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Center for Research on Inclusion & Social Policy



TOWNSHIP ASSISTANCE IN MARION COUNTY

An analysis of assistance distribution

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OVERVIEW

State-administered General Assistance (GA) programs are a form of public assistance funded at the state and local levels to serve as a last resort safety net for low-income individuals, including those who are ineligible for federal programs such as Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF).^{1,2}

Over the years, GA programs have declined substantially, with states offering fewer benefits or eliminating benefits altogether.¹ As of April 2020, only 25 states, including Indiana, offer general cash-based assistance programs at the statewide or county level.¹ Within the state-mandated guidelines, county programs can adapt their eligibility criteria. As a result, the distribution, management, and availability of cash assistance can vary across the state, county, or locality, creating disparities in how these services are delivered.^{1,3}

Indiana's GA is also known as township assistance because it is administered by townships.⁴ Although township assistance is administered across the state, this report will focus on Marion County's nine townships. (Figure 1). The report will include analysis of trends in Marion County, including the scope of township assistance, its utilization, and potential disparities.

FIGURE 1. Marion County Townships



KEY FINDINGS

- Although all townships in Indiana follow state guidelines, individual trustees have different interpretations of those guidelines, which result in differences in how township assistance is administered.
- Overall trends in Marion County indicate that requests for township assistance—as well as the number of households and recipients receiving township assistance—have decreased from 2011 to 2019 in most townships.
- The value of benefits distributed to township assistance recipients has dropped in 5 out of 9 townships in Marion County, including Pike, Washington, Lawrence, Center, and Decatur townships. Other townships saw an increase.
- Marion County townships have distributed 50% or less of all available funds in their township assistance fund budgets each year from 2011 to 2019.

METHODOLOGY

CRISP researchers utilized a mixed-methods approach, combining publicly available quantitative data with interviews that provided additional context and perspective on township assistance. The research team interviewed representatives from 5 of the 9 township trustee offices in Marion County (Lawrence, Pike, Warren, Washington, Wayne) to inform trends across townships. Center and Franklin townships did not respond to our interview request, while Perry and Decatur townships withdrew from the interview for unknown reasons. Researchers also used the U.S. Census Bureau's American Community Survey data to understand demographic trends within each township, as well as publicly available annual financial reports from Marion County to gather data about township assistance and spending. Indiana law requires that local governments submit these annual reports with receipts and expenditures for each local government unit.⁵ Each township is responsible for inputting and submitting the data electronically. Therefore, it is important to note that there may be limitations with data accuracy. Because of differences in data entry and reporting by townships, researchers encountered limitations in comparing and analyzing the data to calculate a rate of approval for any township in Indiana.

TOWNSHIP ASSISTANCE

Township government is one of the oldest forms of local government in Indiana and dates back to the 1800s.⁴ Township trustee offices in Indiana provide emergency^A assistance to residents who experience unexpected challenges. The services—formerly known as “poor relief”—are designed to be a last resort to receive help compared to sustaining assistance that other government programs may provide. Each Indiana township follows general guidelines dictated by the state⁶ and can tailor these guidelines to fit their specific residents and circumstances. Although there are some variations in the types of assistance each Marion County township provides, they all must report the distribution of funds for housing assistance, utility assistance, food assistance, medical assistance, burial and cremation assistance, emergency shelter assistance, job training programs, workfare programs, and representative payee programs. Other types of assistance are provided based on the townships’ needs and at the trustee’s discretion.⁴ Township trustees also are responsible for developing the annual budgets allotted for cash assistance and other services.

Each township within Indiana has an elected trustee with a four-year term.⁴ There are no term limits for township trustees and elected officials do not have to meet any experiential or educational criteria to hold office. For example, Decatur Township’s trustee was elected in 2020, but the previous trustee held the position for 30 years (Table 1). Incoming trustees may interpret the guidelines differently from the previous trustee by either expanding or restricting the ability to provide assistance or continuing to uphold the current interpretation of the guidelines. Trustee pay is determined by the Township Board, but typically cannot be less than the previous trustee’s salary, though there are exceptions sometimes. For example, the current Pike Township Trustee earns \$20,000 less than her predecessor.

TABLE 1. Township trustees in Marion County

TOWNSHIP	CURRENT TRUSTEE	TERM	ELECTED	PREDECESSOR	TERM
Center Township	Eugene W. Akers	10 years	2010	William E. Douglas	1 year
Decatur Township	Jason Holliday	1 year	2020	Stephen Rink	30 years
Franklin Township	Don Brunson	2 years	2018	Clifford Knight	2 years
Lawrence Township	Steve Talley	6 years	2014	Russell Brown	5 years
Perry Township	Susie Day	6 years	2014	Daniel T. Moriarty	6 years
Pike Township	Annette Johnson	2 years	2018	Lula Patton	16 years
Warren Township	Vernon A. Brown	6 years	2014	Jeff Bennett	7 years
Washington Township	Frank Short	14 years	2006	Gwendolyn M. Horth	12 years
Wayne Township	Chuck Jones	2 years	2018	Andy Harris	8 years

While the state guidelines outline minimal requirements for township staff, such as having a high school diploma, hiring practices differ among townships. This includes using different terminology for similar positions across townships (e.g., case manager versus investigator).

A According to the [township assistance guidelines recommended by the Indiana Township Association in 2019](#), the term “emergency” is defined as “an unpredictable circumstance or a series of unpredictable circumstances that : (1) place the health or safety of a household or a member of a household in jeopardy; and (2) cannot be remedied in a timely manner by means other than township assistance.”

FUNDING TOWNSHIP ASSISTANCE

Funding for township assistance comes primarily from local property taxes⁴ though tax caps impact the maximum amount of tax townships may levy. Generally, townships with larger populations will receive more revenue than smaller townships. Township trustees, in conjunction with the Township Board, create and submit budgets that categorize revenues into specific funds such as the General Fund, Township Assistance, or Fire Protection Fund (in some cases). The trustee may seek to obtain approval to redirect revenue from one fund to another, and trustees are able to divert some unused funds into savings. The township board must appeal to the Department of Local Government Finance to borrow money if there aren't available funds for payment of township assistance.⁷

Townships may also receive cash or physical goods contributions from outside sources. For example, a township can use donations to stock an onsite pantry or, in some situations, assist applicants who need help but have been denied assistance based on strict state and township guidelines.

ELIGIBILITY

Individuals or families seeking township assistance are required to reside within the township in which they are seeking assistance. Eligibility standards and program guidelines may vary slightly by township. However, individuals generally must present the following documentation when they apply:

- Proof of residence in the township
- Proof of income and receipts for payments made (e.g., bills, etc.)
- Tax returns for the previous year
- Identification/Social Security number
- Birth certificates (for children)
- Signatures on any application materials from all household members

Applicants may be deemed ineligible if they:⁶

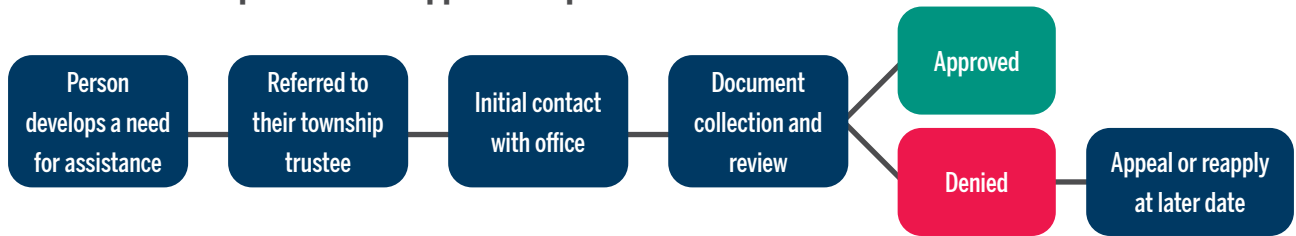
- Have income that is higher than the set federal poverty guidelines
- Are deemed to have wasted resources
 - Loss of income (e.g., voluntarily quitting employment)
 - Being fired or evicted for just cause
 - Had a previous ability to pay during the period for which the applicant is seeking assistance
- Do not accept the shelter arrangements provided by the township trustee
- Are unable to provide required documentation or fail to cooperate
 - Receipts for how they spent their income during the past 30 days
 - Documentation of available assets
 - Completion of required monthly report forms for governmental programs
- Falsify information on their application
- Fail to comply with any workfare program requirements or do not seek gainful employment

APPLICATION PROCESS

Referrals to the township trustee's office are typically generated through word-of-mouth, community organizations, landlords, hospitals, or 211. Applicants are expected to bring their completed application and documentation to their scheduled appointment. According to interviews, it is common for applicants to not show up or to cancel their appointments during this phase of the application process. Some interviewees suggested this can happen because applicants are either unwilling to disclose their financial information or they have found financial support elsewhere. At the appointment, township assistance staff will review the application and interview the applicant. Staff members may hold the application for up to 72 hours⁸ to provide applicants time to gather missing information needed to finalize their application.

Once the application is complete, townships have 72 hours to decide the case.⁶ Incomplete applications will always end in denial. When applicants are denied, the trustee’s office provides a notice of action, reason for denial, and sometimes a referral to other community organizations that could help them. All denials of township assistance can be appealed to the county’s Board of Commissioners within 15 days of the decision.⁶ Appeals focus on whether the trustee has followed the guidelines established for their office, not the merit of the decision. The trustee’s office will reverse its decision if the court rules in the applicant’s favor. According to interviews, it is unlikely for the court to rule in the applicant’s favor. Applicants can reapply for assistance in some townships if their emergency persists.

FIGURE 2. Township assistance application process



TRENDS IN MARION COUNTY TOWNSHIP ASSISTANCE

All research participants shared the same perspective that township assistance is designed to assist in short-term emergencies rather than provide sustaining assistance. Some emphasized that the main priority of the township trustee’s office is protecting taxpayer dollars from those who want to manipulate the system for their own benefit. Township trustee offices will investigate whether applicants have fully utilized other government assistance (e.g., Medicaid, Medicare, Healthy Indiana Plan (HIP), Veteran Affairs, SNAP, etc.) that is available to them prior to awarding any township assistance.

