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## FUTURE 2GEN PROGRAMMING IN INDIANAPOLIS IDENTIFYING OPPORTUNITIES FOR ADDITIONAL SERVICES & FINANCIAL STABILITY

### BACKGROUND

The United Way of Central Indiana (UWCI) Great Families 2020 (GF2020) initiative began in 2016 and sought to provide financial stability to families in Indianapolis. The GF2020 service delivery model used a two-generational (2Gen)<sup>A</sup> approach that simultaneously addressed the needs of parents/caregivers and their children (ages 0–6). The program used case management to direct families to evidence-based interventions and wraparound services. GF2020 was implemented across eight subgrantees<sup>B</sup> and their partners located within five neighborhoods in Indianapolis. It focused on five key components of the 2Gen approach: early childhood education (ECE), postsecondary and employment pathways, economic assets, health and well-being, and social capital.<sup>C</sup> During the past four years, researchers assessed families' needs against the gamut of services provided through GF2020 to better understand how well the program addressed these needs and to highlight gaps in service provision.

Many GF2020 clients received basic needs services from subgrantees, such as assistance with discretionary resources. While these were not core GF2020 services, some subgrantees were able to provide these supports to address families' basic needs. This brief highlights the need for future 2Gen services that could help families meet their basic needs—specifically, assistance with transportation, rent, and utilities. Further, we discuss the need to broaden future 2Gen services in Indianapolis.

### KEY FINDINGS

#### GF2020 findings

- GF2020 participants benefited from all core GF2020 services.
- Among the core GF2020 services, financial and employment coaching were the most popular among participants.
- Both participants and subgrantees discussed the need for additional services related to transportation, rent, and utility assistance.

#### Trends in Marion County

- Rent burden and access to reliable transportation are common challenges Marion County residents face. Future 2Gen programs should emphasize service provision in these areas.

### METHODOLOGY

Researchers conducted surveys, interviews, and focus groups with participants, subgrantee staff, and subgrantee community partners to understand participants' basic needs. Data from these interviews and focus groups also helped highlight additional services needed for families to achieve financial stability. Additional GF2020 program data tracked participation, demographics, and financial status of

A The GF2020 2Gen model was developed by [Ascend at the Aspen Institute](#). Access [the first brief in this series](#) for more information about the service model and collaboration among GF2020 subgrantees and their partners.

B Subgrantees were the eight organizations that were awarded grant funding by UWCI to implement GF2020.

C Social capital components of the GF2020 program included activities that were designed and promoted by sites to boost families' social connections and peer network.

GF2020 families at enrollment and over time. Researchers also used U.S. Census Bureau secondary data to highlight opportunities for programmatic expansion in future 2Gen work in Indianapolis.

## FINDINGS

The GF2020 program integrated the Center for Working Families (CWF) model developed by the Annie E. Casey Foundation to address the 2Gen key components that focused on economic assets and postsecondary and employment pathways. GF2020 subgrantees partnered with an existing CWF model or showed they could incorporate such a model into their service provision. All subgrantees provided core and supplemental services to participants through their own organizations and/or partner agencies.

### CENTER FOR WORKING FAMILIES (CWF) MODEL

The CWF model is an evidence-based approach that bundles services for adults in need of employment, financial, and income stabilization support. Employment coaching helped with employment assistance, including basic job readiness, training, job placement, and skill development. Financial coaching emphasized the importance of budgeting, debt reduction, maintenance, developing good credit, reducing expenses, and building assets. Income support services connected participants to public benefits, including rent and utility assistance and transportation.

The research team assessed subgrantee and participant perceptions of the benefits of different CWF components. They also gauged the need for additional programs and services for participants. Findings indicated that participants benefited from the services associated with the CWF model. In fact, certain services—such as financial coaching and employment services—were very popular among participants. At the same time, participants described the need for additional stabilization services, including assistance with rent, utilities, and transportation. This section emphasizes benefits and opportunities for additional services pertaining to the CWF model and future 2Gen programming.

