SAVI

ONLINE Magazine

what's trending in your community

2016 FINANCIAL STABILITY EDITION

Financial stability for individuals and families is critical on many levels, providing a sense that one can, at minimum, consistently provide shelter and food. A living wage is a determining factor of economic stability; it is a path to quality education that provides marketable skills. This foundation allows choices on where to live, deciding whether to buy or rent, paying bills on time, affording health insurance, saving for retirement, and enjoying activities that lead to a better quality of life overall.

Owning a home is often considered a reflection of a family's financial health. On this measure, several publications have cited Indianapolis as a city with a high degree of home ownership. In partnership with the Polis Center at IUPUI, urban analyst John Marron looked more deeply into the issue of affordable housing in Central Indiana. The findings are published in the report, *The Affordable Housing Market and Why It Matters*.

Our feature story, "A Better Foundation: Building Economic Prosperity with Truly Affordable Housing," highlights a central theme of the report: affordable housing encompasses a broader range of economic issues than the price of a home. Despite its reputation, Central Indiana can do better in helping its citizens become less cost-burdened by housing. At a minimum, we need to help people learn marketable skills. Without the necessary skills to obtain a job with compensation at a moderate or higher level wage, everything suffers.

Job training starts with the young, and our case study of the TeenWorks and YouthWorks programs shows how they help provide employment opportunities for disadvantaged area youth. The support for these programs comes from the Marion County Commission on Youth (MCCOY), which uses data from the SAVI community information system to make its case to funders.

Like MCCOY, the Edna Martin Christian Center (EMCC) mines data from SAVI to better inform funding requests. EMCC provides a full range of services for its neighborhood, including job training. In this issue, the Center shares how it uses SAVI to write better—and more successful—grant proposals.

SAVI was central to the development of The Affordable Housing Market and Why It Matters. It provided data, spatial analytics, and advanced visualizations that reveal trends, patterns, and gaps. SAVI is also the basis of IndianaImpact.org and IndyVitals.org, digital tools that respectively provide regional data through the state to help local United Ways and detailed information about specific neighborhoods in Indianapolis.

In December, we will unveil our newest web program powered by SAVI—the community assessment tool—which will allow users to develop custom and updatable research reports. Check out the details on page 11.

INCOME AND EMPLOYMENT[1]

$52,317
MEDIAN INCOME
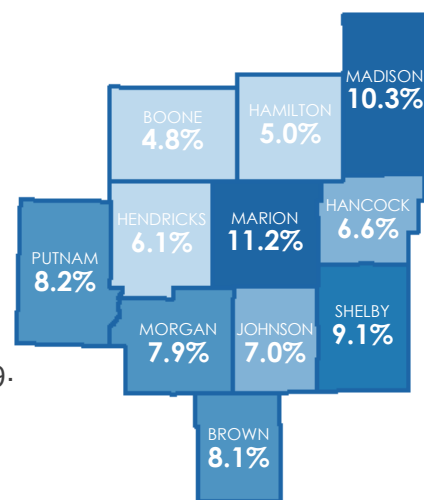for a Marion County family in 2014

$65,607
MEDIAN INCOME
for a family in the Indianapolis Region in 2014

MARION COUNTY INCOME OVER TIME
Median family income in Marion County has been falling since 2009.

Year	Income
2009	$54.4K
2010	$54.1K
2011	$53.9K
2012	$53.2K
2013	$52.4K
2014	$52.3K

