

COMMUNITY ACTION OF SOUTHERN INDIANA

2020 Community Needs Assessment



Introduction

Every three years, Community Action Agencies across the country take a close look at what is going on in their communities. This community needs assessment 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 CASI

Community Action of Southern Indiana (CASI) is a 501(c) 3 nonprofit organization. Established in 1964, our mission is to support and empower families and communities striving to reach self-sufficiency. Our vision is to provide life enhancing opportunities for every individual and family desiring to experience that extraordinary change in their lives.

CASI is guided by the values of commitment to excellence in the way we do our work, by integrity, respect, compassion and confidentiality in the way we work together, and by diversity and a sense of community in the way we relate to our communities.

CASI's wide range of services and programs provide critical support in areas such as early childhood education, financial literacy, housing, energy assistance and home weatherization, youth character development, and

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small business development. While we may not be able to eliminate all your worries, CASI is simple here to *help*.

Executive Summary

Respondents to the client survey offered a detailed picture of their financial lives and ability to meet their basic needs. They and community partners also offered a number of ideas for improving financial well-being in their community. Among the most notable statistics, they revealed:

- 79% of respondents reported that they **could not pay all of their bills** in the month of the survey.
- 42% of survey respondents who did not complete higher education listed “had to take care of a child,” as their reason why.
- 93% of respondents reported that they did not have emergency savings.
- 65% of respondents reported that they are BEHIND on paying back debt.

Other Key Statistics from Secondary Sources¹

POPULATION

- The CASI service area counties had a combined population of 232,223; 50% (115,702) of these people lived in Clark County; 33% (76,809) lived in Floyd County; 17% (39,712) lived in Harrison County; 24% (168,041) lived in Porter County. The population of each county is listed in Appendix X.
- The population of the CASI service area increased in the five years from 2013 to 2018 by almost 3%. During this same timeframe, the statewide population grew 2%.
- All three of CASI’s service area counties gained population from 2013-2018. Clark County gained 4%; Floyd County gained 2%; Harrison County gained 1%.

DEMOGRAPHICS

- Just 4% of the total population of the CASI service area is African American. The highest proportion of African Americans resides in Clark County (7%). Floyd County has 5% African American population and Harrison County almost has 1% African American population. The service area figure is well below the state percentage of 9%.
- CASI’s service area has close to 9,300 Hispanic/Latino residents. Most reside in Clark County (6,147), but Floyd County has a Hispanic/Latino population of 2,400 and Harrison County has a Hispanic/Latino population of just 730 people. In total, Hispanic/Latino residents make up 3% of the population of the service area, compared to 7% statewide.
- 23% of CASI’s service area population is people 60 years old and above. This is slightly lower than the statewide percentage of 24%. Newton County had the highest rate at 26%. Porter and Lake Counties were tied for the lowest rate with 22%. Jasper County tied the state average of 24%.

SERVICE AREA POVERTY

- The median household income in each of CASI’s service area counties ranged from about \$54,000 to \$62,000. (Clark County – \$54,240, Floyd County – \$61,754, Harrison County – \$57,132). Each county was above the statewide median of \$52,602. Clark County was the only county to have their median income go down (in real dollars) since 2013, declining in value by \$281.

¹ CAA Secondary Data Tables, Appendix X

- 29% of households in the service area earned below \$35,000 a year. Harrison County had the highest rate of households earning below \$35,000 a year with 30% of households. All of the counties had lower rates than the statewide rate of 39%.
- The CASI service area counties had 84,661 people in poverty, 19% of the area's population in 2018. These numbers have declined considerably over the last 5 years (down nearly 19% 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.
- All of the counties from the CASI service area had poverty rates that were below Indiana's statewide average (13%). Both Clark and Floyd Counties had a poverty rate of 10%. Harrison County had a poverty rate of 11%.
- 7,396 children (under the age of 18) were living in poverty in the CASI service area in 2018. The percentage of children living in poverty ranged from 15% in Clark and Floyd Counties, and 10% in Harrison County. All of the counties were below the statewide average of 20%.
- 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. 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 CASI service area, over 61,781 people, or 27% of the entire population, lived with low-incomes in 2018. Most of these people lived in Clark County (32,472), but Floyd County had 18,540 people living below the 200% poverty line and Harrison County had 10,769. None of the counties had a higher rate of those living with low-incomes than the statewide rate (32%).

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those Community Action of Southern Indiana Community Action (CASI) served in Community Action programs during 2019.²

- | | |
|---|--|
| <ul style="list-style-type: none"> • CASI served 11,764 individuals and 4,548 households in 2019. • Clients served included 1,794 individual children ages 0 to 5 years, 1,272 individual children ages 6 to 13 years, and 2,798 individual children ages 14 to 17 years. Together these individual children were 50% of all the people CASI served. • The childhood poverty rate for the three counties in CASI's service area overall was 32%. • In 2019, CASI documented serving individual senior citizens age 60 and over, which is 6% of those served. • 8% of households served in 2019 had incomes below 50% of the Federal Poverty Level. | <ul style="list-style-type: none"> • Two households were enrolled in TANF, SNAP, and/or WIC at the time when CASI served them. • Households served were generally small; households with one, two, or three people accounted for 31% of households served. • 70% of the households served lived in rental housing. • Among the 11,764 people served, 62% were White, 19% were African America, and 5% served were of Hispanic/Latino origin. • At least 23% of persons over age 25 who were served in 2019 had less than a high school diploma or GED. Only about 5% had two or more years of post-high-school education. |
|---|--|

² Data from CASI's 2019 CSBG Report, Module 4.

