care is a critical component in ensuring that low-income families are able to secure and maintain employment. Child care costs alone can make it impossible to make ends meet while working in a low-wage job. For example, in the Indianapolis metropolitan area, the market rate for child care for a preschooler was $588 a month in 2002. When combined with housing, food, and costs for other basic needs, a single parent with two children – one schoolage and one preschooler – has to earn $12.59 an hour to be self-sufficient. Research has shown that the majority of families leaving welfare for work secure an average wage of approximately $7 an hour. In addition, the economic downturn has tightened the labor market even further, increasing competition for jobs that pay a self-sufficiency wage. CCDF offers families the ability to defray otherwise expensive child care costs so they are able to find and keep a job.

In addition, the CCDF helps ensure that quality child care is available to families of all income levels in the state. The federal government requires the State to spend four percent of its CCDF allocation to improve the quality of child care in Indiana. The State has accomplished this in a variety of ways such as offering incentives to communities to spearhead public-private child care partnerships, offering professional development opportunities for child care workers, and creating a web-based child care information and referral service. These initiatives benefit middle and upper-income families with children in child care, local communities by enhancing the skills of the labor force, and making the community more attractive to businesses.

Economic Impact

The child care industry itself is growing and offers substantial economic benefits to local, state, and national economies. According to a research report that examined the economic analysis of the child care industry found that the licensed child care industry:

- Generates income that supports approximately $2.8 million “direct, indirect, and induced” jobs in the U.S. — about one-third of which are specifically in the child care industry,
- Directly employs more workers in the U.S. than public secondary schools and more than twice as many as the farming sector, and
- Enables parents to work, who then earn approximately $100 billion in wages annually (M.Cubed).

For every dollar spent on formal child care, $15.25 is generated in additional earnings by parents (M.Cubed). This has a substantial impact on our national economy and translates into $580 billion in total labor income, $69 billion in tax revenues, and more than 15 million jobs (M.Cubed).

For More Information

Visit the following websites for more information on CCDF:

- Children’s Defense Fund, http://www.childrensdefense.org./head-resources.htm,
- Bureau of Child Development, http://www.in.gov/fssa/children/bcd/index.html, and
- Center on Law and Social Policy, http://www.clasp.org/Pubs/Pubs_ChildCare.

Next Steps for the State and Communities

- **Identify and build on existing initiatives to strengthen access, affordability, and quality of child care in the local community.**

- **To the extent possible, collaborate with local businesses to spearhead new public/private child care initiatives.**

- **Prioritize the TANF budget to reflect the importance of child care as a welfare-to-work imperative**. Indiana should bolster the amount it transfers out of the TANF budget into the CCDF. While it does not currently have the reserves it once had to be able to transfer the amounts it did in FY 2000 and 2001, the state does have the flexibility to re-prioritize the TANF budget, increase child care funding, and get more recipients into the workforce.

- **Advocate on a federal level for adequate funding for child care for low-income families.** As of March 2005, legislation to reauthorize TANF (legislation that addresses, among other things, child care funding) had not been passed. It is critical that the final bill include adequate funding for child care. At a minimum, $5 to $6 billion is needed for states to continue to serve existing children on their caseloads. It is imperative that communities convey the message to Indiana’s Congressional Delegation that child care is a critical component of low-income families’ ability to secure and retain employment and that adequate funding for child care must be included in the final TANF bill.

Appendices

APPENDIX A: Data on the Federal EITC for Indiana, 2002									
		Federal EITC Claimed in 2002						Federal EITC Unclaimed in 2002	
	Population	EITC Dollars (in millions)	Number of Filers Receiving EITC	% of County Population Receiving EITC	Average EITC Refund	Number of EITC Filers that Received a Rapid Anticipation Loan (RAL)	% EITC Filers that Received an RAL	Number of Filers That May Be Eligible and Not Receiving the EITC	Potential EITC Dollars
Indiana	**6,080,485**	**$680.9**	**405,433**	**6.7%**	**$1,679**	**167,653**	**41.4%**	**60,815**	**$102,135,000**
Adams County	33,625	$2.7	1,682	5.0%	$1,601	512	30.4%	252	$405,000
Allen County	331,849	$38.0	22,138	6.7%	$1,715	9,225	41.7%	3,321	$5,700,000
Bartholomew County	71,435	$6.9	4,299	6.0%	$1,599	1,802	41.9%	645	$1,035,000
Benton County	9,421	$1.2	664	7.0%	$1,771	247	37.2%	100	$180,000
Blackford County	14,048	$1.6	980	7.0%	$1,652	355	36.2%	147	$240,000
Boone County	46,107	$3.0	1,903	4.1%	$1,579	647	34.0%	286	$450,000
Brown County	14,957	$1.4	854	5.7%	$1,603	222	30.0%	128	$210,000
Carroll County	20,165	$1.5	888	4.4%	$1,656	281	31.6%	133	$225,000
Cass County	40,930	$4.7	2,844	6.9%	$1,662	1,000	35.2%	427	$705,000
Clark County	96,472	$12.0	7,286	7.6%	$1,653	3,219	44.2%	1,093	$1,800,000
Clay County	26,556	$3.7	2,229	8.4%	$1,643	933	41.9%	334	$555,000
Clinton County	33,866	$3.6	2,127	6.3%	$1,687	918	43.2%	319	$540,000
Crawford County	10,743	$1.7	1,053	9.8%	$1,644	318	30.2%	158	$255,000
Daviess County	29,820	$3.2	1,884	6.3%	$1,703	664	35.2%	283	$480,000
De Kalb County	40,285	$3.8	2,377	5.9%	$1,601	828	34.8%	357	$570,000
Dearborn County	46,109	$4.0	2,480	53.8%	$1,619	761	30.7%	372	$600,000
Decatur County	24,555	$2.6	1,662	6.8%	$1,572	654	39.4%	249	$390,000
Delaware County	118,769	$13.0	7,943	6.7%	$1,641	3,053	38.4%	1,192	$1,950,000
Dubois County	39,674	$2.8	1,867	4.7%	$1,481	479	25.7%	280	$420,000
Elkhart County	182,791	$21.5	12,542	6.9%	$1,710	5,899	47.0%	1,881	$3,225,000
Fayette County	25,588	$3.0	1,882	7.4%	$1,596	795	42.2%	282	$450,000
Floyd County	70,823	$7.0	4,308	6.1%	$1,628	1,803	41.9%	646	$1,050,000
Fountain County	17,954	$2.3	1,454	8.1%	$1,594	580	39.9%	218	$345,000
Franklin County	22,151	$1.9	1,166	5.3%	$1,615	349	30.0%	175	$285,000
Fulton County	20,511	$2.7	1,577	7.7%	$1,699	630	39.9%	237	$405,000
Gibson County	32,500	$3.1	1,966	6.0%	$1,611	728	37.0%	295	$465,000

