The Work Ahead: United Way’s Advocacy Agenda 2020

Kathryn Habecker, Impact and Advocacy Manager, Indiana United Ways
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What is advocacy?

Why are you an advocate? What topics inspire you to advocate?
The United Way Focus

• Non-partisan
• Issue-focused, solution-based
• Inform, engage, build consensus
2020 Indiana General Assembly Legislative Session

- Short session
- Non-budget session
- Supermajorities in both chambers
  - House
    - 67 Republicans
    - 33 Democrats
  - Senate
    - 40 Republicans
    - 10 Democrats

Potential Topics:
- Payday lending
- Education
Indiana United Ways 2020 Priorities

- Education
- Health
- Financial Stability
- 2020 Census
- On My Way Pre-K
- Safe Financial Products and Tools Towards Economic Independence
- Access to Quality Healthcare
- A Complete and Accurate Count
United Way Worldwide Policy Priorities

Health
- Improve and expand healthcare
- Behavioral health services

Education
- High-quality early care and education
- Post-secondary credentials

Financial Stability
- Workforce development
- Refundable tax credits
- Nutrition-related income supports
- Fair housing

Community Strengthening
- Charitable giving incentives
  - 2-1-1
- National service programs
- Human trafficking
What do these priorities mean for Monroe County?
United Way of Monroe County
Policy Priorities

Supporting Indiana United Ways’ and United Way Worldwide’s Priorities

Education

Earnings

Essentials
Who is ALICE?

Asset Limited, Income Constrained, Employed: ALICE represents Hoosiers with income above the Federal Poverty Level but below the basic cost of living.
ALICE in Monroe County

ALICE IN MONROE COUNTY
2016 Point-in-Time Data

Population: 145,496 • Number of Households: 54,513
Median Household Income: $43,582 (state average: $52,314)
Unemployment Rate: 6.1% (state average: 5.0%)
ALICE Households: 30% (state average: 25%) • Households in Poverty: 22% (state average: 14%)

Households by Income, 2010 to 2016

ONE UNEXPECTED CAR REPAIR OR MEDICAL BILL CAN PUSH THESE FINANCIALLY STRAPPED FAMILIES OVER THE EDGE.
ALICE in Monroe County

Household Survival Budget, Monroe County

<table>
<thead>
<tr>
<th></th>
<th>SINGLE ADULT</th>
<th>2 ADULTS, 1 INFANT, 1 PRESCHOOLER</th>
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<td>Monthly Costs</td>
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Household Types by Income, 2016

- Single or Cohabitating: 39% Poverty, 28% ALICE, 21% Above ALICE Threshold
- Families With Children: 66% Poverty, 23% ALICE, 11% Above ALICE Threshold
- 55 and Over: 63% Poverty, 30% ALICE, 7% Above ALICE Threshold

Indiana United Ways
Payday Lending in Indiana

- Out-of-state companies drained $300+ million in finance charges over 5 years
- Charged up to 391% APR on small, short-term loans
- Disproportionately located in low-income neighborhoods and communities of color
Payday Lending in Monroe County

If loans had been refinanced at 36% APR, then Monroe County would have saved an estimate of $3+ million over 5 years.

#### Appendix 4. Branch Locations, Estimated Financial Drain, & Estimated Savings by County

<table>
<thead>
<tr>
<th>County</th>
<th>Number of Storefronts</th>
<th>Estimated Financial Drain in 2018</th>
<th>Estimated 5-Year Financial Drain (2014-2018)</th>
<th>Estimated 5-Year Savings if Refinanced at 36% APR</th>
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Being an advocate in your community

- Make your voice heard!
- Share reports and connect with the experts
- Invite legislators to see your work in action
- Partner with other organizations
- Map your relationships
- Educate and Learn More

Indiana United Ways
MAKE YOUR VOICE HEARD

Write Emails

Intentional Conversations

Make Calls

Social Media

Community Discussions

Third House Meetings

Committee Meetings

Indiana United Ways
Building Year- Round Relationships
Monroe County Legislators

**Representative Jeff Ellington**
District 62
Phone: 317-232-9850
Email: h62@iga.in.gov

**Representative Robert Heaton**
District 46
Phone: 317-232-9981
Email: h46@iga.in.gov

**Representative Chris May**
District 65
Phone: 317-234-9028
Email: h65@iga.in.gov

**Representative Peggy Mayfield**
District 60
Phone: 317-232-9802
Email: h60@iga.in.gov

**Representative Matt Pierce**
District 61
Phone: 317-232-9798
Email: h61@iga.in.gov

**Senator Eric Koch**
District 44
Phone: 317-234-9425
Email: Senator.Koch@iga.in.gov

**Senator Mark Stoops**
District 40
Phone: 317-232-9532
Email: s40@iga.in.gov
Be a champion for your community
Thank you. Questions?