Indianapolis Barrier Buster Fund
Summary Report
2017-2025

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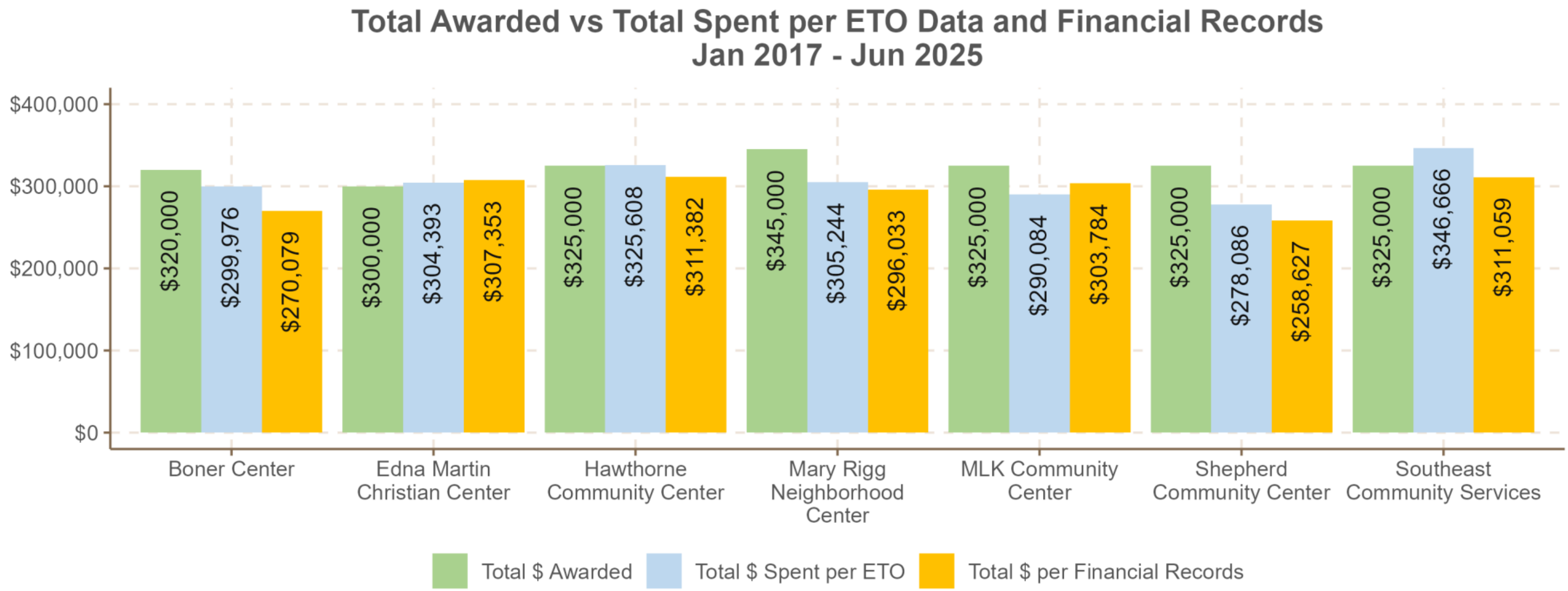
This report presents data from the inception of the Indianapolis Barrier Buster Fund (BB Fund) initiative, launched in 2017, through June 2025. It includes a summary of the reported financial spenddown, funds distributed (according to program data), and clients served, followed by an overview of completion rates by center for required outcome metrics. Financial reports and de-identified, participant-level data were submitted by each of the grantee organizations in August 2025 and analyzed by Community Solutions.

August 2025

BB Fund Financial Reports (January 2017- June 2025)