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		Federal EITC Claimed in 2002						Federal EITC Unclaimed in 2002	
	Population	EITC Dollars (in millions)	Number of Filers Receiving EITC	% of County Population Receiving EITC	Average EITC Refund	Number of EITC Filers that Received a Rapid Anticipation Loan (RAL)	% EITC Filers that Received an RAL	Number of Filers That May Be Eligible and Not Receiving the EITC	Potential EITC Dollars
Grant County	73,403	$9.3	5,305	7.2%	$1,752	1,856	35.0%	796	$1,395,000
Greene County	33,157	$4.1	2,501	7.5%	$1,634	970	38.8%	375	$615,000
Hamilton County	182,740	$8.4	5,516	3.0%	$1,527	1,516	27.5%	827	$1,260,000
Hancock County	55,391	$3.8	2,503	4.5%	$1,526	841	33.6%	375	$570,000
Harrison County	34,325	$3.8	2,334	6.8%	$1,644	724	31.0%	350	$570,000
Hendricks County	104,093	$6.1	3,866	3.7%	$1,589	1,298	33.6%	580	$915,000
Henry County	48,508	$5.1	3,174	6.5%	$1,608	1,142	36.0%	476	$765,000
Howard County	84,964	$9.4	5,699	6.7%	$1,646	2,191	38.4%	855	$1,410,000
Huntington County	38,075	$4.1	2,418	6.4%	$1,683	798	33.0%	363	$615,000
Jackson County	41,335	$4.7	2,932	7.1%	$1,618	1,306	44.5%	440	$705,000
Jasper County	30,043	$2.9	1,760	5.9%	$1,630	498	28.3%	264	$435,000
Jay County	21,806	$2.5	1,548	7.1%	$1,641	529	34.2%	232	$375,000
Jefferson County	31,705	$3.5	2,262	7.1%	$1,565	714	31.6%	339	$525,000
Jennings County	27,554	$4.0	2,368	8.6%	$1,674	1,101	46.5%	355	$600,000
Johnson County	115,209	$9.7	5,948	5.2%	$1,631	2,418	40.7%	892	$1,455,000
Knox County	39,256	$4.3	2,750	7.0%	$1,561	1,130	41.1%	413	$645,000
Kosciusko County	74,057	$6.6	4,085	5.5%	$1,624	1,483	36.3%	613	$990,000
La Porte County	110,106	$12.7	7,602	6.9%	$1,674	3,168	41.7%	1,140	$1,905,000
Lagrange County	34,909	$2.5	1,635	4.7%	$1,542	506	30.9%	245	$375,000
Lake County	484,564	$68.1	37,203	7.8%	$1,830	15,875	42.7%	5,581	$10,215,000
Lawrence County	45,922	$5.4	3,330	7.3%	$1,630	1,284	38.6%	500	$810,000
Madison County	133,358	$14.9	9,121	6.8%	$1,629	3,922	43.0%	1,368	$2,235,000
Marion County	860,454	$132.2	75,235	8.7%	$1,757	39,259	52.2%	11,285	$19,830,000
Marshall County	45,128	$4.7	2,840	6.3%	$1,643	992	34.9%	426	$705,000
Martin County	10,369	$1.3	763	2.1%	$1,738	239	31.3%	115	$195,000
Miami County	36,082	$4.2	2,549	7.1%	$1,643	825	32.4%	382	$630,000
Monroe County	120,563	$8.3	5,836	4.8%	$1,430	1,843	31.6%	875	$1,245,000

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Montgomery County	37,629	$3.6	2,270	6.0%	$1,602	871	38.4%	341	$540,000
Morgan County	66,689	$5.8	3,503	5.3%	$1,666	1,477	42.2%	526	$870,000
Newton County	14,566	$1.2	752	5.2%	$1,628	220	29.3%	113	$180,000
Noble County	46,275	$4.4	2,765	6.0%	$1,596	1,134	41.0%	415	$660,000
Ohio County	5,623	$0.5	328	5.8%	$1,602	108	33.0%	49	$75,000
Orange County	19,306	$2.9	1,658	8.9%	$1,724	679	41.0%	249	$435,000
Owen County	21,786	$2.3	1,429	6.6%	$1,621	530	37.1%	214	$345,000
Parke County	17,241	$1.8	1,076	6.2%	$1,694	399	37.1%	161	$270,000
Perry County	18,899	$1.7	1,073	5.7%	$1,553	365	34.0%	161	$255,000
Pike County	12,837	$1.3	823	6.4%	$1,549	212	25.8%	124	$195,000
Porter County	146,798	$10.7	6,545	4.5%	$1,634	1,984	30.3%	982	$1,605,000
Posey County	27,061	$1.9	1,153	4.3%	$1,626	405	35.1%	173	$285,000
Pulaski County	13,755	$1.7	1,004	7.3%	$1,685	343	34.2%	151	$255,000
Putnam County	36,019	$3.3	2,073	5.8%	$1,568	823	39.7%	311	$495,000
Randolph County	27,401	$3.3	2,019	7.4%	$1,627	646	32.0%	303	$495,000
Ripley County	26,523	$3.0	1,854	7.0%	$1,636	587	31.7%	278	$450,000
Rush County	18,261	$1.9	1,148	6.3%	$1,658	453	39.5%	172	$285,000
St. Joseph County	265,559	$33.2	19,224	7.2%	$1,725	8,154	42.4%	2,884	$4,980,000
Scott County	22,960	$3.6	2,195	9.6%	$1,625	1,067	48.6%	329	$540,000
Shelby County	43,445	$4.0	2,544	5.9%	$1,554	1,039	40.8%	382	$600,000
Spencer County	20,391	$1.9	1,223	6.0%	$1,515	406	33.2%	184	$285,000
Starke County	23,556	$3.0	1,810	7.7%	$1,673	644	35.6%	272	$450,000
Steuben County	33,214	$3.4	2,152	6.5%	$1,570	688	32.0%	323	$510,000
Sullivan County	21,751	$2.5	1,605	7.4%	$1,564	502	31.3%	241	$375,000
Switzerland County	9,065	$1.1	632	7.0%	$1,765	229	36.2%	95	$165,000
Tippecanoe County	148,955	$11.4	7,071	4.7%	$1,608	2,802	39.6%	1,061	$1,710,000
Tipton County	16,577	$1.1	716	4.3%	$1,593	248	34.6%	107	$165,000