SURVEY VALIDITY

In December of 2020, researchers sent surveys via text and email to financially vulnerable households in CASI's service area. The CASI household survey had 537 unique survey attempts, with 307 completions, providing a 95% confidence level and a 5.4 confidence interval. Survey respondents were more likely to be female, white, have a disability and be aged 25-44 years old than CASI's client population. For a full comparison of the client population and the survey respondents see Appendix 1.

HOUSEHOLD SIZE

- Average household size: 2.7
- 9 respondents (3%) indicated that they were living with others to save money, while 6% were living with others to help them financially. 8% indicated living with others to give or receive care (child care/elder care).
- "My niece stays with me to help with my needs," one respondent replied. "My mom just recovered from getting strong doses of chemotherapy," another noted. "Son has mental illness," one respondent shared. "My mother is blind/disabled," said another.

GENERAL WELL-BEING

The median monthly income among those who reported their income was \$1195/month.

WELL-BEING	U.S. Population (2019)	CASI
Living Comfortably	36%	2%
Doing OK	39%	10%
Just Getting By	18%	28%
Finding it Difficult to Get By	6%	60%

- 241 respondents (79%) 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 103,244 initial unemployment insurance claims in the CASI service area.³
- 63% felt their household was worse off financially since COVID-19, while 34% of households said they were "about the same." Just ten respondents (3%) reported that they were "better off."
- Many respondents offered narrative explanations of their choice, including:
 - "Additional expenses due to pandemic."
 - "With the Covid going on, I get \$200 of food stamps. Without Covid, I get 15 dollars a month and I'm disabled fighting cancer."
 - "Been laid off twice. Issues with unemployment and finding gainful employment."
 - "Before Covid I did work about 10 hours a week at Popeyes but I have Stage 3 Chronic Kidney Disease so Dr won't authorize me going back to work due to high risk of getting Covid."
 - "Before the pandemic I was at a better stable job."
 - "Bill's piled up after the moratorium and I've not gotten caught up since."
 - "Cannot even try to get a job due to having to keep my children at home during this pandemic."
 - "Cost of food has gone up significantly."

³ Indiana DWD Unemployment Data

- "COVID delayed medical treatments and surgical procedures. The price of food and supplies significantly increased. Children are not physically in school thus causing more need for food in the home, maintaining WIFI for them to be on their virtual classes."
- "Covid has caused me job insecurity at times. I still have my jobs but I have lost hours of work due to covid."
- "Days off work with no pay make it harder."
- "Depression is worse,"
- "Due to being laid off and losing our job and not being able to find another one who can work with our schedule is really hard. I can barely get my girls what they need let alone pay my bills. Lost our transportation and everything."
- "Either being laid off or reduced hours due to COVID has put us behind a lot in rent, utility bills, etc."
- "El tener los niños sin ir a la escuela nos genera gastos extra y nos dificulta asistir al trabajo. Adicionalmente han requerido cirugías y se han acumulado pagos." *Having children out of school generates extra expenses and makes it difficult to work. Also they have required surgery and bills have piled up.*
- "Everything goes up except my income."
- "Extra food stamps have greatly helped. I didn't have to "borrow from Peter to pay Paul" for a change."
- "Had to be out of work and I'm now going through a lawsuit over a vehicle because of no work."
- "Have had to take extended leave of absence at work due to school closures and no child care."
- "Homeless."
- "I am having to take out payday loan almost every month to make it through the month. I am usually without funds by the middle of the month."
- "I am still working part time from home."
- "I can no longer continually pay my bills in a timely manner due to covid and I am now being evicted for failure to pay."
- "I got sick and then I got placement of my grandchildren so it's not been easy."
- "I had a job offer and lost it due to Covid shutting down businesses."
- "I have not been able to work schools closed no daycare. This has been the worst year ever."
- "I no longer go into town to shop unless I absolutely have to, and do not eat out anymore. Therefore, I am spending much less money than I used to."
- "I was already struggling."
- "I was doing babysitting and cleaning houses just to help with extra money enough to not struggle. Since COVID. No extra babysitting was available. Or cleaning houses."
- "It has put us even further behind in debt, due to my husband not being able to work."
- "Just hard to make ends meet! The corporations do not pay enough to survive."
- "Lost car to get back an forth to work I was full time I had to drop down to part time and so feel behind on bills and mother of one I have no child care she can't be left home school is at home now."
- "We are self-employed and work has greatly slowed and we cannot afford most bills, most months."

ASSISTANCE	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	64%	13%
Housing Assistance	27%	20%
TANF	3%	9%
Child Care Assistance	5%	5%
Stimulus	75%	12%
Unemployment	18%	8%

In September 2020, there were just only 292 families in all of the CASI service area who were participants in Temporary Assistance for Needy Families (TANF). Although this is a 42% increase over September of 2019, it still seems very low when you consider that more than 800 families served by CASI had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.⁴

Also, in September 2020, 8,363 families were receiving SNAP benefits. This is an increase of 10% over September 2019.

