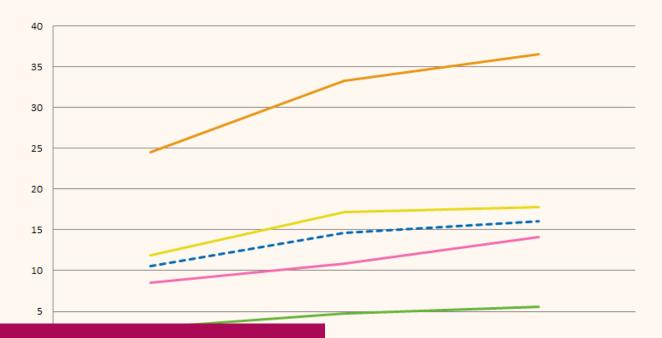


Trends in Poverty

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

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

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.

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.

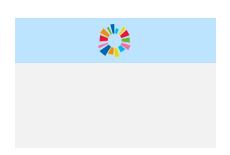
Summary of Findings

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%	+89%	+35%	+38%			
White (non-Hispanic)	13.9	+46%	+82%	+26%	+13%			
Black	31.4	+24%	+54%	+12%	NSD			
Asian	17*	N/A	NSD	NSD	NSD			
Hispanic	42	+48%	+109%	+65%	+46%			
Under 18	Under 18 32.8		+106%	+45%	+46%			
18 to 64	18.9	+43%	+85%	+28%	+28%			
65+	10.9	+49%	+36%	+15%	+51%			
*Medium Confidence; NSD: No Statistical Difference								

How does How does								
AND CATT	Marion County	Change from	Change from	Marion Co	Marion Co			
SAVI	2012 Poverty	2005 to 2012	Change from 2000 to 2012	compare to US?				
	Rate	2003 (0 2012	2000 to 2012	(2012)	compare to			
GENDER (2012) Indiana? (2012)								
		+50%	+101%	+39%	+42%			
Male	20.3							
		+42%	+80%	+32%	+35%			
		14270	10070	13270	13370			
Female	22.7							
		EDUCATION AT	TAINMENT					
		+52%		+32%	+40%			
Population 25 and	16.1	A	NI/A	1.52%	10/0			
older	10.1		N/A					
		+49%		+29%	+34%			
With no diploma	36.5		N/A					
		+50%		+24%	+46%			
With HS diploma	47.0	130%	21/2	12175	. 40/0			
only	17.8		N/A					
		+66%		+31%	+38%			
Some college or	14.1		N/A					
Assoc. Degree			,					
		.070/		+24%	270/			
		+87%		+2470	+37%			
Bachelor or higher	5.6		N/A					
		FAMILY '	TYPE	-				
		+46%	+86%	+38%	+38%			
All families with	25.9							
related children	23.3							
		4455	45107		0.554			
Married couple		+112%	151%		+39%			
families with related	10.6*			NSD				
children								
Cinala manus fausti:		+19%	+49%					
Single mom families	44.5			NSD	NSD			
with related children	44.5							
*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

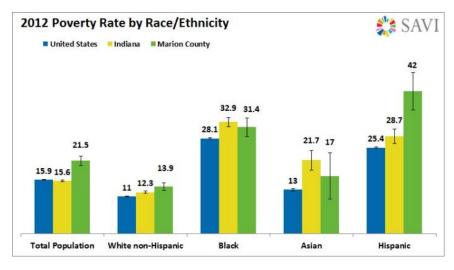
In the twelve years from 2000 to 2012, Marion County's poverty rate moved from being less than the US rate to well ahead of it. Now, 1 in 5 people (21.5%) in Marion County are in poverty, a rate that has doubled since 2000 when 1 in 10 (11%) were in poverty.

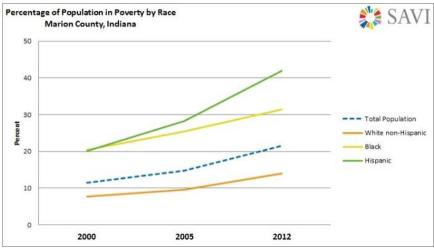
The poverty rate in Marion County well outpaced the state and nation; it increased 45% from 2005 to 2012 compared

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

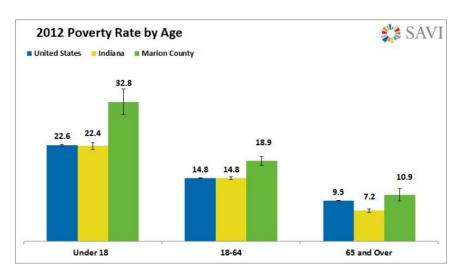
The poverty rate is higher in Marion County than in Indiana and the US for Hispanics, Asians, and Non-Hispanic whites.

