

Reducing Poverty and Producing Prosperity in Indiana



Indiana Family Impact Seminars

A project of the Indiana Consortium of Family Organizations

Center for Families, Purdue University

Department of Early Childhood, Youth, and Family Studies, Ball State University

Indiana Association for Family and Consumer Sciences

Indiana Association for Marriage and Family Therapy

Indiana Clinical and Translational Sciences Institute

Indiana Extension Homemakers Association

Indiana Youth Institute

Health and Human Sciences Extension, Purdue University

National Association of Social Workers – Indiana Chapter

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Family Impact Seminars

One of the best ways to help individuals is by strengthening their families. Indiana Family Impact Seminars bring research to the state to examine an issue, policy, or program, and how that may affect Hoosier families. Seminars provide objective, nonpartisan information on current issues and do not lobby for particular policies. Attendees discuss policy options and identify common ground where it exists.

Reducing Poverty and Producing Prosperity in Indiana is the twenty-sixth seminar in a continuing series designed to bring a family focus to policy making. The seminar focused on programs that reduce poverty, increase wealth for families, and strengthen the economy. The topic was chosen by a bipartisan committee of legislators, representing the very audience the seminars are intended to inform.

Seminar Speakers

<p>Greg Duncan, PhD Distinguished Professor University of California, Irvine Chair, National Academy of Science’s Committee of Programs and Policies to Reduce Intergenerational Poverty</p>	<p>David Phillips, PhD Director of Research Research Professor of Economics Wilson Sheehan Lab for Economic Opportunities University of Notre Dame</p>	<p>Jillian Carr, PhD Associate Professor Department of Economics Mitchell E. Daniels, Jr. School of Business Purdue University</p>
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Legislative Advisory Committee

<p>Senator Jean Breaux Representative Dale DeVon Representative Sheila Klinker Senator Jean Leising</p>	<p>Senator Fady Qaddoura Representative Vanessa Summers Representative Jeff Thompson Senator Shelli Yoder</p>
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Indiana Consortium of Family Organizations

<p>Center for Families, Purdue University Department of Early Childhood, Youth, and Family Studies, Ball State University Indiana Association for Family and Consumer Sciences Indiana Association for Marriage and Family Therapy Indiana Clinical and Translational Sciences Institute</p>	<p>Indiana Extension Homemakers Association Indiana Youth Institute Health and Human Sciences Extension, Purdue University National Association of Social Workers – Indiana Chapter</p>
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Key Terms and Definitions

Term	Definition
POVERTY DESIGNATION	<ul style="list-style-type: none"> • The U.S. Census Bureau determines poverty level using a set of income thresholds that vary by family size and composition¹. • For a family of 4 living in Indiana, the poverty line is designated as \$30,900 annual income¹. • In 2022 nearly 40 million individuals in the U.S. were living under the poverty threshold¹.
INTERGENERATIONAL POVERTY	<ul style="list-style-type: none"> • Individuals who grow up in families with household incomes below the poverty line, who are then themselves also low income as adults². • Nearly one-third of children who grow up in poverty in the United States will also experience low-income in adulthood³.
FOOD INSECURITY	<ul style="list-style-type: none"> • An umbrella term that encompasses low and very low food security. • Low food security: reports of reduced quality, variety, or desirability of diet. Little or no indication of reduced food intake⁴. • Very low food security: reports of multiple indications of disrupted eating patterns and reduced food intake⁴.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)	<ul style="list-style-type: none"> • SNAP provides food benefits to low-income families to supplement their grocery budget to afford nutritious foods⁵. • In 2023 nearly 42 million individuals across 22 million households received SNAP benefits, translating to approximately 12.5% of the U.S. population⁵.
TITLE X	<ul style="list-style-type: none"> • The Title X family planning program provides low-income individuals with a public health safety net for family planning⁶. • Title X recipients provide a broad range of family planning services, including pregnancy prevention, testing, counseling, fertility services, and health screenings⁶.
EXCLUSIONARY DISCIPLINE	<ul style="list-style-type: none"> • Any discipline that removes the student from the classroom or school environment⁷. • Common examples of exclusionary discipline include suspensions, referrals, and expulsions⁷. • Exclusionary discipline in schools continues to increase with approximately 6% of public-school students in the U.S. receiving one or more actions during the academic year⁷.

Issue Overview

In 2022, over 12% of people in Indiana were a part of a household living below the poverty line, mainly affecting children and elderly adults². People in households below the poverty line face more health^{3,8}, education, and financial difficulties.

Children who grow up in families experiencing poverty and then also experience poverty as adults are caught in what's called the cycle of intergenerational poverty². This happens to about one-third of children in the United States⁹. Many factors keep this cycle going, like limited access to education and healthcare, child abuse, and parents not keeping steady jobs^{2,8,15}.

People with diplomas earn 77% more than those without¹¹. In the US, there are more than 18 million adults who could benefit from getting their diploma, which might help them increase their income level to support their families.

Almost 11% of families in Indiana didn't have enough food in 2021¹². Not having enough food, can lead to health problems like obesity, behavior issues, and difficulty in school for children¹³. Providing low-income families with good, steady access to nutritious food could benefit children as they grow into adults¹².

We know why poverty happens. This means we also know ways to reduce poverty, increase wealth for families, and strengthen the economy.

Considerations and Policy Actions for Legislators

Considerations	Policy Actions
Child and Maternal Health	
<p>Family Planning</p> <ul style="list-style-type: none"> Title X family planning programs are critical in maintaining access to family planning services to low-income individuals¹⁴. In 2022, Title X supported programs served nearly 130,000 uninsured women between the ages of 15-49 in the state of Indiana¹⁴. In 2022, 7% of individuals in Indiana did not have health insurance¹⁴. <p>Nutrition</p> <ul style="list-style-type: none"> As of December 2023, nearly 12% of Indiana households relied on SNAP benefits¹⁵. As of June 2022, Indiana households consistently reported their SNAP benefits as being inadequate in preventing food insecurity, which is particularly harmful for children and the elderly¹⁶. 	<p>Family Planning</p> <ul style="list-style-type: none"> Increase funding for Title X family planning programs. Ensure that Medicaid beneficiaries have access to family planning services. Expand access to Medicaid with continuous 12-month eligibility and 12-month post-partum coverage. <p>Nutrition</p> <ul style="list-style-type: none"> Expand child access to SNAP program benefits for legal permanent residents and undocumented parents. Stagger distribution dates for SNAP benefits.
Education	
<p>K-12</p> <ul style="list-style-type: none"> Children from low incomes and minority backgrounds are much more likely to experience exclusionary discipline¹⁷. In the final 2 weeks of the SNAP disbursements cycle, enrolled children are more likely to perform poorly on tests and receive disciplinary infractions^{18,19}. <p>Post Secondary</p> <ul style="list-style-type: none"> A 2021 report cited cost, flexibility, and time commitment as the greatest barriers to postsecondary education²⁰. Additional barriers include lack of childcare, transportation, or concerns about fitting in²¹. 	<p>K-12</p> <ul style="list-style-type: none"> Increase K-12 school spending in the poorest districts. Increase teacher workforce diversity. Reduce exclusionary school discipline. <p>Post Secondary</p> <ul style="list-style-type: none"> Expand effective financial aid programs for low-income college students. Increase campus support such as tutoring and case management. Expand occupational training programs. Expand programs to provide childcare and transportation options for students.

Current Indiana Initiatives

Staggered SNAP distribution

Indiana has moved toward staggering the distribution of The Supplemental Nutrition Assistance Program (SNAP) benefits, in efforts to improve quality of life for families^{22,23}.