“An emergency and a crisis can somewhat be different. ‘I’m running behind in my bills.’ That’s a crisis, but what was the emergency or what was the issue that caused that to happen? If you’ve applied. . . [because of] COVID, you lost your income in March? Well, that was an emergency in March. It was emergency in April, probably May. If we get all the way to next March, and even though COVID is here—the job market is pretty hot right now, there are notices everywhere, and you chose not to go back to work, and workforce development denied your unemployment—then really is that an emergency or is that a choice at that point? And that’s what the case managers look at.”

—Lawrence Township representative

High need for township assistance

Interviewees from all townships agreed that there is a high need for township assistance within each of their respective communities, but they also acknowledge that their funds are often underutilized. There are many trends that may contribute to this. Township offices do not actively seek out those in need. While some townships advertise their services through their websites and news outlets, most have primarily relied on word of mouth to get residents to apply for township assistance. Interviewees indicated that sources such as 211, landlords, judges, hospitals, funeral homes, and previous clients often refer residents to apply for township assistance. This could account for the general misunderstanding of what township assistance is and why some applicants will often apply even if they are ineligible.

Barriers in the application process

It is not uncommon for applicants to not complete the application process. Most interviewees suggested that many people do not finish their applications either because they realize they are ineligible or because they become uncomfortable disclosing all their financial information. In such cases, applicants may seek out alternative ways to find money that require less scrutiny,

possibly from relatives or friends. This could contribute to townships being underutilized. Further, while not every township was able to identify specific demographics for those most in need of townships assistance, some identified single mothers and seniors as common recipients.

Seasonal trends in applications

According to interviews, there are seasonal trends for township assistance applications. Seasonal weather and temperatures can affect people's expenses. During winter months, townships see a rise in utility assistance due to households using more energy to heat their homes. This is when elderly recipients are most likely to apply. During the spring, townships might see a decline in assistance requests because residents who receive tax refund checks may be able to cover unexpected expenses during that time. Other unforeseen circumstances—such as house fires, floods, and dangerous weather that damage homes and make them uninhabitable—are examples of seasonal environmental factors that force individuals and families to seek assistance. The township trustee offices collaborate with hotels and other disaster relief organizations, like the Red Cross, to provide emergency shelter for individuals and families.

Trustees operating as a referral agency

Township trustees may also function as an intermediary or referral agency, directing individuals to other community resources to assist with education, employment, and job training.⁴ For example, Wayne Township offers co-located services to veterans by hiring a veteran service officer who would help them identify and apply for their veteran benefits on-site.

"It helps the, for instance, somebody coming in to get assistance with their rent, they're actually a veteran and they have veteran benefits that they're unaware of or they're waiting for because they filed a claim. . . our veteran service officer can jump in there. He can look to see where their claim is at, or he can file that claim for them. We can assist them until they get their benefits. And then we can roll them off [the township assistance] roster, which saves our tax dollars to go to more people that need it."

—Wayne Township representative

Townships frequently collaborate with community organizations, such as local YMCAs, libraries, Salvation Army, or religious institutions. These collaborative relationships also allow townships to refer otherwise ineligible applicants to other organizations where they are eligible to receive assistance. Conversely, community organizations use the trustee's office to vet potential applicants for them, helping to verify the validity and need of residents who have come to them for assistance. Some community-based organizations even require clients to show that they reached out and applied for township assistance before providing services to them. It is important to note that township assistance applicants are required to apply within 15 days for any referrals from the trustee to other public and/or private assistance programs.⁶ Any failure to comply could lead to an application denial for up to 60 days.⁶

Responses to COVID-19

The onset of the COVID-19 pandemic created challenges that required some townships to make adaptations to how they delivered services. According to interviews, townships approached balancing employee safety with the need to continue services differently. Due to safety concerns, some townships transitioned the paper application for township assistance into a digital application to continue serving applicants. While there was a reported instance where at least one township in Marion County closed for an unknown period, shutting down the trustee's office was not the norm. This digital transition carried over into the work handled by township assistance staff, who began meeting with applicants virtually or through phone interviews to complete applications. When trustees could reopen their doors, safety precautions were put into place to protect the case workers. The physical reopening of trustees' offices restricted the capacity of the building, forcing townships to no longer accept walk-in appointments. This led to a drop in the number of clients that staff could see each day.

TOWNSHIP ASSISTANCE IN MARION COUNTY

CRISP researchers compared data from township assistance (TA-7), cash investment, and disbursements reports to identify trends in township assistance from 2011 to 2019. Specifically, researchers looked at the number of requests for township assistance, the number of households with township assistance recipients, the number of township assistance recipients, the value of benefits, and the types of assistance awarded (Table 2). Table 3 showcases the elected trustees and changes in elected officials during the study period. It is important to contextualize how administrative changes in policy may have impacted the provision of township assistance over time.

TABLE 2. Key township assistance terms defined

TERM	DEFINITION
Households	According to the township assistance guidelines recommended by the Indiana Township Association in 2019 , the term “household” is defined as an individual living alone, a family related by blood, or a group of individuals living together at one residence as a domestic unit with mutual economic dependency.
Total number of township assistance requests	Counts every time that an individual or household requests more than one type of assistance. For example, an individual seeking housing and utility assistance would count as two requests.
Total number of households with township assistance recipients	The number of households that received assistance at least once during the calendar year. A household is only counted once in the calendar year regardless of how many individuals or number of times a member of the household received assistance. This report will refer to this term as households receiving township assistance or simply households.
Total number of township assistance recipients	The number of individuals within a household who have received assistance at least once during the calendar year. Individuals are only counted once regardless of how many types or times they received assistance within the year. This report will refer to this term as individuals receiving township assistance or simply recipients.
Total value of benefits provided to township assistance recipients	The dollar amount for the calendar year of what the trustee paid toward township assistance. This dollar amount reflects money that was awarded directly to township assistance recipients.
Disbursements	Details for township fund spending accessed through Indiana Gateway.
Cash and investment	Details for township spending, receipts, and end-of-year balances accessed through Indiana Gateway.

TABLE 3. Changes in elected trustees during 2011–2019 study period

CURRENT TRUSTEE	2011	2012	2013	2014	2015	2016	2017	2018	2019
Center Township (Eugene W. Akers)									
Decatur Township (Jason Holliday)									
Franklin Township (Don Brunson)								E	
Lawrence Township (Steve Talley)				E					
Perry Township (Susie Day)				E					
Pike Township (Annette Johnson)								E	
Warren Township (Vernon A. Brown)				E					
Washington Township (Frank Short)									
Wayne Township (Chuck Jones)								E	

Note: E represents the year trustee was elected. The current Decatur Township trustee, Jason Holliday, was elected in 2020 and began serving in 2021.

TOWNSHIP ASSISTANCE RECIPIENTS

The number of requests for township assistance varies among townships in Marion County. Despite being one of the most populous townships and having the most households living below the poverty level,^B Center Township had fewer requests for township assistance than Wayne Township in 4 of 9 years during the study period (Figure 3). Overall, Center Township had an average of 8,800 requests per year (Table 4). By comparison, Decatur Township—the least populous township—had the least amount of requests. When looking at changes over time, the number of requests for township assistance has decreased across most townships since 2011 (Figure 4). Only Franklin and Lawrence townships experienced more requests, with Lawrence seeing a 51% increase in the past nine years.

TABLE 4. Average number of township assistance requests in Marion County townships (2011–2019)

TOWNSHIP	AVERAGE REQUESTS
Center Township	8,787
Decatur Township	360
Franklin Township	1,252
Lawrence Township	1,269
Perry Township	2,230
Pike Township	1,845
Warren Township	1,152
Washington Township	2,802
Wayne Township	8,167

FIGURE 3. Number of requests for township assistance (2011–2019)

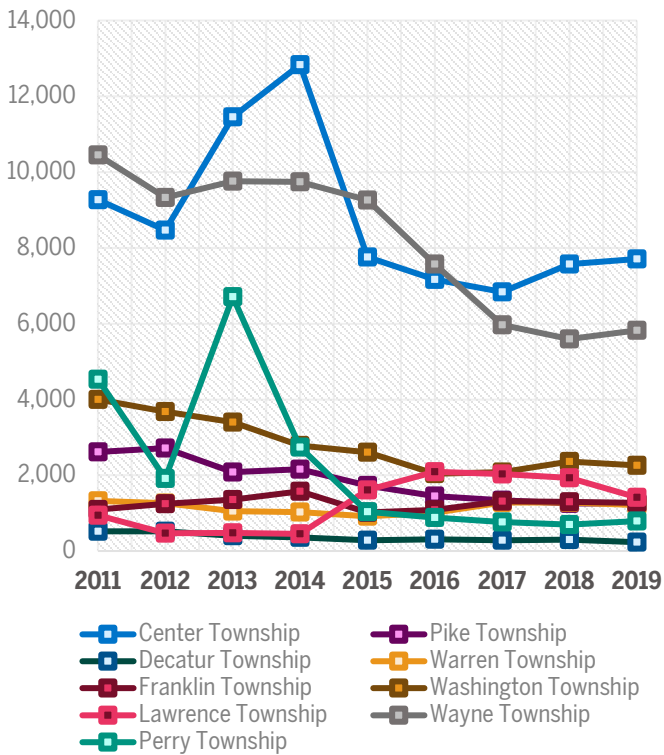
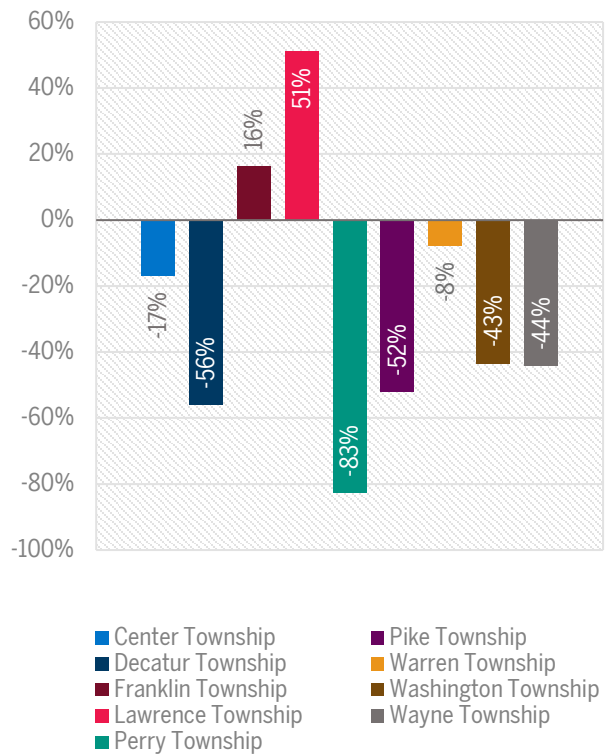


FIGURE 4. Percent change in township assistance requests (2011–2019)



B See Appendix A for further information about Marion County demographics.

