

NUMBERS — WHO *has no home?*

- ☛ On average there are **400 individuals** in shelter or transitional housing on any given night in Evansville. (Hoosier Management Information System, HMIS)
- ☛ **One third** of these individuals are **children**.
- ☛ In the '08-'09 school year, EVSC identified **503 students** who had experienced homelessness sometime during the school year. (Evansville Vanderburgh School Corp., June 2009)
- ☛ Approximately **60 families** are homeless daily. (summer 2004 Homeless Survey)
- ☛ The 2000 Census documented that Vanderburgh County had the **highest percent of homeless persons per capita** than any other Indiana county.

BARRIERS — WHAT *hinders having a home?*

- ☛ 2009 Fair Market Rent for 1BR in Evansville is \$502.00. ("Out of Reach Report," NLIHC, 2009)
 - An individual receiving SSI (674.00/month) can afford monthly rent of no more than \$202 based on HUD's affordability standard.
 - A minimum wage earner (earning \$6.55/hour) can afford rent of no more than \$341 per month.
- ☛ 33% of Vanderburgh County households are renters.
- ☛ A wage earner at \$18,270, can afford \$457 per month for housing (rent + utilities). (extremely low income at 30% AMI [Area Median Income] "Out of Reach Report," NLIHC, 2009)
- ☛ A worker must earn \$12.00 an hour to afford a two-bedroom apartment in Evansville or work 73 hours at minimum wage or 1.8 minimum wage jobs. ("Out of Reach Report," National Low Income Housing Coalition, 2009, www.nlihc.org)
- ☛ Among families with children under the age of five, the rate of poverty in Vanderburgh County was 20.4% compared to the state rate of 13.7%. (2000 Indicators of Well-Being in Indiana Counties – Department of Workforce Development)

AT-RISK — WHO *is in danger of losing a home?*

- ☛ The 2000 ECHO Homeless Survey identified 3,051 households over the course of the year in Evansville as homeless or at-risk of immediate homelessness.
- ☛ According to the 2000 Census, **8,215 Vanderburgh county households are paying more that 30% of their income on rent**.
- ☛ Now, at least **4,500 families** are at risk of becoming homeless due to their incomes not matching housing costs.
- ☛ **1,243 home mortgages were foreclosed** in 2008, a 143% increase over 2007. By June 2009, 679 properties had already been foreclosed. (Vanderburgh County Sheriff's Office)
- ☛ **916 bankruptcies were filed** in 2008 in the Vanderburgh County. (United States Bankruptcy Court, June 2009)
- ☛ **20% of children, ages 0—17, live in poverty** in Vanderburgh County (2009 Kids Count Data)
- ☛ One of the **greatest groups at-risk** for homelessness is **single female headed households**. Vanderburgh County had the highest rate of single female head of households of any Indiana County in the 2000 Census.



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“The social entrepreneur should be understood as someone

- who *brings to bear* on this situation his or her inspiration, direct action, creativity, courage, and fortitude; and
- who *aims for and ultimately affects* the establishment of a new stable equilibrium that secures permanent benefit for the targeted group and society at large.”

Social Entrepreneurship: The Case for Definition by Roger L. Martin & Sally Osberg
www.ssireview.org/articles/entry/social_entrepreneurship_the_case_for_definition/



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Social entrepreneurs play the role of change agents in the social sector, by:

- *Adopting a mission* to create and sustain social value (not just private value),
- *Engaging in a process* of continuous innovation, adaptation, and learning,
- *Acting boldly* without being limited by resources currently in hand.

The Meaning of Social Entrepreneurship. J. Gregory Dees
www.caseatduke.org/documents/dees_sedef.pdf



The Women's Bean Project is a social enterprise that offers a transitional job in gourmet food manufacturing designed to provide immediate income, arrange support services to overcome barriers to employment, and teach the job readiness skills needed to get and keep a job.

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