POPULATION

An Overview

Brightpoint helps communities, families, and individuals remove the causes and conditions of poverty. We envision a world without poverty in which all people have access to opportunities and are treated with dignity. In order to assist our clients to the fullest and to be able to succeed in removing the causes and conditions of poverty we first have to understand who our clients are and where they come from.

Brightpoint's service area includes 15 counties in Northeast Indiana, which equals approximately 1.5 million people, according to the American Community Survey provided by the U.S. Census Bureau for 2016. Of those people, 15.5% are living at or below the Federal Poverty Level.
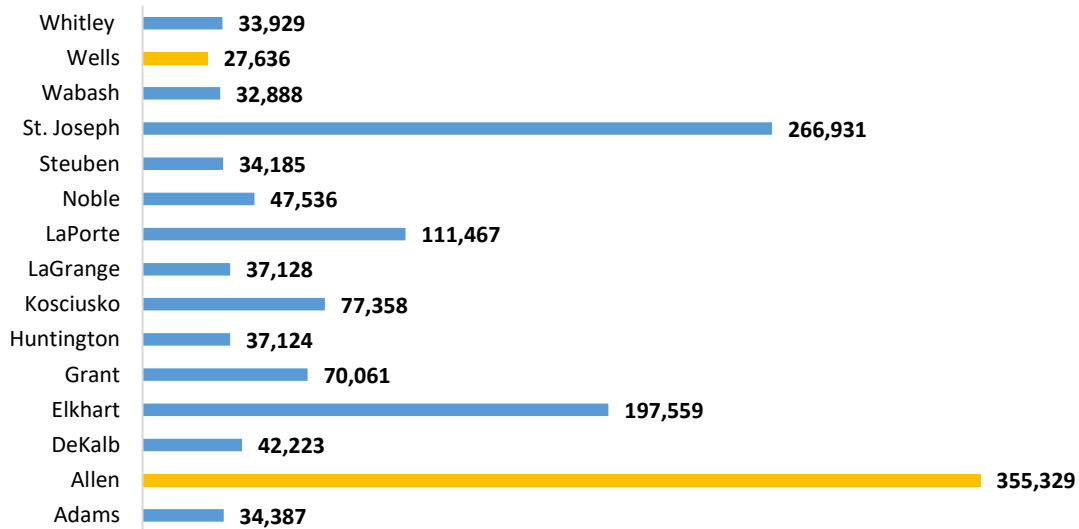
Geography and Population

The Brightpoint Service Area includes 15 counties in Northeastern Indiana: Adams, Allen, DeKalb, Elkhart, Grant, Huntington, Kosciusko, LaGrange, LaPorte, Noble, St. Joseph, Steuben, Wabash, Wells, and Whitley.

Allen County remains the most populated county Brightpoint serves. Currently, 355,329 people reside in Allen County. St. Joseph County is the second most populated at 266,931 people. In stark contrast, Wells County has 27,636 people. This population difference is directly related to the size of the major cities within each county.
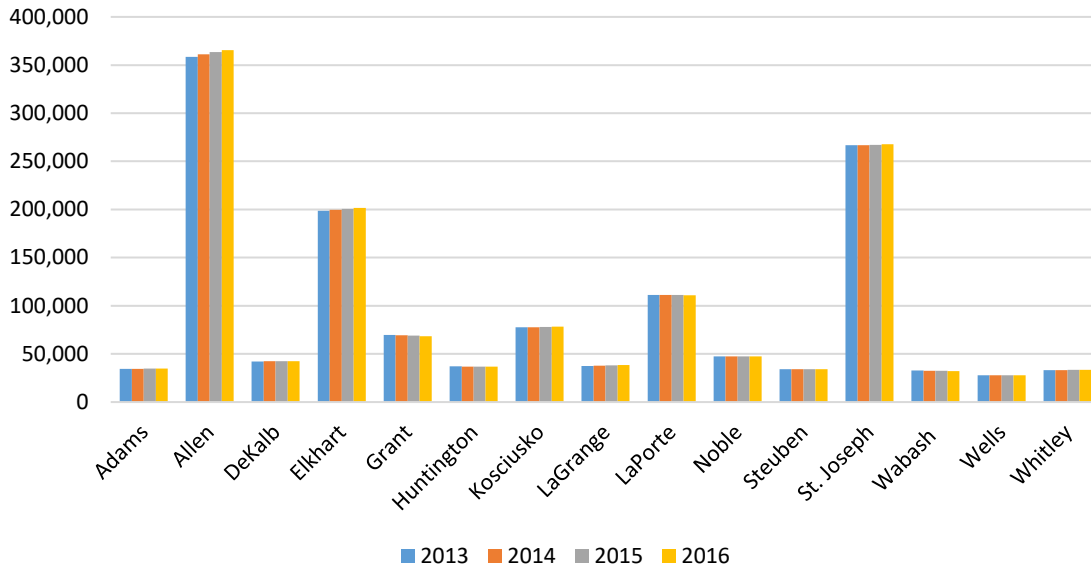
2016 Population
Source: Census Bureau

County	Population
Whitley	33,929
Wells	27,636
Wabash	32,888
St. Joseph	266,931
Steuben	34,185
Noble	47,536
LaPorte	111,467
LaGrange	37,128
Kosciusko	77,358
Huntington	37,124
Grant	70,061
Elkhart	197,559
DeKalb	42,223
Allen	355,329
Adams	34,387

Population rates have remained steady in all 15 counties Brightpoint serves.

Population Since 2013

Legend: 2013 | 2014 | 2015 | 2016
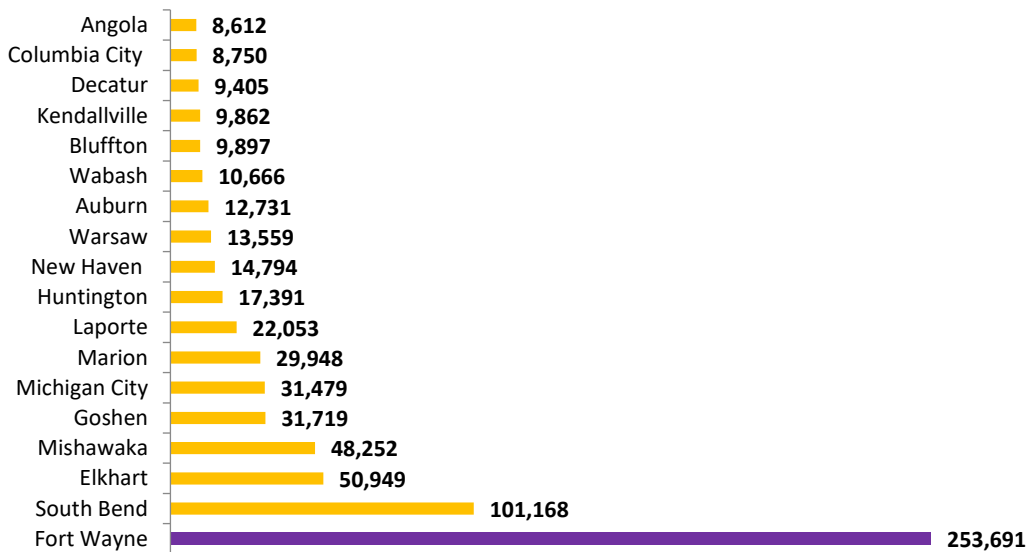
Allen County is home to Fort Wayne, which is the second largest city in the state and has 253,691 people. South Bend, within St. Joseph County, has a population of 101,168 people. The entire service area contains seven cities with over 50,000 people.

Largest Cities in Brightpoint's Service Area

City	Population
Angola	8,612
Columbia City	8,750
Decatur	9,405
Kendallville	9,862
Bluffton	9,897
Wabash	10,666
Auburn	12,731
Warsaw	13,559
New Haven	14,794
Huntington	17,391
Laporte	22,053
Marion	29,948
Michigan City	31,479
Goshen	31,719
Mishawaka	48,252
Elkhart	50,949
South Bend	101,168
Fort Wayne	253,691

Allen County encompasses 657 square miles consisting of 3 cities, 5 towns, and 20 townships. The city of Fort Wayne is considered Allen County's most urban area. Fort Wayne resides in 5 townships; Aboite, Adams, St. Joseph, Washington, and Wayne. The largest of these is Wayne Township, consisting of approximately 104,000 people. This township sits directly in the heart of Fort Wayne's downtown area. St. Joseph County consists of 461 square miles and has two cities; Mishawaka and South Bend. South Bend is the larger of the two cities. St. Joseph County consists of several townships, the largest being Portage.

Outside Fort Wayne, the census tract with the largest population in Allen County is Census Tract 102.01 with a population of 6,733. This census tract is on the north side of the county and is a rural area. The largest city within this Census Tract is Leo-Cedarville with a population of 3,721.

Outside South Bend, the census tract with the largest population in St. Joseph County is Census Tract 117.02 with a population of 8,466. This area is 18.94 square miles.

Race/Ethnicity
Allen and St. Joseph County are the most diverse counties Brightpoint serves. In 2016, Allen County's non-white population totaled 20.4%, and St. Joseph's totaled 20.9%. Along with Laporte County, both had African-American populations exceeding 10%.

2016 Ethnicity						
Source: Census Bureau						
County	**White**	**African American**	**American Indian**	**Asian**	**Mixed Race**	**Hispanic**
Adams	96.9%	0.7%	0%	0.3%	0.7%	4.4%
Allen	79.6%	11.5%	0.2%	2.3%	3.4%	7.1%
DeKalb	96.9%	0.4%	0.1%	0.4%	1.6%	2.7%
Elkhart	87.4%	5.6%	0.2%	1.1%	2.8%	15%
Grant	88.6%	7.1%	0.3%	0.7%	2.9%	4.1%
Huntington	96.7%	0.9%	0.3%	0.8%	0.8%	2.1%
Kosciusko	93.8%	0.9%	0.3%	1%	1.7%	7.7%
Noble	96.7%	0.4%	0.1%	0.7%	1.6%	10%
LaGrange	97.9%	0.2%	0%	0.1%	1.6%	3.9%
LaPorte	83.6%	11%	0.3%	0.6%	2.8%	6.1%
Steuben	97.2%	0.2%	0%	0.5%	1.8%	3.4%
St. Joseph	79.1%	12.9%	0.4%	2.1%	3%	8.1%
Wabash	95.6%	0.8%	0.6%	0.1%	1.6%	2.4%
Wells	96.9%	0.7%	0.3%	0.7%	0.5%	2.6%
Whitley	96.8%	0.4%	0.5%	0.4%	1.8%	1.8%

The Hispanic population is slowly continuing to grow throughout the service area. Currently, Elkhart County has the highest population of Hispanic residents at 15%, followed by Noble County at 10% and St. Joseph County at 8.1%.

Hispanic Population Since 2013
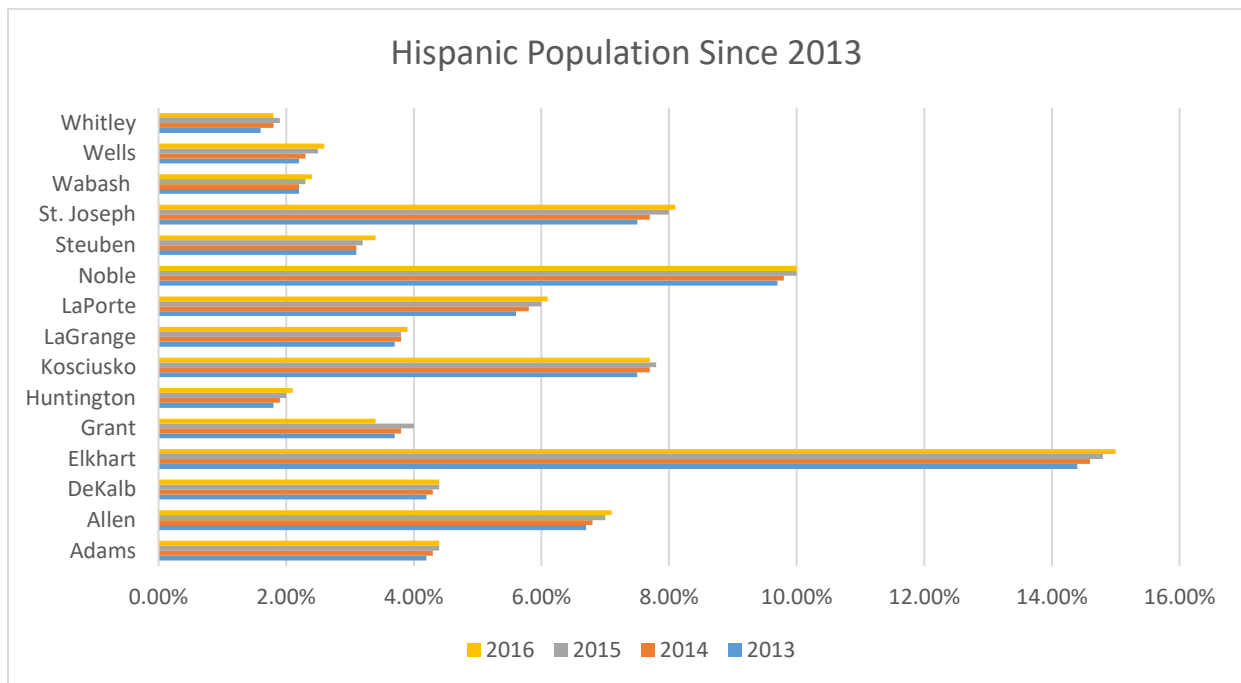
Cities within the service area are more diverse than rural areas. South Bend, in St. Joseph County, has the percentage of African American population at 27.1%, followed closely by Michigan City, in Laporte County, at 26.7%. Both of these cities are significantly higher in this regard than all the other major cities in Brightpoint's service area.

Warsaw, in Kosciusko County, has the largest Asian population of all the cities being looked at. This is currently at 4.6%. The second largest Asian population is in Fort Wayne at 3.6%, which is in Allen County.

Elkhart, in Elkhart County, has the highest percentage of Hispanic population at 23.8%. The smallest Hispanic population is in Wabash City, in Wabash County, at 1.9%.

As of 2014, more than 300,000 immigrants were living in Indiana. (Fyler, Lucy). This number has tripled since 1990 when only 1.7% of the population was foreign born. According to the Immigrant Welcome Center in Indianapolis, the majority are coming from Myanmar, Mexico, India, China, and the Philippines.

Almost 5% of residents in Indiana, according to the American Immigration Council, currently are immigrants and another 5% are native born citizens with at least one immigrant parent.

Unemployment

A person is considered to be unemployed if they are actively searching for a job and are unable to obtain one. This was a reality for 6.9% of the state of Indiana in 2016. However, this number has been declining since 2010 when the United States was in a recession, at which time, the state unemployment rate was 10.5%. Currently, all of the counties within Brightpoint's service area have had decreasing unemployment.