APPENDIX A: Data on the Federal EITC for Indiana, 2002										
		Federal EITC Claimed in 2002							Federal EITC Unclaimed in 2002	
	Population	EITC Dollars (in millions)	Number of Filers Receiving EITC	% of County Population Receiving EITC	Average EITC Refund	Number of EITC Filers that Received a Rapid Anticipation Loan (RAL)	% EITC Filers that Received an RAL	Number of Filers That May Be Eligible and Not Receiving the EITC	Potential EITC Dollars
Union County	7,349	$0.9	541	7.4%	$1,727	193	35.7%	81	$135,000
Vanderburgh County	171,922	$20.0	12,248	7.1%	$1,630	5,080	41.5%	1,837	$3,000,000
Vermillion County	16,788	$1.8	1,146	6.8%	$1,602	435	38.0%	172	$270,000
Vigo County	105,848	$13.2	7,923	7.5%	$1,664	3,097	39.1%	1,189	$1,980,000
Wabash County	34,960	$3.3	2,098	6.0%	$1,580	696	33.2%	315	$495,000
Warren County	8,419	$0.7	418	5.0%	$1,686	175	41.9%	63	$105,000
Warrick County	52,383	$4.3	2,584	4.9%	$1,655	854	33.0%	388	$645,000
Washington County	27,223	$3.5	2,099	7.7%	$1,645	668	31.8%	315	$525,000
Wayne County	71,097	$9.2	5,637	7.9%	$1,640	2,526	44.8%	846	$1,380,000
Wells County	27,600	$2.2	1,363	4.9%	$1,580	431	31.6%	205	$330,000
White County	25,267	$3.1	1,906	7.5%	$1,629	681	35.7%	286	$465,000
Whitley County	30,707	$2.7	1,687	5.5%	$1,583	472	28.0%	253	$405,000
Source: The Brookings Institution, Metropolitan Policy Programs, IRS Data Tables									

APPENDIX B: Data on the Food Stamp Program, 2003							
	Average Food Stamp Participants (Monthly Average)		No. of Persons Eligible but not Receiving Food Stamps (Monthly Average)		Food Stamp Participation Rates (Monthly Average)		Percent Increase in Persons Served (Monthly Average)
	SFY 2000	SFY 2003	SFY 2000	SFY 2003	SFY 2000	SFY 2003	% Change from 2000 to 2003
Adams County	867	1,420	2,135	1,973	29%	42%	64%
Allen County	15,069	24,913	14,738	6,866	51%	78%	65%
Bartholomew County	2,586	4,329	2,578	1,322	50%	77%	67%
Benton County	237	427	268	236	47%	64%	80%
Blackford County	929	1,325	275	- 6*	77%	100%	43%
Boone County	883	1,544	1,454	1,046	38%	60%	75%
Brown County	438	714	872	474	33%	60%	63%
Carroll County	414	834	934	652	31%	56%	102%
Cass County	1,746	2,705	1,261	1,021	58%	73%	55%
Clark County	4,232	5,900	3,451	2,954	55%	67%	39%
Clay County	1,221	2,098	1,044	492	54%	81%	72%
Clinton County	1,144	2,010	1,680	867	41%	70%	76%
Crawford County	887	1,105	899	380	50%	74%	25%
Daviess County	1,554	2,343	2,476	1,446	39%	62%	51%
De Kalb County	714	1,494	1,617	1,140	31%	57%	109%
Dearborn County	1,337	2,007	1,674	1,010	44%	67%	50%
Decatur County	907	1,578	1,341	440	40%	78%	74%
Delaware County	7,942	10,748	8,920	3,520	47%	75%	35%
Dubois County	547	1,033	1,509	966	27%	52%	89%
Elkhart County	6,845	12,589	7,213	5,019	49%	71%	84%
Fayette County	1,665	2,517	313	40	84%	98%	51%
Floyd County	3,696	5,483	2,400	490	61%	92%	48%
Fountain County	593	1,182	909	404	40%	75%	99%
Franklin County	713	1,249	843	473	46%	73%	75%
Fulton County	662	1,465	869	552	43%	73%	121%
Gibson County	1,115	1,622	1,492	1,070	43%	60%	46%
Grant County	5,263	7,278	2,849	1,165	65%	86%	38%
Greene County	1,360	2,216	2,206	1,392	38%	61%	63%
Hamilton County	1,476	2,662	3,824	4,855	28%	35%	80%
Hancock County	959	1,792	664	1,083	59%	62%	87%
Harrison County	1,275	2,087	884	700	59%	75%	64%