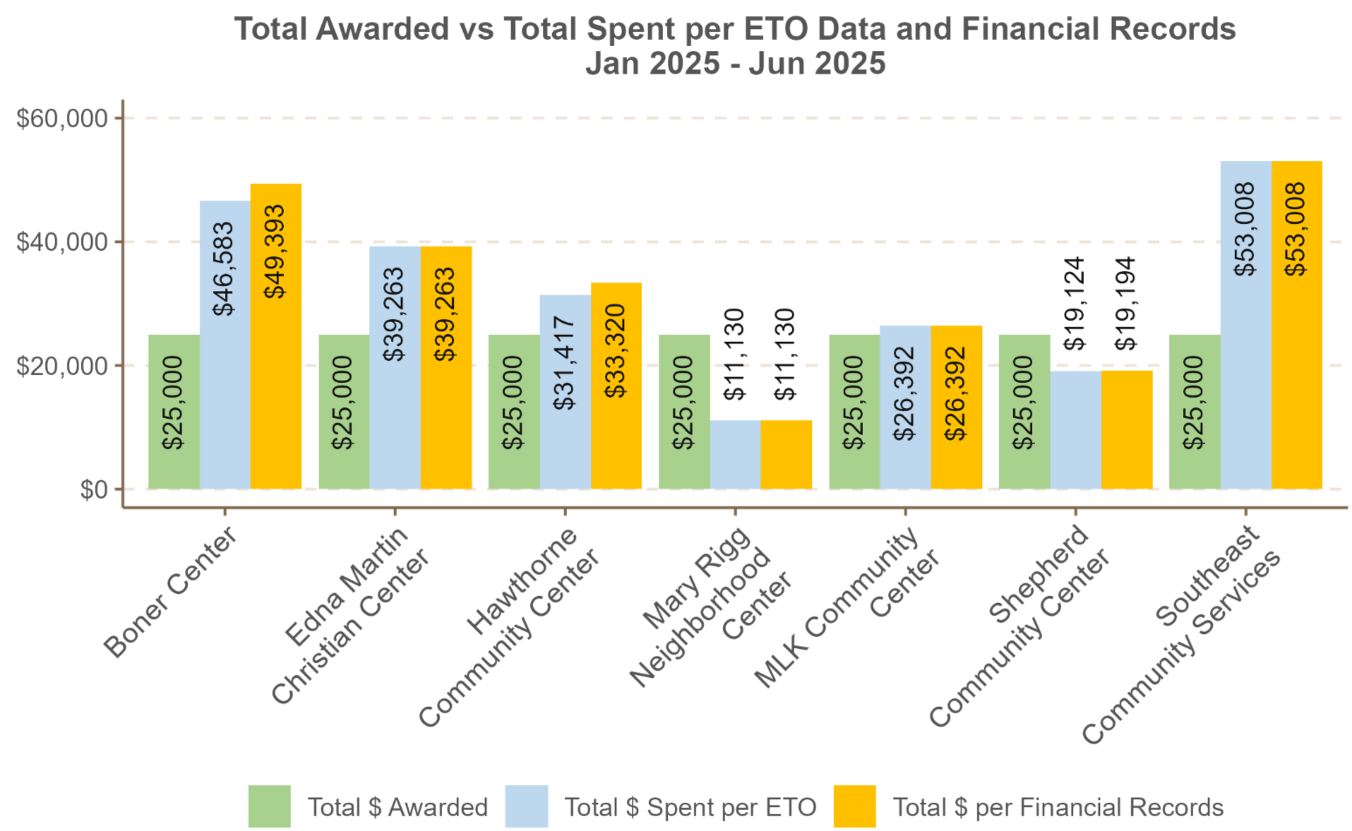
All Centers and Total (January 2017 – June 2025)	Total Award	Total Amount Spent		% Spent		Difference		
		ETO Data	Financial Records	ETO Data	Financial Records	Awarded vs ETO Data	Awarded vs Financial Report	ETO Data vs Financial Report
Total	**$2,265,000**	**$2,166,729**	**$2,058,315**	**96%**	**91%**	**$98,271**	$206,685	**$108,414**
Boner Center	$320,000	$299,976	$270,079	94%	84%	$20,024	$49,921	$29,897
Edna Martin Christian Center	$300,000	$321,066	$307,353	101%	102%	($4,393)	($7,353)	($2,960)
Hawthorne Community Center	$325,000	$325,608	$311,382	100%	96%	($608)	$13,618	$14,226
Mary Rigg Neighborhood Center	$345,000	$305,244	$296,033	88%	86%	$39,756	$48,967	$9,211
MLK Community Center	$325,000	$290,084	$303,784	89%	93%	$34,916	$21,216	($13,700)
Shepherd Community Center	$325,000	$278,086	$258,627	86%	80%	$46,914	$66,373	$19,459
Southeast Community Services	$325,000	$346,666	$311,059	107%	96%	($21,666)	$13,941	$35,607



2025 Data

The following table and charts summarize BB fund expenditures data from January 2025 to December 2025. This includes funds that were granted to agencies in 2024 but spent in 2025.

All Centers and Totals January-June 2025	Total $ Distributed	# Clients Served	# Payments	Avg $/ Client	Avg # Payments/client	Avg $/ Payment
Total	**$226,917**	**168**	**268**	**$1,351**	**1.6**	**$847**
Boner Center	$46,583	58	75	$803	1.3	$621
Edna Martin Christian Center	$39,263	36	51	$1,091	1.4	$770
Hawthorne Community Centers	$31,417	18	25	$1,745	1.4	$1,257
MLK Community Center	$26,392	4	15	$6,598	3.8	$1,759
Mary Rigg Neighborhood Center	$11,130	11	22	$1,012	2.0	$506
Shepherd Community Center	$19,124	22	30	$869	1.4	$637
Southeast Community Services	$53,008	19	50	$2,790	2.6	$1,060



