



**A FUTURE OF INNOVATIVE IMPACT  
AND THRIVING UNITED WAYS.**

**LIVE UNITED**

**UNITED WE FIGHT.  
UNITED WE WIN.**

**LIVE UNITED**

# **The Work Ahead: United Way's Advocacy Agenda 2020**

Kathryn Habecker, Impact and Advocacy Manager, Indiana United Ways  
October 10, 2019

**Indiana United Ways**

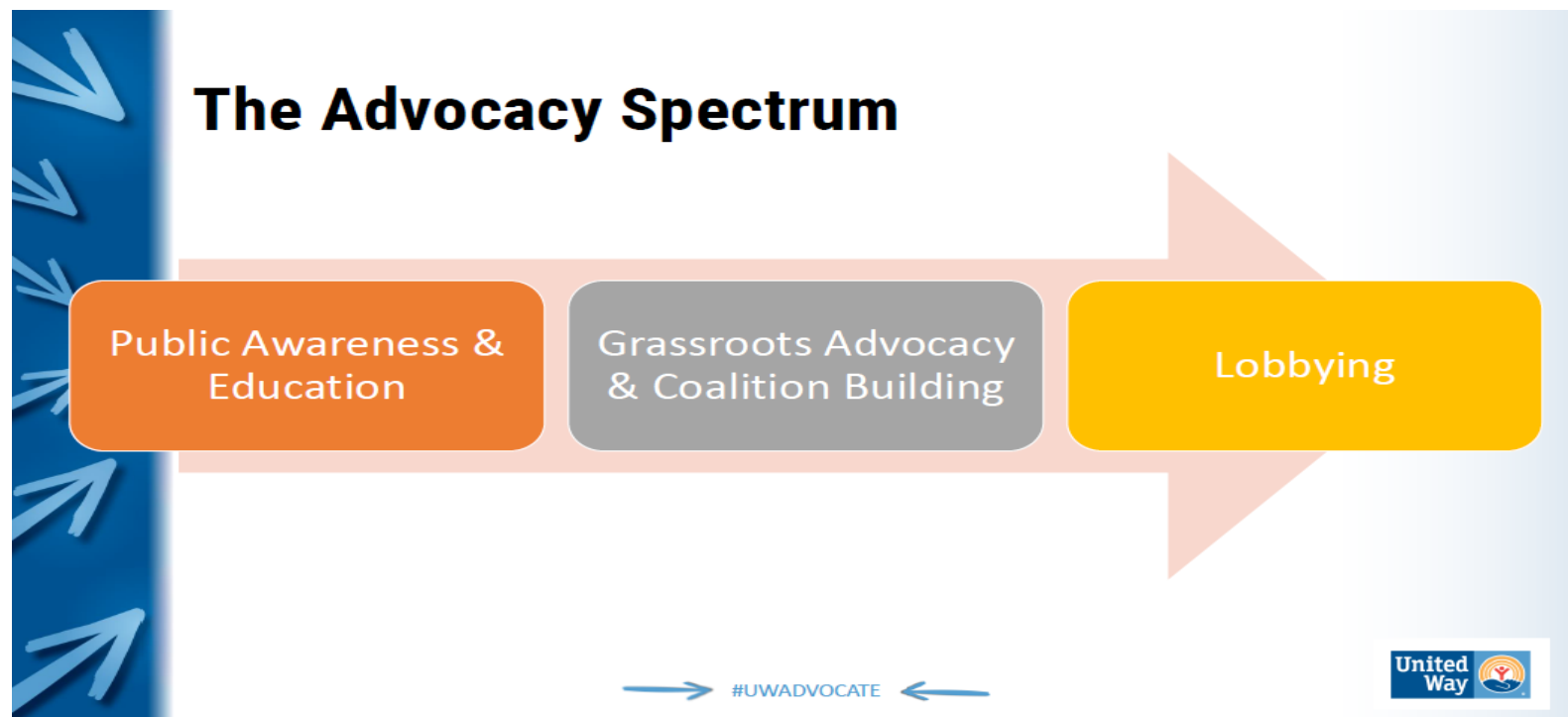


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# What is advocacy?

Why are you an advocate? What topics inspire you to advocate?