UNEMPLOYMENT RATES IN CENTRAL INDIANA COUNTIES

- BOONE 4.8%
- HAMILTON 5.0%
- MADISON 10.3%
- HENDRICKS 6.1%
- MARION 11.2%
- HANCOCK 6.6%
- PUTNAM 8.2%
- MORGAN 7.9%
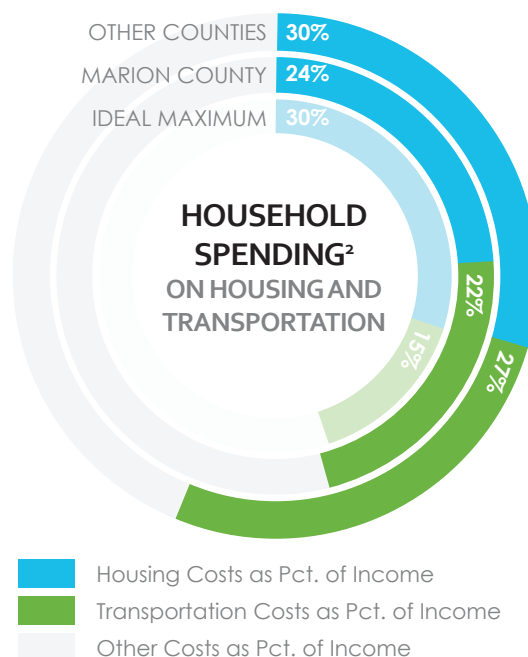- JOHNSON 7.0%
- SHELBY 9.1%
- BROWN 8.1%

HOUSEHOLD EXPENSES

To be financially stable, housing should cost no more than 30% of a household's budget, and no more than 45% should go toward housing and transportation combined[2].

1-in-3 Marion County households are cost-burdened, spending more than 30% of their income on housing. This is a higher rate than all other Central Indiana counties.

HOUSEHOLD SPENDING[2] ON HOUSING AND TRANSPORTATION

- OTHER COUNTIES 30%
- MARION COUNTY 24%
- IDEAL MAXIMUM 30%

- 22%
- 27%
- 15%

- Housing Costs as Pct. of Income
- Transportation Costs as Pct. of Income
- Other Costs as Pct. of Income
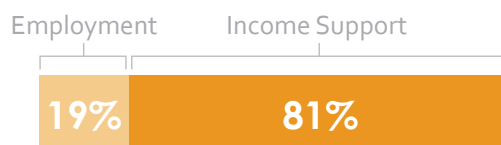
FINANCIAL STABILITY NEEDS[3]

211 CALLS

In the first half of 2016, Marion County residents called with

7,788 NEEDS
related to financial stability, like employment and income support.

CALL OUTCOMES

93% of needs were met

TYPE OF NEED

Employment	Income Support
19%	81%

Sources: 1. American Community Survey 5-Yr. Estimates, 2. Center for Neighborhood Technology (data for median income household), 3. Connect 2 Help

THREE SAVI TIPS FOR WRITING BETTER GRANT PROPOSALS

"Without data, our assertions are simply anecdotal."

— **TYSHA HARDY-SELLERS**
Edna Martin Christian Center

The Edna Martin Christian Center (EMCC) has been an anchor of the Martindale-Brightwood neighborhood on the near-northeast side of Indianapolis for generations. It began in 1941 as a children's after-school program. Now it provides a full range of services, from job training to child care.

Over the years, EMCC has adopted new tools to some familiar challenges. In 2015, for example, it incorporated data from SAVI's Poverty Trends Report and the data on the SAVI website in a grant proposal for a crime-prevention program. It used the data to pinpoint several crime "hotspots" in the area. EMCC also used SAVI to identify several local organizations that it could partner with to combat non-violent crime, including a local university, churches, and other nonprofits.

EMCC received the grant. As a result, it established a program that helps youth explore career options in science, technology, engineering, the arts, and math. It also established a program that helps adults gain the credentials they need to get a job. These programs helped place 50 adults in full or part-time jobs and 30 teens in part-time jobs or internships.

The data supplied by SAVI was critical to the proposal's success, according to Tysha Hardy-Sellers, EMCC's executive director. "Without data, our assertions are simply anecdotal," she says. "The data provides the evidence to make the case for our interventions and promotion efforts."

Beyond a solid grounding in evidence, EMCC's application had two hallmarks of strong proposals.

First, it put forward a specific solution to a well-defined problem.

"Everyone has a problem they're trying to address," says Kim Donahue, director of agency services for United Way of Central Indiana. "But to be able to point out exactly what the deficiencies are, and what works, and how neighborhoods are developing, adds a perspective that funders value."

