



COMMUNITY NEEDS ASSESSMENT, 2016



Prepared by Marie K. McFadden

1. Population.....	pg. 1
Area Overview.....	pg. 2
Geography and Population.....	pg. 2
Race/Ethnicity.....	pg. 3
2. Employment.....	pg. 5
Workforce.....	pg. 6
Unemployment.....	pg. 6
3. Poverty.....	pg. 8
Income.....	pg. 9
Poverty Overview.....	pg. 9
Poverty by Race/Ethnicity.....	pg. 9
Children in Poverty.....	pg.12
Women in Poverty.....	pg. 13
Single Female Poverty.....	pg. 14
Single Parent Households.....	pg. 14
Seniors in Poverty.....	pg. 16
Self Sufficiency Standard.....	pg. 16
ALICE.....	pg. 17
Public Assistance.....	pg. 18
4. Veterans.....	pg. 19
5. Educational Attainment.....	pg. 23
6. Youth.....	pg. 26
Status of Children and Youth.....	pg. 27
Race/Ethnicity and Language.....	pg. 27
Children in Poverty.....	pg. 28
Child Abuse and Neglect.....	pg. 29
Child Support.....	pg. 30
Childcare Development Fund.....	pg. 30
7. Key Findings	pg. 32
8. Payday Lending.....	pg. 36
9. Transportation.....	pg. 38
10. Food Desserts.....	pg. 41
11. Youth in School.....	pg. 44
Public School Enrollment.....	pg. 45
Reading Levels.....	pg. 45
High School Graduation Rate.....	pg. 45

12. Head Start/Early Head Start.....	pg. 47
Demographic Makeup of Head Start and Early Head Start Eligible Children/Families.....	pg. 48
Eligible Children.....	pg. 48
Demographic Makeup.....	pg. 49
Poverty.....	pg. 49
Racial Diversity.....	pg. 50
Female Headed Households/Single Parent Female Households.....	pg. 51
Key Head Start Program Demographics.....	pg. 52
Other Child Development and Child Care Programs.....	pg. 53
Child Care Development Fund.....	pg. 53
On My Way Pre K.....	pg. 53
Early Childhood Alliance.....	pg. 54
Children with Disabilities and Community Resources.....	pg. 54
First Steps.....	pg. 54
School Systems.....	pg. 54
Education, Health, Nutrition, and Social Service Needs.....	pg. 56
Education.....	pg. 56
Medicaid.....	pg. 58
Infant Mortality.....	pg. 58
Low Birthweight Babies.....	pg. 59
Immunization Rates.....	pg. 60
Births to Teen Mothers.....	pg. 60
Child Abuse and Neglect.....	pg. 61
Temporary Assistance for Needy Families.....	pg. 62
SNAP.....	pg. 63
Women, Infants, and Children.....	pg. 63
Free and Reduced Lunch Enrollment.....	pg. 64
The Child and Adult Care Food Program.....	pg. 65
Substance Abuse.....	pg. 65
Housing.....	pg. 65
Transportation.....	pg. 66
Community Resources that Address the Needs of Head Start Children/Families.....	pg. 66
13. Economic Development.....	pg. 68
Role of Non-Profits in Economic Development.....	pg. 68
Needs that must be met for Self-Sufficiency.....	pg. 69
Community Loan Center.....	pg. 71
14. County Fact Sheets.....	pg. 73
15. Works Cited.....	pg. 89

Population

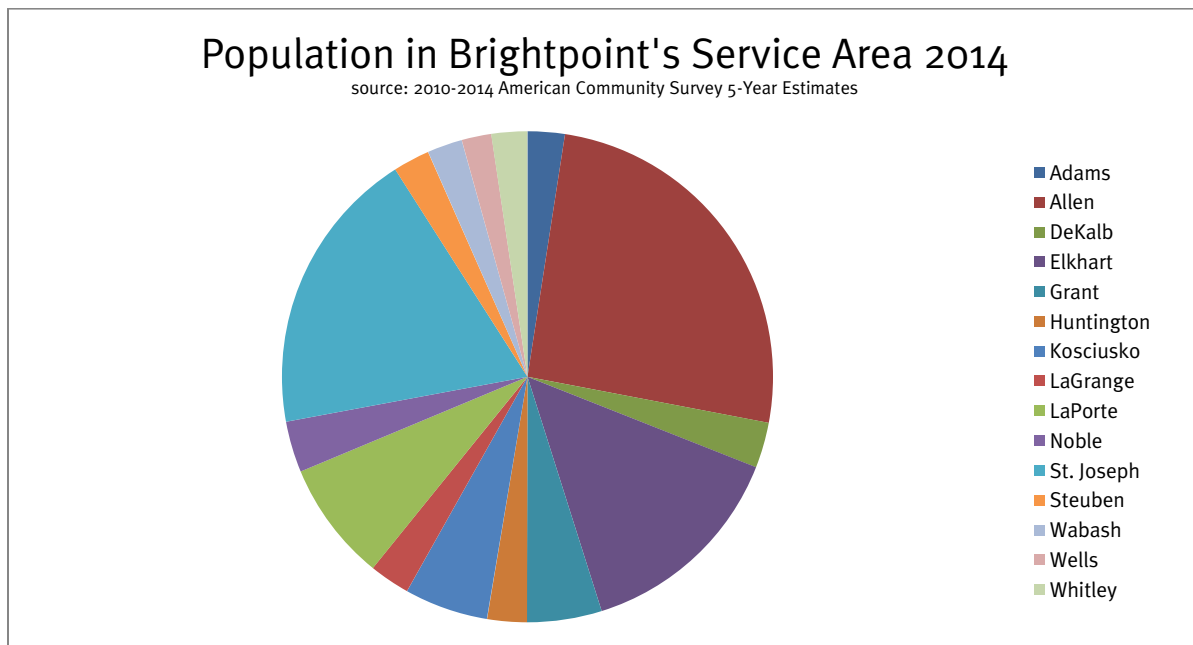
Area Overview

Brightpoint, a Community Action Agency, provides services to 15 counties in Northeast Indiana, which equals approximately 1.4 million people according to the American Community Survey provided by the U.S. Census Bureau for 2014. Of those people, 15.6% are living at or below the Federal Poverty Level.

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 succeed in removing the causes and conditions of poverty we first have to understand who our clients are and where they come from.

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, 360,990 people reside in Allen County. St. Joseph County is the second most populated at 266,916 residents. In stark contrast, Wells County has only 27,732 residents. This population difference is directly related to the size of the major cities within each county. Allen County is home to Fort Wayne, which is the second largest city in the state, and has 255,784 residents. South Bend, within St. Joseph County, has a population of 100,422 residents. Bluffton is the largest city within Wells County. This city has a population of 9,621 residents.

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 mostly in 5 townships; Aboite, Adams, St. Joseph, Washington, and Wayne. The largest of these is Wayne Township, consisting of approximately 104,000 residents. 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 with 100,422 residents. St. Joseph County consists of several townships, the largest being Portage with 92,582 residents.

Largest Cities in Brightpoint Service Area 2015		
City	County	Population
Fort Wayne	Allen	260,326
South Bend	St. Joseph	101,516
Elkhart	Elkhart	52,348
Mishawaka	St. Joseph	48,261
Goshen	Elkhart	32,983
Michigan City	LaPorte	31,459
Marion	Grant	29,081
LaPorte	LaPorte	21,916
Huntington	Huntington	17,095
New Haven	Allen	15,709
Warsaw	Kosciusko	14,472
Auburn	DeKalb	12,979
Wabash	Wabash	10,381
Bluffton	Wells	10,005
Kendallville	Noble	9,927
Decatur	Adams	9,465
Columbia City	Whitley	8,857
Angola	Steuben	8,644
source: stats.indiana.edu		

Race/Ethnicity

Allen County continues to be the most diverse county Brightpoint serves. In 2014, Allen County was 79.5% Caucasian and 11.8% African American. Allen County also has a 3% Asian population and 3.1% of people reporting multiple races. The Hispanic and Latino population continues to grow in all 15 counties.

Elkhart County has the largest percentage of Hispanic /Latino's at 14.6%. This is followed by Noble County at 9.8% and Kosciusko and St. Joseph Counties at 7.7%.

County	White		Black/African American		American Indian/Alaska Native		Asian		Native Hawaiian/ Pacific Islander		Mixed Race		Hispanic/ Latino	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Adams	33,682	97.5	225	0.7	65	0.2	83	0.2	0	0	183	0.5	1,477	4.3
Allen	286,974	79.5	42,456	11.8	1,057	0.3	10,840	3	234	0.1	11,033	3.1	24,650	6.8
DeKalb	41,049	97	68	0.2	27	0.1	181	0.4	0	0	737	1.7	1,077	2.5
Elkhart	172,004	86.2	11,492	5.8	283	0.1	2,030	1	86	0	5,508	2.8	29,150	14.6
Grant	61,655	89	4,598	6.6	82	0.1	467	0.7	0	0	2,149	3.1	2,657	3.8
Huntington	35,853	97	255	0.7	75	0.2	287	0.8	3	0	387	1	703	1.9
Kosciusko	72,008	92.6	612	0.8	241	0.3	962	1.2	0	0	998	1.3	5,958	7.7
LaGrange	36,924	97.8	21	0.1	9	0	68	0.2	0	0	664	1.8	1,420	3.8
LaPorte	94,111	85.6	11,765	10.6	283	0.3	587	0.5	29	0.03	2,807	2.5	6,421	5.8
Noble	45,824	96.5	163	0.3	31	0.1	277	0.6	4	0	669	1.4	4,651	9.8
St. Joseph	212,899	80	34,549	13	1,085	0.4	5,152	1.9	111	0.04	7,811	2.9	20,628	7.7
Steuben	31,736	92.8	235	0.7	94	0.3	485	1.4	8	0	1,590	4.7	1,059	3.1
Wabash	31,189	96	176	0.5	269	0.8	122	0.3	0	0	322	1	728	2.2
Wells	31,736	92.8	235	0.7	94	0.3	485	1.4	8	0	1,590	4.7	1,059	3.1
Whitley	32,235	96.8	108	0.3	125	0.4	86	0.3	0	0	513	1.5	588	1.8
Service Area	1,219,879	86.4	106,958	7.6%	3,820	0.3	22,112	1.6	483	0.03	36,961	2.6	102,226	7.2
Indiana	5,519,313	84.4	598,423	9.1	15,286	0.2	114,674	1.8	2,076	0	141,137	2.2	411,536	6.3
Source: 2010-2014 American Community Survey 5-Year Estimates														

When looking at cities, the race and ethnicities vary even more. Caucasian still remains the majority however, there seems to be an increase in other race/ethnicities throughout the region. South Bend, in St. Joseph County, has the largest 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 a very concentrated Hispanic/Latino population at 23.8%. The smallest Hispanic/Latino population is in Wabash City, in Wabash County, at 1.9%.

City	White		Black/African American		American Indian/Alaska Native		Asian		Native Hawaiian/Pacific Islander		Hispanic/Latino	
	#	%	#	%	#	%	#	%	#	%	#	%
Angola (Steuben County)	7,878	91.5	136	1.6	29	0.3	78	0.9	0	0	340	3.9
Auburn (DeKalb County)	12,521	96.5	27	0.2	5	0	72	0.6	0	0	481	3.7
Columbia City (Whitley County)	8,474	93.6	94	1	0	0	40	0.4	0	0	388	4.3
Decatur (Decatur County)	9,004	94.7	200	2.1	25	0.3	44	0.5	0	0	993	10.4
Elkhart (Elkhart County)	37,297	72.4	7,188	13.9	44	0.1	920	1.8	19	0	12,241	23.8
Fort Wayne (Allen County)	189,038	73.9	39,950	15.6	806	0.3	9,126	3.6	176	0.1	20,763	8.1
Gas City (Grant County)	5,708	93.7	52	0.9	0	0	59	1	0	0	209	3.4
Huntington (Huntington)	16,529	95.6	204	1.2	20	0.1	239	1.4	3	0	470	2.7
Kendallville (Noble County)	9,409	95.6	3	0	18	0.2	126	1.3	0	0	630	6.4
Lagrange (Lagrange)	2,485	93.7	7	0.3	0	0	0	0	0	0	254	9.6
Markel (Wells County)	1,031	95.2	3	0.3	8	0.7	2	0.2	0	0	34	3.1
Michigan City (LaPorte)	20,712	66	8,372	26.7	104	0.3	328	1	27	0.1	1,942	6.2
South Bend (St. Joseph)	63,660	63.4	27,222	27.1	584	0.6	1,306	1.3	41	0	12,679	12.6
Wabash (Wabash)	10,197	96.8	5	0	56	0.5	61	0.6	0	0	197	1.9
Warsaw (Kosciusko County)	12,412	87.5	165	1.2	27	0.2	646	4.6	0	0	1,858	13.1
Source: 2010-2014 American Community Survey 5-Year Estimates												

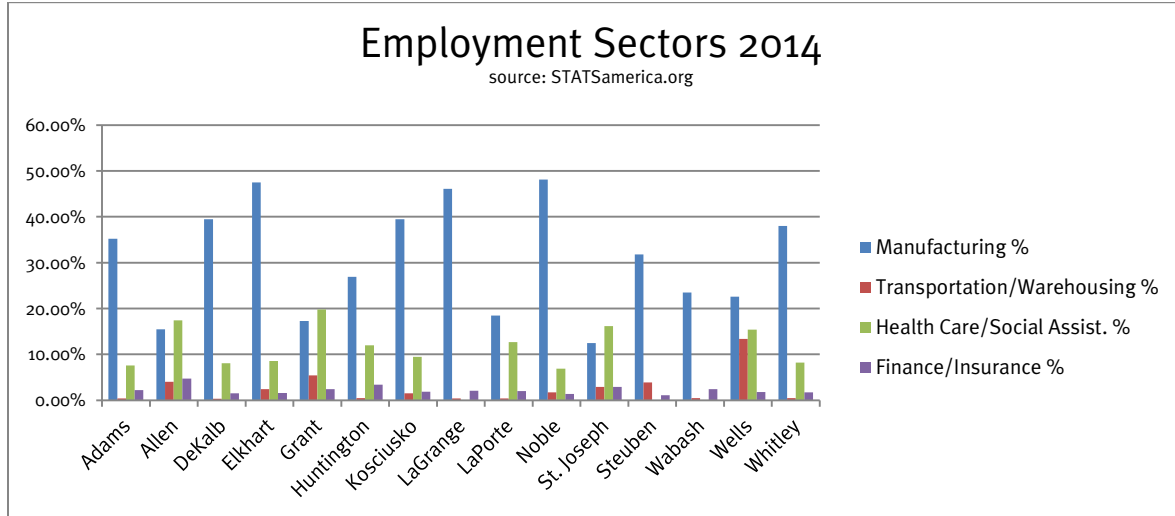
As of 2014, more than 300,000 immigrants were living in Indiana. (Fyler, Lucy). This number has tripled since 1990 when only 1.7% of the population was foreign born. According to the Immigrant Welcome Center in Indianapolis, the majority are coming from Burma, Mexico, India, China, and the Philippines.

Of clients that Brightpoint serves, 44% are Caucasian, 39% are African American, 7% are Hispanic/Latino, and 2% are Asian. (Brightpoint CSBG 2016 Report).

Employment

Workforce

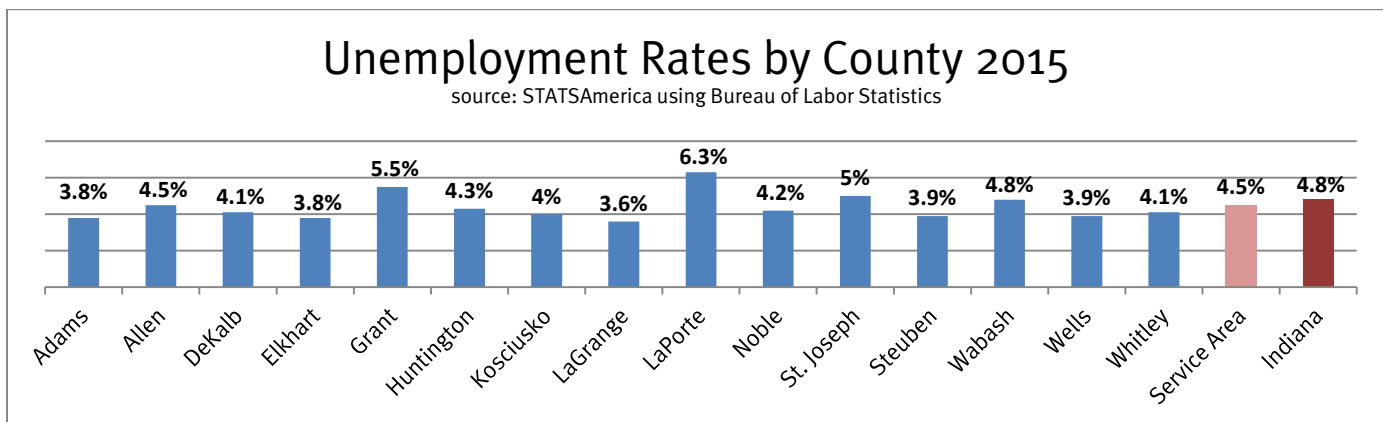
Manufacturing is the main employment sector in Brightpoint's service area. The only exception to this is in Allen, Grant, and St. Joseph Counties. In these areas Health Care/Social Assistance is the main employment sector. Elkhart and Noble Counties see the largest percentage of workers in Manufacturing. Both counties are right below 50%.



According to an article in the Indy Star, Indiana is a leader in the nation when it comes to employment in manufacturing at almost 17% of the state. Also, greater than 30% of Indiana's gross product comes from manufacturing. Companies such as Rolls-Royce, Cummins Inc., Allison Transmission, and Toyota all have plants in Indiana, thus employing thousands of Hoosiers.

Unemployment

A person is considered unemployed if they are actively searching for a job and are unable to obtain one. This was a reality for 4.8% of the state of Indiana in 2015. This number has been declining since 2010 when the United States was in a recession, at which time, the state unemployment rate was at 10.5%. All of the counties within Brightpoint's service area have been decreasing as well, since 2010.



Within Brightpoint's service area, LaGrange County has the lowest unemployment rate at 3.6%, while LaPorte County has the highest at 6.3%.

The lowest unemployment rates in 2015, in Indiana are found in Debois and Hamilton Counties both at 3.4%. Debois County is in southern Indiana and Hamilton County is in Central Indiana, just north of Indianapolis. (hoosierdata). Debois County can be compared to LaGrange County, whose unemployment rate is not much higher. Both of these counties also are major manufacturing areas.

The highest unemployment rates are seen in Vermillion and Greene County at 7.3%. This is significantly higher than the state and all of Brightpoint's service area. Greene County is located in central Indiana while Vermillion County is on the far west boarder.

According to Brightpoint's 2016 Annual Client Survey, the highest rates of unemployed adults in the labor force are ages 50-54. This can be a difficult time to be seeking employment for a number of reasons; including over qualification, companies can find cheaper labor in younger individuals, and they are within 10 years of retirement. Also, 65.1% of Brightpoint clients who are unemployed are male.

Poverty

Income

Median Household Income in Brightpoint's service area ranges from \$39,885 in Grant County to \$54,023 in Whitley County. All these counties except Whitley County fall below the Median Household Income for the United States of \$53,482 and seven counties fall below the Median Household Income for the state of Indiana at \$48,737. Within Brightpoint's own clientele, 20% are earning a yearly income of \$10,812-\$14,400, well below the median income for all these counties and the state. (2016 Annual Client Survey).

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 Levels (FPL). This is a measurement that is issued annually by the Department of Health and Human Services. FPL is a set amount of gross income that a family would need to cover their expenses. This also varies based on the size of the household and is adjusted for inflation each year. This adjustment due to inflation can cause increases in the FPL numbers. For example in 2015, 100% of FPL for a single person was \$11,770 and in 2016 that number is \$11,880. In fact, the majority of percentages increased from 2015 to 2016. 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.

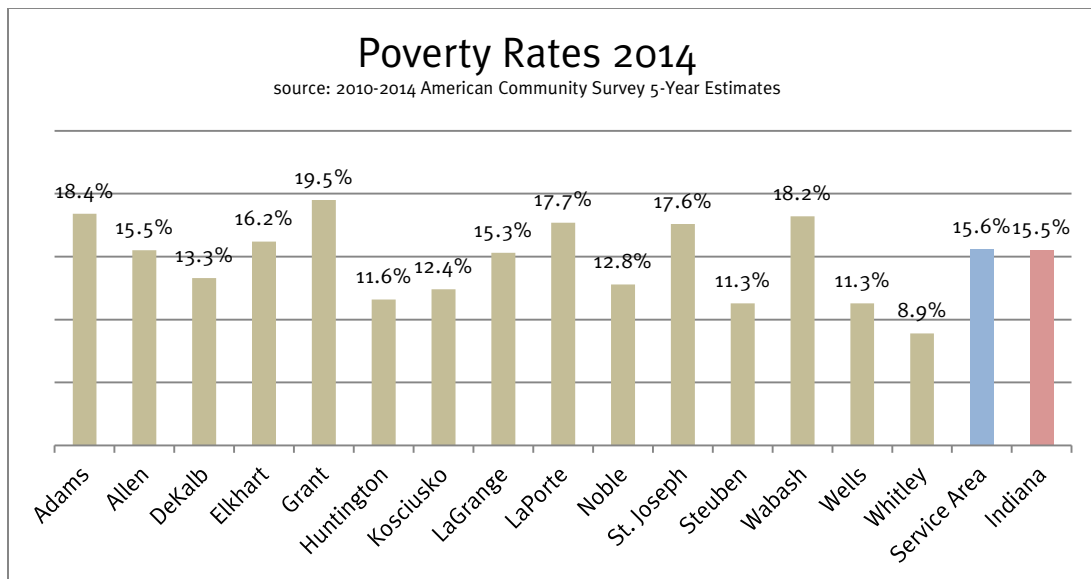
The chart below shows the most recent FPL guidelines.

Household Size	100%	133%	150%	200%	250%	300%	400%
1	\$11,880	\$15,800	\$17,820	\$23,760	\$29,700	\$35,640	\$47,520
2	16,020	21,307	24,030	32,040	40,050	48,060	64,080
3	20,160	26,813	30,240	40,320	50,400	60,480	80,640
4	24,300	32,319	36,450	48,600	60,750	72,900	97,200
5	28,440	37,825	42,660	56,880	71,100	85,320	113,760
6	32,580	43,331	48,870	65,160	81,450	97,740	130,320
7	36,730	48,851	55,095	73,460	91,825	110,190	146,920
8	40,890	54,384	61,335	81,780	102,225	122,670	163,560

Poverty Overview

Poverty is measured, in the United States, by a person's annual income and family size. According to the 2015 Poverty Guidelines, a family of four is considered to be living in poverty if they make at or less than \$24,250.

Currently in Indiana, this is 15.5% of the population. Within Brightpoint's service area, Grant County had the highest rate of poverty at 19.5%, followed by Adams County at 18.4%. Wabash County has the third highest rate of poverty at 18.2%. These counties also have some of the lowest Median Household Income rates. All of the counties are above 11% poverty except for Whitley County. This county is at 8.9% poverty and has the highest Median Household Income.



Monroe County has the highest rate of poverty in Indiana at 24.9%. This is greater than all of Brightpoint’s service area. Monroe County is located in central Indiana, south of Indianapolis. This area’s major city is Bloomington with its own poverty rate at an incredible 39%.

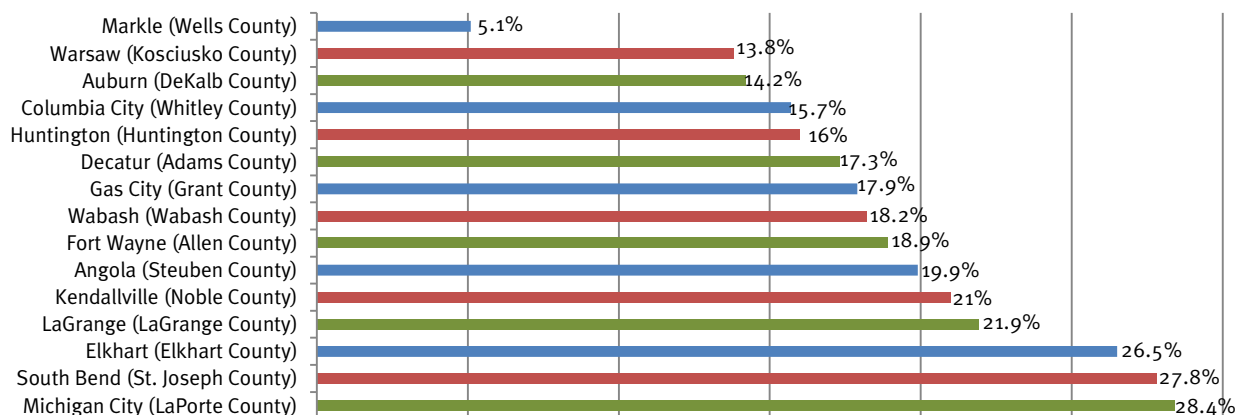
Michigan City, in LaPorte County, has the highest poverty rate of all the largest cities within Brightpoint’s service area. Michigan City is at 26.5% of the population living in poverty. According to Marc Chase in an article for nwi.com, 14% of households in 2014 earned \$10,000 or less. (www.nwi.com).

South Bend, in St. Joseph County, has the second highest rate of poverty at 27.6%. The majority of the cities are below 20% of poverty. Markel, in Wells County, has the lowest rate of poverty at 5.1%. This is significantly lower than any of the other cities being looked at.

In an article written for The Economist, South Bend is described as a “company town without a company.” During the 19th century, South Bend housed headquarters for Studebaker Cars. Like many other cities in this area the company went bankrupt during the Great Depression of the 1930’s. Ever since the plant officially closed, South Bend has been struggling to make a come-back. University of Notre Dame is acting as a bright spot for this community. Notre Dame is the city’s top employer and is working with local government on city investment efforts. According to South Bend’s mayor, Pete Buttigieg, work is being done to prevent South Bend from becoming a “company town” again. (www.economist.com).

