

Community Action Program of Western Indiana

2020 Community Needs Assessment



Community Action Program, Inc.
of Western Indiana



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 CAPWI

Established in 1966, Community Action Program, Inc. of Western Indiana (CAPWI) reaches out to those of low-income in Benton, Fountain, Montgomery, Parke, Vermillion and Warren Counties. We strive to address their multiple needs through a comprehensive approach, develop partnerships with other community organizations, involve low-income clients in our agency's operations, and administer a full range of coordinated programs designed to have a measurable impact on poverty. CAPWI provides services without regard to race, age, color, religion, sex, disability, national origin, ancestry, or status as a veteran.

Our mission – “To empower communities, families, and individuals toward self-sufficiency by removing the causes and conditions of poverty through services, support, and education.”

Contents

Introduction.....	1
Executive Summary	2
Other Key Statistics from Secondary Sources	3
Direct Service Statistics & Survey Methodology	4
Survey Validity	5
Completed Surveys vs. Client Population	5
Household Size	6
General Well-Being	6
Education.....	9
Discrimination and Violence	9
Financial Services, Savings and Debt.....	10
Employment.....	12
Housing	14
Transportation	15
Health	16
Child Care.....	17
Food Insecurity	17
Connectivity	18
Community Resources and Needs	18
Feedback on CAPWI's Service Delivery.....	20
Feedback from Families	20
Feedback from Community Partners	21
Conclusion	22
Appendix 1: Survey Questions	23
Appendix 2: Sources & Methodology	28
Appendix 3: CAA Secondary Data Tables	30

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.”¹ 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.”² 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.³ 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.”⁴ 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:

- **49%** of respondents reported that they could not pay all of their bills in the month of the survey.
- **38%** of survey respondents who did not complete higher education listed “had to take care of a child” as their reason why.
- **78%** of respondents reported that they did not have emergency savings.
- **63%** of respondents reported that they are BEHIND on paying back debt, **42%** were behind on medical debt.
- **39%** of respondents expressed concerns with mental health.

¹ Rank, 2006

² Rynell, 2008

³ Rynell, 2008

⁴ Kim, Wilmarth and Henager 2017

Other Key Statistics from Secondary Sources⁵

POPULATION

- The CAPWI service area counties had a combined population of 104,232. 8% (8,667) of these people lived in Benton County; 16% (16,486) in Fountain County; 37% (38,276) in Montgomery County; 16% (16,996) in Parke County; 15% (15,560) in Vermillion County; 8% (8,247) in Warren County. The population of each county is listed in Appendix 3
- The population of the CAPWI service area declined in the five years from 2013 to 2018 by less than 2%. During this same timeframe, the statewide population grew 2%.
- Five out of six of CAPWI's service area counties lost population from 2013-2018. Benton County lost almost 2%; Fountain County lost nearly 4%; Parke County lost 1%; Vermillion County lost 3%; Warren County lost almost 3%.

DEMOGRAPHICS

- Under 1% of the total population of the CAPWI service area is African-American. The highest proportion of African-Americans resides in Vermillion County (1.4%). Benton, Fountain, and Parke Counties all had under 1% African-American population. Both Montgomery and Warren Counties had almost 1%. The service area figure is well below the state percentage of 9%.
- CAPWI's service area has just over 3,000 Hispanic/Latino residents. Most reside in Montgomery County (1,827), but both Benton County and Fountain County had a Hispanic/Latino population of over 400; Parke County had 262; Vermillion County had under 100; and Warren County had 137. In total, Hispanic/Latino residents make up almost 3% of the population of the service area, compared to 7% statewide.
- 25% of CAPWI's service area population is people 60 years old and above. This is slightly higher than the statewide percentage of 24%. Vermillion County had the highest rate at 27%. Benton County had a rate of 23%; Fountain County had a rate of 26%; Parke County had a rate of almost 26%; Warren County had a rate of almost 27%. Montgomery County almost tied with the state average of 24%.