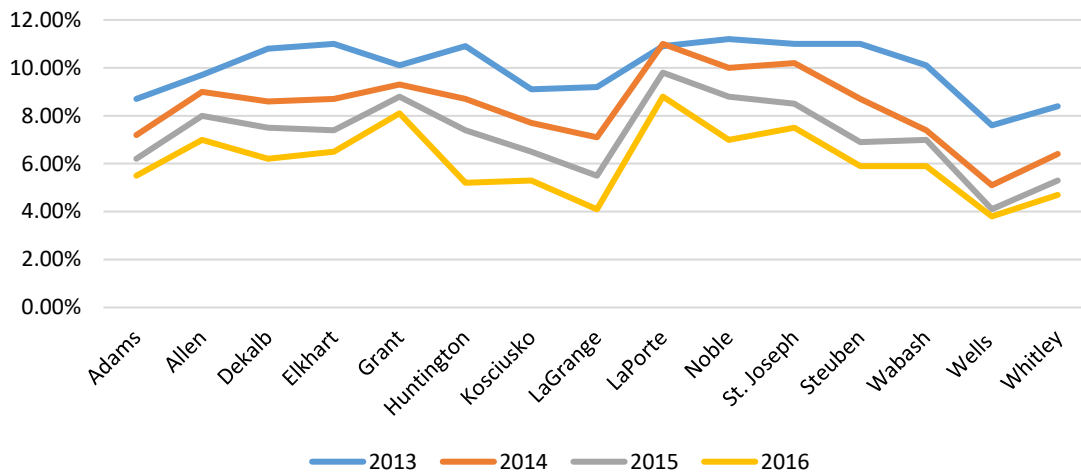## Unemployment Rate 2016

source: Census Bureau
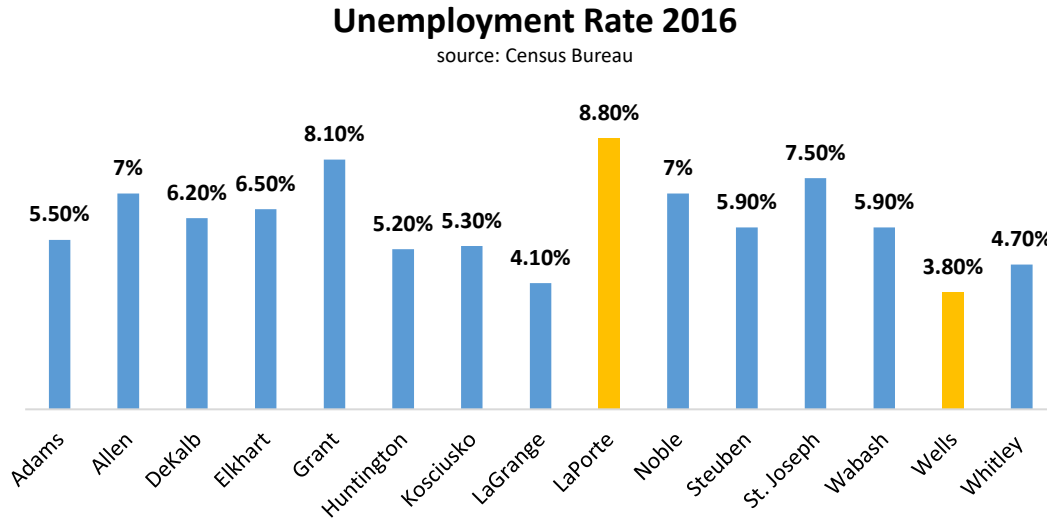
Within Brightpoint's service area, Wells County has the lowest unemployment rate at 3.8%, while LaPorte County has the highest rate at 8.8%. Statewide, Vermillion County has the highest rate of unemployment and Dubois County has the lowest rate of unemployment. This has been the case for several years.

Unemployment rates have been decreasing over the last several years. The highest rates of unemployment in recent history were during the last recession in 2007-2008. During that times rates soared above 10% in most counties across the state of Indiana.

As the graph below shows, each year this rate is decreasing. LaPorte County has continuously had the highest rate of unemployment and Wells County the lowest.

According to CNN, the United States has been adding jobs for the last 85 months. This is one indicator of the dropping unemployment rate. Creating more jobs and having opportunities to train qualified workers will aid the increasing employment rates.

Unemployment Rates Since 2013

12.00%
10.00%
8.00%
6.00%
4.00%
2.00%
0.00%

Adams Allen Dekalb Elkhart Grant Huntington Kosciusko LaGrange LaPorte Noble St. Joseph Steuben Wabash Wells Whitley

— 2013 — 2014 — 2015 — 2016

According to the 2017 Brightpoint Client Survey, 19% of clients are unemployed. This figure has stayed relatively stable over time. At the same time, while 80% are working, all of these families fall below the self-sufficiency standard (meaning, they don't make enough to meet their household's basic needs).

According to an article for CNN, the part-time workforce is "very high" in the U.S. The majority of these workers would prefer full-time hours but simply are not getting them. The article referred to this as "hidden unemployment" meaning that workers are employed but are not working enough hours to cover their expenses. This equates to 25% of part time workers living in poverty. (CNN Money).

__Income__
Median household income in Brightpoint's service area ranges from $40,272 in Huntington County to $54,837 in Whitley County. All these counties except Whitley County fall below the median household income for the United States of $53,482 and eight counties fall below the median household income for the state of Indiana at $48,737. Of Brightpoint clients, 33.5% make $6,012-$12,000 annually. (2017 Client Survey). In fact, only 5.2% make $36,000 or more annually, which is still lower than the median household income for the area.

2016 Median Income

Source: Census Bureau

County	Income
Whitley	$54,837
Wells	$51,568
Wabash	$47,473
St. Joseph	$46,174
Steuben	$50,418
LaPorte	$48,165
LaGrange	$53,947
Noble	$49,657
Kosciusko	$54,482
Huntington	$47,042
Grant	$40,272
Elkhart	$49,692
DeKalb	$50,398
Allen	$49,574
Adams	$47,572

Median income in Brightpoint's service area has generally increased slightly throughout the last four years. Whitley County has remained the county with the highest median income rate.

Median Income Since 2013

■ 2013 ■ 2014 ■ 2015 ■ 2016
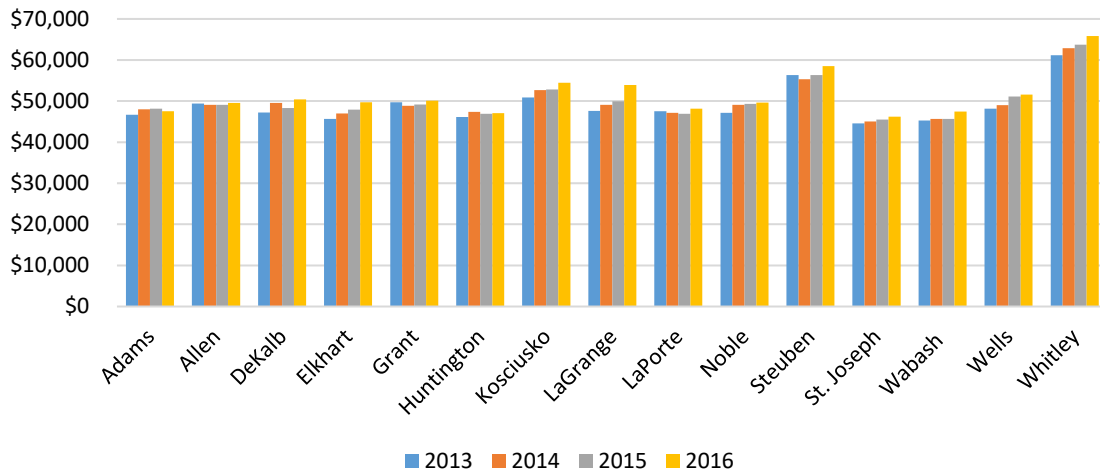
Income is directly linked to poverty in the most basic sense. Without an income, people cannot meet their needs. Poverty and income are measured using the Federal Poverty Level (FPL). This is a measurement that is issued annually by the Department of Health and Human Services. This also varies based on the size of the household and is adjusted for inflation each year. Many social service agencies use these measurements to determine program eligibility, for example Medicaid and the Health Insurance Marketplace. These determinants vary from program to program and are based on a percentage of the Federal Poverty Level.

The chart below shows the most recent FPL guidelines:

Household Size	100%	133%	150%	200%	250%	300%	400%
1	$12,060	$16,040	$18,090	$24,120	$30,150	$36,180	$48,240
2	16,240	21,599	24,360	32,480	40,600	48,720	64,960
3	20,240	27,159	30,630	40,840	51,050	61,260	81,680
4	24,600	32,718	36,900	49,200	61,500	73,800	98,400
5	28,780	31,277	43,170	57,560	71,950	86,340	115,120
6	32,960	43,837	49,440	65,920	82,400	98,880	131,840
7	37,140	49,396	55,710	74,280	92,850	111,420	148,560
8	41,320	54,956	61,980	82,640	103,300	123,960	

While the government measures poverty at the 100% level, it is proven by many studies that this measure has not adjusted for inflation quickly enough and has long been obsolete. In fact, studies show that the real level at which households can financially meet their basic needs is at roughly 200% of the poverty level.

POVERTY

Poverty Overview

Poverty is measured, in the United States, by a person's annual income and family size. According to the 2017 Federal Poverty Guidelines, a family of four is considered to be living in poverty if they make at or less than $24,600.

A key action in the history of poverty was Lyndon B. Johnson's War on Poverty in 1964. This is also known as the Economic Opportunity Act of 1964. Out of this created the formation of Community Action Agencies, which Brightpoint is. The main purpose of this act was to eliminate poverty, expand educational opportunities, increase safety nets for poor and unemployed, and tend to health and financial needs of the elderly. That same year the Food Stamps Act was also put in place. This provides food purchasing assistance for low and no income people in the U.S. The following year The Social Security Act of 1965 create Medicare and Medicaid.

Community Action Agencies are local private and public non-profit organizations that "fight poverty by empowering the poor." These are a nationwide network of agencies that seek to promote self-sufficiency.

In Brightpoint's service area, Grant County has the highest rate of poverty at 19.4%. Within Grant County, zip code 46953 has a poverty rate of 26.3%. Looking even one layer further, Census tract 7 in Grant County has an extremely high poverty rate of 33.5%.

In stark contrast, Whitley County has a poverty rate of 8.8%. The highest rate of poverty in this county is in Census Tract 505 at 15.6%. This is almost half of the highest rate in Grant County.
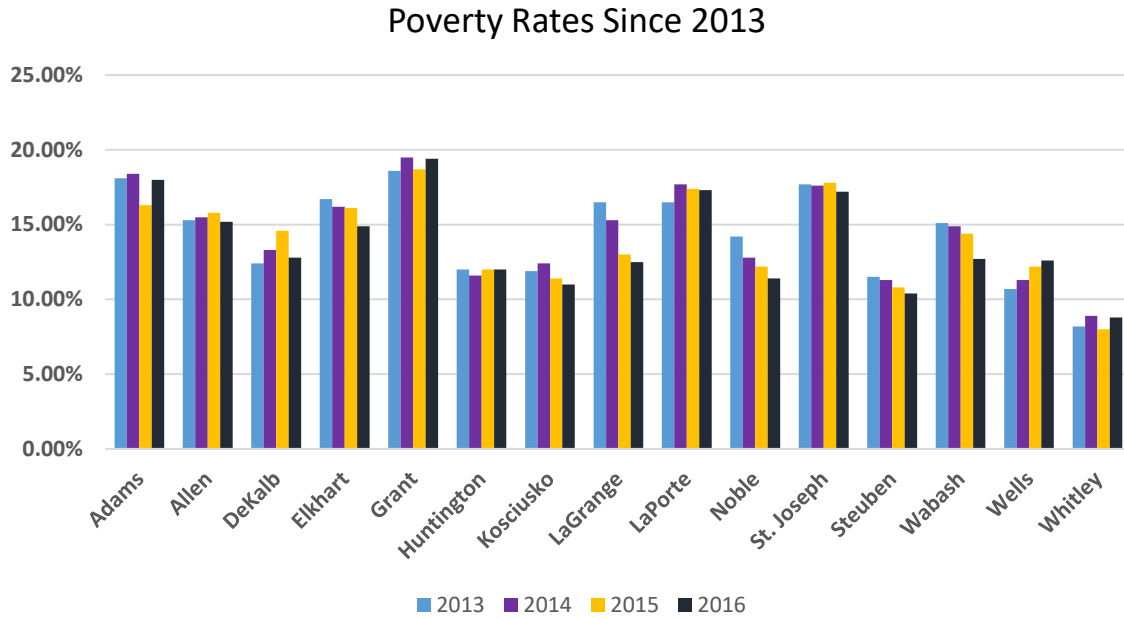
Within Allen County, the largest county Brightpoint serves, the highest rates of poverty are in Census tract 16 and 17 at 49.8% and 48.8%. These two areas are on the southeast side of Fort Wayne.

2016 Poverty Rates
Source: Census Bureau
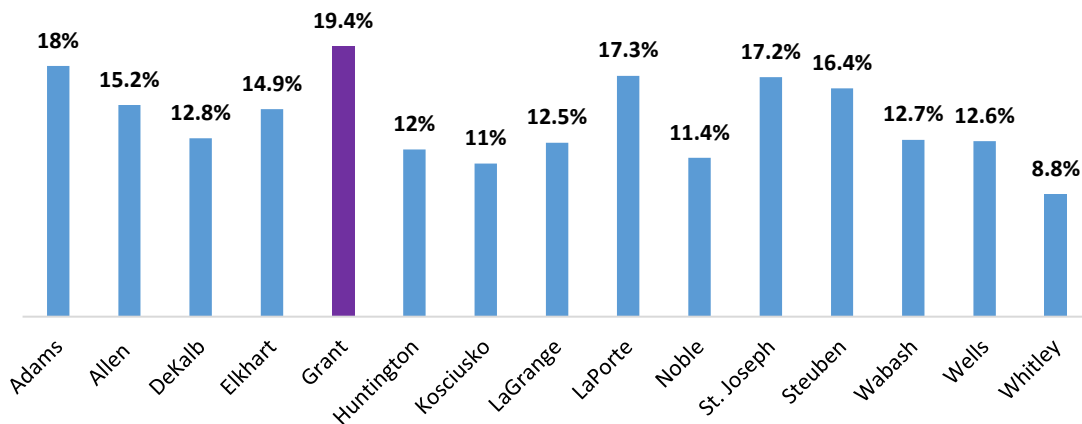
Poverty rates have stayed relatively steady in recent years in all the counties Brightpoint Serves.

Poverty Rates Since 2013

Poverty by Race/Ethnicity

Overall, African Americans have the highest rate of poverty among all races and ethnicities. This is also true for Indiana and the Nation as a whole. In Brightpoint's service area, Adams and Noble Counties have the highest rate of African American's in poverty.