City Poverty Rates 2014

source: 2010-2014 American Community Survey 5-Year Estimates



When looking another layer deeper at poverty rates, Blue Creek Township, in Adams County, has the highest rate of poverty at 55.4%. This is a significantly higher rate of poverty than any other township within Brightpoint's service area. The second highest rate of poverty is in Jefferson township, also in Adams County. Van Buren Township, in Lagrange County, and Wayne Township, in Allen County, are the only other two townships Brightpoint serves that are above 30% poverty rates. Blue Creek, Jefferson, and Van Buren townships are all rural where jobs tend not to be very high paying. Wayne township resides within the city of Fort Wayne, which is more urban. This township has some of the highest rates of poverty in the city. The 46806 zip code is also within Wayne township. This is where some of the poorest neighborhoods in Fort Wayne reside and also has a very high crime rate.

Targeting areas of dense poverty creates a map of where exactly services are needed. This can act as a guide for resource providers and a starting place for new programs.

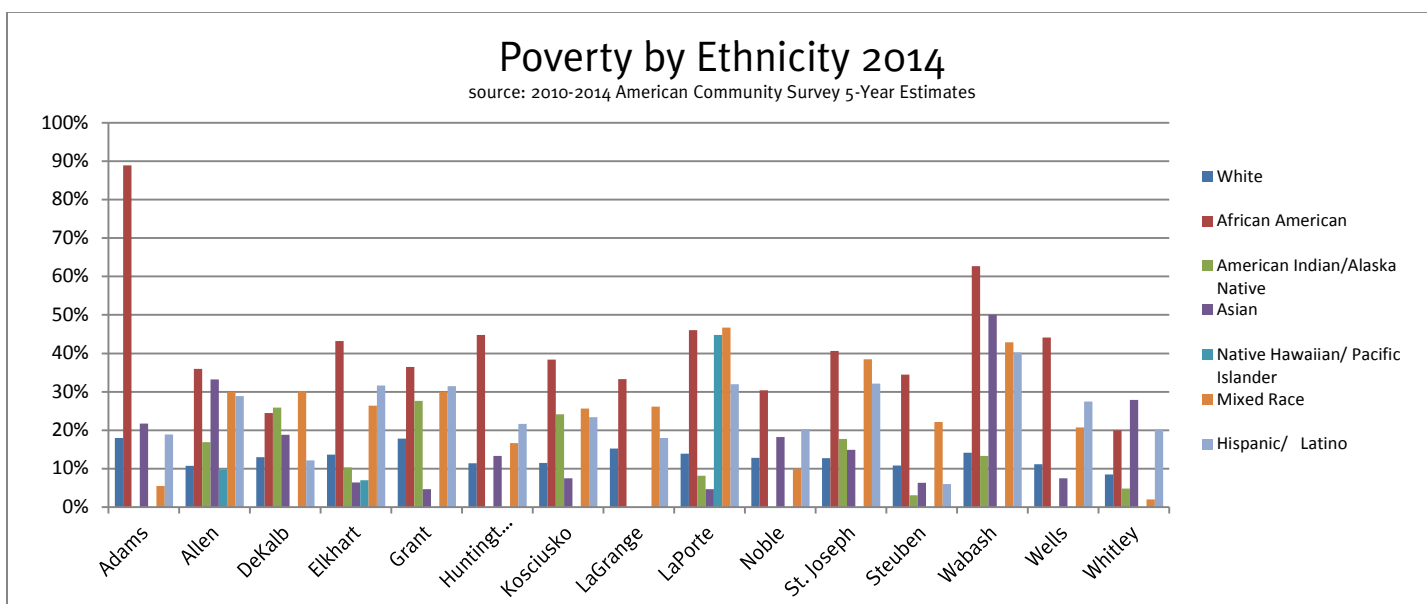
Poverty Rates in Brightpoint's Service Area		
Township	County	Rate
Blue Creek	Adams	55.4
Jefferson	Adams	34.5
Van Buren	LaGrange	31.9
Wayne	Allen	30.2
Portage	St. Joseph	29.2
Springfield	LaPorte	26.7
Michigan	LaPorte	26.5
Center	Grant	26.3
Richland	DeKalb	26
Franklin	Grant	25.8
Saint Marys	Adams	24.7
Pleasant	Wabash	23.6
Concord	Elkhart	23.2
Hartford	Adams	23.1
Hudson	LaPorte	22.6
Elkhart	Elkhart	22.2
Adams	Allen	21.7
Mill	Grant	20.8
Clearspring	LaGrange	20.7
Dallas	Huntington	20.5
Wabash	Adams	20.2
Cleveland	Elkhart	20
Source: 2010-2014 American Community Survey 5-Year Estimates		

Poverty by Race/Ethnicity

According to Feeding America, African American households have significantly higher levels of poverty than White households. Nationally in 2014, African American households in poverty was at a rate of 26% compared to the 10% of White households in poverty and 12% of African American households live in deep poverty compared to 7% of White households. (Feeding America). In many major cities, there has been a mass exodus of affluent families from central parts of the downtown area. These families are moving into suburban neighborhoods or to a nicer area of the city that has more amenities and things to do. As more affluent families continue to move out of these areas the poorer families are left behind creating concentrated poverty. African American families are more likely to experience what is called a 'double burden'. This is where a poor African American family is more likely to live in a neighborhood with other poor African American families creating whole neighborhoods of African American families living in poverty. (Badger, Emily).

Within Brightpoint's service area, the African American population has the highest rates of poverty overall. Adams County has the highest rate at 88.9%. This is significantly higher than any of the other counties. Wabash County has the second highest rate of African American's in poverty at a rate of 62.7%.

Grant County has the largest percentage of Caucasians living in poverty at 17.8%. Whitley County has the lowest rate at 8.5%.

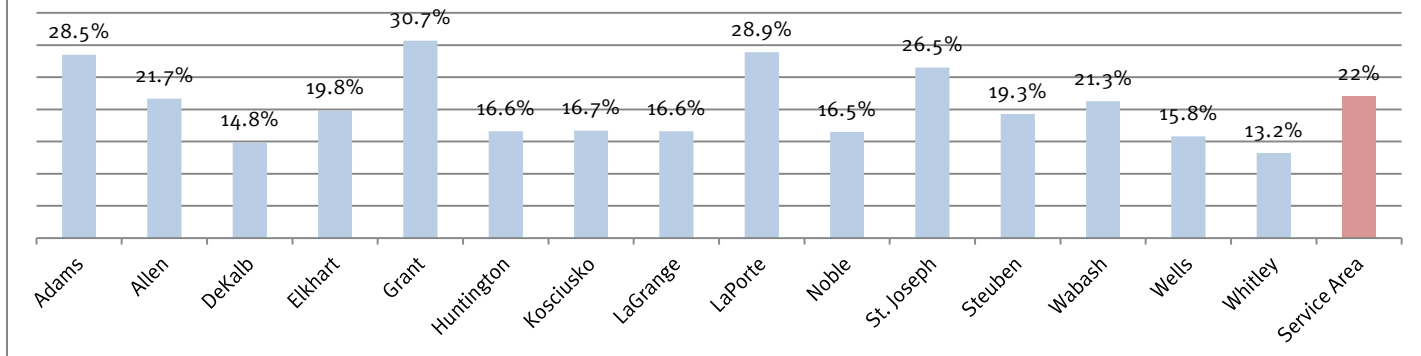


Children in Poverty

Grant County has the largest Child Poverty rate at 30.7%, followed closely by LaPorte County at 28.9%. Adams County has a high rate at 28.5% and St. Joseph County is at 26.5%. The remainder of the counties in Brightpoint's service area is below 22%. Whitley County, which has the lowest level of overall poverty, has the lowest rate of Child Poverty at 13.2%.

Child Poverty Rate 2014

source: Kids Count Data Center



According to Brightpoint's 2016 Annual Client Survey, the majority of families have 2-3 children living in the home. Poverty takes its toll on children in all aspects of their lives; in their home, in school, in their environment and how they interact with their community.

Children living in poverty are more likely to not have a stable and consistent home either from frequent moves or outright homelessness. They are also more subject to food insecurity resulting in poor nutrition that can lead to issues with the child's health. These issues include chronic asthma, anemia, obesity, and early onset Type II Diabetes. Academically, children living in poverty are more inclined to suffer than their more affluent peers. Often times, these children attend schools that are under-resourced which can take its toll on the quality of education that is being provided. Also, living in poverty puts stress on the people experiencing it. This stress is not lost on the children, as it effects concentration and even memory. This makes positive academic performance very difficult. Ultimately, poor education can lead to the cyclic behavior of poverty, as without education it is much more difficult to obtain a livable wage and can result in raising another generation in poverty. (American Psychological Association).

Concentrated poverty also has its effects on children. David Wood referenced this in the article 'Effect of Child and Family Poverty on Child Health in the United States'. Wood states that these communities "exacerbate rather than mitigate" poverty, meaning they are not positive environments for children to grow up in. These neighborhoods often lack resources that families would need leading to an increase in stress. These neighborhoods do not have reliable public transportation and access to amenities. Another factor that deeply affects children is that these neighborhoods tend to carry a higher crime rate, which limits the safe places the children in the neighborhood have access to play, be outside, or spend time with friends outside of the home. Wood sums this up as "Economic, social, health, and other factors converge in these settings to produce more severe, persistent poverty and deprivation that has a detrimental impact on the ... development of children."

In order for children to truly be successful and grow into productive members of our community, they need to be in an environment that is stable, safe, and meets their nutritional needs.

Women in Poverty

Women in the United States are more likely to experience poverty than their male counterparts. In particular, single mothers are at the highest risk. This is an issue at all ages. There are several factors that exacerbate this issue including Educational Attainment, Low Paying Work and the Wage Gap between men and women.

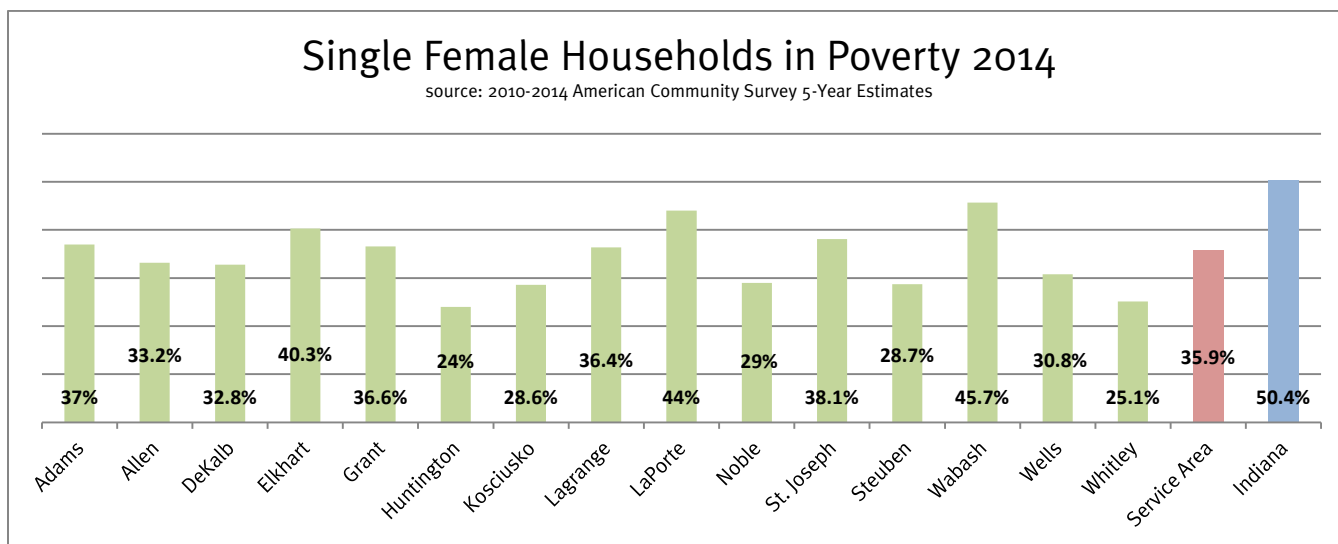
- According to the Center for Poverty Research at the University of California, in 2014 poverty rates decreased as educational attainment increased. Despite this fact, experts point to low levels of education as a major indicator for women living in poverty. Women are much more likely than men to receive custody of children,

resulting in a high percentage of single parent households being led by mothers. They often are forced to work low-wage jobs to provide for their families. This schedule of work and family responsibilities does not leave a lot of extra time to further their education, not to mention the ever increasing costs. (Freeman).

- Many low paying positions in the retail and hospitality industries are often held by women. These jobs typically only pay minimum wage or just above that at around \$10 per hour and include home health aides, child care workers, fast-food workers, restaurant servers, maids, and cashiers. According to an article in The Atlantic 4 out of 10 mothers earn below \$25,000 annually. (Entmacher). When living on incomes this low, a single event such as a medical bill or car trouble can send a woman and her family into a spiral of being unable to pay bills and lose their self-sufficiency.
- In 2015, women made \$.79 to every \$1 earned by men. (IWPR). This is being seen in all levels of employment. This is becoming even more of an issue as women continue to achieve higher education and work experience. In a New York Times article by Claire Miller, women are just as educated if not more educated as men, have equal work experiences, and are willing and able to pursue high-paying positions. This same article states that “in fields where men are the majority, the median pay is \$962 a week...21% higher than in occupations with a majority of women.” This trend has increased since the last recession and could continue. Women working in low-wage positions are more subject to discrimination and harassment. (Entmacher). This can only further prevent opportunities for growth. Disparities in pay between equally qualified men and women simply add to the growing problem of female poverty.

Single Female Poverty

In Indiana, approximately half of all single female households are in poverty. Within Brightpoint’s service area this percentage is at 35.9%. All 15 counties are below the state, yet some are close. Wabash and LaPorte Counties are at 45.7% and 44% respectively. The county with the lowest rate of single female households in poverty is in Whitley County.



Single Parent Households

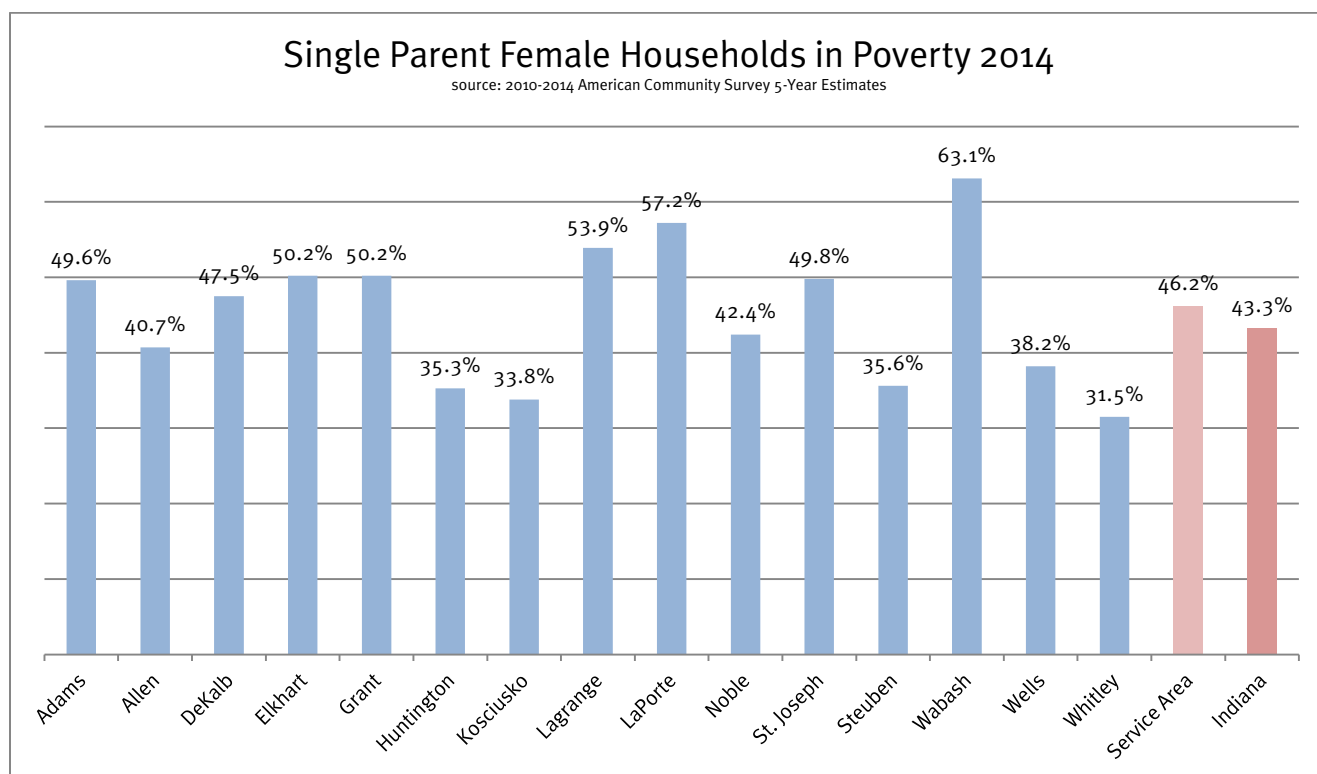
Single Parent Households are increasing each year. This is from a high national divorce rate and the fact that many couples are deciding to have children outside of marriage. According to an article by Alana Semuels for The Atlantic,

single parent households have tripled since the 1960's. This equates to about 35% of children living in this type of household.

Children growing up in a single parent household can face many disadvantages. Economic Hardship is a burden for all members of a single parent household. With only the potential for one income, many necessities can become difficult to afford. School supplies, computers, and new clothes are all things that can be a struggle. Also, these families may have to sacrifice quality of neighborhood for a roof over their head which can mean children are being exposed to lower funded schooling and higher crime rates.

Single parents are forced to support their children on only one income. Without the support of two incomes this can very likely lead to the family living in poverty. Limited education or resources forces single parents into working extra shifts or multiple jobs, leaving a gap for the children in the home resulting in children needing day care services.

This can all be summed up by stating that children who are raised in Single Parent households can be exposed to more stress caused by the conditions of poverty. This stress can play out in poor academic performance, behavior or emotional issues, and single parenthood as an adult. This all creates a cycle. (Amato).

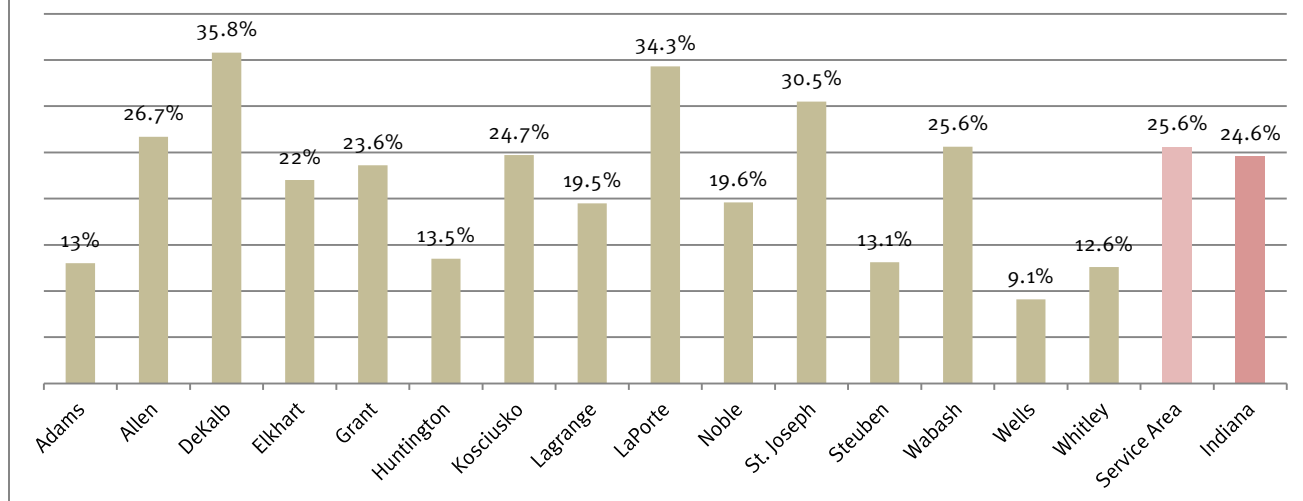


Single mothers are much more likely to live in poverty than their male counterparts. In Indiana, 43.3% of single female parents are living in poverty. Within Brightpoint's service area 8 of the 15 counties are above this percentage; so the highest rate is in Wabash County at 63.1% and the lowest rate being in Whitley County at 31.5%.

According to Brightpoint's 2015 Annual Client survey, 56.3% of female respondents are single parents. This shows a great need for help to single mothers in our own communities.

Single Parent Male Households in Poverty 2014

source: 2010-2014 American Community Survey 5-Year Estimates



Single parent males are increasing; however, they are not living in poverty like many females are. Across Indiana 24.6% of single parent men are living in poverty. This is significantly less than the 43.3% of single parent women in the state. Within Brightpoint's service area, DeKalb County has the highest rate of single parent male poverty at 35.8%. That same county for single parent females is at 47.5%. Wells County has the lowest rate at 9.1% of single parent males compared to 38.7% of single parent females. These numbers are even lower in the clients that Brightpoint serves, 18% of male survey responders are single parents.

Seniors in Poverty

In Indiana, there are approximately 850,000 senior citizens, of that 7.2% of them are living in poverty. In Brightpoint's service area, 6.9% of senior citizens are living in poverty. The highest rate of seniors living in poverty is in Huntington County at 9.5%, followed closely by Lagrange County at 9%.

Seniors Living in Poverty 2014			
County	Total	# in Poverty	% in Poverty
Adams	4,577	268	5.9
Allen	42,999	2,881	6.7
DeKalb	5,606	322	5.7
Elkhart	24,191	1,494	6.2
Grant	11,249	986	8.8
Huntington	5,345	508	9.5
Kosciusko	10,646	587	5.5
LaPorte	15,940	1,304	8.2
Lagrange	4,397	397	9
Noble	6,055	392	6.5
St. Joseph	35,646	2,505	7
Steuben	5,352	235	4.4
Wabash	5,538	400	7.2
Wells	4,266	296	6.9
Whitley	4,754	216	4.5
Service Area	186,561	12,791	6.9
Indiana	852,740	61,454	7.2

Source: US Census Bureau, 2010-2014 American Community Survey 5-Year Estimate

Self Sufficiency Standard

This standard indicates how much income is needed for different family sizes to make ends meet without any form of public or private assistance in the state of Indiana. 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. For example in Allen County; a single individual adult needs to make at least \$8.91/hour. For a single parent with a preschool age child and a 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 within Brightpoint's service area is \$14.99 according to the Self-Sufficiency Standard. This is for a single parent with 1 preschool age child. St. Joseph County has a minimum rate of \$17.91 per hour. This is the largest in Brightpoint's service area. The lowest hourly rate in Brightpoint's service area is in Wells County at \$13.81.

The reality is that many families across Indiana are not making this amount. In order to move these families into self-sufficiency the Self Sufficiency Standard states that two things need to happen; reduce costs and raise incomes. One way to do this is by providing work supports. These consist of housing vouchers, childcare vouchers, food assistance, and Hoosier Healthwise. With the help of these supports, the minimum hourly rate can be less. The Self Sufficiency Standard gave the example of Marion County. The minimum hourly rate for a single parent with one preschool age child and one school age child is \$23.15. With the help of work support this rate drops to \$8.47.

This standard shows the need for more assistance to be offered to families. This standard also shows how much is really required to be self-sufficient.

ALICE

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 rang where they do not quality for most assistance yet still are struggling to meet all of their basic needs. The National ALICE Advisory Council of the United 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 single 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 is \$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 time 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 in 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 cut 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 surviving and are stable, they are less likely to fall behind in the event of an emergency. This would mean fewer people are dependent on services provided by the government and non-profits.

Public Assistance

There are several different Public Assistance programs available for residents in Brightpoint's service area if they qualify. A few of the assistance programs are listed below.

1. Temporary Assistance for Needy Families (TANF) works with families becoming more self-sufficient. Families include at least one child and there are work requirements to qualify. 161 of Brightpoint clients reported TANF as income in 2015.
2. Fort Wayne Housing Authority (FWHA) provides quality and affordable housing to eligible residents in Fort Wayne Indiana.
3. Women, Infants, and Children (WIC) offers nutrition education programs, healthy foods, and other services at no charge.
4. The Supplemental Nutrition Assistance Program (SNAP) offers food assistance to low and no income families.
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. 2,618 of Brightpoint clients reported having SSI as part of their yearly income in 2015.

Veterans

Veterans

Currently in Indiana, there are 441,925 Veterans. These are people who are former members of the armed forces. Of these, 90,807 live in Brightpoint's service area. These numbers have been decreasing over the past years. In 2010, there were 102,625 Veterans in Brightpoint's service area and 489,150 Veterans in the state of Indiana.

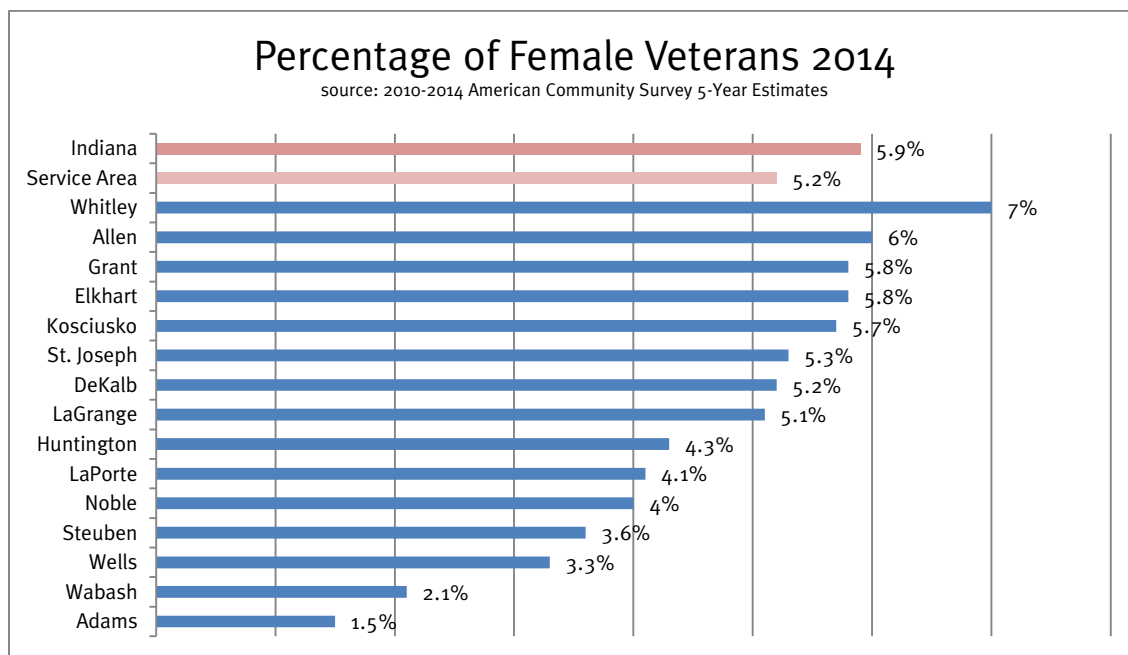
The largest number of Veterans is currently living in Allen County, followed by St. Joseph County. This could be due to a few factors, including population size and access to VA Medical services in the cities of Fort Wayne and South Bend.