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# The United Way Focus

- Non-partisan
- Issue-focused, solution-based
- Inform, engage, build consensus



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# 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:

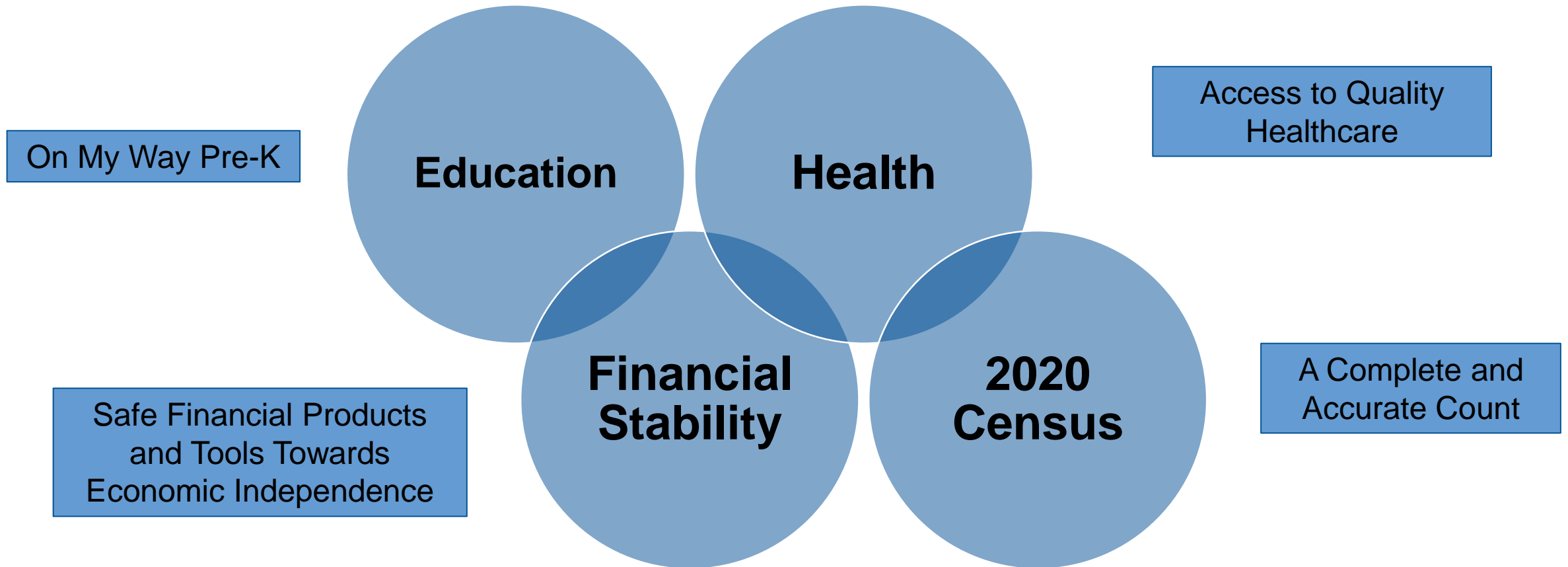
- Payday lending
- Education



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# Indiana United Ways 2020 Priorities





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# 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

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# What do these priorities mean for Monroe County?

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# 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**