Poverty by Race/Ethnicity
source: Census Bureau
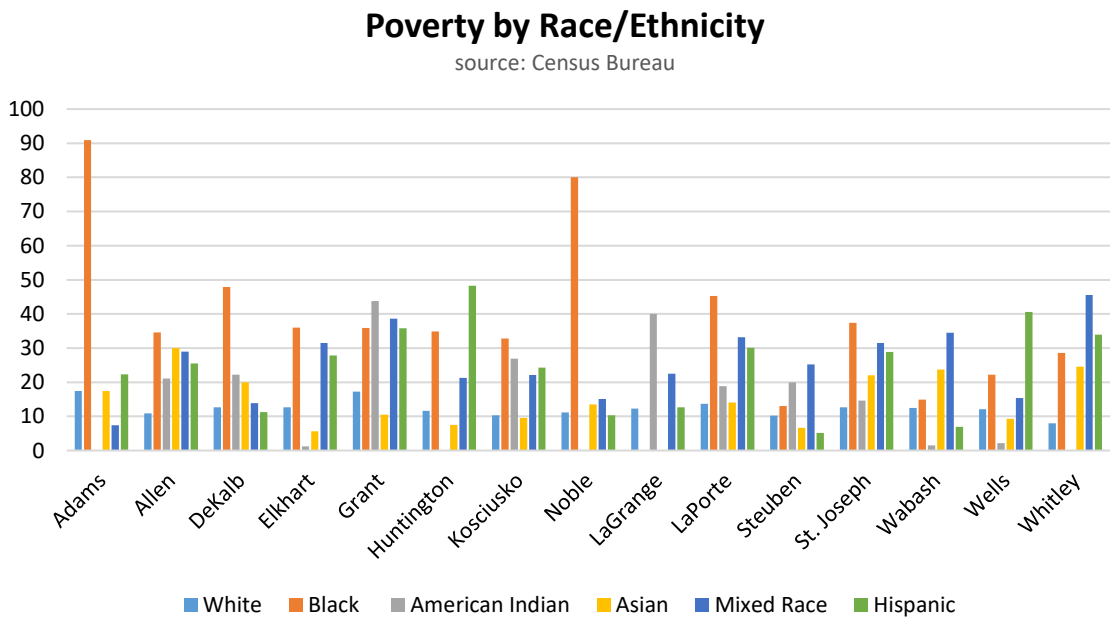
In Adams County, census tracts 303, 306, 307 have 100% of African Americans in poverty. Census tracts 306 and 307 are two of the three census tracts with the highest rates of poverty overall. Census tract 303 includes the city of Decatur. In Decatur, 17.3% of African Americans are living in poverty.

In Noble County, census tract 9718 and 9724 have 100% of African Americans in poverty. Census tract 9718 is south of Kendallville Indiana has the highest rate of poverty in the county. Census tract 9724 is completely rural.

According to an article by Glenn Firebaugh and Francesco Aciai, African Americans are more likely to live in poorer neighborhoods than all other Americans. These neighborhoods generally have poor quality schools, limited access to healthcare and other services, and have limited jobs. According to the National Poverty Center, people living in predominately African American neighborhoods have access to half the services as white neighborhoods. Along with this also comes increased exposure to crime and congestion.
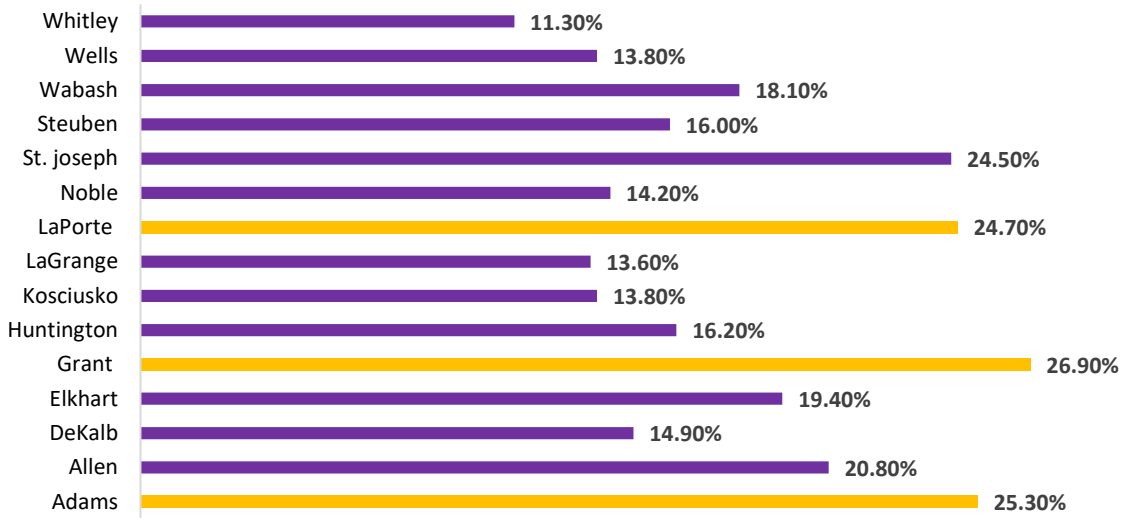
Generational poverty is considered a family who has lived in poverty for at least two generations. This kind of poverty is a concern for African Americans, especially because poverty can be concentrated and tends to include neighborhoods as a whole.

Children in Poverty
Poverty's effect on children can be vast, both physically and developmentally. Children growing up in a poorer environment can experience low birth weight, poor nutrition and chronic conditions such as asthma, anemia, and pneumonia. They are also more likely to engage in risky behaviors, be exposed to environmental contaminants and have poor academic performance.

One area that is still being researched is poverty's effect on early relationships that shape a young child's emotional and social outcomes. In a policy brief written for the Center for Poverty Research, a mother's education level, the total household income, and a family history of depression all effect a child's social growth. This study found that these factors impact the quality time mothers spend with their child. These children grow up less able to understand emotions within themselves as well as in others; this can lead to behavior issues as they enter the education system. The authors attributed this as one way that poverty is passed on through the generations, emphasizing the importance of providing assistance to the entire family unit.

Child Poverty Rate 2015

County	Rate
Whitley	11.30%
Wells	13.80%
Wabash	18.10%
Steuben	16.00%
St. joseph	24.50%
Noble	14.20%
LaPorte	24.70%
LaGrange	13.60%
Kosciusko	13.80%
Huntington	16.20%
Grant	26.90%
Elkhart	19.40%
DeKalb	14.90%
Allen	20.80%
Adams	25.30%

Child Poverty rates since 2012 have been changing and overall have been decreasing. This is an improvement when compared to poverty overall. Child poverty needs to be improved in order to allow future generations to grow into their best selves. As stated earlier, the effect poverty can have on children can be extremely detrimental. Work needs to continue to decrease the child poverty rate.

Child Poverty Rates Since 2012
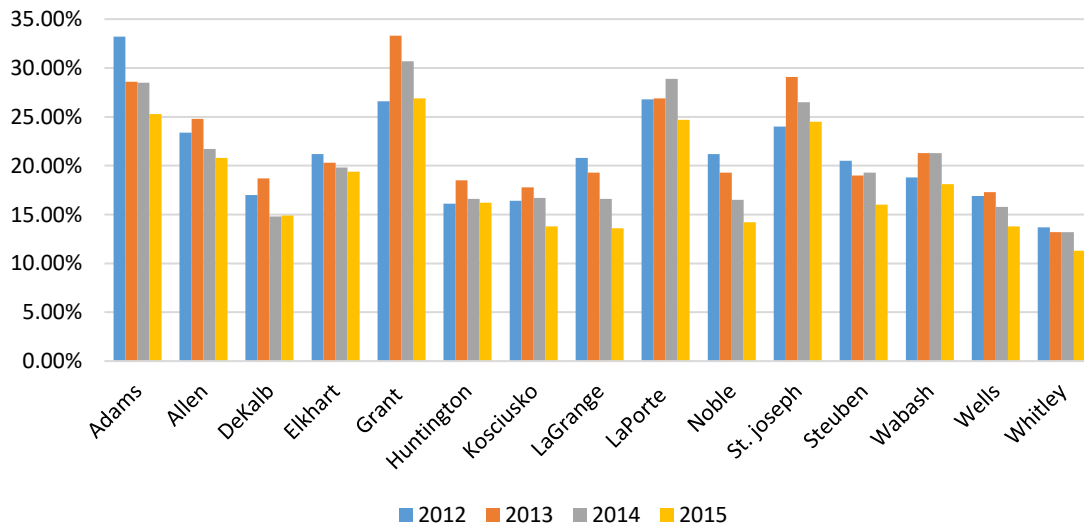
Child Support
Child support payments are made for the benefit of a child after a marriage has ended or a child is born whose parents do not co-habitat. These payments are made to the custodial parent by the non-custodial parent, and payments are usually arranged in court. Child support payments can greatly assist in the custodial parent's ability to properly care for their child as well as promoting responsibility of the non-custodial parent. Families that were in financial crisis prior to the divorce are more likely to slip into poverty after the divorce. This lack of payment can be attributed to several reasons including, insufficient funds or a general disregard of responsibility.

Brightpoint's 2017 Client Survey says that 41% of clients are eligible for child support payments. Of that number 48% do not receive their payments. This puts extreme financial stress and burden on these families.

Women in Poverty
It is a fact that poverty rates are higher for women than men. This is true for all racial and ethnic groups, however poverty rates are extremely high for African American and Latina women.

Women are typically paid less than men. For female full time workers women make 77% of what men make.

Women usually work low paying occupations. These are considered "pink collar" jobs. These female dominated jobs consist of teaching, child care, nursing, cleaning, and restaurant jobs.

When in need, women are more likely than men to provide caregiving to family members. This can be for children or elderly.
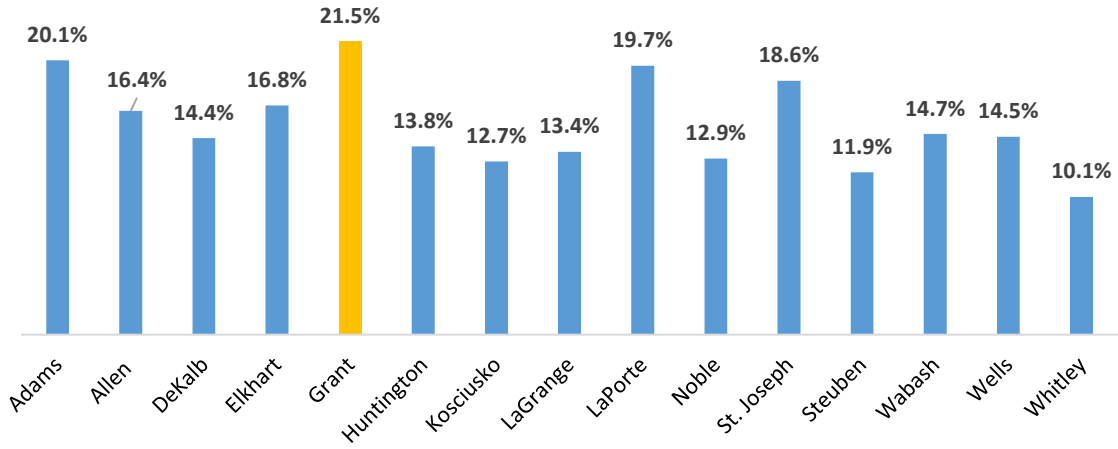
In the event of a divorce or two parents not living together, women are more likely to take on the role of raising children. This can be extremely difficult and expensive, especially if there is only one income.

In Brightpoint's service area, Grant County has the highest rate of female poverty at 21.5%. Within Grant County, Census Tract 4 has a female poverty rate of 40.8%. This census tract is north of Gas City Indiana.

The lowest rate of female poverty in Brightpoint's service area is in Whitley County at 10.1%.

Female Poverty Rate 2016

Source: Census Bureau

County	Rate
Adams	20.1%
Allen	16.4%
DeKalb	14.4%
Elkhart	16.8%
Grant	21.5%
Huntington	13.8%
Kosciusko	12.7%
LaGrange	13.4%
LaPorte	19.7%
Noble	12.9%
St. Joseph	18.6%
Steuben	11.9%
Wabash	14.7%
Wells	14.5%
Whitley	10.1%

Much like poverty rates as a whole, female poverty rates have stayed relatively stable since 2013.

Female Poverty Since 2013

Source: Census Bureau
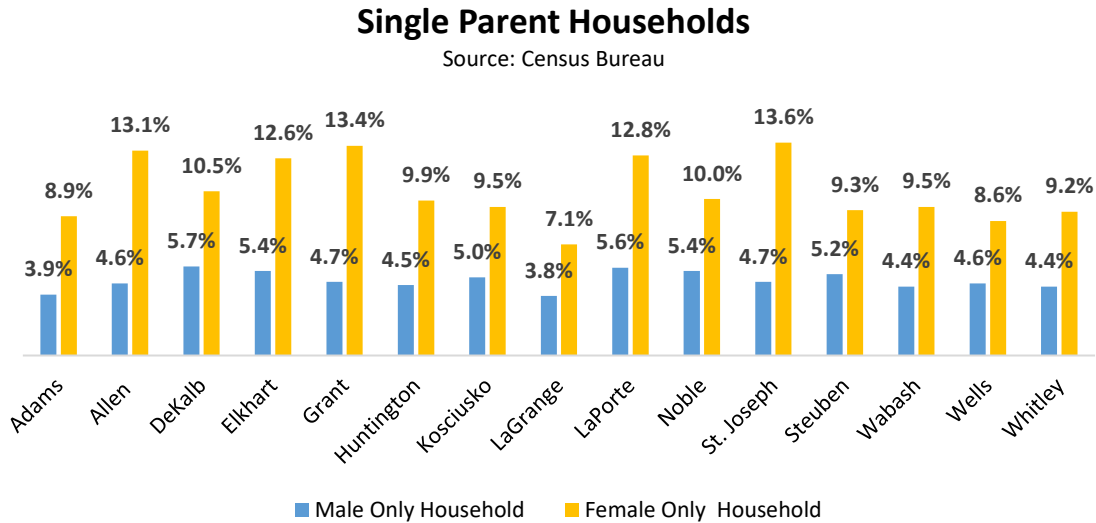
Legend: 2013, 2014, 2015, 2016
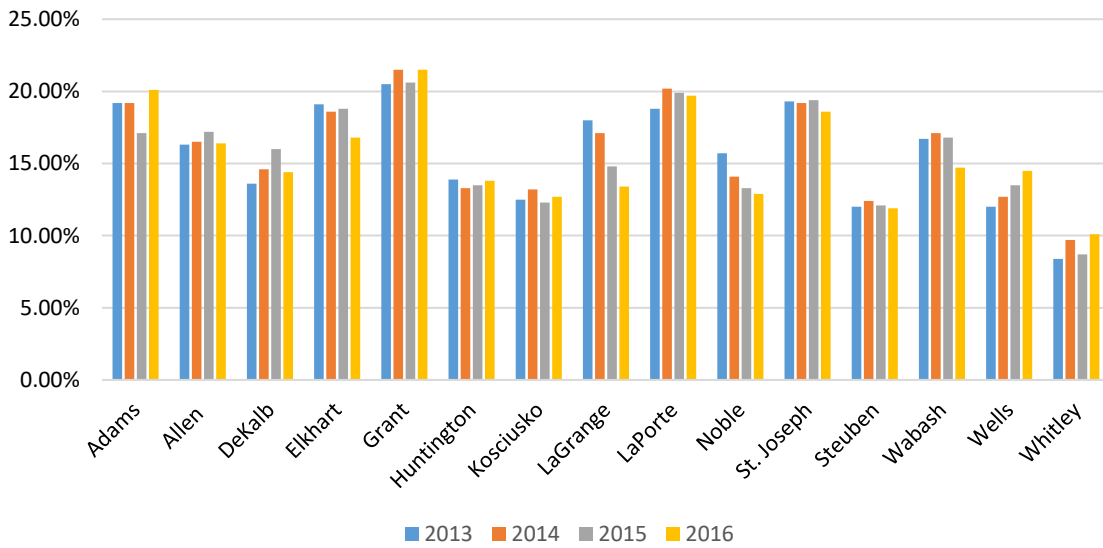
Single Parent Households

In all counties Brightpoint serves, single parent female households outnumber single parent male households.

