

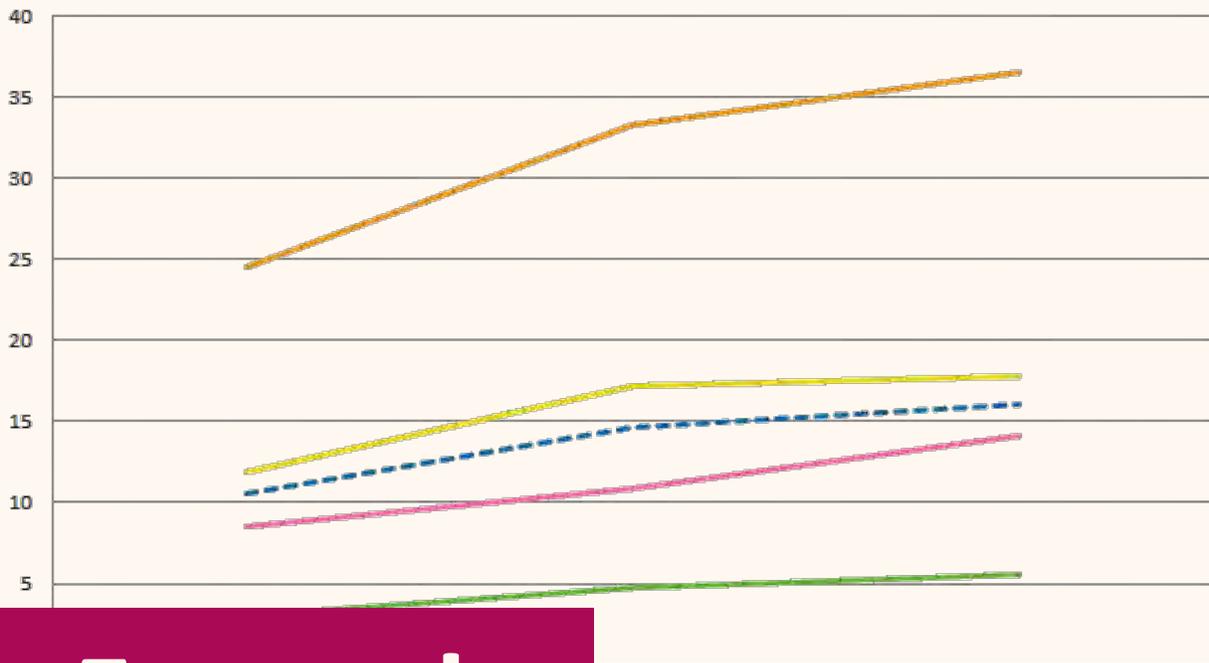


SAVI  
what's trending in your community

# Trends in Poverty

Marion County, Indiana

2000 to 2012



**1 in 5 people**

In Marion County are in

**POVERTY**

## *What does it mean to be in poverty?*

Poverty is a term used loosely to describe individuals who are extremely poor. The US Census Bureau creates poverty thresholds—the dollar amounts used to determine poverty status—for counting the number of people in poverty. Poverty thresholds are based on the size of family and ages of the family members. A family of four with an income of \$23,492 or less in 2012, for example, was considered in poverty.

| # in Household  | 100% Poverty Level |
|---|--------------------|
|  | \$11,720           |
|  | \$18,284           |
|  | \$23,492           |

The US Department of Health and Human Services uses these thresholds to establish poverty guidelines for setting eligibility for federal programs such as the Supplemental Nutrition Assistance Program (SNAP), the Special Supplemental Nutrition Program for Women Infant and Children, Children's Health Insurance Program, Job Corp, and several others.

## *Summary of Findings*

Poverty is on the rise across the board, but some segments of the population are disproportionately affected. This report looks at the disparities in poverty by age, race, gender, education levels, and geography. Some key findings for poverty rates in Marion County:

- 194,163 people in Marion County are in poverty.
- Marion County's poverty rate is increasing faster than the rate for Indiana and the US.
- Hispanics in Marion County are much more affected by poverty than other race/ethnic groups, and their poverty rate is increasing the fastest. They also are more affected than Hispanics in the state and nation.
- While African Americans too are disproportionately affected by poverty, the rate is slightly lower in Marion County than the state.
- The rate for single mom parent families is 4 times higher than married couple families with children.
- 74,401 children under 18 (32.8% of all children) in Marion County are in poverty.
- The child poverty rate in Marion County has doubled since 2000, a rate that is growing faster than the state and US.
- Getting a high school diploma cuts in half your chances of being in poverty.
- The poverty rate for those without a high school diploma is 6.5 times higher than those with a bachelor's degree.
- The poverty rate even for those with degrees is increasing.
- The rate in the high-poverty neighborhoods are 7 times higher than the low-poverty neighborhoods.
- Crime rates are 5 times higher in high-poverty neighborhoods than in the low-poverty neighborhoods.

## How Does Marion County Compare?

On the whole, there is not a statistically significant difference in poverty from 2011 to 2012. Looking at how poverty has changed in the past twelve years since 2000, however, reveals some interesting trends and disparities.