APPENDIX B: Data on the Food Stamp Program, 2003							
	Average Food Stamp Participants (Monthly Average)		No. of Persons Eligible but not Receiving Food Stamps (Monthly Average)		Food Stamp Participation Rates (Monthly Average)		Percent Increase in Persons Served (Monthly Average)
	SFY 2000	SFY 2003	SFY 2000	SFY 2003	SFY 2000	SFY 2003	% Change from 2000 to 2003
Hendricks County	1,125	2,023	2,540	2,797	31%	42%	80%
Henry County	2,748	4,001	982	334	74%	92%	46%
Howard County	4,374	7,271	3,570	670	55%	92%	66%
Huntington County	1,038	1,908	992	831	51%	94%	84%
Jackson County	1,224	2,157	2,204	1,386	36%	61%	76%
Jasper County	848	1,416	1,075	738	44%	66%	67%
Jay County	799	1,162	1,156	1,117	41%	51%	45%
Jefferson County	1,535	2,043	1,326	1,056	54%	66%	33%
Jennings County	854	1,760	1,657	916	34%	66%	106%
Johnson County	2,465	4,790	3,872	3,040	39%	61%	94%
Knox County	3,258	4,059	2,664	978	55%	81%	25%
Kosciusko County	1,064	2,700	3,604	2,748	23%	50%	154%
La Porte County	5,747	8,699	3,247	2,108	64%	80%	51%
Lagrange County	387	693	2,281	2,420	15%	22%	79%
Lake County	48,537	61,313	9,843	- 2,500*	83%	104%	26%
Lawrence County	1,733	2,869	2,699	1,404	39%	67%	66%
Madison County	7,363	11,525	4,578	1,504	62%	88%	57%
Marion County	55,647	90,908	40,180	8,861	58%	91%	63%
Marshall County	1,183	2,165	1,834	1,477	39%	59%	83%
Martin County	607	811	542	180	53%	82%	34%
Miami County	1,560	2,770	1,191	836	57%	77%	78%
Monroe County	4,037	5,708	16,058	7,809	20%	42%	41%
Montgomery County	1,705	2,704	1,319	670	56%	80%	59%
Morgan County	2,689	4,668	1,678	647	62%	88%	74%
Newton County	587	973	406	274	59%	78%	66%
Noble County	820	1,783	2,768	1,885	23%	49%	117%
Ohio County	129	184	269	215	32%	46%	43%
Orange County	1,350	2,074	995	372	58%	85%	54%
Owen County	1,159	1,873	847	576	58%	76%	62%
Parke County	772	1,091	1,070	914	42%	54%	41%
Perry County	662	1,020	1,003	714	40%	59%	54%
Pike County	662	942	357	251	65%	79%	42%

APPENDIX B: Data on the Food Stamp Program, 2003							
	Average Food Stamp Participants (Monthly Average)		No. of Persons Eligible but not Receiving Food Stamps (Monthly Average)		Food Stamp Participation Rates (Monthly Average)		Percent Increase in Persons Served (Monthly Average)
	SFY 2000	SFY 2003	SFY 2000	SFY 2003	SFY 2000	SFY 2003	% Change from 2000 to 2003
Porter County	3,245	6,362	5,256	3,448	38%	65%	96%
Posey County	1,219	1,467	753	354	62%	81%	20%
Pulaski County	617	1,011	493	389	56%	72%	64%
Putnam County	842	1,476	1,674	1,473	34%	50%	75%
Randolph County	1,516	2,151	1,491	715	50%	75%	42%
Ripley County	776	1,297	1,184	797	40%	62%	67%
Rush County	594	1,010	707	562	46%	64%	70%
St. Joseph County	15,846	22,084	10,380	6,641	60%	77%	39%
Scott County	1,848	2,731	1,123	1	62%	100%	48%
Shelby County	1,412	2,328	1,809	1,151	44%	67%	65%
Spencer County	581	977	814	489	42%	67%	68%
Starke County	1,389	2,324	1,175	361	54%	87%	67%
Steuben County	677	1,513	1,477	1,226	31%	55%	124%
Sullivan County	1,504	1,891	619	648	71%	74%	26%
Switzerland County	386	621	860	499	31%	55%	61%
Tippecanoe County	4,628	7,806	15,939	8,604	23%	48%	69%
Tipton County	403	773	439	254	48%	75%	92%
Union County	259	440	442	204	37%	68%	70%
Vanderburgh County	12,513	16,110	5,901	2,820	68%	85%	29%
Vermillion County	697	1,011	861	476	45%	68%	45%
Vigo County	7,952	10,371	5,803	3,207	58%	76%	30%
Wabash County	857	1,789	1,427	997	38%	64%	109%
Warren County	229	342	312	324	42%	51%	49%
Warrick County	1,325	1,913	1,426	1,175	48%	62%	44%
Washington County	1,458	2,085	1,387	787	51%	73%	43%
Wayne County	4,631	6,400	3,173	1,704	59%	79%	38%
Wells County	493	967	1,096	859	31%	53%	96%
White County	968	1,567	771	458	56%	77%	62%
Whitley County	535	1,110	949	693	36%	62%	108%

* In some counties, the number of persons receiving Food Stamps exceeds the number of persons with incomes at poverty (100% of the Federal Poverty Guidelines) or below, and therefore this is a negative number. This is because the author used 100% of poverty to estimate the number of persons eligible but not receiving food stamps, and Food Stamp Program eligibility actual extends to 130% of the Federal Poverty Guidelines.

Sources: Indiana Family and Social Services Administration, 2000 U.S. Census, SAIPE, 2002 U.S. Census Bureau, and author's calculations of eligibility and participation rates

Appendix C: Data on the National School Lunch Program, 2003

	Enrollment			Paid Lunches			Reduced Price Lunches			Free Lunches		
	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003
Adams County	5,624	5,525	- 1.8%	4,616	4,306	- 6.7%	309	322	4.2%	699	897	28.3%
Allen County	55,279	68,923	24.7%	38,666	42,124	8.9%	3,578	4,676	30.7%	13,035	22,123	69.7%
Bartholomew County	12,140	12,672	4.4%	9,082	8,552	- 5.8%	942	1,102	17.0%	2,116	3,018	42.6%
Benton County	2,254	2,125	- 5.7%	1,757	1,458	- 17.0%	144	200	38.9%	353	467	32.3%
Blackford County	2,371	2,386	0.6%	1,674	1,497	- 10.6%	222	218	- 1.8%	475	671	41.3%
Boone County	8,744	9,532	9.0%	7,512	7,859	4.6%	367	386	5.2%	865	1,287	48.8%
Brown County	2,408	2,357	- 2.1%	1,887	1,631	- 13.6%	155	166	7.1%	366	560	53.0%
Carroll County	2,957	2,228	- 24.7%	2,308	2,067	- 10.4%	247	282	14.2%	402	579	44.0%
Cass County	7,096	7,118	0.3%	4,733	4,520	- 4.5%	550	692	25.8%	1,813	1,906	5.1%
Clark County	14,340	18,147	26.5%	9,704	11,227	15.7%	1,252	1,570	25.4%	3,384	5,350	58.1%
Clay County	4,701	4,924	4.7%	3,225	2,995	- 7.1%	460	546	18.7%	1,016	1,383	36.1%
Clinton County	6,336	7,512	18.6%	4,446	5,037	13.3%	485	572	17.9%	1,405	1,903	35.4%
Crawford County	1,851	1,796	- 3.0%	1,018	894	- 12.2%	197	257	30.5%	636	645	1.4%
Daviess County	4,791	4,812	0.4%	3,153	3,108	- 1.4%	369	387	4.9%	1,269	1,317	3.8%
De Kalb County	7,172	7,511	4.7%	6,003	5,318	- 11.4%	452	706	56.2%	717	1,487	107.4%
Dearborn County	9,110	9,594	5.3%	7,512	7,973	6.1%	325	352	8.3%	1,273	1,269	- 0.3%
Decatur County	4,002	4,561	14.0%	3,137	3,251	3.6%	326	399	22.4%	539	911	69.0%
Delaware County	17,614	17,403	- 1.2%	11,449	10,506	- 8.2%	1,540	1,561	1.4%	4,625	5,336	15.4%
Dubois County	7,367	7,549	2.5%	6,453	6,234	- 3.4%	356	457	28.4%	558	858	53.8%
Elkhart County	32,832	36,434	11.0%	23,034	22,313	- 3.1%	2,694	3,303	22.6%	7,104	10,818	52.3%
Fayette County	4,405	4,411	0.1%	2,860	2,552	- 10.8%	308	300	-2.6%	1,237	1,559	26.0%
Floyd County	11,112	12,640	13.8%	7,549	8,755	16.0%	830	670	- 19.3%	2,733	3,215	17.6%
Fountain County	3,231	3,236	0.2%	2,419	2,207	- 8.8%	214	274	28.0%	598	755	26.3%
Franklin County	2,956	3,311	12.0%	2,152	2,241	4.1%	218	295	35.3%	586	775	32.3%
Fulton County	2,650	2,831	6.8%	1,981	1,980	- 0.1%	171	244	42.7%	498	607	21.9%
Gibson County	4,877	5,565	14.1%	3,763	4,240	12.7%	369	363	- 1.6%	745	962	29.1%
Grant County	11,537	11,467	- 0.6%	7,168	6,628	- 7.5%	965	853	- 11.6%	3,404	3,986	17.1%