Comparison: Jan – June 2024 vs Jan – Jun 2025

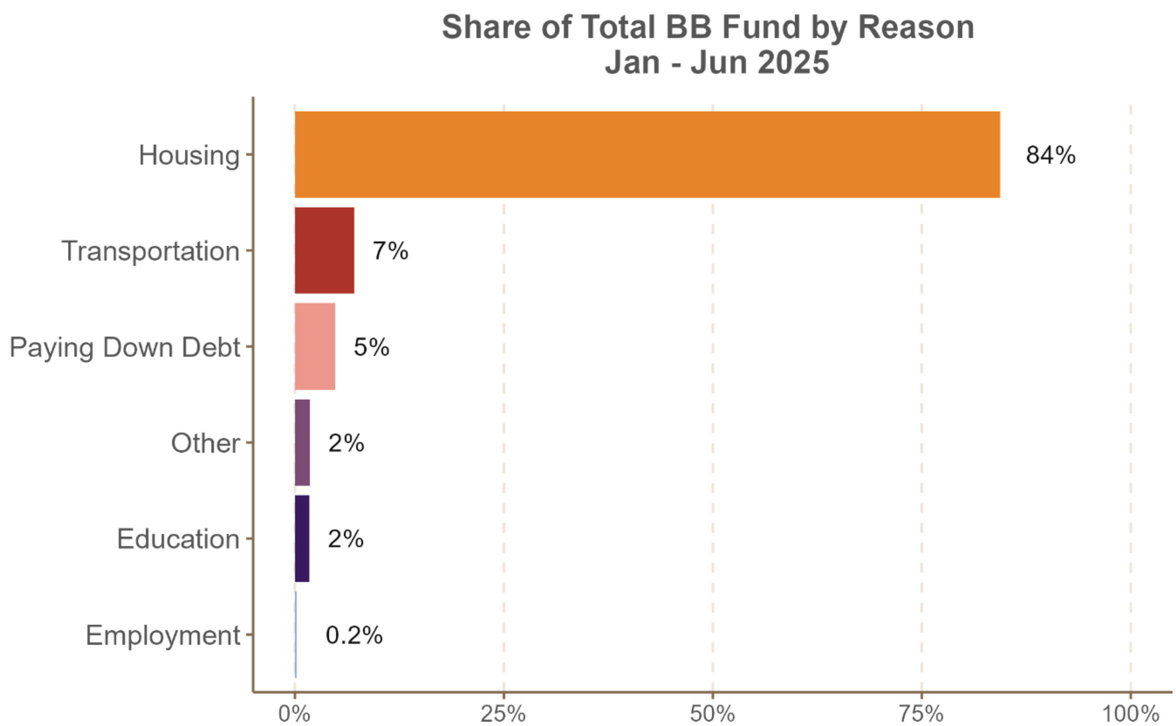
The following charts compare summary financial spending and client data during the first six months of 2024 with the first six months of 2025. BB fund spending has increased slightly in January through June 2025, compared to the first half of 2024. This is likely due to centers continuing to spend funds awarded in other periods.

All Centers and Totals Jan – Jun 2024 vs Jan – Jun 2025	Total $ Distributed		# Clients Served		# of Payments	
	Jan – Jun 2024	**Jan – Jun 2025**	Jan – Jun 2024	**Jan – Jun 2025**	Jan – Jun 2024	**Jan – Jun 2025**
Total	$218,383	**$226,917**	138	**168**	188	**268**
Boner Center	$63,497	$46,583	48	58	58	75
Edna Martin Christian Center	$55,685	$39,263	41	36	52	51
Hawthorne Community Center	$27,429	$31,417	10	18	10	25
Mary Rigg Neighborhood Center	$1,883	$26,392	3	4	4	15
MLK Community Center	$30,975	$11,130	3	11	18	22
Shepherd Community Center	$22,568	$19,124	27	22	33	30
Southeast Community Services	$16,301	$53,008	6	19	13	50

All Centers and Totals Jan – Jun 2024 vs Jan – Jun 2025	Avg $/Client		Avg # Payments/Client		Avg $/Payment	
	Jan – Jun 2024	**Jan – Jun 2025**	Jan – Jun 2024	**Jan – Jun 2025**	Jan – Jun 2024	**Jan – Jun 2025**
Total	$1,582	**$1,351**	1.4	**1.6**	$1,161	**$847**
Boner Center	$1,323	$803	1.2	1.3	$1,095	$621
Edna Martin Christian Center	$1,358	$1,091	1.3	1.4	$1,071	$770
Hawthorne Community Center	$2,743	$1,745	1.0	1.4	$2,743	$1,257
Mary Rigg Neighborhood Center	$628	$6,598	1.3	3.8	$471	$1,759
MLK Community Center	$10,325	$1,012	6.0	2.0	$1,721	$506
Shepherd Community Center	$836	$869	1.2	1.4	$684	$637
Southeast Community Services	$2,717	$2,790	2.2	2.6	$1,254	$1,060

Types of Expenditures of Barrier Buster Funds

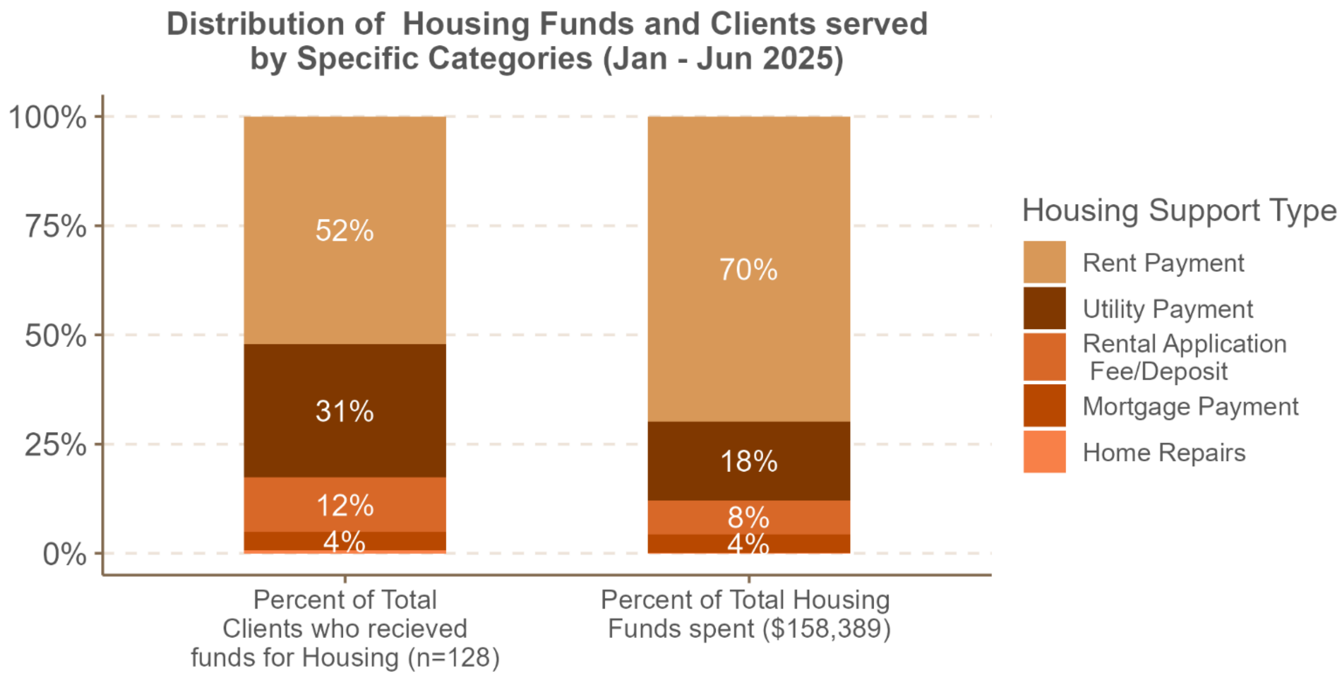
Case managers record the purpose of the expenditure each time they distribute a barrier-buster payment using a set of options or by writing in the reason if one of the existing options does not apply. This section provides information on the reasons for the barrier-buster expenditures for all payments made during January – June 2025.