SAVI has brief histories and descriptions of communities across Central Indiana, and EMCC added depth and context to its proposal by incorporating some of that analysis.

> *That's what I've always loved about SAVI. It's local,*
> *it's really unique, and it's such a valuable resource.*
>
> **— KIM DONAHUE**
> *Director of Agency Services, United Way of Central Indiana*

What's the other strategy that EMCC used to create a successful proposal?

Collaboration. It identified partners that shared its goal of lowering the area's crime rate. Such synergies are becoming critical elements of successful proposals.

"Funders want to see more collective impact," says Tammie Barney, executive director of TeenWorks, a youth-employment program in Indianapolis. "And they want to see that we're working together. Because in a lot of cases, we may be serving the same individuals, but not in the same way. So they want to see that we're talking to each other."

And there's a bonus insight from EMCC's experience: You don't have to be an expert in SAVI to reap big benefits from it. Hardy-Sellers said that SAVI is her "go-to source for statistical information," but she hasn't yet taken a SAVI class. She and her team plan to enroll in one soon, though, so they can "use it to its fullest."

But you can get started anytime by using the online training tool, and then "just start looking around in there," Donahue says. "To have a resource like this devoted to Central Indiana is incredibly valuable. That's what I've always loved about SAVI. It's local, it's really unique, and it's such a valuable resource. That's why I'd like to see more people using it."

A BETTER FOUNDATION:
BUILDING ECONOMIC PROSPERTIY WITH TRULY AFFORDABLE HOUSING

The housing market is one of the most studied and talked about—yet misunderstood—sectors of the US economy.

Nearly every aspect of the market can be reduced to statistics. Media outlets report government data about housing starts. Banks advertise their mortgage rates. Realtors make it easy to compare home prices and calculate mortgage payments online.

But getting at the truth behind those numbers is another story.

Take the idea that, as NBC News reported recently, Indianapolis is the "dream city" for Millennials because of "the combination of housing affordability and job growth" for young people looking to "build their first bit of equity." *Bloomberg* backs up this claim with a chart that ranks Indianapolis among the top 5 in housing affordability among the 50 largest cities. And, according to an analysis of the US Census, the average resident of Central Indiana spends only about 20 percent of their annual income on housing, making it the 23rd most affordable metro area in the nation.

The cost of housing relative to annual income is important. But it's only one part of the equation. A more realistic account of housing affordability in Indianapolis, or in any city, takes into account a broad range of factors that are usually left out of housing "affordability" indexes.

That's a key takeaway of *The Affordable Housing Market and Why It Matters*, a new report released by SAVI, a community information and analysis system developed by The Polis Center at IUPUI.

"SAVI's goal is to use data to shed new light on important issues that affect families in Central Indiana," says Sharon Kandris, director of community informatics and SAVI at The Polis Center. "Affordable housing is key to achieving financial stability, and it is important for those supporting families and community development efforts to understand the complexities and opportunities around this."

Taking stock of hidden costs

The great "hidden" factor that affects affordability is income inequality.

Wealth disparities affect a family's access to housing in crucial ways, which

is why measures of the housing market that don't account for it are incomplete and not entirely accurate.

The telltale sign of inequality is the lack of upward mobility from one generation to the next. And while housing prices are relatively low in Indianapolis, income inequality is high. One study ranked it 47th out of the 50 largest regions in the US in the likelihood that a child born in poverty will achieve wealth in adulthood.

So how does inequality affect housing?

It skews the market among people with less money. By definition, people with more income have more options. When they buy homes below their means—a rational choice—they lower the supply of affordable housing for lower-income buyers, preventing them from buying or renting at a price that meets their needs.

In other words, *affordable housing* is often purchased by higher-income people, putting a squeeze on people with less income.

A widely accepted rule of thumb is that no more than 30 percent of a household's income should go to housing costs. In Indianapolis, about 40 percent of households that make between $35,000 and $50,000 annually spend more than 30 percent of their income on housing. That percentage spikes dramatically for lower-income households. It's 80 percent for those between $20,000 and $35,000. It's nearly 100 percent for those under $20,000.