Single Parent Households
Source: Census Bureau

Single parenting can happen for several reasons including divorce, death, or choice. When parents do not live together it is the female who typically cares for the children.

Seniors in Poverty

Currently in Indiana, the average age of retirement is 63. However, according to an article in USA Today most people believe they will have to work till age 70. Social Security only covers 40% of pre-retirement income resulting in the need for planning ahead and saving. When this is not possible or does not happen, retirement can be a major concern. (USA Today).

Aging can bring on increased disease and injury. This fact brings the issue of needing insurance. Options for insurance includes Medicare, Medicaid, Private health insurance, and Medicare supplemental insurance.

When living on a fixed income, as seniors do, utility bills can become difficult to maintain. Energy bills tend to flux with the seasonal changes. This only increases the need for utility assistance and fixed rate billing.
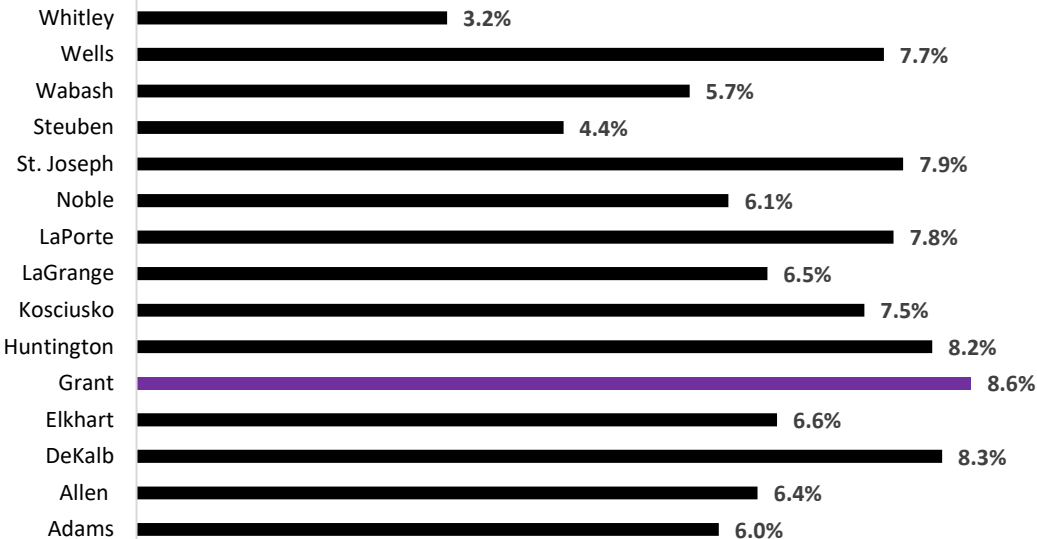
Food Insecurity concerns many seniors in poverty. According to Feeding America, 63% of senior households served regularly choose between food and medical care. In fact, 42% are receiving SNAP.

Transportation becomes an issue for seniors once they are unable to transport themselves. In order to solve this issue, there are services geared specifically to this age group, however, there is always room for improvement.

Grant County has the highest rate of senior poverty in the counties that Brightpoint serves. Seven counties have senior poverty rates exceeding 7%.

Seniors in Poverty

Source: Census Bureau

| County	Rate
Whitley	3.2%
Wells	7.7%
Wabash	5.7%
Steuben	4.4%
St. Joseph	7.9%
Noble	6.1%
LaPorte	7.8%
LaGrange	6.5%
Kosciusko	7.5%
Huntington	8.2%
Grant	8.6%
Elkhart	6.6%
DeKalb	8.3%
Allen	6.4%
Adams	6.0%

VETERANS

Veterans

A veteran is any person who served honorably on active duty in the military. Allen County has the largest number of Veterans in the counties Brightpoint serves.
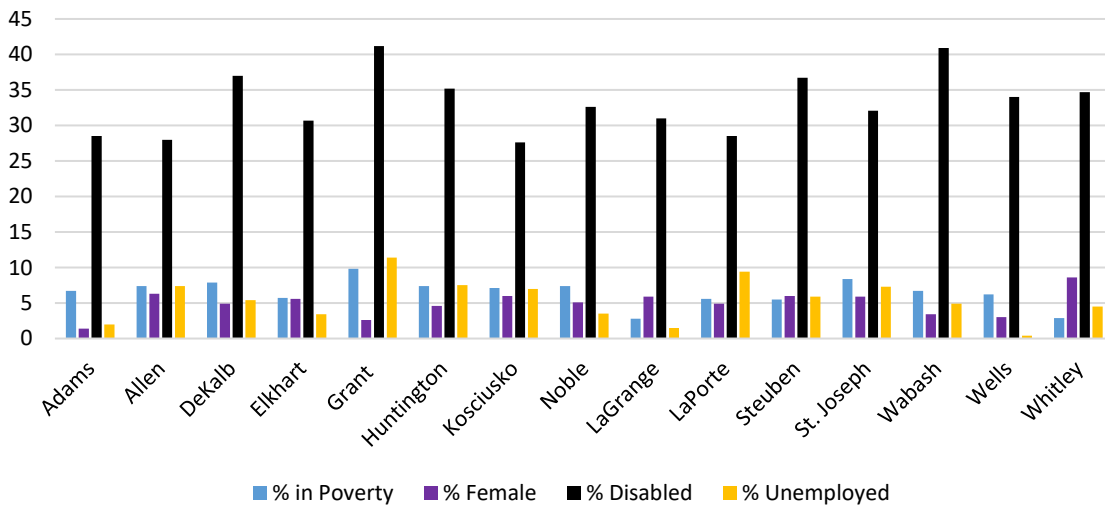
Number of Veterans

source: Census Bureau
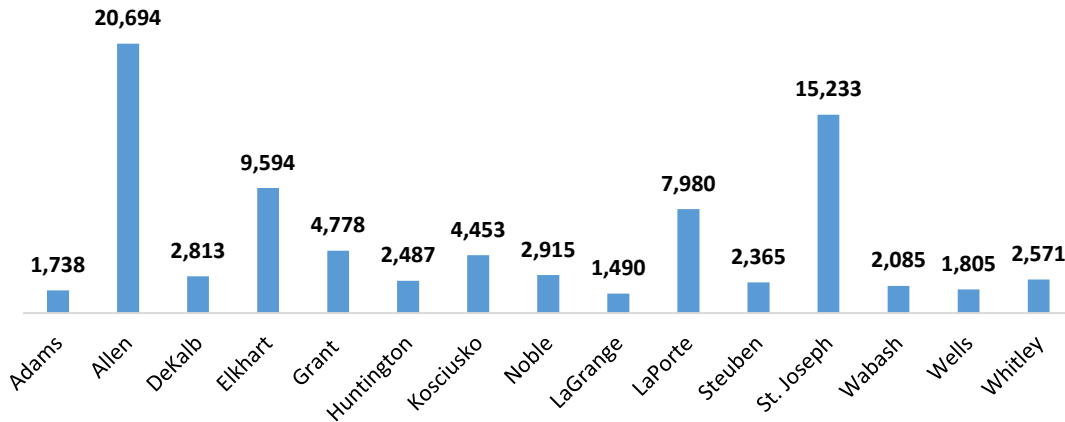
When looking at Veteran populations there are a few things that need to be considered, including poverty rates, number of female veterans, disability, and unemployment.

2016 Veteran Data

■ % in Poverty   ■ % Female   ■ % Disabled   ■ % Unemployed
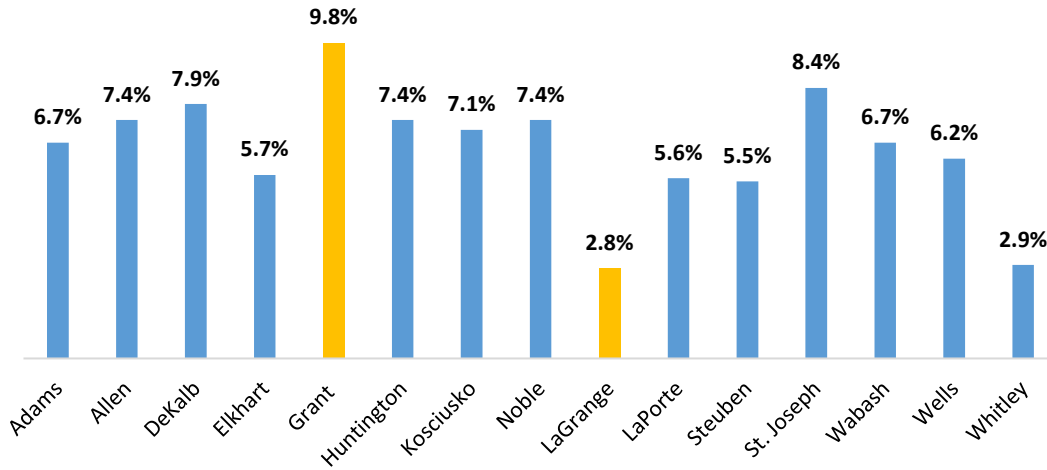
Veteran poverty is a major concern for communities as it can lead to health issues, difficulty finding safe housing, and even homelessness for veterans. Grant County has the highest rate of veteran poverty in Brightpoint's service area. LaGrange County has the lowest percentage of veterans living in poverty.

Veterans in Poverty 2016

Source: Census Bureau

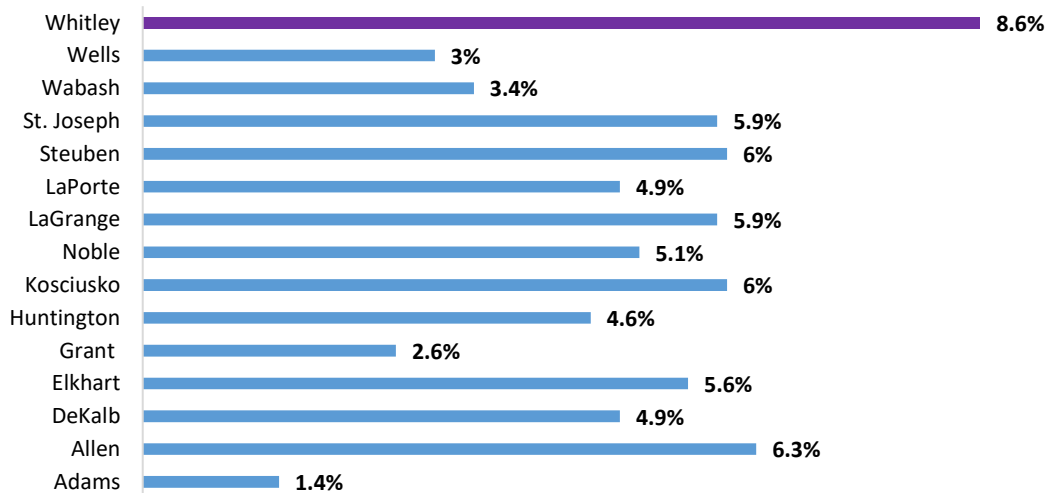| County	Percentage
Adams	6.7%
Allen	7.4%
DeKalb	7.9%
Elkhart	5.7%
Grant	9.8%
Huntington	7.4%
Kosciusko	7.1%
Noble	7.4%
LaGrange	2.8%
LaPorte	5.6%
Steuben	5.5%
St. Joseph	8.4%
Wabash	6.7%
Wells	6.2%
Whitley	2.9%

There are more than 2 million female veterans in the US. The Veterans Administration (VA) expects this to double in the next 40 years. That kind of growth cannot be ignored and female veterans require their unique set of needs that have to be addressed.

Whitley County has the highest percentage of female veterans at 8.6%.

Female Veterans 2016

Source: Census Bureau

| County	Percentage
Whitley	8.6%
Wells	3%
Wabash	3.4%
St. Joseph	5.9%
Steuben	6%
LaPorte	4.9%
LaGrange	5.9%
Noble	5.1%
Kosciusko	6%
Huntington	4.6%
Grant	2.6%
Elkhart	5.6%
DeKalb	4.9%
Allen	6.3%
Adams	1.4%

When a veteran has a disability that is the result of a disease or injury that took place during active military duty they are eligible for different types of compensation. Disability compensation is tax free

money paid to veterans. Dependency and Indemnity Compensation is tax free money generally paid to a surviving spouse, child, or parent of a veteran. Special Monthly Compensation is a tax free benefit that can be paid to anyone in the veteran's family. The Veterans Administration (VA) also provides other benefits to Veterans with disabilities such as adapted housing grants and insurance.

Again, Grant County has the highest number of Veterans on Disability.
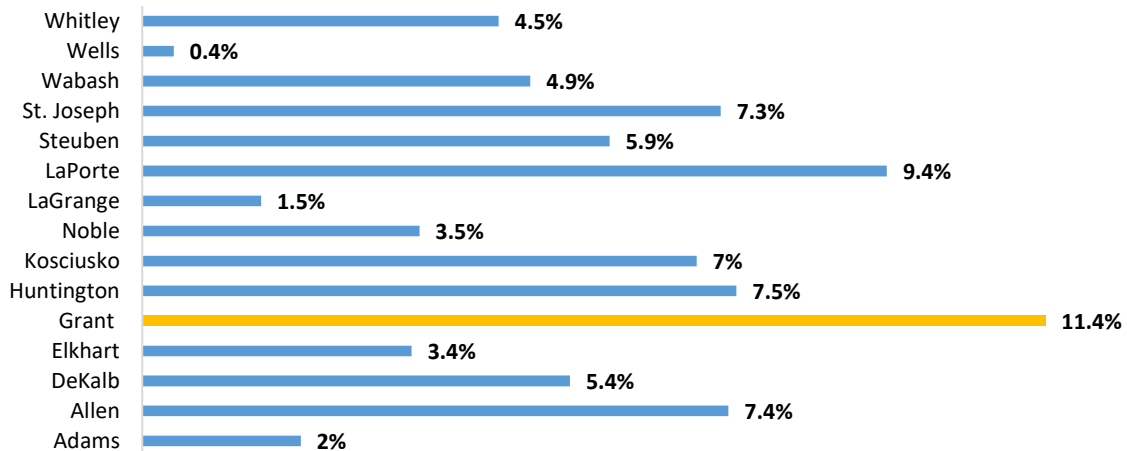
Veterans with Disabilities 2016
Source: Census Bureau
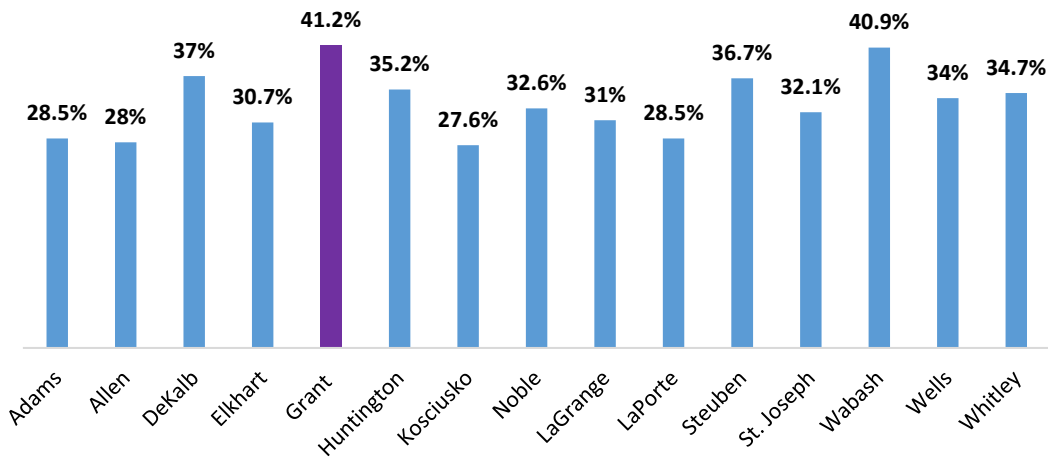
Grant County also has the highest rate of unemployed veterans in all the counties Brightpoint serves. Grant County, statistically, is a place where Veterans are in the most need in Brightpoint's service area.