FIGURE 5. Number of households with recipients of township assistance (2011–2019)

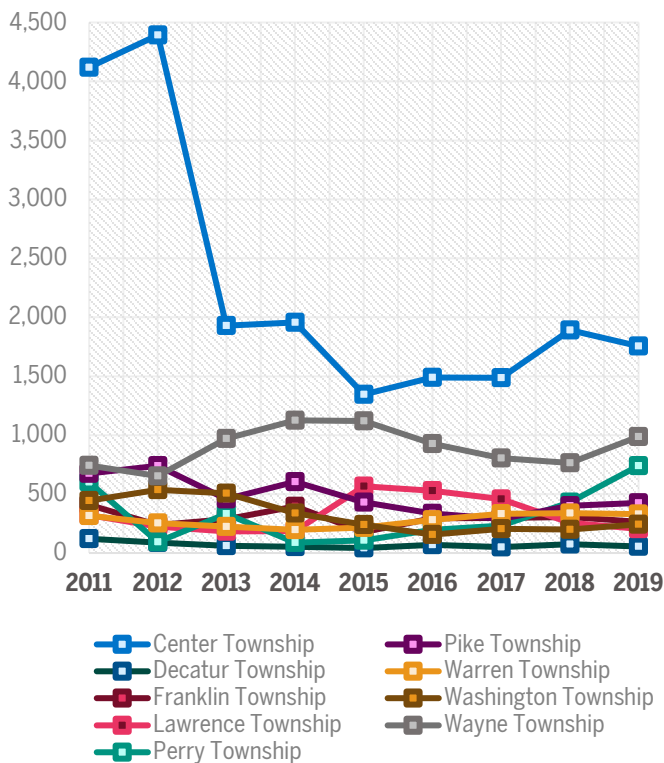


FIGURE 6. Percent change in households receiving township assistance (2011–2019)

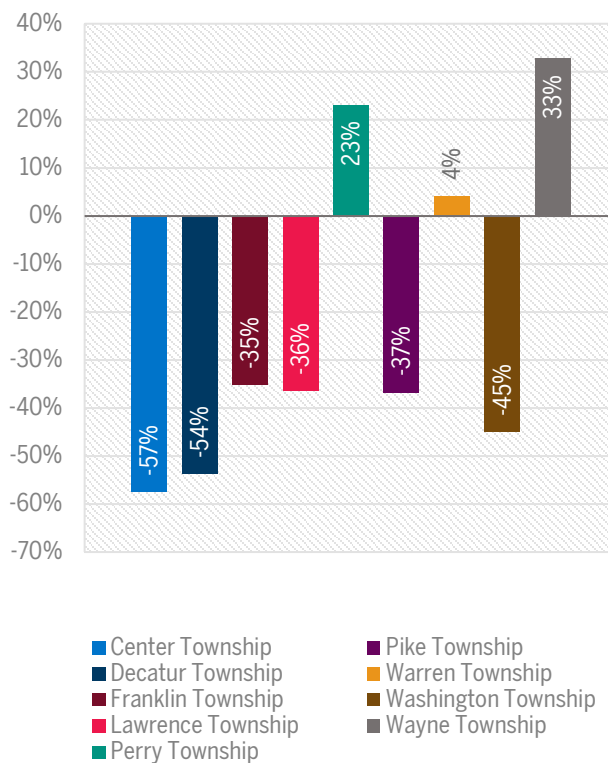


FIGURE 7. Number of individuals receiving township assistance (2011–2019)

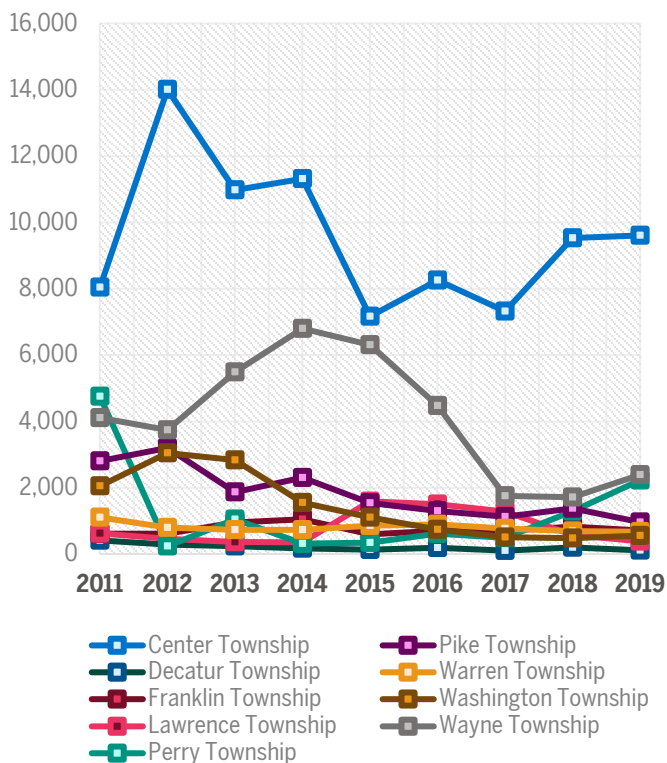
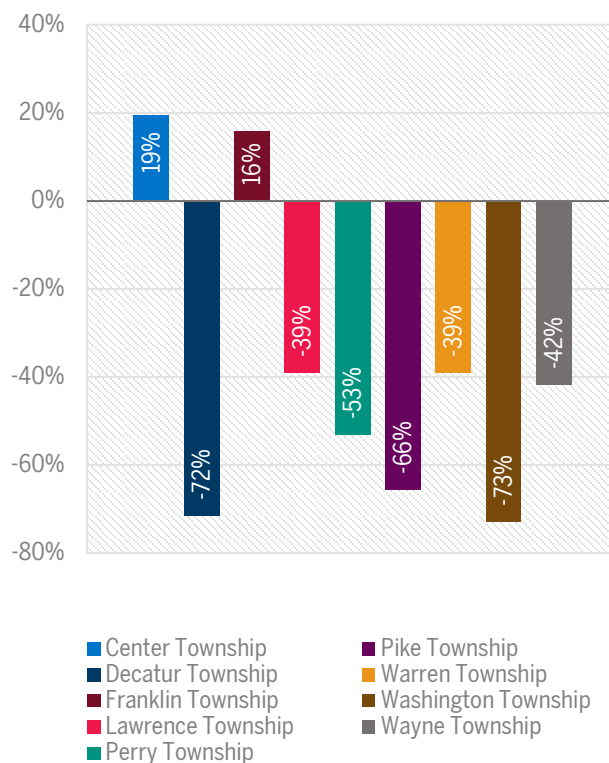


FIGURE 8. Percent change in number of individuals receiving township assistance (2011–2019)



Center Township had the highest number of households receiving township assistance throughout the study period (Figure 5). However, the township experienced a sharp decrease in these households in 2013, with requests declining by more than half in just one year (Figure 5). Overall, the number of households and individuals receiving township assistance has decreased across most townships (Figure 6). In fact, all but three Marion County townships (Perry, Warren, and Wayne) saw a drop in the number of households receiving assistance. Only Center and Franklin townships saw increases in their number of township assistance recipients. Center Township had the largest decline (57%) in households receiving assistance, but it also had a 19% increase in individual recipients (Figure 7). Similarly, Franklin Township saw a 35% drop in the number of households receiving township assistance, but a 16% increase in individual recipients (Figure 8). Since individuals and households are only counted once a year no matter how often they receive assistance, this is an indication that these townships are serving a smaller concentration of households that have larger families.

Conversely, Perry Township had a 23% increase in households that received assistance despite having large declines in both the number of requests and number of individual recipients. Warren and Wayne townships also experienced declines in requests, an increase in households, and a decrease in total recipients. This could indicate an emphasis on helping households that are comprised of single individuals as opposed to households with larger families. Despite a 51% increase in township assistance requests, Lawrence Township experienced a decrease in assistance for both households and recipients.

TOTAL VALUE OF TOWNSHIP ASSISTANCE BENEFITS

Center Township awarded the most yearly benefits most frequently from 2011–2019 (Figure 9). However, as seen in Figure 10, only Franklin, Perry, Warren, and Wayne townships increased the value of benefits provided during this time. Of these, Perry Township experienced the largest percentage increase, more than doubling its value of benefits provided from 2011 to 2019.