#### Financial coaching

Ninety percent of subgrantees felt financial coaching was effective. Participants agreed that financial coaching

helped them to follow a budget (91%), make payments on time (78%), save money each month (87%), manage debt (90%), and increase their knowledge of financial management (84%).

*“The biggest thing for me was budgeting, and [my coach] created one with me and helped me understand how to budget and save. I also learned about the importance of credit—when I should use it and when I shouldn’t. She helped me identify the important pieces like how to read my credit score or credit report and how to increase my credit score.”*

—GF2020 participant

#### Employment coaching

Eighty-four percent of subgrantees said the employment coaching they received was effective. Survey data revealed that 60% of participants improved their interview skills, and more than 70% increased their ability to identify and communicate with prospective employers. Seventy percent of participants also agreed that employment coaching increased their confidence in seeking and attaining job opportunities.

*“I attended a few of the job fairs held through [subgrantee organization] and I learned about organizations in my community [that] were hiring. I didn’t have a job, so this was helpful for me as I was looking for something to do. [My coach] had helped me with my resume so I brought it me to the job fair.”*

—GF2020 participant

#### Income support

Sixty-two percent of subgrantees agreed that income support was effective. Sixty-four percent of participant survey respondents received income supports via subgrantee organizations. Eighty-two percent of these participants were satisfied with the rent and utility help they received.

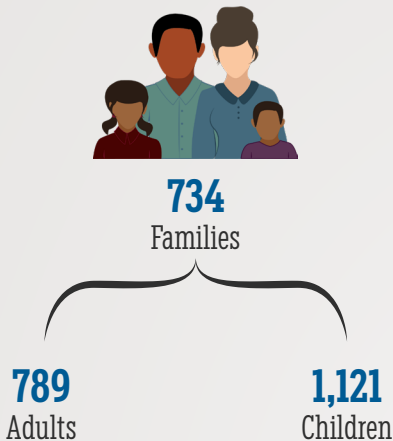
*“I had paid off most of my bills, but I couldn’t pay my electric and internet bills and I wasn’t sure where to get help from. I told [my coach] about it and she helped me out.”*

—GF2020 participant

# FACT SHEET:

## GF2020 participant information

### 1. GF2020 enrollment



### Adults in the program\*



**\$10,100**  
Median household income  
at program enrollment



**29 years old**  
Median age for participants



**90%**  
of adult participants  
were women

### 2. Demographics at enrollment\*

CATEGORY	GF2020 ELIGIBLE POPULATION
<b>Employment</b>	
Employed full time (35+ hours per week)	35.6%
Employed part time (<35 hours per week)	19%
Not in the workforce (homemaker, disabled, retired)	4.6%
Unemployed (seeking employment)	29.8%
Other	1.9%
Missing	9.2%
<b>Living arrangement</b>	
House/apartment is owned by household member	9.6%
House/apartment is rented by household member—subsidized	21.5%
House/apartment is rented by household member—unsubsidized	48.9%
Household is homeless (without a roof) or in a shelter	6.7%
Household stays in the house/apartment for free	9%
Missing	4.3%

CATEGORY	GF2020 ELIGIBLE POPULATION
<b>Educational attainment</b>	
No high school diploma	22.7%
High school/GED	28.6%
Some college	19.1%
Two-year degree	3.6%
Four-year degree	4.9%
Graduate-level degree	1.3%
Missing	19.9%
<b>Race/ethnicity</b>	
Black or African American	61.6%
White or Caucasian	18.2%
Another race	19.9%
Hispanic/Latinx (ethnicity)	21.9%
Missing	0.3%

Notes:

\* Only 675 adults were included in this portion of the analysis because they met the eligibility criteria for GF2020.