This squeeze on lower-income people creates ripple effects that magnify the problem.

For example, it forces people to seek housing in areas ever-further from where they work. And that can impose heavy burdens on the poor in cities like Indianapolis, where the public transportation system is under-developed. One study found that if *affordable* is defined as a household spending no more than 45 percent of its income on housing plus transportation, much of Central Indiana would fall into the category of unaffordable.

Creating virtuous cycles

The upshot is that the goal of creating more affordable housing should begin with a big-picture vision of the economy. Addressing the problem in isolation is like

assessing affordability by looking only at housing prices.

That means reducing income inequality by investing in the infrastructure that attracts good jobs and stable industries to a city and region. It means developing better transportation options, better schools, better healthcare systems, and so on. None of these is directly connected to affordable housing. But they all have an effect on levels of inequality, which determines whether housing is truly affordable.

"We have to be thoughtful about how we increase the supply of housing," says John Marron, lead author of the report. "And we have to make sure that we allow people to partake in the housing market—getting access to credit, increasing their savings, and turning that into greater wealth. And that means taking a holistic approach that incorporates a range of strategies."

Educational programs that teach financial literacy can also have a dramatic effect, especially since credit ratings are now used for many purposes beyond opening credit card accounts and getting loans.

"Credit scores have become so important in recent years as a benchmark that a lot of different sectors are using," says Christie Gillespie, vice president of community impact for United Way of Central Indiana. "Insurance companies will now ask for it. I've heard of employers asking for a credit score. So, a number that was used for a specific purpose decades ago is now being used for multiple purposes that can really impact a family's life."

When more people have access to truly affordable housing, it sets in motion a virtuous cycle: Better housing promotes health and prosperity for the individual, which feeds into healthier and more prosperous communities, which benefits everyone. That kind of synergy between individual and social well-being isn't captured in statistics that focus solely on housing prices. But it's the great payoff for creating a truly affordable housing market.

> **"THE MORE YOU INCREASE ACCESS AND REDUCE THE COST-BURDEN ON FAMILIES, THE MORE YOU ALLOW PEOPLE TO INVEST IN THEIR EDUCATION, THEIR RETIREMENT, AND THEIR WELL-BEING."**
>
> — **JOHN MARRON**
> *report author*

"The more you increase access and reduce the cost burden on families," Marron says, "the more you allow people to participate in a virtuous cycle, where they have more money to invest in their education, their retirement, and their well-being. If you can reduce the cost burden of housing, it opens up a whole lot of other opportunities for wealth building."

GIVING TEENS THE SKILLS—AND OPPORTUNITIES—THEY NEED TO SUCCEED.

"With SAVI, we can target our efforts so that we get the most bang for the buck and use resources as wisely as we can," says John Brandon, executive director of the Marion County Commission on Youth (MCCOY), which supports youth organizations in Central Indiana. MCCOY is especially active in creating job opportunities for young people.

It funds and supplies data to TeenWorks, for example, a nonprofit that placed about 350 teens in jobs during the summer of 2016. To qualify, participants had to be enrolled in their school's free or reduced-lunch program and maintain a minimum 2.5 GPA.

Twin sisters Monica and Monique Hardy, who graduated from Broad Ripple High School last spring, took part in the program. Monica worked at an animal-welfare center. Monique worked at the central branch of the Indianapolis Public Library.

"When I first started, they had me scanning in books, and I didn't think that would be too fun," Monique says. "But it actually ended up being okay. I saw a lot of the books that I used to read as a little girl. It was like a trip down memory lane. It was nice."

"It teaches you teamwork," says Monica, who enrolled in the University of Indianapolis this fall. Monique enrolled in Indiana State University. "You're with a team all summer, and you might not love

MONICA AND MONIQUE HARDY

everybody in your group, but you have to put all of that aside and buckle down and do what you have to do. And in the workforce, you have to do team stuff, even if you're more of a solo worker. So it's nice that it teaches you that."

Summer jobs are an increasingly rare—yet potentially life-changing—opportunity for teens like Monica and Monique.