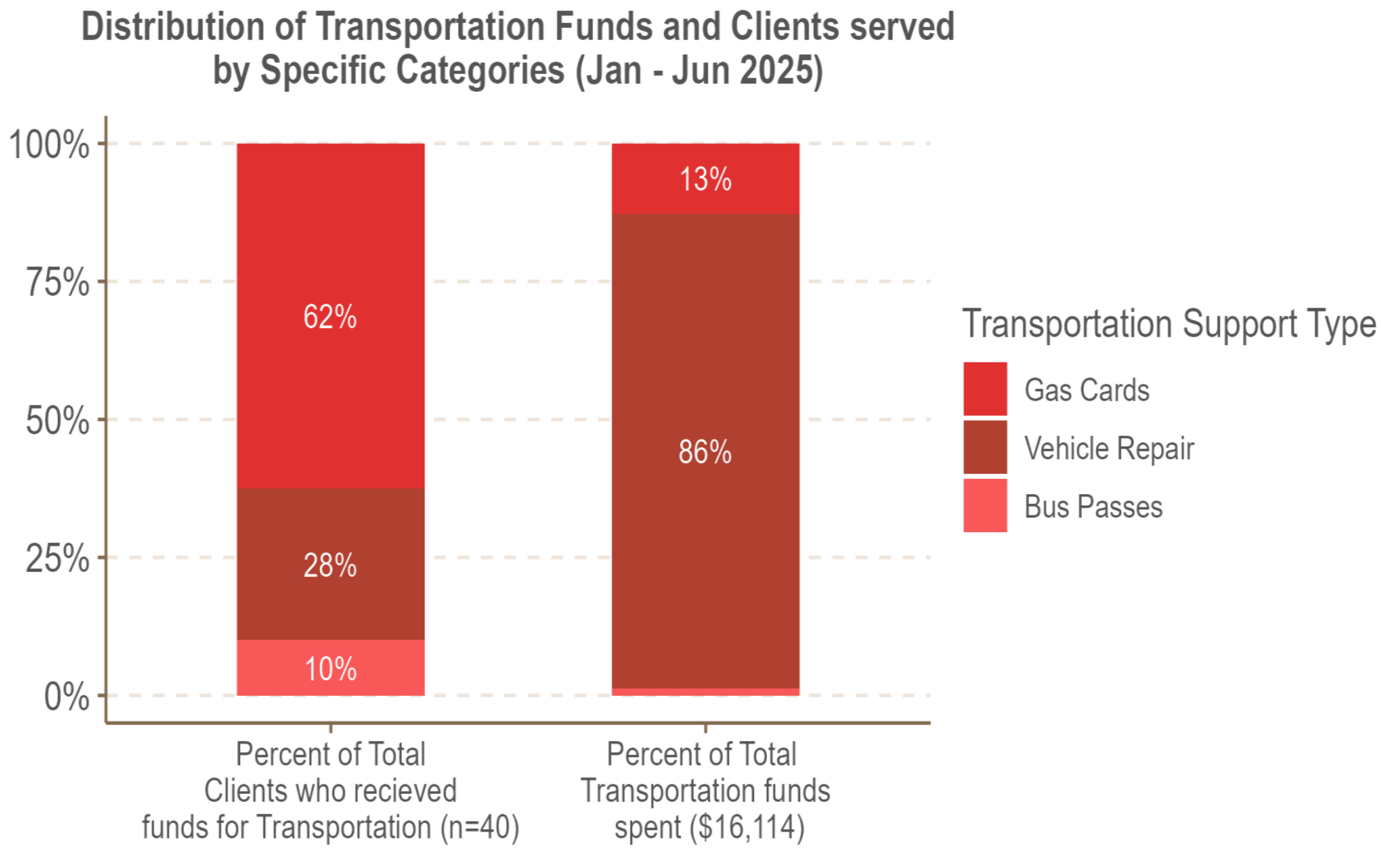


The following table shows the percentage of total funding each Center gave participants for the six categories stated above. The table is color-coded to highlight variation in the expense types, with the darker colors indicating that a higher share of funding was allocated for a particular expense type. In contrast, a lighter color indicates less funding allocated for that given reason. No shading indicates that the site directed 1% or less of its funding to a given category.