SERVICE AREA POVERTY

- The median household income in each of CAPWI's service area counties ranged from about \$46,000 to \$61,000. (Benton County – \$46,188, Fountain County – \$49,887, Montgomery County – \$53,610, Parke County – \$48,788, Vermillion County – \$48,377, Warren County – \$61,148.) Montgomery County and Warren County were the only counties above the statewide median of \$52,602. Benton County was the only county to have their median income go down (in real dollars) since 2013, declining in value by just over \$6,000.
- 33% of households in the service area earned below \$35,000 a year. Parke County had the highest rate of households earning below \$35,000 a year with 38% of households. All of the counties had lower rates than the statewide rate of 39%.
- The CAPWI service area counties had 12,432 people in poverty, 13% of the area's population in 2018. These numbers have declined considerably over the last 5 years (down nearly 13% 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.
- Half of the counties had poverty rates above Indiana's statewide average (13%). Benton County's rate was 16%; Parke and Vermillion counties were each 15%. Fountain County had a poverty rate of 12%, Montgomery County had a rate of 10%, and Warren County had a rate of 10%.

⁵ CAA Secondary Data Tables, Appendix 3

- 3,866 children (under the age of 18) were living in poverty in the CAPWI service area in 2018. The percentage of children living in poverty ranged from 23% in Benton County to 12% in Fountain County (14% in Montgomery County, 21% in Parke County, 23% in Vermillion County, and 17% in Warren County). Fountain, Montgomery, and Warren Counties were all below the statewide average of 20%, while the other half of counties in the service area were above it.
- The female poverty rate for the service area was higher than the poverty rate for males, 14% compared to 11%. This was true for each of the service area counties (Benton – female 20%, male 13%; Fountain – female 13%, male 10%; Montgomery – female 12%, male 9%; Parke – female 19%, male 11%; Vermillion – female 16%, male 14%; Warren – female 12%, male 9%).
- The American Community Survey of the U.S. Census Bureau estimates that 25% of the minority population of CAPWI’s service area population is living in poverty, compared to 13% 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 2% to 37% and for white residents it is 10% to 15%.
- As with race, the sample sizes were too small to be able to rely on the estimate of Hispanic/Latino residents of the service area who were living in poverty. While the official estimate is 28%, the possible range is 9% to 49%.
- 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 CAPWI service area, over 30,000 people lived with low incomes in 2018. Most of these people lived in Montgomery County (11,729). Warren County was the only county that had a lower rate (26%) of those living with low incomes than the statewide average of 32% while Montgomery County tied with the statewide average. Benton County had a rate of almost 40%, Fountain County had a rate of 34%, Parke County had a rate of 37%, and Vermillion County had a rate of almost 36%.

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those Community Action Program of Western Indiana (CAPWI) served in Community Action programs during 2019.⁶

- CAPWI served 5,325 individuals and 2,979 households in 2019.
- Clients served included 902 individual children ages 0 to 5 years, 644 individual children ages 6 to 13 years, and 309 individual children ages 14 to 17 years. Together these individual children were over 35% of all the people CAPWI served.
- In 2019, 33% of those CAPWI documented serving were individual senior citizens age 60 and over.
- 81% of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- 1,634 households were enrolled in Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and/or Women, Infants and Children (WIC) at the time when CAPWI served them.
- Households served were generally small; households with one, two, or three people accounted for 73% of households served.
- 60% of the households served lived in rental housing.

⁶ Data from CAPWI’s 2019 CSBG Report, Module 4.

- Among the 5,325 people served, 96% were White, 1% were African American, and 3% were of Hispanic/Latino origin.
- At least 26% of persons over age 25 who were served in 2019 had less than a high school diploma or GED. Only about 9% of household heads had two or more years of post-high-school education.

SURVEY VALIDITY

From September 2020 to March 2021, researchers sent surveys via text and email to financially vulnerable households in CAPWI's service area. The CAPWI household survey had 566 unique survey attempts, with 226 completions, providing a 95% confidence level and a 6.27 confidence interval. Survey respondents were more likely to be female and to be aged 25-44 than CAPWI's client population.

COMPLETED SURVEYS VS. CLIENT POPULATION

GENDER	Client Population	Survey
Male	41%	2%
Female	59%	97%
Other	0%	0%
Unknown	0%	0%

AGE	Client Population	Survey
18-24	5%	20%
25-44	17%	69%
45-54	9%	5%
55-59	7%	2%
60-64	7%	0%
65-74	10%	1%
75+	9%	0%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	3%	4%
Not Hispanic, Latino or Spanish	96%	95%
Unknown/Not Reported	1%	1%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	0%
Asian	0%	0%
Black or African-American	1%	5%
Native Hawaiian or Other Pacific	0%	0%
White	96%	92%
Other	0%	0%
Multi-Racial	1%	2%
Unknown	1%	1%

DISABILITY?	Client Population	Survey
Yes	25%	14%
No	72%	86%
Unknown	3%	0%

Most common: A physical, mental, or emotional condition makes it difficult for me to concentrate, remember, or make decisions.