### 3. GF2020 coaching for adult participants on average<sup>1</sup>



Participants had  
**9 coaching interactions**



Coaching interactions lasted  
**27 minutes**



Participants set an average of  
**6 goals**



Participants achieved an average of  
**1 goal**

### 4. GF2020 services

#### CWF services<sup>2</sup>



The most utilized services were **financial coaching, employment counseling, and income supports**



CWF services were **generally popular with participants**

#### Social capital events



Participating sites **hosted 166 social capital events**



Participants attended an average of **5 social capital events**

#### Early Childhood Education<sup>3</sup>



**70%** of children **attended at least one day of ECE**



Children who received ECE attended those classes for a **median of 87 days**

#### Health and well-being<sup>4</sup>



GF2020 coaches gave **1,222 warm referrals<sup>5</sup>**



**43%** of adult participants **received referrals**, and **18%** **attended** those referrals

#### Notes:

1. Among the 789 adults enrolled in GF2020, a total of 679 engaged in coaching services.
2. Among the 789 adults enrolled in GF2020, a total of 608 received services from CWF.
3. Among the 1,121 children (ages 0–6) enrolled in GF2020, a total of 781 children attended at least one day of ECE from October 2017–June 2020.
4. Among the 789 adults enrolled in GF2020, a total of 675 adults met the eligibility criteria for GF2020.
5. Warm referrals is the process of meaningfully guiding a family to a service provider or other agency after making a referral instead of having the adult handle all arrangements.

## ADDITIONAL NEED FOR SERVICES AND PROGRAMMING

### Greater emphasis on short-term discretionary resources

While some participants perceived income supports as less effective than financial and employment coaching, this may be attributed to several factors. GF2020 was not initially designed to provide consistent income support in the forms of transportation subsidies or rental and utility assistance. Also, some subgrantees only provided a small amount of income support because it was not a core service provided through GF2020. As a result, subgrantees often provided a one-time stipend to offset these expenses. Some even offered consistent support via bus passes and gas cards to limit barriers to transportation. Both subgrantees and participants pointed out that more families would have benefited from these services on an ongoing basis.

**Transportation assistance.** Subgrantees and participants indicated that access to reliable transportation was a barrier for some families who wanted to engage more frequently with services offered through GF2020. About 40% of participants were satisfied with transportation assistance. Specifically, some participants expressed that they could not participate in some social capital events because they lacked private transportation or the money to use public transportation. Many subgrantees mitigated these barriers by pivoting to home-based care services. Some were able to provide bus passes, gas cards, and other forms of transportation assistance.

*“One barrier that we were dealing with was transportation. Originally, a lot of our services were offered at our office and that’s where families had to come. We would talk to them and they would schedule the appointments, but they wouldn’t actually show up for the appointments because they didn’t have transportation. Once we started providing home-based services, we saw more people actually engaging and participating.”*

—GF2020 subgrantee staff

**Rent and utilities assistance.** The majority of GF2020 participants were renters. Only 6% of GF2020 families lived in a house owned by a household member. Some participants said they had difficulty paying rent and utilities. The high rent burden<sup>D</sup> experienced by Indianapolis residents likely contributed to this challenge as 49% of all Marion County renters face rent burden. Although some GF2020 subgrantees helped participants with their rent and utilities, the need for more of these services was clear among both subgrantees and participants.

*“One of the things I remember: I could have used more of was help with rent and utilities, especially electric and gas. I worked two jobs, but I still had times when I asked for help with utilities. I didn’t get it all the time but was grateful for two times [my coach] helped me.”*

—GF2020 participant

### Broadening eligibility criteria

Eligible families in GF2020 were defined as families in need of economic support or stabilization services who had at least one custodial parent/caregiver and one child (age 0–6) living together. There were no income requirements to participate in GF2020 because the program assumed it would attract families in need of core services.

The services provided through GF2020 were geared towards parents/caregivers and their children (ages 0–6). However, the research team found that because some GF2020 families lived in multigenerational homes, these families might experience additional needs that could be addressed in future 2Gen service models.