- As monetary constraints increase, instances of theft, domestic violence, and child maltreatment often increase as well^{22,23}.
- Most families enrolled in SNAP redeem their benefits within the first two weeks of the benefit cycle²⁴.
- SNAP distribution schedule in Indiana: <https://www.in.gov/fssa/dfr/snap-food-assistance/about-snap/when-will-eligible-households-receive-benefits>.

Optimizing school-based nutrition and offering the SAT in school

Offering the SAT at school can help kids, who are provided meals at school, achieve higher scores¹⁸.

- When SNAP benefits are given out can affect how well students do in school - students score lower on the SAT and receive more disciplinary infractions at the end of the disbursement cycle^{18,19}.
- Schedule and school locations offering the SAT:
https://satsuite.collegeboard.org/sat/dates-deadlines?ef_id=046444c47cce1c87830c210a311aa5de:G:s&s_kwcid=AL!4330!10!73598869821141!73598943425162.

Goodwill Excel Center

Individuals who completed high school with the Excel Center, on average increased their earnings by 38% five years after enrollment²⁵.

- The Goodwill's Excel Center offers a tuition-free high school education to adults in Indiana, while addressing barriers to individuals completing school (e.g., transportation, childcare).
- Goodwill Excel Center Website: <https://www.goodwillexcelcenter.org>.

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Acknowledgements

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Appendix: Seminar Presentations

Reducing Intergenerational Poverty

Greg Duncan, PhD

Distinguished Professor, School of Education, Departments of Economics, Psychology and Social Behavior

University of California, Irvine

Chair, National Academy of Science's Committee of Programs and Policies to Reduce Intergenerational Poverty

Greg Duncan is Distinguished Professor in the School of Education at the University of California, Irvine. He spent the first 25 years of his career at the University of Michigan working on and ultimately directing the Panel Study of Income Dynamics (PSID) data collection project. Dr. Duncan's recent work has focused on estimating the role of school-entry skills and behaviors on later school achievement and attainment and the effects of increasing income inequality on schools and children's life chances. He is part of a team conducting the Baby's First Years project – a random-assignment trial assessing impacts of income supplements on the cognitive and socioemotional development of infants born to poor mothers in four diverse U.S. communities. Dr. Duncan was elected to the National Academy of Sciences in 2010 and has recently chaired two NAS consensus panels on child poverty.



View high-resolution slides here:

https://centers.purdue.edu/cff/wp-content/uploads/sites/6/2024/01/INFIS-slides_Duncan_web.pdf

The U.S. Congress asked the National Academies to provide a non-partisan, evidence-based report that:

Identifies **key drivers** of long-term, intergenerational poverty

Identifies **evidence-based policies** and programs that have the potential to significantly reduce the effects of the key drivers of intergenerational poverty

Evaluates the **racial and ethnic disparities and structural factors** that help perpetuate intergenerational poverty

Identifies key, high-priority **gaps in the data and research** needed to develop effective policies for reducing intergenerational poverty in the U.S.

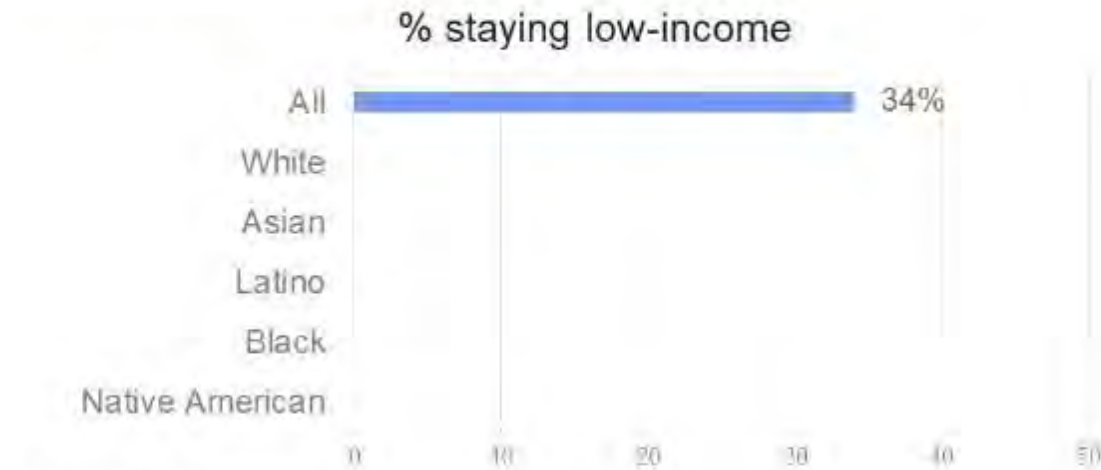
NATIONAL ACADEMIES OF SCIENCES, ENGINEERING, AND MEDICINE

Committee

- 14 members
- Mix of academics, think-tank and community leaders
- Mix of expertise across policy areas
- Mix of political orientations

NATIONAL ACADEMIES OF SCIENCES, ENGINEERING, AND MEDICINE

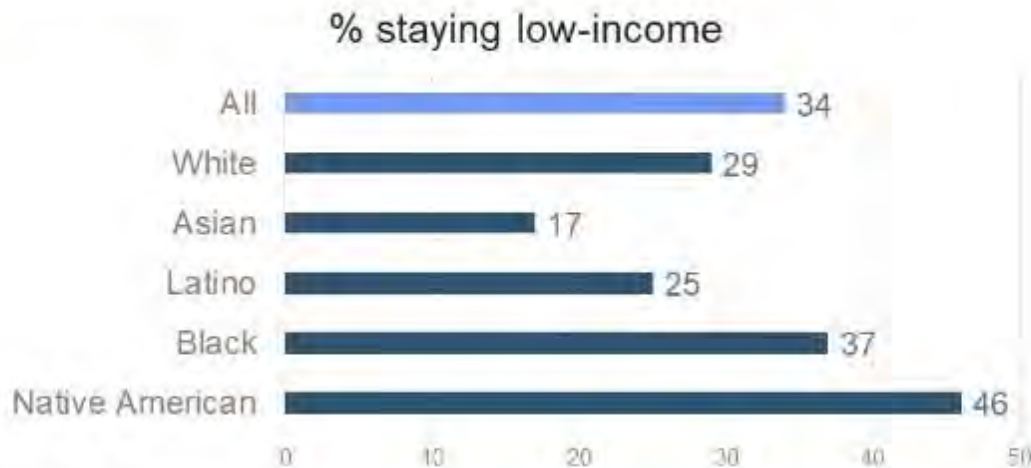
Intergenerational Persistence of Low-Income Status Differs Sharply by Race



Chetty et al. (2020)