Note: There was no statistical difference from 2011 to 2012 on any of the populations shown.

|  SAVI | Marion County 2012 Poverty Rate | 7-Year Change from 2005 to 2012 | 12-Year Change from 2000 to 2012 | How does Marion Co Compare to the US? (2012) | How does Marion Co compare to Indiana? (2012) |
|--|---------------------------------|---------------------------------|----------------------------------|--|---|
| Total population   | 21.5                            | +45%<br>↑                       | +89%<br>↑                        | +35%<br>↑                                    | +38%<br>↑                                     |
| <b>RACE/ETHNICITY</b>  |                                 |                                 |                                  |  |   |
| White (non-Hispanic)   | 13.9                            | +46%<br>↑                       | +82%<br>↑                        | +26%<br>↑                                    | +13%<br>↑                                     |
| Black  | 31.4                            | +24%<br>↑                       | +54%<br>↑                        | +12%<br>↑                                    | NSD<br>↓                                      |
| Asian  | 17*                             | N/A                             | NSD                              | NSD  | NSD   |
| Hispanic   | 42                              | +48%<br>↑                       | +109%<br>↑                       | +65%<br>↑                                    | +46%<br>↑                                     |
| <b>AGE</b>   |                                 |                                 |                                  |  |   |
| Under 18   | 32.8                            | +53%<br>↑                       | +106%<br>↑                       | +45%<br>↑                                    | +46%<br>↑                                     |
| 18 to 64   | 18.9                            | +43%<br>↑                       | +85%<br>↑                        | +28%<br>↑                                    | +28%<br>↑                                     |
| 65+  | 10.9                            | +49%<br>↑                       | +36%<br>↑                        | +15%<br>↑                                    | +51%<br>↑                                     |
| *Medium Confidence; NSD: No Statistical Difference                                     |                                 |                                 |                                  |  |   |

|  SAVI | Marion County<br>2012 Poverty<br>Rate | Change from<br>2005 to 2012  | Change from<br>2000 to 2012   | How does<br>Marion Co<br>compare to US?<br>(2012)   | How does<br>Marion Co<br>compare to<br>Indiana? (2012)  |
|--|---------------------------------------|--|---|---|---|
| <b>GENDER</b>  |                                       |  |   |   |   |
| Male   | 20.3                                  | +50%<br>    | +101%<br>  | +39%<br>   | +42%<br>   |
| Female   | 22.7                                  | +42%<br>    | +80%<br>   | +32%<br>   | +35%<br>   |
| <b>EDUCATION ATTAINMENT</b>  |                                       |  |   |   |   |
| Population 25 and<br>older   | 16.1                                  | +52%<br>    | N/A   | +32%<br>   | +40%<br>   |
| With no diploma  | 36.5                                  | +49%<br>    | N/A   | +29%<br>   | +34%<br>   |
| With HS diploma<br>only  | 17.8                                  | +50%<br>  | N/A   | +24%<br> | +46%<br> |
| Some college or<br>Assoc. Degree   | 14.1                                  | +66%<br>  | N/A   | +31%<br> | +38%<br> |
| Bachelor or higher   | 5.6                                   | +87%<br>  | N/A   | +24%<br> | +37%<br> |
| <b>FAMILY TYPE</b>   |                                       |  |   |   |   |
| All families with<br>related children  | 25.9                                  | +46%<br>  | +86%<br> | +38%<br> | +38%<br> |
| Married couple<br>families with related<br>children                                    | 10.6*                                 | +112%<br> | 151%<br> | NSD   | +39%<br> |
| Single mom families<br>with related<br>children  | 44.5                                  | +19%<br>  | +49%<br> | NSD   | NSD   |
| *Medium Confidence; NSD: No Statistical Difference                                     |                                       |  |   |   |   |

See Appendix for the number of people in poverty by population type.

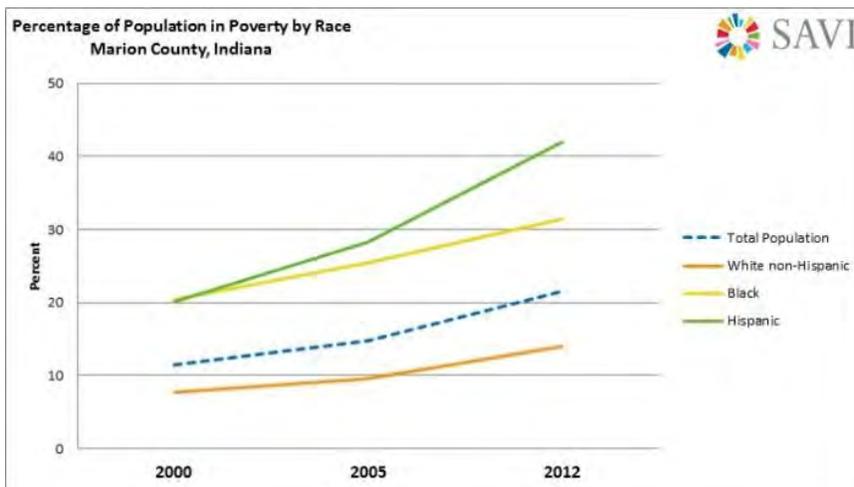
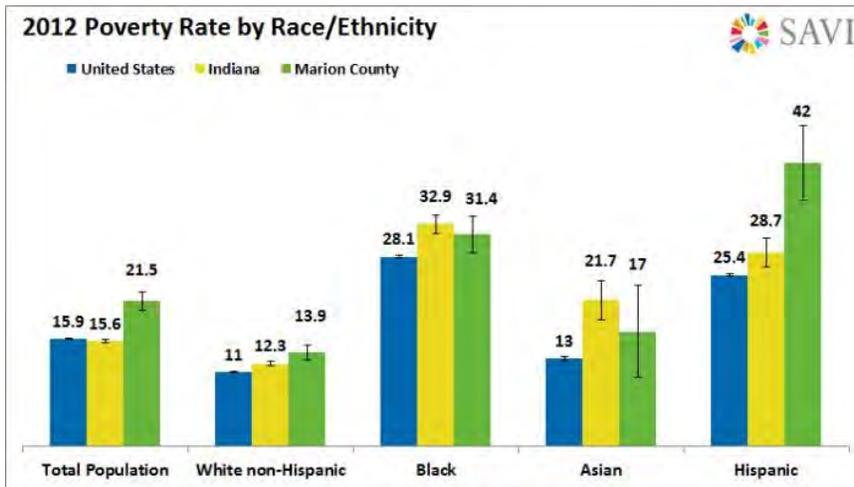
| Year | US   | Indiana | Marion County |
|------|------|---------|---------------|
| 2000 | 12.4 | 9.5     | 11.4          |
| 2005 | 13.3 | 12.2    | 14.8          |
| 2010 | 15.3 | 15.3    | 20.6          |
| 2011 | 15.9 | 16.0    | 21.1          |
| 2012 | 15.9 | 15.6    | 21.5          |