COUNTIES REPRESENTED	Benton	Fountain	Montgomery	Parke	Vermillion	Warren	Other
Survey Respondents	26	52	98	15	34	8	46

HOUSEHOLD SIZE

- Average household size: 4.2
- 25 respondents (9%) indicated that they were living with others to save money, while 4% were living with others to help them financially. 10% were living with others to give or receive care (child care/elder care).
- “My brother went to Air National Guard and he needs a place to stay until he can get his own place,” one respondent explained of their living arrangements. “Trying to get on my feet,” another noted. Another reported, “We are saving up money to move into our own apartment with our son.” “Right now they can’t afford their own place,” said another who lived with two children age 22+.

GENERAL WELL-BEING

The median monthly income among those who reported their income was \$2,000/month.

WELL-BEING	U.S. Population (2019)	CAPWI
Living Comfortably	36%	5%
Doing OK	39%	33%
Just Getting By	18%	38%
Finding it Difficult to Get By	6%	24%

- 138 respondents (49%) 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 CAPWI service area.⁷
- 52% felt their household was worse off financially since COVID-19, while 45% of households said they were “about the same.” Just 3% of respondents reported that they were “better off.”
- Many respondents offered narrative explanations, including:
 - “Hard to find a job this year, struggled really hard up until now.”
 - “We both lost our jobs so trying to catch up.”
 - “I’m jobless, single, and have no regular babysitter.”
 - “I’m not working currently and I’m caring for my father-in-law who had a stroke in December. So we have an extra person living with us and we are short an income.”

⁷ Indiana DWD Unemployment Data

- “My husband and I have both been lucky enough to work full time throughout the pandemic.”
- “My husband keeps getting laid off, unemployment doesn't pay much, and due to me having a high risk pregnancy, it's hard for me to get a job I can do.”
- “My hours were reduced. My son wasn't able to work his summer job to help out because the program was closed. I also won't let him work anywhere because of COVID-19.”
- “The job market doesn't want to pay you your worth.”
- “My husband's hours at work got cut in half, but we still did not qualify for financial help.”
- “I do delivery services. More people are ordering now than before.”
- “Husband's hours have increased.”
- “Husband isn't working due to a positive COVID test and he can't go back to work till he gets a negative.”
- “Husband has been in hospital twice for extended stays. Hasn't worked at this point for the last 6 weeks.”
- “Hours cut due to pregnancy and I have to take off work with no pay if someone is quarantined I have come in contact with.”

ASSISTANCE	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	43%	15%
Housing Assistance	9%	16%
TANF	2%	9%
Child Care Assistance	4%	13%
Stimulus	80%	7%
Unemployment	20%	7%

In September 2020, there were only 129 families in all of the CAPWI service area who were participants in the Temporary Assistance for Needy Families (TANF) program. Although this is a nearly 12% increase over September 2019, it still seems very low when you consider that more than 2,401 families served by CAPWI had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.⁸

Also in September 2020, 4,234 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:

- **Improved communication about determinations:**
 - “I wasn't approved for SNAP even though I'm pregnant w/ an 18mo and neither of us could find jobs while in the process of moving to another town. I was never informed I was declined and finally called after months of waiting to find out.”
- **Assistance with understanding eligibility / applications:**
 - “I don't know if I'm eligible for any help.”
 - “I'd never heard of the Families First Coronavirus Response Act.”
 - “I wish I knew about the Families First.”
- **More rapid assistance/customer service:**
 - “I understand that unemployment was overwhelmed, but we are still waiting on receiving any of that money. We have called, emailed, mailed, and faxed information and letters and

⁸ CAA Secondary Data Tables, Housing Insecurity, SNAP, TANF.

they are so behind. We are one car breakdown or unexpected expense away from not being able to handle it financially because of months of my husband’s job being closed and thus losing out on thousands of dollars of income. Unemployment is still so far behind on processing things.”

