



## Introduction

Every three years, Community Action Agencies across the country take a close look at what is going on in their communities. In this community needs assessment a survey was distributed to clients of community action agencies and data from the U.S. Census bureau was collected and analyzed. The resulting report offers a look at how our neighbors are faring and the challenges that are holding them back. There are many challenges facing Indiana communities right now, and no single organization can meet all the needs. In partnership with leaders in our community, we can work together to make sure that everyone in this part of Indiana has the chance to reach their full potential.

### About JobSource

JobSource Community Action has served the residents of Madison and Grant Counties for more than four decades. Their mission is to help individuals remove barriers to independent living and to provide resources to allow low income residents to elevate themselves out of poverty.

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## Executive Summary

Academics, policy makers, social service agencies, and many others have been talking about the causes and conditions of poverty for decades, even centuries. While there is not necessarily agreement on how to eradicate poverty, there is broad agreement on many of the factors influencing it.

Rank, a scholar whose work is often in the Certified Community Action Professional (CCAP) body of knowledge, writes “...that American poverty is largely the result of structural, rather than individual, failings. There simply are not enough viable opportunities for all Americans.”<sup>1</sup> Another researcher, when looking at the body of literature on poverty, found, “When available jobs are concentrated in low-skill occupations with shrinking wages, limited benefits, poor working conditions, and fluctuating schedules, labor force participation may not be sufficient to keep some workers and their families out of poverty.”<sup>2</sup> In short, the causes of poverty are systemic.

While poverty is a macro issue, there are individual, household, and community predictors of poverty. Researchers have found that people are often pushed into poverty when there is: job loss, a decline in earnings, no high school degree, a female-headed household, a household with children, and disability.<sup>3</sup> More recently, debt has become the focus of poverty research. One study found that “given the lack of emergency funds, high debt-to-income ratios, overbearing mortgage payments, and debt delinquency issues, low-income households struggled more than other households through the Great Recession.”<sup>4</sup> These researchers also talked about the “severe debt distress” low-income households face as a result of the factors mentioned above.

The following report, based on national, state, and local data as well as survey data from clients in the Community Action Agency’s service area, gives life to the academic study of poverty. As part of this needs assessment financially vulnerable Hoosiers were asked about many areas of life that research have shown to contribute to the causes and conditions of poverty. Factors such as educational attainment, debt burden and access to financial services, employment, housing, transportations, health care, food insecurity, and many others. Neighbors and community members say, in their own words, factors that caused their current experience of poverty, what effect poverty has had on their lives, how the pandemic affected the and their families, and what they still need as they work through poverty in a system that is set up to keep some people on the bottom.

Among the most notable statistics, they revealed:

- **53%** could not pay all of their bills
- **42%** who did not complete higher education listed “had to take care of a child,” as their reason why.
- **79%** did not have emergency savings.
- **50%** are BEHIND on paying back debt.
- While most respondents owned a vehicle, there were still transportation challenges; 32% struggle to afford car maintenance and repairs and 2% struggle to afford gas.

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<sup>1</sup> Rank, 2006

<sup>2</sup> Rynell, 2008

<sup>3</sup> Rynell, 2008

<sup>4</sup> (Kim, Wilmarth and Henager 2017)

## Other Key Statistics from Secondary Sources<sup>5</sup>

### POPULATION

- The JOBSOURCE service area counties had a combined population of 196,449; % (66,944) of these people lived in Grant County and % (129,505) lived in Madison County. The population of each county is listed in Appendix 3.
- The population of the JOBSOURCE service area decreased in the five years from 2013 to 2018 by 2%. During this same timeframe, the statewide population grew by 2%.
- Both of JOBSOURCE's service area counties lost population from 2013-2018. Grant County lost 4% and Madison County lost 1%.

### DEMOGRAPHICS

- Nearly 8% of the total population of the JOBSOURCE service area is African American. The highest proportion of African Americans resides in Madison County (8%). Grant County also had nearly a 8% African American population. The service area figure is near the state percentage of 9%.
- JOBSOURCE's service area had over 7,000 (4%) Hispanic/Latino residents. Most resided in Madison County (5,074, 4%). Grant County had 2,814 (4%) Hispanic/Latinos residents. In total, Hispanic/Latino residents make up almost 4% of the population of the service area, compared to 7% statewide.
- Nearly 25% of JOBSOURCE's service area population is people 60 years old and above. This is slightly higher than the statewide percentage of 24%. Grant County had the highest rate at 25% and Madison County had a rate of 24%.

### SERVICE AREA POVERTY

- The median household income in each of JOBSOURCE's service area counties ranged from about \$42,000 to \$47,000. (Grant County – \$42,593, Madison County – \$47,436). Each county was below the statewide median of \$52,602. Grant County was the only county to have their median income go down (in real dollars) since 2013, declining by \$322.
- 39% of households in the service area earned below \$35,000 a year. Grant County had the highest rate of households (41%) earning below \$35,000 a year. Madison County had a rate of 37% of households earning below \$35,000. All of the counties had lower rates than the statewide rate of 39%, except Grant County.
- The JOBSOURCE service area counties had 32,986 people in poverty, 18% of the area's population in 2018. These numbers have declined over the last 5 years (down 1% since 2013). However, it is important to note that because of population size, the 2018 American Community Survey's 5-year averages are the most recent data available. Additionally, the pandemic's economic impact on the service area is not yet known.
- Grant County's poverty rate (19%) was above Indiana's statewide average (13%), as was Madison County's poverty rate (17%).
- 11,147 children (under the age of 18) were living in poverty in the JOBSOURCE service area in 2018. The percentage of children living in poverty ranged from 25% to 31%. Both Grant County (31%) and Madison County (25%) were above the statewide average of 20%.
- The female poverty rate for the service area was higher than the poverty rate for males, 19% compared to 15%. This was true for both of the service area counties (Grant – female 21%, male 18%; Madison – female 19%, male 16%).

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<sup>5</sup> CAA Secondary Data Tables, Appendix 4

- The American Community Survey of the U.S. Census Bureau estimates that 33% of the minority population of JobSource’s service area population is living in poverty, compared to 16% for white residents. However, it is important to be cautious when drawing conclusions from these estimates because the sample sizes were too small to produce reliable estimates. The possible range for minority residents in poverty is 27% to 37% and for white residents it is 15% to 18%.
- As with race, the sample sizes were too small to be able to rely on the estimate of Hispanic/Latinx residents of the service area who were living in poverty. While the official estimate is 32%, the possible range is 23% to 41%.
- The Self-Sufficiency Standard, a detailed calculation of the amount of income a family needs to meet all its basic needs, generally finds that families need twice the federal definition of the poverty level, or 200% of the poverty level, to be self-sufficient. When we consider this calculation, actual numbers and percent of people who need assistance increase dramatically.
- Living below 200% of the Federal Poverty Level is a common measure for determining if people have “low incomes.” In the JOBSOURCE service area, over 71,000 people were living with low incomes in 2018. Most of these people lived in Madison County (46,110). Grant County had 25,766 people living below 200% the Federal Poverty Line. Grant County (42%) and Madison County (38%) also had a higher rate of those living with low incomes than the statewide rate (32%).

## Direct Service Statistics & Survey Methodology

### KEY STATISTICS

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*Household statistics among those Western Indiana Community Action (JOBSOURCE) served in 2019.<sup>6</sup>*

- JOBSOURCE served 285 individuals and 48 households in 2019.
- Clients served included 6 individual children ages 0 to 5 years, 13 individual children ages 6 to 13 years, and 11 individual children ages 14 to 17 years. Together, these individual children were 11% of all the people JOBSOURCE served.
- In 2019, JOBSOURCE documented serving 88 individual senior citizens age 60 and over, which is 31% of those served.
- 35% of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- Households served were generally small; households with one, two, or three people accounted for 88% of households served.
- Among the 285 people served, 82% were White, 8% were African American, and 0% served were of Hispanic/Latino origin.
- At least 8% of persons over age 25 who were served in 2019 had less than a high school diploma or GED. Only about 4% of household heads had two or more years of post-high-school education.