Veterans in Service Area 2014	
County	Number
Adams	1,811
Allen	22,533
DeKalb	3,108
Elkhart	10,831
Grant	5,562
Huntington	2,654
Kosciusko	4,653
LaGrange	1,777
LaPorte	8,675
Noble	3,146
St. Joseph	17,002
Steuben	2,469
Wabash	2,291
Wells	1,780
Whitley	2,515
Service Area	90,807
Indiana	441,925

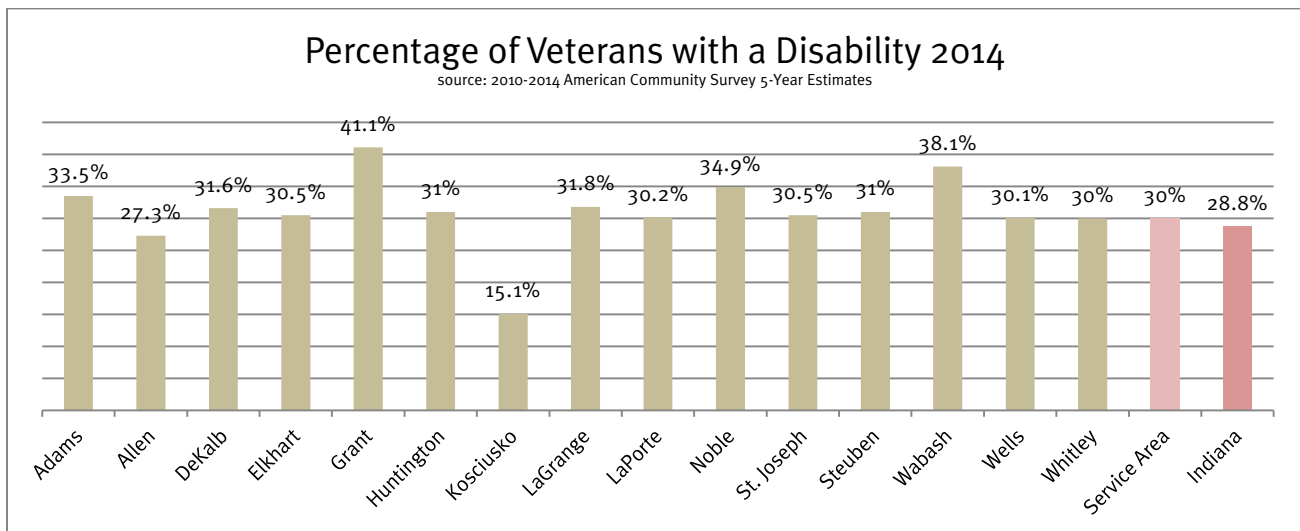
Source: 2010-2014 American Community Survey 5-Year Estimates

Of the 90,807 Veteran's living in Brightpoint's service area, 4,717 are female or 5.2%. Whitley County has the highest percentage of female veterans at 7% and the lowest percentage of female veterans is in Adams County at 1.5%.

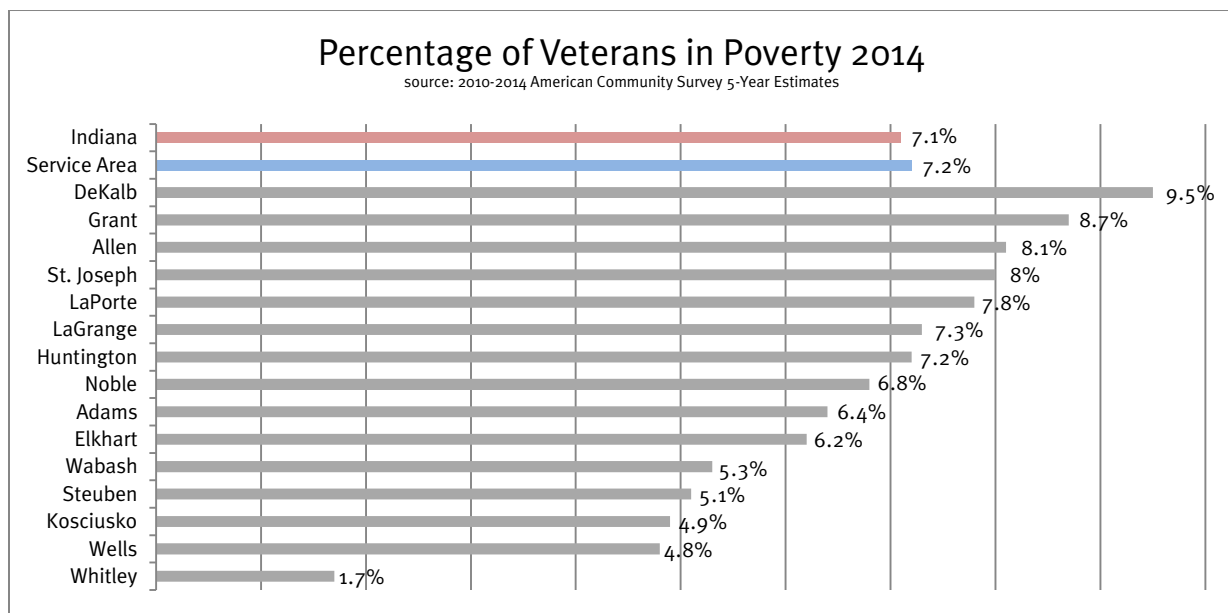
According to the U.S. Department of Veteran Affairs, women are the fastest growing group within the Veteran population. With this increase, the VA has been actively working to improve their care and add more services directly related to women and their gender specific needs as they age.

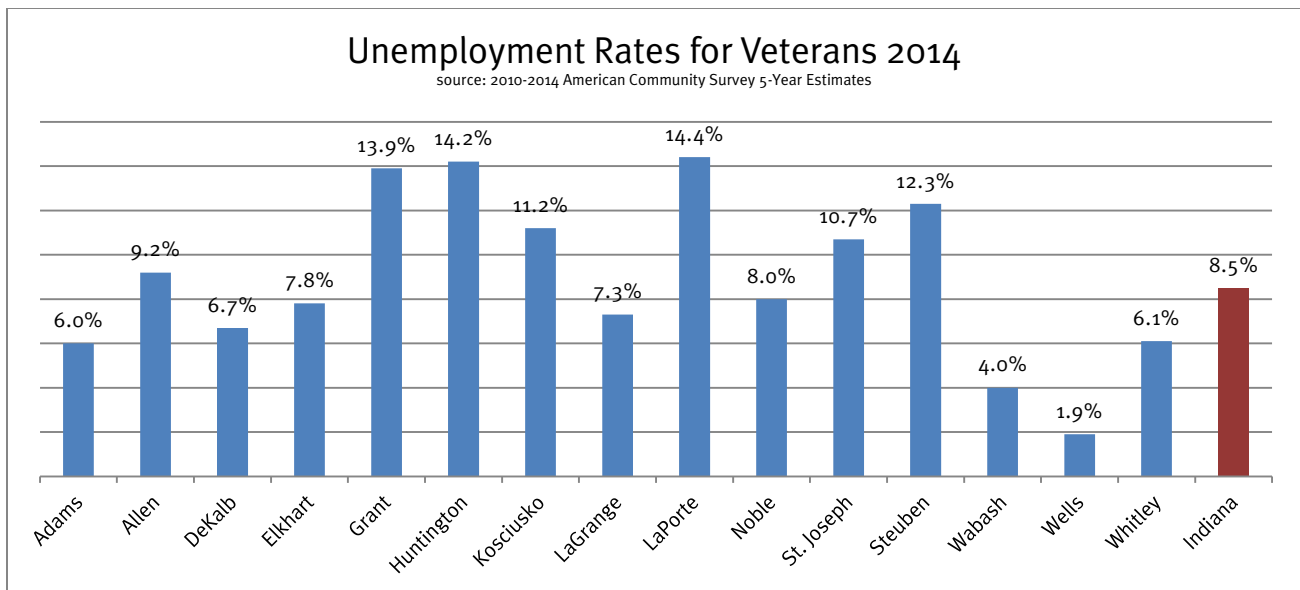


The prevalence of Veterans with a disability is great, in fact, 30% of Veterans in Brightpoint's service area have some type of disability. Grant County has the largest number of Veterans with a disability at 41.1% and Kosciusko County having the lowest at 15.1%. Veterans can experience all types of disabilities including musculoskeletal injuries, mental health issues, chemical exposure, diseases, and traumatic brain injury.



Poverty is not an issue that escapes Veterans, especially those who are disabled. Veteran poverty is actually increasing. (NCVAS). DeKalb County has the highest Veteran Poverty rate at 9.5%. This is higher than both the state of Indiana and Brightpoint's service area as a whole. Both the state and the service area are just above 7%. Whitley County is significantly below any of the other counties at 1.7% Veteran Poverty.





Veteran Unemployment rate is of concern as this can lead to an increase in Veteran Poverty. The highest rate of Veteran Unemployment, in Brightpoint's service area, is in LaPorte County at 14.4%. This is followed closely by Huntington County at 14.2%. The lowest rate of Veteran unemployment is seen in Wells County at 1.9%. This is a significant difference. Within the state of Indiana 8.5% of Veterans are unemployed. This is still much less than LaPorte and Huntington Counties.

Poverty and unemployment can lead to homelessness among this group. According to the National Coalition for Homeless Veterans, about 11% of homeless adults are Veterans. According to Brightpoint's 2016 Annual Client Survey, in the past year 41.7% of Veterans have experienced homelessness. Homeless veterans are on average younger than the total Veteran population with 9% between the ages of 18 and 30 and 23% between 31 and 50. There are many factors that influence homelessness in the Veteran population including post-traumatic stress disorder and substance abuse but also the general shortage of adequate and affordable housing. Obtaining a job that provides a livable wage can be another struggle for the Veteran population. (NCHV).

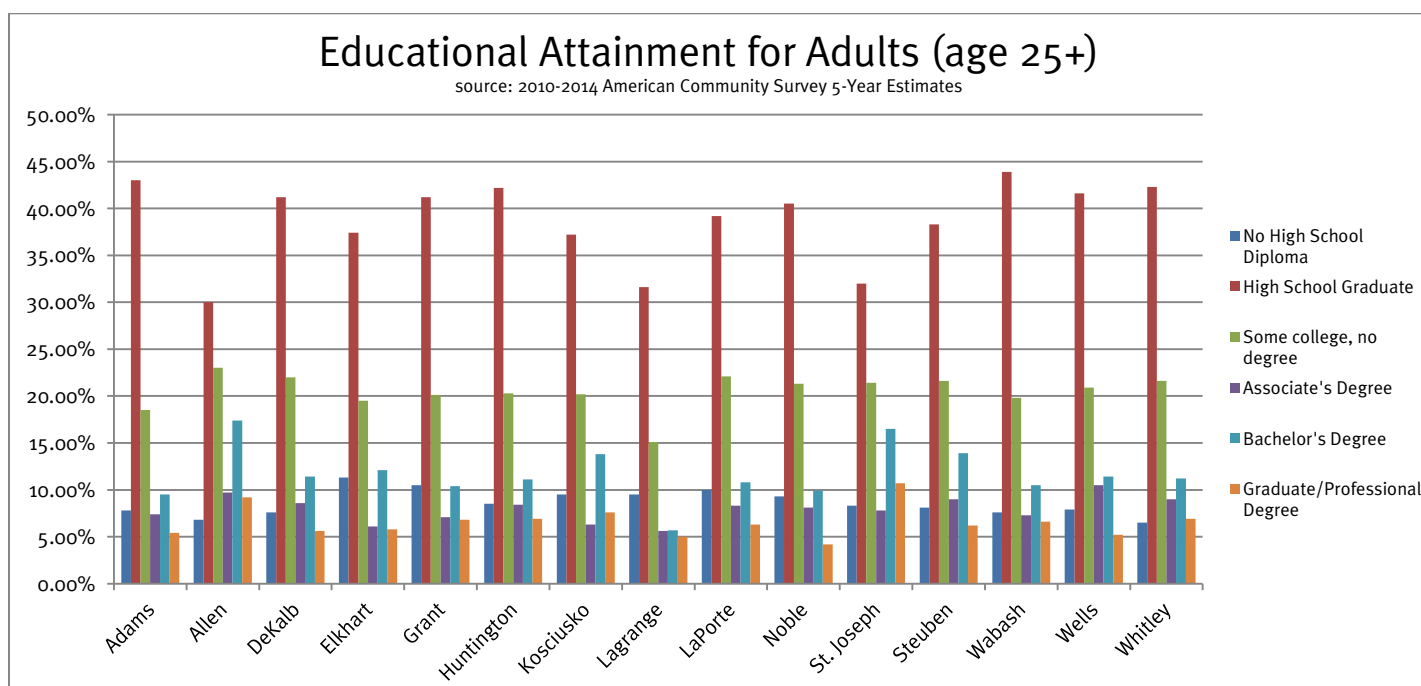
Educational Attainment

Educational Attainment

Educational Attainment refers to the highest level of education one completes; meaning graduated or received some type of degree. This is not the same as “Level of Schooling,” as there may not have been a completion. These classifications can be ranked into different categories ranging from no schooling to doctorate degrees. The need for more higher education is increasing. With more competition in the job market than ever before, people need more and more education and training in order to make a livable wage.

Currently, in Indiana, there are approximately 4 million people aged 25 or greater and 15.1% of them have a Bachelor’s Degree. When looking at High School Graduates, 35% of adult’s age 25 or greater have only this diploma and 8.3% have never graduated High School. The reminder of the state’s residents have some form of higher education, with 21% having attended college but did not graduate, 8.1% with an Associate’s Degree, 15.1% having a Bachelor’s Degree and the reminder with a graduate or professional degree.

Allen County has the lowest rate of adults with just a High School diploma at 30% in Brightpoint’s service area. These individuals graduated from High School but have not continued their education. Allen County also has the largest amount of people with a least a Bachelor’s degree at 17.4%, while 9.2% of the adults have obtained a Graduate or Professional degree. . Wabash County has the largest percentage of adult’s age 25 or greater with at least a High School Diploma at 43.9%. LaGrange County has the smallest percentage of adult’s age 25 or greater with a Bachelor’s Degree at 5.7%. This is significantly less than the other 14 counties Brightpoint serves. The majority of LaGrange County adults have a High School Diploma and 15.1% have attended college but did not graduate.



Within Fort Wayne there are 162,405 adults age 25 or greater. Of these adults, 7.4% do not have a High School Diploma, 29.5% only have a High School Diploma and 17.1% have went on to obtain a Bachelor’s Degree. Of Brightpoint clients, 81% have a high school diploma or GED. Of that group, 54% went on to some type of post-secondary education. However, 52% of those that went on to obtain some form of higher education did not finish their program. Personal and Financial reasons were the top causes of this drop out.

According to research done by Simone Pathe for PBS Newshour, college enrollment is declining. In fact, their article stated that from 2012-2013 there was a decrease in college enrollment.

Parental education has been linked to educational outcomes in their children, in particular their mother's level of education. There is also a link between parental involvement and educational attainment. According to Project Appleseed children whose families are more involved in their education have higher graduation rates and are more inclined to enroll in some type of postsecondary education program. Research shows that parents with higher levels of educational attainment are in fact going to be more involved in their child's education.

Low Socioeconomic Status affects educational attainment in a number of ways. Families in this category have lower paying jobs or no jobs at all. This puts pressure on parent's time and thus creates less time for them to be involved in their child's schooling. Also, as students get older, they may be more inclined to go straight into work after High School.

Low income families also typically have more stress in the home as a result. Stressful environments can lead to poor behavior in children. This can ultimately lead to dropping out of High School.

Some reasons students do not continue their education are:

- Financially too expensive
 - In an article by Meredith Kolodner, it is stated that as many as 40% of low-income students who are accepted into college will never show up to their first class. She explained this as "tuition sticker shock." The cost of tuition continues to rise year after year. Students who are unable to attain assistance or scholarships must resort to securing a student loan. This causes the price to be unaffordable, even with loans. Student loans can help people afford the upfront cost of education but they continue to be in debt for quite some time afterwards. Currently in the state of Indiana, according to The Institute for College Access & Success, the average debt for a 4 year institution is \$29,222.
- Other employment options.
 - Some young people opt to jump right into the workforce instead of continuing their education. Many of these jobs are considered to be entry level and tend to be in retail, service, or some type of manufacturing. These positions typically only pay minimum wage or right above; however, for a low income graduate this is more beneficial in the short term than going into debt for school. Another option includes joining the military. This option can have several benefits in terms of obtaining income, housing, and medical care all at one time. However, this does have a time commitment of at least several years and often veterans have to seek higher education or struggle to find employment upon exiting after their service term is up.
- Acceptance into college is getting more difficult.
 - Along with rising tuition fees, colleges and universities are also raising the entry requirements. According to an article on The Atlantic website by Jacoba Urist, the odds of admission into a desired school are decreasing due to sheer volume. In the past, it was normal to only have to apply to 3 or 4 schools. Now, applying to 10-15 is a more common place practice. With potential students applying to that many schools the pool of applicants expands. Urist attributes this trend to the Common Application. This is an undergraduate college admission application that potential students can use to apply to a network of colleges that has upwards of 625 members. Another way this applicant pool has grown is an increase in students coming from overseas. An American College Education has become a sought after commodity, especially in China, India, Korea, Brazil and parts of the Middle East.

Youth

Status of Children and Youth

The status of children is important to take note of because healthy children who are given opportunities to thrive will grow into productive members of our society.

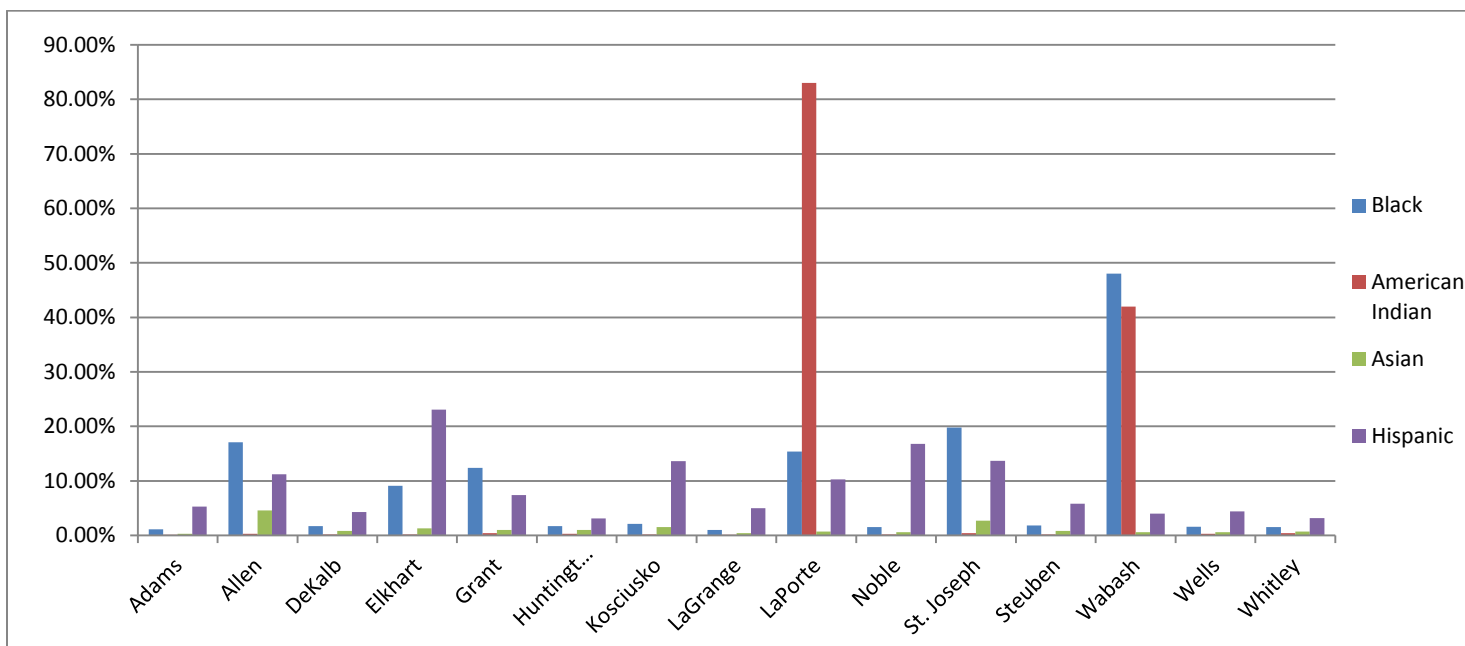
There are approximately 350,000 people under the age of 18 Brightpoint's service area. The largest populations are in Allen County and St. Joseph County. Just under half of all the youth in Brightpoint's service area live in these two counties.

Children (under age 18) in Service Area 2014	
County	Number
Adams	10,889
Allen	96,233
DeKalb	10,483
Elkhart	56,403
Grant	14,232
Huntington	8,208
Kosciusko	19,420
LaGrange	12,916
LaPorte	24,502
Noble	12,220
Steuben	7,251
St. Joseph	64,271
Wabash	6,979
Wells	6,718
Whitley	7,811
Service Area	358,536

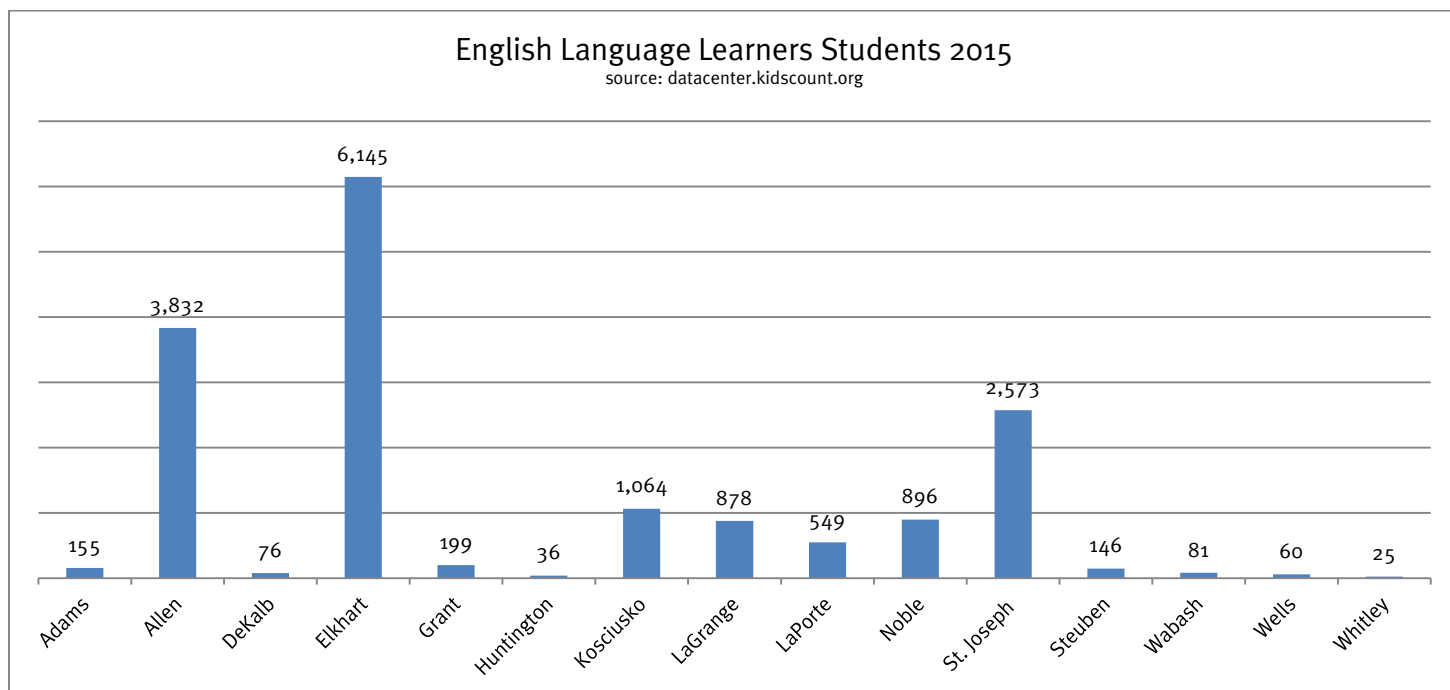
source: kidscount data center

Race/Ethnicity and Language

Child race/ethnicity follows similar patterns as County Race/Ethnicity. LaPorte and Wabash Counties are more diverse than the other counties in Brightpoint's service area.



English Language Learners (ELL) students are unable to speak English or speak limited English. These students typically come from households where a language other than English is the primary language spoken in the home. According to Brightpoint's 2016 Annual Client Survey, 7% of clients reported that they had trouble reading or writing English, the majority of which are ages 45-49.