In the twelve years from 2000 to 2012, Marion County’s poverty rate moved from being less than the US rate to well ahead of it. Now, 1 in 5 people (21.5%) in Marion County are in poverty, a rate that has doubled since 2000 when 1 in 10 (11%) were in poverty.

The poverty rate in Marion County well outpaced the state and nation; it increased 45% from 2005 to 2012 compared to a 28% increase in Indiana and 20% in the US. The difference is even greater looking at the 12-year trend, with increases of 89% in the county, 64% in Indiana, 28% in the US.

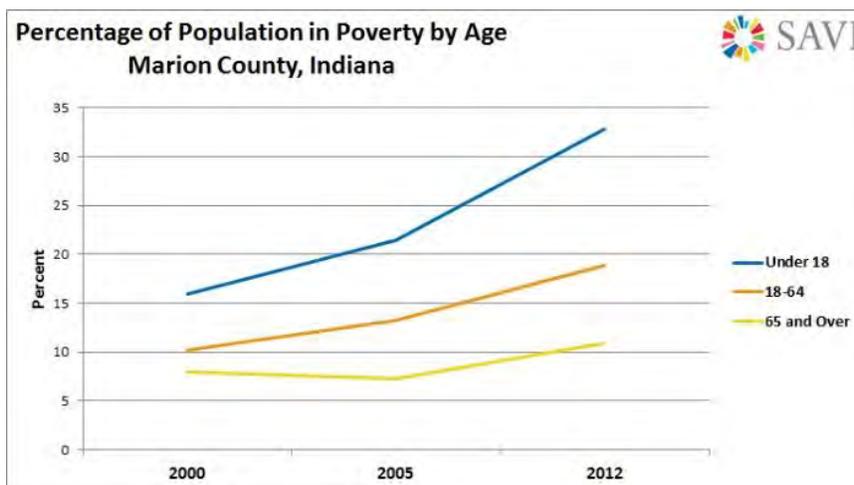
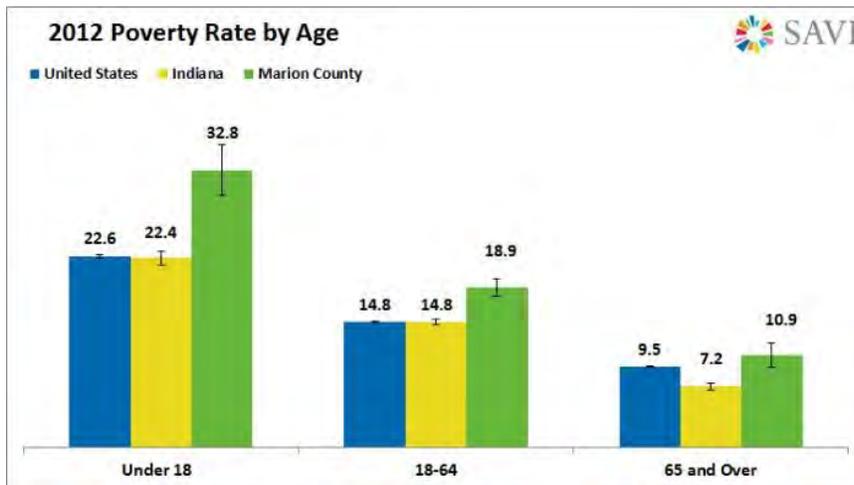
## POVERTY BY RACE AND ETHNICITY

The poverty rate is higher in Marion County than in Indiana and the US for Hispanics, Asians, and Non-Hispanic whites.