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<sup>6</sup> Data from JOBSOURCE’s 2019 CSBG Report, Module 4.

## SURVEY VALIDITY

From September 2020 to January 2021, researchers sent surveys via text and email to financially vulnerable households in JOBSOURCE's service area. Due to very low response rate the results of the survey can not be applied to general client population. With only 7 completed surveys the confidence interval was 34.6. For this reason, the survey should be viewed as pertaining only to those respondents and not necessarily to the whole client population. The data from secondary sources is applicable to the client population and the broader service area. Narrowing in on challenges identified by the secondary sources and conducting further surveying should be done to attempt to reach more of the client population.

Very few questions were required, and for many questions "Prefer not to say" was a possible response. Because of these two circumstances, some tables will not add up to 100%. Some tables also allowed respondents to check all the options that applied to them. In those instances, the tables could add to a higher than 100% number.

## COMPLETED SURVEYS VS. CLIENT POPULATION

GENDER	Client Population	Survey
Male	44%	0%
Female	56%	100%
Other	0%	0%
Unknown	0%	0%

AGE	Client Population	Survey
18-24	1%	6%
25-44	34%	66%
45-54	19%	8%
55-59	4%	7%
60-64	21%	3%
65-74	8%	6%
75+	2%	4%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	0%	0%
Not Hispanic, Latino or Spanish	32%	100%
Unknown/Not Reported	66%	0%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	0%
Asian	0%	0%
Black or African American	8%	0%
Native Hawaiian or Other Pacific	0%	0%
White	82%	86%
Other	1%	0%
Multi-Racial	1%	14%
Unknown	6%	0%

DISABILITY	Client Population	Survey
Yes	13%	29%
No	21%	71%
Unknown	66%	0%

*Most common for those responding “yes”: A physical, mental, or emotional condition makes it difficult for me to concentrate, remember, or make decisions*

COUNTIES REPRESENTED	Grant	Madison
Survey Respondents	0	7

## GENERAL WELL-BEING

The median monthly income among those who reported their income was \$1555/month.

WELL-BEING	U.S. Population (2019)	JOBSOURCE
Living Comfortably	36%	0%
Doing OK	39%	29%
Just Getting By	18%	43%
Finding it Difficult to Get By	6%	29%

- 57% respondents reported that they could not pay all of their bills in the month of the survey.
- COVID-19 resulted in massive job losses for many Hoosiers and placed additional burdens on households as schools and child care facilities closed. From March through the month of September, there were 28,300 initial unemployment insurance claims in the JOBSOURCE service area.<sup>7</sup>
- 71% felt their household was worse off financially since COVID-19, while 14% of households said they were “about the same.” Just 14% of respondents reported that they were “better off.”
- Many respondents offered narrative explanations of their choice, including:
  - “I am unable to work because of covid-19.”
  - “I work more overtime hours so I make more money.”
  - “I’m an essential worker. I have continued working thru this. “
  - “I was laid off due to Covid.”
  - “Everything at the grocery store has gone up. Especially non-food purchases. Have increased. I struggle to buy groceries every month. After bills are paid gasoline put in a car there’s not much left. There’s laundry detergent consider cleaning supplies personal care items.”
  - “Didn’t work for a few months.”

ASSISTANCE <sup>8</sup>	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	43%	14%
Housing Assistance	14%	14%
Stimulus	71%	0%
Unemployment	29%	0%

<sup>7</sup> Indiana DWD Unemployment Data

<sup>8</sup> Rows do not equal 100% because “I’m not eligible, or I don’t need this type of assistance” and “I prefer not to answer” were options.

In September 2020, there were just over 300 families in all of the JOBSOURCE service area who were participants in TANF. Although this is a 25% increase over September 2019, it still seems very low when you consider that more than 1,400 families served by JOBSOURCE had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.<sup>9</sup> Also, in September 2020, 12,977 families were receiving SNAP benefits. This is an increase of nearly 16% over September 2019.

Asked what could be done to make these programs work better, respondents offered:

- **Assistance with understanding eligibility / applications:**
  - “Yeah for over 6 weeks there has been an issue with my unemployment that says I’m full time employed and I’m not so been waiting on and investigator to fix it but still no luck.”
  - “CCDF application process needs improved. Need a comprehensive list of documents needed, clear order of application steps and better status update system.”
  - “Would love more info on if I am eligible for SNAP/TANIF/housing.”
  - “If I could get my unemployment already would be great :(“
  - “I was on housing waiting list for over a year. I turned in paperwork prior to a yearly follow-up letter. I did not think I needed to turn it in since I was just there and they removed me from the waiting list.”
- **Expanded eligibility for assistance programs / expand assistance:**
  - “They need to increase financial qualifications for boarder line families who don't qualify.”
  - “Food stamps just don't seem to help older people.”
  - “We could really use snap benefits like very much, we like to eat healthy but with not much money I can't afford to eat healthy. Our stimulus check has already been used for bills”.
  - “More cans of formula a month. My son eats more than a regular 7 month old and 7 cans is not enough. I went through 13 cans last month.”
  - “We applied for food stamps and TANF and were told we don’t qualify. Those would have been incredibly helpful since we’re struggling with bills including groceries.”
  - “I need gas and electric assistance desperately for winter that’s helped me in the past”
  - “The incentive check sent to the families did not include us because we are a mixed status family, it could be a great help but we did not receive it. We would like to be part of the second stimulus check.”
  - “on my way pre k. a single mother with no father or help for her children and no job. has no way to get a job without childcare in the first place. so i am completely stuck.”

## **FSSA WELL-BEING ASSESSMENT**

Since August 2018, Indiana’s Family and Social Services Administration has been asking applicants for public assistance to fill out an optional well-being assessment. The assessment includes 10 “yes or no” questions (see table below). In the counties served by JOBSOURCE, more than 13,000 applicants for public assistance have filled out FSSA’s well-being assessment.<sup>10</sup>

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<sup>9</sup> CAA Secondary Data Tables, Housing Insecurity, SNAP, TANF.

<sup>10</sup> FSSA’s Well Being Atlas lays out the responses to 10 optional questions that were added to all online applications for health coverage, the Supplemental Nutrition Assistance Program, and Temporary Assistance for Needy Families. These responses have been building since August of 2018 and are added to on a rolling basis.



WELL-BEING ASSESSMENTS <sup>11</sup>	% of Assessments Completed
<i>Total assessments completed in JOBSOURCE service area: 13,400</i>	
Not enough money for food in the last 12 months	56%
Utilities shut off in last 12 months	32%
Fear of not having stable housing in next 2 months	28%
Problems getting child care	13%
Cost prevented seeing doctor in the last 12 months	29%
Transportation prevented seeing doctor in the last 12 months	28%
Need help reading hospital materials	21%
Fear of being hurt at home	10%
Actively seeking work in last 4 weeks	38%
Not engaged in regular exercise	41%

## EDUCATION

Respondents in the subsample reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area <sup>12</sup>
Some K-12 school, no diploma	0%	8%	12%
High school diploma / GED / alternative credential	0%	88%	40%
Some college, no degree	29%	2%	22%
Associate degree	29%	2%	9%
Bachelor's degree	43%		18%
Master's degree or higher	0%	Unknown	

Of those who did not complete an associate degree or higher, the reasons listed were:

- I had to take care of children.
- Tuition was too expensive.
- I had illness or health issues.
- I struggled to meet basic needs like housing and food.

## SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY<sup>13</sup>

Within the Service Area, Grant County had the highest rate of residents that did not have a high school diploma (HSD) or its equivalent (HSE), with 13% (Madison, 12%). Grant County also had the highest percentage with *only* a HSD/HSE (41%), and Grant County had the lowest percentage of those with a bachelor's degree or higher (17%).