In the late 1970s, more than half of all teens 16 and older held a summer job. The percentage has fallen to about one-third of teens overall, and those who live in low-income homes or belong to a racial minority are much less likely than their white, more affluent peers to find summer work. Remarkably, the summer employment rate for teens who live in households that earn less than $20,000 annually is about 15 percent. That means a high percentage of young people are disadvantaged in learning valuable "soft skills"—things like

punctuality and how to communicate with coworkers.

Employers have noticed. They're becoming "much more aware of the problem than they have been in the past," says Brandon. As a result, teen employment is becoming a higher priority for corporations, nonprofits, and government at all levels.

Earlier this year, for instance, MCCOY and TeenWorks contributed data to, and helped draft, a grant proposal that secured nearly $2 million from the federal government to expand YouthWorks Indy, a program designed to help young people get job training and employment as they get their high school diploma. It launched this past summer.

Brandon says that the data supplied by SAVI is critical to building the case for programs like YouthWorks and TeenWorks and to fostering more opportunities for young people in general.

"We have to be able to look at populations that are underserved and disadvantaged in the job market and ask: Where do the programs need to be located?" he says.

The stakes are high. Using resources wisely might mean the difference between teens like Monica and Monique Hardy having a summer job—or not. And for many young people, working is about more than just work.

"Our students need meaningful things to do," says Tammie Barnie, executive director of TeenWorks. "Having a job gives you hope, something to look forward to, and sometimes a reason for being. When we're able to align students with career pathways and give them some early skills and a clear pathway for how to achieve, then we can transform our community and nation."

# NEW SAVI TOOL MAKES COMMUNITY ANALYSIS EASIER THAN EVER

SAVI will soon launch a new online tool that marks a major step forward in its mission of providing up-to-date, reliable, and easily accessible data about communities in Central Indiana.

"A lot of nonprofits don't have a large research staff, so SAVI allows them to quickly access community information and see different data points next to one another," says Demetrius Glover, vice president of strategic information at United Way of Central Indiana (UWCI).

SAVI's new community planning and assessment tool, created by The Polis Center in partnership with UWCI, makes that data much more accessible.