FIGURE 9. Value of benefits provided to recipients of township assistance (2011–2019)

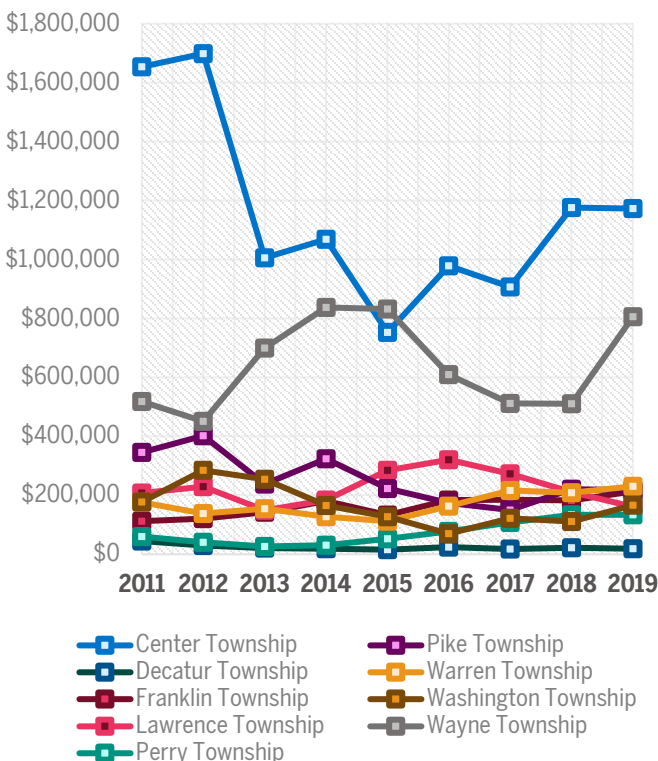


FIGURE 10. Percent change in value of benefits provided to recipients of township assistance (2011–2019)

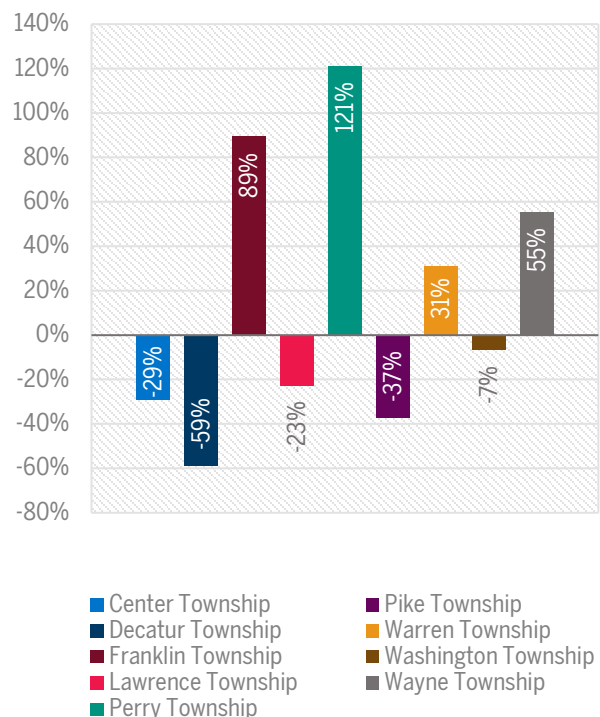
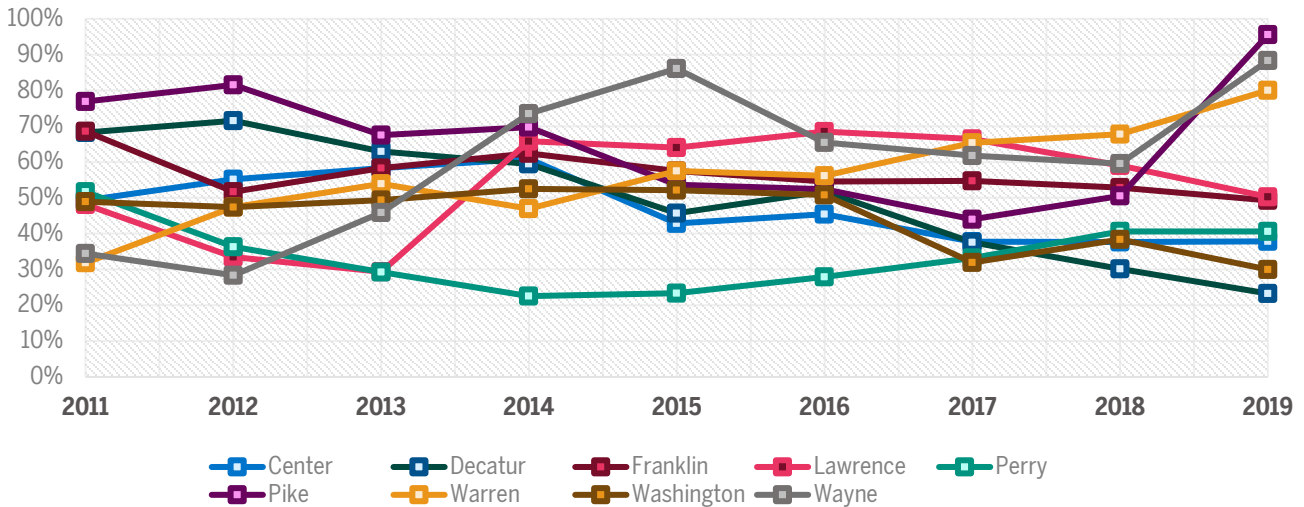


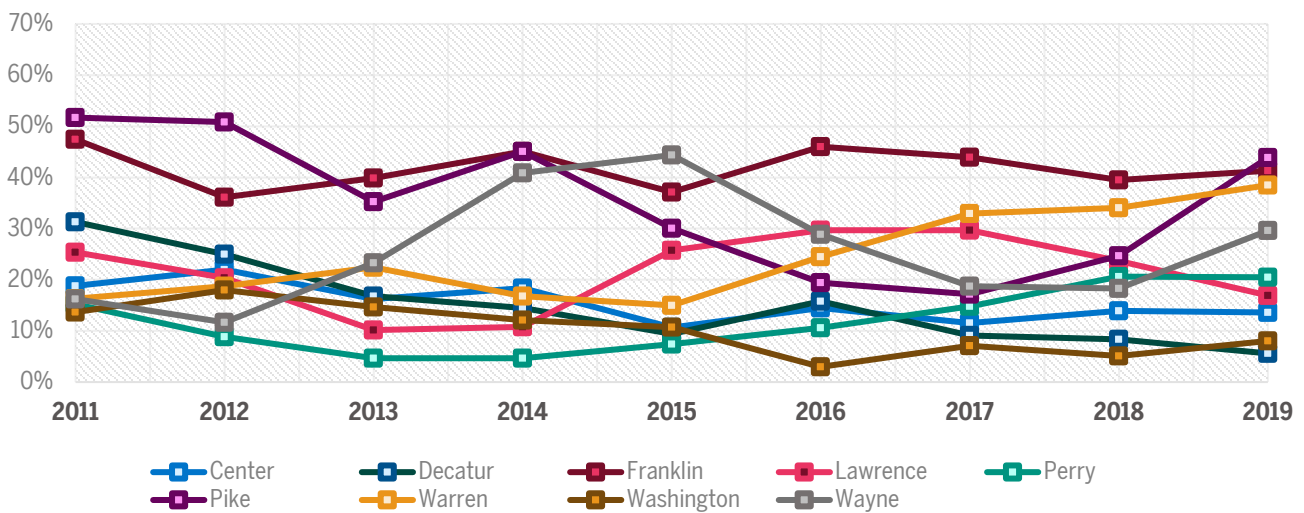
FIGURE 11. Percentage of available township assistance funds distributed (2011–2019)



Looking at township disbursements compared to their reserves and receipts, Marion County townships have distributed around 50% of all available funds in their township assistance fund budgets each year from 2011 to 2019 (Figure 11). This has stayed relatively constant countywide, but some townships have increased their spending while others have decreased. While adequate reserves are helpful to address varying needs, according to their self-reported data, some townships have built up as much as three years of reserves at their 2019 rates of spending.

It is important to note that not all township assistance funds can be given directly to recipients. Township assistance budgets must account for a variety of administrative expenses, such as staff salaries and benefits, office supplies, and capital expenditures. Differences in accounting practices across all Marion County township makes it difficult to provide the full context as to how townships are spending their money (e.g., administration costs, overhead, etc.). Figure 12 compares the dollar amount of township assistance funds reported in cash investment reports with the total value of benefits that were disbursed directly to township assistance recipients. Overall, Marion County townships distributed around 18% of available funding as benefits to recipients between 2011 and 2019. Center, Decatur, Perry, and Washington townships each distributed less than 20% on average. Decatur, Perry, and Washington townships were also among the lowest spenders in terms of benefits provided per capita at an average of less than \$1.75 per person. Center Township had the highest per capita benefits provided to recipients, at an average of \$7.90 per resident.