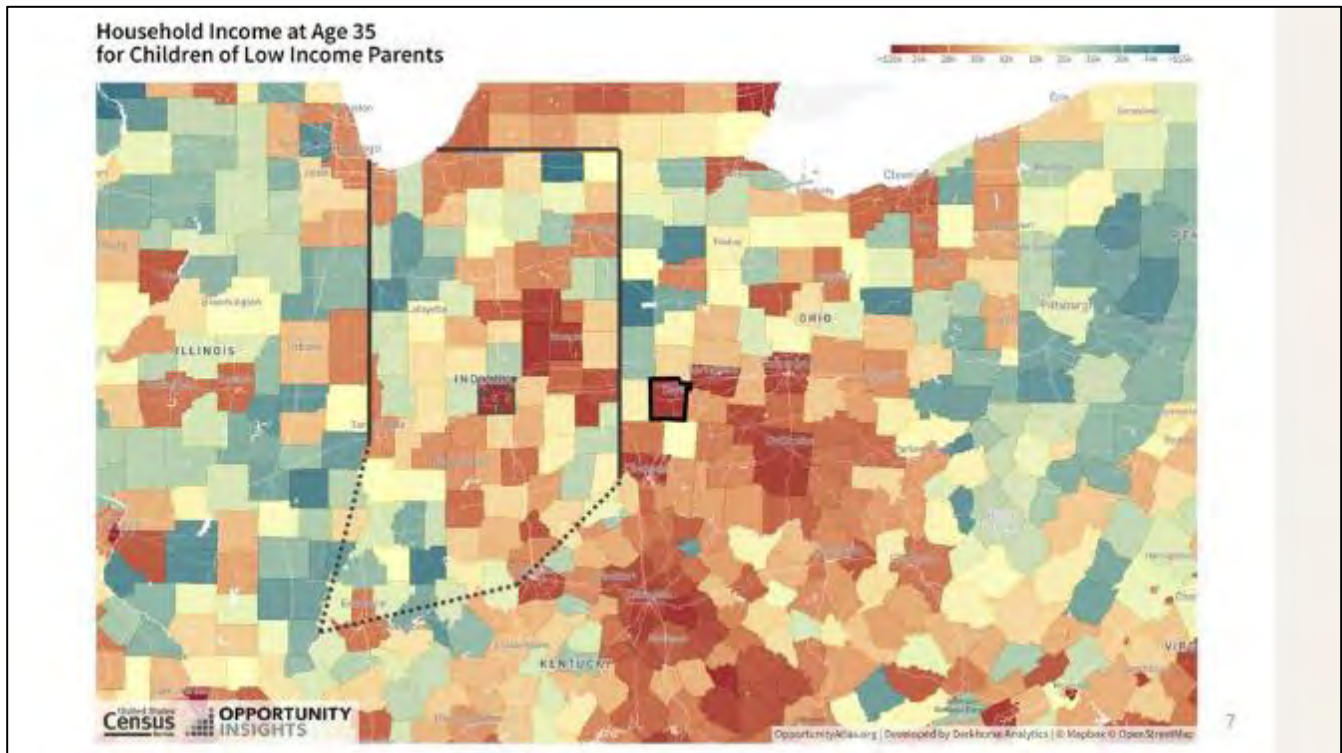
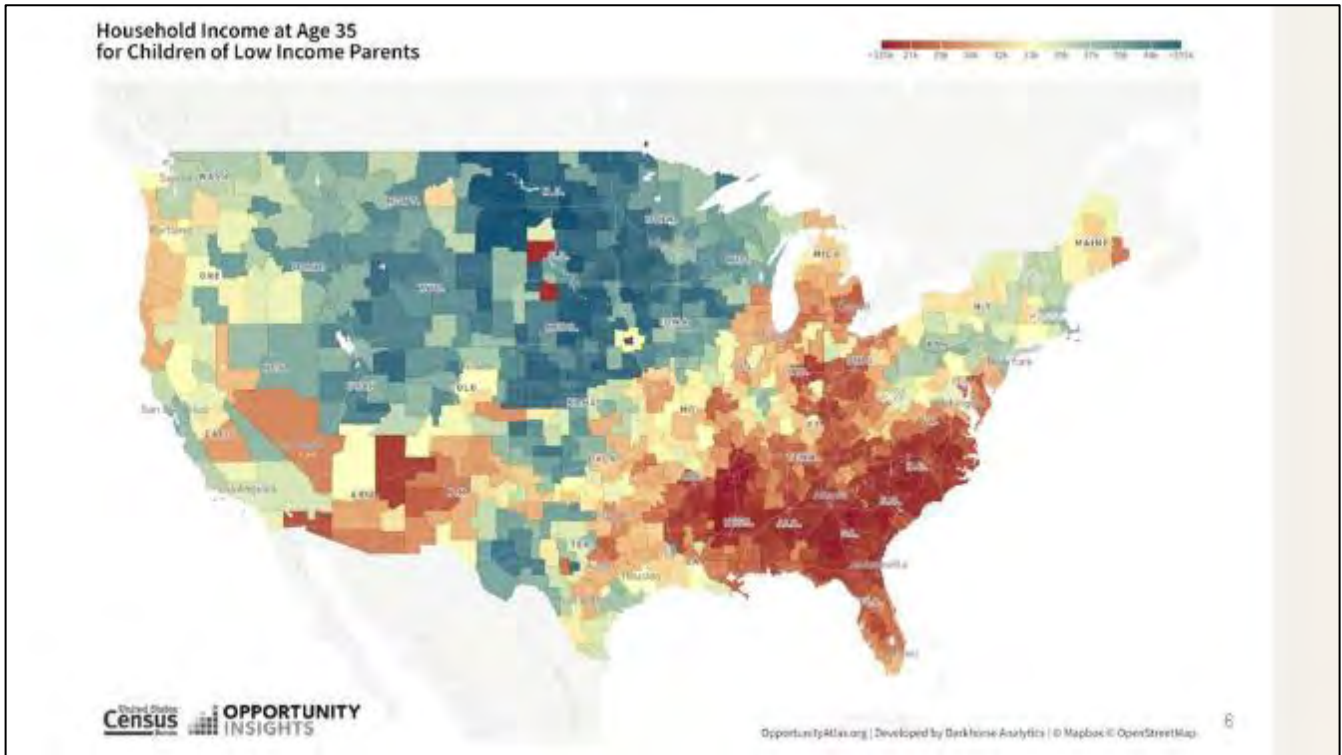
NATIONAL ACADEMIES