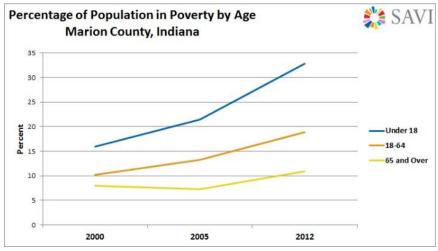




- At 4 out of 10 in poverty, Hispanics are much more affected by poverty than Non-Hispanics, and the situation is worsening.
 - They have by far the highest poverty rate (42%), followed by African Americans (31%).
 - The poverty rate for Hispanics in Marion County (42%) exceeds the rate for Hispanics 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.
 - o 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.

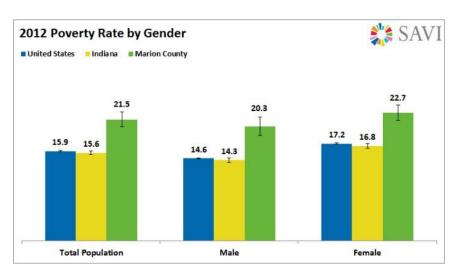
POVERTY BY AGE

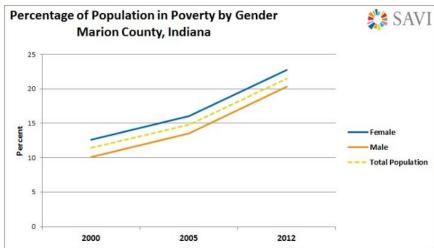




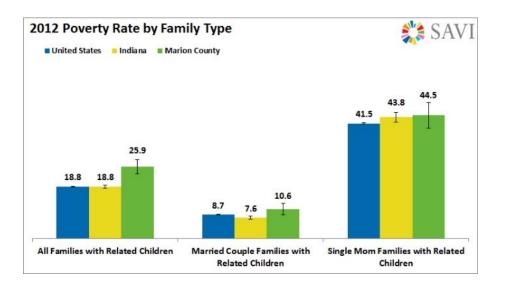
- 74,401 children under 18 (32.8% of all children) in Marion County are in poverty.
- At 32.8% in 2012, the child poverty rate in Marion County has doubled since 2000, a rate that is growing faster than the state and US.
- The Marion County child poverty rate is triple that of seniors (10.9%) and 1.7 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



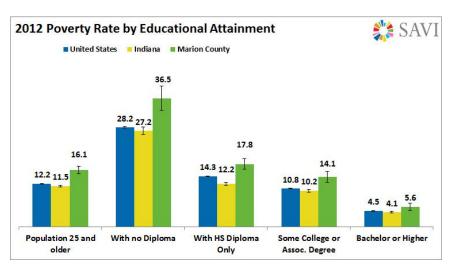


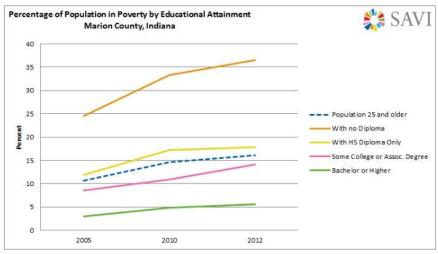
- Poverty rates for females is higher than for males by about 2 to 3 percentage points in the US, Indiana, and Marion County, with females above the rate for the total population and males below. The difference between the two is about the same in 2012 as it was in 2000.
- Related to this gender disparity 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:

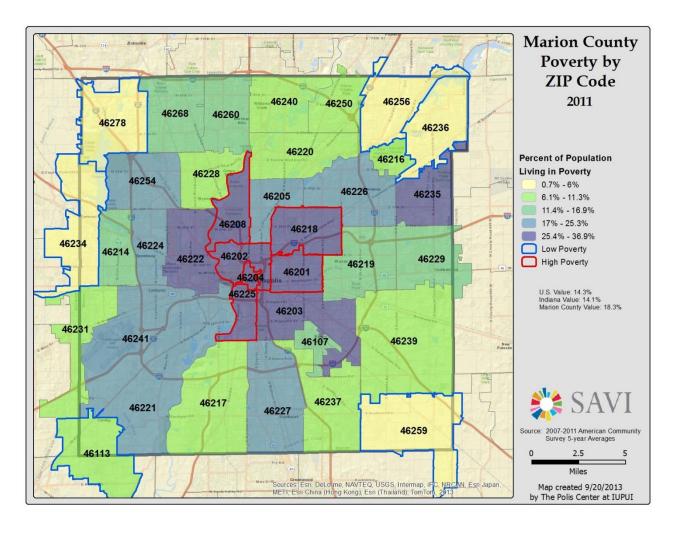
- Not surprisingly, people without a high school diploma have the highest poverty rate (37%), which has increased twelve percentage points from 2005 to 2012. This is 5.5 times higher than the poverty rate for those with a bachelor's degree or higher.
- Although the overall percentages are small, poverty 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

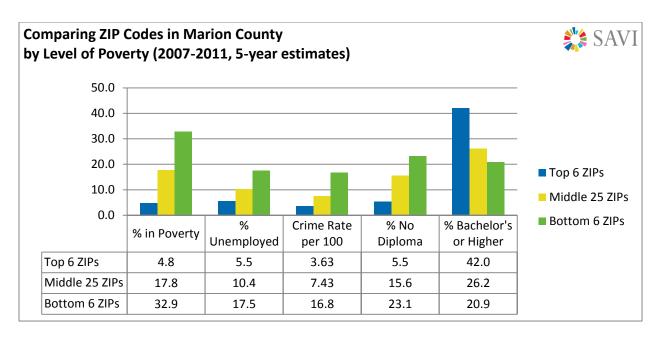
Several neighborhoods are disproportionately affected by poverty. The following map of poverty by ZIP codes reveals where the highest concentrations are located. The six ZIP codes with the highest poverty rates are highlighted in red, and the six with the lowest are highlighted in blue. The Near Eastside,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

Highest Poverty (2012)			
ZIP	Approximate Area	2012 Poverty Rate	
46201	Near Eastside	36.9	
46204	Downtown	33.6	
46218	Martindale Brightwood	33.4	
46225	Near Southside Garfield Park	32.5	
46202	Area west, north, and 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:

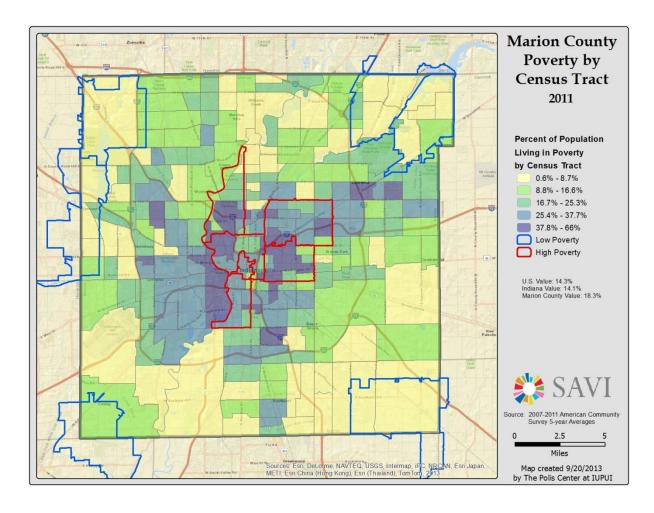
- The poverty rate of the areas that are the worst off is nearly 7 times the rate of those with the lowest poverty and 3.7 times those in the mid-range.
- The trend is similar for unemployment with the high poverty areas three times that of the low-poverty areas and double the others.
- One of the greatest 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 tract¹ 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.

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¹ 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)

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.

Authors:

Sharon Kandris (contact)
SAVI Director and Director of Community Informatics
The Polis Center at IUPUI
skandris@iupui.edu
(317) 278-2944

Jay Colbert
GIS Project Manager
The Polis Center at IUPUI

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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	
	RACE/ETHNICITY						
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	
			AGE				
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	
			GENDER			T	
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	
		EDUCA	TION ATTAINME	NT			
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	
FAMILY TYPE							
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