## ASSET LIMITED

ALICE has no safety  
net for emergencies



## INCOME CONSTRAINED

ALICE's income falls  
short of basic necessities



## EMPLOYED

ALICE is working, but can't  
afford the cost of living

# ALICE in Monroe County

## ALICE IN MONROE COUNTY

2016 Point-in-Time Data

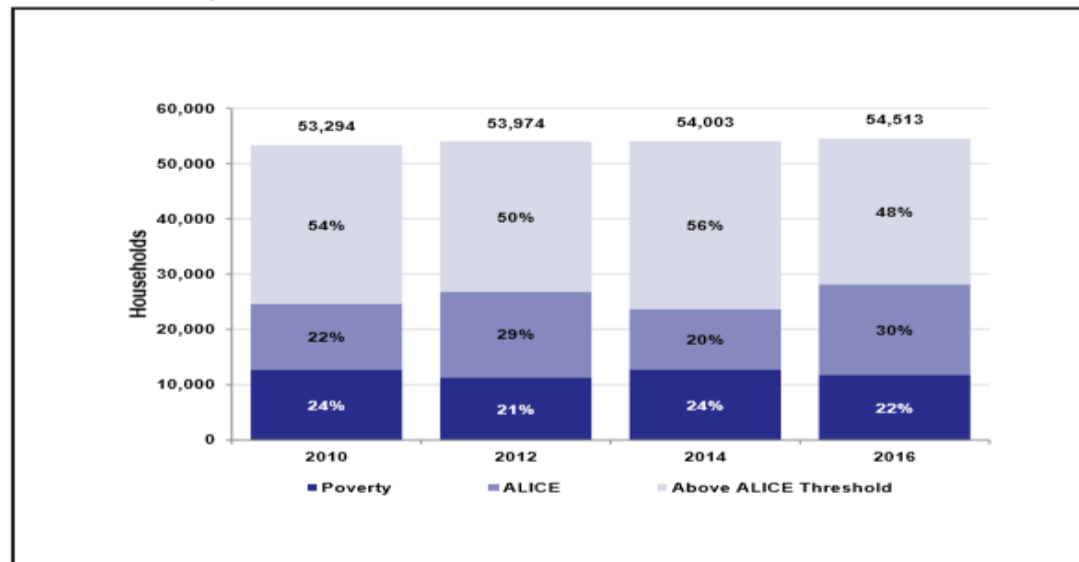
**Population:** 145,496 • **Number of Households:** 54,513