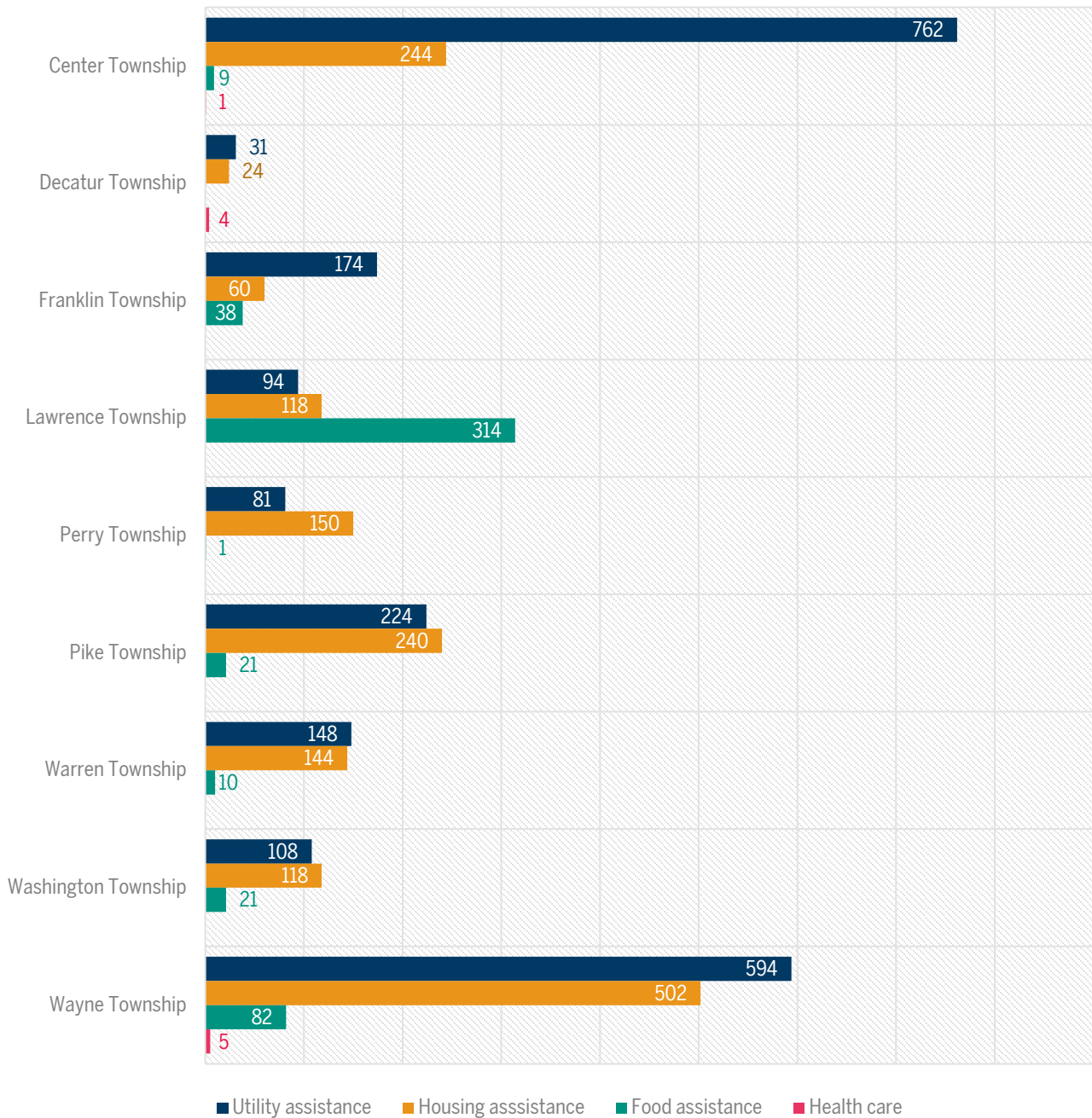
FIGURE 12. Percentage of township assistance funds provided as benefits to recipients (2011–2019)



TYPES OF ASSISTANCE

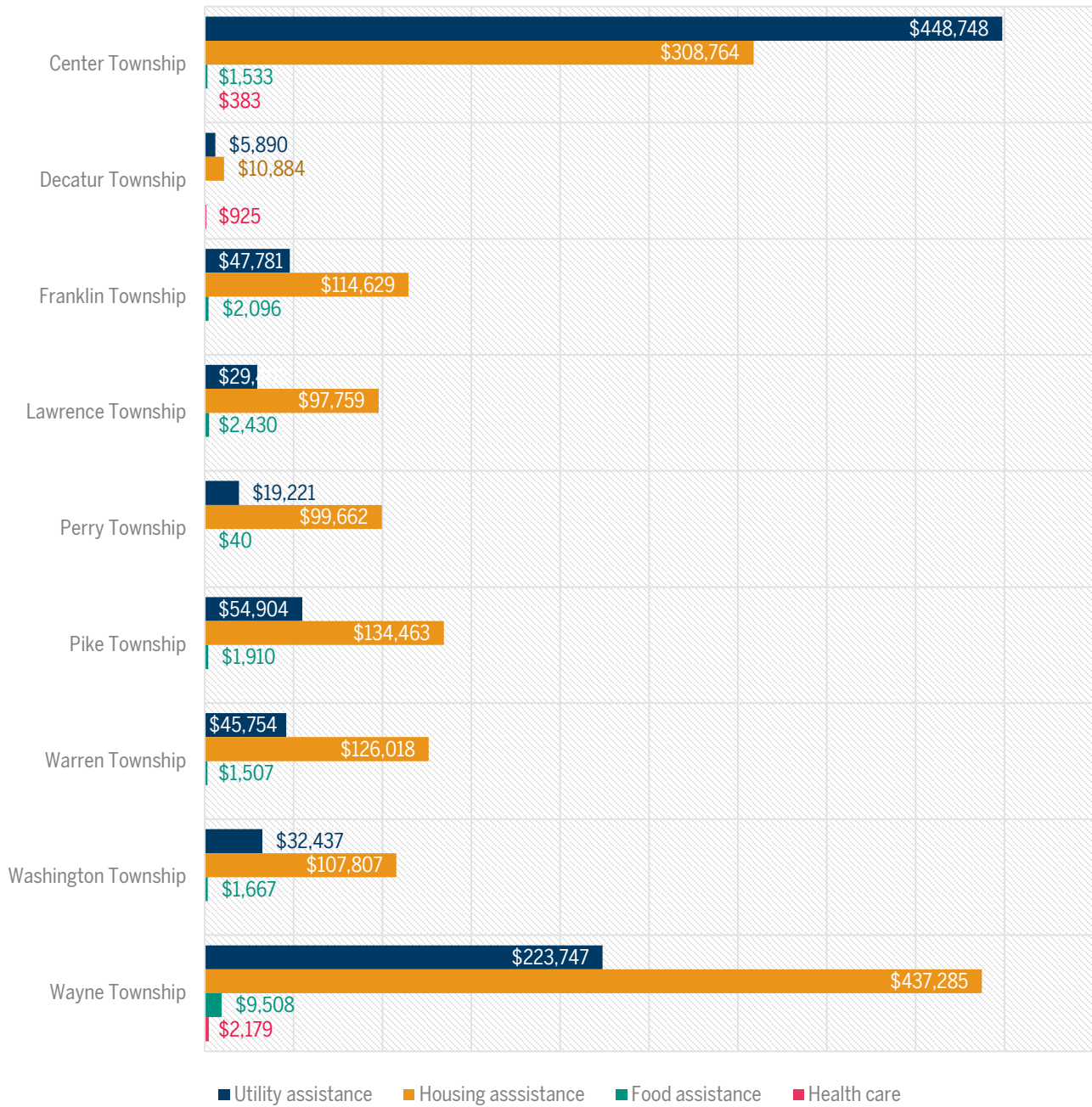
Most township assistance, by both number of households and total value, is provided in the form of housing and/or utility assistance (Figure 13). The only township breaking this trend in 2019 was Lawrence Township, where the number of households receiving food assistance exceeded other types of assistance. This is likely due to the food pantry that is operated by the township trustee. Lawrence Township is the only township that operates a full-time food pantry. By monetary value, housing assistance was the leading category of benefits for most townships (Figure 14). The only exception to this trend was Center Township, where the largest value of benefits was for utility assistance.

FIGURE 13. Number of households with recipients of township assistance by type of assistance (2019)



C The [Cupboard of Lawrence Township](#) is a pantry that provides food assistance to residents living in Lawrence Township. It was established in 2014 in partnership with multiple community organizations including the township trustee's office, Community Health network, schools, churches, and other local organizations.

FIGURE 14. Value of township assistance by type of assistance (2019)



IMPLICATIONS

LACK OF ROBUST SAFETY NET FOR FAMILIES IN NEED

The lack of robust federal and state benefits for low-income households places the burden on townships and local government resources that are not designed to address long-standing systemic issues. While township assistance offers short-term emergency relief for basic needs, the families that seek this type of assistance are likely experiencing chronic or persistent hardships that require both immediate and long-term solutions.

Addressing long-standing economic instability

Although research has shown that federal rental assistance can substantially reduce housing instability, poverty, and improve children's outcomes, it remains limited in its reach in assisting families in need.⁹ TANF and rental assistance programs have fixed spending amounts and lengthy approval processes that are inadequate for responding to emergency needs and rising caseloads.⁹ In Indiana, only 5% of families with children in poverty received assistance in 2019.¹⁰ TANF benefits are declining in most states, and benefit levels are far below the poverty line in all states.¹¹

Because of funding limitations, most households do not receive federal rental assistance (e.g., Housing Choice Vouchers, Public Housing, Section 8 project-based, etc.).¹² There is no state—including Indiana—that has enough affordable rental housing for low-income tenants.¹³ In Indiana, there are 37 affordable and available units for every 100 households at or below the extremely low-income (ELI) threshold.¹³ In the Indianapolis metropolitan area, that number drops to 23 units per 100 ELI households.¹³ Further, it can take up to two years after applying for Housing Choice Vouchers to get selected from a waiting list to determine eligibility.¹⁴ Demand for vouchers typically exceeds supply.¹⁵ Even if individuals are selected, voucher recipients often experience market barriers, including racial and source of income discrimination in obtaining adequate and affordable housing.¹⁵ A 2014 report by the Fair Housing Center of Indiana found that housing providers and landlords in Marion County refused vouchers 82% of the time.¹⁶ This same year, the majority of Marion County voucher holders were Black households (89%) and female-headed households with children (56%).