Children in Poverty

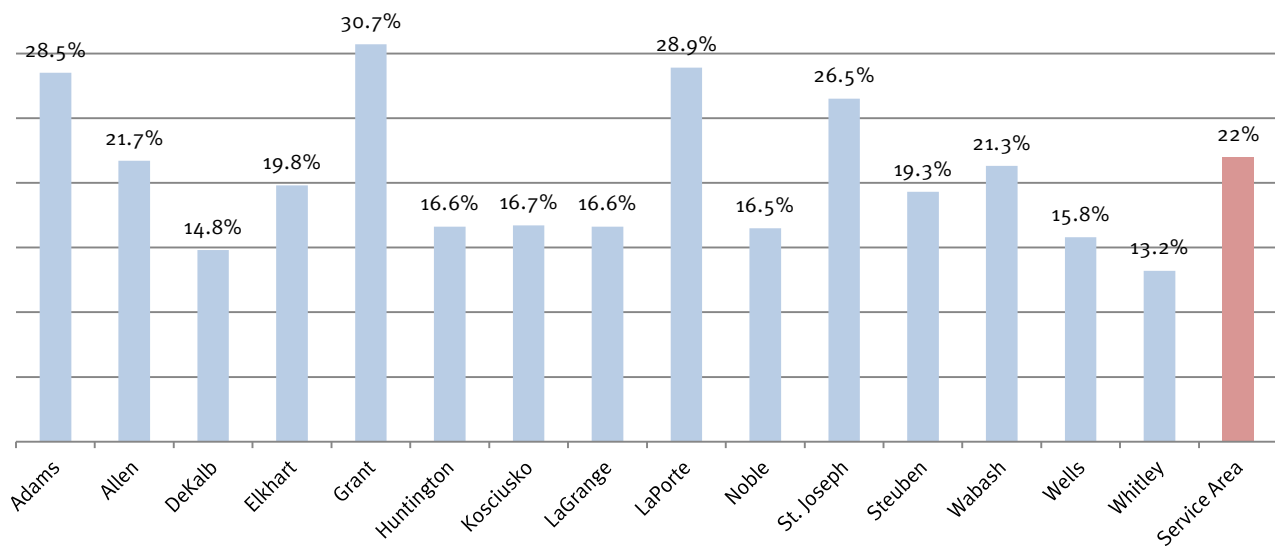
Poverty's effect on children can be vast both physically and developmentally. Children growing up in poorer environments can experience low birth weight, poor nutrition, and chronic conditions such as asthma, anemia, and pneumonia. They are also more likely to engage in risky behaviors, be exposed to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

One area that is still being researched is poverty's effect on early relationships that can shape a young child's emotional and social outcome. 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 early on. This study found that these factors impact the quality of time mothers spend with their child. These children grow up less able to understand emotions within themselves as well as in others, which leads 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.

Among all 15 counties in Brightpoint's service area, 22% of children and youth live in poverty. Child poverty rates follow the same patterns as the poverty rates for the overall populations. The highest rate of this is seen in Grant County at 30.7%, which also has the highest rate of overall poverty. To contrast this, Whitley County has the lowest child poverty rate at 13.2%, as well as, the lowest overall rate of poverty.

Child Poverty Rate 2014

source: Kids Count Data Center



Child Abuse and Neglect

The World Health Organization defines child abuse as:

“All forms of physical and/or emotional ill-treatment, sexual abuse, neglect or negligent treatment or commercial or other exploitation, resulting in actual or potential harm to the child’s health, survival, development or dignity in the context of a relationship of responsibility, trust or power.”

There are several types of child abuse including, emotional, neglect, physical, sexual, and family violence. Long term effects of this abuse can manifest itself in the form of mental health issues, negative behaviors, and a repeated cycle of abuse.

Child Abuse and Neglect Under Age 18		
County		2014
Grant	Rate per 1,000	28.8
Wabash	Rate per 1,000	26.9
Adams	Rate per 1,000	22.1
St. Joseph	Rate per 1,000	21.3
LaGrange	Rate per 1,000	20.7
Huntington	Rate per 1,000	17.1
Whitley	Rate per 1,000	15.5
Elkhart	Rate per 1,000	11.6
Allen	Rate per 1,000	11.5
Kosciusko	Rate per 1,000	10.2
LaPorte	Rate per 1,000	9.5
Wells	Rate per 1,000	9
Steuben	Rate per 1,000	8.9
DeKalb	Rate per 1,000	7
Noble	Rate per 1,000	6.8
Source: kidscount.org		

Within the counties that Brightpoint serves, child abuse and neglect is most prevalent in Grant and Wabash Counties. Grant County is reporting that for every 1,000 children under the age of 18, 28.8 of them are being abused in some

form. Wabash is at 26.9 for every 1,000. DeKalb County and Noble County have the lowest rates at 7 and 6.8, respectively, per 1,000 children under age 18.

Child Support

Child support payments are payments 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. These payments are usually arranged in court as part of the divorce decree. 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. Lack of child support payments can be detrimental to the custodial parent's ability to raise the child. This lack of payments can be for several reasons including, insufficient funds or a general disregard of responsibility.

Brightpoint's 2016 Annual Client Survey says that 41.4% of clients are eligible for child support payments. Of that number, 48.4% do not receive their payments and 14% receive them only occasionally. This puts extreme financial stress and burden on these families.

Child Care Development Fund

The Childcare Development Fund (CCDF) was put in place to assist parents and families with affordable child care so they can work or attend training and school. The high cost of quality childcare often leaves low-income families without many options. Quality child care is extremely important for a child's developmental needs. A good program can aid in a child's brain development, school readiness, stress level, and social development. (Children's Cabinet).

Allen County has the largest amount of childcare vouchers in use of the 15 counties Brightpoint serves. This is not surprising due to the population size of this county. The amount of vouchers in use has been slowly increasing since 2010 at a 6.7% increase. St. Joseph County has the largest increase in voucher use since 2010 at 33.7%. Not all of the counties we are looking at had increases in voucher use. In fact, 8 of the 15 had decreases since 2010. Wells County has seen the largest drop in voucher use at a 34.4% decrease.

Children Receiving Childcare Vouchers						
County	2010	2011	2012	2013	2014	% Change
Adams	41	56	55	51	43	4.9
Allen	4,382	3,719	4,576	4,270	4,675	6.7
DeKalb	123	90	70	90	91	-26
Elkhart	1,170	1,047	1,154	1,303	1,450	23.9
Grant	362	304	286	313	321	-11.3
Huntington	99	86	79	105	119	20.2
Kosciusko	260	179	200	243	208	-20
LaGrange	35	36	27	33	22	-37
LaPorte	1055	1007	1145	1289	1405	33.2
Noble	93	83	88	97	90	-3.2
St. Joseph	2600	2475	2830	2814	3477	33.7
Steuben	101	84	100	110	110	8.9
Wabash	96	69	81	63	64	-33.3
Wells	61	56	45	39	40	-34.4
Whitley	70	56	63	71	69	-1.4
Source: kidscount.org						

When there are not enough vouchers to support the need, families are put on waiting lists. All of the 15 counties in Brightpoint's service area have seen no change or a decrease in the number of children on the waiting list since 2010.

Children on Waiting List for Childcare Vouchers						
County	2010	2011	2012	2013	2014	% Change
Adams	3	5	3	9	3	0
Allen	1,034	1,459	543	595	451	-56.4
DeKalb	32	42	19	10	8	-75
Elkhart	280	304	151	167	102	-63.6
Grant	37	89	33	40	37	0
Huntington	9	23	20	18	7	-22.2
Kosciusko	54	73	55	9	18	-66.7
LaGrange	25	11	10	1	4	-84
LaPorte	197	166	135	145	68	-65.5
Noble	46	42	17	14	5	-89.1
St. Joseph	346	608	274	394	155	-55.2
Steuben	17	46	27	4	11	-35.3
Wabash	5	43	18	9	2	-60
Wells	7	16	6	11	3	-57.1
Whitley	25	32	14	3	11	-56
Source: kidscount.org						

According to Brightpoint's 2016 Annual Client Survey, the majority of families have at least 2 children living in the home and 29% of clients use childcare services of some kind. Most of Brightpoint's clients that are in need of child care assistance are in the 25-29 age range. Most of these individuals, 81.9%, are looking for child care during first shift hours. This is followed by 29.1% of clients needing childcare during second shift. Shift workers can have a much more difficult time finding quality child care and can put a strain on the parent's ability to work.

The majority of youth whose parents and families need childcare are ages 0-2. This is the age range that is also the most expensive in the state.

Key Findings

Key Findings

- Area Overview
 - Brightpoint serves approximately 1.4 million people, 15.6% of those are living at or below the Federal Poverty Level.
- Geography and Population
 - Allen County remains the most populated county Brightpoint serves at 360,990 residents.
 - St. Joseph County is the second most populated at 266,916 residents.
 - Wells County is the least populated at 27,732 residents.
 - Fort Wayne, within Allen County, has a population of 255,784 and South Bend, within St. Joseph, County has a population of 100,422 people.
- Race/Ethnicity
 - Allen County's population is 79.5% Caucasian and 11.8% African American.
 - Elkhart County has the largest percentage of Hispanic/Latino's at 14.6% this is followed by Noble County at 9.8% and Kosciusko and St. Joseph Counties at 7.7%. Allen County is at 6.8% Hispanic/Latino.
- Workforce
 - Manufacturing is the main employment sector in Brightpoint's service area.
- Unemployment
 - Unemployment in the state of Indiana is at 4.8%.
 - Within Brightpoint's service area, LaGrange County has the lowest unemployment rate at 3.6% while LaPorte County has the highest at 6.3%.
- Income
 - Median Household Income in Brightpoint's service area ranges from \$39,885 in Grant County to \$54,023 in Whitley County.
- ALICE
 - In Indiana, every single county has at least 21% of households living below the ALICE threshold which ranges from \$35,000-\$45,000 for households headed by someone under the age of 65.
- Educational Attainment
 - In Indiana, there are approximately 4 million people aged 25 or greater and 15.1% have a Bachelor's Degree. Only 35% of adult's age 25 or greater has a High School Diploma and 8.3% never graduated High School.
 - Allen County has the lowest rate of adults with only a High School Diploma at 30% as well as adults with at least a Bachelor's degree at 17.4%, within Brightpoint's service area.
 - Wabash County has the largest percentage of adult's age 25 or greater with at least a High School Diploma at 43.9% in Brightpoint's service area.
 - LaGrange County has the smallest percentage of adult's age 25 or greater with a Bachelor's Degree at 5.7% in Brightpoint's service area.

- Poverty Overview
 - Within Brightpoint's service area, Grant County had the highest rate of poverty at 19.5%, followed by Adams County at 18.4%. Wabash County has the third highest rate of poverty at 18.2%.
 - Michigan City, in LaPorte County has the highest poverty rate of all the largest cities within Brightpoint's service area at 26.5%. South Bend, in St. Joseph County, has the second highest rate at 27.6% of the population living in poverty.
 - Wayne Township, within Allen County, has the highest rate of poverty in Brightpoint's service area at 30%.
- Poverty by Race/Ethnicity
 - Within Brightpoint's service area, the African American population has the highest rates of poverty overall. Adams County has the highest rate at 88.9%.
 - Grant County has the largest percentage of Caucasians living in poverty at 17.8%. Whitley County has the lowest rate at 8.5%.
- Children in Poverty
 - Grant County has the largest child poverty rate in Brightpoint's service area at 30.7%, followed closely by LaPorte County at 28.9%.
 - At 13.2%, Whitley County, which has the lowest rate of overall poverty, has the lowest rate of child poverty in Brightpoint's service area.
- Single Female Poverty
 - In Indiana, approximately half of all single female households are in poverty.
 - Within Brightpoint's service area this percentage is 35.9%
 - Whitley County has the lowest rate of single female households in poverty in Brightpoint's service area at 25.1%.
- Veterans
 - There are 441,925 Veterans living in the state of Indiana.
 - There are 90,807 Veterans living in Brightpoint's service area, 4,717 of which are female.
 - 30% of Veterans in Brightpoint's service area have some type of disability, the largest percentage in Grant County at 41.1% and the lowest percentage in Kosciusko County at 15.1%.
 - 7.2% of Veterans in Brightpoint's service area live in poverty.
 - The highest rate of unemployment among Veterans in Brightpoint's service area is in LaPorte County.
 - According to Brightpoint's 2016 Annual Client Survey, in the past year 41.7% of Veterans experienced homelessness.
- Seniors in Poverty
 - In Indiana, there are approximately 850,000 senior citizens, of that 7.2% of them are living in poverty.
 - In Brightpoint's service area, 6.9% of senior citizens are living in poverty. The largest number being in Huntington County at 9.5%.
- Single Parent Households
 - In Indiana, 43.3% of single female parents and 24.6% of single male parents are living in poverty.
 - Within Brightpoint's service area, the highest rate of single female parents living in poverty is in Wabash County at 63.1% and the lowest rate being in Whitley County at 31.5%.

- Status of Children and Youth
 - There are approximately 350,000 young people in Brightpoint's service area. The largest populations being in Allen and St. Joseph Counties.
- Child Race/Ethnicity and Language
 - Allen County continue to be more diverse than others counties in Brightpoint's service area.
 - According to Brightpoint's 2016 Annual Client Survey, 7% of clients reported that they had trouble reading or writing English, the majority of which are ages 45-49.
- Child Abuse and Neglect
 - Within the counties that Brightpoint serves, child abuse and neglect is most prevalent in Grant and Wabash Counties.
- Child Support
 - Brightpoint's 2016 Annual Client Survey says that 41.4% of clients are eligible for child support payments. Of that number, 48.4% do not receive their payments and 14% receive them occasionally.
- Child Care Development Fund
 - Allen County has the largest amount of childcare vouchers in use, of the 15 counties Brightpoint serves.
 - St. Joseph County has seen the largest increase in voucher use since 2010 at 33.7%.
 - Wells County has seen the largest decrease in voucher use at 34.4% since 2010.
 - All of the 15 counties in Brightpoint's service area have seen no change or a decrease in the number of children on the waiting list since 2010.
 - According to Brightpoint's 2016 Annual Client Survey, the majority of families have at least 2 children living in the home and 29% of clients use childcare services of some kind.

Payday Lending

Selected Indicator: Payday Lending

Payday loans are a short term loan with a very high interest rate. Currently, Indiana has an Annual Percentage Rate (APR) of 391%. (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 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 state of Indiana does have laws in place to help regulate this industry. Borrowers cannot get a loan for more than 15% of their monthly income with a \$500 cap. Loans also must come with at least a 14 day repayment policy. The interest rates are also regulated and are based on the dollar amount of the loan. Despite these rules, borrowers are still defaulting or struggling to pay of their loan. (Pantalassa Loan).

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

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.

Transportation

Selected Indicator: 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 typically 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. For many low income families a personal vehicle is not available or due to an unforeseen incident they no longer have a personal vehicle. This means of transportation they become dependent on the public transit system. In some cases and locations this is not available and those residents are forced to rely on ride sharing options with people they may know or forced to pay higher fees through private/for hire means of transportation.

Allen County has the most options for its residents:

1. CitiLink buses have a fixed route throughout the city. Citilink also offers Access for those who are unable to use the bus services for physical reasons. These services are offered Monday thru Saturday 5:45am-9:45pm and costs \$1.25-\$2.50 each way. There are several features designed to make using the city bus easier. Routewatch offers tracking in real time from a computer or mobile device, while Routeshout provides service disruptions and traffic delays.
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 thru 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 thru Saturday from 7am -6pm. The cost of CTN varies based on eligibility.
4. Kidz Cab provides rides to children Monday thru 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 is only for transportation to and from medical appointments. This service is provided Monday thru Saturday from 5am-8pm. Will travel anywhere in Indiana as long as the trip begins in Allen County and costs \$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 thru 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 thru 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 is in many cities all over the world and is a car service that operates solely through a mobile device. In order to use Uber, 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 boasts 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 request to Uber still needs to be pre-planned; however, through the app you can see a map of how close drivers are in the area. Also, according to Uber, the average cost per ride is less than taxi and private car services. Currently, Uber is available in Northeast Indiana in the cities of Fort Wayne and South Bend.

The only option to travel outside of the area via ground transportation is using Greyhound. 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 Greyhounds 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. Citilink, 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.

According to the Brightpoint Annual Client Survey 20.3% of clients do not have reliable transportation and almost 70% of them find this to be a barrier in their lives. Of those clients without reliable transportation 32.6% walk and 35.9% borrow a vehicle from family or friends. Only 26.1% use the City Bus and the rest rely on bikes or some form of car service. Cost of a vehicle is the main issue for these clients, 58.3% reported that this was the most difficult barrier to overcome. If these clients could afford or obtain a vehicle 79.3% feel that they would be able to find better employment. This would then increase opportunity for themselves and their family.

Food Desserts

Selected Indicator: Food Deserts

Food Deserts are defined by the USDA as “parts of the country void (lacking) of fresh fruit, vegetables, and other healthful whole foods.” An area is deemed a food desert 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 Deserts 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; 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.

The communities in which Food Deserts are most prevalent are communities of color and that are low income. These groups of people also suffer from higher rates 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 used to be considered adult only conditions. They typically did not show up in children. However, this is no longer the case. More and more youth are overweight and being diagnosed with high cholesterol and diabetes. This can be linked to their diet.

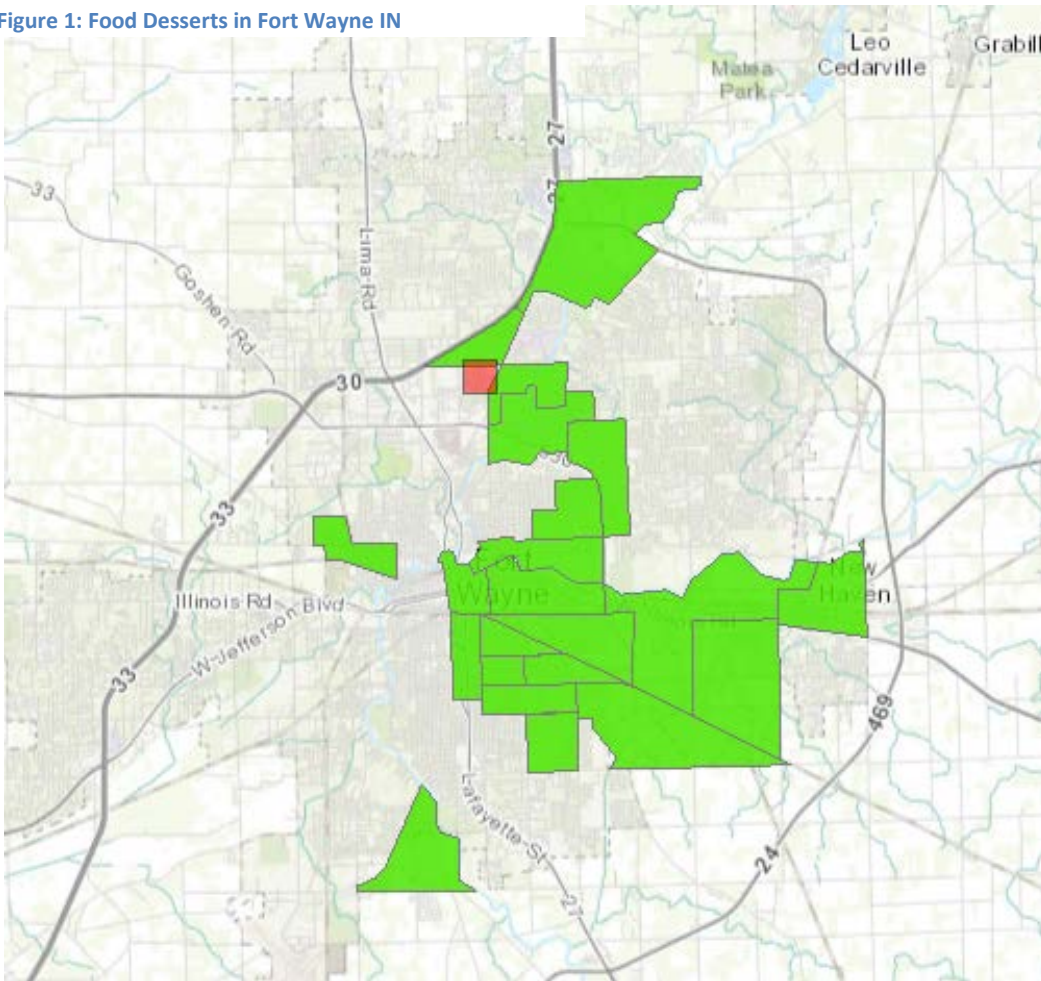
Fresh fruit, vegetables, lean meats and whole grains are considered to be the basis for a healthy diet. For low income neighborhoods that lack grocery stores and supermarkets, these options are not readily available. Many low income neighborhoods have access to fast food that is low in price but very high in sugar, salt, and fat. These neighborhoods also have ‘Corner Stores’ or ‘Convenience Stores’ that typically sell processed foods. Without access to reliable transportation these are often times the only options available. These places are quick and meet the immediate need of being full; however, the long term health consequences of 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 explains this 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 money and transportation. Without these, they are not traveling to a quality grocery store or farmers market. 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.

Fort Wayne is the second largest city in Indiana with a population of approximately 250,000. Of this number of people, 18.9% are living below the poverty level. In fact, 19,840 households received food stamps in 2014 with 17.7% of those included a household member 60 years or more and 57.8% of those with children under 18 years of age.

Figure 1: Food Desserts in Fort Wayne IN

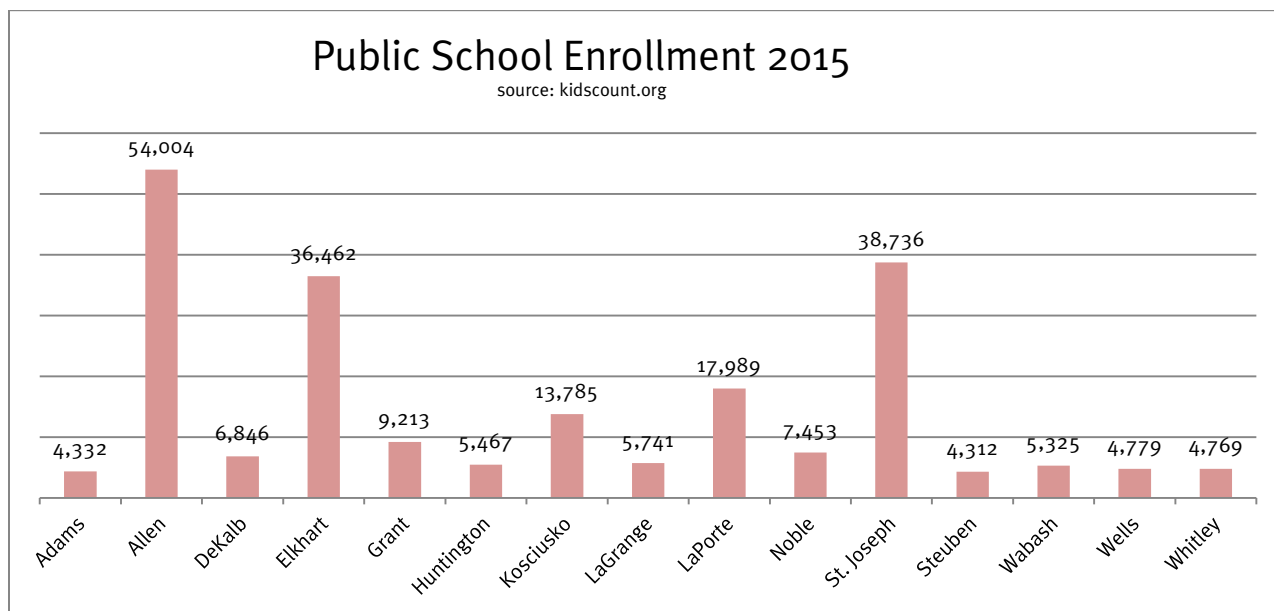


This map, provided by the USDA, shows where Food Deserts are located in the Fort Wayne area. The bulk of these are on the Southeast Side of the city and into New Haven. Not surprisingly, this area also has the highest rates of poverty. Some of these areas have a Median Household Income of approximately \$23,000. The Southeast side of Fort Wayne is not the only place affected by Food Deserts; they extend up the middle of the city to the North Side and pockets to the West and South East.

Youth in School

Public School Enrollment

Over 1 million students are enrolled in public school in Indiana, of which 219,213 are within Brightpoint's service area. Allen County has the largest Public School Enrollment at 54,004 followed by St. Joseph County at 38,736. The lowest Public School Enrollment is in Steuben County.



The connection between population and Public School Enrollment cannot be made. Private school vs. Public school is a choice that is individual to each family.

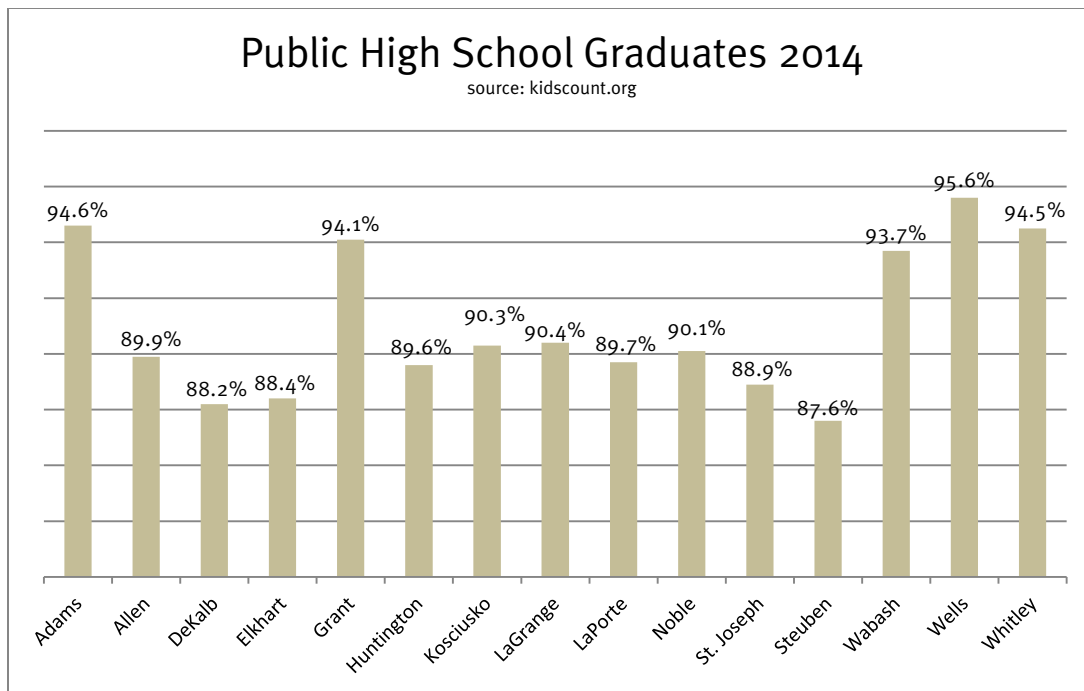
Reading Levels

Reading levels are assessed using the National Assessment of Educational Progress (NAEP). This test is administered in 4th, 8th. The test is scored using one of four categories; Below Basic, at or Above Basic, Below Proficient, and at or Above Proficient. According to the national Assessment of Educational Progress, 4th grade readers at the Basic Level can locate relevant information, make simple inferences and use their understanding of text to identify details while Proficient readers are able to integrate and interpret texts and apply understanding to draw conclusions. 8th grade readers at the Basic level can locate information, identify themes and purpose, and make simple inferences while Proficient readers can provide relevant information and summarize ideas and themes. They can also fully substantiate judgements (nces.edu.gov).