<sup>11</sup> Family and Social Services Administration, State of Indiana. 2018. Hoosier Health and Well Being Atlas. August. Accessed November 23, 2020. <https://www.in.gov/fssa/hoosier-health-and-well-being-atlas/>.

<sup>12</sup> Source: 2018 ACS 5-yr averages for the whole JOBSOURCE service area. \* % of those Known \*\*Bachelor's Degree or Higher

<sup>13</sup> CAA Secondary Data Tables, Education, Appendix 4



## Spotlight on a Community Need

JobSource could focus on/recruit from Grant County if they engage in or give referrals for literacy, adult basic education programs, or post-secondary training for their adult constituents.

## DISCRIMINATION AND VIOLENCE

- 29% of respondents reported experiencing discrimination or unfair treatment because of their race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity in the past 12 months.
- 14% of respondents reported experiencing property theft in the past 12 months.

## FINANCIAL SERVICES, SAVINGS AND DEBT

86% of respondents reported that they did not have emergency savings.

### MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	86%
Savings Account	71%
Credit Card	14%
Retirement Savings	29%

- 57% of respondents reported that they do not have any retirement savings, and another 29% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout my retirement.
- 14% of respondents reported that they do not know their credit score. Credit scores play a role not only in ability to access credit, but also in employment decisions, insurance costs, and rental housing. Of those who were willing to share their credit score, the median score was: 649.

### ALTERNATIVE FINANCIAL SERVICES

Using alternative financial services can be more costly than mainstream financial services. We asked clients about their use of these services in the past 12 months:

ALTERNATIVE FINANCIAL SERVICES*	Never	Once or Twice	Three or Four Times	5+ Times
Money Order	57%	14%	14%	14%
Check Cashing	71%	29%	0%	0%
Payday Loan (Storefront)	86%	0%	0%	0%
Pawn Shop Loan	71%	29%	0%	0%
Tax Refund Advance	100%	0%	0%	0%
Payday or Installment Loan (Online)	86%	14%	0%	0%

## DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 71% reported, "I wouldn't be able to pay for the expense right now." while 14% said they would use cash or its equivalent (savings or a credit card paid in full). Nationally, 63% of adults in 2019 said they would use cash or its equivalent.
- Asked about their strategies for dealing with the expense, clients responded:

STRATEGIES FOR EXTRA EXPENSES*	U.S. Population (2019)	JOBSOURCE
Put it on my credit card and pay it off over time	15%	0%
Using money from a bank loan or line of credit	3%	14%
By borrowing from a friend or family member	10%	43%
Using a payday loan, deposit advance, or overdraft	2%	14%
By selling something	7%	14%

## CURRENT DEBT\*

DEBT SOURCES & AMOUNTS	\$0	< \$500	\$500 - \$1,000	\$1K to \$10K	> \$10K
Medical	0%	14%	0%	14%	29%
Student	0%	0%	0%	0%	86%
Car	57%	0%	14%	14%	0%
Credit Card	43%	0%	0%	14%	0%
Personal	86%	0%	0%	0%	0%
Payday	86%	0%	0%	0%	0%

71% of respondents reported that they are BEHIND on paying back debt. Falling behind on debt can lead to damaged credit and added fees. Prior to the pandemic, nearly one in three Hoosiers with a credit file had a debt in collections.

DEBT IN DELINQUENCY	Survey
Medical	43%
Student	43%
Car	0%
Credit Card	14%
Personal	0%
Payday	0%

### Spotlight on a Community Need

Assisting individuals with the tools and knowledge they need to manage debt, build savings, and boost credit scores may go a long way to improve financial security.

## EMPLOYMENT

- 43% of respondents reported that they were employed, and 14% reported that a spouse or partner was employed.
- 14% said lack of child care was a barrier to working more.
- 43% listed a health issue as a barrier to them working more.

- 29% reported that they experienced lay-offs or furloughs due to COVID-19, and 12% reported that their spouse or partner experienced lay-offs.
- 6% work two or more jobs themselves, and 5% reported that their spouse works two or more jobs.

Among those who work, respondents reported the following work schedules. Individuals who work in occupations with schedules that vary primarily based on employers' needs tend to experience greater financial instability and challenges with budgeting and arranging child care.

WORK SCHEDULES	Respondents
Normally work the same hours	33%
Schedule varies, primarily at my / my partner's request	0%
Schedule varies, primarily based on employer's needs	67%

In 2018, the highest concentration of working residents in the service area were working in occupations in "management, business, science, and arts" (29%). The second highest for the service area was in "sales and office occupations" (22%)."

OCCUPATION BY COUNTY	Grant	Madison	Area Totals
Management, Business, Science and Arts	28%	30%	29%
Service	21%	21%	21%
Sales and Office	21%	22%	22%
Natural Resources, Construction and Maintenance	7%	8%	8%
Production, Transportation and Material Moving	23%	19%	21%

The average annual unemployment rate for the service area in 2019 was 3.7%.<sup>14</sup> This is a sharp contrast to the more than 28,000 initial unemployment insurance claims seen in the service area from March through September. The "continued claims" for the month of September 2020 were 14,778 for the service area, with Madison County having the most. The top two industries represented in these continued claims are manufacturing and accommodation/food service.

<sup>14</sup> Hoosier By the Numbers, Indiana Department of Workforce Development.

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	2,283	15%
Admin., Support, Waste Mgt. and Rem. Services	1,825	12%
Agriculture, Forestry, Fishing and Hunting	26	Less than 1%
Arts, Entertainment and Recreation	667	5%
Construction	858	6%
Educational Services	291	2%
Finance and Insurance	190	1%
Health Care and Social Services	1,475	10%
Information	94	1%
Management of Companies and Enterprises	86	1%
Manufacturing	2,240	15%
Other Services (Except Public Administration)	572	4%
Professional, Scientific and Technical Services	477	3%
Public Administration	145	1%
Real Estate and Rental and Leasing	232	2%
Retail Trade	1,438	10%
Transportation and Warehousing	447	3%
Unknown Industries	986	7%
Wholesale Trade	410	3%

## HOUSING

**Median monthly housing cost:** \$450, which is 29% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. Across the whole service area, nearly 46% of renters were paying 30% or more of their household income on rent. Madison County had the highest rates, with 46%.

Respondents reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Own a home free and clear (without a mortgage or loan)	0%
Own a home with a mortgage or loan	43%
Own a mobile home with or without a mortgage, and pay lot rent	14%
Own a mobile home with our without a mortgage on land that I own	0%
Rent a home, apartment or other housing	43%

Among those who rated each feature, clients offered the following assessment of their housing situation:

HOUSING SELF-ASSESSMENT	Very Dissatisfied	Somewhat Dissatisfied	Somewhat Satisfied	Very Satisfied
Overall quality of neighborhood	0%	0%	57%	43%
Quality of local schools	14%	14%	14%	29%
Safety of neighborhood	0%	0%	86%	14%
Quality of other neighborhood features (e.g., stores, parks)	14%	0%	71%	14%
Overall quality of your housing	0%	0%	86%	14%
Cost of your housing	14%	0%	0%	86%
How close it is to work or school	0%	14%	0%	43%

Other aspects of housing that respondents said were important to them:

- There are no places or activities for teens, aside from the library. We have a juvenile, alternative school, and day reporting, but nothing to keep them engaged and out of trouble in the first place.
- Grocery stores
- Lot rent
- Too many needed repairs

To buy their own home, respondents thought these would be most helpful:

1. A low-interest loan
2. Help to improve your credit score
3. Help to find an affordable home
4. Reduce the amount of other debt you owe
5. Find a higher-paying or more stable job

### Spotlight on a Community Need

Using census tract data to target housing developments or recruit participants in housing-related programming would benefit families in this service area, particularly in Vigo County.

## TRANSPORTATION

- 71% of respondents report owning a vehicle.
- 14% of respondents do not have a vehicle and need one.
- 14% report “my car is unreliable/frequently breaks down,” while 28% struggle to afford car maintenance and repairs, and 14% struggle to afford gas.
- 14% of respondents have had a car repossessed.