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

- **Provide more direct cash assistance:**
 - “Another stimulus check.”
 - “Another stimulus payment would help. I have no vehicle. I could get something if I had extra.”
 - “Having paying rent for 15 years I figured the rent was ok...it wasn’t and I had to borrow money also from two friends which will be each paid \$50 a month until debt is paid off. A stimulus would be very helpful to allow me to catch up with bills.”
- **Ensure that people understand the benefits they are eligible to receive:**
 - “I did not know anything about a coronavirus relief help.”
 - “I have felony's which disqualified me for almost any programs.” *[NOTE: SNAP eligibility recently changed to allow individuals with prior drug-related felonies to receive benefits]*
 - “I don’t know where and how to get help with rent light bill and food.”
 - “I would like assistance in applying for any and financial assistance for the 10yr old little girl I am legal guardian of.”
 - “I would like help applying for housing section 8 or whatever is available.”
 - “I would love to see if we could get food stamps.”
- **Increase benefits:**
 - “As a single person living on a very small social security check it's very difficult to meet all of my basic expenses each month.”
 - “I’m not sure how \$6 a month helps any one – it’s sort of a joke. I was a nurse for 25 years before becoming disabled and lost everything. Now I can’t even afford to eat healthy foods.”
- **Expand eligibility:**
 - “Help couples with less than \$20,000 a year.”
 - “I applied for food stamps but because I own property they say I am ineligible even though I have tried to get rid of it and am upside down on one of them.”
 - “Elderly people on social security need food stamps just as much or more than people who have kids every year...I would personally be very grateful for food stamps and would not waste them on frivolous items But i always seem to make just 15 dollars a month or so too much. I think the SNAP program should extend allowances for senior citizens on social security because its limited income and we deserve to eat too instead of doing without and having to always go to food pantries and dare to care because we can't afford groceries or AFFORD Quality food.”
 - “I was turned down for the snap program right before the pandemic hit because i barely made too much money. It would have been nice to be reconsidered for it once covid hit.”
 - “They don't count expenses that you pay every month. Example car insurance, car payment, gas for doctor, eye, dental appointments. They don't count transportation at all. It's not a luxury, it's a necessity.”
- **Reduce wait times/increase program funding:**

⁴ CAA Secondary Data Tables, Housing Insecurity, SNAP, TANF.

- “I am waiting to get on Section 8...please help me.”
- “I applied 10/26 for LIHEAP and I am in disconnection. Still no help.”
- “I think it takes too long to get housing assistance.”
- **In-person assistance:**
 - “Being able to see office workers in the office would help tremendously.”
- **Reduce paperwork burden:**
 - “FSSA needs a total overhaul. My children and I went without Thanksgiving meal, and good for that whole week due to them saying they did not receive a water bill. We starved for a week because of a water bill!!!!”
 - “On food stamps, I gave up. They harassed me so much on reviews for 15 dollars a month.”
 - “I only received benefits for SNAP for September i never received benefits for October which we should have been eligible for. My husband did not return to work until September and they have counted that as income. I have had to thus far apply 3 times due to documentation issues. Explaining that it was only for my October benefits.”

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 CASI, more than 11,000 applicants for public assistance have filled out FSSA’s well-being assessment.⁵

WELL-BEING ASSESSMENTS ⁶	% of Assessments Completed
<i>Total assessments completed in CASI service area: 11,112</i>	
Not enough money for food in the last 12 months	58%
Utilities shut off in last 12 months	28%
Fear of not having stable housing in next 2 months	31%
Problems getting child care	17%
Cost prevented seeing doctor in the last 12 months	34%
Transportation prevented seeing doctor in the last 12 months	25%
Need help reading hospital materials	15%
Fear of being hurt at home	8%
Actively seeking work in last 4 weeks	39%
Not engaged in regular exercise	37%

EDUCATION

Respondents in the subsample reported the following education credentials:

⁵ 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.

⁶ 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/>.

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area
Some K-12 school, no diploma	12%	24%	11%
High school diploma / GED / alternative credential	37%	75%	34%
Some college, no degree	34%	Less than 1%	23%
Associate's degree	11%	Less than 1%	10%
Bachelor's degree	4%		23%**
Master's degree or higher	2%	Unknown	

Source: 2018 ACS 5-yr averages for the whole CASI service area. * % of those Known **Bachelor's Degree or higher

Of those who did not complete an associate's degree or higher, the top five reasons were:

1. Had to take care of children (42%)
2. I struggled to meet basic needs like housing and food (23%)
3. I wanted to work (16%)
4. Tuition was too expensive (15%)
5. I had illness or health issues (10%)

42%

of survey respondents who did not complete higher education listed "had to take care of a child," as their reason why.

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY⁷

Within the Service Area, Clark County and Harrison County tied for the highest rate of residents that did not have a high school diploma or its equivalent with 11% (Floyd, 10%). Harrison County also had the highest percentage with *only* a HSD/HSE (40%), but Floyd County had the lowest percentage of those with a Bachelor's Degree or higher (30%).

Spotlight on a Community Need

CASI could focus on/recruit from Clark and Harrison Counties if they engage in or give referrals for literacy, adult basic education programs, or post-secondary training for their adult constituents.

DISCRIMINATION AND VIOLENCE

- 7% 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 twelve months.
- 8% of respondents reported experiencing property theft in the past 12 months.