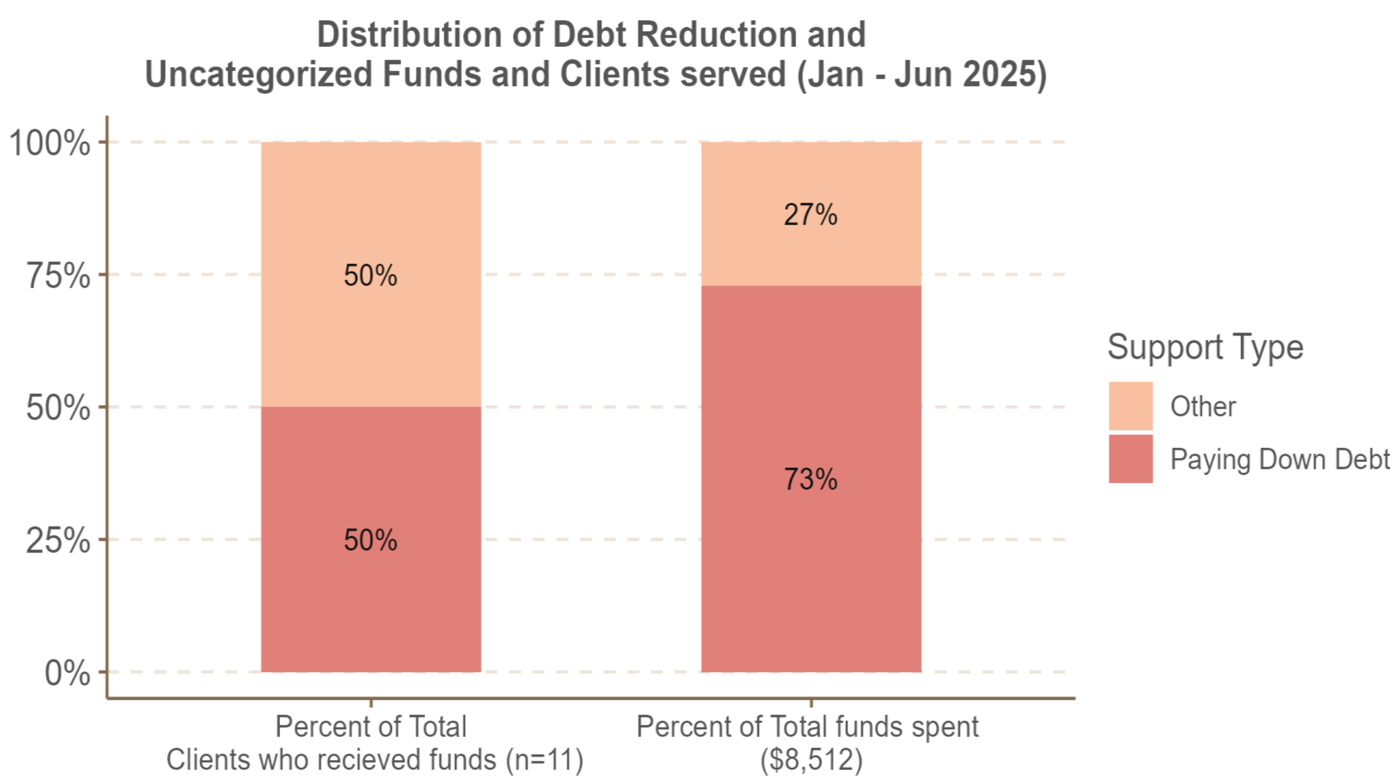
Site Name	Housing	Employment	Transportation	Debt Reduction	Education	Other
Boner Center	87%	0.7%	4%	1%	7%	0%
Edna Martin Christian Center	96%	0.3%	3%	0%	0%	1%
Hawthorne Community Centers	66%	0%	28%	0%	0%	6%
Mary Rigg Neighborhood Center	74%	0%	0%	21%	0%	5%
MLK Community Center	100%	0%	0%	0%	0%	0%
Shepherd Community Center	76%	0%	18%	2%	4%	0.3%
Southeast Community Services	82%	0%	2%	14%	0%	2%

The following charts provide details on the expense types for which clients received barrier-buster funding. The left bar on each chart illustrates the share of clients who received a barrier-buster payment for each specific subcategory. In contrast, the right bar on each chart displays the share of funding allocated for each subcategory within its respective overall category. Reasons stated as "other" are not included in the charts below. "Other" expenses included items not listed in the existing response choices, such as legal fees (i.e., court or probation fees) and expenses to meet basic needs, such as grocery cards, clothing, or phone service for people who need access for employment or legal purposes.