Transportation challenges led to difficulty:

- Getting children to/from school on time
- Visiting the doctor
- Buying groceries

### Spotlight on a Community Need

Help with buying cars, subsidizing vehicle repair and help navigating or refinancing auto loans would benefit families in this community.

## HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	43%
Insurance through a marketplace plan	14%
Insurance through my employer	29%
Medicare	14%
No insurance	0%

- 9% of the residents of the service were uninsured.
- **Cost** was listed as the most significant barrier.
- In terms of **health issues**, respondents expressed concerns about:
  - Diabetes (29%)
  - Heart disease (43%)
  - Cancer (43%)
  - Substance abuse (14%)
  - Mental health (43%)

### Spotlight on a Community Need

Expanded initiatives to help folks obtain health insurance should consider targeting recruitment efforts in Vigo County.

## MENTAL HEALTH

- 43% of respondents have been bothered more than half the days or every day by being unable to stop or control worrying in the month they were surveyed.
- 43% of respondents have been bothered more than half the days or every day by having little interest or pleasure in doing things in the month they were surveyed.
- 14% of respondents said their stress level has increased since COVID-19.

## CHILD CARE

- Across the service area, 30% of kids under 5 were in poverty.<sup>15</sup> Grant County had 37% of kids under 5 in poverty, while Madison County had 27%.
- According to the *Child Care Desert* report from the Indiana Business Research Center <sup>16</sup> there were 24 “low-capacity” census tracts and 6 census tracts that are child care deserts in the service area. <sup>17</sup>

<sup>15</sup> CAA Secondary Data Tables, Appendix 4.

<sup>16</sup> Early Learning Indiana & The Indiana Business Research Center. 2019. Deserts and Hubs: Child Care Access Across Indiana-An ELI Story Map. Study, Indianapolis: INContext. <http://www.incontext.indiana.edu/2019/jan-feb/article2.asp>

<sup>17</sup> From report linked above: To be considered a “child care desert,” a tract must meet the original CAP threshold of at least three children for each child care space, as well as both of the following criteria:

## Spotlight on a Community Need

More child care options in the service area would really help families improve their ability to work and be financially stable. Madison County had the most census tracts (19) that were “low-capacity.”

## FOOD INSECURITY

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A significant number of respondents reported that they couldn’t get enough food — or not the kinds of foods they wanted — to eat in the week of the survey:

- **57%** of respondents said they couldn’t afford to buy more food
- **14%** said they couldn’t get out to buy food (e.g. because of transportation or health issues)
- **14%** said they were afraid to go out
- **29%** said they couldn’t get groceries or meals delivered

As of September 2020, over 12,000 households were receiving SNAP benefits, a 16% increase over 2019. In 2018, more than 17,000 kids were on Free and Reduced Lunch, accounting for 56% of all school-aged kids in the service area. This indicates that while the pandemic has certainly exacerbated food insecurity, it was a problem that predated the COVID-19 public health crisis.

## CONNECTIVITY

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### CELL PHONES

- 71% of respondents reported having a cell phone with unlimited minutes/data, versus 29% with limitations (limited texts, data or minutes).

### LAND LINES

- 14% of respondents have a land line.

### COMPUTER/LAPTOP

- 86% of respondents have a computer or laptop.

### INTERNET

- 43% of respondents have fast, reliable internet, versus 57% with slow/unreliable internet.

- 
- Working parents: In Indiana, all parents are part of the labor force in 67% of households that are home to children under age 6. A tract can be labeled a desert if it is at least 85% of this mark (i.e., 57% of households with all parents in the labor force).
  - Presence of jobs: Indiana’s ratio of labor force to jobs is 0.76. A tract can be labeled a desert if that tract is at least 75% of this mark (i.e., a ratio of labor force to jobs in the tract of 0.57).

Tracts that meet the original CAP threshold of at least three children for each child care space, but do not meet the additional criteria above are labeled “low capacity.”



According to the 2018 American Community Survey, 11% of the residents across the service area had a computer but did not have internet at all, 16% had a computer but ONLY had a cellular data plan for their internet. Only 10% did not have a computer. This is a much lower rate than what was reported by our survey.

### Spotlight on a Community Need

Many community members need help gaining access to digital assets like computers and laptops. Solutions could include purchasing assets on their behalf, but also loan or rental programs.

## COMMUNITY RESOURCES AND NEEDS

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### COMMUNITY RESOURCES

We asked survey participants, “What are other places in the community that individuals can turn to for help besides JOBSOURCE?”

They answered:

- Community Partners
- Operation love
- Salvation Army
- Food pantry
- Church

### COMMUNITY NEEDS

On a scale of 1-5, with “1” being “not needed” and 5 being “needed very much,” respondents ranked the following services:

#### TOP 5:

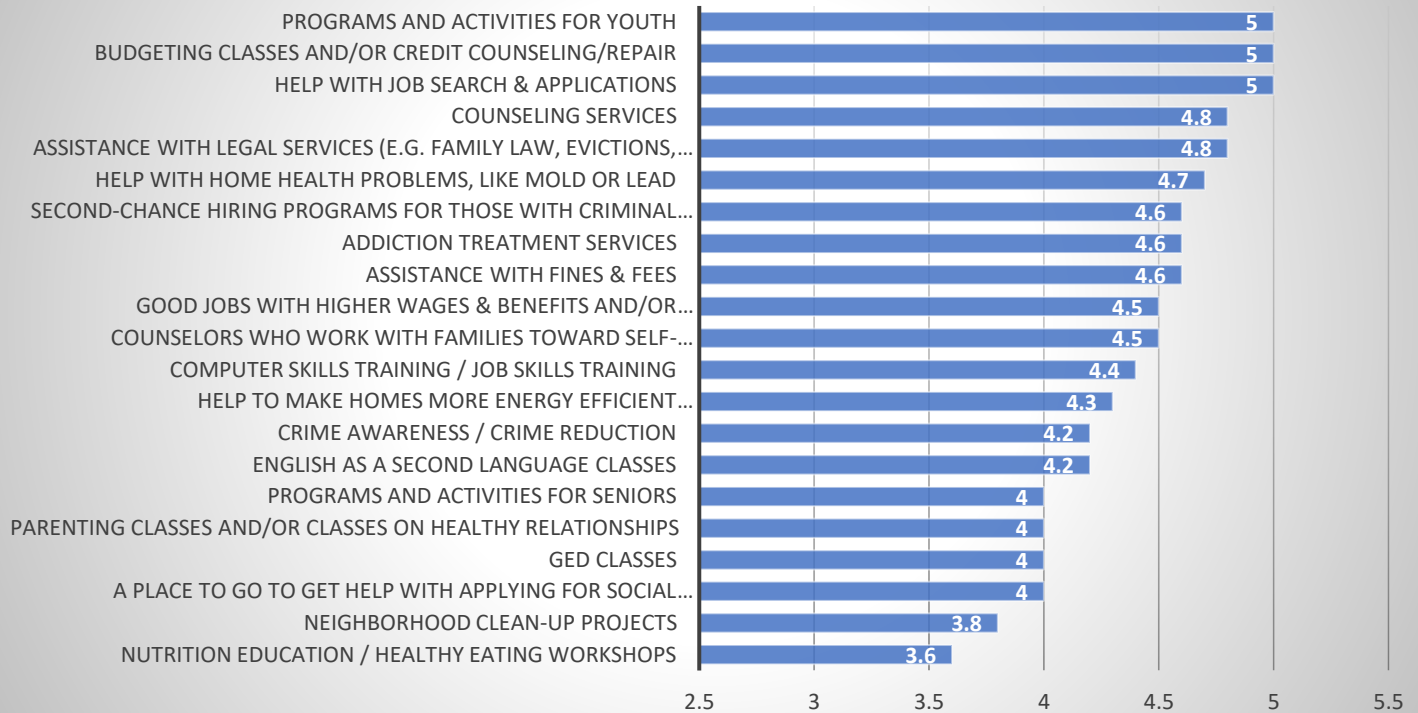
- Help with job search & applications
- Budgeting classes and/or credit counseling/repair
- Programs and activities for youth
- Assistance with legal services (e.g. family law, evictions, expungement, debt collection)
- Counseling services

### Spotlight on a Community Need

Notably, many respondents wrote “not sure” or “I don’t know,” suggesting there are many who may need support but feel unsure of where in the community to turn.