Appendix C: Data on the National School Lunch Program, 2003												
	Enrollment			Paid Lunches			Reduced Price Lunches			Free Lunches		
	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003
Greene County	5,903	5,890	- 0.2%	4,083	3,856	- 5.6%	518	524	1.2%	1,302	1,510	16.0%
Hamilton County	34,564	46,315	34.0%	32,152	42,027	30.7%	840	1,378	64.0%	1,572	2,910	85.1%
Hancock County	10,261	12,304	19.9%	9,214	10,530	14.3%	358	567	58.4%	689	1,207	75.2%
Harrison County	6,052	6,316	4.4%	4,592	4,479	- 2.5%	493	565	14.6%	967	1,272	31.5%
Hendricks County	18,913	28,863	52.6%	17,033	25,542	50.0%	802	1,191	48.5%	1,078	2,130	97.6%
Henry County	8,244	8,387	1.7%	6,116	5,565	- 9.0%	538	685	27.3%	1,590	2,137	34.4%
Howard County	13,995	15,699	12.2%	9,771	10,756	10.1%	753	912	21.1%	3,471	4,031	16.1%
Huntington County	6,581	6,432	- 2.3%	5,177	4,640	- 10.4%	583	616	5.7%	821	1,176	43.2%
Jackson County	6,250	8,522	36.4%	4,531	5,108	12.7%	589	588	- 0.2%	1,130	2,826	150.1%
Jasper County	4,950	5,549	12.1%	3,779	4,063	7.5%	403	467	15.9%	768	1,019	32.7%
Jay County	3,906	3,916	0.3%	2,628	2,345	- 10.8%	444	457	2.9%	834	1,114	33.6%
Jefferson County	5,132	5,661	10.3%	3,439	3,310	-3.8%	423	499	18.0%	1,270	1,852	45.8%
Jennings County	6,510	6,138	- 5.7%	5,091	3,735	- 26.6%	441	644	46.0%	978	1,759	79.9%
Johnson County	22,069	22,325	1.2%	18,757	17,547	- 6.5%	1,253	1,325	5.7%	2,059	3,453	67.7%
Knox County	8,720	5,893	- 32.4%	6,364	3,485	- 45.2%	608	391	- 35.7%	1,748	2,017	15.4%
Kosciusko County	14,376	13,989	- 2.7%	10,901	9,696	- 11.1%	1,231	1,323	7.5%	2,244	2,970	32.4%
La Porte County	19,362	16,577	- 14.4%	14,085	10,076	- 28.5%	1,315	1,282	- 2.5%	3,962	5,219	31.7%
Lagrange County	6,382	6,935	8.7%	5,166	5,245	1.5%	397	530	33.5%	819	1,160	41.6%
Lake County	90,233	92,163	2.1%	58,022	52,710	- 9.2%	5,082	5,471	7.7%	27,129	33,982	25.3%
Lawrence County	7,283	7,808	7.2%	5,176	4,776	- 7.7%	564	762	35.1%	1,543	2,270	47.1%
Madison County	22,293	20,394	- 8.5%	15,754	11,830	- 24.9%	1,371	1,550	13.1%	5,168	7,014	35.7%
Marion County	146,380	156,686	7.0%	88,042	82,032	-6.8%	13,005	13,863	6.6%	45,333	60,791	34.1%
Marshall County	8,512	8,290	- 2.6%	6,341	5,502	- 13.2%	699	789	12.9%	1,472	1,999	35.8%
Martin County	1,855	1,849	- 0.3%	1,276	1,194	-6.4%	143	123	- 14.0%	436	532	22.0%
Miami County	7,814	7,565	- 3.2%	5,784	5,120	- 11.5%	606	682	12.5%	1,424	1,763	23.8%
Monroe County	14,476	13,970	- 3.5%	10,849	10,058	- 7.3%	1,099	942	- 14.3%	2,528	2,970	17.5%