⁷ CAA Secondary Data Tables, Education, Appendix 4

- 2% of respondents reported experiencing domestic violence or abuse in the past twelve months.
- 1% of respondents reported experiencing assault outside the home in the past 12 months.

FINANCIAL SERVICES, SAVINGS AND DEBT

93% of respondents reported that they did not have emergency savings. Of the 5% who reported that they did have emergency savings, the median amount saved was \$3000.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	72%
Savings Account	21%
Credit Card	18%
Retirement Savings	5%

- **91%** of respondents reported that they do not have any retirement savings, and another 6% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout my retirement.
- **45%** 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: 578.

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 twelve months**:

ALTERNATIVE FINANCIAL SERVICES	Never	Once or Twice	Three or Four Times	5+ Times
Money Order	59%	15%	5%	19%
Check Cashing	79%	12%	3%	3%
Payday Loan (Storefront)	84%	7%	2%	4%
Pawn Shop Loan	79%	13%	3%	3%
Tax Refund Advance	85%	10%	--	--
Payday or Installment Loan (Online)	89%	6%	1%	0%

DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 78% reported “I wouldn’t be able to pay for the expense right now,” while 8% 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:

CURRENT DEBT*

DEBT SOURCES & AMOUNTS	\$0	< \$500	\$500 - \$1,000	\$1K to \$10K	> \$10K
Medical	24%	8%	12%	24%	10%
Student	65%	1%	2%	7%	18%
Car	64%	0%	3%	13%	10%
Credit Card	44%	11%	10%	19%	4%
Personal	74%	2%	4%	7%	0%
Payday	82%	5%	3%	1%	0%

* Rows may not add up to 100% because "Not sure/prefer not to say" was given as an option.

DEBT IN DELINQUENCY	Survey
Medical	38%
Student	19%
Car	11%
Credit Card	28%
Personal	9%
Payday	4%

65% 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.

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

23% of respondents reported that they were employed, and 8% reported that a spouse or partner was employed.

- 18% reported they could not find a job for themselves, and 7% reported their spouse/partner could not find a job.
- 8% of respondents said their employer would not give them more hours and 3% said their employer would not give their spouse/partner more hours.
- 14% said lack of child care was a barrier to working more, and 3% reported lack of child care was a barrier to their spouse/partner working more.
- 46% listed a health issue as a barrier to them working more, and 7% said a health issue limited their spouse/partner from working more.
- 6% reported that attending school or training limited how much they could work.
- 17% are afraid to work because of COVID-19 and 3% report their spouse is afraid to work due to COVID-19.
- 14% reported that they experienced lay-offs or furloughs due to COVID-19, and 7% reported that their spouse or partner experienced lay-offs.
- 4% work two or more jobs themselves, and 1% reported their spouse works two 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	Self	Spouse/Partner
Normally work the same hours	65%	52%
Schedule varies, primarily at my / my partner's request	4%	15%
Schedule varies, primarily based on employer's needs	31%	33%

In 2018, 33% of residents in the service area were working in occupations in management, business, science and the arts. The second highest for the service area was in "Sales and Office Occupations."

OCCUPATION BY COUNTY	Clark	Floyd	Harrison	Area Totals
Management, Business, Science and Arts	32%	37%	30%	33%
Service	17%	15%	17%	16%
Sales and Office	23%	23%	21%	22%
Natural Resources, Construction and Maintenance	8%	9%	11%	9%
Production, Transportation and Material Moving	21%	17%	21%	20%

The average annual unemployment rate for the service area in 2019 was 3.2.⁸ This is a sharp contrast to the more than 27,000 initial UI claims seen in the service area from March through September. The "continued claims" for the month of September 2020 were 15,235 for the service area with Clark County having the most. The top two industries represented in these continued claims are Accommodation/Food Service and Manufacturing.

More than
27,000
 Initial UI Claims were filed in the
 Service Area from March through
 September 2020

⁸ Hoosier By the Numbers, Indiana Department of Workforce Development.

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	2,739	18%
Admin., Support, Waste Mgt. and Rem. Services	1,264	8%
Arts, Entertainment and Recreation	516	3%
Construction	453	3%
Educational Services	160	1%
Finance and Insurance	238	2%
Health Care and Social Services	1,602	11%
Information	51	Less than 1%
Management of Companies and Enterprises	207	1%
Manufacturing	2,590	17%
Other Services (Except Public Administration)	392	3%
Professional, Scientific and Technical Services	528	3%
Public Administration	100	1%
Real Estate and Rental and Leasing	185	1%
Retail Trade	1,242	8%
Transportation and Warehousing	780	5%
Unknown Industries	1,709	11%
Wholesale Trade	419	3%

HOUSING

Respondents reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Currently without housing	0%
Live with family or friends (not an owner or listed on the rental contract)	2%
Other (please specify)	5%
Own a home free and clear (without a mortgage or loan)	7%
Own a home with a mortgage or loan	17%
Own a mobile home with or without a mortgage, and pay lot rent	7%
Own a mobile home with or without a mortgage on land that I own	3%
Rent a home, apartment or other housing	59%

Median monthly housing cost: \$458, which is 38% of the median monthly income reported. Individuals who pay over 30% for housing are consider cost-burdened. This tracks closely with housing cost-burdened data from the American Community Survey. The average for the total service area was 41% of renters were paying 30% of their household income on rent. Clark County had the highest rate of households spending 30% of their household income on rent (42%).