*The chart below shows the average response to the question asking respondents to rank the need for community resources from 1-5, with “1” being “not needed,” “3” being “somewhat needed” and 5 being “needed very much.” The number in white at the end of each item is the average across all respondents.*

## Community Needs



## Feedback on JOBSOURCE's service delivery

### FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Employment/ Job Training	1
Weatherization	3
Manufacturing Training	0
School Remote Learning Assistance	1
Food Distribution	1
Youth Programs	1
Resume/Interview Assistance	1
Lead Assessment	0

Respondents provided the following ratings and suggestions for JOBSOURCE staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	0%	29%	0%	71%
The reliability of the program staff in doing what they said they would do	0%	0%	29%	71%
The timeliness of program staff in responding to your questions or needs	14%	14%	14%	57%
The knowledgeability of program staff	0%	14%	29%	57%

### Selected Additional Feedback

- Without the weatherization program, I would have had to foreclose my home I had just started buying only a year prior. This program saved us and our home. . Thank you.
- Once again I appreciate everything they did. My bills dropped significantly. In my mind \$10-\$25 a month is a significant change. And I appreciate it thank you again.
- The food cards that were distributed were a great help. It sure helped out on the non-food products going to the store.
- Any and all future assistance that way would be greatly appreciated. Once again thank you. . I can't really say enough how grateful I am for all that I have done and have received in the past.

## FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on Job Source's programs and services. The first was a focus group where several community leaders representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions were invited to participate in a focus group. Two community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey; three people participated.

We asked community partners about the needs in the community they served. One answer was transportation. There are jobs in Hamilton County, for example, but a qualified and willing worker may not have a way to get there. While participants did not say addiction services were a direct need, they talked often about drug and alcohol addiction as a factor in much of the poverty they see.

When asked about which programs from Job Source they liked the best or they think supported families the most, they mentioned the children's music program and weatherization.

When asked where they saw opportunities for growth for Job Source, participants said Job Source could expand services beyond the big cities. They also mentioned serving the Elwood community with things like laundry vouchers for students at the high school so dirty clothes are not an obstacle. Another idea is to have resources and education for grandparents who are raising grandchildren. They also wanted the Job Source board to have more conversations about the needs of the community so they can find opportunities to serve.

When we asked what *policy* needed to change to help end poverty, participants said limiting persistent use of benefit programs so people do not grow dependent. On a similar front, we asked community leaders what *program*

they would invest in first if given unlimited funds. One person said they would provide mental health services for those who are homeless so they can move toward self-sufficiency.

In the online survey there were 2 responses representing community based organizations, education, faith-based organizations, as well as both the public and the private sectors. According to their rankings, services that the area needs more of include:

1. Second-chance hiring programs for those with criminal records
2. Counselors who work with families toward self-sufficiency
3. Assistance with fines & fees

When asked about the impact Job Source has in the community, community partners had this to say:

- “It’s had a huge impact especially in this time of COVID, in that the agency is a tree with many branches, thus able to assist customers holistically.”
- “Very strong impact on home weatherization, repair, and maintenance.”

## Conclusion

This year, a global pandemic and unprecedented recession hit already-financially vulnerable families hard, creating new challenges and needs. While Community Action Agencies cannot meet all of these needs, this triennial survey illuminates areas that will require attention if families are to reach financial stability and well-being. When our families are financially secure, they can achieve their full potential and better contribute to our communities.

Clearly, many individuals and community partners within this service area see Western Indiana Community Action Association as a critical source of support and appreciate the programs JOBSOURCE is able to offer. At the same time, the fact that survey respondents listed "good jobs with higher wages and benefits" as a top community need suggests there are contextual factors beyond JOBSOURCE's control shaping the well-being of the community. However, assisting individuals as they access benefits, manage debt, and seek to secure quality housing, food, child care, transportation, health care, and higher education opportunities may be areas where JOBSOURCE and community partners can make meaningful contributions moving forward. Beyond this, connecting clients to tools like low-cost financial services and savings accounts, credit-building products, reliable internet, and home computers - or catalyzing community partners to address these needs - may set more Hoosiers on a path to financial stability.

## Appendix 1: Survey Questions

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### YOU & YOUR FAMILY

1. What is your gender? Male Female Non-binary Prefer not to say
2. In what year were you born?
3. Are you of Hispanic, Latino, or Spanish origin? No, not of Hispanic, Latino, or Spanish origin Yes, Mexican, Mexican Am., or Chicano Yes, Puerto Rican Yes, Cuban Yes, another Hispanic, Latino, or Spanish origin Prefer not to say
4. What is your race? Mark one or more boxes. White Black or African American American Indian or Alaska Native Chinese Vietnamese Native Hawaiian Filipino Korean Samoan Asian Indian Japanese Chamorro Prefer not to say Other (please specify)
5. Are any of these true for you? I am deaf or have a serious hearing difficulty I am blind or having serious difficulty seeing even when wearing glasses A physical, mental, or emotional condition makes it difficult for me to do errands alone A physical, mental, or emotional condition makes it difficult for me to concentrate, remember, or make decisions I cannot walk or climb stairs / have difficulty walking or climbing stairs I have difficulty dressing or bathing None of the above
6. Primary language spoken at home:
7. Location: County: Zip Code:
8. What is the highest degree or level of school you have completed?
9. You indicated that you did not attend college or did attend but did not complete your degree. What are the reasons? Tuition was too expensive I struggled to meet basic needs like housing and food I had to take care of child(ren) Needed to support or care for parents or siblings I wanted to work I simply was not interested in college I was not admitted I did not think benefits of attending college were worth the cost I had illness or health issues The courses were too challenging Other (please specify)
10. Please tell us how many people currently live with you in your household (½ time or more): spouse or partner Children under age 1 Child(ren) age 1-4 Child(ren) age 5-17 Child(ren) age 18-21 Child(ren) age 22+ My / my partner's parent(s) Other extended family (aunt, cousin, etc.) Roommate(s) not related to me
11. If you live with your parents, extended family members, a roommate, or adult children who are not in school, what are the reasons why you live with these individuals? Check any that apply. To save money To help those living with me financially To provide care for family member or friend To receive help with child care Prefer living with others Does not apply to me Other (please specify)
12. What is the combined gross (before taxes) monthly income of all household members, including child support and any cash assistance?

### GENERAL WELL-BEING & COVID-19

13. Overall, which one of the following best describes how well you are managing financially these days? Living comfortably Doing okay Just getting by Finding it difficult to get by
14. Which best describes your ability to pay all of your bills in full this month? Able to pay all bills Can't pay some bills Please explain:
15. In general, do you feel your overall financial situation is better off, worse off, or about the same since COVID-19? Better off Worse off About the same  
Please explain:
16. In the past 12 months, have you and/or your family received any of the following? TOP ROW: Yes I have applied & am waiting for determination / on a waiting list No, but I think I am eligible & want this assistance No, I am not eligible or did not need this assistance I'm not sure or prefer not to answer

COLUMNS: Supplemental Nutrition Assistance Program (SNAP or food stamps) Housing assistance (Section 8, subsidized housing) Free or reduced price school lunches TANF (cash welfare) Child care assistance (e.g. CCDF or On My Way Prek) Unemployment Stimulus check (economic impact payment) Paid leave through the Families First Coronavirus Response Act

Is there anything you'd like to tell us about any of the above programs that would have helped them serve you better?