Furthermore, some U.S. politicians have been instrumental in rhetorically framing social services against American virtues of hard work and rugged individualism, fostering largely racialized and gendered anti-welfare sentiments.¹⁰ Subsequently, the investment and access to social safety net programs can be contingent on political ideology at the administrative or agency level. Contrary to these ideologies, many studies have demonstrated that economic security programs and government assistance are critical investments for communities. They raise the standard of living and promote work by alleviating the psychological and physiological stressors of poverty.¹⁷

The relationship between health care status and housing insecurity is intricately linked

The link between housing and health has long been established in research. Housing disparities—such as homelessness, unaffordability, and substandard housing—are associated with higher health costs, negative health outcomes, and an overall lack of health equity in communities.¹⁸ Health equity is the equal opportunity for everyone to be as healthy as possible.¹⁹ Achieving health equity necessitates the removal of barriers that negatively impact health, such as social and spatial inequalities in educational opportunities, employment, housing, poverty.¹⁹ Housing instability, however, can also be a consequence of poor health conditions. Policymakers and stakeholders can promote health equity more holistically by improving upon and incorporating housing affordability initiatives into existing health care systems.¹⁸

For example, health conditions and medical care costs can drive households into poverty. In 2019, the largest contributor to the number of people living in poverty were medical costs.²⁰ In addition, nearly 67% of bankruptcies between 2013 and 2016 were related to medical expenses.²¹

Housing conditions can also lead to adverse health conditions. Historically, residential segregation, income discrimination, and housing devaluation have also been significant contributors to differences in underlying health conditions and other racial and economic disparities. The lingering effects of discriminatory housing practices have made people of color more vulnerable to illnesses, preventable contaminants (e.g., lead paint and mold), and natural disasters.²² Particularly, a history of institutionalized redlining has marginalized communities of color forcing them to live near hazardous waste facilities and high pollution zones. These same groups and areas also have suffered from legacies of economic disinvestment. In fact, hospitals in more segregated neighborhoods with high poverty rates, are more likely to be underfunded and are apt to closing.²³ In conjunction with reduced geographic access to primary care providers, studies have shown that Black, Hispanic/Latinx, and Asian Americans are less likely to have health insurance and generally lack continuity in health care that would otherwise result in improved health outcomes.²⁴ Black and Hispanic/Latinx patients are also more likely to receive care in emergency room settings, lacking consistent and continuous treatment.²⁵ On average, emergency room costs are higher than urgent care visits and walk-in clinics.²⁶ This can be a staggering price to pay for families from low-income backgrounds, especially during the pandemic recession.

Furthermore, the inability to afford housing contributes to higher risk of exposure to physical, physiological, and mental/emotional health conditions that can become chronic overtime when left untreated.¹⁸ Homeless individuals tend to suffer from weaker immune systems because of chronic stress, poor nutrition, and lack of sleep.²⁷ Similarly, homeless individuals are likely to use expensive emergency care as primary care,²⁷ keeping them in a cycle of poverty.

Older adults on fixed income are vulnerable to emergencies

In 2019, approximately 10 million adults age 65 and older spent 30% of their income on housing.²⁸ In the same year, 4.9 million older adults had incomes below the poverty threshold for their respective family size. Poverty status differed by race and gender.²⁹ Women and nonwhite groups were more likely to live in poverty. In 2019, the poverty rate was highest among the older Black population (15% of men and 20% of women) and lowest for non-Hispanic white older people (5% for men and 8% for women).²⁹

Social Security and Supplemental Security Income (SSI) are two of the main federally funded programs that assist the older adult population. In 2019, Social Security accounted for nearly 80% of the total income among older individuals whose families were below 100% of the poverty threshold.²⁹ SSI and other cash assistance accounted for nearly 10% of the total income for individuals whose family were below the 100% poverty threshold.²⁹ As of March 2021, the national average monthly benefit for Social Security was \$1,427.64 (total recipients).³⁰ For SSI specifically, the monthly maximum amount for an individual recipient is \$794.³¹

Given their heavy reliance on federal programs for income assistance, older adults are especially vulnerable to unexpected financial emergencies and economic downturns. In 2016, nearly 50% of households age 55 and older had no retirement saving according to the Government Accountability Office.³² In addition, a 2019 report found that 61% of households age 65 and older were debt burdened in 2016.³³ The median debt was \$31,050 for older adult households.³³

The COVID-19 pandemic has exacerbated these long-standing issues

Rent prices in Indianapolis have increased moderately during the pandemic, while prices in other major cities nationwide have declined.³⁴ Although rent in Indianapolis is still more affordable than in comparable cities, rental prices have increased

by almost 4% for Indiana tenants over the past year.³⁴ These trends are concerning given the high levels of rent burden that Marion County faced before the onset of the pandemic.

The economic consequences of COVID-19 have also exacerbated existing disparities at the intersections of race/ethnicity, gender, and income. Although the unemployment rate increased for all workers, women experienced disproportionate levels of unemployment compared to men.³⁵ Job loss was concentrated among Black and Hispanic/Latinx women.³⁵ Similarly, as of June 2020, only 48% of Black adults and 55% of Hispanic/Latinx adults had enough savings to cover a \$400 emergency expense—compared to 77% of white adults.³⁶ Fifty-six percent of lower income adults of less than 40,000 reported “doing okay financially” in June 2020, compared to 84% of adults with a family income between \$40,000–\$100,000.³⁶

DISCUSSION

ROLE OF TOWNSHIP ASSISTANCE

While township assistance is meant to address short-term emergencies, there has been an increase in the systemic issues that create emergency situations. Emergencies can affect anyone; however, a disruptive incident is more likely to become an emergency for someone experiencing economic, housing, or other types of financial instability. Without the proper safety net, these emergency situations are likely to result in an ongoing crisis. Robust community and government resources can serve as interventions to help families out of persistent crisis situations. Townships may be better positioned to provide timely assistance to their residents than the state or federal government. Given the smaller geography, trustees may also be more attuned to the needs of their own communities. Township assistance should reexamine its strengths and limitations by considering the larger context and factors that create a cycle of poverty for families in need.

For example, urban environments have a greater concentration of people and resources. There’s an opportunity for a trustee’s office to leverage their relationships with other nonprofits and organizations within their area to provide a stronger safety net to residents. Marion County townships already leverage relationships with nonprofit and other government programs to aid beyond township assistance funding. However, the way in which this happens is very siloed and township specific, leading to differences in the strength of safety net provided by every township.

Further, townships could streamline and facilitate the application process. The challenges that residents face during the application process pose a significant and unnecessary barrier that could deter them from applying for assistance. Someone experiencing an emergency might not have all the documentation needed at the time to prove they are experiencing an emergency. The precariousness of their financial stability could dictate whether this emergency becomes an ongoing crisis. Furthermore, the COVID-19 pandemic has increased the precarity of a much larger portion of the population. It has also highlighted the existing gaps in the safety nets that are necessary to help families achieve financial stability.

As individuals continue to face economic hardships throughout the pandemic, Indiana’s township assistance system should:

- Assess potential barriers to township assistance
 - Widen eligibility criteria to better reflect the experiences of residents with low income
 - Examine additional barriers in the application process
- Advertise township assistance services more widely by explaining available services and eligibility criteria
- Reexamine what the decision making thresholds should be
 - Determine how much of the budget and rainy day funds should be expended to provide assistance

- Determine how community-level events and emergencies (e.g., COVID-19 pandemic and after effects) will be identified and how should those events impact the provision of township assistance
- Increase collaboration and consistency among Marion County townships to reduce confusion for applicants and address disparities between townships
 - Strengthen collaboration with community stakeholders, service providers, and other organizations to make residents aware of other available services
 - Find ways to establish better communication between townships to benefit applicants and trustee offices
 - Examine potential benefits of data sharing and consistency in application process across townships within Marion County
- Revisit education, experience, and training requirements for township assistance staff
 - Examine the need for training or experience on human services and evidence-based approaches in working with people experiencing poverty

It is important to note that some of these action items will fall within the purview and responsibilities of the trustee, while others would need to be addressed by changing state guidelines for townships.

DATA QUALITY

Due to the way that data is reported as required by the state, researchers were unable to calculate a rate of approval or denial for township assistance. That information is important for government accountability and internal education for township trustees about trends in how assistance is being accessed. This data could be integral to informed decision making about the need and provision of township assistance within their respective townships. Better data accuracy could also illustrate the successes of township assistance as well as areas in need of improvement.

Recent legislation hopes to change the way the townships report their data in an effort to create more transparency. Further research is needed to assess the effectiveness of these changes.

COVID-19 POLICY

The way in which townships adapted during COVID-19 could have long-term effects on how people access services. New measures, such as allowing the completion of an application by phone or online can increase the accessibility of township assistance for families facing financial hardship. New directives from the State Examiner permit townships to assist applicants over the phone or through other online/digital methods. The State Board of Accounts also leaves it up to each township to set policy about whether stimulus checks can be considered countable income. This lack of clarity can lead to disparities in how that policy is implemented across townships.