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	9%	13%	32%	42%
Quality of local schools	3%	5%	20%	35%
Safety of neighborhood	10%	11%	31%	45%
Quality of other neighborhood features (e.g., stores, parks)	7%	11%	28%	44%
Overall quality of your housing	10%	20%	32%	34%
Cost of your housing	13%	15%	32%	34%
How close it is to work or school	1%	4%	20%	28%

- 6% of respondents said receiving an eviction notice contributed to them leaving their last residence.

Other aspects of housing respondents felt were important:

- Discrimination
- Family history in the area
- Crime rates
- Proximity to the doctor/hospital
- Landlord responsiveness to repair requests
- Youth activities
- Increasing property values
- Proximity to stores
- One-floor buildings
- Respectful neighbors
- Yards
- Cell phone reception
- Walkability
- Accessibility
- Close to highway
- Regular security patrols
- Outside lights
- Washer/dryer hook-ups
- Activities for teens
- Home repair services

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

1. Help to improve your credit score (52%)
2. A low-interest loan (44%)
3. Help to find an affordable home (39%)
4. Reduce the amount of other debt you owe (30%)
5. Help to make repairs (27%)

Of those who have had trouble renting, respondents reported that these factors contributed to their challenges:

1. Money for a security deposit (71%)
2. Bad credit (57%)
3. All the places I can afford are unsafe, unhealthy, or too small (35%)
4. Not sure how/where to look (19%)

TRANSPORTATION

- 78% of respondents in the subsample report owning a vehicle.
- 10% of respondents do not have a vehicle and need one.
- 115% report “my car is unreliable/frequently breaks down.” 43% struggle to afford car maintenance and repairs and 35% struggle to afford gas.
- 12% report “my car payment is too high.”
- 9% have to share a vehicle with other family members.
- 9% of respondents have had a car repossessed.

Transportation challenges led to difficulty:

- Applying for/accepting a job (13%)
- Working a scheduled shift / arriving to work on time (11%)
- Attending school / classes (4%)
- Getting children to/from school on time (10%)
- Visiting the doctor (28%)
- Buying groceries (25%)
- Accessing child care (4%)

Spotlight on a Community Need

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

HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	56%
Insurance through a marketplace plan	0%
Insurance through my employer	5%
Medicare	31%
No insurance	2%

- The residents of the service area have a higher uninsured rate, 7% compared to 2% of respondents. This could indicate that CASI has been successful in helping its customers access insurance options such as HIP and Medicaid. Clark County had the highest uninsured rate with 9%.
- **Cost** was listed as the most significant barrier.
- In terms of **health issues**, respondents expressed concerns about:

- Diabetes (33%)
- Heart disease (29%)
- Cancer (21%)
- Prenatal care (0%)
- Receiving services for a loved one with a disability (7%)
- Substance abuse (4%)
- Mental health (42%)

MENTAL HEALTH

- Over the past month, 50% of respondents have been bothered more than half the days or every day by being unable to stop or control worrying.
- Over the past month, 40% of respondents have been bothered more than half the days or every day by having little interest or pleasure in doing things.

More than three in four respondents (79%) said their stress level has increased since COVID-19.

Spotlight on a Community Need

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

CHILD CARE

- Nine percent of respondents reported that they had a child in need of care. **Across the service area nearly 17% of kids under 5 were in poverty.⁹ Of those needing child cares, most needed first shift, with after school care second.**
- Of families who needed or used child care, top concerns were:
 1. I cannot find care that is affordable (18%) / I worry that my current care arrangements aren't meeting my child developmental/learning needs (18%)
 2. My current care is unreliable (14%)

CHILD CARE NEEDS	Percent of Respondents in Need of Care
First Shift	61%
Second Shift	14%
Third Shift	14%
Weekends	21%
Before School	21%
After School	29%
Highly Irregular Hours	11%
Other	11%

⁹ CAA Secondary Data Tables, Appendix 4.

- According to the *Child Care Desert* report from the Indiana Business Research Center ¹⁰ there were 15 “low capacity” census tracts and only 1 census tract that is a child care desert in the service area. ¹¹

Spotlight on a Community Need

Harrison County would benefit from more child care options. This is the only county in the service area with a census tract that is a child care desert. Clark County had the most census tracts (9) that were low-capacity.

FOOD INSECURITY

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

- **49%** of respondents said they “couldn’t afford to buy more food”
- **10%** said they “couldn’t get out to buy food (e.g. because of transportation or health issues)”
- **9%** said they were afraid to go out
- **2%** said they couldn’t get groceries or meals delivered
- **7%** said stores near them didn’t have the foods they wanted

As of September 2020, nearly 8,363 households were receiving SNAP benefits, a 10% increase over 2019. In 2018, more than 16,000 kids were on Free and Reduced Lunch accounting for nearly 43% 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 pre-dated the COVID-19 public health crisis.

CONNECTIVITY

CELL PHONES

- 73% of respondents have a cell phone with unlimited minutes/data versus 25% with limitations.

LAND LINES

- 7% of respondents reported having a land line

¹⁰ Early Learning Indiana & The Indiana Business Research Center. 2019. Deserts and Hubs: Child Care Access Across Indiana-An ELI Story Map. Study, Indianapolis: IN Context. <http://www.incontext.indiana.edu/2019/jan-feb/article2.asp>

¹¹ 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:

- 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.”