○ **Expanded eligibility for assistance programs:**

- “The income guidelines should have been waived. If you need the help & can prove there was a drastic change in income you should be able to receive assistance.”
- “We really were relying on receiving unemployment or some type of relief help during the pandemic, but we were deemed not "poor" enough even though we went through extreme financial losses.”
- “We only qualified for SNAP when a decrease in hours occurred. After that, we made \$0.50 too much and didn’t qualify for benefits. That \$0.50 could’ve helped us with food.”
- “If SNAP and other resources calculated your eligibility based off your monthly income AFTER taxes and accounted for all of the other bills you have instead of assume you make enough money.”
- “Fall into the fine line of having too much income for the income limits, but are still struggling.”
- “We make just over the required income limits”

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 CAPWI, nearly 5,300 applicants for public assistance have filled out FSSA’s well-being assessment.⁹

WELL-BEING ASSESSMENTS ¹⁰	% of Assessments Completed
<i>Total assessments completed in CAPWI service area: 5,296</i>	
Not enough money for food in the last 12 months	48%
Utilities shut off in last 12 months	37%
Fear of not having stable housing in next 2 months	22%
Problems getting child care	10%
Cost prevented seeing doctor in the last 12 months	19%
Transportation prevented seeing doctor in the last 12 months	27%
Need help reading hospital materials	27%
Fear of being hurt at home	11%
Actively seeking work in last 4 weeks	30%
Not engaged in regular exercise	47%

⁹ 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.

¹⁰ 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/>.

EDUCATION

Respondents in the subsample reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area ¹¹
Some K-12 school, no diploma	8%	26%	11%
High school diploma / GED / alternative credential	43%	59%	43%
Some college, no degree	29%	6%	22%
Associate degree	12%	9%	9%
Bachelor's degree	8%		16%**
Master's degree or higher	1%	Unknown	

* % of those Known **Bachelor's Degree or Higher

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

1. I had to take care of children (38%)
2. Tuition was too expensive (25%)
3. I simply was not interested in college (17%)
4. I wanted to work (15%)
5. I struggled to meet basic needs like housing and food (13%)

38%

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 SURVEY¹²

Within the service area, Parke County had the highest rate of residents who did not have a high school diploma (HSD) or its equivalent (HSE), with 13% (Benton, 11%; Fountain, 11%; Montgomery, 11%; Vermillion, 10%; Warren, 9%). Fountain and Vermillion counties had the highest percentage with *only* a HSD/HSE (44%), but Parke had the lowest percentage of those with a bachelor's degree or higher (12%).

Spotlight on a Community Need

CAPWI could focus on/recruit from Parke 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

- 3% 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.
- 3% of respondents reported experiencing property theft in the past 12 months.

¹¹ 2018 ACS 5-yr averages for the whole CAPWI service area.

¹² CAA Secondary Data Tables, Education, Appendix 3

- 4% of respondents reported experiencing domestic violence or abuse in the past 12 months.

FINANCIAL SERVICES, SAVINGS AND DEBT

78% of respondents reported that they did not have emergency savings. Of the 11% who reported that they did have emergency savings, the median amount saved was \$1,000.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	86%
Savings Account	37%
Credit Card	32%
Retirement Savings	19%

- 80% of respondents reported that they do not have any retirement savings, and another 15% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout retirement.
- 44% 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 580.

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	73%	16%	2%	8%
Check Cashing	82%	11%	2%	4%
Payday Loan (Storefront)	89%	6%	3%	1%
Pawn Shop Loan	95%	2%	1%	1%
Tax Refund Advance	93%	6%	0%	0%
Payday or Installment Loan (Online)	94%	4%	1%	0%

DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 53% reported, "I wouldn't be able to pay for the expense right now," while 24% 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.

DEBT IN DELINQUENCY	Survey
Medical	42%
Student	16%
Car	11%
Credit Card	23%
Personal	3%
Payday	2%

63% 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

- 41% of respondents reported that they were employed, and 52% reported that a spouse or partner was employed.
- 16% reported they could not find a job for themselves, and 8% reported their spouse/partner could not find a job.
- 14% of respondents said their employer would not give them more hours, and 12% said their employer would not give their spouse/partner more hours.
- 35% said lack of child care was a barrier to working more, and 6% reported lack of child care was a barrier to their spouse/partner working more.
- 18% listed a health issue as a barrier to them working more, and 8% said a health issue limited their spouse/partner from working more.
- 6% reported that attending school or training limited how much they could work. 1% reported that attending school or training limited how much their spouse/partner could work.
- 19% are afraid to work because of COVID-19, and 6% report their spouse is afraid to work due to COVID-19.
- 11% reported that they experienced lay-offs or furloughs due to COVID-19, and 13% reported that their spouse or partner experienced lay-offs.
- 5% work two or more jobs themselves, and 5% 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	64%	60%
Schedule varies, primarily at my / my partner's request	5%	7%
Schedule varies, primarily based on employer's needs	31%	32%

In 2018, 27% of residents in the service area were working in occupations in production, transportation, and material moving. The second highest occupation category for the service area was management, business, science, and arts.