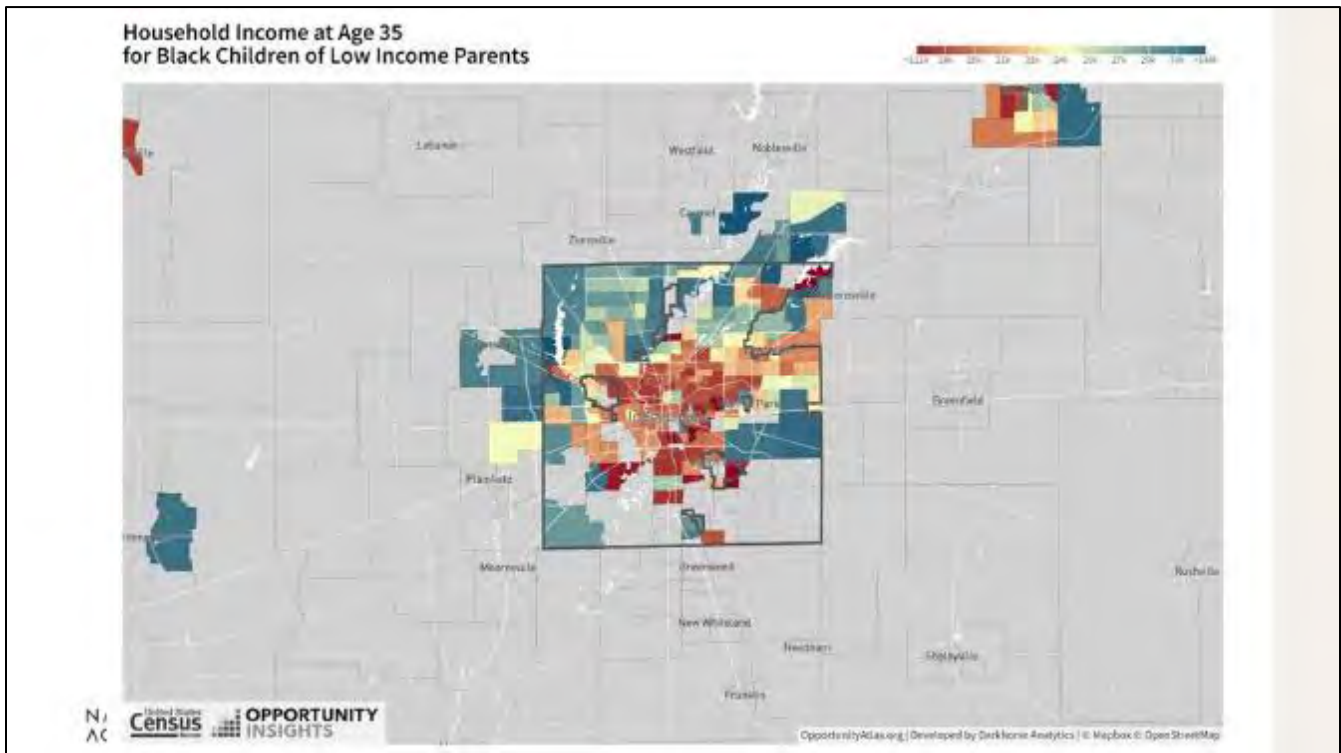
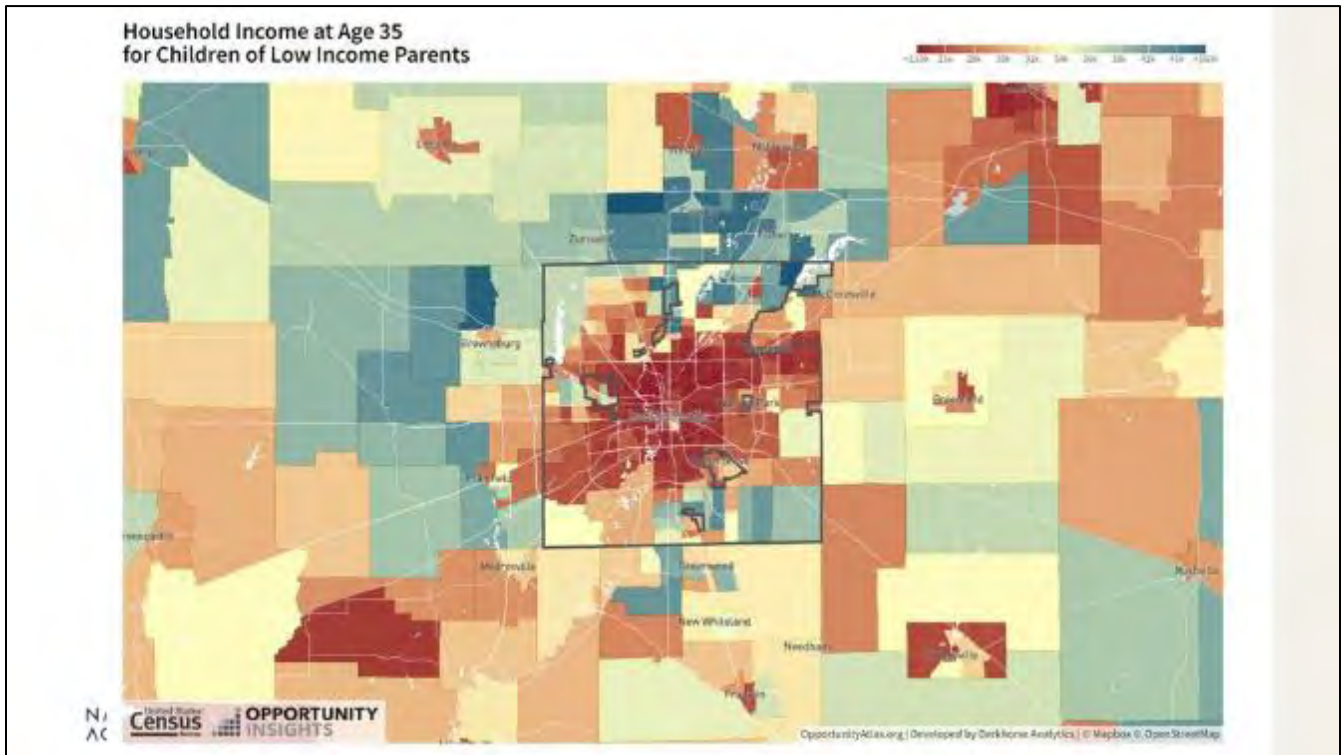
Intergenerational Persistence of Low-Income Status Differs Sharply by Race



Chetty et al. (2020)

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Key Drivers of Intergenerational Poverty



Seven Potential Drivers of Intergenerational Poverty

Children's **Education** and the Education System

Child **Health** and the Health Care System

Family **Income and Wealth** and Parental **Employment**

Family Structure

Housing, Residential Mobility, and Neighborhood Conditions

Neighborhood Safety and the Criminal Justice System

Child **Maltreatment** and the Child Welfare System

Evidence-Based Policy and Program Ideas



From the Committee's Statement of Task

The committee will **identify policies and programs** ... for which there is strong evidence that they will reduce multi-generational poverty

- Our definition of "strong evidence"
- Our list of policy and program ideas

Key Limitations of our Strict Standards of Evidence

- Many worthy policies and programs may not make our list because they lack strong, long-run evidence

Child and Maternal Health

Family Planning

- Increase funding for Title X family planning programs
- Ensure that Medicaid beneficiaries have access to family planning services

Health Insurance

- Expand access to Medicaid with continuous 12-month eligibility and 12-month post-partum coverage

Nutrition

- Expand child access to SNAP program benefits for legal permanent residents and undocumented parents

Education

K-12

- Increase K-12 school spending in the poorest districts
- Increase teacher workforce diversity
- Reduce exclusionary school discipline

Post secondary

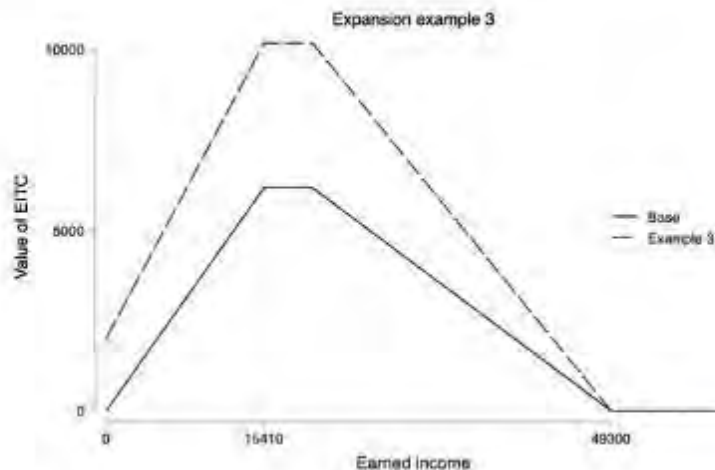
- Expand effective financial aid programs for low-income college students
- Increase campus supports such as tutoring and case management

Occupational training

- Expand high-quality career and technical education programs in high school
- Expand occupational training programs for adults and youth

Family Income, Employment, and Wealth

Expand the Earned Income Tax Credit (EITC) by increasing payments along some or all portions of the schedule and possibly by providing a credit to families with no earnings

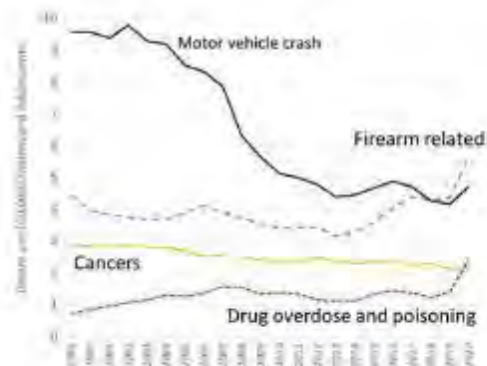


Neighborhood Crime and the Criminal Justice System

- Juvenile Confinement
 - Use juvenile confinement only for youth who pose a serious and immediate threat to public safety
- Reducing Victimization and Crime
 - Scale up programs that abate vacant lots and abandoned homes
 - Increase grants to community-based organizations
 - Expand funding for policing in high-crime neighborhoods
 - Expand use of effective strategies like community policing

Neighborhood Crime and the Criminal Justice System (con't)

- Reducing Gun Violence
 - Improve gun safety in ways that pass constitutional review
 - Promote child access prevention laws and restrictions on right-to-carry laws, limit access to guns by domestic abusers
 - Promote sentencing add-ons for violence involving firearms



The Good News: Diverse Drivers AND Diverse Policies Supported by Strong Evidence

Children's
Education
and the
Education System

Child **Health**
and the
Health Care
System

Family **Income**
and **Wealth**
and Parental
Employment

Family
Structure

Housing,
Residential Mobility,
and Neighborhood
Conditions

Neighborhood
Safety and the
Criminal Justice
System

Child
Maltreatment
and the Child
Welfare System

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Thank You!