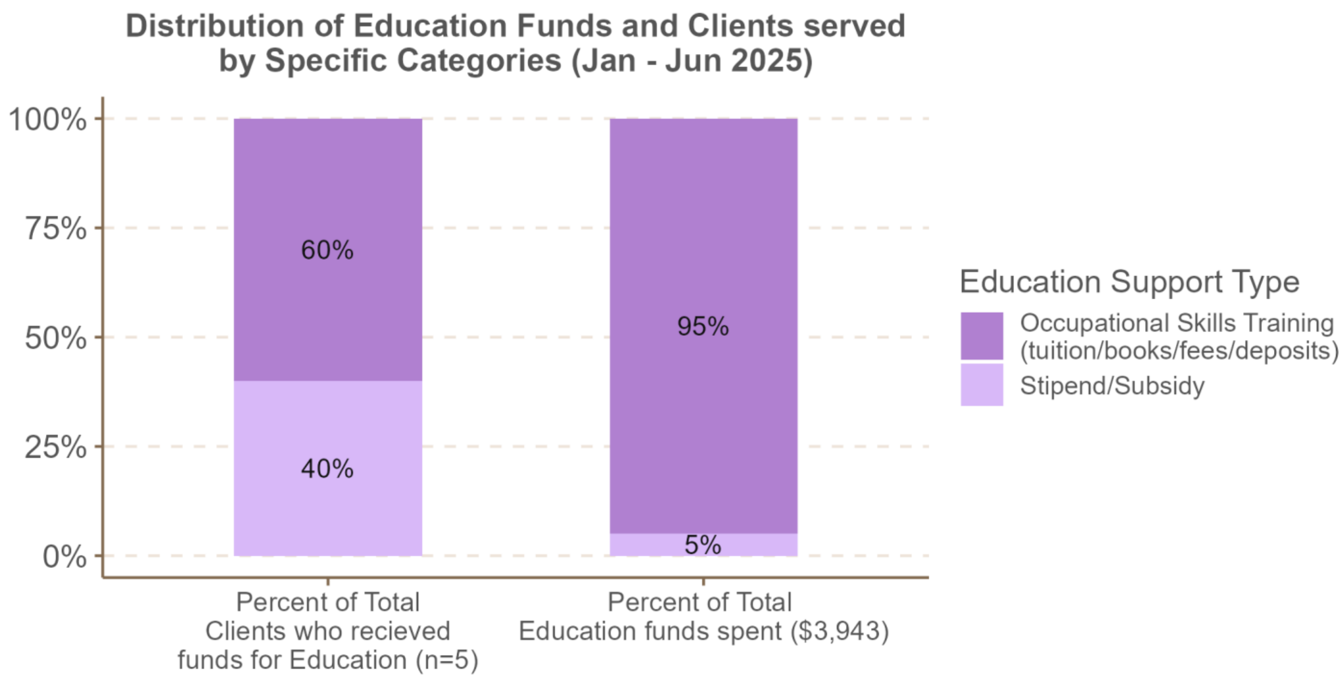




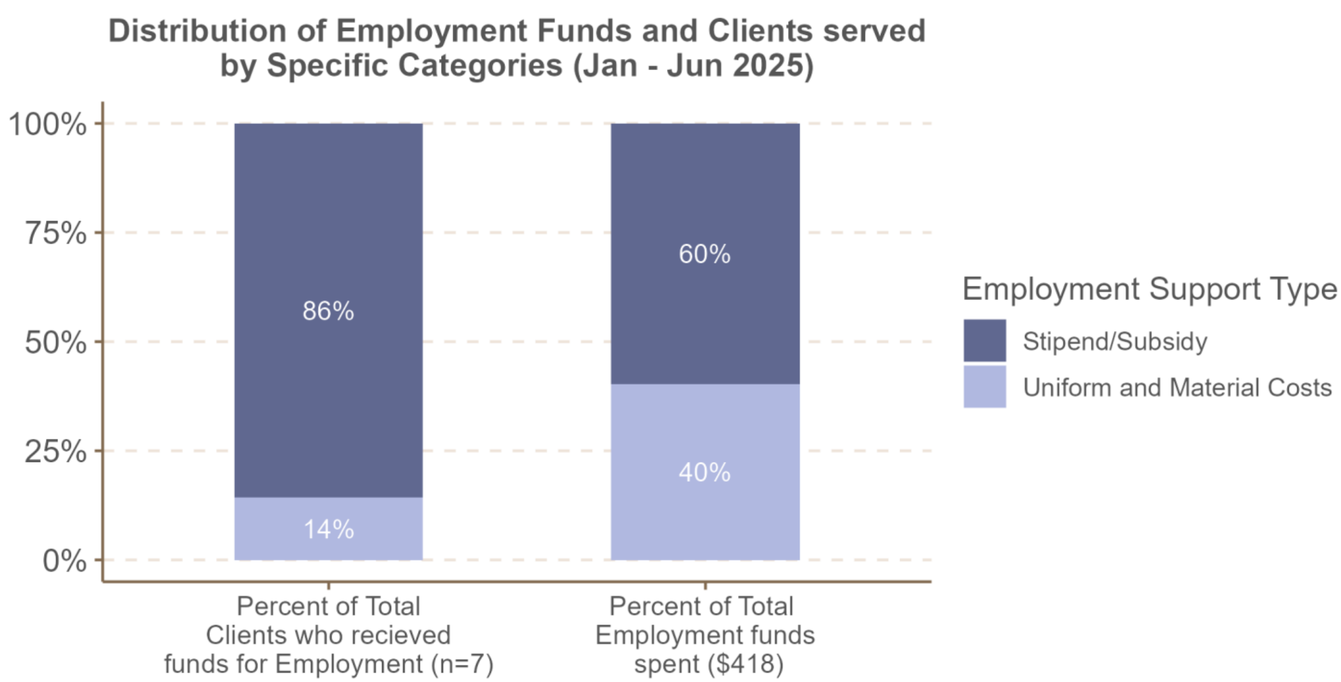
Distribution of Transportation Funds and Clients served by Specific Categories (Jan - Jun 2025)
100%
75%
50%
25%
0%
62%
28%
10%
13%
86%
Percent of Total Clients who recieved funds for Transportation (n=40)
Percent of Total Transportation funds spent ($16,114)
Transportation Support Type
Gas Cards
Vehicle Repair
Bus Passes