OCCUPATION BY COUNTY	Benton	Fountain	Montgomery	Parke	Vermillion	Warren	Area Totals
Management, Business, Science and Arts	24%	28%	26%	22%	27%	31%	26%
Service	16%	14%	17%	19%	15%	13%	16%
Sales and Office	22%	15%	19%	19%	19%	15%	18%
Natural Resources, Construction and Maintenance	11%	12%	11%	16%	12%	14%	13%
Production, Transportation and Material Moving	27%	30%	28%	24%	26%	27%	27%

The average annual unemployment rate for the service area in 2019 was 3.6¹³ This is a sharp contrast to the more than 10,000 initial unemployment insurance (UI) claims seen in the service area from March through September. The “continued claims” for the month of September 2020 were \$4,720 for the service area, with Montgomery County having the most. The top two industries represented in these continued claims are Accommodation/Food Service and Manufacturing.

More than
10,000
 initial UI claims were filed in the service area from March through September 2020.

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	604	13%
Admin., Support, Waste Mgt. and Rem. Services	333	7%
Arts, Entertainment and Recreation	41	1%
Construction	478	10%
Educational Services	53	1%
Health Care and Social Services	358	8%
Information	37	1%
Manufacturing	1,210	26%
Other Services (Except Public Administration)	185	4%
Professional, Scientific and Technical Services	131	3%
Public Administration	41	1%
Real Estate and Rental and Leasing	32	1%
Retail Trade	425	9%
Transportation and Warehousing	195	4%
Unknown Industries	324	7%
Wholesale Trade	128	3%

¹³ Hoosier By the Numbers, Indiana Department of Workforce Development.

HOUSING

Respondents reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Currently without housing	1%
Live with family or friends (not an owner or listed on the rental contract)	12%
Other	6%
Own a home free and clear (without a mortgage or loan)	6%
Own a home with a mortgage or loan	24%
Own a mobile home with or without a mortgage, and pay lot rent	3%
Own a mobile home with or without a mortgage on land that I own	0%
Rent a home, apartment or other housing	48%

Median monthly housing cost: \$550, which is 28% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. This tracks closely with housing-cost-burdened data from the American Community Survey. On average, for the total service area, 34% of renters were paying 30% of their household income on rent. Benton County had the highest rate with 45%.

- 4% of respondents said receiving an eviction notice contributed to them leaving their last residence.
- 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	5%	9%	32%	48%
Quality of local schools	4%	8%	28%	44%
Safety of neighborhood	6%	10%	28%	51%
Quality of other neighborhood features (e.g., stores, parks)	8%	10%	38%	36%
Overall quality of your housing	9%	11%	36%	37%
Cost of your housing	7%	13%	33%	33%
How close it is to work or school	5%	9%	25%	43%

*Rows may not add up to 100% because "Not applicable" was offered as an option

Aspects of housing that respondents felt were important:

- Privacy
- Safety
- Reasonable prices & utilities
- Close proximity to work & family
- Speed of nearby traffic
- Landlords that prioritize maintenance and upkeep
- Yard for kids
- Central air conditioning
- Childcare availability nearby
- Distance to grocery
- Recycling
- Diversity

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

1. Help to improve credit score (55%)
2. A low-interest loan (47%)
3. Help to find an affordable home (45%)
4. Reduce the amount of other debt you owe (35%)
5. Find a higher-paying or more stable job (33%)

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

1. Money for a security deposit (74%)
2. Bad credit (49%)
3. All the places they can afford are unsafe, unhealthy, or too small (46%)
4. Not sure how/where to look (21%)
5. Criminal record (13%)

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 Benton County.

TRANSPORTATION

- 81% of respondents report owning a vehicle.
- 7% of respondents do not have a vehicle and need one.
- 8% report “my car is unreliable/frequently breaks down,” while 20% struggle to afford car maintenance and repairs, and 16% struggle to afford gas.
- 11% report “my car payment is too high.”
- 10% have to share a vehicle with other family members.
- 7% of respondents have had a car repossessed.