Link to free PDF download of the full report and related summary products:

<https://nap.nationalacademies.org/catalog/27058/reducing-intergenerational-poverty>

Search "NAS intergenerational poverty"



NATIONAL ACADEMIES
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Building Evidence for Student Success

David Phillips, PhD

Director of Research, Research Professor of Economics
Wilson Sheehan Lab for Economic Opportunities
University of Notre Dame

David Phillips is a research faculty member and director of research for the Wilson Sheehan Lab for Economic Opportunities (LEO) at the University of Notre Dame. He oversees LEO's collection of research projects and directly conducts research, collaborating with service providers to measure the differences their services make in the lives of their clients and in the fight against poverty. For each project, Dr. Phillips leads the academic side of the partnership and helps design the research evaluation, implement it, and analyze the data. He received his BA in Economics and Mathematics from Butler University and his PhD in Economics from Georgetown University. Dr. Phillips specializes in research on housing, criminal justice, transportation, and low-wage labor markets.



View high-resolution slides here:

https://centers.purdue.edu/cff/wp-content/uploads/sites/6/2024/01/INFIS-slides_Phillips_web.pdf

DROPPING OUT OF HIGH SCHOOL

THE PROBLEM

There are
18.5M adults
without a high school credential.

Those with HS diploma earn
77% more
than people without
a diploma or GED.

Only
53% have jobs
and their average annual wage is
\$16,000.

leo

leo

DROPPING OUT OF HIGH SCHOOL

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leo

THE COMMON POLICY RESPONSE

Fund
GED test prep
programs.

Evidence of
little to no impact
on earnings.

Large returns to
HS diplomas
from human capital formation.

22 states offer
no path to diploma
and 9 have adopted option
since 2010.

leo

DROPPING OUT OF HIGH SCHOOL

THE PROBLEM

There are **18.5M adults** without a high school credential.

Those with HS diploma earn **77% more** than people without a diploma or GED.

Only **53% have jobs** and their average annual wage is **\$16,000.**

THE COMMON POLICY RESPONSE

Fund **GED test prep** programs.

Evidence of **little to no impact** on earnings.

Large returns to **HS diplomas** from human capital formation.

22 states offer **no path to diploma** and 9 have adopted option since 2010.



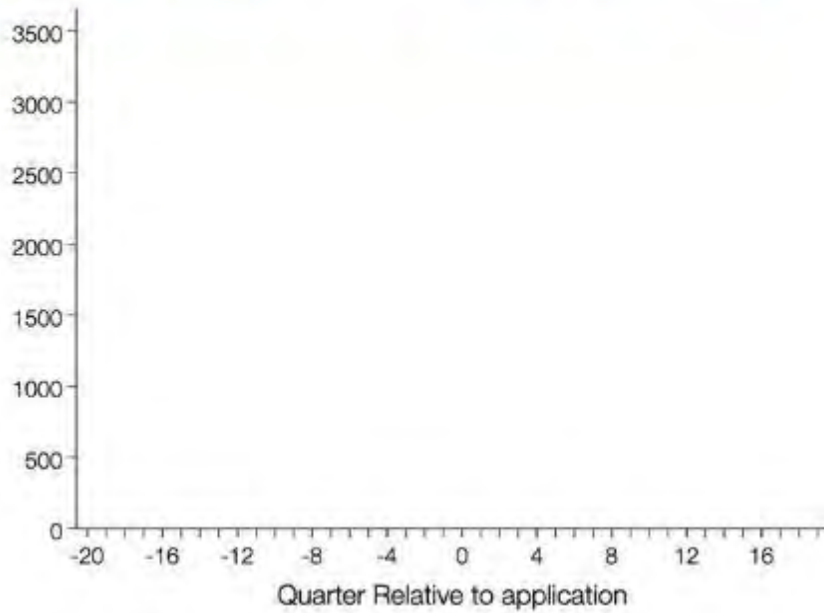
An adult high school where graduates earn a **traditional high school diploma.**

- Accelerated curriculum
- Flexible schedules
- Free childcare
- Transportation assistance
- Life coaches
- Dual credits and certificates

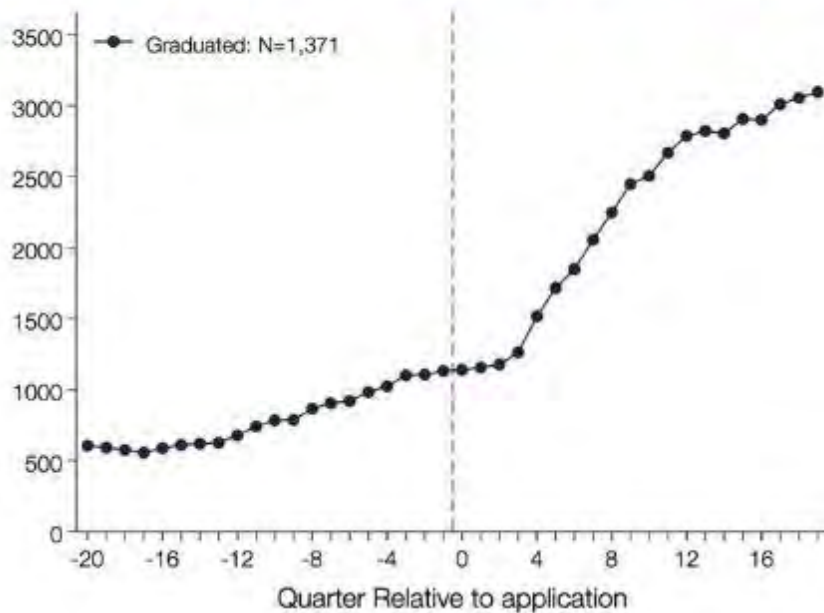
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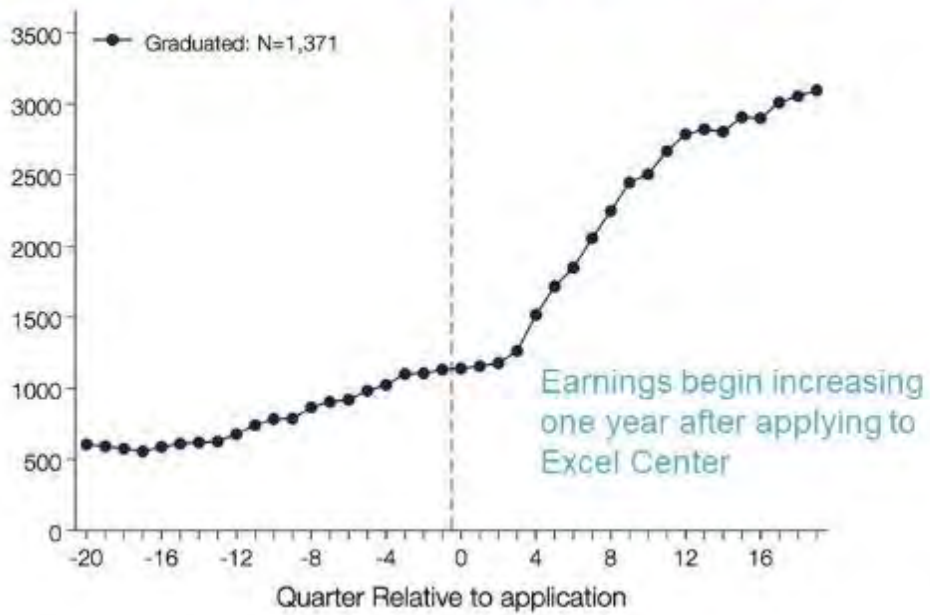
WHAT IS THE RETURN TO AN EXCEL CENTER EDUCATION?