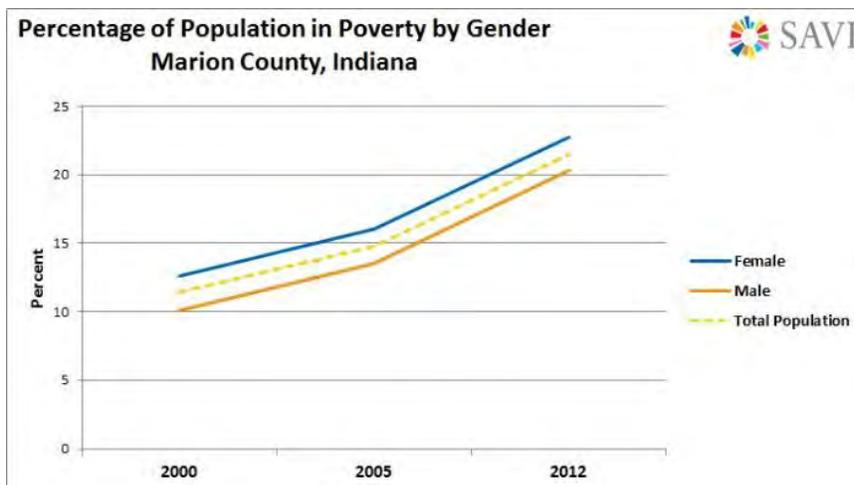
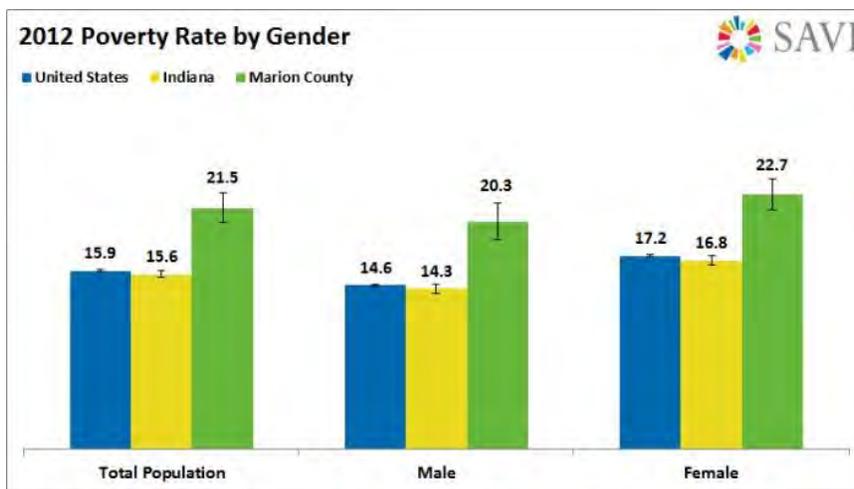
- At 4 out of 10 in poverty, Hispanics are much more affected by poverty than Non-Hispanics, and the situation is worsening.
  - They have by far the highest poverty rate (42%), followed by African Americans (31%).
  - The poverty rate for Hispanics in Marion County (42%) exceeds the rate for Hispanics in the state (29%) and the nation (25%).
  - The poverty rate is increasing faster for Hispanics than any other group. The rate doubled from 20% in 2000 to 42% in 2011.
- At 3 out of 10 in poverty, African Americans in Marion County also are disproportionately affected by poverty.
  - They have a poverty rate of 31%, which is slightly higher than the African American poverty rate in the nation (28%). There is no statistically significant difference between the rates for Marion County and Indiana.

## POVERTY BY AGE

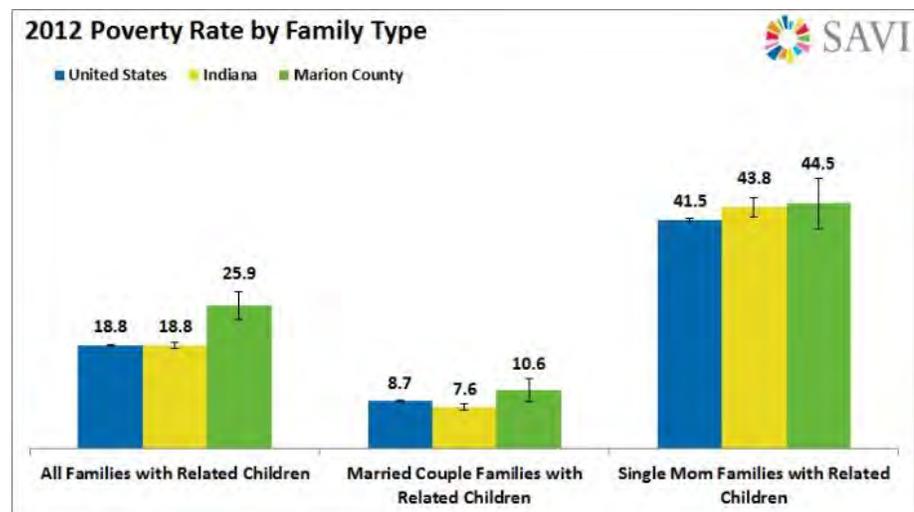


- 74,401 children under 18 (32.8% of all children) in Marion County are in poverty.
- At 32.8% in 2012, the child poverty rate in Marion County has doubled since 2000, a rate that is growing faster than the state and US.
- The Marion County child poverty rate is triple that of seniors (10.9%) and 1.7 times that of people age 18 to 64 (18.9%).
- Children in Marion County are much more likely to be in poverty (32.8%) than their peers in the state (22.4%) and the US (22.6%).
- Though the gap is much narrower, seniors in Marion County also are more likely to be in poverty (10.9%) than seniors in the state (7.2%).