The tool takes users through a step-by-step process, helping them assess their community's needs, identify its assets, and pinpoint gaps and opportunities. Visualizations provide compelling evidence of trends and disparities in needs and the provision of services, and users can drill into the interactive visualizations to get more precise information. The end result? A report that you can download in MS Word and tailor to your specific needs.
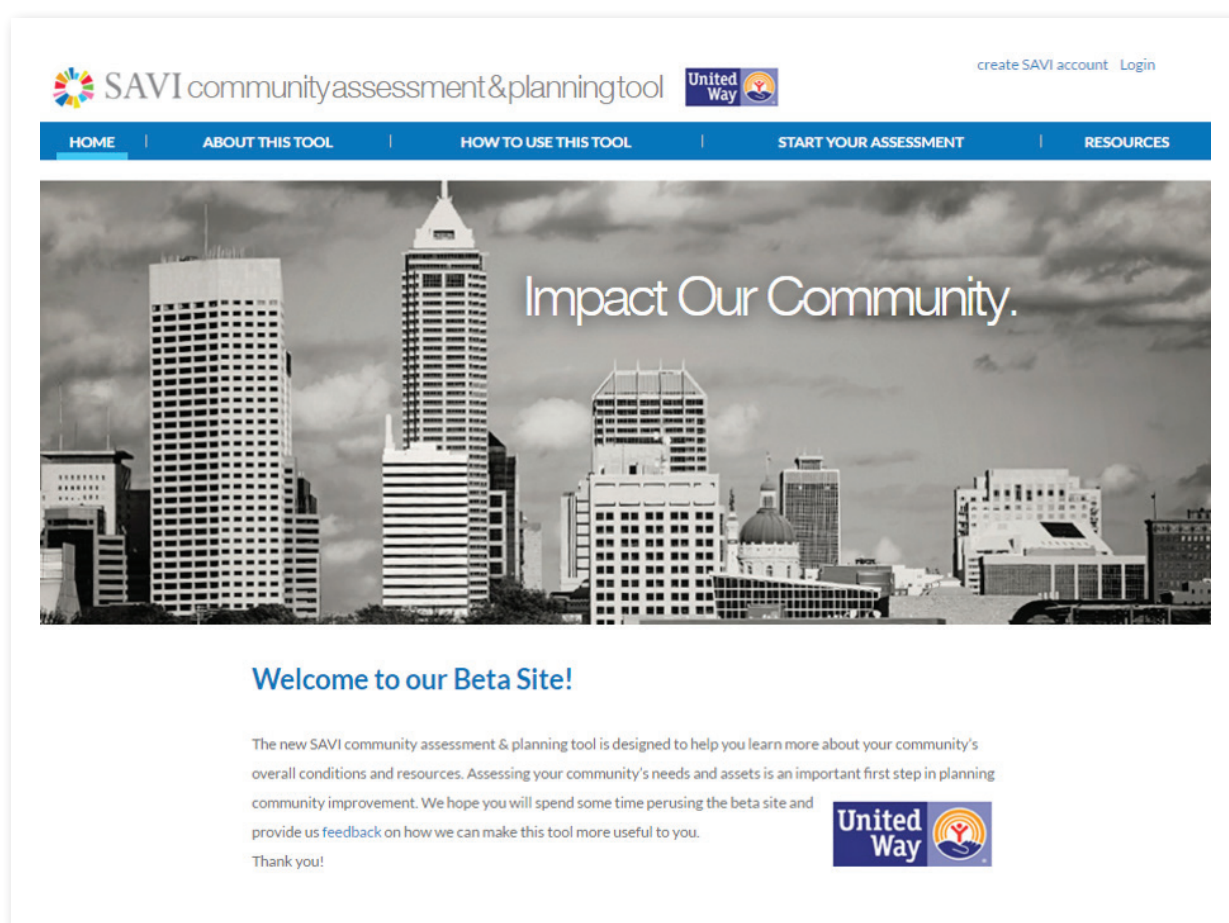
Home page
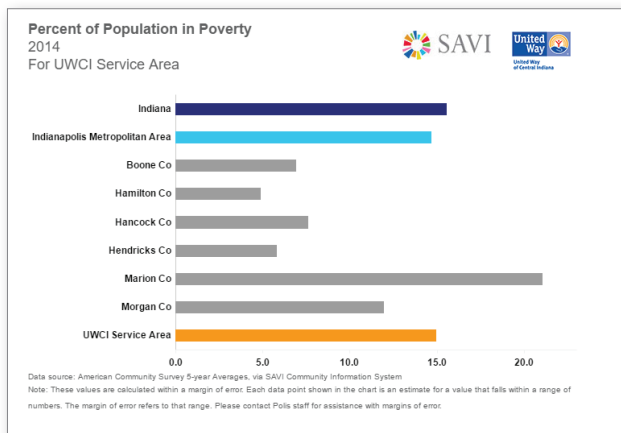
Bar Graph Compares Poverty Percentage in Central Indiana
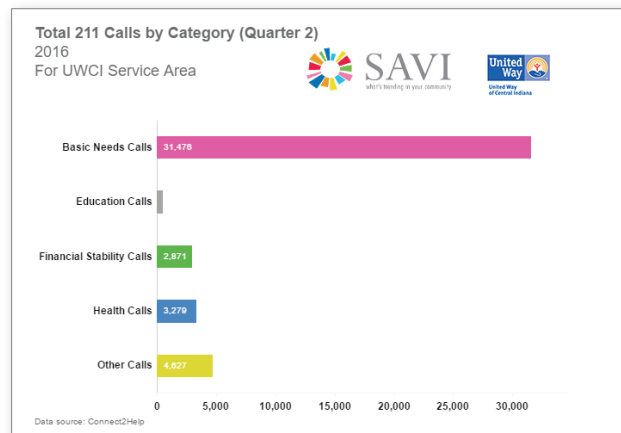
Bar Graph Shows Total 211 Calls By Category

"It gives you the ability to sit down and create a research document that's much more current, and much more customized to what it is that you need to know," says Karen Gentleman, a longtime UWCI board member who has served as an advisor in the tool's creation. "And to do that again and again."