Transportation challenges led to difficulty:

- Applying for/accepting a job (9%)
- Working a scheduled shift / arriving to work on time (9%)
- Attending school / classes (4%)
- Getting children to/from school on time (8%)
- Visiting the doctor (14%)
- Buying groceries (13%)
- Accessing child care (7%)

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	60%
Insurance through a marketplace plan	1%
Insurance through my employer	17%
Medicare	7%
No insurance	7%

- The residents of the service area had about the same uninsured rate as the survey respondents—nearly 8%, compared to 7% of respondents. Parke County had the highest uninsured rate with 15%.
- Cost was listed as the most significant barrier.
- In terms of health issues, respondents expressed concerns about:
 - Mental health (39%)
 - Diabetes (17%)
 - Heart disease (11%)
 - Cancer (10%)
 - Prenatal care (1%)
 - Receiving services for a loved one with a disability (3%)
 - Substance abuse (4%)

MENTAL HEALTH

- 25% of respondents report having been bothered more than half the days or every day by being unable to stop or control worrying in the month they were surveyed.
- 19% of respondents report having 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.

More than 7 in 10 respondents (73%) said their stress level has increased since COVID-19.

Spotlight on a Community Need

Expanded initiatives to help folks obtain health insurance would be beneficial in Parke County.

CHILD CARE

- 26% of respondents reported that they had a child in need of care. **Across the service area, nearly 19% of kids under 5 were in poverty.**¹⁴ Of those needing child care, 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 (30%).
 2. I cannot find care that matches my work schedule (18%).
 3. I worry that my current care arrangements aren't meeting my child's developmental/learning needs (10%).

CHILD CARE NEEDS	Percent of Respondents in Need of Care
First Shift	75%
Second Shift	23%
Third Shift	5%
Weekends	12%
Before School	5%
After School	15%
Highly Irregular Hours	15%
Other	15%

According to the *Child Care Desert* report from the Indiana Business Research Center ¹⁵ there were 13 “low-capacity” census tracts and 4 census tracts that are child care desert in the service area. ¹⁶

Spotlight on a Community Need

More child care options in the 4 census tracts that are child care deserts would really help the families in this area to improve their ability to work and be financially stable. Montgomery County had the most census tracts (2) that were child care deserts.

FOOD INSECURITY

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

- 30% of respondents said they “couldn't afford to buy more food”
- 6% said they “couldn't get out to buy food (e.g. because of transportation or health issues)”
- 4% said they were afraid to go out
- 3% said they couldn't get groceries or meals delivered
- 10% said stores near them didn't have the foods they wanted

¹⁴ CAA Secondary Data Tables, Appendix 3.

¹⁵ 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>

¹⁶ 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.”

As of September 2020, nearly 4,234 households were receiving SNAP benefits, a 16% increase over 2019. In 2018, more than 8,486 kids were on Free and Reduced Lunch, accounting for nearly 50% 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

- 77% of respondents have a cell phone with unlimited minutes/data, versus 21% with limitations.

LAND LINES

- 4% of respondents reported having a land line.

COMPUTER/LAPTOP

- 35% of respondents have a computer or laptop.

INTERNET

- 41% of respondents report having fast, reliable internet versus 20% with slow/unreliable internet.

According to the 2018 American Community Survey, 10% 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 with access to digital assets, like desktop computers, laptops, tablets, or hotspots. Solutions could include purchasing assets on their behalf, or loaning or rental programs.

COMMUNITY RESOURCES AND NEEDS

COMMUNITY RESOURCES: WHAT'S AVAILABLE

We asked survey participants "What are other places in the community that individuals can turn to for help besides CAPWI?"

They answered:

- Benton County Co-op
- LOVE Inc.
- Community Partners
- WIC
- Township trustee
- Covington food pantry
- Fish Closet
- Fish Food Bank
- Hope Springs
- Healthy Families
- Kid Kare
- Crisis Pregnancy Center
- Lebanon Caring Center
- Mental Health of Boone County
- Salvation Army
- Red Cross
- United Way
- Women's Resource Center
- Work One

COMMUNITY NEEDS

On a scale of 1-5, with “1” being “not needed” and 5 being “needed very much,” respondents ranked the need for services listed in the chart below.