Appendix C: Data on the National School Lunch Program, 2003

	Enrollment			Paid Lunches			Reduced Price Lunches			Free Lunches		
	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003
Montgomery County	6,789	6,751	- 0.6%	5,031	4,558	-9.4%	453	504	11.3%	1,305	1,689	29.4%
Morgan County	11,376	11,550	1.5%	9,225	8,567	- 7.1%	689	747	8.4%	1,462	2,236	52.9%
Newton County	2,763	2,679	- 3.0%	1,982	1,850	- 6.7%	284	243	- 14.4%	497	586	17.9%
Noble County	8,263	8,267	0.0%	5,971	5,284	- 11.5%	696	909	30.6%	1,596	2,074	29.9%
Ohio County	1,027	992	-3.4%	871	784	-10.0%	56	73	30.4%	100	135	35.0%
Orange County	3,425	3,468	1.3%	2,282	1,989	-12.8%	383	359	- 6.3%	760	1,120	47.4%
Owen County	3,061	3,099	1.2%	2,033	1,962	-3.5%	292	281	- 3.8%	736	856	16.3%
Parke County	2,624	2,561	-2.4%	1,782	1,516	-14.9%	226	255	12.8%	616	790	28.2%
Perry County	3,100	3,191	2.9%	2,341	2,161	-7.7%	226	240	6.2%	533	790	48.2%
Pike County	2,202	2,082	-5.4%	1,469	1,326	-9.7%	294	235	- 20.1%	439	521	18.7%
Porter County	26,914	27,140	0.8%	22,734	21,147	-7.0%	1,217	1,734	42.5%	2,963	4,259	43.7%
Posey County	6,232	4,769	-23.5%	5,202	3,739	-28.1%	285	230	- 19.3%	745	800	7.4%
Pulaski County	2,557	2,341	-8.4%	1,930	1,615	-16.3%	185	222	20.0%	442	504	14.0%
Putnam County	6,830	7,489	9.6%	5,189	5,192	0.1%	464	598	28.9%	1,177	1,699	44.4%
Randolph County	4,778	4,865	1.8%	3,452	3,037	-12.0%	397	468	17.9%	929	1,360	46.4%
Ripley County	5,061	5,797	14.5%	4,083	4,448	8.9%	344	409	18.9%	634	940	48.3%
Rush County	3,525	2,982	-15.4%	2,656	2,017	-24.1%	224	201	- 10.3%	645	764	18.4%
St. Joseph County	44,413	50,330	13.3%	28,928	29,938	3.5%	3,226	3,881	20.3%	12,259	16,511	34.7%
Scott County	4,099	4,420	7.8%	2,571	2,461	-4.3%	268	387	44.4%	1,260	1,572	24.8%
Shelby County	8,332	7,897	-5.2%	6,897	6,021	-12.7%	427	467	9.4%	1,008	1,409	39.8%
Spencer County	4,265	3,774	-11.5%	3,556	2,901	-18.4%	241	292	21.2%	468	581	24.1%
Starke County	4,319	4,261	-1.3%	2,647	2,441	-7.8%	446	438	- 1.8%	1,226	1,382	12.7%
Steuben County	5,008	8,622	72.2%	3,971	7,159	80.3%	447	443	- 0.9%	590	1,020	72.9%
Sullivan County	3,594	3,421	-4.8%	2,398	1,999	-16.6%	354	375	5.9%	842	1,047	24.3%
Switzerland County	1,644	1,644	0.0%	1,056	1,024	-3.0%	167	142	- 15.0%	421	478	13.5%
Tippecanoe County	22,069	21,378	-3.1%	17,426	14,992	-14.0%	1,161	1,345	15.8%	3,482	5,041	44.8%

Appendix C: Data on the National School Lunch Program, 2003												
	Enrollment			Paid Lunches			Reduced Price Lunches			Free Lunches		
	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003	October 2000	October 2003	% Change from 2000 to 2003
Tipton County	2,980	2,879	-3.4%	2,561	2,291	-10.5%	145	163	12.4%	274	425	55.1%
Union County	1,594	1,646	3.3%	1,146	1,128	-1.6%	132	164	24.2%	316	354	12.0%
Vanderburgh County	29,257	39,891	36.3%	19,860	28,618	44.1%	2,075	2,285	10.1%	7,322	8,988	22.8%
Vermillion County	2,851	2,899	1.7%	1,975	1,743	-11.7%	257	309	20.2%	619	847	36.8%
Vigo County	17,061	17,057	0.0%	10,719	9,428	-12.0%	1,735	1,547	- 10.8%	4,607	6,082	32.0%
Wabash County	6,052	5,902	-2.5%	4,738	4,066	-14.2%	437	470	7.6%	4,738	1,366	-71.2%
Warren County	1,365	1,397	2.3%	1,086	1,008	- 7.2%	103	134	30.1%	176	255	44.9%
Warrick County	8,933	9,573	7.2%	7,415	7,766	4.7%	452	565	25.0%	1,066	1,242	16.5%
Washington County	4,806	4,788	- 0.4%	3,372	2,995	- 11.2%	430	522	21.4%	1,004	1,271	26.6%
Wayne County	12,421	12,066	- 2.9%	8,073	6,807	- 15.7%	1130	1,059	- 6.3%	3,218	4,200	30.5%
Wells County	5,184	4,997	- 3.6%	4,407	3,960	- 10.1%	286	346	21.0%	491	691	40.7%
White County	5,628	5,316	- 5.5%	3,975	3,405	- 14.3%	528	543	2.8%	1,125	1,368	21.6%
Whitley County	4,955	4,841	- 2.3%	4,351	3,891	- 10.6%	288	354	22.9%	316	596	88.6%
Source: Indiana Department of Education												

APPENDIX D: Data on the Child Care Development Fund, 2004					
	Children Served (Monthly Average)		% Change from 2000 to 2004	Children on Waitlist (Monthly Average)	
	2000	2004		2000	2004
Indiana	59,908	35,769	- 40.3%	3,407	8,524
Adams County	168	39	- 76.8%	0	0
Allen County	4,580	2,896	- 36.8%	198	332
Bartholomew County	488	302	- 38.1%	11	172
Benton County	93	42	- 54.8%	4	12
Blackford County	114	45	- 60.5%	1	18
Boone County	142	107	- 24.6%	4	17
Brown County	117	61	- 47.9%	2	0
Carroll County	66	15	- 77.3%	4	24
Cass County	403	204	- 49.4%	36	107
Clark County	771	586	- 24.0%	26	217
Clay County	272	139	- 48.9%	16	82
Clinton County	97	59	- 39.2%	0	29
Crawford County	102	48	- 52.9%	1	12
Daviess County	344	149	- 56.7%	6	90
Dearborn County	227	126	- 44.5%	3	24
Decatur County	102	54	- 47.1%	0	4
De Kalb County	201	98	- 51.2%	0	25
Delaware County	1,414	866	- 38.8%	71	305
Dubois County	227	82	- 63.9%	6	22
Elkhart County	876	820	- 6.4%	50	132
Fayette County	219	156	- 28.8%	8	63
Floyd County	622	507	-18.5%	12	195
Fountain County	82	31	- 62.2%	0	5
Franklin County	94	41	- 56.4%	0	3
Fulton County	219	93	- 57.5%	10	15
Gibson County	199	110	- 44.7%	0	3
Grant County	659	278	-57.8%	11	103
Greene County	311	148	- 52.4%	9	26
Hamilton County	194	216	11.3%	7	275
Hancock County	203	104	- 48.8%	0	68
Harrison County	274	151	- 44.9%	15	39
Hendricks County	222	146	- 34.2%	16	119
Henry County	264	157	- 40.5%	0	85
Howard County	1,318	672	- 49.0%	102	244
Huntington County	296	125	- 57.8%	8	12
Jackson County	307	178	- 42.0%	51	37
Jasper County	136	35	- 74.3%	0	14
Jay County	163	43	- 73.6%	0	21