FUTURE RESEARCH

Further understanding the process for disbursement of township assistance within and outside of Marion County can help us examine the extent to which township funds can address issues relating to housing instability, poverty, and racial disparities. This is also key if we are to understand which interventions are most appropriate to address the disparity in township assistance in rural and urban areas in Indiana. Areas for future research include:

- Gather participant feedback highlighting experiences of those who have received or been denied township assistance
- Follow up with the four remaining townships for further elaboration on their data
- Further study on the effect of COVID-19 on township assistance
- Further understand the reasons behind the decline in township assistance requests, households, and recipients

APPENDIX A. MARION COUNTY DEMOGRAPHICS

FIGURE 15. Total population in Marion County townships (2019)

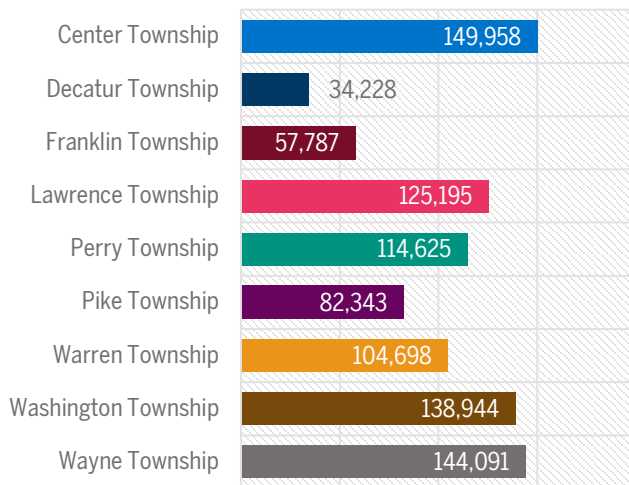
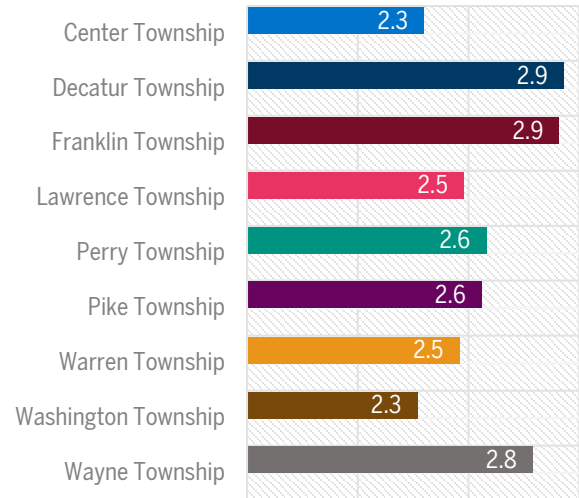


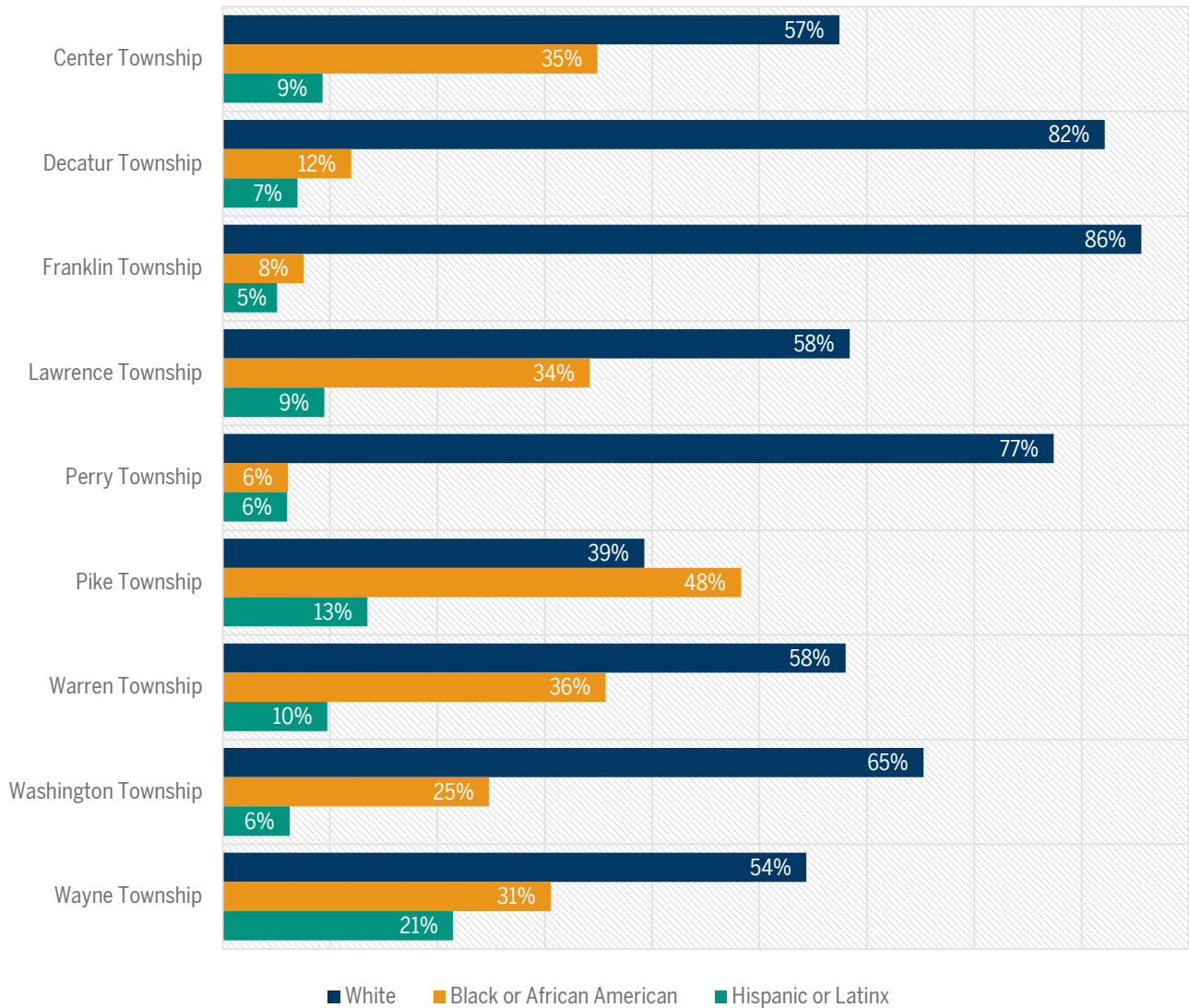
FIGURE 16. Average household size in Marion County townships (2019)



Center Township is the most populous township in Marion County, followed by Wayne and Washington townships (Figure 15). Decatur is the least populous township. The large differences in township populations are important to note when interpreting trends related to township requests for assistance and recipients of township assistance. Despite its small population, Decatur is one of the townships with the largest average household size (Figure 16). Center and Washington townships have the smallest average household size compared to other Marion County townships. Noting variation in average township household size is important for contextualizing trends in both households with recipients of township assistance and recipients of township assistance. Demographically, all Marion County townships are majority-white except for Pike Township. Despite 8 of 9 townships being majority-white, there is considerable demographic variation among townships (Figure 17).

A lack of affordable housing and financial insecurity contribute to housing instability among Marion County residents, especially renters. Even before the COVID-19 pandemic, Indiana residents experienced housing affordability issues that led to—and can lead to—evictions and other disruptive effects such as homelessness and unemployment. As seen in Figure 18, household income has remained relatively the same since 2011, with slight increases across all Marion County townships. However, the median monthly rental housing costs have increased over time at a higher rate than median household income (Figure 19). Higher rental costs and stagnant income could lead to rent burden, instances where more than 30% of household income goes toward rent. In 2018, the median rent (including utilities) in Indiana had reached \$820 a month, but between 2001–2017 wages had not kept up with rising rental costs.¹² Subsequently, nearly 200,000 low-income households in Indiana were severely rent-burdened. These households would spend more than 50% of their gross income on rent, typically at the expense of basic needs like food and medicine.¹² As seen in Figure 20, this trend persists. More than 40% of households across all Marion County townships are rent-burdened. Warren, Wayne, and Center townships have the most rent-burdened households, with more than half of households experiencing rent burden.

FIGURE 17. Race and ethnicity in Marion County townships (2019)



Legacies of racial residential segregation, discrimination, and exclusion have also created racial/ethnic disparities in the U.S. housing market which can affect a person’s ability to reach financial stability. Compared to white households, Black households are more likely to be renters and have a higher rent burden.¹³ In fact, people living in areas with a larger concentration of Black and nonwhite renters spent a greater percentage of their income on rent between 2012–2017.³⁷ Homes in predominately Black neighborhoods also tend to have lower values than those in neighborhoods with fewer or no Black residents—undermining opportunities for Black families to create wealth. In Marion County, more than 88% of majority-Black neighborhoods had a median home value less than Marion County’s median home value in 2018.³⁸ The implications of rent burden and home devaluation are large, especially for households earning low wages with few or no savings to weather unexpected economic shocks. As of March 2021, nearly 15% of renters are not caught up on their rent payments.³⁹ Renters of color also experience greater housing hardships—22% of Black renters and 20% of Hispanic/Latinx renters reported not being caught up on rent, compared to only 9% of white renters.³⁹

Overall, the number of households living below the poverty level has remained steady in all Marion County townships since 2019 (Figure 21). Some townships—Center, Franklin, Perry, and Pike townships—have experienced slight decreases in the number of households living below the poverty line. Center Township had the largest concentration of impoverished households

throughout all years while Franklin Township had the smallest. Similarly, Center Township had the highest unemployment rate of all Marion County townships (Figure 22) during this time. All townships experienced a noticeable increase in unemployment from 2012 to 2013. In Center, Franklin, Lawrence, Pike, Warren, and Wayne townships, unemployment continued to rise until 2015. While most Marion County townships have seen a decline in unemployment since 2015, all saw a slight increase in overall unemployment from 2011 to 2019.

Precarious economic conditions can lead to housing insecurity for both homeowners and renters. Prior to the pandemic, women were overrepresented as low-paid workers. In Indiana, women made up 67% of the low-paid workforce in 2018, which is higher than the U.S. share of 64%.⁴⁰ Additionally, a significant share of Black (73%), Native American (67%), and Latina (63%) mothers working low-paying jobs lived 200% of the federal poverty line in 2018.⁴¹ These trends are especially important to consider given that—according to interviews—mothers are one of the most common applicants for township assistance.