**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%)

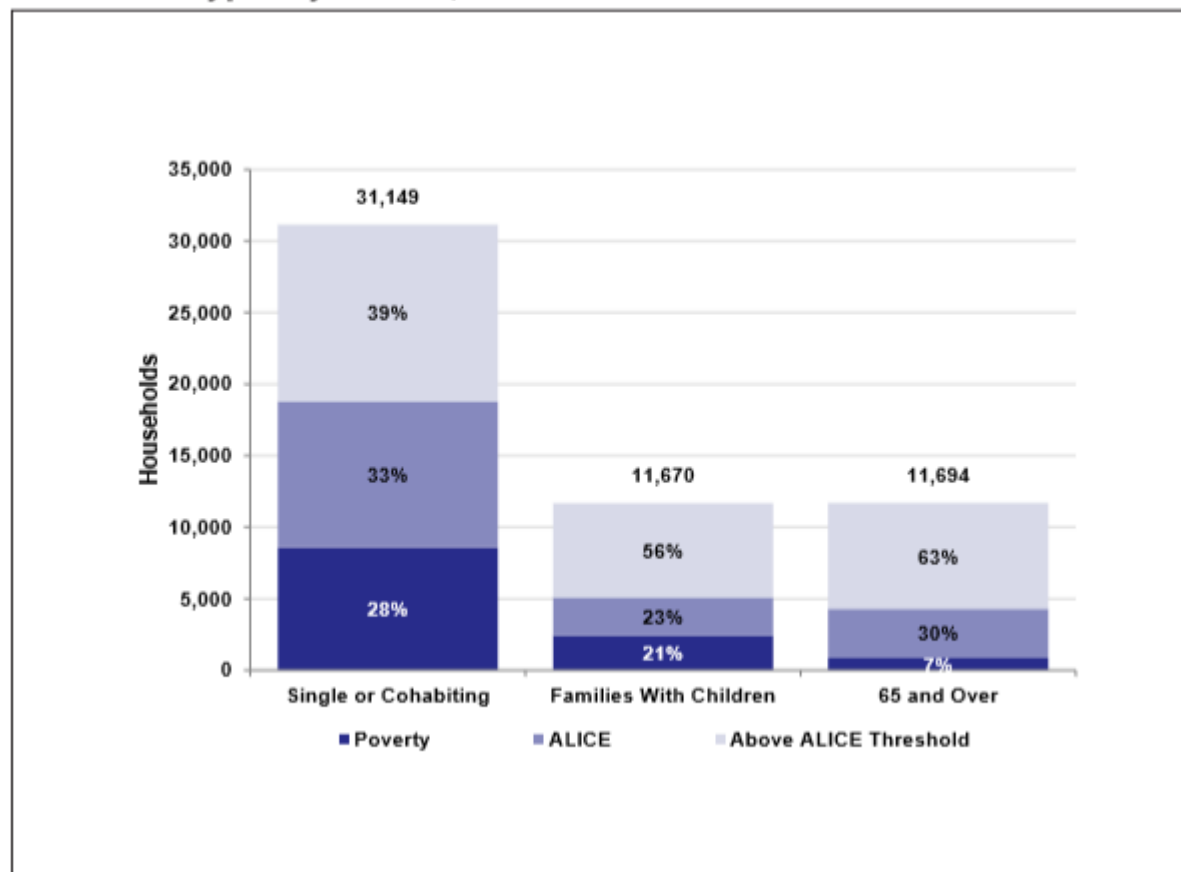
Households by Income, 2010 to 2016



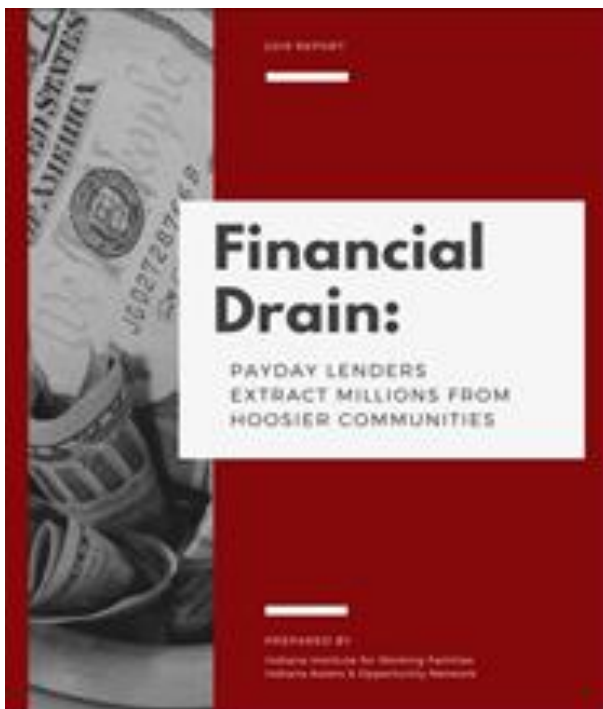
# ALICE in Monroe County

Household Survival Budget, Monroe County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$679	\$924
Child Care	\$-	\$1,021
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$174	\$455
Taxes	\$287	\$506
Monthly Total	\$1,916	\$5,003
ANNUAL TOTAL	\$22,992	\$60,036
Hourly Wage	\$11.50	\$30.02

Household Types by Income, 2016



# 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

## Appendix 4. Branch Locations, Estimated Financial Drain, & Estimated Savings by County<sup>xxii</sup>

County <sup>xxiii</sup>	Number of Storefronts	Estimated Financial Drain in 2018	Estimated 5-Year Financial Drain (2014-2018)	Estimated 5-Year Savings if Refinanced at 36% APR
Madison	6	\$1,296,458	\$7,375,178	\$6,671,171
Marion	53	\$11,452,042	\$65,147,404	\$58,928,678
Marshall	2	\$432,153	\$2,458,393	\$2,223,724
Miami	2	\$432,153	\$2,458,393	\$2,223,724
Monroe	3	\$648,229	\$3,687,589	\$3,335,586
Montgomery	2	\$432,153	\$2,458,393	\$2,223,724
Morgan	2	\$432,153	\$2,458,393	\$2,223,724
Noble	2	\$432,153	\$2,458,393	\$2,223,724
Porter	6	\$1,296,458	\$7,375,178	\$6,671,171
Putnam	2	\$432,153	\$2,458,393	\$2,223,724
Rush	1	\$216,076	\$1,229,196	\$1,111,862
Shelby	2	\$432,153	\$2,458,393	\$2,223,724
St. Joseph	11	\$2,376,839	\$13,521,159	\$12,230,480
Steuben	1	\$216,076	\$1,229,196	\$1,111,862
Tippecanoe	9	\$1,944,686	\$11,062,767	\$10,006,757
Vanderburgh	8	\$1,728,610	\$9,833,570	\$8,894,895
Vigo	5	\$1,080,381	\$6,145,982	\$5,559,309
Wabash	2	\$432,153	\$2,458,393	\$2,223,724
Warrick	1	\$216,076	\$1,229,196	\$1,111,862
Washington	1	\$216,076	\$1,229,196	\$1,111,862
Wayne	3	\$648,229	\$3,687,589	\$3,335,586
Wells	2	\$432,153	\$2,458,393	\$2,223,724
White	2	\$432,153	\$2,458,393	\$2,223,724
Whitley	1	\$216,076	\$1,229,196	\$1,111,862
<b>TOTALS</b>	<b>262</b>	<b>\$56,611,983</b>	<b>\$322,049,433</b>	<b>\$291,307,803</b>