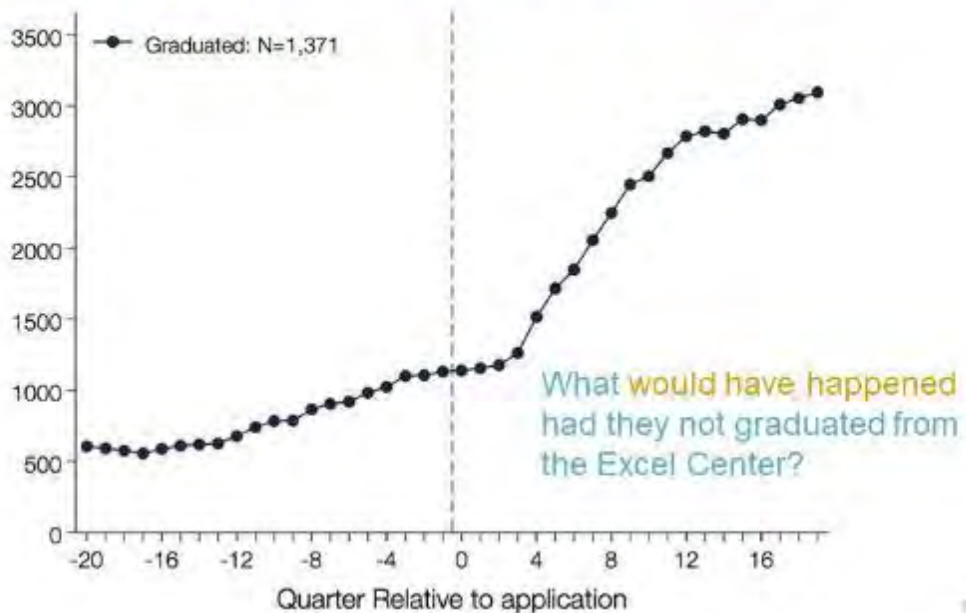
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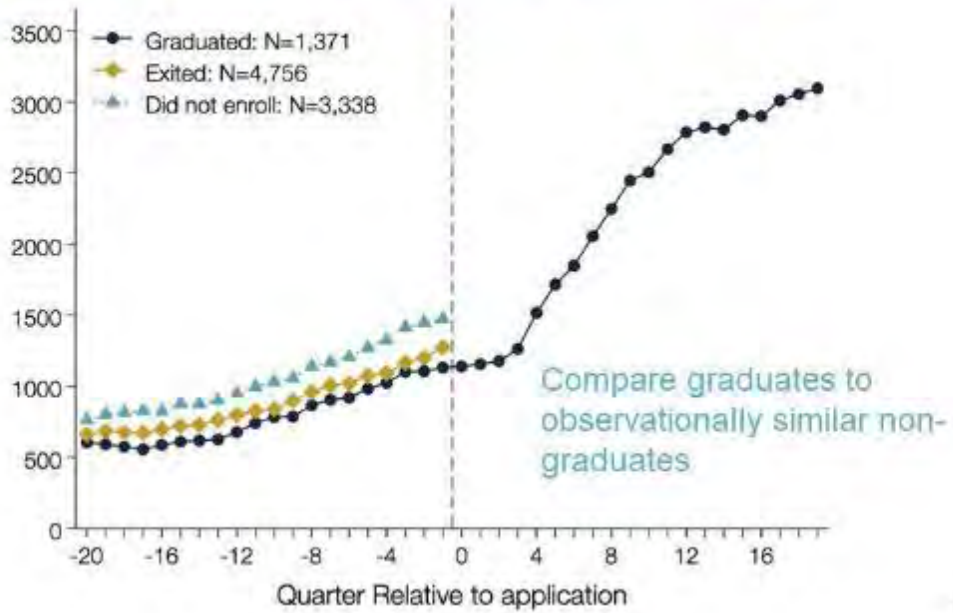
WHAT IS THE RETURN TO AN EXCEL CENTER EDUCATION?



WHAT IS THE RETURN TO AN EXCEL CENTER EDUCATION?

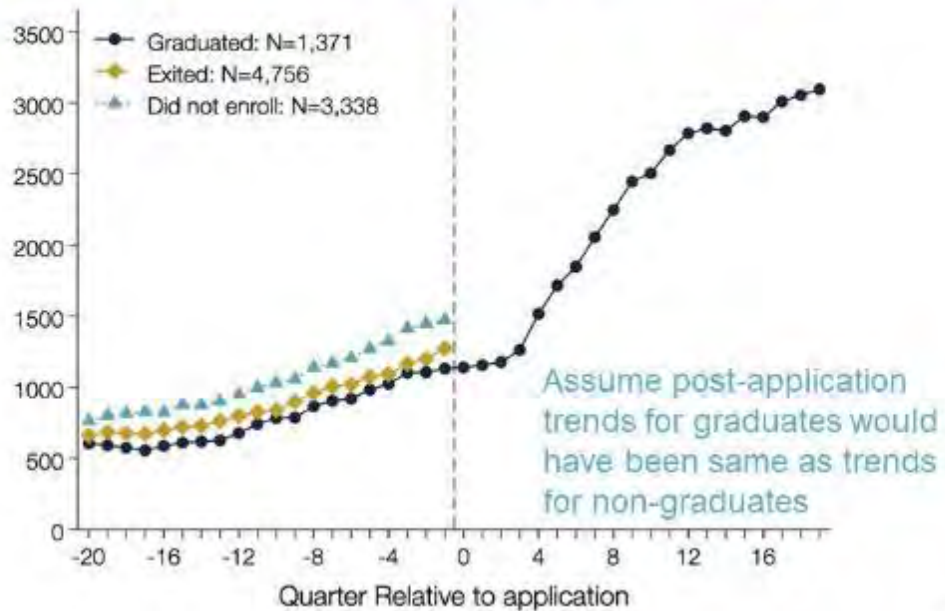


WHAT IS THE RETURN TO AN EXCEL CENTER EDUCATION?