Unemployed Veterans 2016
Source: Census Bureau

POVERTY STANDARDS

Self Sufficiency Standard

This standard indicates how much income is needed for different family sizes to make ends meet; meaning without any form of public or private assistance in the state of Indiana. For example, this amount ranges from $13.58-$23.18 per hour for one adult and one preschool age child. Cass County requires the lowest hourly rate of $13.58 and Hamilton County requires the highest at $23.18. To calculate this standard several expenses are taken into consideration; housing, childcare, food, transportation, health care, taxes, emergency savings, and miscellaneous expenses (calculated at 10% of the total of all the other expenses).

These hourly rates vary depending on family size and type, and where people live. For example in Allen County, a single individual adult needs to make at least $8.91 per hour. For a single parent with a preschool age child and school age child a minimum hourly rate of $21.02 is needed. If that same family had two parents, each would need to make a minimum of $12.12 per hour.

The average hourly rate needed for self-sufficiency within Brightpoint's service area is $14.99 per hour according to the Self-Sufficiency Standard. This is for a single parent with one preschool age child. St. Joseph County has a minimum rate of $17.91 per hour. This is the highest amount in Brightpoint's service area. The lowest hourly rate in Brightpoint's service area is in Wells County at $13.81 per hour.

The reality is that many families across Indiana are not making this amount. While the focus is often on people living below the Federal poverty level, the self-sufficiency standard clearly shows that families need more income to survive on their own than Federal guidelines show. While as stated above, the income a family needs depends on family size and where they live, on average self-sufficiency standards are roughly twice the amount that the Federal poverty rate calls for.

This is significant because any organization working to eliminate poverty or help the economically disadvantaged have a larger population to serve than those living below "Federal poverty level". In fact, while the self-sufficiency rate is roughly double the Federal poverty rate, the numbers of families living below the self-sufficiency standard is roughly two and a half times larger than those living below Federal poverty level. (i.e. while area poverty rates are roughly 15%, 35%-40% live below the self-sufficiency standard).

The Working Poor

ALICE, a United Way Project, refers to Asset Limited, Income Constrained, Employed (ALICE) which are individuals who are above the Federal Poverty Level (FPL), but are still below the Household Survival Level. ALICE families fall in the range where they do not qualify for most assistance yet are still struggling to meet all of their basic needs. The National ALICE Advisory Council of the Unite Way conducted a survey in six states (California, Connecticut, Florida, Indiana, Michigan, and New Jersey) and found that 35% of households struggle to afford the basic cost of living. The report found that ALICE households span all races, ages, and family living situations.

In Indiana, every county has at least 21% of households living below the ALICE threshold. Currently, the Federal Poverty Rate for a family of four is at $23,050. The annual Household Survival Budget it $47,138. This budget includes only basic need items such as housing, childcare, food, transportation, taxes, and a 10% overage. This does not include cable television, internet, and retirement accounts as those are considered to be luxuries. According to the United Way of Allen County, this would mean two full working parents would require a minimum of $11.33 per hour. The ALICE threshold ranges from $35,000-$45,000 for households headed by someone under the age of 65.

When living as ALICE, families do not earn enough income to be able to afford things such as childcare, housing, food, transportation, and health care. These areas are typically the first to be out from the budget in an emergency situation or are eliminated all-together.

Focusing on this group and moving people beyond the Household Survival Budget will improve communities as well as economies. If families are stable, they are less likely to fall behind in the event of an emergency. This would mean fewer people are dependent on services by the government and non-profits.

According to a study by the Indiana Institute for Working Families, "Indiana has the 19th highest rate of working families who are low income." The rate of working families in Indiana below 200% of the federal poverty line has been increasing and is currently at 31.8%.

TYPES OF ASSISTANCE

Public Assistance

There are several different Public Assistance programs available to residents in Brightpoint's service area. A few of the assistance programs are listed below:

1. Temporary Assistance for Needy Families (TANF) is provided to families with extremely low incomes. Families include at least one child and there are work requirements to qualify.

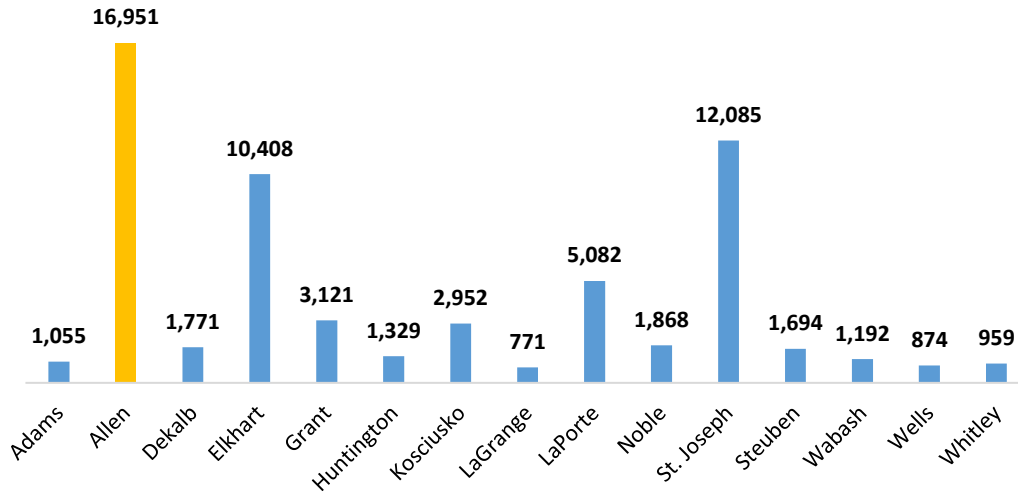## Average Number of Families on TANF 2015
source: Kids Count Data Center
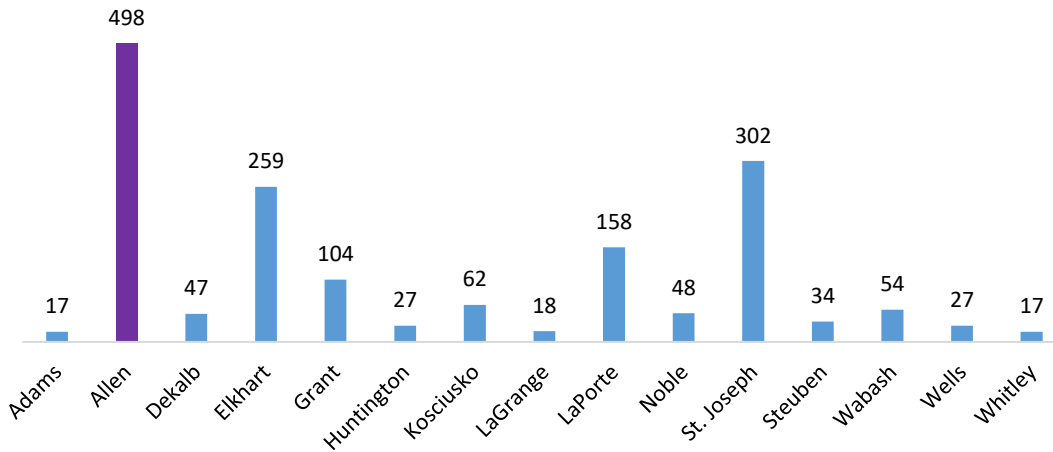
2. Fort Wayne Housing Authority (FWHA) provides quality and affordable housing eligible residents in Fort Wayne, Indiana. In 2016, FWHA provided housing for 1,415 family members and 6,868 housing vouchers.

3. Women, Infants, and Children (WIC) offers nutrition education programs, healthy foods, and other services at no charge.
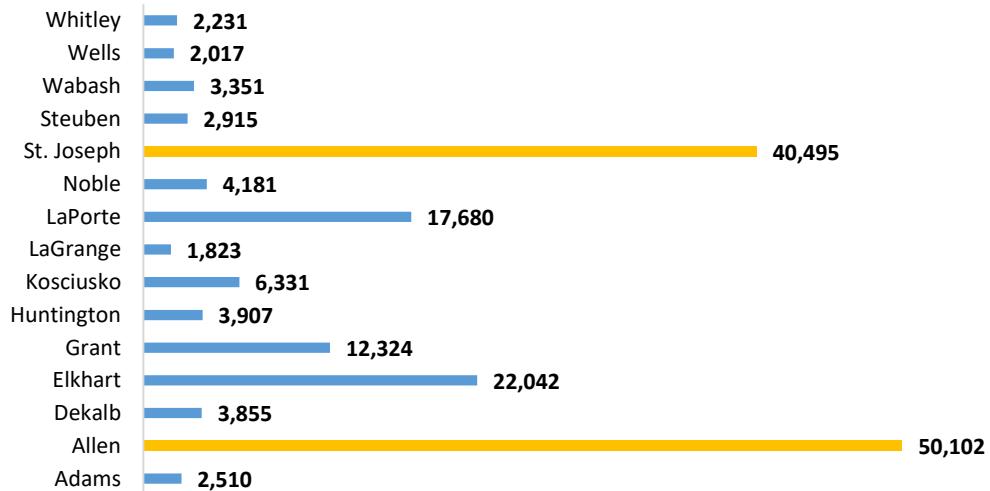
Average number of Individuals on WIC 2015

Source: Kids Count Data Center

County	Value
Adams	1,055
Allen	16,951
Dekalb	1,771
Elkhart	10,408
Grant	3,121
Huntington	1,329
Kosciusko	2,952
LaGrange	771
LaPorte	5,082
Noble	1,868
St. Joseph	12,085
Steuben	1,694
Wabash	1,192
Wells	874
Whitley	959

4. The Supplemental Nutrition Assistance Program (SNAP) offers food assistance to low and no income families.

Average Number of Individuals On SNAP 2015

Source: Kids Count Data Center

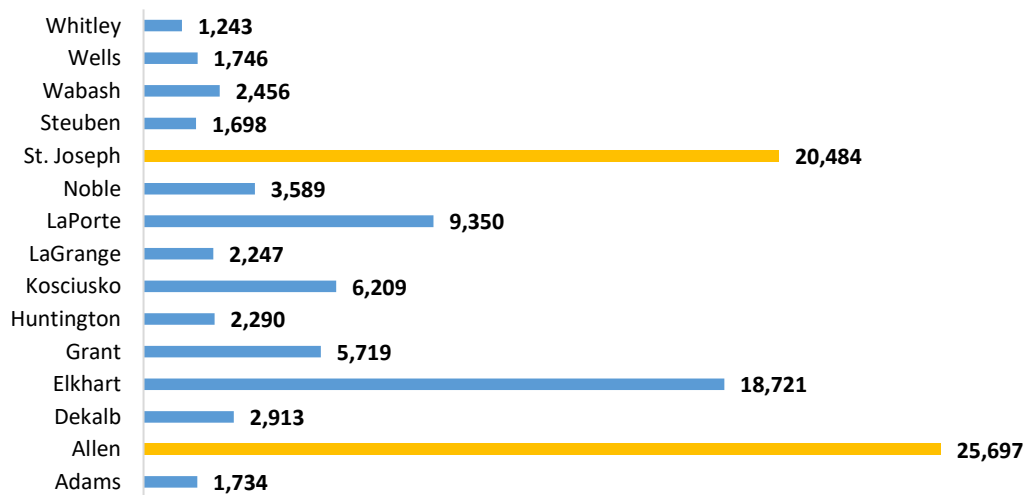| County	Value
Whitley	2,231
Wells	2,017
Wabash	3,351
Steuben	2,915
St. Joseph	40,495
Noble	4,181
LaPorte	17,680
LaGrange	1,823
Kosciusko	6,331
Huntington	3,907
Grant	12,324
Elkhart	22,042
Dekalb	3,855
Allen	50,102
Adams	2,510

5. Healthy Indiana Plan or HIP 2.0 offers affordable insurance to Indiana residents that need it.

6. Social Security is money provided by the government to those with little or no income.

7. Supplemental Security Income Benefits (SSI) is paid to disabled adults and children who have little to no income or resources.

8. Free and Reduced Lunch is a national program that offers nutritionally balanced, low-cost or free lunches to children during the school day.

Children Receiving Free or Reduced School Lunch 2015

Source: Kids Count Data Center

County	Value
Whitley	1,243
Wells	1,746
Wabash	2,456
Steuben	1,698
St. Joseph	20,484
Noble	3,589
LaPorte	9,350
LaGrange	2,247
Kosciusko	6,209
Huntington	2,290
Grant	5,719
Elkhart	18,721
Dekalb	2,913
Allen	25,697
Adams	1,734

TRANSPORTATION

Transportation

In order to be completely self-sufficient individuals need to be able to get from point A to point B on their own accord. This refers to being able to get to their place of employment in a timely manner, get children to school and activities, and easily get to and from the grocery store, bank, doctor's office, etc. Transportation is a necessity, not a luxury, and many low-income families do not have it sufficiently. Without transportation they become dependent on the public transit system. Even where available, public transportation is not sufficient to meet most of the needs individuals have.

Allen County has the most options for its residents:

1. Citilink busses have a fixed route throughout the city. Citilink also offers access for those who are unable to use the bus services for physical reasons. CampusLink is offered between Ivy Tech campus and IPFW campus. These services are offered Monday through Saturday 5:35am-9:30pm and costs $0.60-$3.00. In 2016, Citilink had 1,869,566 passengers and logged 2,031,778 miles. Ridership has been decreasing since 2012.

2. Allen County Council on Aging operates Senior Transportation and Countilink Rural Public Transportation. Senior Transportation is free to seniors age 60 and over. Countilink, which offers service to the rural areas of Allen County, is $5.00 each way for anyone under the age of 60. These services are available Monday through Friday from 8am-4:30pm.

3. Community Transportation Network is a nonprofit agency that provides transportation to healthcare facilities, grocery stores, special events, and other community resources. This service is available Monday through Saturday from 7am-6pm. The cost of CTN varies based on eligibility.