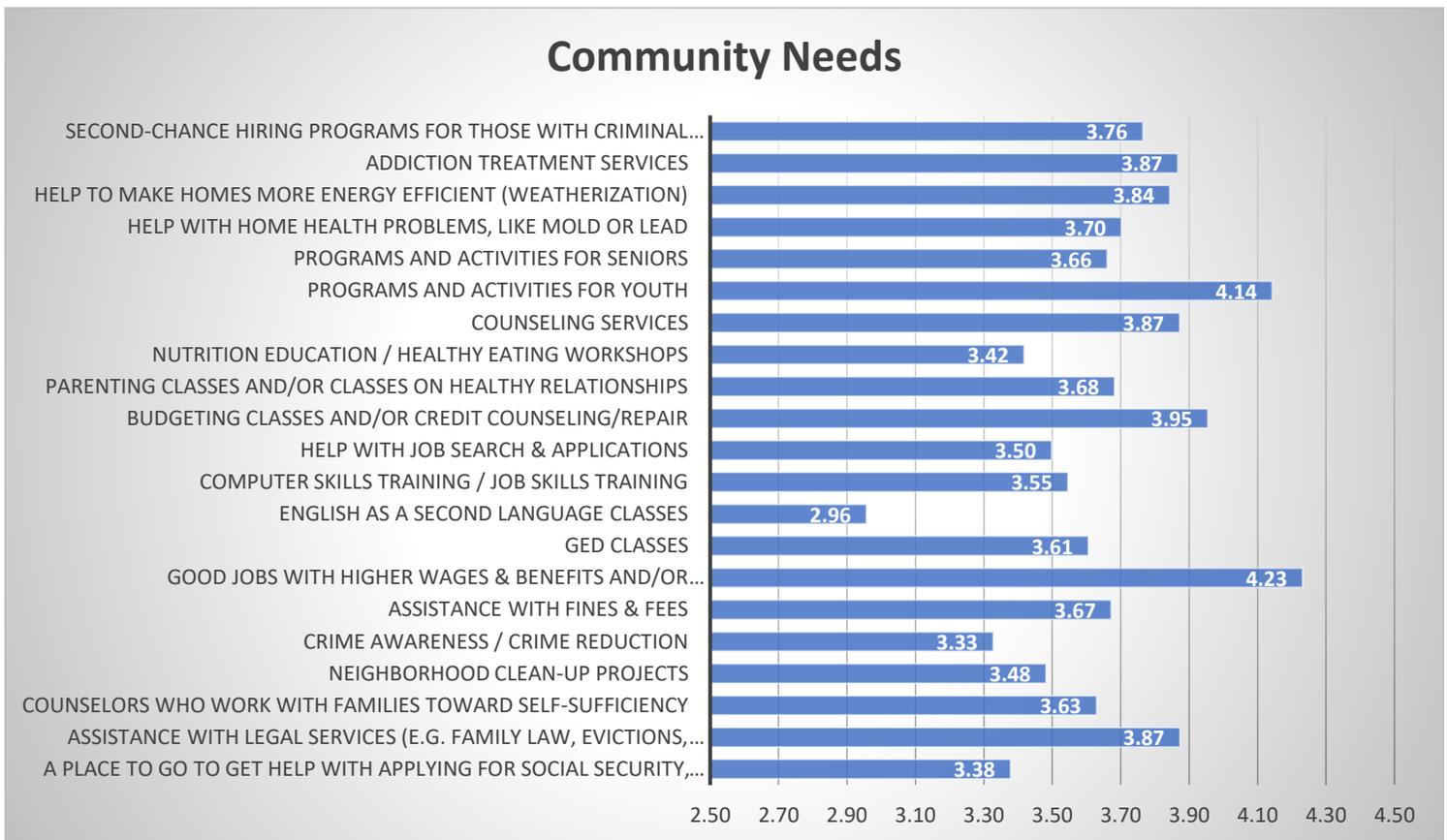
TOP NEEDS:

1. Good jobs with higher wages and benefits
2. Programs and activities for youth
3. Budgeting classes and/or credit counseling & repair
4. Addiction treatment services / counseling services / assistance with legal services (3-way tie)

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.

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.



Feedback on CAPWI's service delivery

FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Housing	23
Mental Health Services	21
Head Start or Early Head Start	69
Healthy Families	46
Food Bank	37
WIC	225
Energy Assistance	53
Weatherization	15
Emergency Assistance	13
Other	34

Respondents provided the following ratings and suggestions for CAPWI staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	1%	7%	36%	55%
The reliability of the program staff in doing what they said they would do	2%	9%	37%	52%
The timeliness of program staff in responding to your questions or needs	2%	11%	36%	50%
The knowledgeability of program staff	1%	8%	36%	54%

Selected Additional Feedback

- “Excellent program.”
- “Great help when needed.”
- “I always get treated with respect.”
- “I always recommend this program. Your workers are always so helpful and kind!”
- “I am glad they’re in our community.”
- “I enjoy it, the help is great raising my grandkids has been a blessing and your programs have been a blessing also.”
- “I wasn’t aware that my twins or my son were eligible for WIC. At the hospital, it should be mentioned that even if you think you are financially okay, if your children have Medicaid that they can have WIC. I didn’t find out until my twins were 6 months old and my son has been with us since his adoption a year ago.”
- I’m so thankful for the WIC program because I wouldn't have been able to afford formula if it hadn't been for them.”