Gentleman has firsthand experience with the tool's ease of use—and its power.

"I work with a hunger-relief agency, so one day I decided to sit down with [a beta version of the tool] and find out everything I could about hunger in Central Indiana," she says. "I spent about an hour and mapped out some key indicators of poverty levels.

"Then I overlaid onto that map all of the food pantries that were in the database. And you could clearly see that there were these gaps, where there was hunger and need, but there was no food pantry.

"I forward the report to the director of the relief agency that I work with. And she was like: 'Wow, where did you get this?' So that's the kind of thing people will be able to do with it."

Gentleman remembers all too clearly the time, energy, and cost involved in creating similar reports in the not-too-distant past.

About a decade ago, she led a team that created a needs assessment for communities across Central Indiana. The information was drawn from census reports, schools, health departments, and multiple other sources.

UWCI published a new assessment every few years, and each time it was "a massive undertaking," Gentleman says. The final product was about 500 pages, and it was out of date almost immediately. Even so, nonprofits bought and used it, since it was the most comprehensive resource for data about their communities.

BY CREATING EASIER ACCESS TO VITAL DATA, THIS NEW TOOL MULTIPLIES SAVI 'S VALUE TO ORGANIZATIONS, HELPS THEM WORK EVEN MORE EFFICIENTLY, AND BUILDS STRONGER COMMUNITIES ACROSS INDIANA.
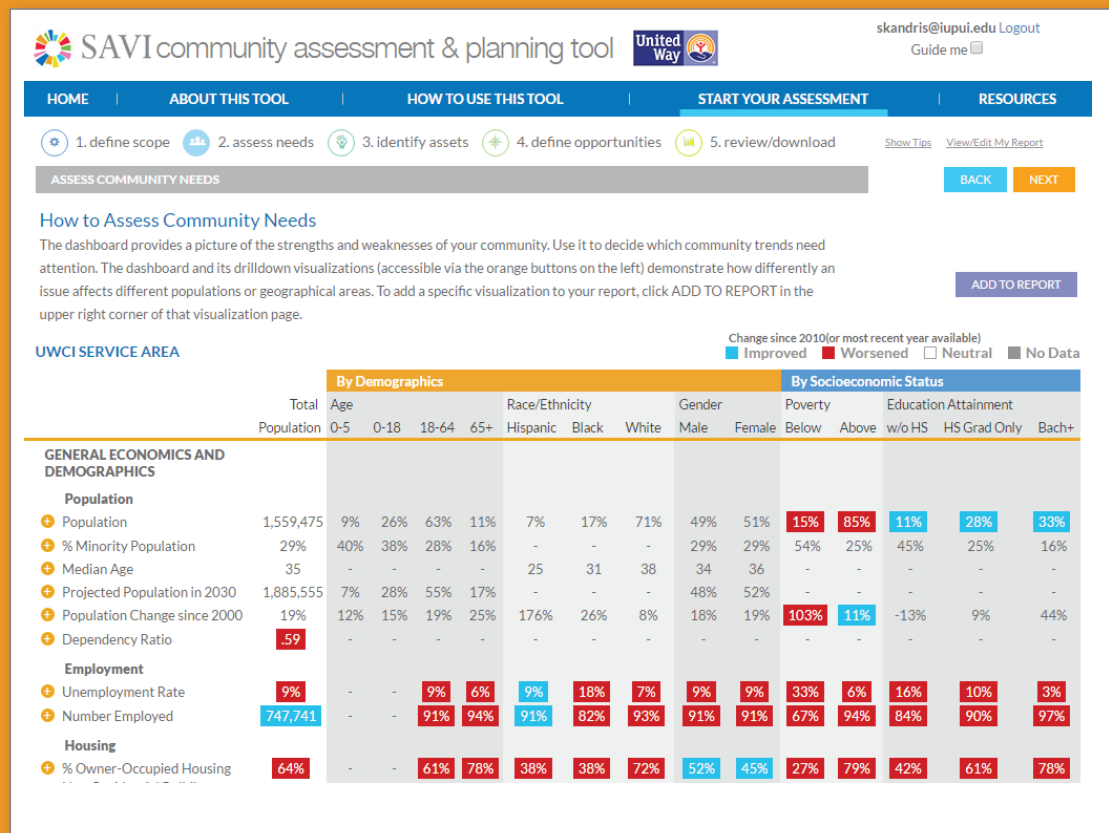
Dashboard for Assessing Community Needs