17. Have you set aside any emergency or rainy day funds? No Prefer not to answer Yes, I have saved approximately:
18. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply. Put it on my credit card and pay it off in full at the next statement Put it on my credit card and pay it off over time With the money currently in my checking/savings account or with cash Using money from a bank loan or line of credit By borrowing from a friend or family member Using a payday loan, deposit advance, or overdraft By selling something I wouldn't be able to pay for the expense right now Other (please specify)
19. In the past twelve months, have you or a member of your household experienced: Discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity? Domestic violence or abuse? Assault outside the home? Property theft? None of the above or prefer not to answer

#### **KEY AREA – EMPLOYMENT**

20. Are you and your spouse / partner currently employed?
21. Did any of the following contribute to you and/or your partner not working or not working as much as you wanted last month? Could not find a job Employer would not give me more hours Lack of child care Caring for a family member Health/medical limitations or disability Going to school or in training Lay-offs or furloughs due to COVID-19 Afraid to work due to COVID-19 None of the above / not applicable
22. If you are working, do you normally start and end your main job around the same time each day that you work or does it vary? Normally work the same hours Schedule varies, primarily at my / my partner's request Schedule varies, primarily based on employer's needs
23. How many total jobs including your main job (i.e. counting part time or gig jobs) did you work last month?

#### **KEY AREA - HOUSING**

24. Please describe the housing arrangement where you currently live. Do you: Own a home with a mortgage or loan Own a home free and clear (without a mortgage or loan) Rent a home, apartment or other housing unit Own a mobile home with or without a mortgage, and pay lot rent Own a mobile home with or without a mortgage on land that I own Live with family or friends (not an owner or listed on the rental contract) I am currently in temporary housing (shelter, etc.) I am currently without housing Other (please specify)
25. How much do you pay EACH MONTH for housing (mortgage, insurance, & property tax or rent)?
26. How satisfied are you with each of the following aspects of your housing situation? TOP ROW: Very dissatisfied Somewhat dissatisfied Somewhat satisfied Very satisfied N/A COLUMNS: Overall quality of neighborhood Quality of local schools Safety of neighborhood Quality of other neighborhood features (e.g. stores, parks) Overall quality of your housing Cost of your housing How close it is to work or school  
Are there other features that are important to you?
27. Did any of the following contribute to your moving from your previous home? Check all that apply. Received an eviction notice Landlord told you, or a person you were staying with, to leave You missed a rent payment and thought you would be evicted City/county condemned the property and forced you to leave Bank took possession of your home in foreclosure Received a notice from bank that they planned to foreclose Missed mortgage payments and thought bank would foreclose None of the above Other (please specify)
28. To buy and maintain your own home, what type of help would you need? A low-interest loan Help to improve your credit score Reduce the amount of other debt you owe Help to find an affordable home Help with a loan application Help to make repairs Find a higher-paying or more stable job I own a home or I do not need assistance Other (please specify)
29. If you are looking for rental housing, what is making it difficult for you? Check all that apply. Bad credit Can't find units for household member with special needs Criminal record Money for security deposit & first/last month's rent Eviction on my record I don't have a car and can't find locations on public transit lines or near work/school All the places I can afford are unsafe, unhealthy, or too small Not sure how/where to look I am not looking for rental housing

### **KEY AREA – FINANCIAL SERVICES AND DEBT**

30. Do you and your spouse/partner have... a checking account? a savings account? a credit card? an account designated for retirement savings (like a 401k or IRA)?
31. Do you have any retirement savings? Yes, and I feel confident I will be able to live comfortably throughout my retirement. Yes, but I worry that I will not have enough saved to live comfortably throughout my retirement. No, I do not have any retirement savings.
32. In the past 12 months, did you and/or your partner: TOP ROW: Never Once or twice Three or four times Five or more times COLUMNS: Purchase a money order from a place other than a bank Cash a check at a place other than a bank Take out a payday loan or payday advance at a payday lending store Take out a pawn shop loan Obtain a tax refund advance to receive your refund faster Take out a payday or personal installment loan online
33. What adjective or descriptive word/phrase would you use to describe the debt you currently have?
34. Do you know your credit score? No Yes, but prefer not share it. Yes, it is:
35. Would you be willing to share the approximate balance of each type of debt you have? TOP ROW: \$0 Less than \$500 \$500-\$1000 \$1000-\$10,000 More than \$10,000 Not sure or prefer not to say COLUMNS: Medical debt Student loan(s) Car loan(s) Credit cards (enter 0 if you pay the balance in full each month) Personal installment loan(s) Payday loan(s)
36. Are you behind on payments or in collections for one or more of these loans? Check any that apply. Credit cards Medical debt Student loans Car loans Personal installment loans Payday loans I am not behind on any of these

### **KEY AREA – TRANSPORTATION**

37. Do you own a vehicle? Yes No
38. Are any of the following true for you? Check all that apply. I do not have a vehicle and I need one. My car is unreliable / frequently breaks down. My car payment is too high. My car has a starter interrupter device that shuts the car off if I miss payments. I have had a car repossessed. I struggle to afford car maintenance and repairs. I have to share a vehicle with other family members. I struggle to afford gas for my car. None of the above.
39. Has lack of reliable or affordable transportation prevented you from any of the following in the last twelve months: Applying for/accepting a job Working a scheduled shift / arriving to work on time Attending school / classes Getting my children to/from school on time Visiting the doctor Buying groceries Accessing child care None of the above Other (please specify)

### **KEY AREA – PHYSICAL & MENTAL HEALTH**

40. Do you have health insurance? Insurance through my employer Insurance through a marketplace plan / plan I purchased for myself Medicare Hoosier Healthwise / HIP / Medicaid No insurance Other (please specify)
41. Have any of the following made it difficult to obtain insurance? Check all that apply. Cost Lack of knowledge of available options Not offered by my employer None of the above Other (please specify)
42. Are any of the following health concerns for you & your family? Diabetes Heart disease Cancer Getting sufficient prenatal care Receiving services for a loved one with a physical disability Substance abuse Mental health None of the above Other (please specify)
43. Please indicate how often the following have been true for you. TOP ROW: Not at all Several days More than half the days Nearly every day COLUMN: In the past month, I have been bothered not being able to stop or control worrying. In the past month, I have been bothered by having little interest or pleasure in doing things.
44. Has your stress level increased, decreased, or stayed about the same since COVID-19? Increased Decreased Stayed about the same

### **KEY AREA – CHILD CARE**

45. Do you currently have a child/children who need or attend child care / afterschool care? Yes No
46. When do you typically need care? First shift Second shift Third shift Weekends Before school After school Highly irregular hours Other (please specify)
47. Are any of the following true for you? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My current care is too far



from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable  
My current care is unreliable None of the above

48. Which of these is the BIGGEST concern for you and your family? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My current care is too far from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable My current care is unreliable

### **KEY AREA – FOOD**

49. Getting enough food can be a problem for some people. How would you describe the food eaten in your household in the last week? We were able to get enough of the kinds of food we wanted to eat We got enough, but not always the kind we wanted Sometimes not enough to eat Often not enough to eat
50. Why did you not have enough to eat or not what you wanted? Couldn't afford to buy more food Couldn't get out to buy food (e.g. because of transportation or health issues) Afraid to go out Couldn't get groceries or meals delivered The stores near me didn't have the food I wanted Other (please specify)

### **KEY AREA – COMMUNICATIONS/CONNECTIVITY**

51. Please check all that apply: I have a cell phone with unlimited minutes & data I have cell phone with limitations (e.g. limited texts, data, or minutes) I have a landline I have a computer or laptop I have fast, reliable internet at my home I have internet access at my home, but it is slow / unreliable