COMPUTER/LAPTOP

- 29% of respondents have a computer or laptop

INTERNET

- 29% of respondents report having fast, reliable internet versus 21% with slow/unreliable internet.

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, 14% had a computer but ONLY had a cellular data plan for their internet. Only 8% 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 with access to digital assets. Solutions could include purchasing assets on their behalf and loan/rental programs.

COMMUNITY RESOURCES AND NEEDS

We asked survey participants “What are other places in the community that individuals can turn to for help besides Northwest Indiana Community Action Corporation?” They answered:

- | | | | | |
|---------------------------------|-------------------------|-----------------------------|----------------------------------|-------------------|
| • 211 | • Salvation Army | • Goodwill | • Life Springs | • Catalyst |
| • Center for Lay Ministry | • Hope Southern Indiana | • Graceland Baptist | • Lifespan Resources | Emergency Shelter |
| • Trustee | • Community Services | • Harrison County Food Bank | • New Hope | |
| • Churches | • Dare to Care | • Hope Southern Indiana | • Silver Street Methodist Church | |
| • Red Cross of Southern Indiana | • FSSA | • St. Mary’s Church | | |

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

TOP 5:

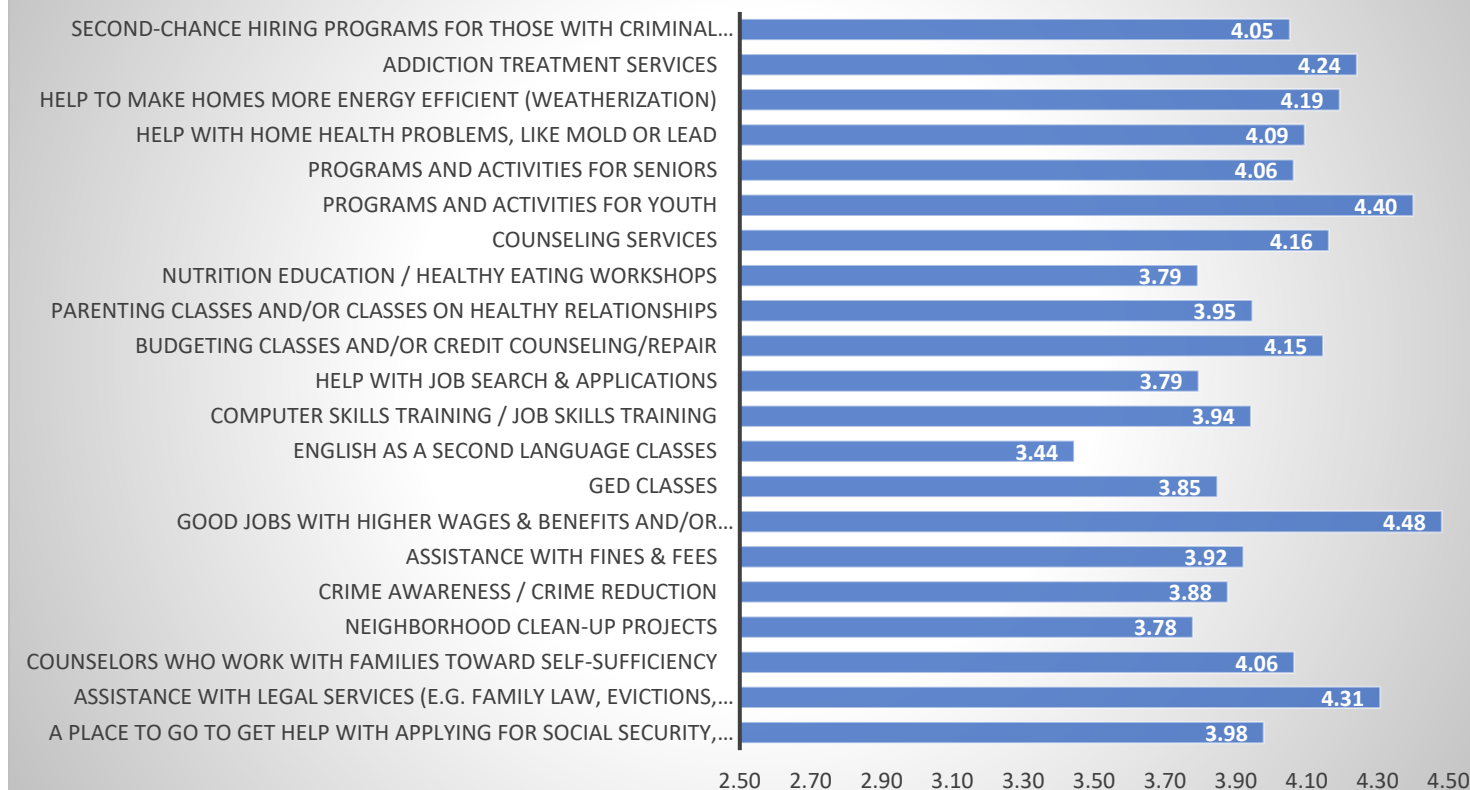
1. Good jobs with higher wages and benefits
2. Programs and activities for youth
3. Assistance with legal services
4. Addiction treatment services
5. Help to make homes more energy efficient

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.