4. Kidz Cab provides rides to children Monday through Friday from 9am-5pm. These are intended to be safe rides to and from school and for extracurricular activities. The fee is $18.50 per child each way. Discounts are offered based on frequency and number of children.

5. Companion Transportation Network is only for transportation to and from medical appointments. This service is provided Monday through Saturday from 5am-8pm and will travel anywhere in Indiana as long as the trip begins in Allen County. Fees range between $20-$30 each way plus mileage after ten miles.

Elkhart County only offers one Public Transportation Service, this is the Interurban Trolley. During the week this service runs 5am-8pm depending on the line and 5:30am-7pm on Saturday. Costs for this service are $1.00 per ride; there are discounts depending on age and peak hours. Interurban Trolley offers a paratransit program called Access which is offered during the same time; however, these trips must be scheduled and costs $2.00 per ride.

Grant County offers the Marion Transportation System. This consists of 5 routes and operates 7am-5pm Monday through Friday only. This service is free of charge to its users.

Kosciusko County uses Cardinal Services to provide its residents with the Kosciusko Area Bus Service. The hours of operation are Monday through Friday from 5:30am—8pm. Scheduling rides is required, and can work by either scheduling 24 hours in advance or having a set reservation. Same day reservations are not guaranteed and are at a much higher cost. Fees are based on mileage and range from $1.00-$3.00. If a same day reservation is needed a $4.00 fee is added to the per mile fee.

Transpo is offered in the South Bend city area of St. Joseph County. Fares range from $.50 for Medicare users to $35.00 for a 31 day pass. There are student and child discounts available. Routes run on weekdays from 5:20am to 10:10pm and Saturdays from 8:20am-6:35pm.

In addition to these public modes of transportation, there are several private/for-hire means of transportation. Taxi services have been available for several years. There are many providers that charge a per mile rate to take people where they need to go. These services are expensive and can be time consuming for the rider as they have to plan ahead and place their request with enough time so as not to be late for where ever they need to be.

Uber and Lyft are in many cities all over the world and is a car service that operates solely through a mobile device. In order to use these services an Apple or Android smartphone is necessary. By downloading an app and creating a profile, complete with credit card on file, an individual can request a cab and pay for the fee. Uber and Lyft boast more safety features as it provides the drivers name, picture, make and model of the car and phone number through the app prior to their arrival. There is also no cash exchange, which can increase safety and convenience. The average cost per ride for Uber and Lyft is less than a taxi or private car services.

The only option to travel outside of the area via ground transportation is using Greyhound bussing. This is a bus service that operates out of Citilink Central Station in Allen County. Buses run every day of the year on varying schedules and fees. Greyhound buses leaving Fort Wayne will carry passengers all over Indiana as well as into Ohio and Illinois. If a passenger wants to go beyond Greyhound's initial destinations they would have to take another Greyhound bus that carries them further.

When looking at the hours of operation for the current bussing systems, these do not allow much access for shift workers or people who may get stuck working late at night or need service after hours. There are no buses that run late into the night and weekend hours are even shorter and none of the public transportation providers offer services on Sunday. This does not provide many options to people who have activities in the evening or work multiple jobs. Shift workers are unable to rely on public transportation completely due to these hours. Also, in the likely event people need to travel on Sunday, they are forced to use private transportation, which is much more expensive.

Service routes are also another barrier. Citlink, for example, has 13 routes. Even with this number of routes, often times multiple busses are required or even walking beyond where the bus can go. Multiple transfers and having to walk can add pressure when on a strict time frame. One bus being late or being stopped by traffic when crossing the street can add time to the trip. Availability, route locations, hours, and price all can factor in to how many people are using this service.

There are some options to better aid individuals in getting to where they need to go. A major focus should be in regards to job transportation; as not having reliable transportation to and from work is a barrier to self-sufficiency. Giving out bus passes or working with the bussing agencies to offer income based discounts are always viable options but this still does not solve the issue of reliability and schedule.

A program to look at and learn from is the Job Access Reverse Commute (JARC) program in Albuquerque New Mexico. This program offers curb-to-curb transportation to qualified residents in order for them to get to a job or some type of job training. JARC will arrange transportation to qualified residents using routes that operate on fixed schedules. JARC representatives work to find the best options available. There are specialized transportation services for senior citizens and individuals with disabilities. Rides

are only given so that residents can get to a job, job training, or childcare required for the job or training. No exceptions in the route are made.

In order to qualify for JARC residents must live in Bernalilo County and meet one of the following:

- Currently receiving TANF
- Meet the 15-% Federal Income Eligibility Guideline
- Be a senior or individual with disability

Transportation will also only be provided to individuals who live in an area where no bus service is available, the stop is more than ¼ mile from home or destination, and the total one way trip takes more than 1 and ½ hours. These factors would need to be modified to accommodate commuting norms in Northeast Indiana.

JARC uses taxi services to assist its clients in transportation. This is not a free service but comes at a greatly reduced cost. Each client pays $1-2 per ride up to $20. Anything over $20 the client is responsible for covering.

This method may be able to be combined with other services such as Uber by setting up a ride-request program. Uber has a ride sharing feature that can handle a split transaction however, all riders would need access to a credit card or be billed at a later time.

Contracting with a taxi service is another option. This could provide a fixed route and time schedule. Again, fee for service would need to be determined and pre-arranged.

Zipcar is a vehicle sharing service that operates on a monthly membership basis. Zipcar provides vehicle reservations to its members at a fee per hour or day. Zipcar is a global company and is continuing to grow as interest and support increase. Zipcar's mission is "a future where car-sharing members outnumber car owners in major cities around the globe." Zipcar is founded on the idea of having access to a car only when it is truly needed. This takes out the price of gas and car insurance as well as the car payment.

Zipcar works by signing up for a membership. This is a monthly fee as low as $7. From there you would pay a $25 one-time application fee and $9/hour to use the vehicle. Gas, insurance, and 180 miles for each reservation are included in this cost. In order to sign up, potential members only need a driver's license and a credit or debit card. Membership decline can happen based on driving history or credit issues.

Members use their Zipcars for a wide range of needs including; saving money, the occasional car need, a second family car, travel, for moving or transporting, and business. According to Zipcars's site, members save an average of $500 every month.

Reserving a Zipcar can be done online, on the phone, or using a phone app and reservations are good for 1 hour to 7 days. Members are given a membership card that doubles as a key card to gain entry to the vehicle.

Currently, Zipcar is in Indiana but only in Bloomington, Indianapolis, Saint Mary's College, South Bend, Valparaiso, and West Lafayette. The company welcomes expansion and the option to discuss this.

Bike Sharing achieves the same goal as car sharing. A rider has access to a bike without having to purchase one. This offers a great alternative for riders that do not have very far to go and is an eco-friendly way to get from point A to point B.

The city of Fort Wayne launched a bike share program in April of 2016 using Zagster Inc. This program includes 25 bikes available at locations throughout the city's downtown area. These stations are for bike sharing in partnership with colleges, hotels, multi-family residential buildings, and corporate campuses. This is also an option for residents in the cities of Huntington and Warsaw.

For a rider, Zagster works through a membership program of $15/month or $60/year. This includes trips less than 1 hour at no additional cost. From there the rider would pay $3/hour up to $30/ride. Riders can also choose to pay the $3/hour up to $30/ride without having a membership. When selecting a bike the rider enters the bike's number into an app on their phone and a code is given to unlock the bike key. Upon completion of the ride the rider chooses to end through the app as well.

If a business or community living space wants to offer Zagster to its occupants they can work with the staff at Zagster to build the bike sharing hub and continue maintenance on the bikes.

Auto loans are a way for people to purchase a vehicle. This means that they are borrowing money from a lender and agreeing to pay them back over time, interest included. Interest is a certain percentage of the loan that must be paid back in addition to the loan itself. These loans do not contribute to the car maintenance or additional expenses, only the cost of the car and interest. Interest rates are charged based on credit score. Credit score is determined by how much debt a borrower has. This results in some borrowers paying more interest than others. (Deaton, Jamie).

According to Bank of America, in the state of Indiana, interest rates are currently as low as 2.49%APR for a new car. This is for a borrower with excellent credit. Unfortunately, low income families and individuals are more at risk for having poor credit scores or no credit at all. This presents a substantial problem for them when trying to gain independence and self-sufficiency. Many low income residents are at the mercy of public transportation, which can be extremely difficult to navigate. This results in waking up extremely early to catch multiple buses to get to work on time and late evenings spent the same way. Some parents even struggle with getting to childcare centers before closing when a bus is late or they could not get a taxi, which just results in more fees and bills.

Programs that offer low-income families Auto Loans, such as Ways to Work, are proving beneficial. Once a family has a car, a whole new independence and is a significant improvement to their lives. Simply offering a way for low-income families and individuals to obtain a loan will not improve and can hurt their credit without offering them education.

Financial literacy classes should be a part of any loan program. This will ensure that each person truly understands what they are signing up for. These classes also teach budgeting, paying off debt, and ways to correctly use credit to improve their scores. Loans and classes need to go hand in hand for the borrower to reap the most reward.

In 2017, 28% of Brightpoint clients did not have a car in working order and 65% of them admitted that this was a barrier in their lives; one that prevented them from obtaining a job or seeking a better one. If they do not have their own car 71.3% obtain rides from family or friends, 43.5% use the bus, and 42.6% walk. This shows that there is a need that is not currently being met. The very best way to solve transportation issues for Brightpoint clients is to provide it for them. Our cities' transportation can be

unreliable or simply unavailable. Designing a program that is reliable, safe, and efficient could be the exact solution clients need to solve their transportation hardship and move into self-sufficiency.

CHILDCARE

Childcare

According to Brightpoint's 2017 Annual Client Survey, 24.5% of clients are in need of child care. This is and has been in the top 3 issues our client's face year after year. Not only is childcare important to families so adults can continue their education or go to work but the quality of childcare greatly impacts the child.

Research shows that 90% of brain growth occurs during ages 0-5. This is when the development of senses, language, and social skills occur. Studies also show that children who receive quality early childcare are more ready to enter school and have increased math, language, and social skills. Also, having a safe, loving, and stimulating childcare environment can reduce stress.

Center based programs that have positive impacts on children's development provide some combination of the following:

- Highly skilled staff
- Small class size and high adult to child ratios
- A language rich environment
- Age appropriate curricula and stimulating materials in a safe physical setting
- Warm, responsive interactions between staff and children

The costs associated with childcare are higher than they have ever been. In the U.S. a two parent family with a median annual income between $61,530-$106,540, would pay between $12,800-$14,970 per child.

In Indiana, the average cost of child care is $536 per month or $6,760 per year. Infant care is even more expensive at $743 per month. Infant care for only one child would take up to 15.6% of a typical family's income. The issue with these prices if that only 29.2% of families in Indiana can afford infant care. A min wage worker in Indiana would need to work full time for at least 31 weeks to pay for just 1 infant. (Economic Policy Institute)

Childcare workers themselves are not faring much better. In fact, childcare workers families are more than two times as likely to live in poverty. This equates to 90% of childcare workers don't make enough to afford basic cost of living. This is in Indiana. (Economic Policy Institute)

A program offered by Brightpoint is Child Care Assistance. This program helps families afford quality child care for children under 13 years of age. This assistance is only offered to families that are employed or going to school. There are also financial guidelines that must be met with this program.

Of Brightpoint clients, 28% use childcare services. Of that, 54% are receiving assistance for that childcare. Many of these families struggle to maintain childcare for various reasons. In fact, this is 18% of Brightpoint families that use childcare services.

Work schedules and cost can lead to difficulty with keeping childcare. The majority of families require childcare during first shift working hours, however 25% also require childcare during second shift. Shift workers can have a much more difficult time of finding and maintaining childcare.

Age of the child is another significant factor in maintaining childcare. The younger the child the more expensive childcare. According to the 2017 Client Survey, 43.1% of Brightpoint clients need childcare for

children ages infant to two years old and 44% need childcare for children ages three to five years old. Only 12.9% of clients are in need of childcare for children ages six to thirteen.

Utility Assistance

Emergency Rent and Utility Assistance

According to the 2017 Annual Client Survey, 24.5% of clients stated that rental and utility assistance is a major need of theirs.

Brightpoint's Energy Assistance Program (EAP) provides financial assistance to low income households to maintain their utility services during the winter. What this does is prevent the utility companies from shutting off services when they are needed most. This service is also provided during the summer months when temperatures are at their highest.

There are household income limits for this program and are as follows:

Family Size	Household Income
1	$20,505
2	$27,645
3	$34,785
4	$41,925
5	$49,065
6	$56,205
7	$63,345
8	$70,515

EAP provides benefits to off-set the high costs of energy, however, it does not cover all of the energy costs. There are three kinds of assistance.

1. Regular Assistance
2. Crisis Assistance
3. Weatherization Assistance

PAYDAY LENDING

Payday Lending
Payday loans are a short term loan with a very high interest rate. Currently in Indiana, payday loans have an average Annual Percentage Rate (APR) of 365%. (IIWF). People use these loans because they do not qualify for loans from a mainstream lender. More and more of these loans are being used across the nation. (IN Dept. of Financial Institutions).

The average payday borrower is in debt for an average of 212 days after just one two-week loan and this typically results in more loans to help pay this debt. Nine transactions a year is the average. (The Ordinance). The Center for Responsible lending states that "90% of the payday lending business is generated by borrowers with five or more loans per year, and over 60% of business is generated by borrowers with 12 or more loans per year." In 2013, the total loan volume for Indiana was $502.9 million. Of that amount over $70 million were finance charges. (IIWF).

Payday lenders tend to be more prevalent in low-income areas and neighborhoods. In some places, there can be several in one block. Low-income areas also tend to have higher African American and Latino populations living in them. Within this group alone, payday loans drain nearly $247 million in fees per year.

The use of payday lending can be devastating to the borrower. More than 50% of loan recipients default on their loans. This places any current exiting bank accounts in jeopardy. Often their debts are sold to a collection agency or they could face court action.

According to the Brightpoint 2017 Client Survey, 21% of clients have used a payday lender and 8.9% use them yearly. In addition, 62% of clients are not aware of the cost of payday loans. 90% state that they never want to use them again.

Most people first go to a Payday lender to aid in paying for a medical expense. The people that use these do not typically have a savings account to pay for everyday expenses, let alone a medical emergency. The cycle of borrowing from a payday lender, being unable to pay back, borrowing again and ultimately defaulting on the loan causes stress, anxiety, and even depression. Borrowers are stuck in a constant limbo of always being in debt with no end in sight.

FOOD DESSERTS

Food Desserts

Food desserts are defined by the USDA as "parts of the county vapid (lacking) of fresh fruit, vegetables, and other healthful whole foods." An area is deemed a food dessert because there is a lack of grocery stores, farmers' markets, and healthy food providers. These households sit more than a mile away from a grocery store and the majority of its residents do not have access to a vehicle (USDA).