## POVERTY BY GENDER

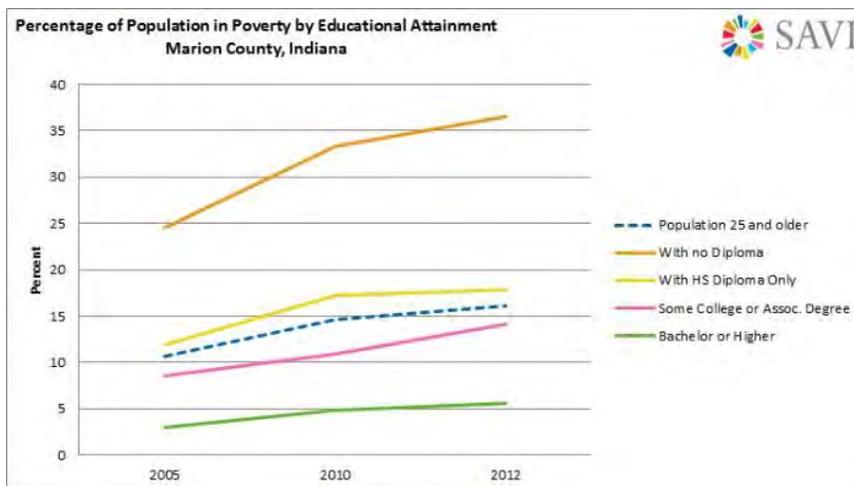
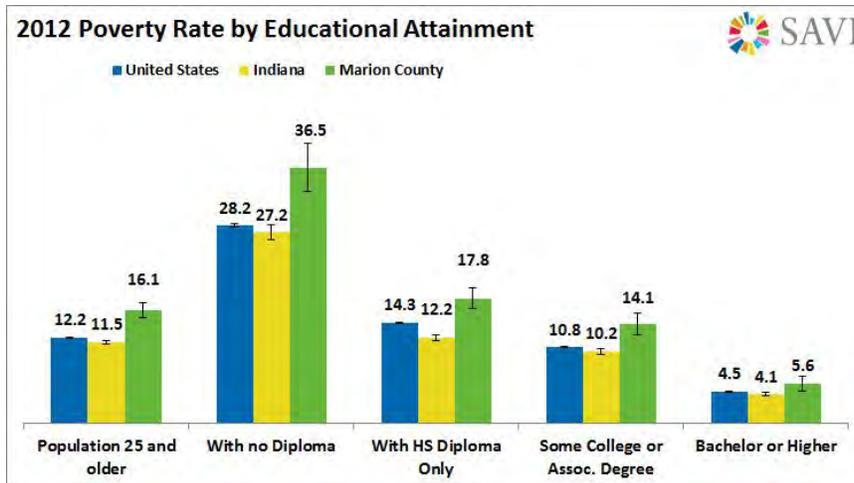


- Poverty rates for females is higher than for males by about 2 to 3 percentage points in the US, Indiana, and Marion County, with females above the rate for the total population and males below. The difference between the two is about the same in 2012 as it was in 2000.
- Related to this gender disparity is that single-parent families with children have a much higher poverty rate than other families, and single-headed families with children are headed by the mother 80% of the time. Of all families with children, in Marion County 9.7% are single-parent headed by the father, and 38.8% are single parent headed by the mother.
- Following the trend in the state and nation, single mom families with children in Marion County have a much higher poverty rate (45%) than married couple families with children (11%).
- Single-mom families with children have a higher poverty rate in Marion County (45%) than the state (44%) and the nation (42%).
- African American families with children are more likely to be headed by single moms than other families—60% of black families with kids in Marion County were headed by single moms compared to 29% of white families with kids and 39% of all families with kids.



## POVERTY BY EDUCATIONAL ATTAINMENT

The poverty rate is higher in Marion County than the state and nation for all education levels.



Looking at how Marion County has changed from 2000 to 2012, we see that:

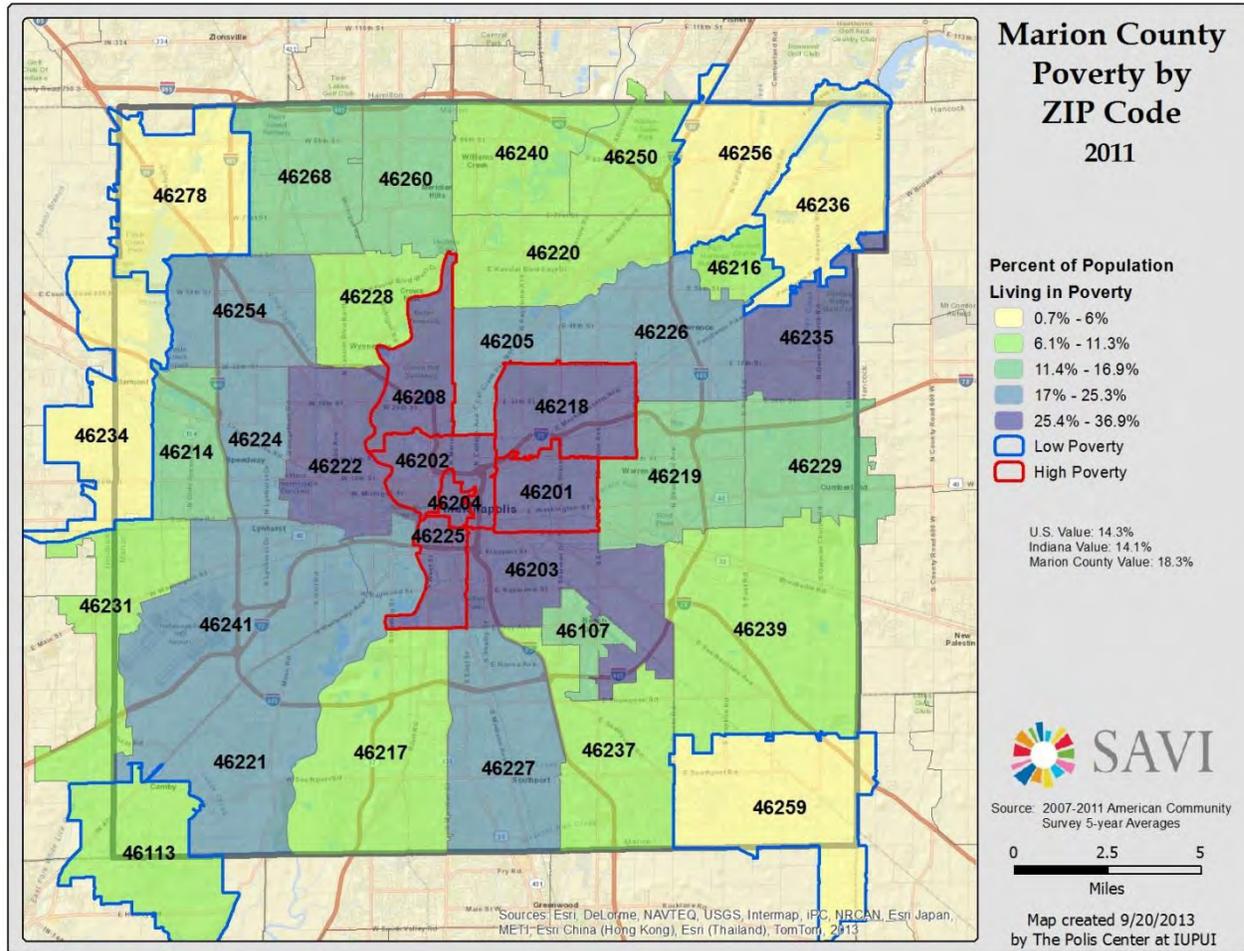
- Not surprisingly, people without a high school diploma have the highest poverty rate (37%), which has increased twelve percentage points from 2005 to 2012. This is 5.5 times higher than the poverty rate for those with a bachelor's degree or higher.
- Although the overall percentages are small, poverty is increasingly affecting those with higher educational attainment as well, perhaps reflecting the impact of the Great Recession of 2007–2009. The poverty rate for those with some college or associate's degree increased from 8.5% to 14.1% from 2005 to 2012, and the rate for those with a bachelor's degree or higher increased from 3% to 5.6%, compared to the poverty rate of the total population 25 and over, which increased from 11% to 16.1%.
- The poverty rate for those with bachelor's degree or higher is greatest in Marion County (5.6%) followed by the nation (4.5%) and the state (4.1%).

- The poverty rate for those with some college or associate's degree is highest in Marion County (14.1%) followed by the nation (10.8%) and the state (10.2%).
- Not only is the poverty rate for these two education levels in Marion County higher than those same groups in the state and nation, but the poverty rate for those groups is increasing faster in Marion County.

## THE GEOGRAPHY OF POVERTY

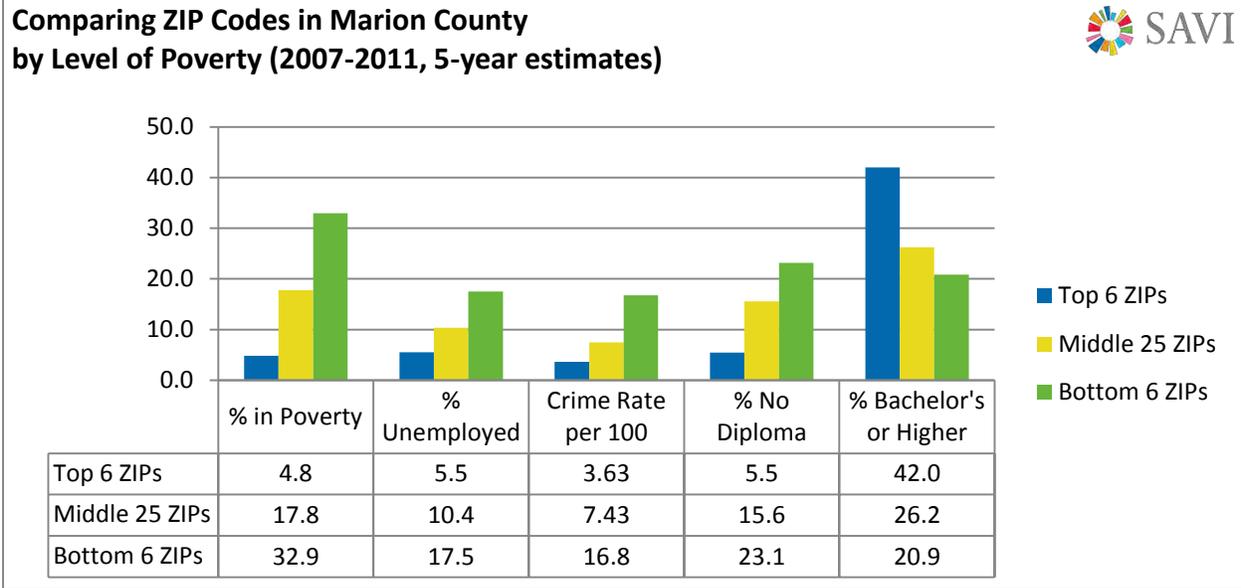
Several neighborhoods are disproportionately affected by poverty. The following map of poverty by ZIP codes reveals where the highest concentrations are located. The six ZIP codes with the highest poverty rates are highlighted in red, and the six with the lowest are highlighted in blue. The Near Eastside, Downtown, and Martindale Brightwood are the hardest hit areas in the county with rates from 33.4 to 36.9 percent.