Reading levels are a common assessment of student progress. In fact, low reading levels have been linked to low school performance and eventually high school drop-out. Evaluating reading levels in the 4th grade will distinguish students who are still learning the skills of reading from those who are learning from reading. This is a crucial time to prepare children for school and to focus on the reading skill so they do not fall further behind in their schooling.

High School Graduation Rate

According to the Indiana Department of Education, graduation rates are a critical indicator of student success. This gives a clear picture of students not earning or taking longer than normal to earn a high school diploma. The push to have high school students' graduate on time comes from the desire to better their lives after high school. Students without a high school diploma are more likely to live in poverty and be affected by all that this causes. Students who do not graduate are less likely to find a job or one that provides a livable wage and are more likely to rely on public assistance, resort to crime, and generate costs to taxpayers in the community (Rumberger, Russell).



Wells County has the highest Public High School Graduation rate in Brightpoint's service area. Currently, Wells County is at 95.6%. They are followed closely by Adams County at 94.6% and Whitley County at 94.5%. Steuben County has the lowest Public High School Graduation rate at 87.6%.

Head Start/Early Head Start

DEMOGRAPHIC MAKEUP OF HEAD START AND EARLY HEAD START ELIGIBLE CHILDREN AND THEIR FAMILIES

Head Start and Early Head Start Eligible Children

Early Head Start is a program designed to serve infants and toddlers under the age of three, as well as, pregnant women. Early Head Start provides early, continuous, intensive, and comprehensive child development and family support services to low income pregnant women, infants and toddlers, and their families. There are four goals of Early Head Start:

1. To provide parents, both mothers and fathers, in their role as primary caregivers and teachers of their children, and families in meeting personal goals and achieving self-sufficiency across a wide variety of domains;
2. To support parents, both mothers and fathers, in their role as primary caregivers and teachers of their children and families in meeting personal goals and achieving self-sufficiency across a wide variety of domains;
3. To mobilize communities to provide the resources and environment necessary to ensure a comprehensive; integrated array of services and support for families;
4. To ensure the provision of high quality responsive services to family through the development of trained, and caring staff.

Head Start is a nationally recognized program that provides children the tools they will need to be successful in kindergarten. These programs are for children ages 3-5 who are considered low income and special needs. Head Start does not solely focus on the child but incorporates the families and parents to provide education to all members of the child's life in order to ensure ongoing success. To date, "Head Start has helped more than 32 million children and their families" nationally, according to the National Head Start Association. There are four components to a Head Start Program.

1. Education to help the child grown mentally, socially, and emotionally.
2. Health services such as immunizations, dental cleanings, medical services, and nutrition services. This helps to ensure identification of any health problems early on and can lead to improved quality of life.
3. Parent involvement in the planning of classroom activities. Parents also act as volunteers within each program.
4. Social Services and information about what is available is presented to all families in Head Start.

There are more than 1.1 million children currently enrolled in a Head Start Program in the United States. The trend is showing an increase in enrollment from year to year. Indiana is seeing similar trends in Head Start Enrollment. Head Start enrollment increased 10% from 2009-2013.

Head Start Enrollment by Age						
	Age group	2009	2010	2011	2012	2013
Indiana	Less than 3	1,721	2,890	3,110	3,222	3,680
	3	5,618	5,778	5,525	5,017	5,844
	4	9,532	9,805	9,147	9,381	9,422
	5 years +	729	396	389	1,514	414
	Total	17,600	18,869	18,171	19,134	19,360
source: Kidscount.org						

Brightpoint Head Start/Early Head Start collaborates with families and community partners to achieve positive outcomes for children and families beyond Head Start/Early Head Start. Brightpoint provides Early Head Start and

Head Start programs in Allen, Noble, and Whitley Counties. All of these counties are located in Northeast Indiana. Noble and Whitley Counties are considered rural. Allen County contains the second largest city in the state, Fort Wayne. This area is considered urban while the remainder of the county is considered to be more rural.

In 2014-2015 Early Head Start served a total of 120 children and 7 pregnant women of which 53 children completed the program and 42 transitioned onto Head Start. During 2014-2015 Head Start provided services to 776 children among all their 8 locations.

Demographic Makeup

The largest county served by Brightpoint's Early Head Start/Head Start is Allen County. With a population of 360,990 this is also the second largest county in the state of Indiana. Noble County is the second largest with a population of 47,497 and Whitley County is the smallest with a population of 33,307.

The population of children ages 0-5 follows similar patterns as the counties as a whole. The largest population of children ages 0-5 is in Allen County and the smallest is in Whitley County.

County Population Data 2014		
County	Total Population	0-5 Population
Allen County	360,990	26,387
Noble County	47,497	3,156
Whitley County	33,307	1,998
Source: 2010-2014 American Community Survey 5-Year Estimates		

Poverty

In 2014, there were approximately 9,000 children ages 0-5 in the Head Start service area living below poverty. This service area consists of Allen, Noble, and Whitley Counties. Those 9,000 children account for 25.8% of the total population of 0-5 year old children in those three counties. The majority of these children live in Allen County, not surprisingly the largest county of the three. The fewest children reside in Whitley County.

Children's Poverty Level Ages 0-5 (2014)			
County	All Income Levels	Total Below Poverty Level	Percent Below Poverty Level
Allen County	31,365	8,324	26.5
Noble County	3,845	978	25.4
Whitley County	2,325	372	16
Total	37,535	9,674	25.8
source: 2010-2014 American Community Survey 5 Year Estimates			

Having a low socioeconomic status, or living in poverty, can have many effects on children as they grow and develop. Physical Health can be affected by a greater likelihood of living a sedentary lifestyle or not having safe places to play. Low income neighborhoods are typically associated with low income schools, which can affect the quality of education. Also, living in poverty causes a great deal of stress for the family which unavoidably will be felt by the child. (APA).

Racial Diversity

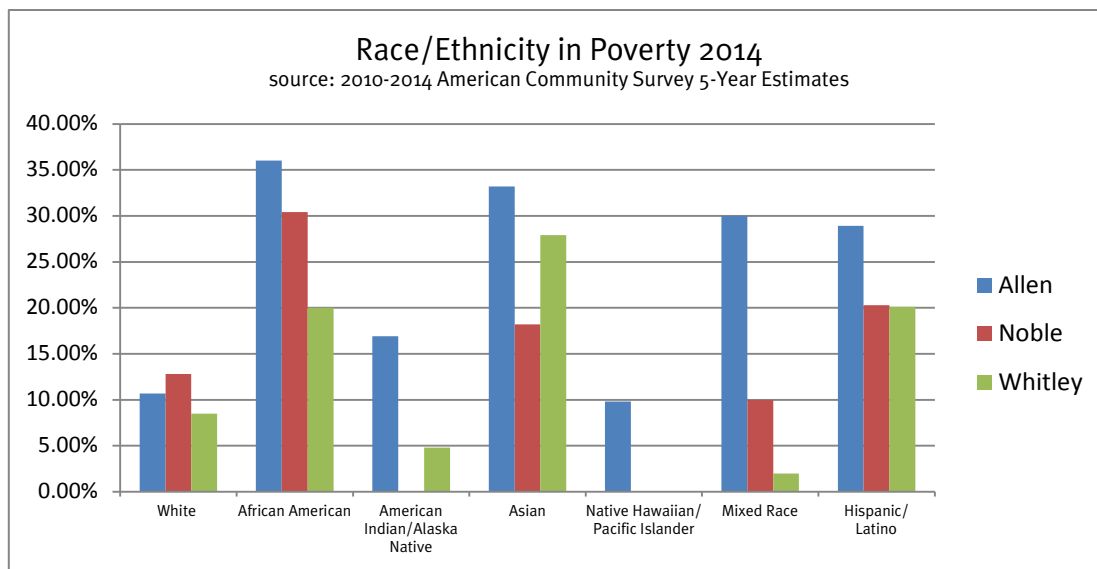
Within the three counties that Brightpoint's Early Head Start and Head Start serve, Allen County is the most diverse at 79.5% Caucasian. The second largest racial group is African American at 11.8%. Noble County and Whitley County are both primarily Caucasian at 96.5% and 96.8%, respectively.

Race/Ethnicity 2014							
County	White	Black/African American	American Indian/Alaska Native	Asian	Native Hawaiian/Pacific Islander	Mixed Race	Hispanic/Latino
	%	%	%	%	%	%	%
Allen	79.5	11.8	0.3	3	0.1	3.1	6.8
Noble	96.5	0.3	0.1	0.6	0	1.4	9.8
Whitley	96.8	0.3	0.4	0.3	0	1.5	1.8

Source: 2010-2014 American Community Survey 5-Year Estimates

Brightpoint's Head Start children are predominantly African American at 45.4% followed by Caucasian at 36%.

African American's have the highest rates of poverty in Allen and Noble Counties. Both are over 30% of that population. In Whitley County, African American's and Hispanic/Latino's living in poverty are extremely close at 20% and 20.1%, respectively. A very high portion of Asian and Mixed Race peoples are also living in poverty in Allen County, while these percentages are lower in the other two counties. A notable point is that the Hispanic/Latino population in all three counties served by Brightpoint's Early Head Start and Head Start are all above 20% living in poverty.



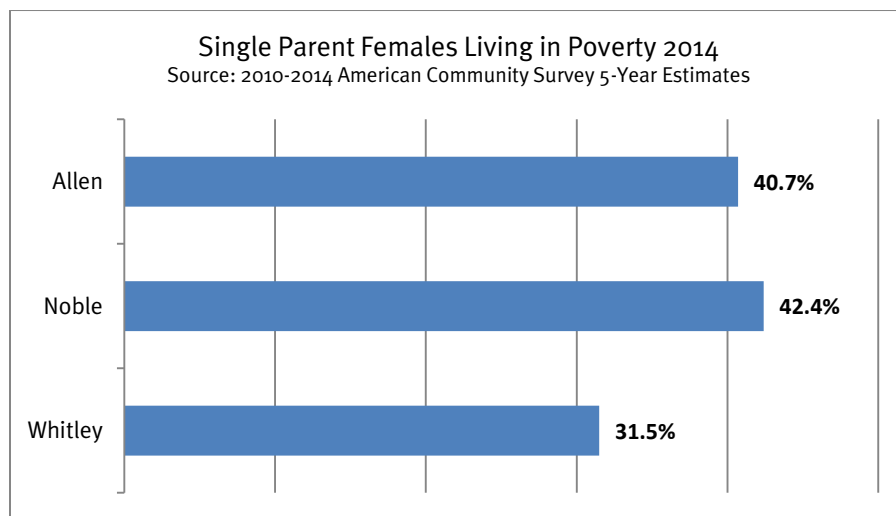
The American Psychological Association states that discrimination and marginalization can be linked to ethnic and minorities living in poverty and can actually slow the process of moving out of poverty. In fact, African American children are three times more likely than Caucasian children to live in poverty, which could be a result of African American's having higher unemployment rates. These gaps are also seen in education, where African American and Latino children are more likely to attend an impoverished school than Caucasian children. (APA).

Female Headed Households/Single Parent Female Households

Living in a single-parent home is considered a risk factor to low educational attainment, poor health, and decreased developmental outcomes. According to the National Women's Law Center poverty rates for women remain very high and beyond that of men. They also report that more than half of low income children live in female headed households.

Female Headed Households 2014		
County	# of Female Headed Households	% of Total County Population
Allen County	18,318	5.1
Noble County	1,991	4.2
Whitley County	1,306	3.9
source: 2010-2014 American Community Survey 5-Year Estimates		

Allen County has the largest number of female headed households of the counties served by Brightpoint Early Head Start and Head Start. At 18,318 female headed households that is 5.1% of the population. Noble County and Whitley County are showing similar trends at 4.2% and 3.9% of the population respectively. (NWLC).



Nationally, 39.8% of female-headed households are living in poverty. Within Brightpoint's Early Head Start and Head Start service area Noble County has the highest poverty rate for single parent females at 42.4%. Allen County is a very close second at 40.7% of poverty. Whitley County, that has a lower overall poverty rate, has the lowest single parent female poverty rate of 31.5%. (NWLC).

According to Brightpoint's 2016 Annual client survey, 63.5% of Early Head Start/Head Start parents are single parents. Of this group 67.4% are eligible for child support yet only 44.7% receive it and 11.8% receive payments occasionally.

Key Head Start Program Demographics-

Income: 94.3% of families were at or below 100% of poverty, 11% received public assistance, 5% of children were in foster care, and 2% of families served were over-income.

Ethnicity: 45.4% African American, 36% Caucasian, .2% Native American, 8.8% Asian, 9.6% two or more races

Primary Language for Head Start: 78.53% English, 10.6% Spanish

Primary Language for Early Head Start: 79.81% English, 7.69% Spanish

Parent/Guardian Education for Head Start: 31 with an advanced degree, 155 with an Associate degree, 311 with a High School Diploma, 183 without a High School Diploma

Parent/Guardian Education for Early Head Start: 2 with an advanced degree, 23 with an Associate degree, 34 with a High School Diploma, 24 without a High School Diploma

Family Demographics for Head Start: 239 live in two-parent homes, 16 live with Grandparents, and 395 live in one-parent homes

Family Demographics for Early Head Start: 31 live in two-parent homes, 1 lives with a Grandparent, and 45 live in one-parent homes

Wait List: As of April 2016, there were 70 children on the Head Start waiting list and 25 children on the Early Head Start waiting list.

Volunteers: As of May 2016, Head Start had 2,109 volunteers that served a total of 36,832.55 hours.

OTHER CHILD DEVELOPMENT AND CHILD CARE PROGRAMS THAT ARE SERVING HEAD START ELIGIBLE CHILDREN.

Child Care Development Fund

The Child Care and Development Fund (CCDF) is a federally funded program that allows families who are considered low income to obtain quality childcare. The purpose of this program is to allow the parent or parents to go to work, training, or continue their education. The goal is to also increase the use of quality childcare centers by making them more affordable to families.

Currently, Brightpoint is the administrator of CCDF childcare vouchers in Allen, Noble, and Whitley Counties. In 2015, CCDF provided quality child care to 3,520 families in Brightpoint Head Start's service area. Within Allen County in 2014, over 4,600 children were receiving childcare vouchers. This is an increase of 6.7% since 2010. Noble County and Whitley County have a much smaller voucher usage and have both seen a decline in number of vouchers being used since 2010.

Children Receiving Childcare Vouchers						
County	2010	2011	2012	2013	2014	% Change
Allen	4,382	3,719	4,576	4,270	4,675	6.7
Noble	93	83	88	97	90	-3.2
Whitley	70	56	63	71	69	-1.4
Source: kidscount.org						

The waiting lists for vouchers in all three counties served by Brightpoint Early Head Start and Head Start have decreased significantly since 2010. Noble County has seen the largest decrease at 89.1%. In 2010, Noble County had 46 children on the waiting list and in 2014 the number was only 5. Allen County and Whitley County have seen their waiting lists decrease by just over half since 2010.

Children on Waiting List for Childcare Vouchers						
County	2010	2011	2012	2013	2014	% Change
Allen	1,034	1,459	543	595	451	-56.4
Noble	46	42	17	14	5	-89.1
Whitley	25	32	14	3	11	-56
Source: kidscount.org						

On My Way Pre K

On My Way Pre-K awards grants to 4 year old children living in low income families. These grants allow them to have access to a high-quality pre-K program the year before they are expected to start kindergarten. Brightpoint is also an administrator of this program in Allen County and in 2015 provided this assistance to 268 children. Currently, this program is only being offered in Allen County and has not yet been expanded to the other counties Brightpoint Early Head Start and Head Start serves.

Early Childhood Alliance

Early Childhood Alliance (ECA) is a non-profit organization that provides services relating to the early education needs of children. These services are offered in 10 counties in Indiana, including Allen, Noble, and Whitley County where Brightpoint Early Head Start and Head Start operates. ECA's services include parent engagement programs, aid in finding child care, training for early childhood professionals, and direct education. ECA operates two accredited learning centers for children in Allen County. These centers are for children ages infant to school age. Both of these centers use the HighScope curriculum, designed to help children develop and be ready to start elementary school. In Allen County last year, ECA assisted 809 families requesting child care referrals and 58 families participated in Family Support Services.

CHILDREN WITH DISABILITIES AND THEIR COMMUNITY RESOURCES

First Steps

First Steps is a program that allows Indiana families with infants and toddlers who are diagnosed with disabilities access to services as needed. In 2014, there were 1,421 children served by First Steps in Allen, Noble, and Whitley County.

Number of Children Served by First Steps					
Location	2010	2011	2012	2013	2014
Allen	1,239	1,271	1,206	1,199	1,309
Noble	135	117	105	95	57
Whitley	88	81	76	79	55
Source: datacenter.kidscount.org					

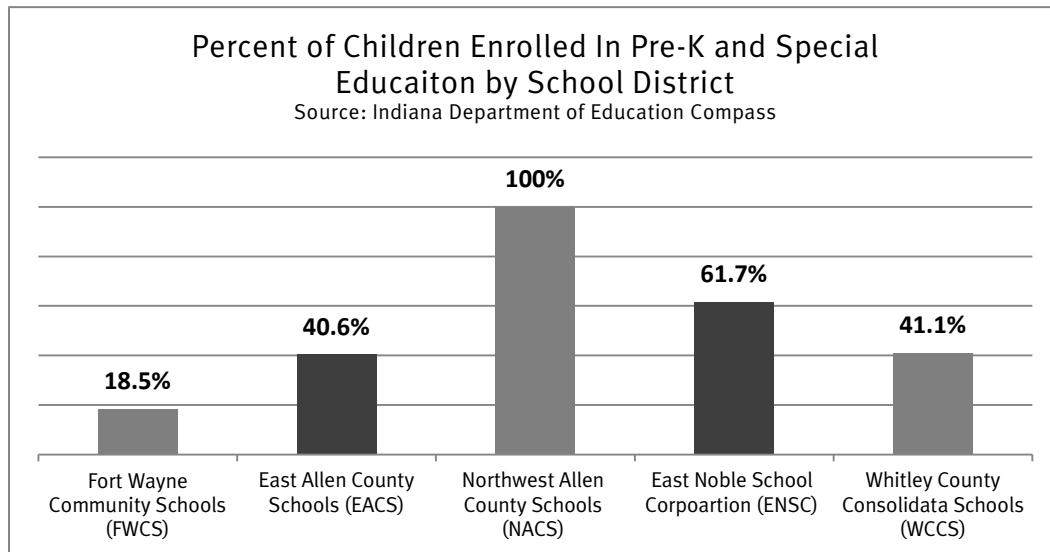
Interventions are accomplished through a “comprehensive, coordinated statewide system of System Points of Entry (SPOE) and Local Planning and Coordinating Councils (LPCC).” (in.gov). Eligible families are those who have children ages birth to three and who are experiencing developmental delays.

According to the Cleveland Clinic, a developmental delay occurs when a child is slow to reach milestones that include skills such as first steps, smiling, and waving. These milestones are achieved through playing, learning, speaking, behaving, and moving. Often times an Individualized Family Service Plan (IFSP) is written based on the particular needs of the child. (Cleveland Clinic). First Steps is able to provide these early intervention services. These services include development therapy, family education/training/counseling, health services, medical services, nursing services, nutrition services, occupational therapy, physical therapy, psychological services, service coordination, social work services, special instruction, speech therapy, transportation, vision, and other services.

Allen County is considered to be in Cluster C while Noble and Whitley Counties are in Cluster B. These Clusters separate the counties and dictate where families go for services.

School Systems

Several of the school districts within Allen, Noble, and Whitley Counties offer Pre-K options to children with disabilities. Within the school environment these children are considered to be in a Special Education program. These programs are designed for children who are mentally, physically, socially, and/or emotionally delayed. As a result of these needs the traditional classroom environment may not help the child succeed, so alternatives are put in place.



Northwest Allen County Schools resides on the North side of the city of Fort Wayne. In this school district's Pre-K program, 100% of those children are also in Special Education. This is the only school district to have that high of a percentage. East Noble School Corporation in Noble County has the second highest percentage of Pre-K enrolled children also in Special Education at 61.7%. The remaining three school districts with Pre-K programs are all under 45% enrollment in Special Education as well.

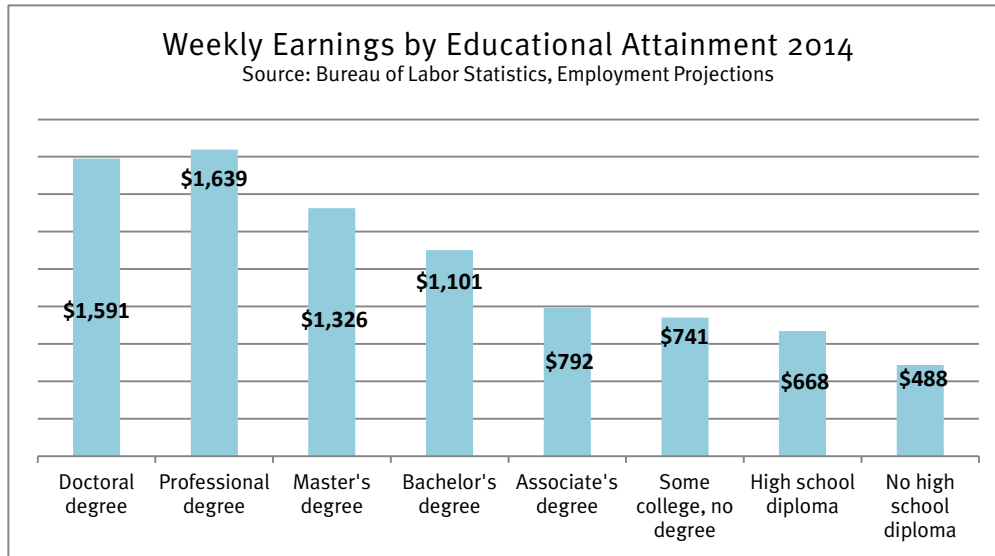
Children are tested and evaluated to determine which exact disability a child has and then services can be provided or recommended appropriately. The categories used to assess and serve these children are as follows:

MH: Multiple Handicaps
MIMH: Mild Mental Handicap
OI: Orthopedic Impairment
MOMH: Moderate Mental Handicap
VI: Visual Impairment
SPMH: Severe Profound Mental Handicap
HI: Hearing Impairment
HB: Homebound/Hospital
EH: Emotional Handicap
DSI: Dual Sensory Impairment
LD: Learning Disability
AUT: Autism
DD: Developmental Delay
TBI: Traumatic Brain Injury
CD: Communication Disorder
OHI: Other Health Impairment

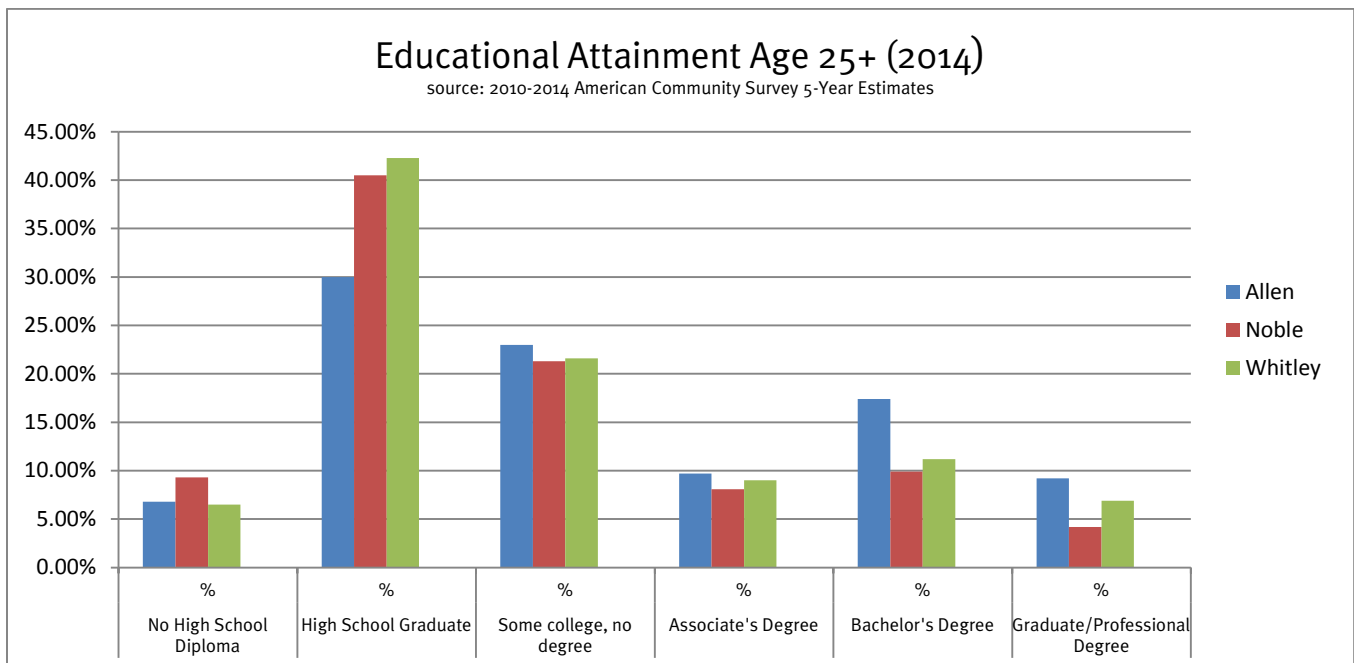
EDUCATION, HEALTH, NUTRITION, AND SOCIAL SERVICE NEEDS OF HEAD START ELIGIBLE CHILDREN AND THEIR FAMILIES

Education

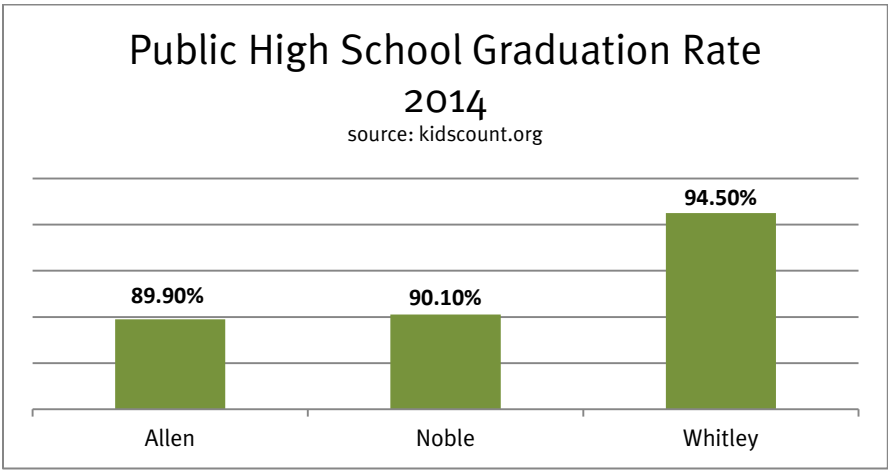
Educational level can directly dictate income level. Typically, individuals with more education have higher incomes. According to the Bureau of Labor Statistics, adults with a Bachelor's degree or more make over \$1,000 per week. This also indicates that those with less education make considerably less. In 2014, an adult without a High School Diploma made \$488 a week compared to an adult with a Professional Degree at \$1,639 per week.