*“I think children [older than] 6, the young adult population, and senior populations are missing from this program, specifically our model. Separate from GF2020, a lot of our sites serve older adults and younger adults, but because they are not included this model . . . we are missing critical information or learnings for the program.”*

—GF2020 subgrantee staff

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D HUD defines rent burden as renter households spending more than 30% of their income on housing. Renter households experience severe rent burden when their housing costs are more than 50% of their income.

# FACT SHEET:

## Opportunities for programmatic expansion

### 1. Rent and utilities assistance<sup>1</sup>



In Marion County, families who rent are **5x more likely to live in poverty** than families who own their homes



**49%** of Marion County renters are rent burdened



**65%** of Marion County families live in homes owned by family members

### 2. Transportation assistance in Marion County<sup>1,2,3</sup>



Public transit users travel on a **system ranked least effective of America's 200 largest cities<sup>2</sup>**



**Public transit users use the service less** than in comparable Midwestern cities<sup>1</sup>

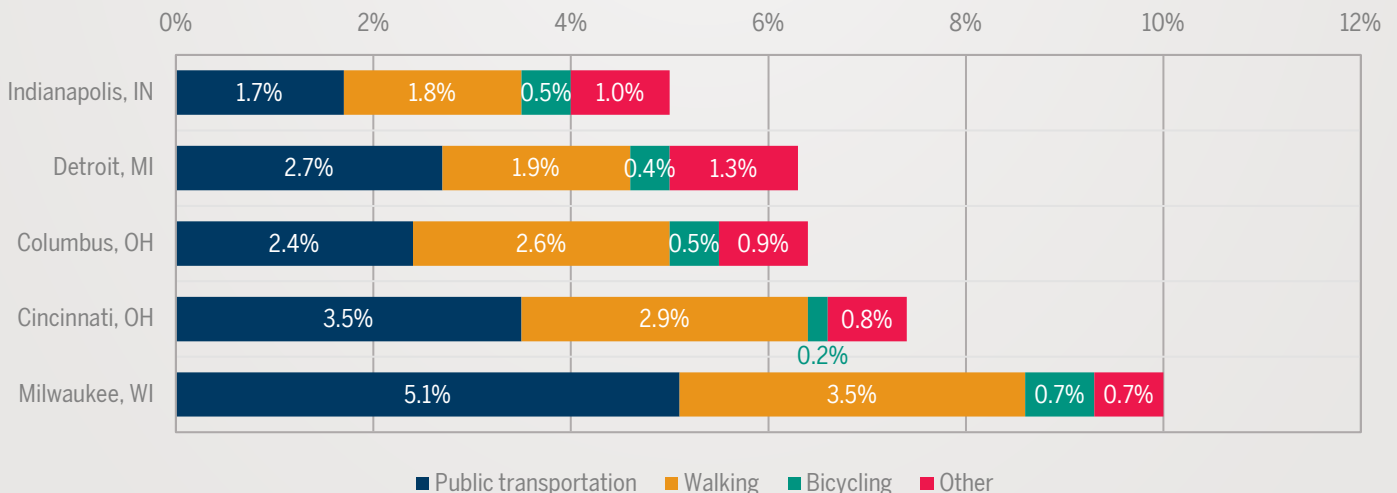


**36%** of public transit users have a commute that is **greater than 60 minutes<sup>1</sup>**



**47%** of public transit users **do not have access to a vehicle<sup>1</sup>**

### Non-car commuting methods in mid-sized Midwestern cities (2019)<sup>1,3</sup>



#### Notes:

1. U.S. Census Bureau, 2015-2019 American Community Survey five-year estimates.
2. McCann, A. (2019, September 10). Cities with the Best & Worst Public Transportation. Retrieved January 21, 2021, from <https://wallethub.com/edu/cities-with-the-best-worst-public-transportation/65028>. Operationalized public transit quality through three qualities: Access and Convenience, Safety and Reliability, and Public Transit Resources.
3. City data comes from county-level geographic boundaries (Marion County, Indiana, Wayne County, Michigan, Franklin County, Ohio, Hamilton County, Ohio, and Milwaukee County, Wisconsin, respectively).