|  <b>Highest Poverty (2012)</b> |   |                   |
|---|---|-------------------|
| ZIP   | Approximate Area                          | 2012 Poverty Rate |
| 46201   | Near Eastside                             | 36.9              |
| 46204   | Downtown                                  | 33.6              |
| 46218   | Martindale<br>Brightwood                  | 33.4              |
| 46225   | Near Southside<br>Garfield Park           | 32.5              |
| 46202   | Area west, north, and<br>east of downtown | 29.8              |
| 46208   | Crooked Creek                             | 28.8              |



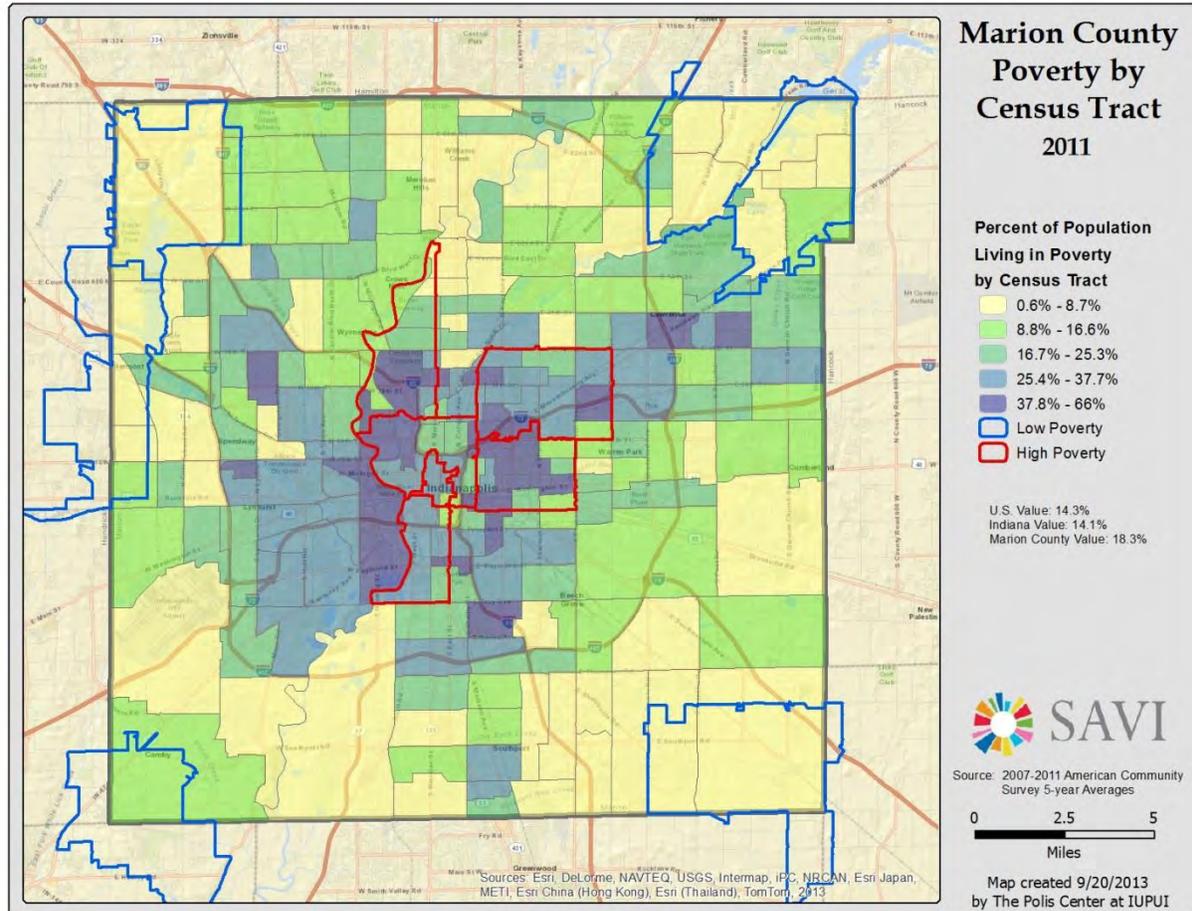
Comparing the six ZIP codes with the lowest poverty rates to the six with the highest and those ZIPs that fall in between reveals:

- The poverty rate of the areas that are the worst off is nearly 7 times the rate of those with the lowest poverty and 3.7 times those in the mid-range.
- The trend is similar for unemployment with the high poverty areas three times that of the low-poverty areas and double the others.
- One of the greatest differences is in the crime rate, which is five times higher in the high poverty areas than it is in the low poverty areas.
- Education is clearly linked to poverty, and the effects of educational attainment on reducing poverty are clear. The low-poverty areas distance themselves from the middle- and high-poverty areas with both low percentage of people with no diploma and a high percentage of people with a bachelor's degree.