### **COMMUNITY NEEDS**

52. What are places in the community that individuals can turn to for help besides JobSource? Our community already has enough of this resource 1- Not needed 2 3 - Somewhat needed 4 5 - Needed very much Not sure A place to go to get help with applying for Social Security, SSDI, WIC, TANF, etc. Assistance with legal services (e.g. family law, evictions, expungement, debt collection) Counselors who work with families toward self-sufficiency
53. We'd like you to think about resources that might help people in your community. On a scale of 1 to 5, with 1 being "not needed" and 5 being "needed very much", how much do you think each of the following are needed in your community? If your community already has this resource, select "our community already has this TOP ROW: Our community already has enough of this resource 1- Not needed 2 3 - Somewhat needed 4 5 - Needed very much Not sure COLUMN: A place to go to get help with applying for Social Security, SSDI, WIC, TANF, etc. Assistance with legal services (e.g. family law, evictions, expungement, debt collection) Counselors who work with families toward self-sufficiency Neighborhood clean-up projects Crime awareness / crime reduction Assistance with fines & fees Good jobs with higher wages & benefits and/or opportunities to advance GED classes English as a second language classes Computer skills training / job skills training Help with job search & applications Budgeting classes and/or credit counseling/repair Parenting classes and/or classes on healthy relationships Nutrition education / healthy eating workshops Counseling services Programs and activities for youth Programs and activities for seniors Help with home health problems, like mold or lead Help to make homes more energy efficient (weatherization) Addiction treatment services Second-chance hiring programs for those with criminal records
54. You indicated that your community already has these. How important is it to continue providing these resources? (Only programs from the above list that the respondent listed as "Our Community already has this" will be listed and the options are to rank from 1 – Not Important to 5- Very Important.

### **AGENCY SATISFACTION**

55. Which programs/services did you use? Check all that apply. Energy Assistance Program Weatherization Assistance Program Housing Choice Voucher Program Head Start
56. Please tell us to what extent you agree or disagree with the following statements when thinking about the assistance you received from our agency TOP ROW: Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree COLUMN: I deal more effectively with daily problems I feel better about myself I am better able to control my life I am better able to deal with crisis My housing situation has improved I have become more independent I am more financially stable

57. Please rate the following. TOP ROW: Poor Fair Good Excellent COLUMN: The way staff treated you The reliability the program staff in doing what they said they would do The timeliness of program staff in responding to your questions or needs The knowledgeability of program staff
58. What other feedback would you like to give us about our programs/services?
59. Please let us know if you would like to participate in any of the following follow-up activities: Please contact me to provide assistance with the needs I mentioned in this survey. I am willing to participate in a follow interview with someone from the research team. Please contact me about engaging in advocacy to change laws & policies so that more Hoosiers can be financially secure. Please enter me in the gift card raffle.
- Providing your contact information is optional, but we need this information to follow up with you if you checked "yes" to any of the above. Nam

## Appendix 2: Sources and Methodology

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### Bibliography

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### Survey Distribution

Current and former clients received the needs survey through text messaging and direct communication from the agency. The survey link was also posted on the agencies social media pages. The sample size/confidence interval was determined using Households served on the 2019 CSBG report, module 4 and an online sample size calculator: <https://www.surveysystem.com/sscalc.htm>.

### Sources for CAA Secondary Data Tables:

- **Population:** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Table B01003
- **Households:** U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates, Tables:
  - **Household Types:** B11001
  - **Family Poverty:** S 1702
- **Race-Age-Education,** U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates, Tables:
  - **S1501, S0101, B03001, B02001**
- **Occupations,** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables: S2401
- **Income** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables:
  - **Median Household Income:** B19013
  - **Median Family Income:** B19113
  - **Income Distribution (2018 only):** B19001
- **Poverty** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables:
  - **Poverty Status, Poverty by Race, by Gender, by Ethnicity:** S1701
  - **Specified Characteristics of People at Specified Levels of Poverty:** S1703
  - **Ratio of Poverty to Income:** B17002

- **Housing Insecurity, SNAP & TANF Participation**
  - U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Table B25070
  - Indiana Family & Social Services Administration, Division of Family Resources, Monthly Management Report- September 2020
- **Lunches, Computers, Internet**, U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates
  - **Computers & Internet Access Table:** B28008
  - **Lunches: STATS Indiana:**  
[http://www.stats.indiana.edu/dms4/new\\_dpage.asp?profile\\_id=314&output\\_mode=1](http://www.stats.indiana.edu/dms4/new_dpage.asp?profile_id=314&output_mode=1)

## Appendix 3: CAA Secondary Data Tables

### Population

Population, U.S. Census				
Job Source- Central Indiana Community Action Program	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Grant	66,944	69,671	-2,727	-3.9%
Madison	129,505	131,027	-1,522	-1.2%
<b>Area Totals</b>	<b>196,449</b>	<b>200,698</b>	<b>-4,249</b>	<b>-2.1%</b>
<b>Indiana Totals</b>	<b>6,637,426</b>	<b>6,514,861</b>	<b>-122,565</b>	<b>1.9%</b>

### Households

Job Source- Central Indiana Community Action Program	Total Households, 2018	Families		Non-Family Households	
		Number	% of all Households	% of Non-Family HH Living Alone	% of Non-Family HH Not Living Alone
Grant	26,121	17,301	66.2%	84.9%	15.1%
Madison	51,422	33,990	66.1%	83.5%	16.5%
<b>Area Totals</b>	<b>77,543</b>	<b>51,291</b>	<b>66.2%</b>	<b>84.2%</b>	<b>15.8%</b>
<b>Indiana Totals</b>	<b>2,553,818</b>	<b>1,705,291</b>	<b>67.8%</b>	<b>83.6%</b>	<b>16.4%</b>

Job Source- Central Indiana Community Action Program	Married Couples		Female Householder, no spouse present		Male Householder, no spouse present	
	Number	% of all Family HHs	Number	% of all Family HHs	Number	% of all Family HHs
Grant	12,269	70.9%	3,711	21.4%	1,321	7.6%
Madison	24,275	71.4%	7,093	20.9%	2,622	7.7%
<b>Area Totals</b>	<b>36,544</b>	<b>71.2%</b>	<b>10,804</b>	<b>21.2%</b>	<b>3,943</b>	<b>7.7%</b>
<b>Indiana Totals</b>	<b>1,238,730</b>	<b>77.1%</b>	<b>306,901</b>	<b>15.6%</b>	<b>122,762</b>	<b>7.3%</b>

Job Source- Central Indiana Community Action Program	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Grant	13.4%	48.0%	28.8%
Madison	10.8%	43.9%	30.1%
<b>Area Totals</b>	<b>12.1%</b>	<b>46.0%</b>	<b>29.5%</b>
<b>Indiana Totals</b>	<b>6.8%</b>	<b>40.1%</b>	<b>21.1%</b>

### Race/Age

Job Source- Central Indiana Community Action Program	Black Population		Latinx Population		Persons over 60 years	
	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population
Grant	5,072	7.6%	2,814	4.2%	16,922	25.3%
Madison	10,183	7.9%	5,074	3.9%	31,258	24.1%
<b>Area Totals</b>	<b>15,255</b>	<b>7.8%</b>	<b>7,888</b>	<b>4.1%</b>	<b>48,180</b>	<b>24.7%</b>
<b>Indiana Totals</b>	<b>619,472</b>	<b>9.3%</b>	<b>450,267</b>	<b>6.8%</b>	<b>1,407,682</b>	<b>23.6%</b>

## Educational Attainment

Job Source- Central Indiana Community Action Program	Educational Attainment, Adults, 25 yrs. & over				
	Percent Less than a H.S. Diploma	Percent H.S. Graduate	Percent Some College No Degree	Percent with Associates Degree	Percent Bachelors degree or higher
Grant	13.0%	40.6%	20.8%	8.5%	17.1%
Madison	11.9%	39.0%	22.1%	9.0%	18.0%
<b>Area Totals</b>	<b>12.3%</b>	<b>39.5%</b>	<b>21.6%</b>	<b>8.9%</b>	<b>17.7%</b>
<b>Indiana Totals</b>	<b>11.4%</b>	<b>34.0%</b>	<b>20.6%</b>	<b>8.8%</b>	<b>26.1%</b>