Ranking of community needs from 1-5, with “1” being “not 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 CASI's service delivery

FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Head Start	56
Early Head Start	26
Low Income Home Energy Assistance Program (LIHEAP)	271
Weatherization Assistance Program	75
Housing Choice Voucher Program	25
Rental Assistance	42
Dolly Parton's Imagination Library	50
Garden Renaissance (fresh produce program)	11
Other	25

Clients provided the following ratings and suggestions for CASI staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	25	10%	38%	49%
The reliability of the program staff in doing what they said they would do	3%	11%	38%	46%
The timeliness of program staff in responding to your questions or needs	9%	15%	37%	37%
The knowledgeability of program staff	2%	13%	37%	45%

Selected Additional Feedback

- “All programs are a blessing.”
- “Awesome”
- “CASI’s energy is great”
- “Everyone I have encountered has been resourceful, kind, helpful, professional and caring.”
- “I am blessed to be able to receive some of these programs Thank you!”
- “I am familiar with EAP and Weatherization both programs are a blessing to assist lower income.”
- “I appreciate the help I always receive.”
- “I couldn’t live without it it’s a blessing I certainly will never forget Polly but everyone has been super kind.”
- “I received employment assistance since I am disabled. Very nice folks!! Very helpful!!”
- “I think it’s an excellent program with excellent staff.”
- “It’s a great program, Thanks for having it.”
- “Its great.”
- “It’s great thank you.”
- “Just all around nice people.”
- “Just explaining to some of the elderly what you can do to help them would be a lot better.”
- “My case worker is an awesome lady. I will always remember her kindness, Above and beyond.”
- “Thanks for being here god bless.”
- “This staff is wonderful!”
- “Normally, every year as soon as the applications are available, I get one and return it right away. That way it gets approved quickly and the help starts quickly.”
- “Very well organized like it better that it has its own spot to deal with its program.”
- “Weatherization went above & beyond anything I could have expected!

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 Community Action of Southern Indiana as a critical source of support and appreciate the programs CASI 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 CASI’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 CASI 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 Respondents compared to Client Populations

COMPLETED SURVEYS VS. CLIENT POPULATION

GENDER	Client Population	Survey
Male	34%	14%
Female	57%	86%
Other	0%	0%
Unknown	9%	0%

AGE	Client Population	Survey
18-24	9%	1%
25-44	20%	39%
45-54	9%	22%
55-59	6%	14%
60-64	1%	9%
65-74	3%	11%
75+	2%	2%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	5%	4%
Not Hispanic, Latino or Spanish	76%	95%
Unknown/Not Reported	19%	2%

DISABILITY?	Client Population	Survey
Yes	10%	50%
No	20%	50%
Unknown	70%	0%

Most common: I cannot walk or climb stairs. /I have difficulty walking or climbing stairs.

RACE	Client Population	Survey
American Indian or Alaska Native	0%	0%
Asian	0%	0%
Black or African-American	20%	12%
Native Hawaiian or Other Pacific	0%	0%
White	62%	82%
Other	2%	0%
Multi-Racial	6%	4%
Unknown	10%	1%

COUNTIES REPRESENTED	Clark	Floyd	Harris on	Other
Survey	163	98	43	3

Appendix 2: Survey Questions

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 Ohio Valley Opportunities? 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

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.

60. 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. Name Phone Email

Appendix 3: Sources and Methodology

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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:** 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

Appendix 4: CAA Secondary Data Tables

Population

Population, U.S. Census				
Community Action of Southern Indiana, Inc.	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Clark	115,702	111,221	4,481	4.0%
Floyd	76,809	75,120	1,689	2.2%
Harrison	39,712	39,213	499	1.3%
Area Totals	232,223	225,554	6,669	3.0%
Indiana Total	6,637,426	6,514,861	-122,565	1.9%

Households

Community Action of Southern Indiana, Inc.	Total Households, 2018	Families		Non-Family Households	
		Number	% of all Households	% of Non-Family HH Living Alone	% of Non-Family HH Not Living Alone
Clark	44,275	28,584	64.6%	84.7%	15.3%
Floyd	29,356	19,655	67.0%	86.0%	14.0%
Harrison	14,584	10,274	70.4%	84.5%	15.5%
Area Totals	88,215	58,513	67.3%	85.1%	14.9%
Indiana Total	2,553,818	1,705,291	67.8%	83.6%	16.4%

Community Action of Southern Indiana, Inc.	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
Clark	21,302	74.5%	5,189	18%	2093	7.3%
Floyd	14,773	75.2%	3,590	18%	1292	6.6%
Harrison	8,325	81.0%	1,213	12%	736	7.2%
Area Totals	44,400	76.9%	9,992	16%	4121	7.0%
Indiana Total	1,238,730	77.1%	306,901	16%	122,762	7.3%

Community Action of Southern Indiana, Inc.	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Clark	6.6%	23.3%	13.3%
Floyd	2.2%	38.3%	14.7%
Harrison	1.8%	36.9%	9.1%
Area Totals	3.5%	32.8%	12.4%
Indiana Total	6.8%	40.1%	21.1%

Race/Age

Community Action of Southern Indiana, Inc.	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
Clark	7,981	6.9%	6,147	5.3%	25,072	21.7%
Floyd	4,122	5.4%	2,421	3.2%	16,888	22.0%
Harrison	319	0.8%	730	1.8%	9,678	24.4%
Area Totals	12,422	4.4%	9,298	3.4%	51,638	22.7%
Indiana Total	619,472	9.3%	450,267	6.8%	1,407,682	23.6%