# IMPLICATIONS

## DISCRETIONARY RESOURCES

As parents/caregivers participate in 2Gen programs, they make incremental improvements in employment, which can consequently make them ineligible for other critical supports that are necessary for maintaining financial stability. For example, eligibility for social services, such as Temporary Assistance for Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP), are based on both financial and nonfinancial requirements, including income and asset limits. As income increases, families can lose access to these services before they are truly self-sufficient. Ensuring that families have enough to cover their basic needs as they climb the socioeconomic ladder can help sustain long-term economic mobility.<sup>1</sup> According to a 2017 report by the Center for Budget and Policy Priorities, income support combined with parents' earnings can help families rise above the U.S. poverty line, with benefits that also improve long-term academic achievement and health outcomes for children.<sup>2</sup>

### Transportation assistance

Scholars have identified a link between transportation and access to job opportunities. A 2020 study found a positive association between transportation and employment outcomes, with varying implications for car ownership, public transportation access, commute times, and job accessibility levels. The study concluded that greater access to public transport and job accessibility can increase the chances for attaining employment.<sup>3</sup>

On a structural level, supporting the transportation needs of families can be difficult due to a lack of local transportation infrastructure. A 2019 analysis concluded that Indianapolis has the least effective public transit system out of the 100 most populous American cities.<sup>4</sup> Fewer than 9,000 people commute by public transit in the Indianapolis metropolitan region. In fact, only 4% of residents in Marion County live within a quarter-mile of a bus stop that has consistent midday services on weekdays. Furthermore, those who commute via public transportation have longer commute times. With very few options for frequent and reliable transit, Hoosiers can experience barriers to workforce entry and job accessibility.<sup>5</sup>

For these reasons, the vast majority of Marion County workers use a car to get to work as opposed to using the Indianapolis public transportation system. However, car ownership can also be an expensive necessity for working families. A study found that low-income families often minimize their distance traveled to conserve transportation costs, both by making fewer trips and avoiding traveling longer distances. These coping strategies can reduce access to resources, services, and opportunities which may help families improve their financial situation.<sup>6</sup>

### Rent and utilities assistance

Stable and adequate housing is linked to improved academic achievement and healthy development in children. Housing assistance can disrupt cycles of poverty by preventing eviction, homelessness, and overcrowding—all of which create stressful and distracting learning environments for children.<sup>2</sup> In Marion County, nearly half of renter-occupied households are rent-burdened.<sup>7</sup> Providing consistent income support can help alleviate the economic, psychological, and physiological stressors associated with housing instability and poverty, as well as enable parents and children to focus on their jobs and academic performance.<sup>2</sup>

## BROADENING 2GEN SERVICES

Based on participant and subgrantee feedback, future 2Gen programs in Indianapolis should consider broadening their services to include the whole family. This approach considers the needs and challenges of family members outside of the traditional family unit, such as older siblings (ages 6+), other adult family members, and noncustodial parents.<sup>8</sup> Programming and policies that provide resources for the entire family are important as the number of multigenerational households continues to rise among all racial and ethnic groups in the United States. In 2016, 64 million Americans lived in households with multiple generations—at least two adult generations or grandparents and grandchildren under 25—compared to 32 million in 1950.<sup>9</sup> In Indiana, 3% of families live in households consisting of three or more generations.<sup>10</sup> In Marion County, at least 3% of all families with children have a grandparent also living in the house. Similarly, a study from *A Journal of Demography* found that 35% of children in the United States experience living in an extended family before the age of 18. Black (57%) and Hispanic/Latinx (35%) children

are also more likely than white children (20%) to live in an extended family.<sup>11</sup>