UWCI SERVICE AREA

Change since 2010(or most recent year available): ▉ Improved ▉ Worsened ☐ Neutral ▉ No Data

|	Total Population	Age 0-5	0-18	18-64	65+	Race/Ethnicity Hispanic	Black	White	Gender Male	Female	Poverty Below	Above	Education Attainment w/o HS	HS Grad Only	Bach+
By Demographics											**By Socioeconomic Status**				
GENERAL ECONOMICS AND DEMOGRAPHICS															
Population															
Population	1,559,475	9%	26%	63%	11%	7%	17%	71%	49%	51%	15%	85%	11%	28%	33%
% Minority Population	29%	40%	38%	28%	16%	-	-	-	29%	29%	54%	25%	45%	25%	16%
Median Age	35					25	31	38	34	36	-	-	-	-	-
Projected Population in 2030	1,885,555	7%	28%	55%	17%	-	-	-	48%	52%	-	-	-	-	-
Population Change since 2000	19%	12%	15%	19%	25%	176%	26%	8%	18%	19%	103%	11%	-13%	9%	44%
Dependency Ratio	.59	-							-	-	-	-			
Employment															
Unemployment Rate	9%	-	-	9%	6%	9%	18%	7%	9%	9%	33%	6%	16%	10%	3%
Number Employed	747,741	-	-	91%	94%	91%	82%	93%	91%	91%	67%	94%	84%	90%	97%
Housing															
% Owner-Occupied Housing	64%	-	-	61%	78%	38%	38%	72%	52%	45%	27%	79%	42%	61%	78%

"We recognized that we needed to do something different," Gentleman says. "And that became the genesis of what they're doing now with SAVI, which is to create an online, interactive tool that can be updated on an ongoing basis."

The new tool is the latest milestone in that journey. By creating easier access to vital data, it multiplies SAVI's value to organizations, helps them work even more efficiently, and builds stronger communities across Indiana.

"This is the latest in SAVI's new line of Community Reporter tools intended to make it easier and faster for organizations to get the data they need about the community in which they serve," says Sharon Kandris, director of SAVI. "We have been designing solutions that target particular data needs. Since SAVI's most common use is for
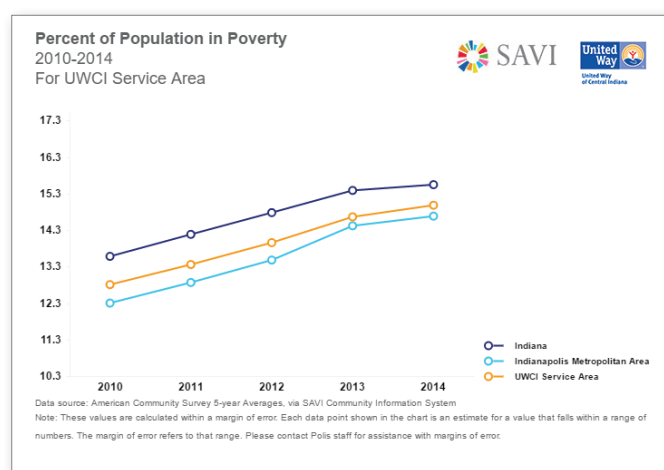
Trend Chart Shows Percent of Population in Poverty

community assessments, this tool will create efficiencies in organizations across Central Indiana so that they can focus on making the greatest impact on the people and communities they serve. It will help them write better grants, design better programs, identify existing resources, and target services based on needs and gaps in the community."

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CHECK OUT
The Affordable Housing Market and Why It Matters

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IndianaImpact.org
savi.org

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