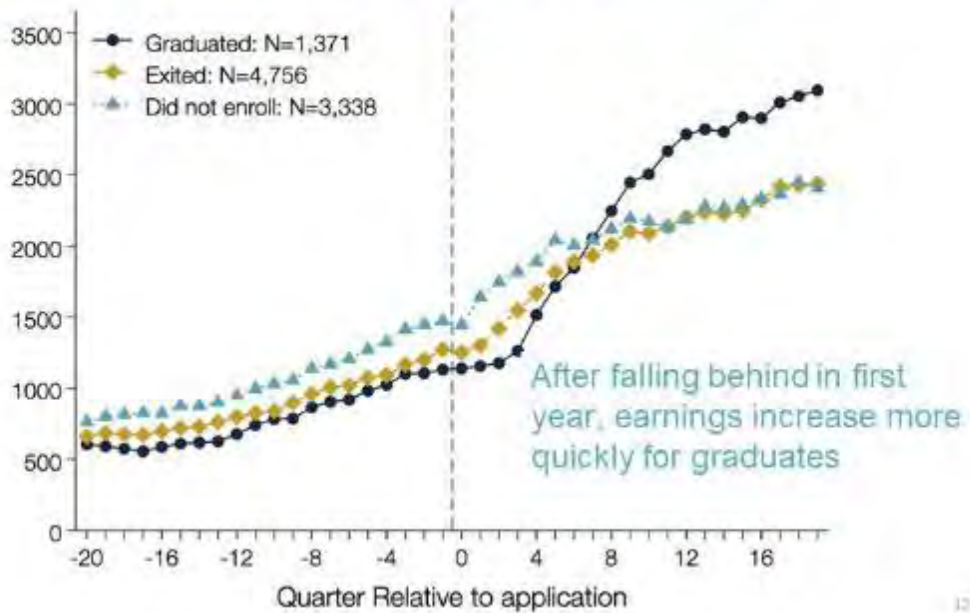
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WHAT IS THE RETURN TO AN EXCEL CENTER EDUCATION?



11

WHAT IS THE RETURN TO AN EXCEL CENTER EDUCATION?



12

LARGE INCREASE IN EARNINGS AMONG GRADUATES

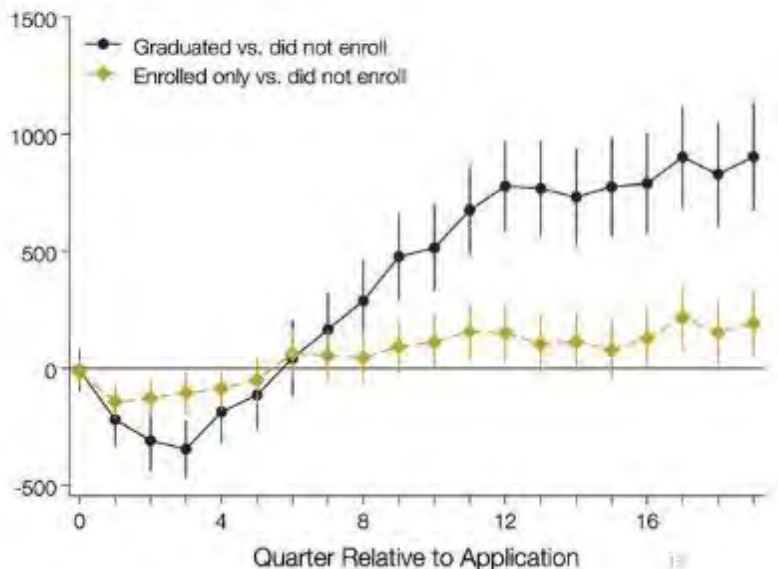
EVENT STUDY FIGURE

Small decline in earnings while enrolled in school

Earnings of graduates increased about \$850 relative to applicants who did not enroll in 5th year after application: **a 38% increase**

More likely to work & working in higher-wage jobs

Small increase for enrolled, but not graduating students (~\$200)



13

WORK IN HIGHER-WAGE SECTORS



Move into retail pharmacy, education, and healthcare



Leave hospitality work



Industry-recognized certifications



BENEFITS AND COSTS OF EXCEL CENTER

Benefits: **after-tax increase in earnings**

Typical student: **\$33,987**

Costs: net cost to serve a student
(they end up paying more taxes!)

Typical student: \$7,110 → **\$1,657**



MARGINAL VALUE OF PUBLIC FUNDS

Compare benefits to net cost to provide program
MVPF = Benefits / Net Cost

MVPF of The Excel Center:
 $\$33,987 / \$1,657 = 20.51$

Typical job training program: 0.44

Typical UI program: 0.61



SUMMING UP WHAT WE FIND

Earnings increase 38 percent (\$850/qtr) five years later

Mechanisms: **skill accumulation**

- (+) employment in health
- (+) credits and certificates related to health

Non-graduates?

Do not earn HS diploma elsewhere

Few earn alternative credential (about 10%)

Bigger **bang for buck** than other programs that serve low-income adults





WHAT'S NEXT?

Does graduating from Excel Center affect involvement with criminal justice system?

Can a coaching intervention for students with prior involvement with criminal justice system improve outcomes?

Can a behaviorally-informed student orientation improve enrollment and persistence at the Excel Center?

What is the impact of Excel Center graduation on the kids of graduates?



QUESTIONS & DISCUSSION



Effects of SNAP Disbursement Schedules

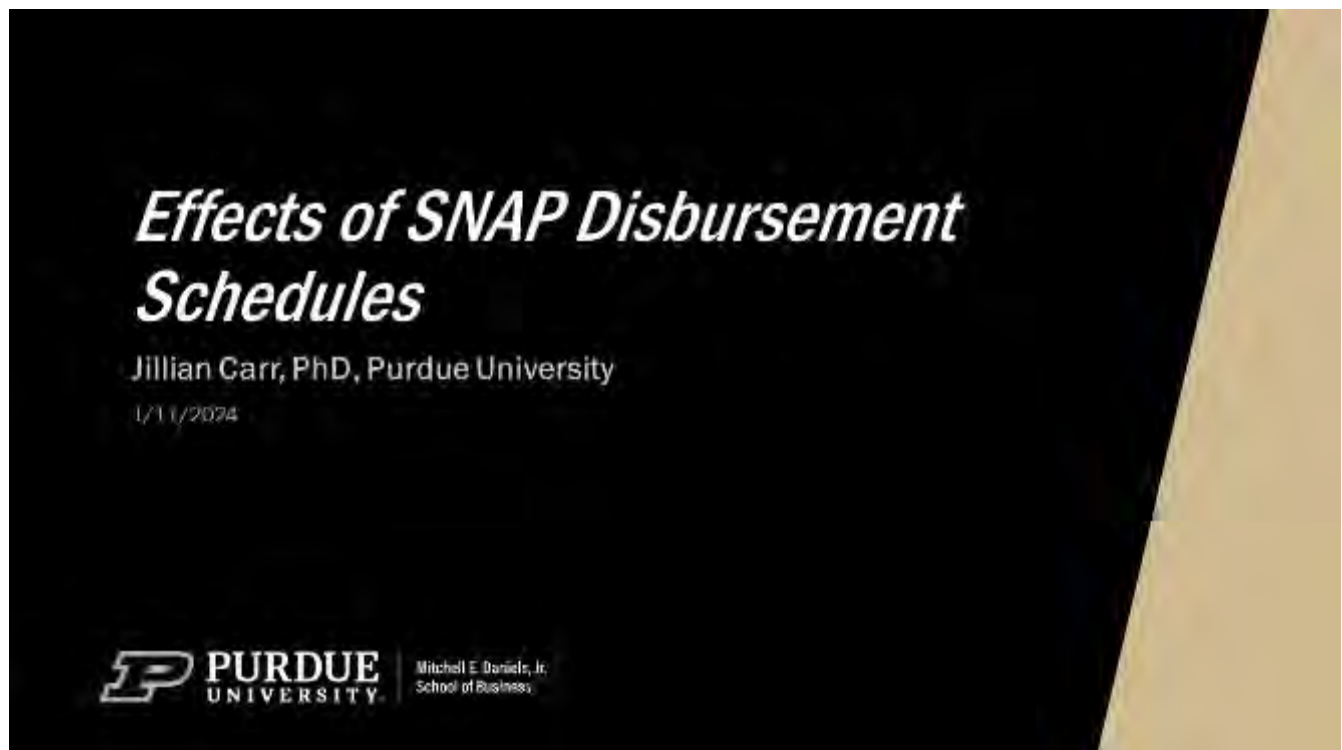
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Jillian Carr is an Associate Professor of Economics, at the Mitchell E. Daniels, Jr. School of Business, at Purdue University, and research affiliate with the Purdue University Research Center in Economics. She received her BA in Economics and Mathematics from Rhodes College, and her PhD in Economics from Texas A&M University. Dr. Carr is currently focusing her research on modern US policy: poverty and crime. She has been exploring how nutritional assistance implementation impacts the lives of recipients and how the current U.S. legal system serves different groups. To ensure that her work reaches beyond academia, Dr. Carr has been actively reaching out to lawmakers and working with various news outlets to help the communities focus of her research.