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



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# Being an advocate in your community

**Educate  
and  
Learn  
More**

**Map your  
relationships**

**Partner with  
other  
organizations**

**Invite  
legislators to  
see your  
work in  
action**

**Share reports  
and connect  
with the  
experts**

**Make  
your  
voice  
heard!**

**Indiana United Ways**





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# MAKE YOUR VOICE HEARD

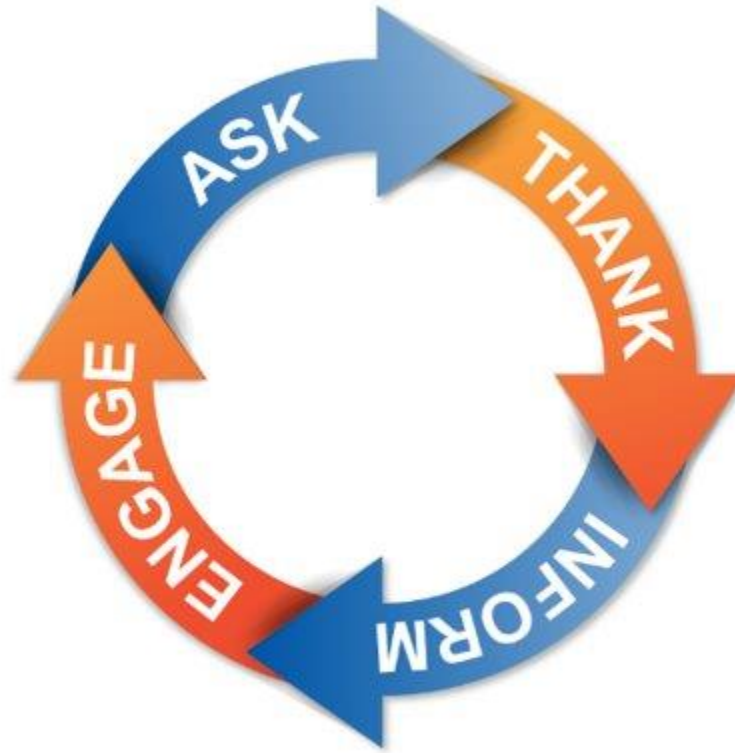


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# Building Year- Round Relationships

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# Monroe County Legislators



*Representative Jeff  
Ellington*

District 62

Phone: 317-232-9850  
Email: h62@iga.in.gov



*Representative  
Chris May*

District 65

Phone: 317-234-9028  
Email: h65@iga.in.gov



*Representative Matt  
Pierce*

District 61

Phone: 317-232-9798  
Email: h61@iga.in.gov



*Representative  
Robert Heaton*

District 46

Phone: 317-232-9981  
Email: h46@iga.in.gov



*Representative  
Peggy Mayfield*

District 60

Phone: 317-232-9802  
Email: h60@iga.in.gov



*Senator Mark  
Stoops*

District 40

Phone: 317-232-9532  
Email: s40@iga.in.gov



*Senator Eric Koch*

District 44

Phone: 317-234-9425  
Email: Senator.Koch@iga.in.gov

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# Be a champion for your community

**ADVOCATE** HELP INSPIRE HOPE  
AND CREATE OPPORTUNITIES  
FOR A BETTER TOMORROW.  
**ADVOCATE IN A  
LIVE UNITED WORLD.**  
**DO IT PUBLIC.  
BE VISIBLE.  
BE LOUD.**



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***Thank you. Questions?***