## Occupations

Job Source- Central Indiana Community Action Program	Percent in Management, business, science, and arts occupations	Percent in Service occupations	Percent in Sales and office occupations	Percent in Natural resources, construction, and maintenance occupations	Percent in Production, transportation , and material moving occupations
Grant	27.5%	21.0%	21.3%	6.8%	23.4%
Madison	29.5%	20.8%	22.2%	8.8%	18.8%
<b>Area Totals</b>	<b>28.5%</b>	<b>20.9%</b>	<b>21.8%</b>	<b>7.8%</b>	<b>21.1%</b>
<b>Indiana Totals</b>	<b>29.2%</b>	<b>16.4%</b>	<b>19.5%</b>	<b>11.0%</b>	<b>23.9%</b>

## Incomes

Job Source- Central Indiana Community Action Program		Median Household Income			Median Family Income								
		2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$						
Grant		\$42,915	\$42,593	(\$322)	\$53,645	\$52,502	(\$1,143)						
Madison		\$46,557	\$47,436	\$879	\$58,384	\$59,298	\$914						
Area Totals		\$44,736	\$45,015	\$279	\$56,015	\$55,900	-\$115						
Indiana Totals		\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293						
Job Source- Central Indiana Community Action Program	Income Distribution in Households 2018												
	Less than \$15,000		\$15,000 to \$24,999		\$25,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Grant		3,353	12.8%	3,819	14.6%	3,516	13.5%	4,337	16.6%	4,864	18.6%	6,232	23.9%
Madison		6,696	13.0%	6,277	12.2%	6,068	11.8%	7,819	15.2%	10,370	20.2%	14,192	27.6%
Area Totals		10,049	12.9%	10,096	13.4%	9,584	12.7%	12,156	15.9%	15,234	19.4%	20,424	25.8%
Indiana Totals		274,883	12.6%	258,625	12.9%	265,364	13.3%	362,108	18.0%	486,270	25.3%	919,927	40.4%

## Poverty

Job Source- Central Indiana Community Action Program	Below 100% of poverty level (2018)		Below 100% of Poverty Level (2013)		Percent Change from 2013 to 2018	Below 200% of poverty level (2018)		Below 200% of Poverty Level 2013		Percent Change from 2013 to 2018
	Number	Percent	Number	Percent		Number	Percent	Number	Percent	
Grant	11,824	19.2%	11,916	18.6%	-0.8%	25,766	41.8%	25,761	40.1%	0.0%
Madison	21,162	17.2%	21,487	17.3%	-1.5%	46,110	37.5%	47,294	38.1%	-2.5%
<b>Area Totals</b>	<b>32,986</b>	<b>18.2%</b>	<b>33,403</b>	<b>18.0%</b>	<b>-1.2%</b>	<b>71,876</b>	<b>39.7%</b>	<b>73,055</b>	<b>38.8%</b>	<b>-1.6%</b>
<b>Indiana Totals</b>	<b>908,359</b>	<b>13.1%</b>	<b>969,881</b>	<b>15.4%</b>	<b>-6.3%</b>	<b>2,102,705</b>	<b>32.1%</b>	<b>2,206,873</b>	<b>34.9%</b>	<b>-4.7%</b>

Job Source- Central Indiana Community Action Program	Under the age of 18 below 100% poverty level (2018)		Under the age of 18 below 100% poverty level pre recession		Percent Change from 2013 to 2018	Under the age of 5 below 100% poverty level (2018)	
	Number	Percent	Number	Percent		Number	Percent
Grant	4,176	30.8%	4,006	27.6%	4.2%	1,303	36.9%
Madison	6,971	25.4%	7,495	26.2%	-7.0%	1,932	26.6%
<b>Area Totals</b>	<b>11,147</b>	<b>27.2%</b>	<b>11,501</b>	<b>26.9%</b>	<b>-3.1%</b>	<b>3,235</b>	<b>30.0%</b>
<b>Indiana Totals</b>	<b>292,675</b>	<b>19.7%</b>	<b>342,185</b>	<b>21.8%</b>	<b>-14.5%</b>	<b>88,535</b>	<b>22.4%</b>

Job Source- Central Indiana Community Action Program	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
Grant	1,026	8.6%	828	7.5%
Madison	1,412	6.4%	1,494	7.5%
<b>Area Totals</b>	<b>2,438</b>	<b>7.2%</b>	<b>2,322</b>	<b>7.5%</b>
<b>Indiana Totals</b>	<b>71,995</b>	<b>7.7%</b>	<b>60,818</b>	<b>7.3%</b>

Job Source- Central Indiana Community Action Program	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Grant	17.6%	20.6%
Madison	15.5%	18.8%
<b>Area Totals</b>	<b>15.3%</b>	<b>18.8%</b>

Job Source- Central Indiana Community Action Program	Minority Poverty Rate Ranges			Non-Minority in Poverty Rate Ranges		
	ALL Minority % in Poverty Lower Est.	ALL Minority % in Poverty Estimate	ALL Minority % in Poverty- Upper Est.	Non-Minority in Poverty- Lower Estimate	Non-Minority in Poverty- Estimate	Non-Minority in Poverty- Upper Estimate
Grant	27.3%	33.5%	38.2%	15.5%	17.2%	18.9%
Madison	26.5%	32.3%	36.9%	14.3%	15.3%	16.3%
<b>Area Totals</b>	<b>26.8%</b>	<b>32.7%</b>	<b>37.3%</b>	<b>14.9%</b>	<b>16.3%</b>	<b>17.6%</b>

Job Source- Central Indiana Community Action Program	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Grant	20.5%	31.0%	41.5%
Madison	25.0%	32.5%	40.0%
<b>Area Totals</b>	<b>22.8%</b>	<b>31.8%</b>	<b>40.8%</b>

## Housing Insecurity

Job Source- Central Indiana Community Action Program	Percent of Rental Households Spending Over 30 Percent of Household Income on Rent		
	Total renter- occupied units	Renters paying over 30% of income on rent	Percent
Grant	8,042	3,526	43.8%
Madison	15,487	7,183	46.4%
<b>Area Totals</b>	<b>23,529</b>	<b>10,709</b>	<b>45.5%</b>
<b>Indiana Totals</b>	<b>793,086</b>	<b>344,699</b>	<b>43.5%</b>



## SNAP and TANF Participation

Job Source- Central Indiana Community Action Program	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Grant	4,487	4,539	4,027	12.7%	87	87	85	2.4%
Madison	8,368	8,438	7,205	17.1%	212	218	159	37.1%
<b>Area Totals</b>	<b>12,855</b>	<b>12,977</b>	<b>11,232</b>	<b>15.5%</b>	<b>299</b>	<b>305</b>	<b>244</b>	<b>25.0%</b>
<b>Indiana Totals</b>	<b>292,108</b>	<b>296,081</b>	<b>252,167</b>	<b>17.4%</b>	<b>7,604</b>	<b>7,846</b>	<b>5,344</b>	<b>46.8%</b>

## Lunches, Computers, Internet Access

Job Source- Central Indiana Community Action Program	Kids on Free and Reduced Lunch 2018		Technology		
	Number	% of all School Age kids	Percent of Households with Computer but without Internet	Percent of Household without a Computer	Percent of HH with Computer but only a Cellular Data Plan
Grant	5,793	55.3%	14.5%	10.3%	16.9%
Madison	11,285	57.0%	7.5%	9.6%	15.8%
<b>Area Totals</b>	<b>17,078</b>	<b>56.2%</b>	<b>11.0%</b>	<b>10.0%</b>	<b>16.4%</b>
<b>Indiana Total</b>	<b>522,888</b>	<b>47.2%</b>	<b>10.3%</b>	<b>10.0%</b>	<b>15.6%</b>