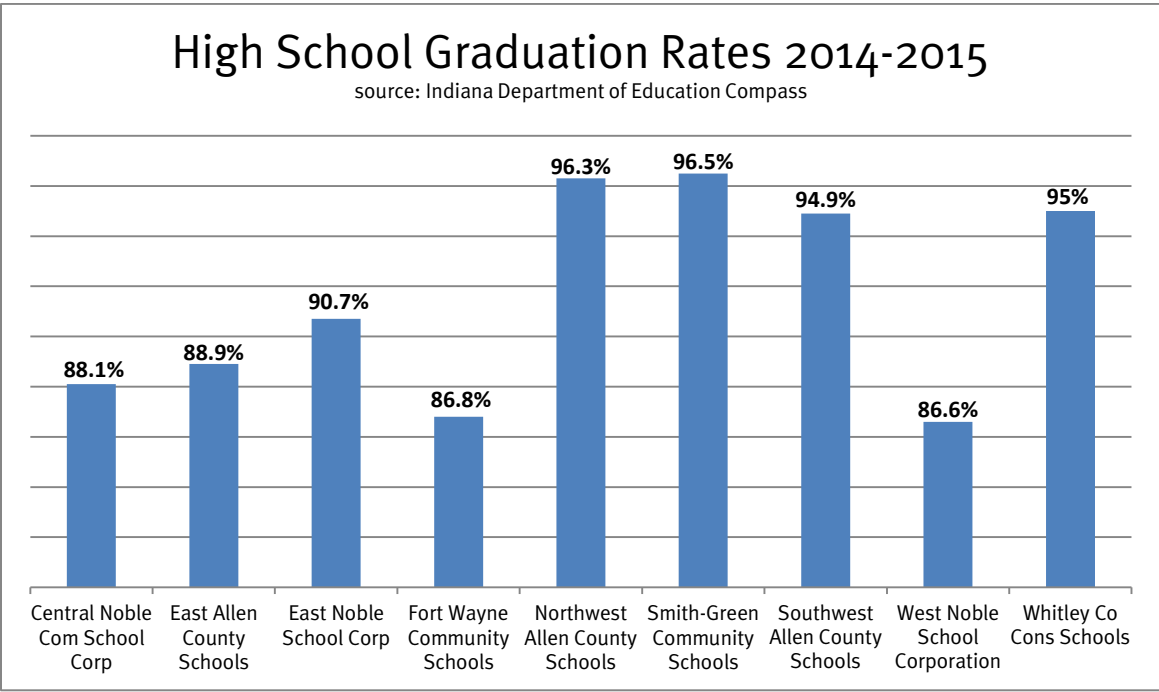
According to Brightpoint's 2016 Annual Client Survey 17.5% of Early Head Start/Head Start parents do not have a High School Diploma. Of the group of parents that did receive a High School Diploma, 60.4% attended some kind of post-secondary education. Of those that attended some post-secondary education, 68.2% did not or have not yet completed their degree. Only 5.9% of these parents obtained a 4-year degree. Only 5.9% of these parents obtained a 4-year degree.



An important indicator of student success is the High School Graduation Rate; these rates have been steadily increasing in Indiana as a whole and in 2014 were at 90.3%. Currently, Whitley County has the highest graduation rate at 94.5% of public high school students. Allen County has the lowest rate at 89.9%.



Within the Brightpoint Early Head Start and Head Start service areas, there are 9 school districts; 4 in Allen County, 3 in Noble County, and 2 in Whitley County. Smith Green Community Schools, in Whitley County, has the highest graduation rate at 96.5%. This is followed closely by Northwest Allen County Schools, in Allen County, at 96.3%. Both of these areas are said to be more affluent. Fort Wayne Community Schools, in Allen County, and West Noble School Corporation, in Noble County, have the lowest graduation rates at 86.8% and 86.6%, respectively.



As higher education is directly linked to income, families with less education are more likely to live in poverty, be food insecure, or unable to seek medical attention. All of these factors will have a direct impact on any children in the home and how they develop. The effects of poverty can cause delays in early childhood development.

Medicaid

Medicaid is a social health care program for low income families and individuals. There are three types of Health Plans that fall under Medicaid; Children's Health Insurance Plans (CHIP), Hoosier Healthwise (HHW), and Healthy Indiana Plan (HIP). (FSSA).

Brightpoint's 2016 Annual Client Survey indicates that 95.6% of Early Head Start/Head Start families has at least one family member currently participating in Hoosier Healthwise, Healthy Indiana Plan, Medicaid or Medicare, 16.5% are enrolled through the Affordable Care Act, and 31.9% have insurance some form of health insurance through their employer.

Hoosier Healthwise

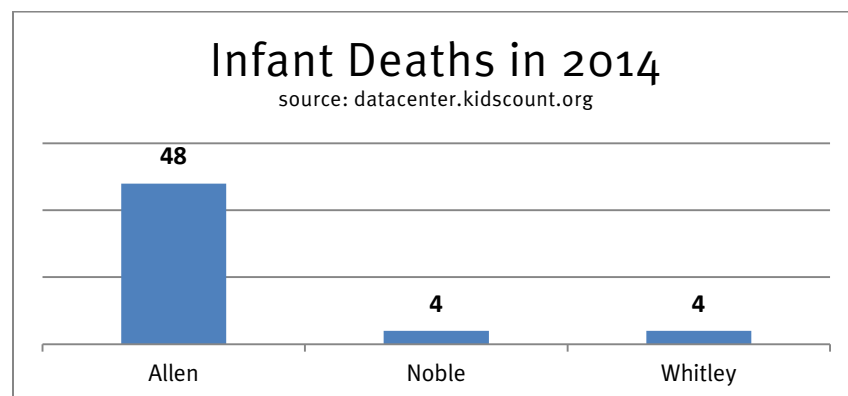
Hoosier Healthwise (HHW) is Indiana's health care program for children and pregnant women who are considered to be low income. This type of coverage includes doctor visits, prescription medicines, mental health care, dental care, hospitalization, surgery, and family planning. This is all done at low cost or no cost to the individual or family. (FSSA).

The number of children enrolled in HHW has been increasing since 2004. Most current data shows that over 40,000 children are enrolled in Brightpoint's Early Head Start and Head Start service area. Allen County has the largest of number of these children at 34,791.

Children Enrolled in Hoosier Healthwise						
Location	Data Type	2004	2005	2006	2007	2008
Allen	Number	19,896	20,965	33,008	34,114	34,791
Noble	Number	1,995	2,143	3,607	3,599	3,936
Whitley	Number	1,066	1,104	1,987	2,084	2,120
source: datacenter.kidscount.org						

Infant Mortality

Infant mortality is one of the factors used to determine a population's health and quality of health care. This is defined as the death of an infant prior to their first birthday. In 2014, in Indiana, there were 597 infant deaths. This number has been decreasing, but only from 630 deaths in 2010. (Data Center).



Allen County had the largest number of infant deaths in 2014 of the counties that Brightpoint Early Head Start/Head Start serves at 48 deaths. This is significantly more than the 4 deaths that occurred in Noble and Whitley Counties.

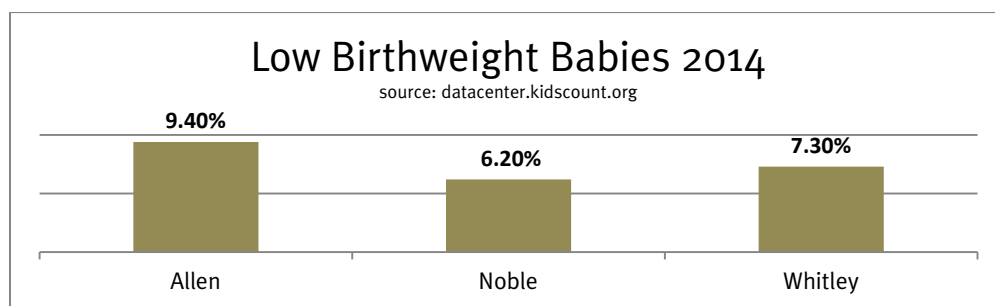
Infant Mortality						
Location	Data Type	2010	2011	2012	2013	2014
Allen	Number	39	31	26	44	48
Noble	Number	3	5	2	6	4
Whitley	Number	3	3	2	2	4
Source: datacenter.kidscount.org						

Infant mortality is caused by birth defects, preterm birth, maternal complications while pregnant, Sudden Infant Death Syndrome, and Injuries according to the Centers for Disease Control and Prevention. Smoking, drinking alcohol and drug use can lead to birth defects and preterm births. Maternal complications include anemia, hypertension, gestational diabetes mellitus, and infections. Sudden Infant Death Syndrome is the sudden death of an infant that cannot be explained after a full investigation. All of these risks are why it is crucial to start medical treatment early in pregnancy and to continue after delivery.

Low Birthweight Babies

Babies born weighing less than 5 pounds 8 ounces are considered to be low birthweight babies. While some of these babies are considered healthy there are many risks involved. Low birth weight is typically caused by premature birth and fetal growth restriction often caused by birth defects and infections. Women, who are at risk for having a low birthweight baby include those who have chronic health conditions, do not gain enough weight, have had low birthweight babies previously, smoke or drink alcohol while pregnant, and are drug users. (marchofdimes.org).

Allen County has the highest rate of low birthweight babies in Brightpoint's Early Head Start/Head Start service area at 9.4% of all births. Whitley County has the second highest rate at 7.3%. Noble County has the lowest rate at 6.2%.



Allen County's low birthweight rate has actually increased since 2010 when it was 8.3%. Noble and Whitley County have both seen a decrease in low birthweight babies since 2010.

Low Birthweight Babies						
Location	Data Type	2010	2011	2012	2013	2014
Allen	Percent	8.30%	8.80%	8.50%	8.90%	9.40%
Noble	Percent	7.60%	7.10%	6.80%	6.70%	6.20%
Whitley	Percent	7.30%	8.50%	7.50%	7.80%	7.30%
Source: datacenter.kidscount.org						

Immunization Rates

Immunizing children is crucial in keeping them healthy and preventing disease and even death. In fact, the Centers for Disease Control and Prevention states that vaccination can protect infants and children from 16 potentially harmful diseases. There are several recommended vaccinations for infants in their first year. Brightpoint Early Head Start works with parents to get on this track and stay on this track so children can grow up healthy.

The 4:3:1:3:3:1 Immunization Coverage, of Hib vaccine, is recommended before age 2 and is administered in 2 or 3 doses. A component of the Brightpoint's Early Head Start and Head Start Program is to aid families in meeting these requirements. As of April 2016, 93% of Head Start children were up to date on all their immunizations.

Percent of 2-Year Olds Immunized with Hib vaccine					
Location	2010	2011	2012	2013	2014
Indiana	59.7%	69.3%	65.3%	73.7%	70.5%
Source: datacenter.kidscount.org					

In Indiana, the number of 2 year olds immunized with Hib vaccine was at 70.5% in 2014. This has been steadily increasing since 2010. During 2010, only 59.7% of 2 year olds were immunized.

Births to Teen Mothers

Teen pregnancy is defined as babies being born to women ages 15-19. According to the CDC, the national rate for this age group was 24.2 per 1,000 women. This is a 9% decrease from 2009. Teen pregnancy can contribute to a higher rate of high school drop out of the mothers, more health problems for the child, and an increased chance of the family living in poverty.

Nationally, the rate at which teens are giving birth has been declining and the Brightpoint Early Head Start/Head Start counties are seeing the same trends. Allen County has the highest rate of teen pregnancy at 10.7 per every 1,000 births in 2014; however this is down from 19.7 per every 1,000 births in 2010 for the 15-17 age groups. Noble County saw the greatest decline; 25.9 per every 1,000 births in 2010 down to 8.2 per every 1,000 births in 2014 for the 15-17 age group. Whitley County has not had a steady decline, but has instead fluctuated since 2010. Currently the county is at 8.7 per 1,000 births for the 15-17 age groups.

Teen Birth Rate per 1,000 Females Ages 15-17					
Location	2010	2011	2012	2013	2014
Allen	19.7	14	14.4	12.8	10.7
Noble	25.9	16.5	15.7	8.3	8.2
Whitley	14.3	7.9	16.4	LNE	8.7
source: datacenter.kidscount.org					

The rates of teen births are higher in the 15-19 age groups. However, like the previous analysis each of Brightpoint's Early Head Start/Head Start counties have shown a decline since 2010. Whitley County has the lowest rate at 27.4 per 1,000 births while Noble County has the highest at 31.8 per 1,000 births.

Teen Birth Rate per 1,000 Females Ages 15-19					
Location	2010	2011	2012	2013	2014
Allen	36.5	33.9	32.9	29	30.5
Noble	48.3	42.2	36.6	26.3	31.8
Whitley	31.2	27.7	32.9	27.2	27.4
Source: datacenter.kidscount.org					

According to Brightpoint's 2016 Annual Client Survey, 3% of Early Head Start/Head Start parents are 19 years old or younger.

Teen pregnancy is classified as one of the CDC's top seven priorities, or a "winnable battle." Educational programs have proven to be successful, as well as community awareness to this age group.

Child Abuse and Neglect

Child Abuse can be detrimental to the lives of those who live with it. Not only does abuse have immediate impacts but can affect the child long into adulthood. Research shows that children affected by abuse who are left untreated or ignored are at an increased risk for emotional and behavioral problems. This can include; anxiety, depression, dissociation, lack of concentration, poor academic performance, withdrawal, and insomnia.

There are different types of child abuse; however, all can take a heavy toll on the recipient of the abuse. Physical abuse refers to inflicting actual physical harm. This can result in wounds, bruises, burns, broken bones, and sore muscles. Neglect is the act of not providing correct care to the child to the point that it affects their health. Sexual abuse is any type of inappropriate sexual behavior with a child. Psychological abuse comes in the form of negative or belittling comments, yelling, withholding kindness, and silence towards the child. This type of abuse is much more difficult to track.

Often times, Child Protective Services (CPS) will have to be involved in correcting abuse or removing the child from the abusive situation. CPS administers the Family Preservation Program which has a goal of "preventing unnecessary separation of children from their families by identifying family problems and assisting families in resolving them." They also work to return children that may have had to be removed from their home once the family problems have been addressed and resolved. This program provides education, counseling, visitation, sexual abuse treatment, parent aides, homemaker services, and home-based family services. (in.gov).

All types of abuse have declined since 2010 in Allen County. The largest numbers of cases were that of neglect in 2014, at 570. Noble County has seen a decline in all types of abuse except sexual abuse which has increased by 11 cases since 2010. Whitley County is seeing a much higher rate of neglect than in 2010.

Abuse and Neglect Cases by Type							
Location	Abuse Type	Data Type	2010	2011	2012	2013	2014
Allen	Neglect	Number	586	431	435	581	570
		Percent	12.60%	11.30%	9.90%	10.10%	9.30%
	Physical	Number	99	108	102	105	96
		Percent	14.60%	16.00%	11.90%	7.90%	5.90%
	Sexual	Number	236	187	200	186	193
		Percent	32.50%	31.10%	28.80%	19.70%	19.80%
Noble	Neglect	Number	130	121	94	65	80
		Percent	24.40%	26.50%	18.70%	10.90%	11.50%
	Physical	Number	40	27	17	13	19
		Percent	46.50%	23.30%	14.70%	8.40%	7.10%
	Sexual	Number	32	29	33	40	43
		Percent	37.20%	29.90%	30.60%	26.10%	24.60%
Whitley	Neglect	Number	25	37	41	26	62
		Percent	16.90%	20.70%	22.20%	10.70%	17.70%
	Physical	Number	9	8	3	13	6
		Percent	16.70%	9.20%	4.50%	13.50%	4.20%
	Sexual	Number	14	19	8	13	12
		Percent	33.30%	35.20%	19.50%	22.40%	21.10%
Source: datacenter.kidscount.org							

Temporary Assistance for Needy Families

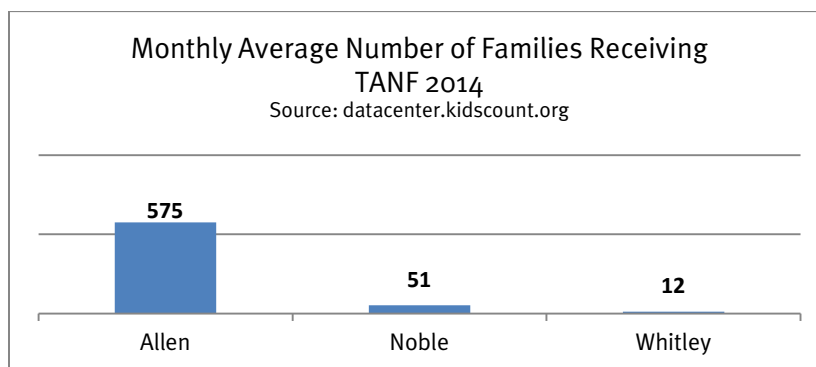
Temporary Assistance for Needy Families (TANF) is a program that provides cash assistance and supportive services to families with children under the age of 18. The goal of this program is to help families achieve their own economic self-sufficiency.

Eligibility for TANF is based on income and family size. There are other responsibilities as well, such as; adult family members must enroll in IMPACT which is Indiana's employment and training program.

The dollar amount families can receive depends on their countable monthly income. The following chart shows the maximum allowable amount for each family size.

Assistance Group Size	Recipient Parent and/or Caretaker	Children Only
1	\$139	\$139
2	\$229	\$198
3	\$288	\$256
4	\$346	\$315
5	\$405	\$373
6	\$463	\$432
7	\$522	\$490
8	\$580	\$549
9	\$639	\$607

Allen County has the largest number of families receiving TANF assistance. This is not surprising, however, as the population size is so much larger than the other two counties Birghtpoint Early Head Start/Head Start serves.



All three counties in the service area have seen a drastic decline in TANF usage since 2010. The maximum amount of time that families are allowed to receive TANF assistance is 60 months, so any families that started to receive assistance during the economic recession in 2009 have since expired their usage.

Monthly Average Number of Families Receiving TANF						
Location	Data Type	2010	2011	2012	2013	2014
Allen	Number	1,791	1,488	909	691	575
Noble	Number	153	131	84	66	51
Whitley	Number	44	40	22	12	12
Source: datacenter.kidscount.org						

SNAP

The Supplemental Nutrition Assistance Program (SNAP) provides food assistance to low and no income people and their families. This is a federally funded program that is administered on the state level. The goal of this program is to increase the nutritional level of its users.

In order to qualify for SNAP, families must meet certain requirements including financial guidelines and enrollment in a job training program. Households cannot exceed an asset/resource limit of \$2,250 unless that household has a member who is disabled or over the age of 60, in which case they have an asset/resource limit of \$3,250. They must also pass a gross income test to qualify. The following chart shows this income eligibility.

Household Size	Gross Income Monthly Limit	Net Income Monthly Limit	Maximum SNAP Allotment
1	\$1,276	\$981	\$194
2	\$1,726	\$1,328	\$354
3	\$2,177	\$1,675	\$511
4	\$2,628	\$2,021	\$649
5	\$3,078	\$2,386	\$771
6	\$3,529	\$2,715	\$925
7	\$3,980	\$3,061	\$1,022
8	\$4,430	\$3,408	\$1,169
9	\$4,881	\$3,755	\$1,315
10	\$5,332	\$4,102	\$1,461
Each Additional Member	+\$451	+\$347	+\$146

Allen County, again, shows the highest number of families using SNAP benefits which is relative to population size. Allen and Noble County have seen an increase in usage since 2010. Whitley County has seen a very small drop in usage.

Monthly Average Number of Persons Issued Food Stamps (SNAP)					
Location	2010	2011	2012	2013	2014
Allen	45,514	51,316	54,293	55,877	54,235
Noble	4,602	5,066	5,247	5,154	4,806
Whitley	2,528	2,658	2,808	2,682	2,496

Source: datacenter.kidscount.org

According to Brightpoint's 2016 Annual Client Survey, 64.5% of Brightpoint Early Head Start/Head Start families are currently receiving SNAP benefits. Even though SNAP is an option for many of these families it is important to note that 36.7% of them still have to use local food banks or food pantries to meet their nutrition needs.

Women, Infants, and Children (WIC) Program Enrollments

Women, Infants, and Children (WIC) is a nutrition program for pregnant or breastfeeding women, infants, and children up to 5 years old. WIC provides health screenings, education, support, referrals, and supplemental healthy foods.

Currently, the Indiana WIC program serves an average of 167,877 women, infants, and children each month. Eligibility is based on income and is listed in the chart below.

Household Size	Annual income, up to \$ (total before deductions)	Monthly income up to \$ (total before deductions)	Weekly income, up to \$ (total before deductions)
1	\$21,775	\$1,815	\$419
2	\$29,471	\$2,456	\$567
3	\$37,167	\$3,098	\$715
4	\$44,863	\$3,739	\$863
5	\$52,559	\$4,380	\$1,011
6	\$60,225	\$5,022	\$1,159
7	\$67,951	\$5,663	\$1,307
8	\$75,647	\$6,304	\$1,455

WIC usage has dropped in all of the counties Brightpoint Early Head Start/Head Start services. This could be attributed to the requirements for receiving WIC. Women have to see a health professional and must re-enroll more often than other types of services. (Dell'Antonia).

Women, Infants, and Children (WIC) Participants					
Location	2010	2011	2012	2013	2014
Allen	18,207	18,012	17,848	17,352	17,050
Noble	2,110	2,076	2,062	1,991	1,908
Whitley	1,144	1,051	1,075	1,040	1,023
Source: datacenter.kidscount.org					

Free and Reduced Lunch Enrollment

The National School Lunch Program is federally funded and designed to provide healthy, low cost or free meals to children in school. More than 31 million children participate in this program nationwide. In Indiana, applications are provided to all homes. These applications must be completed, signed, and returned to the school in order for the child to receive the free or reduced price lunch. If the school is aware of a family receiving SNAP or TANF assistance this application does not need to be provided and the child will automatically receive the free or reduced lunch. This also applies to foster children.

Children from households that meet certain income criteria can qualify for reduced price meals or free meals while at school. The chart below shows the income guidelines for the most recent school year.

Income Eligibility Guidelines July 1, 2015-June 30, 2016										
Household Size	Reduced Price Meals 185% of federal poverty guidelines					Free Meals 130% of federal poverty guidelines				
	Yearly	Monthly	Twice per Month	Every Two Weeks	Weekly	Yearly	Monthly	Twice per Month	Every Two Weeks	Weekly
1	21,775	1,815	908,838	419	15,301	1,276	1,276	638	589	295
2	29,471	2,456	1,228	1,134	467	20,709	1,726	863	797	399
3	37,167	3,098	1,549	1,430	715	26,117	2,177	1,089	1,005	503
4	44,863	3,739	1,870	1,726	863	31,525	2,628	1,314	1,213	607
5	52,559	4,380	2,190	2,022	1,011	36,933	3,078	1,539	1,421	711
6	60,255	5,022	2,511	2,318	1,159	42,341	3,529	1,765	1,629	815
7	67,951	5,663	2,832	2,614	1,307	47,749	3,980	1,990	1,837	919
8	75,647	6,304	3,152	2,910	1,455	53,157	4,430	2,215	2,045	1,023
Add for each additional person	7,696	642	321	296	148	5,408	451	226	208	104

In all the counties served by Brightpoint's Early Head Start/Head Start programs at least 30% of students are receiving free or reduced price lunch.