APPENDIX D: Data on the Child Care Development Fund, 2004					
	Children Served (Monthly Average)		% Change from 2000 to 2004	Children on Waitlist (Monthly Average)	
	2000	2004		2000	2004
Jefferson County	219	134	- 38.8%	0	14
Jennings County	192	113	- 41.1%	3	8
Johnson County	417	276	- 33.8%	20	121
Knox County	565	241	- 57.3%	18	73
Kosciusko County	393	219	- 44.3%	7	188
La Porte County	1,037	620	- 40.2%	44	157
Lagrange County	140	57	- 59.3%	0	13
Lake County	7,880	5,084	- 35.5%	392	785
Lawrence County	610	327	- 46.4%	0	113
Madison County	1,119	546	- 51.2%	9	193
Marion County	14,538	9,226	- 36.5%	1,668	1,082
Marshall County	292	82	- 71.9%	3	82
Martin County	103	45	- 56.3%	0	1
Miami County	363	153	- 57.9%	32	64
Monroe County	970	541	- 44.2%	75	79
Montgomery County	274	103	- 62.4%	7	14
Morgan County	465	296	- 36.3%	0	26
Newton County	84	24	- 71.4%	0	11
Noble County	197	75	- 61.9%	6	5
Ohio County	34	16	- 52.9%	0	4
Orange County	187	131	- 29.9%	1	19
Owen County	179	76	- 57.5%	6	3
Parke County	138	78	- 43.5%	7	3
Perry County	163	93	- 42.9%	6	31
Pike County	102	39	- 61.8%	4	1
Porter County	525	385	- 26.7%	0	133
Posey County	161	126	- 21.7%	0	31
Pulaski County	65	28	- 56.9%	1	8
Putnam County	186	98	- 47.3%	26	34
Randolph County	128	57	- 55.5%	0	11
Ripley County	142	66	- 53.5%	0	11
Rush County	81	28	- 65.4%	0	24
St. Joseph County	2,464	1,367	- 44.5%	177	381
Scott County	210	122	- 41.9%	0	22
Shelby County	240	126	- 47.5%	4	8
Spencer County	148	85	- 42.6%	0	35
Starke County	124	28	- 77.4%	5	6
Steuben County	161	80	- 50.3%	0	9
Sullivan County	237	109	- 54.0%	1	56

APPENDIX D: Data on the Child Care Development Fund, 2004					
	Children Served (Monthly Average)		% Change from 2000 to 2004	Children on Waitlist (Monthly Average)	
	2000	2004		2000	2004
Switzerland County	70	28	- 60.0%	0	4
Tippecanoe County	1,240	776	- 37.4%	13	213
Tipton County	54	29	- 46.3%	8	10
Union County	65	3	- 95.4%	12	0
Vanderburgh County	2,498	1,552	- 37.9%	142	750
Vermillion County	129	56	- 56.6%	7	20
Vigo County	1,780	1,121	- 37.0%	0	309
Wabash County	244	139	- 43.0%	0	1
Warren County	41	19	- 53.7%	0	5
Warrick County	360	143	- 60.3%	7	137
Washington County	221	146	- 33.9%	2	63
Wayne County	704	398	- 43.5%	0	126
Wells County	109	42	- 61.5%	0	46
White County	122	28	- 77.0%	0	19
Whitley County	155	72	- 53.5%	5	11
Source: Indiana Family and Social Services Administration, Bureau of Child Development					

Appendix E: Data on Hoosier Healthwise Enrollment, 2004			
	Actual Enrollment	**% of Eligible Children Enrolled**	**% change since July 1, 2002****
Adams County	1,562	56.3%	5.8%
Allen County	25,486	59.3%	7.4%
Bartholomew County	4,471	50.2%	- 0.3%
Benton County	638	57.9%	1.1%
Blackford County	1,316	64.1%	10.5%
Boone County	1,888	54.9%	11.5%
Brown County	971	57.4%	3.5%
Carroll County	1,022	47.2%	9.9%
Cass County	3,338	50.5%	2.3%
Clark County	6,296	63.0%	3.6%
Clay County	2,314	62.1%	3.1%
Clinton County	2,832	52.7%	18.0%
Crawford County	1,116	64.5%	- 4.2%
Daviess County	2,447	59.6%	2.5%
Dearborn County	2,276	49.7%	3.5%
Decatur County	1,742	52.7%	12.0%
De Kalb County	2,713	61.3%	27.7%
Delaware County	9,281	62.6%	3.2%
Dubois County	1,631	42.7%	2.2%
Elkhart County	15,281	49.0%	6.7%
Fayette County	2,390	59.6%	11.4%
Floyd County	4,753	65.8%	5.5%
Fountain County	1,255	57.4%	1.9%
Franklin County	1,468	60.8%	7.0%
Fulton County	1,759	66.6%	10.8%
Gibson County	1,918	52.3%	1.1%
Grant County	6,709	65.9%	3.4%
Greene County	2,739	59.8%	0.7%
Hamilton County	4,919	48.9%	31.5%
Hancock County	2,335	51.6%	19.2%
Harrison County	2,170	55.4%	2.3%
Hendricks County	3,533	57.0%	26.2%
Henry County	3,480	58.3%	0.4%
Howard County	6,508	60.6%	9.5%
Huntington County	2,378	56.1%	1.4%
Jackson County	2,364	44.8%	0.3%
Jasper County	1,739	53.8%	0.2%
Jay County	1,656	55.2%	6.7%
Jefferson County	2,260	58.3%	- 4.2%