Distribution of Debt Reduction and Uncategorized Funds and Clients served (Jan - Jun 2025)
100%
75%
50%
25%
0%
50%
50%
27%
73%
Percent of Total Clients who recieved funds (n=11)
Percent of Total funds spent ($8,512)
Support Type
Other
Paying Down Debt



Distribution of Education Funds and Clients served by Specific Categories (Jan - Jun 2025)
100%
75%
50%
25%
0%
60%
40%
95%
5%
Percent of Total Clients who recieved funds for Education (n=5)
Percent of Total Education funds spent ($3,943)
Education Support Type
Occupational Skills Training (tuition/books/fees/deposits)
Stipend/Subsidy



Distribution of Employment Funds and Clients served by Specific Categories (Jan - Jun 2025)
100%
75%
50%
25%
0%
86%
14%
60%
40%
Percent of Total Clients who recieved funds for Employment (n=7)
Percent of Total Employment funds spent ($418)
Employment Support Type
Stipend/Subsidy
Uniform and Material Costs

Outcomes Data Reporting

In late 2023, the Indianapolis Barrier Buster Touchpoint was modified to collect new metric data. Data collected in the revised touchpoint has been used to assess these financial and social determinants of health metrics.

The core outcome metrics used by the Indy BB fund, established for 2024 and moving forward, include poverty index, savings, debt, housing stability, and employment data. Poverty index data is calculated from gross income and family size data entered into the touchpoint. The amount of savings and debt is collected when the touchpoint is completed, along with questions regarding the client's housing situation, employment status, and whether the client's employment provides insurance. Additionally, data on Net Income, Net Worth, and Credit Score are still available. They can be collected while entering data into the Indy BB fund touchpoint or by using the CWF CFA.

To assess the impact of the barrier-buster funds on clients' financial well-being, the program sets baseline metrics for clients who have made two or more payments. The following metrics are reported for the 225 individuals who have received multiple payments since January 2024, which also includes 39 clients added in 2025. Those with fewer than two payments are excluded from the analysis.

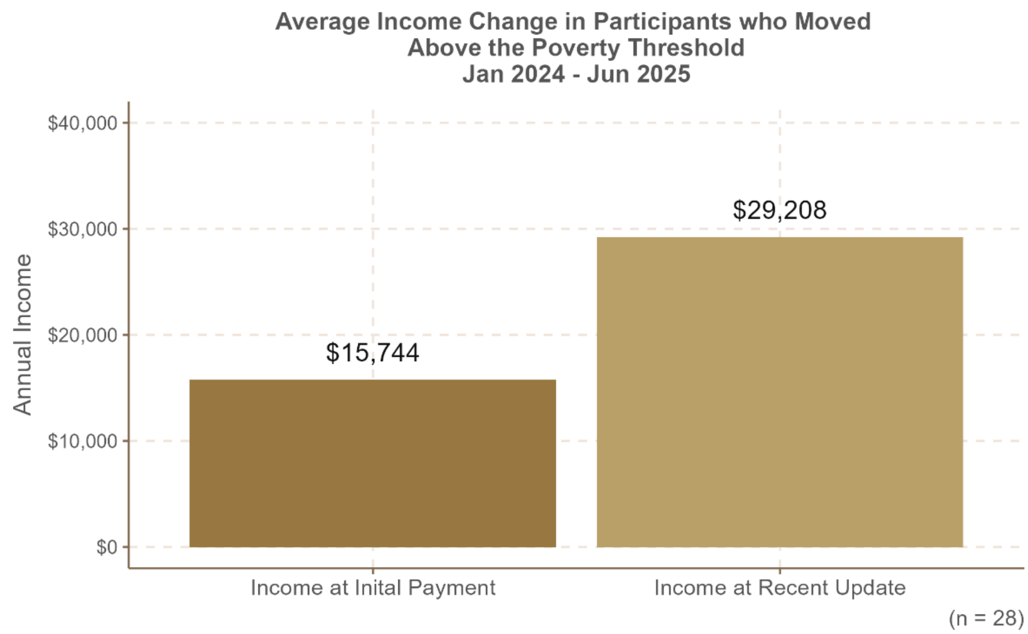
Baseline Statistics

Overall statistics at initial payment for 225 clients:

- 50% were living below the poverty threshold
- 36% were unemployed
- 13% reported not having stable housing
- 85% had no savings or cash set aside
- 31% did not have insurance
- Average debt per client: $26,774

Poverty Status

Of the 225 clients for whom we can measure outcomes, **28 clients (12%) moved above the poverty threshold.** Those who moved above the poverty line received an average of $2,265 over 2 subsequent barrier-buster payments. 64% of payments received by clients were housing-related, primarily for rent support. **These 28 clients saw a monthly income increase of $1,122, with their average annual income increasing from $15,744 to $29,208.**



Savings

192 clients did not have any money set aside at the time of their initial payment. **Thirty-six clients (18%) who initially had $0 in savings were able to save an average of $937 at their most recent update.** These clients were issued an average of $2,634 over an average of 4 barrier-buster payments. 45% of payments received by clients were housing-related, primarily for utility bills and rent support. 27% of payments received were for reducing debt.

Debt

At the initial payment, 93 clients (41%) had a total cumulative debt of $2,489,735, averaging $26,774 per person. **41 clients experienced a decrease in debt with subsequent payments. On average, these clients experienced a debt reduction of $8,740 with an average of 4 payments required to achieve this reduction.** The cumulative reduction in debt for clients was $358,325. 61% of payments received by clients were housing-related, split between rent and utility support.

