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**May issue deadline:
Friday, Nov. 13**

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Hoosier women sound the alarm

COVID-19, job losses and financial black holes

The evidence is mounting: While men may be more likely to suffer poor health outcomes from COVID-19, women are more likely to suffer from its economic impacts.

Given that Hoosier women [earned less, owned less, and were more likely to experience poverty](#) before the pandemic began, this is a troubling trend.

Throughout the pandemic, [Indiana Institute for Working Families](#) (IIWF) staff have been surveying and interviewing Hoosiers across the state about their financial well-being. Responses from Hoosier women raise alarm bells and bring to light subtle, eye-opening concerns that had been suspected but hadn't yet been clear through other emerging forms of state and national data.

Here is a brief summary of what women have been saying. [Read more in the full IIWF blog post covering this story.](#)

WOMEN NEED — BUT ARE LOSING — JOBS.

Prior to the pandemic, about four in 10 Hoosier households lacked sufficient savings to weather a \$400 emergency. During the pandemic-induced recession, job losses and cuts to hours happened on a massive scale. More women than men have experienced lay-offs, and Black, Latino and low-income workers have suffered the heaviest losses. Female-dominated occupations have been hit hard. And demands at home — often due to schools cutting in-person classes — have been pulling women out of the workforce.

Key statistic: As of September, [four times as many women as men](#) have left the workforce during the pandemic.

QUOTED

“I just wonder every day if I will ever be back to where I was financially. To be the breadwinner as a working mom is emotionally and psychologically draining in a way people don’t always get. I used to think being a working mom was the best thing ever. Now I feel like a disappointment at everything.”

– A HOOSIER WOMAN

FAMILIES ARE DIGGING FINANCIAL HOLES.

Among those with lost income, women reported they felt as though they were digging a financial hole – either by depleting their savings or taking on debt. Borrowing during this time is creating a credit crisis for some. Damaged credit scores may create a drag on recovery as they factor into Hoosiers’ ability to get jobs, apartments, insurance, and loans. The cost of regular expenses has increased, as well.

Key statistics:

- By mid-August, [one in three households](#) had dipped into savings or retirement accounts in order to pay for daily needs. This is particularly concerning for women given that they [tend to have lower retirement savings balances and need to save more](#).
- A USDA [“low-cost” food plan for a family of four has increased](#) to \$204.50/week in September 2020, up from \$197.90/week in February of 2020.

QUOTED

“I am two months behind on rent, as all my disposable income has been depleted since COVID began. I used to pay my rent on time up until August. I’m very worried about myself and the children and our home.”

– A HOOSIER WOMAN

QUOTED

“We had a relative stay with us for three months when her college shut down, and with our kids being home daily, our utilities have increased drastically. We won’t be caught up until the end of the year.”

– A HOOSIER WOMAN

RELATIONSHIPS AND MENTAL HEALTH ARE SUFFERING.

From having to spend more time with abusive partners to losing family members to COVID-19, the struggles stretch beyond finances.

Key statistic: An estimated 766,000 Hoosier women [experienced anxiety more than half of all days](#) or nearly all days, while 458,000 Hoosier men reported the same.

QUOTED

“Isolation has forced me into more contact with my abusive ex-husband.”

– A HOOSIER WOMAN

QUOTED

“Although our finances did not change, the fear and social aspects of pandemic have changed our lives.”

— **A HOOSIER WOMAN**

In addition to these documented effects, women also cautioned Institute staff that they anticipate barriers to re-entering the workforce. The instability and lack of affordability of child care is a significant concern. And some have already had to take a much lower-paying position in order to re-enter the workforce.

Women expressed their desires for policy action in no uncertain terms. “Where is help?!” asked one mother from Indianapolis. “Put suffering people before politics,” said another. Women and their families are struggling, while their cries for help are lost in the political back-and-forth.

See more quotes from Hoosier women, more statistics and suggested policy changes by reading [the full blog post](#).

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Take a moment now to put these events on your calendar, so you can be sure you're available when the time comes! Registration information will be sent out soon. For questions, contact Amy Carter, [INCAA's network training](#) manager, at 317-638-4232 or acarter@incap.org.

Training Name	Date	Time (all are ET)
Embracing and Navigating Change	Wednesday, Dec. 2, 2020	2 to 3 p.m.
Fiscal Roundtable #4	Wednesday, Dec. 9, 2020	10 a.m. to 1 p.m.
Community Service Block Grant (CSBG) Annual Report with National Association for State Community Service Programs (NASCSP)	Dec. 15-17, 2020	9:30 a.m. to noon
CSBG 1010 with Jeannie Chaffin	Wednesday, Dec. 16, 2020	2 to 3:30 p.m.
Human Resources Roundtable with an HR Lawyer	Thursday, Jan. 21, 2021	10 to 11:30 a.m.
How to be the Leader Your Agency Needs Today	Wednesday, Jan. 29, 2021	9:30 to 11 a.m.
Working One Quarter at a Time: Tools to Stay Nimble and Adaptable as a Team and Organization	Friday, Feb. 12, 2021	9:30 to 11 a.m.

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Community Impact



Above: Pace CEO Dr. Bertha Proctor hands a swag bag to a carload of community members.

Pace holds 'Swag Bag' event

Drive-through events are becoming popular during a time when social distancing practices are necessary. [Pace Community Action Agency, Inc.](#), saw this style of event as an opportunity to draw community members to its facility (the parking lot, at least) and distribute not only information about healthy living, but also fun goodies for children and adults!

At the Swag Bag Event at its Health Connection Clinic in Sullivan in September, Pace staff distributed bags that included information about nutrition, health insurance, energy assistance, early childhood education and reproductive health care. Two lucky, randomly selected bags included \$20 Walmart gift cards.



The Swag Bag event provided a chance for staff to maintain personal outreach while encouraging health/safety precautions during the pandemic. "Due to the loss of face-to-face interactions in our communities due to COVID-19, events like these are important for keeping people connected and informed," said Laura Grove, health insurance navigators coordinator.

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Hoosier Uplands receives \$50,000 for affordable housing construction, rehabilitation

IHCDA awarded \$50,000 to 10 affordable-housing nonprofit organizations across Indiana, including [Hoosier Uplands Economic Development Corporation](#). The grant provides operating funds to ensure Hoosier Uplands has the capacity and financial stability to continue meeting its local housing needs (constructing or rehabilitating affordable housing for low- to middle-income Hoosiers) to help prevent the spread of the coronavirus.

"A community-based nonprofit organization whose primary purpose is to develop affordable housing for the community it serves is critical to realizing a healthy housing market," said IHCDA Executive Director J. Jacob Sipe, in an email announcing the grants. "When a community and region have a healthy housing market, it provides maybe the most important attribute of our society: Choice. All of us should have the opportunity to choose where we want to live for our career, our family, education, faith, recreational activities, or for whatever reason that we identify is important to each of us."

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Spotlight on Professionals

Thank you

FOR YOUR YEARS OF SERVICE

CAPWI thanks its longtime employees

[Community Action Program, Inc. of Western Indiana](#) congratulates the following staff members for their years of service. The CAPWI team thanks you for being valuable members of the team and for many years of service. They sincerely appreciate your hard work and dedication!

5-Year Awards

- Mike Elliott
- Sharon Elliott
- Jennifer Gray
- Erika Ortiz
- Julie Stump
- J.D. Taggart

15-Year Awards

25-Year Award

- Linda Metzinger

30-Year Award

- Melody Jones

35-Year Award

- Louann Dawson

40-Year Award

- Muff Rennick (*shown below*)

- Diana DeSutter
- Kim Swinson



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