FIGURE 18. Total population in Marion County townships (2019)

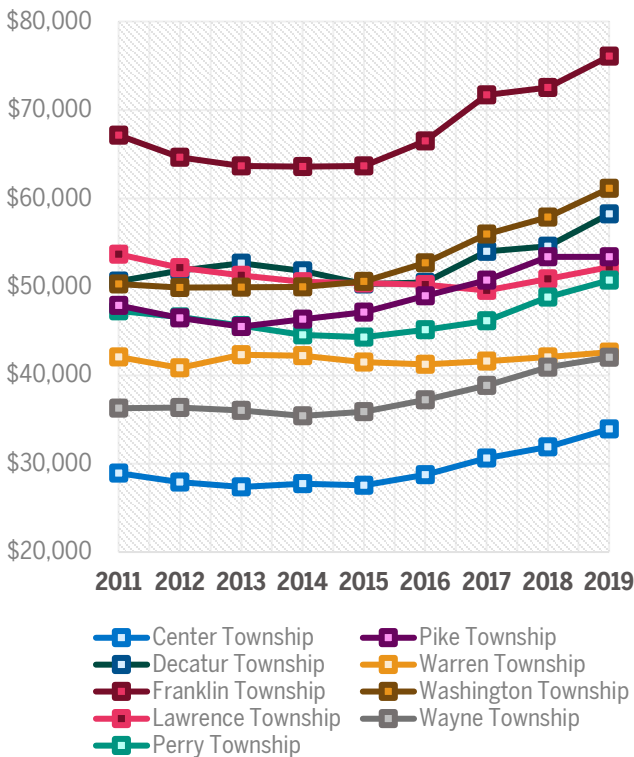


FIGURE 19. Average household size in Marion County townships (2019)

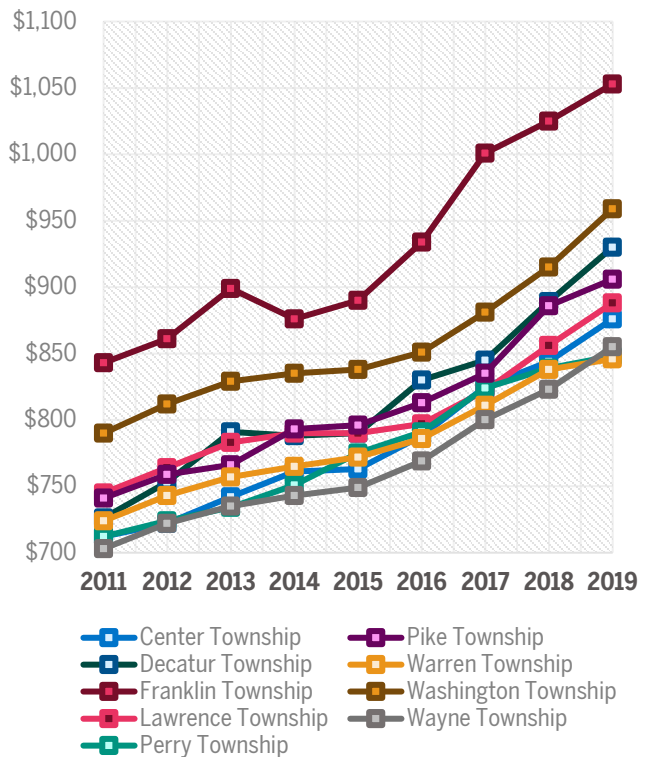


FIGURE 20. Households experiencing rent burden in Marion County townships (2011–2019)

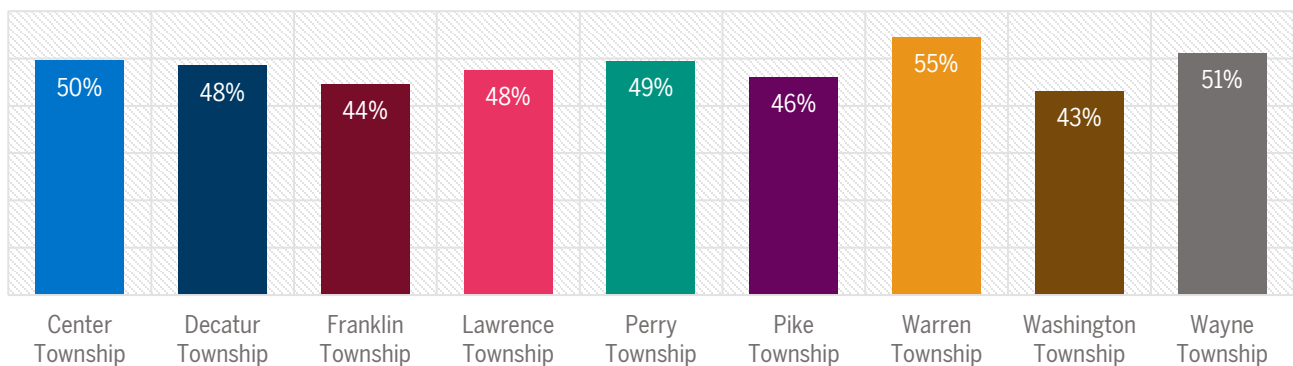


FIGURE 21. Households with income below the poverty level in Marion County townships (2011–2019)

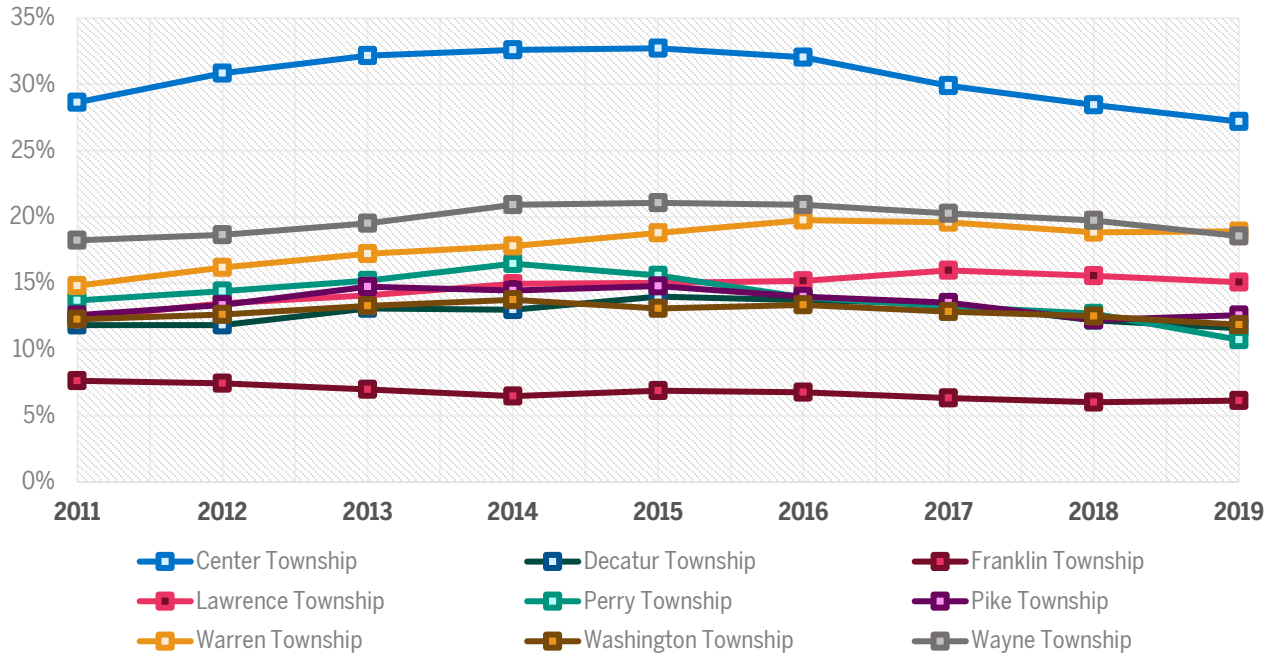
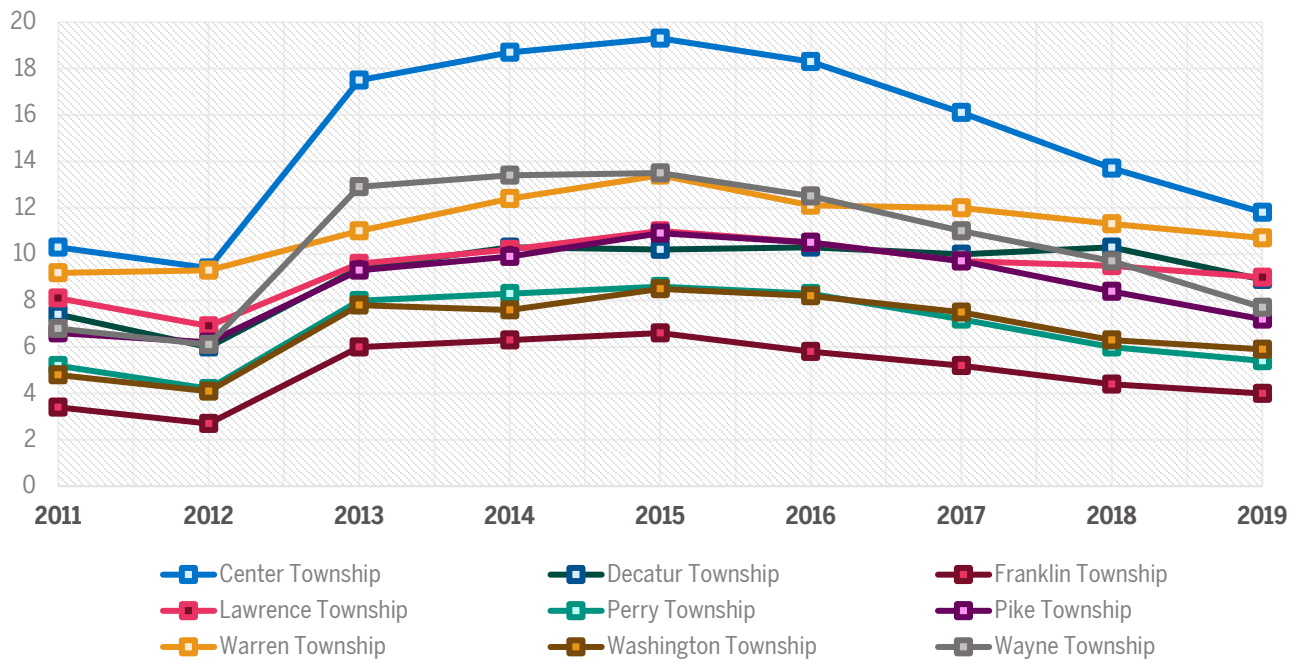


FIGURE 22. Unemployment rate in Marion County townships (2011–2019)



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