Employment

For clients with 2 or more payments, 144 (75%) were employed at their first barrier-buster payment. Of these, 65% worked full-time, and their average annual income was $21,276. Additionally, **106 clients (73%) with subsequent payments saw their gross monthly income increase by $1,007 after an average of 3 barrier-buster payments.**

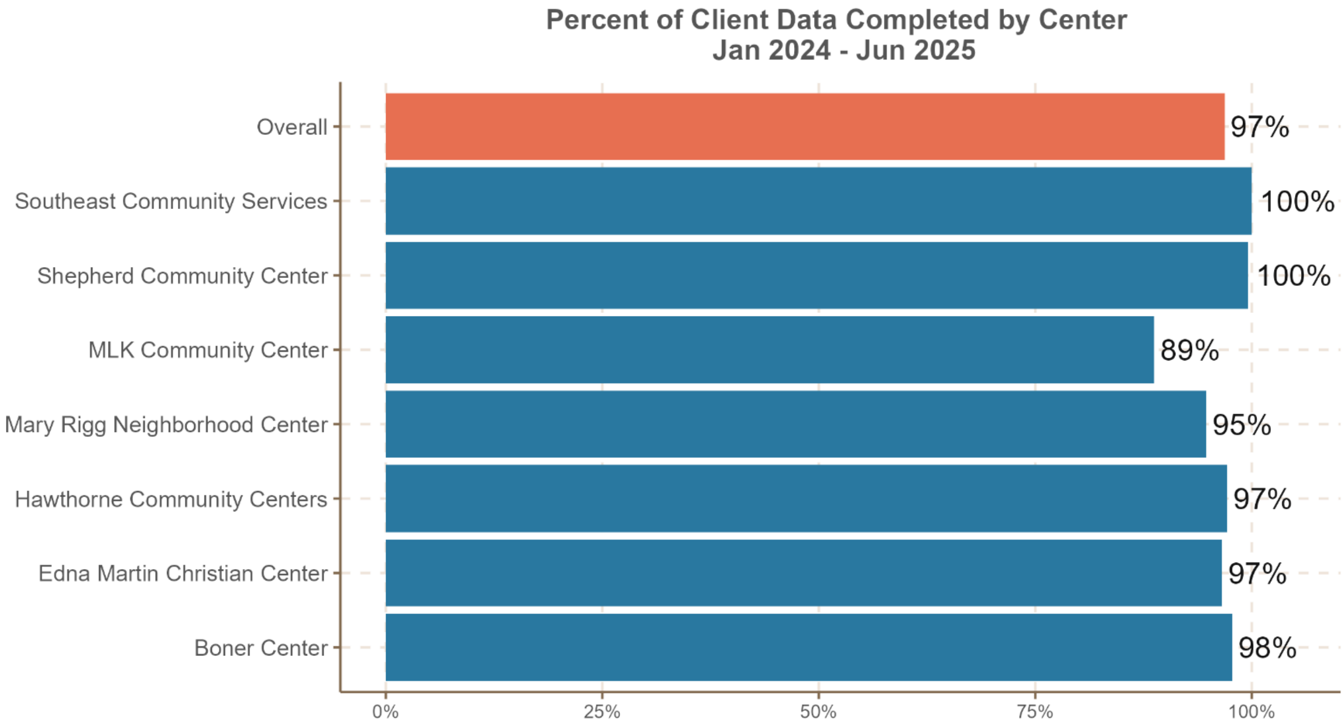
Housing

42% of payments for clients who were reported as having “stable housing” were for mortgages or rent. This would indicate that the “stability” level of their housing may be questionable.

Out of the clients with two or more payments, 16 clients who were not in stable housing at their initial payment experienced a positive change in housing with subsequent payments**. All 16 clients moved into stable housing and received an average of $2,359 over an average of 3 subsequent payments.**

Data Reporting Completion

Using the new tools and approach, organizations are expected to reach and maintain 85% data completion on required outcome metrics. Currently, the overall completion rate for baseline outcomes data is 97%. All organizations have surpassed the minimum threshold.



Key Findings

- Centers reported spending 91% of granted funds per spend-down reports submitted for January 2017 – June 30th, 2025
    - **Least:** Boner Center spent 84% ($290,079) of its funding
    - **Most:** Edna Martin spent 102% ($307,353) of its funding

- In 2025, the centers served 168 clients and made 268 payments (avg. $1,351) (1.6/person)
    - **Fewest:** Martin Luther King Center served 4 clients with 15 payments (3.8/person)
    - **Most:** Boner served 58 clients with 75 payments (1.3/person)
    - **Least** went to Education, Other, and Employment (2% or less for each)

- Centers reported distributing $226,917 from January to June 2025, which is more than the funds distributed from January to June 2024 ($218,383).

- Centers reported spending, on average, $1,351 per client January – June 2025.

- Centers reported an average payment of $847 in January – June 2025.

- Most payments made and funds distributed went to **Housing** (84%).

- **Outcomes:** 78% (175) of clients who had at least two payments between January 2024 and June 2025 experienced a positive impact in one or more of the following areas: debt reduction, housing stability, or improved poverty status.
    - 28 clients moved above the poverty threshold
    - 41 clients had a decrease in overall debt by an average of $8,740 by receiving an average of 4 BB Fund payments
    - 106 clients experienced an average monthly gross income increase of $1,007 after receiving an average of 3 BB fund payments.