Appendix E: Data on Hoosier Healthwise Enrollment, 2004			
	Actual Enrollment	**% of Eligible Children Enrolled**	**% change since July 1, 2002****
Jennings County	2,392	53.3%	0.9%
Johnson County	6,050	53.8%	31.6%
Knox County	3,296	60.0%	- 5.3%
Kosciusko County	4,125	47.7%	- 2.1%
La Porte County	8,793	61.1%	11.1%
Lagrange County	1,141	45.8%	- 7.5%
Lake County	51,025	68.0%	6.7%
Lawrence County	3,484	58.6%	4.1%
Madison County	10,924	62.3%	6.4%
Marion County	91,652	60.4%	9.0%
Marshall County	2,921	48.8%	14.3%
Martin County	898	66.6%	- 1.5%
Miami County	3,124	68.2%	13.5%
Monroe County	5,730	50.9%	3.7%
Montgomery County	2,753	58.7%	12.9%
Morgan County	4,511	58.9%	11.8%
Newton County	949	56.8%	- 0.3%
Noble County	2,693	44.0%	8.3%
Ohio County	314	42.4%	25.1%
Orange County	2,001	64.6%	1.3%
Owen County	1,970	67.3%	- 9.1%
Parke County	1,206	64.8%	- 0.3%
Perry County	1,138	52.5%	5.7%
Pike County	855	57.7%	- 11.7%
Porter County	6,879	51.4%	7.7%
Posey County	1,361	56.0%	- 8.2%
Pulaski County	1,081	58.1%	3.5%
Putnam County	1,923	53.6%	2.1%
Randolph County	2,228	68.6%	2.6%
Ripley County	1,792	55.8%	8.1%
Rush County	1,142	43.9%	6.7%
St. Joseph County	23,831	66.0%	8.2%
Scott County	2,756	50.7%	6.6%
Shelby County	1,123	59.1%	4.6%
Spencer County	2,364	67.3%	4.5%
Starke County	2,273	64.0%	- 4.1%
Steuben County	1,895	53.6%	0.9%
Sullivan County	1,951	61.9%	7.4%

Appendix E: Data on Hoosier Healthwise Enrollment, 2004			
Actual Enrollment	**% of Eligible Children Enrolled**	**% change since July 1, 2002****	**Actual Enrollment**
Switzerland County	747	48.5%	20.1%
Tippecanoe County	8,764	45.1%	13.5%
Tipton County	682	39.9%	1.5%
Union County	576	54.1%	11.2%
Vanderburgh County	13,798	60.8%	1.5%
Vermillion County	1,256	57.5%	1.5%
Vigo County	9,331	62.7%	- 1.4%
Wabash County	2,190	54.6%	- 1.2%
Warren County	498	63.9%	1.2%
Warrick County	2,400	53.1%	- 2.2%
Washington County	2,308	64.6%	5.4%
Wayne County	5,928	60.6%	- 0.3%
Wells County	1,394	46.7%	9.4%
White County	2,043	55.4%	- 2.3%
Whitley County	1,483	47.3%	13.0%
** Due to policy change, twelve-month continuous eligibility was eliminated as of July 1, 2002.			
Sources: Covering Kids and Families of Indiana and Indiana Family and Social Services Administration			

Methodology

EITC

Claimants Receiving RAL – To calculate the percentage of EITC recipients receiving an RAL, the number of EITC recipients who received an RAL was divided by the total number of EITC recipients for that county (EITC recipients that utilized an RAL/total number of EITC recipients = % of EITC Recipients receiving RAL). When the percentage was 0.5 or above it was rounded up to the next tenth of a percentage.

Unclaimed Federal EITC – To calculate the unclaimed EITC in 2000, the number of those receiving the EITC was multiplied by 15 percent to estimate the number of those who may be eligible and are not receiving the EITC. To calculate the amount of EITC dollars that are unclaimed, the total EITC dollars claimed were multiplied by 15 percent. Fifteen percent was used because it is the lower percentage of the national average of EITC benefits that go unclaimed each year, therefore it would allow for more conservative estimates. Nationwide, between 15 to 25 percent of people who qualify for the EITC do not claim it. When the number of people eligible but not receiving the EITC was 0.5 or above it was rounded up to the next whole number. When the average EITC refund had a dollar amount of $0.5 or above it was rounded up to the next dollar amount.

Food Stamp Program

Number Eligible but Not Receiving Food Stamps – To find the number of people eligible for Food Stamp benefits but not receiving them, the number of persons receiving food stamps was subtracted from the total number of individuals at 100 percent of the Federal Poverty Guidelines and below. This yields a conservative estimate since Food Stamp eligibility extends to persons at or below 130 percent of poverty.

Food Stamp Participation Rates – Rates were calculated by dividing the average number of recipients by the number of individuals at 100 percent of the Federal Poverty Guidelines or below. Data on the number of individuals at 100 percent of poverty and below were taken from the 2002 U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE).

Percentage Increase in Persons Served – To find the percentage of increase, the average number of Food Stamp recipients from SFY 2000 were subtracted from the number of Food Stamp recipients in SFY 2003 and divided by the number of Food Stamp recipients in SFY 2000 (SFY 2003 recipients – SFY 2000 recipients/SFY 2000 recipients). When the percentage was 0.5 or above it was rounded up to the next whole percentage.

National School Lunch Program (NSLP) – Data for the NSLP is collected in October and is used determine enrollment for the entire school year.

Percentage Changed – To find the percentage of change, the school year (SY) 2000 total was subtracted from SY 2003 total and divided by the SY 2000 total (SY 2003 – SY 2000/ SY 2000). When the percentage of change was 0.5 or above it was rounded up to the next whole number.

Child Care

Percentage Changed – To find the percentage of change, the monthly average for 2000 was subtracted from the monthly average for 2004 and divided by the monthly average for 2000(monthly average 2004 – monthly average 2000/ monthly average 2000). When the percentage of change was 0.5 or above it was rounded up to the next whole number.

Hoosier Healthwise – Hoosier Healthwise data was provided by Covering Kids and Families Indiana. For questions about methodology, please contact them at www.coveringkidsandfamilies.org.

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