Public School Students Receiving Free or Reduced Price Lunches						
County	School Lunch	2011	2012	2013	2014	2015
Allen	Free	44.20%	44.60%	45.90%	45.80%	43.40%
	Reduced Price	7.60%	8.00%	7.90%	7.50%	7.20%
	Total	51.80%	52.60%	53.80%	53.30%	50.60%
Noble	Free	41.70%	42.20%	42.90%	42.70%	40.70%
	Reduced Price	11.30%	11.00%	11.80%	10.90%	10.60%
	Total	53.10%	53.30%	54.70%	53.60%	51.30%
Whitley	Free	23.00%	23.10%	22.90%	23.90%	22.50%
	Reduced Price	8.60%	9.50%	8.80%	7.60%	8.20%
	Total	31.60%	32.60%	31.70%	31.50%	30.70%
Source: datacenter.kidscount.org						

In addition, to this large proportion of students overall receiving this assistance, Brightpoint's 2016 Annual Client Survey showed that 71% of Early Head Start and Head Start parents had at least one child in the home receiving this assistance. A very small portion, 7.6%, stated that they did not receive this service and 21.4% said they did not have school age children.

The Child and Adult Care Food Program

The Child and Adult Care Food Program (CACFP) provide assistance to child care facilities to provide healthy foods to children. Currently, more than 3 million children nationwide receive meals and snacks through CACFP.

Brightpoint Head Start uses this program at every site to provide breakfast, lunch, and snacks each day to the children that attend. As of April 2016, Brightpoint Head Start had served 47,246 breakfasts, 65,229 lunches, and 49,086 snacks throughout the school year.

Substance Abuse

There has long been a link between substance abuse and poverty. These types of addictions can not only be costly but can lead to criminal activity, loss of jobs, and the inability to properly care for your family. Each of the counties that Brightpoint Early Head Start/Head Start serves has a Drug & Alcohol Consortium that seeks to provide a network of resources to reduce and eliminate these addictions. One way they achieve this goal is through providing education and trainings to community organizations, teachers, youth and parents, law enforcement, and legislators. They also assemble school, after-school and collegiate groups to discuss the effects of substance abuse. Brightpoint Early Head Start/Head Start understands that some of the families involved in their programs may be experiencing this and they support the efforts being done to offer assistance and education.

Housing

Safe and affordable housing can be a struggle for low income families to obtain. Where a child lives and their environment can have a direct negative impact on their development and academic performance. If affordable, quality housing is not accessible many families will have to choose between paying their rent and other necessities such as utilities, food, and medical expenses. Another option is the family lives in poor areas or unsafe housing.

One way to determine affordable housing is to compare income to fair market rent. The following chart is the Fair Market Rent for the counties that Brightpoint Early Head Start/Head Start services.

Fair Market Rent 2016					
County	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Allen	\$491	\$556	\$708	\$911	\$1,013
Noble	\$403	\$534	\$650	\$842	\$1,076
Whitley	\$491	\$556	\$708	\$911	\$1,013
source: huduser.gov					

According to Brightpoint's 2016 Annual Client Survey, 33.3% of Early Head Start/Head Start parents identified Housing as a major need for their families. The majority of families are currently renting at 69.9%, while 11.3% reported that they live with friends or family. In regards to homelessness, 7.8% of families reported that they experienced this in the last 12 months.

Transportation

Reliable transportation is crucial to maintaining a job, going to school, and having access to the resources a family needs to be self-sufficient. Not all counties and cities have reliable public transportation, so families must resort to either walking, trying to borrow a vehicle, or catch rides. This can prove difficult when trying to get to work on time or in the case of an emergency.

According to Brightpoint's 2016 Annual Client Survey, 15.3% of Early Head Start/Head Start families do not have a car in working order and 70% of them feel it is a barrier for them. Without having their own transportation 47.6% of these families rely on borrowing from friends and family, 38.1% walk, and 14.3% use City Busses. The cost of transportation is the main barrier for families at 56.8% stating this was an issue for them.

COMMUNITY RESOURCES THAT ADDRESS THE NEEDS OF HEAD START ELIGIBLE CHILDREN AND THEIR FAMILIES

Brightpoint's Annual Client Survey helps to establish the needs of those that the agency serves. The graph below shows the needs that only Early Head Start and Head Start families have identified.

Brightpoint 2016 Annual Client Survey Percentage of EHS/HS families who stated they have a major need	
Budgeting or money management	17.8%
Childcare services	33.3%
Education	24.4%
Emergency rent or utility assistance	37.8%
Employment Services	17.8%
Family counseling	15.6%
Health related or medical assistance	20.0%
Housing	33.3%
Information on other supportive services	15.6%
Learning English	4.4%
Mental health	11.1%
Food or nutrition assistance	33.3%
Transportation	20.0%
Other	2.2%

Assistance with rent or utilities has been identified as the number one need for Early Head Start and Head Start families. Brightpoint houses the Energy Assistance Program (EAP) that helps pay a portion of an individual or family's winter heating bills. This program also provides Summer Cooling that offers credits in summer months.

There are three needs that all had the same percentage of need. Childcare services are one of them. Outside of the Head Start program Brightpoint also administers the Child Care Development Fund (CCDF). This program helps families afford quality child care so parents can go to work, school, or receive job training.

Housing was also identified as a top need among the Early Head Start and Head Start families. Brightpoint's Housing Choice Voucher program can help to pay a portion of a family's rent so they can live in safe and affordable housing.

Nutrition is always a top need that is identified in the Survey. Families have access to SNAP, WIC, TANF, and several local food banks in their area to help in addressing this need. Also, Head Start sites provide two meals and one snack each day to the children that attend through CACFP funding.

Brightpoint Early Head Start/Head Start also utilizes the United Way of Allen County 2-1-1 resource directory. This service connects individuals and families in need to community-based organizations that can help them. This is a free service and only requires dialing 2-1-1 to be connected to a live person who can help. Types of services they can connect individuals and families to include: housing, shelter, food, legal aid, clothing, counseling, utility assistance, health care, education, and transportation.

Economic Development

The Role of Non-Profits in Economic Development in Northeast Indiana

According to the US Department of Commerce, Economic Development “creates the conditions for economic growth and improved quality of life by expanding the capacity of individuals, firms, and communities to maximize the use of their talents and skills to support innovation, lower transaction costs, and responsibly produce and trade valuable goods and services.” This requires collaboration of many institutions that are all focused on the same goal of advancing opportunities for gain in the public and private sector. (EDA). An Economic Developer acts as a liaison between these public and private sectors by planning, designing, and implementing strategies for improvements. In order to focus on growth, the residents within communities need to have certain aspects of their life provided for. Housing, access to food, utility assistance, child care, job training, and transportation are all aspects of community life that need to be addressed in order for growth.

The ultimate goal of economic development is to improve the capacity of an area in order to improve the quality of life for the people living there. With time, economies and job markets change, this fact is inevitable. For a city to succeed it must be adaptable during these ebbs and flows. This includes planned interventions, creating new economic opportunities, and developing new ways to battle poverty. This process requires knowledge of the economy and any growth or declines that might be happening and then acting strategically and accordingly. (USAID). Nonprofit organizations can help with this process as their services can be included in these plans. Also having a 501(c) (3) nonprofit status can help in terms of developing initiatives. Having this designation allows for donations to be tax-deductible as well as the organization being able to qualify as tax-exempt. Incentives can then be offered to give businesses a reason to operate in these communities. Tax incentives offer exemptions, abatement, and credits while non tax incentives assist in the development, retention, and attraction of new business.

Business retention is said to be at the core of Economic Development. In order for people and their businesses to be attracted to an area there has to be potential for growth. This is the only way to prevent businesses from leaving or not considering the area at all. Loans through Small Business Administration approved lenders can help with growth as well as attraction and retention. These loans are designed to aid, counsel, assist and protect the interest of an up and coming venture. This is done through Small Business Loans and Micro Loans. Brightpoint is currently offering these loans through the Brightpoint Development Fund. Brightpoint provides affordable financing for small-business owners and entrepreneurs who want to start or grow their business. In addition to financing clients, have the opportunity to improve their financial health through business ownership, to improve credit score, and to access mainstream financial resources in the future. The Brightpoint Development Fund partners with SCORE, Indiana Small Business Development Center, Northeast Indiana Innovation Center, Fort Wayne Community Development Corporation, and Fort Wayne Urban Enterprise Association to offer these loans. By providing these opportunities, in turn jobs are being created or saved.

Needs that must be met for Self-Sufficiency of Community Residents

Development and growth of communities cannot happen without basic needs and training being offered to the residents living there. Some of these aids in basic human survival but others influence how people earn a livable wage.

- Housing

Shelter is a basic human need, one that all people should have affordable access to. Without this need being met, homeless individuals resort to having to live with friends or relatives, living in shelters, or even inhabiting their car or the street. Many homeless people gravitate towards more urban areas. These places provide more resources for them, including food banks and access to other basic needs. When working on city improvement and development this is a population that needs to be considered and planned for. If relocation of the homeless population is the desire, than housing and resources need to be provided to them. A plan must be put in place to transition these people off the street and into adequate housing. In 2015, the Indiana Housing and Community Development Authority, IHCD, announced that there has been a 9% decrease overall in homeless persons in Indiana from 2010 and a 15% decrease in homeless households with children from 2014. IHCD attributes this decrease to statewide initiatives and programs that are working to end homelessness. (IHCD).

Simply having a roof over your head does not equal having appropriate housing. Many families live in poor living conditions that include homes in need of desperate repair, too small of homes for the family size, or homes in unsafe areas. Services need to be provided to these families as well, either in the form of new housing or resources to maintain the homes they are in.

There are several programs that help to meet the basic need of housing. By providing rental subsidy low income households are able to afford their rent or other services. The Housing Choice Voucher Program, Emergency Solutions Grant, and Permanent Supportive Housing pay a portion of rent to qualified individuals.

- Food

Food Access is an issue for far too many families in the United States. Lower income people tend to live in Food Deserts, which means they do not have reasonable access to healthy, fresh food items. Living in these areas can cause many negative health effects including malnutrition and disease. According to The Food Trust, there is increasing evidence to support the fact that accessing healthy foods is a challenge to families and living closer to healthy food options helps to reduce that challenge.

Nationwide, approximately 30 million people live in low-income areas with limited access to a grocery store or supermarket. (The Food Trust). Opportunities need to be brought to these areas in order to improve access and quality of life.

As mentioned earlier, the USDA defines a food desert as a low-income area in which a large share of residents has low-access to a supermarket or large grocery store. Low access to a healthy food retail outlet is defined as more than 1 mile from a supermarket or larger grocery store in urban areas and as more than 10 miles in rural areas.

Economic Development can play a part in reducing this food deficit by creating opportunities for stores to be built or food businesses to come into these areas. This will in turn aid in people wanting to stay in these neighborhoods preventing a negative outcome for the area.

- Utility Assistance

When living pay check to pay check many families have to pick and choose what they can pay for and when. They must decide between food on their plates, a roof over their head, or keeping their lights on. Utility payments can change throughout the year depending on temperatures. As the bills increase families can struggle more. Utility Assistance helps to reduce this stressor by offering consistent monthly help. By eliminating one bill families have to pay, they can ensure that other expenses do not get passed up.

Within Brightpoint's service area the Energy Assistance Program provides this assistance to low income households. This resource is designed to maintain the utility service during the winter months when the bills typically increase the most. (in.gov).

- Child Care Assistance

Quality child care in the United States is expensive and can be upwards of \$1500 a month. (Cook, Lindsey). These soaring prices can be significant barrier to families with low incomes or single parents. Often, they must choose between low-quality child care or giving up a job to stay home with the child. Neither of these options aid families in the steps needed for self-sufficiency and high quality child care has many benefits to the child ranging from developmental gains to social skills. (Center for American Progress).

- Job Training/Access to education

Without employment, families will never be self-sufficient. They will never have a way to pay their bills, build credit, and purchase food and will rely on services provided by the community. Job skills and trainings are crucial to alleviating this issue. Learning a trade can lead to a very promising career and positive outlook. However, job training goes beyond simply learning the skills required to perform a task, people also need education on how to interview, dress, and develop a resume. All of these things combined will aid in developing productive, working members of the community.

By having basic needs met, families can have the opportunity to continue their education if they choose. There are many benefits to higher education including the ability to seek higher paying jobs. Making more money in order to support everyone in the family is a crucial aspect of achieving self-sufficiency. This can also lead to improved housing, being able to save money, and overall improvement in confidence.

- Affordable auto loans

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 this can present 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. Brightpoint has been piloting an auto loan to select programs of up to \$10,000. These loans can be applied to anything from an auto repair to the actual purchase.

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 those scores. Loans and classes need to go hand in hand for the borrower to reap the most reward.

Community Loan Center

The Community Loan Center recruits employers within their community to offer this loan program to employees. This is to replace payday lending and can be an avenue towards paying down debt, improving credit score, and self-sufficiency. As stated previously, payday lending can lead to an endless cycle where a person can end up paying much more than was needed at the start. The CLC model is centered on the customer and engages community lenders who understand the needs of consumer loan borrowers. The goal of these programs is to meet a current need while achieving a sense of security financially. Brightpoint currently operates the only CLC in its service area and is

currently working with four employers to offer this loan service to employees. In the past Community Loan Center has saved borrowers more than \$5 million dollars (LeDuc, Doug). This is money that can be reinvested into the community.

County Fact Sheets

Adams County

Geography/Population/Ethnicity:

- Population: 34,533 (2014)
- Largest Cities: Decatur and Berne
- Largest Townships: Washington and Wabash
- Race/Ethnicity (2014)
 - Caucasian: 97.5%
 - African American: .7%
 - Hispanic/Latino: 4.3%
 - Asian: .2%
 - American Indian/Alaskan Native: .2%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: .5%

Income/Workforce/Unemployment:

- Median Household Income: \$47,964 (2014)
- Total in Labor Force: 16,386 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 35.2% (2014)
- 2014 Unemployment Rate: 4.5% (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 9.5% (2014)
- Percent of adults with a High School Diploma: 43% (2014)

Poverty:

- Poverty Rate: 18.4% (2014)
- Child Poverty Rate: 28.5% (2014)
- Single Female Parent Households in Poverty: 49.6% (2014)
- Seniors living in poverty: 5.9% (2014)

Veterans:

- Number of Veterans: 1,811 (2014)
- Number of Female Veterans: 27 (2014)
- Number of Veterans living in Poverty: 116 (2014)
- Number of Veterans with a Disability: 607 (2014)
- Rate of Veteran Unemployment: 6% (2014)

Status of Children:

- Children receiving childcare vouchers: 43 (2014)
- Children on the waiting list for childcare vouchers: 3 (2014)
- Child Ethnicity:
 - Caucasian: 93.1% (2014)
 - African American: 1.1% (2014)
 - American Indian: .1% (2014)
 - Asian: .3% (2014)
 - Hispanic: 5.3% (2014)
- English Language Learner Students: 155 (2015)
- Child abuse and neglect per 1,000 children under age 18: 22.1 (2014)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 4,332 (2015)
- High school graduation rate: 94.6% (2014)

Allen County

Geography/Population/Ethnicity:

- Population: 360,990 (2014)
- Largest Cities: Fort Wayne and New Haven
- Largest Townships: Wayne and St. Joseph
- Race/Ethnicity (2014)
 - Caucasian: 97.5%
 - African American: 11.8%
 - Hispanic/Latino: 6.8%
 - Asian: 3%
 - American Indian/Alaskan Native: .3%
 - Native Hawaiian/Pacific Islander: .1%
 - Mixed Race: 3.1%

Income/Workforce/Unemployment:

- Median Household Income: \$49,124 (2014)
- Total in Labor Force: 175,530 (2014)
- Main Employment Sector: Health Care and Social Assistance
- Percent of Labor Force in Main Employment Sector: 17.4% (2014)
- 2014 Unemployment Rate: 6% (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 17.4% (2014)
- Percent of adults with a High School Diploma: 30% (2014)

Poverty:

- Poverty Rate: 15.5% (2014)
- Child Poverty Rate: 21.7% (2014)
- Single Parent Female Households in Poverty: 40.7% (2014)
- Seniors living in poverty: 6.7% (2014)

Veterans:

- Number of Veterans: 25,533 (2014)
- Number of Female Veterans: 1,352 (2014)
- Number of Veterans living in Poverty: 1,825 (2014)
- Number of Veterans with a Disability: 6,152 (2014)
- Rate of Veteran Unemployment: 9.2% (2014)

Status of Children:

- Children receiving childcare vouchers: 4,675 (2014)
- Children on the waiting list for childcare vouchers: 451 (2014)
- Child Ethnicity:
 - Caucasian: 66.8% (2014)
 - African American: 17.1% (2014)
 - American Indian: .3% (2014)
 - Asian: 4.6% (2014)
 - Hispanic: 11.2% (2014)
- English Language Learner Students: 3,832 (2015)
- Child abuse and neglect per 1,000 children under age 18: 11.5 (2014)

Transportation:

- Public Transportation Available: Citilink

Education:

- Public school enrollment: 54,004 (2015)
- High school graduation rate: 89.9% (2014)

DeKalb County

Geography/Population/Ethnicity:

- Population: 42,321 (2014)
- Largest Cities: Auburn and Garrett
- Largest Townships: Union and Keyser
- Race/Ethnicity (2014)
 - Caucasian: 97%
 - African American: .2%
 - Hispanic/Latino: 2.5%
 - Asian: .4%
 - American Indian/Alaskan Native: .1%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 1.7%

Income/Workforce/Unemployment:

- Median Household Income: \$49,561 (2014)
- Total in Labor Force: 21,229 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 39.5% (2014)
- 2014 Unemployment Rate: 5% (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11.4% (2014)
- Percent of adults with a High School Diploma: 41.2% (2014)

Poverty:

- Poverty Rate: 13.3% (2014)
- Child Poverty Rate: 14.8% (2014)
- Single Female Households in Poverty: 47.5% (2014)
- Seniors living in poverty: 5.7% (2014)

Veterans:

- Number of Veterans: 3,108 (2014)
- Number of Female Veterans: 162 (2014)
- Number of Veterans living in Poverty: 295 (2014)
- Number of Veterans with a Disability: 982 (2014)
- Rate of Veteran Unemployment: 6.7 (2014)

Status of Children:

- Children receiving childcare vouchers: 91 (2014)
- Children on the waiting list for childcare vouchers: 8 (2014)
- Child Ethnicity:
 - Caucasian: 93% (2014)
 - African American: 1.7% (2014)
 - American Indian: .2% (2014)
 - Asian: .8% (2014)
 - Hispanic: 4.3% (2014)
- English Language Learner Students: 76 (2015)
- Child abuse and neglect per 1,000 children under age 18: 7 (2014)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 6,846 (2015)
- High school graduation rate: 88.2% (2014)

Elkhart County

Geography/Population/Ethnicity:

- Population: 199,544 (2014)
- Largest Cities: Elkhart and Goshen
- Largest Townships: Concord and Elkhart
- Race/Ethnicity (2014)
 - Caucasian: 86.2%
 - African American: 5.8%
 - Hispanic/Latino: 14.6%
 - Asian: 1%
 - American Indian/Alaskan Native: .1%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 2.8%

Income/Workforce/Unemployment:

- Median Household Income: \$46,983 (2014)
- Total in Labor Force: 102,117 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 47.5% (2014)
- 2014 Unemployment Rate: 5.1 (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 12.1% (2014)
- Percent of adults with a High School Diploma: 37.4 (2014)

Poverty:

- Poverty Rate: 16.2% (2014)
- Child Poverty Rate: 19.8% (2014)
- Single Parent Female Households in Poverty: 50.2% (2014)
- Seniors living in poverty: 6.2% (2014)

Veterans:

- Number of Veterans: 10,831 (2014)
- Number of Female Veterans: 628 (2014)
- Number of Veterans living in Poverty: 972 (2014)
- Number of Veterans with a Disability: 3,303 (2014)
- Veteran Unemployment Rate: 7.8% (2014)

Status of Children:

- Children receiving childcare vouchers: 1,450 (2014)
- Children on the waiting list for childcare vouchers: 102 (2014)
- Child Ethnicity:
 - Caucasian: 66.3% (2014)
 - African American: 9.1% (2014)
 - American Indian: .2% (2014)
 - Asian: 1.3% (2014)
 - Hispanic: 23.1% (2014)
- English Language Learner Students: 6,145 (2015)
- Child abuse and neglect per 1,000 children under age 18: 11.6 (2014)

Transportation:

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

Education:

- Public school enrollment: 36,462 (2015)
- High school graduation rate: 88.4% (2014)

Grant County

Geography/Population/Ethnicity:

- Population: 69,313 (2014)
- Largest Cities: Marion and Gas City
- Largest Townships: Center and Mill
- Race/Ethnicity (2014)
 - Caucasian: 89%
 - African American: 6.6%
 - Hispanic/Latino: 3.8%
 - Asian: .7%
 - American Indian/Alaskan Native: .1%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 3.1%

Income/Workforce/Unemployment:

- Median Household Income: \$39,885 (2014)
- Total in Labor Force: 32,723 (2014)
- Main Employment Sector: Health Care and Social Assistance
- Percent of Labor Force in Main Employment Sector: 19.8% (2014)
- 2014 Unemployment Rate: 6.9 (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 10.4% (2014)
- Percent of adults with a High School Diploma: 41.2% (2014)

Poverty:

- Poverty Rate: 19.5% (2014)
- Child Poverty Rate: 30.7% (2014)
- Single Parent Female Households in Poverty: 50.2% (2014)
- Seniors living in poverty: 8.8% (2014)

Veterans:

- Number of Veterans: 5,562 (2014)
- Number of Female Veterans: 323 (2014)
- Number of Veterans living in Poverty: 484 (2014)
- Number of Veterans with a Disability: 2,286 (2014)
- Veteran Unemployment Rate: 13.9% (2014)

Status of Children:

- Children receiving childcare vouchers: 321 (2014)
- Children on the waiting list for childcare vouchers: 37 (2014)
- Child Ethnicity:
 - Caucasian: 75.9% (2014)
 - African American: 12.4% (2014)
 - American Indian: .4% (2014)
 - Asian: 1% (2014)
 - Hispanic: 7.4% (2014)
- English Language Learner Students: 199 (2015)
- Child abuse and neglect per 1,000 children under age 18: 28.8 (2014)

Transportation:

- Public Transportation Available: MTS

Education:

- Public school enrollment: 9,213 (2015)
- High school graduation rate: 94.1% (2014)

Huntington County

Geography/Population/Ethnicity:

- Population: 36,959 (2014)
- Largest Cities: Huntington and Roanoke
- Largest Townships: Huntington and Jackson
- Race/Ethnicity (2014)
 - Caucasian: 97%
 - African American: .7%
 - Hispanic/Latino: 1.9%
 - Asian: .8%
 - American Indian/Alaskan Native: .2%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 1%

Income/Workforce/Unemployment:

- Median Household Income: \$47,356 (2014)
- Total in Labor Force: 18,590 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 26.9% (2014)
- 2014 Unemployment Rate: 5.5 (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11.1% (2014)
- Percent of adults with a High School Diploma: 42.2% (2014)

Poverty:

- Poverty Rate: 11.6% (2014)
- Child Poverty Rate: 16.6% (2014)
- Single Parent Female Households in Poverty: 35.3% (2014)
- Seniors living in poverty: 9.5% (2014)

Veterans:

- Number of Veterans: 2,569 (2014)
- Number of Female Veterans: 114 (2014)
- Number of Veterans living in Poverty: 191 (2014)
- Number of Veterans with a Disability: 823 (2014)
- Veteran Unemployment Rate: 14.2% (2014)

Status of Children:

- Children receiving childcare vouchers: 119 (2014)
- Children on the waiting list for childcare vouchers: 7 (2014)
- Child Ethnicity:
 - Caucasian: 93.9% (2014)
 - African American: 1.7% (2014)
 - American Indian: .3% (2014)
 - Asian: 1% (2014)
 - Hispanic: 7.1% (2014)
- English Language Learner Students: 36 (2015)
- Child abuse and neglect per 1,000 children under age 18: 17.1 (2014)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 5,467 (2015)
- High school graduation rate: 89.6% (2014)

Kosciusko County

Geography/Population/Ethnicity:

- Population: 77,790 (2014)
- Largest Cities: Warsaw and Winona Lake
- Largest Townships: Wayne and Turkey Creek
- Race/Ethnicity (2014)
 - Caucasian: 92.6%
 - African American: .3%
 - Hispanic/Latino: 7.7%
 - Asian: 1.2%
 - American Indian/Alaskan Native: .3%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 1.3%

Income/Workforce/Unemployment:

- Median Household Income: \$52,706 (2014)
- Total in Labor Force: 40,312 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 39.5% (2014)
- 2014 Unemployment Rate: 4.6% (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 13.8% (2014)
- Percent of adults with a High School Diploma: 37.2% (2014)

Poverty:

- Poverty Rate: 12.4% (2014)
- Child Poverty Rate: 16.7% (2014)
- Single Parent Female Households in Poverty: 33.8% (2014)
- Seniors living in poverty: 5.5% (2014)

Veterans:

- Number of Veterans: 4,653 (2014)
- Number of Female Veterans: 265 (2014)
- Number of Veterans living in Poverty: 228 (2014)
- Number of Veterans with a Disability: 701 (2014)
- Veteran Unemployment Rate: 11.2% (2014)

Status of Children:

- Children receiving childcare vouchers: 208 (2014)
- Children on the waiting list for childcare vouchers: 18 (2014)
- Child Ethnicity:
 - Caucasian: 82.3% (2014)
 - African American: 2.1% (2014)
 - American Indian: .2% (2014)
 - Asian: 1.5% (2014)
 - Hispanic: 13.6% (2014)
- English Language Learner Students: 1,065 (2015)
- Child abuse and neglect per 1,000 children under age 18: 10.2 (2014)

Transportation:

- Public Transportation Available: KABS

Education:

- Public school enrollment: 13,785 (2015)
- High school graduation rate: 90.3% (2014)

LaGrange County

Geography/Population/Ethnicity:

- Population: 37,759 (2014)
- Largest Cities: LaGrange and Topeka
- Largest Townships: Bloomfield and Newbury
- Race/Ethnicity (2014)
 - Caucasian: 97.8%
 - African American: .1%
 - Hispanic/Latino: 3.8%
 - Asian: .2%
 - American Indian/Alaskan Native: 0
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 1.8%

Income/Workforce/Unemployment:

- Median Household Income: \$49,112 (2014)
- Total in Labor Force: 18,154 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 46.1% (2014)
- 2014 Unemployment Rate: 4.3% (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 5.7% (2014)
- Percent of adults with a High School Diploma: 31.6% (2014)

Poverty:

- Poverty Rate: 15.3% (2014)
- Child Poverty Rate: 16.6% (2014)
- Single Parent Female Households in Poverty: 53.9% (2014)
- Seniors living in poverty: 9% (2014)

Veterans:

- Number of Veterans: 1,777 (2014)
- Number of Female Veterans: 91 (2014)
- Number of Veterans living in Poverty: 130 (2014)
- Number of Veterans with a Disability: 565 (2014)
- Veteran Unemployment Rate: 7.3% (2014)

Status of Children:

- Children receiving childcare vouchers: 22 (2014)
- Children on the waiting list for childcare vouchers: 4 (2014)
- Child Ethnicity:
 - Caucasian: 93.4% (2014)
 - African American: 1% (2014)
 - American Indian: .1% (2014)
 - Asian: .4% (2014)
 - Hispanic: 5% (2014)
- English Language Learner Students: 878 (2015)
- Child abuse and neglect per 1,000 children under age 18: 20.7 (2014)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 5,741 (2015)
- High school graduation rate: 90.4% (2014)

LaPorte County

Geography/Population/Ethnicity:

- Population: 111,293 (2014)
- Largest Cities: Michigan City and LaPorte
- Largest Townships: Michigan and Center
- Race/Ethnicity (2014)
 - Caucasian: 84.6%
 - African American: 10.6 %
 - Hispanic/Latino: 5.8%
 - Asian: .5%
 - American Indian/Alaskan Native: .3%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 2.5%

Income/Workforce/Unemployment:

- Median Household Income: \$47,117 (2014)
- Total in Labor Force: 48,934 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 18.5% (2014)
- 2014 Unemployment Rate: 11% (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 10.8% (2014)
- Percent of adults with a High School Diploma: 39.2% (2014)

Poverty:

- Poverty Rate: 17.7% (2014)
- Child Poverty Rate: 29.6% (2014)
- Single Female Parent Households in Poverty: 57.2% (2014)
- Seniors living in poverty: 8.2% (2014)

Veterans:

- Number of Veterans: 8,675 (2014)
- Number of Female Veterans: 356 (2014)
- Number of Veterans living in Poverty: 677 (2014)
- Number of Veterans with a Disability: 2,620 (2014)
- Rate of Veteran Unemployment: 14.4% (2014)

Status of Children:

- Children receiving childcare vouchers: 1,405 (2014)
- Children on the waiting list for childcare vouchers: 68 (2014)
- Child Ethnicity:
 - Caucasian: 73.2% (2014)
 - African American: 15.4% (2014)
 - American Indian: .3% (2014)
 - Asian: .7% (2014)
 - Hispanic: 10.3% (2014)
- English Language Learner Students: 549 (2015)
- Child abuse and neglect per 1,000 children under age 18: 9.5 (2014)

Transportation:

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

Education:

- Public school enrollment: 17,989 (2015)
- High school graduation rate: 89.7% (2014)

Noble County

Geography/Population/Ethnicity:

- Population: 47,497 (2014)
- Largest Cities: Kendallville and Ligonier
- Largest Townships: Wayne and Allen
- Race/Ethnicity (2014)
 - Caucasian: 96.5%
 - African American: .3%
 - Hispanic/Latino: 9.8%
 - Asian: .6%
 - American Indian/Alaskan Native: .1%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 1.4%

Income/Workforce/Unemployment:

- Median Household Income: \$49,102 (2014)
- Total in Labor Force: 23,104 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 48.1% (2014)
- 2014 Unemployment Rate: 5.1% (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 9.9% (2014)
- Percent of adults with a High School Diploma: 40.5% (2014)

Poverty:

- Poverty Rate: 12.8% (2014)
- Child Poverty Rate: 16.5% (2014)
- Single Parent Female Households in Poverty: 42.4% (2014)
- Seniors living in poverty: 6.5% (2014)

Veterans:

- Number of Veterans: 3,146
- Number of Female Veterans: 126
- Number of Veterans living in Poverty: 214
- Number of Veterans with a Disability: 1,098
- Veteran Unemployment Rate: 8% (2014)

Status of Children:

- Children receiving childcare vouchers: 90 (2014)
- Children on the waiting list for childcare vouchers: 5 (2014)
- Child Ethnicity:
 - Caucasian: 80.8% (2014)
 - African American: 1.5% (2014)
 - American Indian: .2% (2014)
 - Asian: .6% (2014)
 - Hispanic: 16.8% (2014)
- English Language Learner Students: 896 (2015)
- Child abuse and neglect per 1,000 children under age 18: 6.8 (2014)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 7,453 (2015)
- High school graduation rate: 90.1% (2014)

St. Joseph County

Geography/Population/Ethnicity:

- Population: 266,916 (2014)
- Largest Cities: South Bend and Mishawaka
- Largest Townships: Portage and Penn
- Race/Ethnicity (2014)
 - Caucasian: 79.8%
 - African American: 12.9%
 - Hispanic/Latino: 7.7%
 - Asian: 1.9%
 - American Indian/Alaskan Native: .4%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 2.9%

Income/Workforce/Unemployment:

- Median Household Income: \$45,012 (2014)
- Total in Labor Force: 128,906(2014)
- Main Employment Sector: Health Care/Social Assistance
- Percent of Labor Force in Main Employment Sector: 16.2% (2014)
- 2014 Unemployment Rate: 10.2% (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 16.5% (2014)
- Percent of adults with a High School Diploma: 32% (2014)

Poverty:

- Poverty Rate: 17.6% (2014)
- Child Poverty Rate: 27.7% (2014)
- Single Female Parent Households in Poverty: 49.8% (2014)
- Seniors living in poverty: 7% (2014)

Veterans:

- Number of Veterans: 17,002(2014)
- Number of Female Veterans: 901(2014)
- Number of Veterans living in Poverty: 1,360(2014)
- Number of Veterans with a Disability: 5,186(2014)
- Rate of Veteran Unemployment: 10.7% (2014)

Status of Children:

- Children receiving childcare vouchers: 3,477(2014)
- Children on the waiting list for childcare vouchers: 155(2014)
- Child Ethnicity:
 - Caucasian: 63.5% (2014)
 - African American: 19.8% (2014)
 - American Indian: .4% (2014)
 - Asian: 2.7% (2014)
 - Hispanic: 13.7% (2014)
- English Language Learner Students: 2,573(2015)
- Child abuse and neglect per 1,000 children under age 18: 21.3(2014)

Transportation:

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

Education:

- Public school enrollment: 38,736(2015)
- High school graduation rate: 88.9% (2014)

Steuben County

Geography/Population/Ethnicity:

- Population: 34,190 (2014)
- Largest Cities: Angola and Fremont
- Largest Townships: Pleasant and Jamestown
- Race/Ethnicity (2014)
 - Caucasian: 92.8%
 - African American: .7%
 - Hispanic/Latino: 3.1%
 - Asian: 1.4%
 - American Indian/Alaskan Native: .3%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 4.7%

Income/Workforce/Unemployment:

- Median Household Income: \$48,750 (2014)
- Total in Labor Force: 19,930 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 31.8% (2014)
- 2014 Unemployment Rate: 4.9 (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 13.9% (2014)
- Percent of adults with a High School Diploma: 38.3% (2014)

Poverty:

- Poverty Rate: 11.3% (2014)
- Child Poverty Rate: 19.3% (2014)
- Single Parent Female Households in Poverty: 35.6% (2014)
- Seniors living in poverty: 4.4% (2014)

Veterans:

- Number of Veterans: 2,469 (2014)
- Number of Female Veterans: 89 (2014)
- Number of Veterans living in Poverty: 126 (2014)
- Number of Veterans with a Disability: 765 (2014)
- Veteran Unemployment Rate: 12.3% (2014)

Status of Children:

- Children receiving childcare vouchers: 110 (2014)
- Children on the waiting list for childcare vouchers: 11 (2014)
- Child Ethnicity:
 - Caucasian: 91.4% (2014)
 - African American: 1.8% (2014)
 - American Indian: .2% (2014)
 - Asian: .8% (2014)
 - Hispanic: 5.8% (2014)
- English Language Learner Students: 146 (2015)
- Child abuse and neglect per 1,000 children under age 18: 8.9 (2014)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 4,312 (2015)
- High school graduation rate: 87.6% (2014)

Wabash County

Geography/Population/Ethnicity:

- Population: 32,888 (2014)
- Largest Cities: Wabash and North Manchester
- Largest Townships: Noble and Chester
- Race/Ethnicity (2014)
 - Caucasian: 96%
 - African American: .5%
 - Hispanic/Latino: 2.2%
 - Asian: .4%
 - American Indian/Alaskan Native: .8%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 1%

Income/Workforce/Unemployment:

- Median Household Income: \$45,657 (2014)
- Total in Labor Force: 15,441(2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 23.5% (2014)
- 2014 Unemployment Rate: 7.1% (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 10.5% (2014)
- Percent of adults with a High School Diploma: 43.9% (2014)

Poverty:

- Poverty Rate: 14.9% (2014)
- Child Poverty Rate: 26.8% (2014)
- Single Female Parent Households in Poverty: 63.1% (2014)
- Seniors living in poverty: 7.2% (2014)

Veterans:

- Number of Veterans: 2,291(2014)
- Number of Female Veterans: 48(2014)
- Number of Veterans living in Poverty: 121(2014)
- Number of Veterans with a Disability: 873(2014)
- Rate of Veteran Unemployment: 4% (2014)

Status of Children:

- Children receiving childcare vouchers: 64(2014)
- Children on the waiting list for childcare vouchers: 2(2014)
- Child Ethnicity:
 - Caucasian: 92.5% (2014)
 - African American: 2.2% (2014)
 - American Indiana: .7% (2014)
 - Asian: .6% (2014)
 - Hispanic: 4% (2014)
- English Language Learner Students: 81(2015)
- Child abuse and neglect per 1,000 children under age 18: 26.9(2014)

Transportation:

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

Education:

- Public school enrollment: 5,325(2015)
- High school graduation rate: 93.7% (2014)

Wells County

Geography/Population/Ethnicity:

- Population: 27,732
- Largest Cities: Bluffton and Ossian
- Largest Townships: Harrison and Jefferson
- Race/Ethnicity (2014)
 - Caucasian: 92.8%
 - African American: .7%
 - Hispanic/Latino: 3.1%
 - Asian: 1.4%
 - American Indian/Alaskan Native: .3%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 4.7%

Income/Workforce/Unemployment:

- Median Household Income: \$49,050 (2014)
- Total in Labor Force: 18,836 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 22.6% (2014)
- 2014 Unemployment Rate: 4.7 (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11.4% (2014)
- Percent of adults with a High School Diploma: 41.6% (2014)

Poverty:

- Poverty Rate: 11.3% (2014)
- Child Poverty Rate: 15.8% (2014)
- Single Parent Female Households in Poverty: 38.2% (2014)
- Seniors living in poverty: 6.9% (2014)

Veterans:

- Number of Veterans: 1,780 (2014)
- Number of Female Veterans: 59 (2014)
- Number of Veterans living in Poverty: 85 (2014)
- Number of Veterans with a Disability: 536 (2014)
- Veteran Unemployment Rate: 1.9% (2014)

Status of Children:

- Children receiving childcare vouchers: 40 (2014)
- Children on the waiting list for childcare vouchers: 3 (2014)
- Child Ethnicity:
 - Caucasian: 93.2% (2014)
 - African American: 1.6% (2014)
 - American Indian: .3% (2014)
 - Asian: .6% (2014)
 - Hispanic: 4.4% (2014)
- English Language Learner Students: 60 (2015)
- Child abuse and neglect per 1,000 children under age 18: 9 (2014)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 4,779 (2015)
- High school graduation rate: 95.6% (2014)

Whitley County

Geography/Population/Ethnicity:

- Population: 33,307 (2014)
- Largest Cities: Columbia City and Churubusco
- Largest Townships: Columbia and Smith
- Race/Ethnicity (2014)
 - Caucasian: 96.8%
 - African American: .3%
 - Hispanic/Latino: 1.8%
 - Asian: .3%
 - American Indian/Alaskan Native: .4%
 - Native Hawaiian/Pacific Islander: 0
 - Mixed Race: 1.5%

Income/Workforce/Unemployment:

- Median Household Income: \$54,023 (2014)
- Total in Labor Force: 16,910 (2014)
- Main Employment Sector: Manufacturing
- Percent of Labor Force in Main Employment Sector: 38% (2014)
- 2014 Unemployment Rate: 5 (2014)

Educational Attainment:

- Percent of adults with a Bachelor's degree: 11.2% (2014)
- Percent of adults with a High School Diploma: 42.3% (2014)

Poverty:

- Poverty Rate: 8.9% (2014)
- Child Poverty Rate: 13.2% (2014)
- Single Parent Female Households in Poverty: 31.5% (2014)
- Seniors living in poverty: 4.5% (2014)

Veterans:

- Number of Veterans: 2,515 (2014)
- Number of Female Veterans: 176 (2014)
- Number of Veterans living in Poverty: 43 (2014)
- Number of Veterans with a Disability: 755 (2014)
- Veteran Unemployment Rate: 4.5% (2014)

Status of Children:

- Children receiving childcare vouchers: 69 (2014)
- Children on the waiting list for childcare vouchers: 11 (2014)
- Child Ethnicity:
 - Caucasian: 94.2% (2014)
 - African American: 1.5% (2014)
 - American Indian: .4% (2014)
 - Asian: .7% (2014)
 - Hispanic: 3.2% (2014)
- English Language Learner Students: 25 (2015)
- Child abuse and neglect per 1,000 children under age 18: 15.5 (2014)

Transportation:

- Public Transportation Available: none

Education:

- Public school enrollment: 4,769 (2015)
- High school graduation rate: 94.5% (2014)

Works Cited

Amato, Paul. The Impact of Family Formation Change on the Cognitive, Social, and Emotional Well-Being of the Next Generation. Marriage and Child Wellbeing. Volume 15 Number 2 Fall 2005. The Future of Children Princeton-Brookings. <http://futureofchildren.org/publications/journals/article/index.xml?journalid=37&articleid=107§ionid=692>

American Community Survey. U.S. Census Bureau. http://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml.

American Psychological Association. Effects of Poverty, Hunger and Homelessness on Children and Youth. <http://www.apa.org/pi/families/poverty.aspx>

American Psychological Association. Ethnic and Racial Minorities and Socioeconomic Status. <http://www.apa.org/pi/ses/resources/publications/factsheet-erm.aspx>.

Badger, Emily. Black Poverty Differs from White Poverty. The Washington Post. <https://www.washingtonpost.com/news/wonk/wp/2015/08/12/black-poverty-differs-from-white-poverty/>

Bloomington Third Poorest City in Nation. WBIW.com. May 5, 2013. <http://www.wbiw.com/local/archive/2011/10/bloomington-third-poorest-city.php>

Brightpoint Annual Client Survey 2016.

Brightpoint Annual Report 2015.

Center for Poverty Research. University of California, Davis. How Does Level of Education Relate to Poverty? <http://poverty.ucdavis.edu/faq/how-does-level-education-relate-poverty>

Centers for Disease Control and Prevention. Infant Mortality. <http://www.cdc.gov/reproductivehealth/maternalinfanthealth/infantmortality.htm>

Chase, Marc. Defining Poverty Difficult, but Essential to Fighting Region Epidemic. June 8, 2014. http://www.nwintimes.com/news/local/lake/defining-poverty-difficult-but-essential-to-fighting-region-epidemic/article_oboa2045-5e34-5241-b84b-201d92ddc27d.html

Childcare Aware of America. 2015 Parents and the High Cost of Child Care. <http://usa.childcareaware.org/advocacy-public-policy/resources/reports-and-research/costofcare/>

Child and Adult Care Food Program (CACFP). United States Department of Agriculture Food and Nutrition Service. <http://www.fns.usda.gov/cacfp/child-and-adult-care-food-program>.

Cleveland Clinic. Diseases & Conditions. My Child has Developmental Delay. What Does this Mean and What Happens Now? https://my.clevelandclinic.org/health/diseases_conditions/hic_What_You_Need_to_Know_About_Learning_Disabilities/hic-my-child-developmental-delay-what-does-this-meanand-what-happens-now

Cook, Lindsey. These Charts Show the Insane Cost of Child Care. U.S.News. Oct. 8, 2015. <http://www.usnews.com/news/blogs/data-mine/2015/10/08/these-charts-show-the-insane-cost-of-child-care>

Dell'Antonia, KJ. WIC Works, But Enrollment is Down. The New York Times. May 10, 2012. http://parenting.blogs.nytimes.com/2012/05/10/wic-works-but-enrollment-is-down/?_r=0

Drug and Alcohol Consortium. Addressing Substance Abuse in Allen County. <http://www.dacac.org/>.

Early Childhood Alliance. <https://www.ecalliance.org/about-us/services-2/>.

Early Childhood Alliance. Child Care Resource and Referral. Allen County. https://www.ecalliance.org/wp-content/uploads/2016/01/cr_snapshot_allen.pdf

Eichner, Alana and Robbins, Katherine Gallagher. National Snapshot: Poverty Among Women & Families, 2014. National Women's Law Center. September 2015. <http://nwlc.org/wp-content/uploads/2015/08/povertysnapshot2014.pdf>

Energy Assistance Program (LIHEAP). Indiana Housing & Community Development Authority. http://www.in.gov/ihcda/2329.htm#Energy_Assistance_Program_Description

Entmacher, Joan. Women in Low Wage Jobs Are Underpaid and Overloaded. The Atlantic. July 30, 2014. <http://www.theatlantic.com/politics/archive/2014/07/women-in-low-wage-jobs-are-underpaid-and-overloaded/431166/>

Feeding America. African American Poverty. African American Hunger Fact Sheet. <http://www.feedingamerica.org/hunger-in-america/impact-of-hunger/african-american-hunger/african-american-hunger-fact-sheet.html>

Family and Social Services Administration. www.in.gov/fssa/dfr/4502.htm

Family and Social Services Administration. Temporary Assistance for Needy Families. www.in.gov.

Family and Social Services Administration. Supplemental Nutrition Assistance Program. www.in.gov.

First Steps. Family and Social Services Administration. <http://www.in.gov/fssa/ddrs/4685.htm>

First Steps SideHatch Database. <http://www.in.gov/fssa/files/Statewide.pdf>.

Freeman, Amanda. Single Moms and Welfare Woes: A Higher Education Dilemma. The Atlantic. Aug 18, 2015. <http://www.theatlantic.com/education/archive/2015/08/why-single-moms-struggle-with-college/401582/>

Fyler, Lucy. Latinos and Asians, Including Immigrants, Help Indiana Thrive. National Immigration Forum. <https://immigrationforum.org/blog/latinos-and-asians-including-immigrants-help-indiana-thrive/>.

Hamilton County Among Nation's Wealthiest. 13 WTHR.com. <http://www.wthr.com/story/5345140/hamilton-county-among-nations-wealthiest?clienttype=printable>

Hechinger Report. August 14, 2015. <http://hechingerreport.org/why-are-low-income-students-not-showing-up-to-college-even-though-they-have-been-accepted/>

Hoosier Data. County Unemployment Rates April 2016-Non Seasonally Adjusted. www.hoosierdata.in.gov/docs/state/mapin/2016/mapinmtho4.pdf

HUD Exchange. www.hudexchange.info

Immigrant Welcome Center. Statistics About Immigrants in Indianapolis. <https://www.immigrantwelcomecenter.org/about-us-pg-2/diverse-indianapolis/>.

Indiana Institute for Working Families (IIWF). Indiana Assets & Opportunity Network. Payday Lending-A Policy Brief. January 20, 2016. <http://www.indianaopportunity.net/blog/2016/1/20/payday-lending-brief->

Indiana Department of Child Services. Child Protective Services. www.in.gov/dcs/2398.htm.

Indiana Department of Education Compass.

Indiana Department of Education. Indiana Department of Education Announces Guidelines for Free and Reduced School Meals and Milk Program. <http://www.doe.in.gov/news/indiana-department-education-announces-guidelines-free-and-reduced-price-school-meals-and-milk>.

Indiana Department of Financial Institutions. A Report on the Payday Loan Industry. <http://www.in.gov/dfi/2366.htm>

Indiana State Department of Health. Indiana Women, Infants, and Children Program. www.in.gov.

Kaufmann, Greg. Single Mothers-The Worst Off. The Nation. December 21, 2012. <https://www.thenation.com/article/week-poverty-us-single-mothers-worst/>

Kids Count Data Center. <http://datacenter.kidscount.org/data#USA/1/o/char/o>

Kolodner, Meredith. Why are low income students not showing up to college, even though they have been accepted? The

LeDuc, Doug. Developing a Community Alternative to the 'Debt Trap'. Greater Fort Wayne Business Weekly. 02/19/2016. http://www.fwbusiness.com/special_sections/working_and_struggling/article_b551b167-83c4-5820-84fo-b9fe85954b3d.html

March of Dimes. Low Birthweight. <http://www.marchofdimes.org/complications/low-birthweight.aspx>.

McLaughlin, Kathleen. Hamilton County's Low Jobless Rate Roils Labor Market. March 1, 2014. Indianapolis Business Journal. <http://www.ibj.com/articles/46410-hamilton-county-s-low-jobless-rate-roils-labor-market>

Miller, Claire Cain. As Women Take Over a Male-Dominated Field, the Pay Drops. The New York Times. March 18, 2016. http://www.nytimes.com/2016/03/20/upshot/as-women-take-over-a-male-dominated-field-the-pay-drops.html?_r=o

National Center for Veterans Analysis and Statistics. Veteran Poverty Trends. May 2015. http://www.va.gov/vetdata/docs/SpecialReports/Veteran_Poverty_Trends.pdf

National Coalition for Homeless Veterans. FAQ About Homeless Veterans. http://nchv.org/index.php/news/media/background_and_statistics/

National Head Start Association. <http://www.nhsa.org/>.

National School Lunch Program. United States Department of Agriculture. <http://www.fns.usda.gov/nslp/national-school-lunch-program-nslp>.

Office of Early Childhood and Out-of-School Learning Indiana. www.in.gov/fssa.

Office of Policy Development and Research. U.S. Department of Housing and Urban Development. Final FYY 2016 Fair Market Rent Documentation System. <https://www.huduser.gov/portal/datasets/fmr/fmrs/docsys.html?data=fmr16>.

Pantalassa Loan. Payday Loan Laws in Indiana. https://www.google.com/search?sourceid=navclient&aq=&oq=payday+lending+in+indiana&ie=UTF-8&rlz=1T4PLXB_enUS67oUS671&q=payday+lending+in+indiana&gs_l=hp...0l5.o.o.1.573565.....o.ys1Qp99uP1E

Project Appleseed. Benefits & Barriers to Family Involvement in Education. <http://www.projectappleseed.org/#!/barriers/c1tzy>

Pathe, Simone. Why are Fewer People Going to College? September 29, 2014. PBS NEWSHOUR. <http://www.pbs.org/newshour/making-sense/why-are-fewer-people-going-to-college/>

Pay Equity & Discrimination. Institute for Women's Policy Research. <http://www.iwpr.org/initiatives/pay-equity-and-discrimination>

Samuels, Alana. How Poor Single Moms Survive. The Atlantic. Dec. 1, 2015. <http://www.theatlantic.com/business/archive/2015/12/how-poor-single-moms-survive/418158/>

STATSIndiana. Cost of Living Calculator Result. <http://www.stats.indiana.edu/tools/col.asp?action=compute>.

The Children's Cabinet. Why is Quality Child Care Important? <http://www.childrencabinet.org/child-care-resources/for-parents/why-is-quality-child-care-important/>

The Common Application. <http://www.commonapp.org/>

The Food Trust. Access to Healthy Food and Why it Matters: A Review of the Research. 2013. http://thefoodtrust.org/uploads/media_items/access-to-healthy-food.original.pdf

The Importance of Preschool and Child Care for Working Mothers. Center for American Progress. <https://www.americanprogress.org/issues/education/report/2013/05/08/62519/the-importance-of-preschool-and-child-care-for-working-mothers/>

The Institute for College Access & Success. State by State Data. <http://ticas.org/posd/map-state-data-2015#>

The Ordinance. A Documentary Film. Deidox Films. <https://deidox.org/theordinance/>

The Women's Legal Defense and Education Fund. 70% of the Nation's Poor are Women & Children. Legal Momentum. <https://www.legalmomentum.org/women-and-poverty-america>

Turner, Kris. Indiana Leading Manufacturing Rebound. Oct. 23, 2015.
 IndyStar. <http://www.indystar.com/story/money/2015/10/23/indiana-leading-manufacturing-rebound/74002564/>.

Urist, Jacoba. Is College Really Harder to get into than it used to be? The Atlantic. April 4, 2014. <http://www.theatlantic.com/education/archive/2014/04/is-college-really-harder-to-get-into-than-it-used-to-be/360114/>

U.S. Economic Development Administration. What is Economic Development? <https://www.eda.gov/>

V.V.B. A Company Town Without a Company. Life in South Bend. The Economist. May 19th 2015. <http://www.economist.com/blogs/democracyinamerica/2015/05/life-south-bend>

West, Chrsi. Cost and Availability of Child Care Continues to Burden American Families. ChildCare Aware of America. December 8, 2015. <http://usa.childcareaware.org/2015/12/cost-and-availability-of-child-care-continues-to-burden-american-families/>

Westfall, Sabrina. Greene County Has Highest Unemployment Rate in Indiana. January 28, 2016. <http://m.gcdailyworld.com/story/2272186.html>

Winer, Abby C. Thompson, Ross. How Poverty and Depression Impact a Child's Social and Emotional Competence. Policy Brief. Center for Poverty Research. Volume 1 Number 10. http://poverty.ucdavis.edu/sites/main/files/file-attachments/policy_brief_thompson_risk_print.pdf

Wood, David. Effect of Child and Family Poverty on Child Health in the United States. Pediatrics Official Journal of the American Academy of Pediatrics. 2003; 112; 707. http://pediatrics.aappublications.org/content/pediatrics/112/Supplement_3/707.full.pdf