View high-resolution slides here:

https://centers.purdue.edu/cff/wp-content/uploads/sites/6/2024/01/INFIS-slides_Carr_web.pdf

Indiana SNAP Disbursement Schedule

Each family receives payment once per month on the day corresponding to the head's first letter of last name.

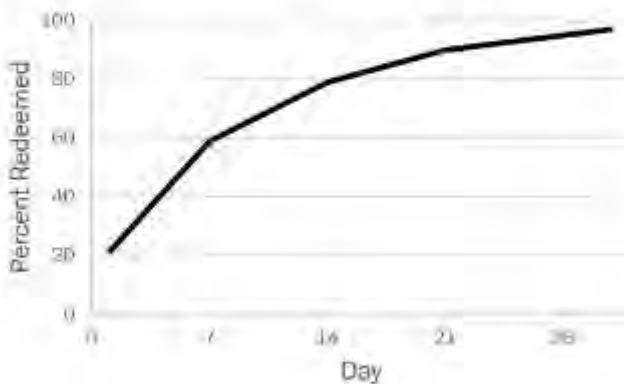
Letters	Day
A/B	5
C/D	7
E/F/G	9
H/I	11
J/K/L	13
M/N	15
O/P/Q/R	17
S	19
T/U/V	21
W/X/Y/Z	23



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SNAP recipients redeem benefits quickly

USDA data says...



“More than a quarter of households (28 percent) redeemed nearly all or all of their monthly benefits in the first week after issuance, and more than half (53 percent) had done so by the second week.”

Dieter, Louis, and Juliette Henck. “Benefit redemption patterns in the supplemental nutrition assistance program.” *Mathematica Policy Research Reports* (2011).



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SNAP recipients face resource scarcity

Families buy less food

"From week one to week four, benefit households reduce their quantities [of food] purchased by 32 percent"

Hastings, Justine, and Ebonya Washington. "The first of the month effect: consumer behavior and store responses." *American Economic Journal: Economic Policy* 2.2 (2010): 142-162.

Families consume less food

"Caloric intake declines by 10 to 15 percent over the food stamp month"

Shapiro, Jesse M. "Is there a daily discount rate? Evidence from the food stamp nutrition cycle." *Journal of Public Economics* 89.2-3 (2005): 303-325.

Families skip meals

"We found that SNAP participants were increasingly more likely than nonparticipants to report a day with no eating occurrences over the benefit issuance cycle."

Hamrick, Karen S., and Margaret Andrews. "SNAP participants' eating patterns over the benefit month: a time use perspective." *PLoS one* 11.7 (2016).

Impacts on crime and health:

Scarcity vs. Plenty

Scarcity

- Women (in Indiana) are convicted of theft **MORE** for crimes occurring at the end of their SNAP benefit cycle.¹
- Older recipients (55+, in South Carolina) are more likely to visit the ER at the end of the benefit cycle.²

1. Cain, Jillian B., and Anaisa Pachman. "SNAP benefits and crime: Evidence from changing disbursement schedules." *Review of Economics and Statistics* 101.2 (2018): 310-325.

2. Datta, Chait D., John M. Gardiner, and Grijal D. Galarza. "Hunger persists? SNAP timing and emergency room visits." *Journal of Health Economics* 74 (2020): 102313.

Impacts on crime and health:

Scarcity vs. Plenty

Plenty

- 5% increase in alcohol purchases when SNAP is distributed on a weekend.¹
- Decrease in drunk driving fatalities on distribution days.²
- Increase in domestic violence with addition of distribution days.³

1. Castellan, Elena, et al. "Another Saturday Night: Food Stamp Timing and Monthly Consumption Patterns." Working paper available at SSRN 2729479 (2016).

2. Coll, Chad, John Gordanier, and Orgul Ozturk. "Eat (and drink) better tonight: Food stamp benefit timing and drunk driving fatalities." *American Journal of Health Economics* 2 4 (2016): 511-534.

3. Carr, Julian B., and Analisa Radcliff. "SNAP" schedules and domestic violence." *Journal of Policy Analysis and Management* 40.2 (2021): 412-452.



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Impacts on education:

*Cott, Chad, John Gordanier, and Orgul Ozturk. "When does it count? The timing of food stamp receipt and educational performance." *Economics of Education Review* 66 (2018): 40-50.*

- Students score lowest on math standardized test just before benefit receipt.
- Results driven by African American students (South Carolina).

*Gennetian, Lisa A., et al. "Supplemental Nutrition Assistance Program (SNAP) benefit cycles and student disciplinary infractions." *Social Service Review* 90.3 (2016): 403-433.*

- All students have more disciplinary infractions at end of month (Chicago Public School).
- The end of month increase is larger for SNAP students.
- More pronounced for males.

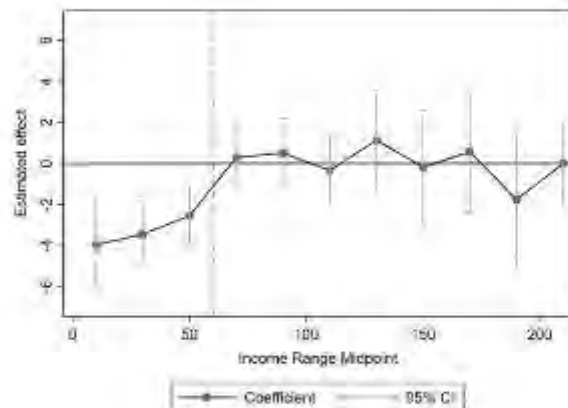
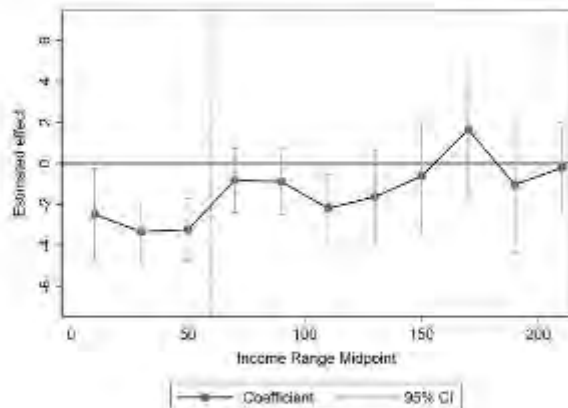
*Bond, Timothy N., et al. "Hungry for success? SNAP timing, high-stakes exam performance, and college attendance." *American Economic Journal: Economic Policy* 14.4 (2022): 51-79.*

- Students score 6 points lower on the SAT if they take it more than 2 weeks post-disbursement.
- Students less likely to attend a 4-year college.
- Potentially costly in wages.



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Effects on SAT scores



Takeaways and kudos ...

Indiana has done a number of best practices:

- Staggered SNAP distribution.
- SAT offered in school.

Fluctuations are problematic for recipients. Can we further smooth resources?

- Multiple distribution dates?
- Additional school food resources?

Thank You

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where
research meets
family policy

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