The following map by census tract<sup>1</sup> reveals more specifically where the pockets of poverty are located within the county. The red areas outlined on the map reflect the high poverty ZIP codes. Within these, there emerge areas with lower poverty rates amongst areas with higher rates. This is in part due to the infill of housing and areas in and near downtown that are experiencing transition. Lower income populations are being displaced by higher incomes occupying new developments.

<sup>1</sup> Census tracts are small subdivisions of a county, with a population size generally around 4,000 people, used for reporting statistics from the US Census Bureau.



## IMPLICATIONS

It is evident from the data that there are disparities when it comes to poverty – some populations have a substantially higher poverty rate, and those in poverty are disproportionately impacted by other social issues such as crime. When developing programs and services, it is important to consider the populations with higher poverty rates (single moms, Hispanics, African Americans) and the unique needs of those populations.

By looking at poverty geographically, social service providers can target their programs to the communities most in need of services. Looking at the disparities allows funders, service providers, and others to determine where and for which populations programs can have the greatest impact on improving poverty.

It is evident that education is one of the keys to ending the cycle of poverty. The poverty rate for people without a high school diploma is 36.5%. That rate is cut in half of those that have high school diploma (17.8%). The rate drops even further by gaining some college experience or associate's degree. The rate for those without a diploma is 6.5 times higher than those with a bachelor's degree.

Helping individuals get on the track toward self-sufficiency involves many factors. It is essential to consider the comprehensive needs of individuals and their families – their health, safety, and basic needs to name a few - but it is clear that education must be at the core of the solution.

**Data Sources:** US Census Bureau: American Community Survey 1-year estimates (2005, 2011, 2012); 2000 Decennial Census; 2007-2011 5-year estimates (ZIP code-level data); Indianapolis Marion County Police Department; SAVI Community Information System ([www.savi.org](http://www.savi.org))

**Data Notes:** Crime rates not included for Speedway, Beech Grove, Airport, or Lawrence. ZIP code data is reported by ZIP code tabulation area, which differs slightly from the US Postal Service deliniations.

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*Appendix: Number of People in Poverty (2012)*

|  SAVI | United States     |                 | Indiana           |                 | Marion County     |                 |
|--|-------------------|-----------------|-------------------|-----------------|-------------------|-----------------|
|  | Number in Poverty | Margin of Error | Number in Poverty | Margin of Error | Number in Poverty | Margin of Error |
| Total population   | 48,760,123        | +/-231,580      | 990,325           | +/-21,187       | 194,163           | +/-11,652       |
| <b>RACE/ETHNICITY</b>  |                   |                 |                   |                 |                   |                 |
| White (non-Hispanic)   | 21,214,986        | +/-143,857      | 635,369           | +/-14,990       | 73,561            | +/-6,148        |
| Black  | 10,665,149        | +/-81,670       | 187,175           | +/-7,839        | 75,698            | +/-6,992        |
| Asian  | 1,981,423         | +/-43,693       | 22,256            | +/-3,113        | 3,099             | +/-1,315        |
| Hispanic   | 13,157,055        | +/-107,759      | 114,605           | +/-8,328        | 37,225            | +/-4,935        |
| <b>AGE</b>   |                   |                 |                   |                 |                   |                 |
| Under 18   | 16,396,863        | +/-120,995      | 349,524           | +/-12,182       | 74,401            | +/-6,905        |
| 18 to 64   | 28,394,381        | +/-122,305      | 579,616           | +/-11,902       | 109,308           | +/-6,028        |
| 65+  | 3,968,879         | +/-28,246       | 61,185            | +/-3,738        | 10,454            | +/-1,364        |
| <b>GENDER</b>  |                   |                 |                   |                 |                   |                 |
| Male   | 21,910,739        | +/-120,540      | 445,526           | +/-11,581       | 88,055            | +/-6,830        |
| Female   | 26,849,384        | +/-128,640      | 544,799           | +/-13,497       | 106,108           | +/-6,439        |
| <b>EDUCATION ATTAINMENT</b>  |                   |                 |                   |                 |                   |                 |
| Population 25 and older  | 25,087,780        | +/-99,712       | 483,432           | +/-11,351       | 94,389            | +/-5,721        |
| With no diploma  | 7,672,024         | +/-61,763       | 138,438           | +/-6,977        | 31,999            | +/-3,555        |
| With HS diploma only   | 8,195,271         | +/-47,471       | 179,553           | +/-5,767        | 29,910            | +/-2,720        |
| Some college or Assoc. Degree  | 6,493,555         | +/-35,183       | 124,634           | +/-4,997        | 22,990            | +/-2,614        |
| Bachelor or higher   | 2,726,930         | +/-30,641       | 40,807            | +/-3,209        | 9,490             | +/-1,744        |
| <b>FAMILY TYPE</b>   |                   |                 |                   |                 |                   |                 |
| All families with related children   | 6,970,661         | +/-36,991       | 148,611           | +/-6,070        | 28,308            | +/-2,985        |
| Married couple families with related children  | 2,077,791         | +/-20,552       | 38,906            | +/-2,796        | 5,946             | +/-1,241        |
| Single mom families with related children  | 4,146,048         | +/-26,678       | 91,518            | +/-4,996        | 18,824            | +/-2,485        |

Data Source: US Census Bureau, American Community Survey, 2012, 1-year estimates