The USDA ranks people based on their food security, from Very Low to High. Food desserts typically contain people who are considered to have Very Low to Low food security. Low food security means they have a reduced quality, variety, or desirability of diet, however, this does not yet indicate a reduction of food intake. People with Very Low food security are those with a disrupted eating pattern or reduced intake. Food insecurity is the condition of limited or uncertain access to adequate food due to a lack of money or other resources for food (USDA). If an individual or family does not have a vehicle and is not within easy access of a grocery store, or has such a lack of resources they cannot afford quality food then they will fall into one of these categories.

Food deserts are more prevalent in multi races and low income communities. These groups also suffer from higher rate of obesity. Type 2 diabetes, and cardiovascular disease. Each of these can be considered lifestyle diseases and are preventable and at times reversible with proper nutrition and exercise. One of the main reasons for this increase in disease is long term limited access to healthy foods. (Food Empowerment Project).

Diseases such as obesity and type 2 diabetes once were considered adult only conditions. They typically did not show up in children. Presently, more and more youth are overweight and being diagnosed with high cholesterol and Type 2 diabetes. This can be linked to their diet.

Fresh fruit, vegetables, lean meats and whole grains are considered to be the basis for a healthy diet. For low income neighborhoods that lack grocery stores and supermarkets, these options are not readily available. Many low income neighborhoods have access to fast food that is low in price and very high in sugar salt, and fat. These neighborhoods also have 'Corner Stores' or 'Convenience Stores' that typically sell highly processed foods. Without access to reliable transportation, convenience stores are often the only options available. These places offer quick food options and meet the immediate need of being full; however the long term health consequences of consuming only these foods can be detrimental to people's quality of life.

Food insecurity and obesity, Type 2 diabetes, and cardiovascular disease may not make sense in a person who is not eating regularly, yet the Food Research and Action Center (FRAC) explains these diseases in a recent article titled 'Understanding the Connections: Food Insecurity and Obesity.' Many low income/food insecure families have limited or lack of resources including little to no money and transportation. Without these, they are not traveling to a quality grocery store or other food distributors such as farmers markets. They are instead spending what little they have at what is close by.

FRAC also outlines how food deprivation and overeating patterns can lead to disease. For example, if someone is skipping meals they may eat too much when a meal becomes available. This promotes metabolic changes in the body and increases fat storage. So when your only options are fast food or highly processed food this fat storage is increased.

COUNTY FACT SHEETS

Adams County

Geography/Population/Ethnicity:

- Population: 34,387 (2016)
- Largest Cities: Decatur and Berne
- Largest Townships: Washington and Wabash
- Race/Ethnicity (2016)
    - Caucasian: 96.9%
    - African American: .7%
    - Hispanic/Latino: 4.4%
    - Asian: .3%
    - American Indian/Alaskan Native: 0
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: .7%

Income/Workforce/Unemployment:

- Median Household Income: $47,572 (2016)
- Total in Labor Force: 15,975 (2016)
- Main Employment Sector: Manufacturing
- 2014 Unemployment Rate: 5.5% (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11% (2016)
- Percent of adults with a High School Diploma: 41.6% (2016)

Poverty:

- Poverty Rate: 18% (2016)
- Child Poverty Rate: 25.3% (2015)

Veterans:

- Number of Veterans: 1,738 (2016)
- Veterans living in Poverty: 6.7% (2016)
- Rate of Veteran Unemployment: 4% (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 93%
    - African American: 1.2%
    - American Indian: .1%
    - Asian: .3%
    - Hispanic: 5.4%
- English Language Learner Students: 2.8 (2016)
- Child abuse and neglect per 1,000 children under age 18: 12.3 (2015)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 4,335 (2016)
- High school graduation rate: 91.5 (2016)

Allen County

Geography/Population/Ethnicity:

- Population: 365,565 (2016)
- Largest Cities: Fort Wayne and New Haven
- Largest Townships: Wayne and St. Joseph
- Race/Ethnicity (2016)
    - Caucasian: 79.6%
    - African American: 11.5%
    - Hispanic/Latino: 7.1%
    - Asian: 3.3%
    - American Indian/Alaskan Native: .3%
    - Native Hawaiian/Pacific Islander: .1%
    - Mixed Race: 3.4%

Income/Workforce/Unemployment:

- Median Household Income: $49,574 (2016)
- Total in Labor Force: 186,706 (2016)
- Main Employment Sector: Health Care and Social Assistance
- Unemployment Rate: 7% (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 17.9% (2016)
- Percent of adults with a High School Diploma: 29.1% (2016)

Poverty:

- Poverty Rate: 15.2% (2016)
- Child Poverty Rate: 20.8 (2015)

Veterans:

- Number of Veterans: 20,694 (2016)
- Veterans living in Poverty: 12.6% (2016)
- Rate of Veteran Unemployment: 7% (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 66.4%
    - African American: 16.9%
    - American Indian: .3%
    - Asian: 5%
    - Hispanic: 11.4%
- English Language Learner Students: 6.1% (2016)
- Child abuse and neglect per 1,000 children under age 18: 10.3 (2015)

Transportation:

- Public Transportation Available: Citilink

Education:

- Public school enrollment: 53,819 (2016)
- High school graduation rate: 91.2% (2016)

DeKalb County

Geography/Population/Ethnicity:

- Population: 42,746 (2016)
- Largest Cities: Auburn and Garrett
- Largest Townships: Union and Keyser
- Race/Ethnicity (2016)
    - Caucasian: 96%
    - African American: .4%
    - Hispanic/Latino: 2.7%
    - Asian: .4%
    - American Indian/Alaskan Native: .1%
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: 1.6%

Income/Workforce/Unemployment:

- Median Household Income: $50,398 (2016)
- Total in Labor Force: 21,668 (2016)
- Main Employment Sector: Manufacturing
- Unemployment Rate: 6.2% (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11.6% (2016)
- Percent of adults with a High School Diploma: 41.9% (2016)

Poverty:

- Poverty Rate: 13.3% (2016)
- Child Poverty Rate: 14.9% (2015)

Veterans:

- Number of Veterans: 2,813 (2016)
- Veterans living in Poverty: 10.8% (2016)
- Rate of Veteran Unemployment: 6.2 (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 93.2%
    - African American: 1.7%
    - American Indian: .2%
    - Asian: .8%
    - Hispanic: 4.1%
- English Language Learner Students: .8% (2016)
- Child abuse and neglect per 1,000 children under age 18: 13.4 (2015)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 6,856 (2016)
- High school graduation rate: 92.8% (2016)

Elkhart County

Geography/Population/Ethnicity:

- Population: 197,559 (2016)
- Largest Cities: Elkhart and Goshen
- Largest Townships: Concord and Elkhart
- Race/Ethnicity (2016)
    - Caucasian: 87.4%
    - African American: 5.6%
    - Hispanic/Latino: 15%
    - Asian: 1.1%
    - American Indian/Alaskan Native: .2%
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: 2.8%

Income/Workforce/Unemployment:

- Median Household Income: $49,692 (2016)
- Total in Labor Force: 99,619 (2016)
- Main Employment Sector: Manufacturing
- Unemployment Rate: 4.2 (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 12.2% (2016)
- Percent of adults with a High School Diploma: 36.7 (2016)

Poverty:

- Poverty Rate: 12.2% (2016)
- Child Poverty Rate: 19.4% (2015)

Veterans:

- Number of Veterans: 9,594 (2016)
- Veterans living in Poverty: 12.6 (2016)
- Veteran Unemployment Rate: 6% (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 65.9%
    - African American: 9.2%
    - American Indian: .2%
    - Asian: 1.3%
    - Hispanic: 23.4%
- English Language Learner Students: 13.7 (2016)
- Child abuse and neglect per 1,000 children under age 18: 9.6 (2015)

Transportation:

- Public Transportation Available: Heart City Rider, The Bus, GTS

Education:

- Public school enrollment: 36,629 (2016)
- High school graduation rate: 90% (2016)

Grant County

Geography/Population/Ethnicity:

- Population: 68,269 (2016)
- Largest Cities: Marion and Gas City
- Largest Townships: Center and Mill
- Race/Ethnicity (2016)
  - Caucasian: 88.6%
  - African American: 7.1%
  - Hispanic/Latino: 4.1%
  - Asian: .7%
  - American Indian/Alaskan Native: .3%
  - Native Hawaiian/Pacific Islander: 0
  - Mixed Race: 2.9%

Income/Workforce/Unemployment:

- Median Household Income: $40,272 (2016)
- Total in Labor Force: 32,048 (2016)
- Main Employment Sector: Health Care and Social Assistance
- Unemployment Rate: 8.1 (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 10.2% (2016)
- Percent of adults with a High School Diploma: 41% (2016)

Poverty:

- Poverty Rate: 19.4% (2016)
- Child Poverty Rate: 26.9% (2015)

Veterans:

- Number of Veterans: 4,778 (2016)
- Veterans living in Poverty: 16% (2016)
- Veteran Unemployment Rate: 8.2% (2016)

Status of Children:

- Child Ethnicity: (2015)
  - Caucasian: 78.6%
  - African American: 12.4%
  - American Indian: .4%
  - Asian: .9%
  - Hispanic: 7.6%
- English Language Learner Students: 1.85% (2016)
- Child abuse and neglect per 1,000 children under age 18: 16.1 (2015)

Transportation:

- Public Transportation Available: MTS

Education:

- Public school enrollment: 9,336 (2016)
- High school graduation rate: 96.8% (2016)

Huntington County

Geography/Population/Ethnicity:

- Population: 36,696 (2016)
- Largest Cities: Huntington and Roanoke
- Largest Townships: Huntington and Jackson
- Race/Ethnicity (2016)
  - Caucasian: 96.7%
  - African American: .9%
  - Hispanic/Latino: 2.1%
  - Asian: .8%
  - American Indian/Alaskan Native: .2%
  - Native Hawaiian/Pacific Islander: 0
  - Mixed Race: .8%

Income/Workforce/Unemployment:

- Median Household Income: $47,0426 (2016)
- Total in Labor Force: 19,113 (2016)
- Main Employment Sector: Manufacturing
- 2014 Unemployment Rate: 5.2 (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11.5% (2016)
- Percent of adults with a High School Diploma: 43.4% (2016)

Poverty:

- Poverty Rate: 12% (2016)
- Child Poverty Rate: 16.2% (2015)

Veterans:

- Number of Veterans: 2,487 (2016)
- Number of Veterans living in Poverty: 10.6 (2016)
- Veteran Unemployment Rate: 14.8% (2016)

Status of Children:

- Child Ethnicity: (2015)
  - Caucasian: 93.5%
  - African American: 1.8%
  - American Indian: .3%
  - Asian: .9%
  - Hispanic: 3.4%
- English Language Learner Students: .4% (20116)
- Child abuse and neglect per 1,000 children under age 18: 16.6 (2015)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 5,355 (2016)
- High school graduation rate: 91.2% (2016)

Kosciusko County

Geography/Population/Ethnicity:

- Population: 78,461 (2016)
- Largest Cities: Warsaw and Winona Lake
- Largest Townships: Wayne and Turkey Creek
- Race/Ethnicity (2016)
    - Caucasian: 93.8%
    - African American: .9%
    - Hispanic/Latino: 7.7%
    - Asian: 1%
    - American Indian/Alaskan Native: .3%
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: 1.7%

Income/Workforce/Unemployment:

- Median Household Income: $54,482 (2016)
- Total in Labor Force: 39,999 (2016)
- Main Employment Sector: Manufacturing
- Unemployment Rate: 3.4% (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 13.6% (2016)
- Percent of adults with a High School Diploma: 37% (2016)

Poverty:

- Poverty Rate: 11% (2016)
- Child Poverty Rate: 13.8% (2015)

Veterans:

- Number of Veterans: 4,453 (2016)
- Number of Veterans living in Poverty: 9.5 (2016)
- Veteran Unemployment Rate: 5.2% (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 82.4%
    - African American: 2.3%
    - American Indian: .2%
    - Asian: 1.6%
    - Hispanic: 13.6%
- English Language Learner Students: 6.7% (2016)
- Child abuse and neglect per 1,000 children under age 18: 8.4 (2015)

Transportation:

- Public Transportation Available: KABS

Education:

- Public school enrollment: 13,645 (2016)
- High school graduation rate: 92% (2016)

LaGrange County

Geography/Population/Ethnicity:

- Population: 38,395 (2016)
- Largest Cities: LaGrange and Topeka
- Largest Townships: Bloomfield and Newbury
- Race/Ethnicity (2016)
    - Caucasian: 97.9%
    - African American: .2%
    - Hispanic/Latino: 3.9%
    - Asian: .1%
    - American Indian/Alaskan Native: 0
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: 1.6%

Income/Workforce/Unemployment:

- Median Household Income: $53,947 (2016)
- Total in Labor Force: 16,801 (2016)
- Main Employment Sector: Manufacturing
- Unemployment Rate: 2.6% (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 9% (2016)
- Percent of adults with a High School Diploma: 31.4% (2016)

Poverty:

- Poverty Rate: 12.5% (2016)
- Child Poverty Rate: 13.6 (2015)

Veterans:

- Number of Veterans: 1,490 (2016)
- Veterans living in Poverty: 9.7% (2016)
- Veteran Unemployment Rate: 3.7% (2016)

Status of Children:

- Child Ethnicity: (2016)
    - Caucasian: 93.4%
    - African American: 1%
    - American Indian: .1%
    - Asian: .4%
    - Hispanic: 5.1%
- English Language Learner Students: 12.2% (2016)
- Child abuse and neglect per 1,000 children under age 18: 10.2 (2015)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 5,652 (2016)
- High school graduation rate: 91.1% (2016)

LaPorte County

Geography/Population/Ethnicity:

- Population: 110,993 (2016)
- Largest Cities: Michigan City and LaPorte
- Largest Townships: Michigan and Center
- Race/Ethnicity (2016)
  - Caucasian: 83.6%
  - African American: 11 %
  - Hispanic/Latino: 6.1%
  - Asian: .6%
  - American Indian/Alaskan Native: .3%
  - Native Hawaiian/Pacific Islander: 0
  - Mixed Race: 2.8%

Income/Workforce/Unemployment:

- Median Household Income: $48,165 (2016)
- Total in Labor Force: 51,851 (2016)
- Main Employment Sector: Manufacturing
- Unemployment Rate: 8.8% (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11.5% (2016)
- Percent of adults with a High School Diploma: 38.9% (2016)

Poverty:

- Poverty Rate: 17.3% (2016)
- Child Poverty Rate: 24.7 (2015)

Veterans:

- Number of Veterans: 7,980 (2016)
- Veterans living in Poverty: 13.3% (2016)
- Rate of Veteran Unemployment: 8.8% (2016)

Status of Children:

- Child Ethnicity: (2015)
  - Caucasian: 72.8%
  - African American: 15.6%
  - American Indian:.4%
  - Asian: .7%
  - Hispanic: 10.5%
- English Language Learner Students: 2.4% (2016)
- Child abuse and neglect per 1,000 children under age 18: 8.5 (2015)

Transportation:

- Public Transportation Available: Northern Indiana Commuter Transportation District (NICTD), Transporte, Michigan City Muncipal Coach (MCMC)

Education:

- Public school enrollment: 17,777 (2016)
- High school graduation rate: 90.7% (2016)

Noble County

Geography/Population/Ethnicity:

- Population: 47,587 (2016)
- Largest Cities: Kendallville and Ligonier
- Largest Townships: Wayne and Allen
- Race/Ethnicity (2016)
    - Caucasian: 96.7%
    - African American: .4%
    - Hispanic/Latino: 10%
    - Asian: .7%
    - American Indian/Alaskan Native: .1%
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: 1.6%

Income/Workforce/Unemployment:

- Median Household Income: $49,657 (2016)
- Total in Labor Force: 23,859 (2016)
- Main Employment Sector: Manufacturing
- Unemployment Rate: 7% (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 9.8% (2016)
- Percent of adults with a High School Diploma: 41.1% (2016)

Poverty:

- Poverty Rate: 11.4% (2016)
- Child Poverty Rate: 14.2 (2015)

Veterans:

- Number of Veterans: 2,915 (2016)
- Veterans living in Poverty: 9.4% (2016)
- Veteran Unemployment Rate: 6.7% (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 20.5%
    - African American: 1.6%
    - American Indiana: .2%
    - Asian: .6%
    - Hispanic: 17.1%
- English Language Learner Students: 8.6% (2016)
- Child abuse and neglect per 1,000 children under age 18: 18.1 (2015)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 7,299 (2016)
- High school graduation rate: 90.9% (2016)

St. Joseph County

Geography/Population/Ethnicity:

- Population: 267,696 (2016)
- Largest Cities: South Bend and Mishawaka
- Largest Townships: Portage and Penn
- Race/Ethnicity (2016)
    - Caucasian: 79.1%
    - African American: 12.9%
    - Hispanic/Latino: 8.1%
    - Asian: 2.1%
    - American Indian/Alaskan Native: .4%
    - Native Hawaiian/Pacific Islander: .1%
    - Mixed Race: 3%

Income/Workforce/Unemployment:

- Median Household Income: $46,174 (2016)
- Total in Labor Force: 133,922(2016)
- Main Employment Sector: Health Care/Social Assistance
- Unemployment Rate: 7.5% (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 17.2% (2016)
- Percent of adults with a High School Diploma: 30.9% (2016)

Poverty:

- Poverty Rate: 17.2% (2016)
- Child Poverty Rate: 24.5% (2015)

Veterans:

- Number of Veterans: 15,233(2016)
- Veterans living in Poverty: 14.3% (2016)
- Rate of Veteran Unemployment: 7.5% (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 63.1%
    - African American:20%
    - American Indiana: .4%
    - Asian: 2.6%
    - Hispanic: 14%
- English Language Learner Students: 5.8% (2016)
- Child abuse and neglect per 1,000 children under age 18: 19.4 (2015)

Transportation:

- Public Transportation Available: Northern Indiana Commuter Transportation District (NICTD), South Bend Public Transportation Corporation (Transpo)

Education:

- Public school enrollment: 38,186 (2016)
- High school graduation rate: 89.9% (2016)

Steuben County

Geography/Population/Ethnicity:

- Population: 34,279 (2016)
- Largest Cities: Angola and Fremont
- Largest Townships: Pleasant and Jamestown
- Race/Ethnicity (2016)
    - Caucasian: 97.2%
    - African American: .7%
    - Hispanic/Latino: 3.4%
    - Asian: .5%
    - American Indian/Alaskan Native: 0%
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: 1.8%

Income/Workforce/Unemployment:

- Median Household Income: $50,418 (2016)
- Total in Labor Force: 17,611 (2016)
- Main Employment Sector: Manufacturing
- Unemployment Rate: 5.9 (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 13% (2016)
- Percent of adults with a High School Diploma: 38% (2016)

Poverty:

- Poverty Rate: 10.4% (2016)
- Child Poverty Rate: 16% (2015)

Veterans:

- Number of Veterans: 2,365 (2016)
- Veterans living in Poverty: 9.3% (2016)
- Veteran Unemployment Rate: 5.9% (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 90.9%
    - African American: 1.8%
    - American Indiana: .2%
    - Asian: .9%
    - Hispanic: 6.3%
- English Language Learner Students: 2.4% (2016)
- Child abuse and neglect per 1,000 children under age 18: 18 (2015)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 4,088 (2016)
- High school graduation rate: 85.9 (2016)

Wabash County

Geography/Population/Ethnicity:

- Population: 32,177 (2016)
- Largest Cities: Wabash and North Manchester
- Largest Townships: Noble and Chester
- Race/Ethnicity (2016)
    - Caucasian: 95.6%
    - African American: .8%
    - Hispanic/Latino: 2.4%
    - Asian: .1%
    - American Indian/Alaskan Native: .6%
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: 1.6%

Income/Workforce/Unemployment:

- Median Household Income: $47,473 (2016)
- Total in Labor Force: 15,902(2016)
- Main Employment Sector: Manufacturing
- Unemployment Rate: 3.6% (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11.1% (2016)
- Percent of adults with a High School Diploma: 42% (2016)

Poverty:

- Poverty Rate: 12.7% (2016)
- Child Poverty Rate: 18.1 (2015)

Veterans:

- Number of Veterans: 2,085 (2016)
- Veterans living in Poverty: 9.8% (2016)
- Rate of Veteran Unemployment: 6% (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 92.3%
    - African American: 2.1%
    - American Indiana: .8%
    - Asian: .6%
    - Hispanic: 4.2%
- English Language Learner Students: 1.2% (2016)
- Child abuse and neglect per 1,000 children under age 18: 26.3 (2015)

Transportation:

- Public Transportation Available: Wabash County Transit System (WCTS)

Education:

- Public school enrollment: 5,169(2016)
- High school graduation rate: 90.4% (2016)

Wells County

Geography/Population/Ethnicity:

- Population: 27,836 (2016)
- Largest Cities: Bluffton and Ossian
- Largest Townships: Harrison and Jefferson
- Race/Ethnicity (2016)
    - Caucasian: 96.9%
    - African American: .7%
    - Hispanic/Latino: 2.6%
    - Asian: .7%
    - American Indian/Alaskan Native: .3%
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: .5%

Income/Workforce/Unemployment:

- Median Household Income: $51,568 (2016)
- Total in Labor Force: 14,155 (2016)
- Main Employment Sector: Manufacturing
- Unemployment Rate: 3.8 (2016)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11.8% (2016)
- Percent of adults with a High School Diploma: 40.4% (2016)

Poverty:

- Poverty Rate: 12.6% (2016)
- Child Poverty Rate: 13.8% (2015)

Veterans:

- Number of Veterans: 1,8005 (2016)
- Veterans living in Poverty: 9.9 (2016)
- Veteran Unemployment Rate: 3.6% (2016)

Status of Children:

- Child Ethnicity: (2015)
    - Caucasian: 92.3%
    - African American: 1.8%
    - American Indiana: .3%
    - Asian: 1.1%
    - Hispanic: 4.5%
- English Language Learner Students: 1.4% (2016)
- Child abuse and neglect per 1,000 children under age 18: 23.6 (2015)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 4,859 (2016)
- High school graduation rate: 95.8% (2016)

Whitley County

Geography/Population/Ethnicity:

- o Population: 32,177 (2016)
- o Largest Cities: Columbia City and Churubusco
- o Largest Townships: Columbia and Smith
- o Race/Ethnicity (2016)
    - Caucasian: 95.6%
    - African American: .8%
    - Hispanic/Latino: 2.4%
    - Asian: .1%
    - American Indian/Alaskan Native: .6%
    - Native Hawaiian/Pacific Islander: 0
    - Mixed Race: 1.6%

Income/Workforce/Unemployment:

- o Median Household Income: $47,473 (2016)
- o Total in Labor Force: 15,902 (2016)
- o Main Employment Sector: Manufacturing
- o Unemployment Rate: 3.6% (2016)

Educational Attainment:

- o Percent of adults with a Bachelor's degree: 11.1% (2016)
- o Percent of adults with a High School Diploma: 42% (2016)

Poverty:

- o Poverty Rate: 12.7% (2016)
- o Child Poverty Rate: 11.3% (2015)

Veterans:

- o Number of Veterans: 2,085 (2016)
- o Veterans living in Poverty: 9.8 (2016)
- o Veteran Unemployment Rate: 6% (2016)

Status of Children:

- o Child Ethnicity: (2015)
    - Caucasian: 93.9%
    - African American: 1.6%
    - American Indiana: .3%
    - Asian: .7%
    - Hispanic: 3.5%
- o English Language Learner Students: .3% (2016)
- o Child abuse and neglect per 1,000 children under age 18: 13.3 (2015)

Transportation:

- o Public Transportation Available: none

Education:

- o Public school enrollment: 4,753 (2016)
- o High school graduation rate: 95.3% (2016)

CLIENT SURVEY

Brightpoint Client Survey Results 2017

Total Respondents   482

Programs

Business Loan	0.40%	Drive to Success	0.60%
Family Development	2.30%	PSH	5%
Childcare Voucher	20.40%	Early Head Start	9.60%
Head Start	14.10%	SSVF	1.5%
Consumer Loan	0.80%	ESG	5.20%
HCVP	8.70%	Weatherization	12.90%
Covering Kids and Families	12.90%	EAP	48.60%
JAG	3.50%		

Is this the first time receiving assistance?

Yes	38%
No	59%
Don't Remember	3%

What impact has participation in Brightpoint programs had on you ability to care for yourself and your family?

Ability improved	70.10%
Ability stayed the same	23.40%
Ability declined	0.90%
Uncertain	5.60%

What impact has participation in Brightpoint programs had on your living conditions?

Conditions improved	53.40%
Conditions stayed same	39.30%
Conditions declined	0.70%
Uncertain	6.60%

How likely are you to recommend Brightpoint Services to others?

Promoters	91%
Passives	7.10%
Detractors	1.90%

How easy is it for you to get to Brightpoint locations?

Easy	57.90%
Somewhat easy	24.70%
Somewhat hard	8.10%
Hard	4.90%
Uncertain	4.50%

What is your gender?

Male	19%
Female	81%

What is your age?

18 or under	3.60%	51-55	8.30%
19-24	10.90%	56-60	6.80%
25-30	20.30%	61-65	12.20%
31-35	10.40%	66-70	3.40%
36-40	6.20%	71-75	4.30%
41-45	4.50%	76-80	2.60%
46-50	4.10%	81+	2.60%

What City do you live in?

Auburn	4.30%
Columbia City	4%
Fort Wayne	64.40%
Kendallville	4.70%

What County do you live in?

Allen	67.90%
DeKalb	6%
Noble	10.10%
Whitley	4.80%

What is your zip code?

     46803   6.20%

     46805   5.30%

     46806   16.10%

     46816   9.70%

Are you a veteran?

     Yes   3%

     No   97%

Is anyone else in your household a veteran?

     Yes   3%

     No   97%

Are you a single parent with children living in your home?

     Yes   44%

     No   56%

How many children do you have?

     None   16.60%

     1 to 3   66.30%

     4 to 6   13.70%

     6 or more   3.40%

How many people, including yourself, live in your household?

     One   28.40%

     2 to 4   51.40%

     5 to 7   17.90%

     7 or more   1.40%

What is the gross monthly income of all persons in your household?

<$500	13.10%
$501-1000	33.50%
$1001-1500	25.40%
$1501-2000	16%
$2001-2500	4.40%
$2501-3000	2.30%
>$3000	5.20%

Are you employed?

Yes	41%
No	59%

How many hours per week do you work?

None	2.20%
<10	5%
11 to 20	15.10%
21 to 30	19.60%
31 to 40	50.80%
41 to 50	5%
51 +	2.80%

Is your spouse or live in partner employed?

Yes	20%
No	80%

How many hours per week does your spouse of live in partner work?

None	7.90%
<10	3.20%
11 to 20	4.80%
21-30	14.30%
31-40	52.40%
41-50	12.70%
51+	4.80%

Did you receive unemployment benefits during the past year?

Yes	3%
No	97%

Did you receive disability benefits in the past year?

Yes	30%
No	70%

Do you have a high school diploma or GED/HSE?

Yes	79%
No	21%

Do you have trouble reading or writing English?

Yes	9%
No	92%

Have you had post-secondary education?

Yes	50%
No	50%

If yes, which?

Graduate degree	5%
4-year degree	15.80%
2-year degree	20.30%
Certificate	20.30%
Some college	47.30%

Do you own your own home?

Own	27%
Rent	61%
Does not apply	12%

How much is your monthly housing rent or mortgage?

<$200	16.70%
$200-400	25.10%
$401-600	39%
>$600	19.20%

Do you receive any of the following types of assistance?

None	65.70%
Subsidized mortgage	3%
Section 8	27%
Roommate	1.20%
Family	4.60%

Rate your current housing situation:

Very Good	29.10%
Good	39.60%
Fair	26%
Very Poor	3.30%
Uncertain	2%

Have you experienced homelessness in the past year?

Yes	11%
No	89%

Do you know your credit score?

Yes	32%
No	68%

Have you ever used a Payday Lender?

Yes	21%
No	70%

Would you use a Payday Lender in the future?

Yes	12%
No	88%

Have you ever thought about owning a small business?

       Already own   2.7%

       Yes   29.5%

       No   67.7%

Do you use childcare services?

       Yes   28%

       No   72%

Do you receive financial assistance with your childcare costs?

       Yes   54%

       No   46%

Are you satisfied with the childcare your child/children receive?

       Yes   85%

       No   15%

Do you have trouble finding or keeping quality childcare?

       Yes   18%

       No   82%

For what age groups do you need childcare?

       0-2   43.1%

       3-5   44%

       6-13   12.9%

Is your family eligible to receive child support?

       Yes   41%

       No   59%

Do you receive it?

       Yes   52%

       No   48%

Does your family currently have health insurance through an employer?

        Yes   18%

        No   82%

Does anyone in your family participate in Hoosier Healthwise, HIP, Medicaid, or Medicare?

        Yes   88%

        No   12%

Does anyone in your family currently have insurance through the Affordable Care Act?

        Yes   12%

        No   88%

Do you currently receive SNAP?

        Yes   56%

        No   44%

Have cuts to the food stamp program affected your household?

        Yes   41%

        No   59%

Do you use local food banks or food pantries?

        Yes   47%

        No   58%

Are you children on Free and Reduced Lunch?

        Yes   42.1%

        No   20.7%

        N/A   37.1%

Do you have a car in working order?

        Yes   72%

        No   28%

If no, do you feel that it is a barrier or problem?

        Yes   65%

        No   35%

If you do not have a car, how do you get to where you need to go?

Borrow vehicle	15.70%
Car service	10.40%
Rides	71.30%
Bike	7.80%
Walk	42.60%
Bus	43.50%

As a child, did your family receive government assistance of any other type of public assistance?

Yes	24.1%
No	59.3%
Can't remember	16.6%

In the last 12 months have you or a member of your household been a victim of:

Domestic violence	25
Assault	10
Property theft	35

Do you have any major family or social service needs?

Yes	31%
No	69%

If yes, please specify:

Other support	7.10%		Counseling	1.90%
Transportation	21.90%		Rent/Utilities	38.70%
Food	32.30%		Edu/Employ.	13.50%
Mental health	12.30%		Childcare	24.50%
Housing	20%		Money	12.90%
Medical	22.60%		Addiction	3.20%

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