Educational Attainment

Community Action of Southern Indiana, Inc.	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
Clark	10.8%	34.2%	23.7%	10.4%	20.9%
Floyd	9.7%	30.0%	21.6%	9.1%	29.5%
Harrison	11.0%	40.1%	22.3%	9.3%	17.4%
Area Totals	10.5%	33.9%	22.7%	9.8%	23.1%
Indiana Total	11.4%	34.0%	20.6%	8.8%	26.1%

Occupations

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
Community Action of Southern Indiana, Inc.	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
Clark	31.5%	16.8%	22.6%	8.3%	20.9%
Floyd	37.1%	14.5%	23.1%	8.7%	16.6%
Harrison	30.1%	16.6%	21.4%	11.2%	20.7%
Area Totals	32.9%	16.0%	22.4%	9.4%	19.4%
Indiana Totals	29.2%	16.4%	19.5%	11.0%	23.9%

Incomes

Community Action of Southern Indiana, Inc.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Clark	\$54,521	\$54,240	(\$281)	\$65,597	\$68,683	\$3,086
Floyd	\$58,262	\$61,754	\$3,492	\$71,984	\$77,305	\$5,321
Harrison	\$54,536	\$57,132	\$2,596	\$64,449	\$70,780	\$6,331
Area Totals	\$54,536	\$57,132	\$2,596	\$65,597	\$70,780	\$5,321
Indiana Total	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

Community Action of Southern Indiana, Inc.	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
Clark	3,752	8.5%	4,379	9.9%	4,573	10.3%	7,327	16.5%	8,874	20.0%	15,370	34.7%
Floyd	2,762	9.4%	2,801	9.5%	2,486	8.5%	3,764	12.8%	5,839	19.9%	11,704	39.9%
Harrison	1,418	9.7%	1,615	11.1%	1,282	8.8%	2,094	14.4%	2,793	19.2%	5,382	36.9%
Area Totals	7,932	9.2%	8,795	10.2%	8,341	9.2%	13,185	14.6%	17,506	19.7%	32,456	37.2%
Indiana Total	274883	12.6%	258,625	12.9%	265,364	13.3%	362,108	18.0%	486,270	25.3%	919,927	40.4%

Poverty

Community Action of Southern Indiana, Inc.	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	
Clark	11,328	10%	13,384	12.2%	-15.4%	32,472	28.5%	34,093	31.1%	-4.8%
Floyd	7,419	9.9%	9,853	13.3%	-24.7%	18,540	24.6%	20,908	28.3%	-11.3%
Harrison	4,133	10.5%	5,099	13.2%	-18.9%	10,769	27.5%	11,271	29.2%	-4.5%
Area Totals	22,880	10.1%	28,336	12.9%	-19.3%	61,781	26.9%	66,272	29.8%	-6.8%
Indiana Totals	908,359	13.1%	969,881	15.4%	-6.3%	2,102,705	32.1%	2,206,873	34.9%	-4.7%

Community Action of Southern Indiana, Inc.	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
Clark	3,891	15.0%	4,456	17.2%	-12.7%	1,383	19.3%
Floyd	2,610	15.0%	3,548	20.1%	-26.4%	703	15.9%
Harrison	895	10.3%	1,391	15.5%	-35.7%	307	14.0%
Area Totals	7,396	14.2%	9,395	17.6%	-21.3%	2,393	17.4%
Indiana Totals	292,675	19.7%	342,185	21.8%	-14.5%	88,535	22.4%

Community Action of Southern Indiana, Inc.	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
Clark	1,279	7.5%	1,048	7.4%
Floyd	639	5.8%	862	9.3%
Harrison	592	8.9%	566	10.1%
Area Totals	2,510	7.2%	2,476	8.9%
Indiana Totals	71,995	7.7%	60,818	7.3%

Housing Insecurity

Community Action of Southern Indiana, Inc.	Percent of Rental Households Spending Over 30 Percent		
	<u>Total renter-occupied units</u>	<u>Renters paying over 30% of income on rent</u>	<u>Percent</u>
Clark	13,082	5,546	42.4%
Floyd	8,091	3,255	40.2%
Harrison	2,547	904	35.5%
Area Totals	23,720	9,705	40.9%
Indiana Totals	793,086	344,699	43.5%

SNAP and TANF Participation

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
Community Action of Southern Indiana, Inc.	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
Clark	31.5%	16.8%	22.6%	8.3%	20.9%
Floyd	37.1%	14.5%	23.1%	8.7%	16.6%
Harrison	30.1%	16.6%	21.4%	11.2%	20.7%
Area Totals	32.9%	16.0%	22.4%	9.4%	19.4%
Indiana Totals	29.2%	16.4%	19.5%	11.0%	23.9%

Lunches, Computers, Internet Access

Community Action of Southern Indiana, Inc.	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
Clark	8,569	46.6%	10.8%	7.9%	9.6%
Floyd	4,889	37.8%	9.6%	7.9%	10.2%
Harrison	2,726	43.4%	12.5%	8.0%	21.5%
Area Totals	16,184	42.6%	11.0%	7.9%	13.8%
Indiana Total	522,888	47.2%	10.3%	10.0%	15.6%