More generally, it is common for families in need of stabilization services to have more than one economic contributor to secure stable housing. Multigenerational and extended family structures largely develop out of socioeconomic necessity, mutual benefit, as well as cultural norms and practices. Through shared living arrangements, families can split housing expenses and pool economic resources that otherwise might not be accessible to each member individually.<sup>12</sup> However, most social services help individuals or are only geared towards caretakers and their children. Integrating the whole family into the 2Gen model can raise a household's overall income by assisting all potential earners in finding and retaining adequate employment, as well as providing resources that mitigate barriers to entry in the workforce, such as caring for family members who are older or who have disabilities.<sup>8</sup> Family-based social programs need to reflect and accommodate for changing family arrangements. Literature on whole-family approaches has found that mainstream policies and provisions can further exclude or create barriers for nontraditional family types seeking services.<sup>13</sup>

Furthermore, a study by the Urban Institute on The Housing Opportunity and Services Together (HOST) 2Gen services found a wide range of variation in families' needs, challenges, and strengths.<sup>14</sup> As a result, the timeframes in which families needed to utilize the program varied on a case-by-case basis, underscoring a need to have distinct family outcomes based on unique socioeconomic conditions.<sup>14</sup> Some families may need to use the program's services longer to achieve their goals. This could be further reason to broaden the eligibility criteria for future 2Gen programs in Indianapolis.

## RECOMMENDATIONS

### TRANSPORTATION ASSISTANCE

Indianapolis' public transit system has unique challenges, which can limit organizational options for supporting participants' reliable transportation. However, CRISP researchers found several 2Gen programs that have addressed participant transportation despite their regional

limitations.<sup>15</sup> For example, the *CareerAdvance* program in Tulsa, Oklahoma, provided in-kind funds for transportation on an as-needed basis, but these funds were capped at \$450 total during the first year of participation.<sup>16</sup> Notably, 2Gen programs in rural areas—such as Family Economic Success (FES) in Oakland, Maryland—have prioritized access to affordable transportation due to a lack of public transit infrastructure.<sup>17</sup> Similarly, researchers at CRISP recommend that Indianapolis nonprofits engaged in future 2Gen work be conscious of local public transportation limitations and allocate greater resources to address this need among participants.

### RENT AND UTILITIES ASSISTANCE

Some 2Gen programs have prioritized housing supports to a greater extent. For example, the Jeremiah Program in Austin, Texas, prioritizes safe, affordable housing as one of five program components, including career-track education, high-quality ECE, empowerment and life skills training, and supportive community.<sup>18,19,20</sup> While the Jeremiah Program has a more selective criteria than other 2Gen models, its complete integration of housing supports could serve as a model for more expansive 2Gen programming. CRISP researchers recommend that local Indianapolis nonprofits and service providers engaged in future 2Gen programming should consider incorporating ongoing housing supports to help improve families' outcomes.

### BROADENING 2GEN SERVICES

Leveraging lessons learned from the GF2020 program, CRISP researchers recommend that future iterations of 2Gen service models in Indianapolis consider the needs of households that have family members who do not meet the eligibility criteria for a 2Gen model.

There are existing models that have broadened their services. For example, The Aspen Institute updated their Ascend 2Gen model—on which the GF2020 program was based—to extend core services that include K–12 programming.<sup>1</sup> This helps to integrate services for children in the household older than 6 years. UWCI has also launched the Family Opportunity Fund in 2019.<sup>E</sup> The initiative aims to help whole families achieve financial security and long-term stability through supporting community-based programs

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E [The Family Opportunity Fund](#) was developed to break the cycle of poverty by addressing the entire family's needs through providing financial, education, physical, mental, and emotional health services.



that provide education, and financial stability, and overall health. Future 2Gen programming in Indianapolis could explore ways to expand basic services to other household members of participating families.

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This brief is the second in a series of three briefs discussing trends and findings from the implementation study conducted on United Way's Great Families 2020 program. The four-year initiative aimed to improve family stability for vulnerable children and their parents living in five neighborhoods in Indianapolis. Access the first brief in the series [at this link](#).