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Press Statement

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Hoosiers continue to struggle as storm caused by COVID-19 continues to rage and senate bill provides little to no protection

Three statewide nonprofit advocacy organizations are joining together to express their dismay and concern regarding the bill proposed by the U.S. Senate Majority Caucus. Feeding Indiana's Hungry, the Indiana Institute for Working Families, and Prosperity Indiana are deeply troubled by the provisions in the bill, which they contend do nothing to help everyday Hoosiers struggling during this pandemic.

"This bill is an unconscionable failure in the federal response to the COVID hunger crisis we are facing," said Emily Weikert Bryant, Executive Director of Feeding Indiana's Hungry. "Indiana's food banks distributed more than 12 million pounds of food in June, and 100,000 more Hoosier families are participating in SNAP since January 2020, but federal policy changes boosting both SNAP and the charitable sector are expiring and leaving families more and more in the position of being unable to feed their families."

"Our most vulnerable families are still hurting, families that had rainy days funds are exhausting them, and it's still raining. The House passed the HEROES Act in mid-May and we are still waiting for the Senate to act," said Jessica Fraser, Director of Indiana Institute for Working Families. "It feels like the Senate is playing chicken with people's well-being. What Hoosiers need is a serious proposal that gives them some confidence and stability, now and into the new year."

"This proposal out of Washington is completely out of sync with the reality that Hoosiers are facing today," said Prosperity Indiana Executive Director and Hoosier Housing Needs Coalition member Jessica Love. "With frightening figures coming out about renters' confidence in their ability to pay rent next month, we need Indiana's Senators to speak up now more than ever. If more is not done to address [Hoosiers' top unmet need](#) through robust rental assistance, insurmountable waves of eviction and homelessness are sure to come. So, we urge our Senators to get out ahead of this storm to minimize the ravaging effects it will have on Hoosier households who are doing their best to stay ahead, despite the odds."

HOOSIERS ARE STRUGGLING

The U.S. Census Bureau's Household Pulse Survey shows the hardships Hoosiers are experiencing in nearly real time. And what is clear is that this Senate bill will do almost nothing for the Hoosiers still faced with dire challenges caused by the pandemic and its economic impacts.

- One-fourth of White Hoosiers expect to have reduced employment income in the next 4 weeks, compared to 48.6% for Black Hoosiers and 30.1% for Latinx Hoosiers.
- One in 5 Hoosiers used credit cards and loans in the last 7 days to pay bills. And nearly one-fourth took money from savings or sold assets.
- While about 13% of White Hoosier families with kids at home reported not having enough to eat at least some of the time, the rate was 27% for Black Hoosier families and 16% for Latinx Hoosier families.
- Hoosier's confidence in their ability to pay next month's rent is low across the board, with nearly a third not sure how they'll make rent. But the Hoosiers hardest hit by the pandemic are also those most likely to have little to no confidence that they will be able to pay next month's rent, including 57.1% of Black Hoosiers and 77% of Hoosiers who've used unemployment to pay bills in the last seven days.

THE BILL FAILS TO MEET THE NEEDS OF HOOSIER FAMILIES

The Senate Bill fails to help families meet these challenges. For the past month, advocates for low income families from across the country have been asking Congress to boost SNAP, appropriate significant funds to provide rent relief and prevent homelessness, and to expand the Earned Income Tax Credit and the Child Tax Credit to give our most vulnerable families a boost early next year. This bill falls short on all accounts.

The bill does not increase SNAP benefits, despite the fact that food insecurity in Indiana is anticipated to rise 40% this year as a result of COVID, and 17 percent of Hoosier adults living with children say they can't afford to give their children enough to eat.

While it does provide some funds for people already receiving housing assistance, it includes no emergency rental assistance for the unassisted households facing evictions and homelessness. The proposal also fails to extend the federal moratorium on evictions that expired last week, much less to expand it to cover all renters. In the week ending July 14th, more than 189,000 renter households were behind on rent, one person from each of those households would fill Lucas Oil Stadium 2.5 times.

The bill does provide a second round of stimulus but it could be better targeted to those facing the most hardship during this pandemic. Advocates' calls to expand the EITC and the CTC would have used existing program infrastructure to do just that.

One beacon of hope in the HH Pulse data is that Hoosiers who were able to use paid leave during their time not working reported 0% percent food insecurity. Clearly, paid leave is working to insulate Hoosiers from material hardship. Yet the Senate failed to expand Families First Coronavirus Act paid leave to include Hoosiers working at establishments with 500 or more employees.

The bill's plan to lower the Unemployment Insurance boost from \$600 to \$200 threatens to exacerbate all the problems listed above. Regular UI is not enough to get by on and \$200 will not be enough for families with very low incomes to start. Add to that the fact that rainy day funds have been depleted and no lifeline in sight, Hoosiers are more likely to experience harassment by debt collectors, turn to

predatory lenders, and see damage to their credit scores. Congress should, at a minimum, halt debt collection and negative credit reporting activities and enact a temporary 36% usury cap.

Feeding Indiana's Hungry, the Institute, and Prosperity Indiana work every day on the issues that are most impacting Hoosiers, and this bill doesn't cut it.

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About Feeding Indiana's Hungry

Feeding Indiana's Hungry, Inc. is the statewide association of Feeding America affiliated food banks. Member food banks include:

Food Bank of Northwest Indiana, Merrillville

Food Bank of Northern Indiana, South Bend

Food Finders Food Bank, Inc., Lafayette

Community Harvest Food Bank of Northeast Indiana, Ft. Wayne

Second Harvest Food Bank of East Central Indiana, Inc., Muncie

Terre Haute Catholic Charities Foodbank, Terre Haute

Gleaners Food Bank of Indiana, Indianapolis

Hoosier Hills Food Bank, Bloomington

Tri-State Food Bank, Inc., Evansville

Dare to Care Food Bank, Louisville, KY

Freestore Foodbank, Cincinnati, OH

About the Indiana Institute for Working Families

The Indiana Institute for Working Families – a program of the Indiana Community Action Association (INCAA) – promotes public policies to help Hoosier families achieve financial well-being. We value, gather, and translate quantitative and qualitative data to communicate the opportunities and challenges that Hoosiers experience. We advance well-being by promoting evidence-based solutions and building coalitions to engage in direct and strategic conversations with policymakers and the public.

About Indiana Association for Community Economic Development D/B/A Prosperity Indiana

Prosperity Indiana is a statewide membership organization for the individuals and organizations strengthening Hoosier communities. Prosperity Indiana builds a better future for our communities by providing advocacy, leveraging resources, and engaging an empowered network of members to create inclusive opportunities that build assets and improve lives. Since its founding in 1986, Prosperity Indiana has grown to approximately 200 members from the public, private, and nonprofit sectors.