- “Staff are amazing. They helped me get what my child needed for her nutrition and growth. They worked with me for the doctor to have special milk and to continue on whole milk even after she is 2. We love the WIC program and the ladies that work in Benton County.”
- “More daycare options are needed in Veedersburg that are subsidized.”
- “They are great but need to be made more available for people.”
- “We have worked with WIC for about a year and just recently started working with Head Start and Winterization. So far, everyone we have worked with thru these programs has been exceptionally caring, professional, and knowledgeable. Some of the best staff we have ever worked with in programs like these. Thank you so much for all of your assistance!”

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on CAPWI’s programs and services. The first was a listening session where 25 community leaders representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions were invited to participate. 8 community partners participated in the listening session. Dozens of partners were also invited to fill out an online survey; 7 people participated.

We asked community partners about the needs in the community they served. Participants talked about needing more public transportation, specifically long-distance transportation to specialty medical appointments. Several people mentioned needing more safe, reliable child care, especially for infants. One person noted that there was a need for education supports for children with special needs; right now, people have to travel out of town for therapies and other education assistance.

When asked about which programs from CAPWI they liked the best or they think supported families the most, participants said:

- Mentoring
- Section 8 and other rental programs
- Head Start

On the policy front, community leaders had differing ideas about how to alleviate poverty. They said:

- Strengthen families and promote good education and vocational training.
- Mandate budgeting and finance programs within current education systems.
- Create incentives for families to take jobs in the area to prevent “brain drain.”
- Update infrastructure – sewer systems, electrical, etc. – that would promote the ability to have businesses and companies move into the area.

We asked community leaders, “If I won the lottery and gave you unlimited amounts of money, what program in your community would you invest in FIRST?” Participants said they would invest in affordable housing, childcare, transportation, and job skills programming. Another person talked more generally about addressing the cyclical issues that keep people in poverty.

In the online survey, there were 7 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. Good jobs with higher wages and/or benefits or opportunities to advance
2. Addiction treatment services
3. Computer skills training / job skills training
4. Counseling services
5. Help with job search and applications

Respondents were overall satisfied with CAPWI, specifically ranking “the way staff treat clients” and “the reliability of the program staff in following through” highly.

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

“I could not imagine not having our CAP program, as they offer such valuable services to the people of Western Indiana. Our community would be devastated if this program ever lost funding.”

In response to the Head Start program, “At school and in the home, and I know a lot of work goes into that, and they not only work to try to teach the children, but they also involve the parents, and I just think it's a great stepping stone for young families.”

“Like most rural counties in Indiana, we have a large population of lower-income residents who, without the programs CAP offers, would have no place to turn for help. I have personally been involved with CAP for 25+ years and know they are a top-notch organization who has made Fountain County a better place to live for all the people they have helped.”

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 Program, Inc. of Western Indiana as a critical source of support and appreciate the programs CAPWI 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 CAPWI'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 CAPWI 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

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 CAPWI? 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.
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 2: Sources and Methodology

Bibliography

- 211, Indiana. 2020. *IN211 Overview July27-Aug 3 Weekly Report*. August 3. Accessed November 30, 2020. <https://in211.communityos.org/add-document/event/key/repositorydownloadajax/id/167/cid/1859/fid/169>.
- Department of Family Resources, Family and Social Services Administration. 2020. *Monthly Management Report, Scott, Jennings and Jefferson Counties, Sept. 2020*. Service Data, State of Indiana.
- Early Learning Indiana & The Indiana Business Research Center. 2019. *Deserts and Hubs: Child Care Access Across Indiana-An ELI Story Map*. Study, Indianapolis: INContext.
- 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/>.
- Kim, Kyoung Tae, Melissa J. Wilmarth, and Robin Henager. 2017. "Poverty Levels and Debt Indicators Among Low-Income Households Before and After the Great Recession." *Journal of Financial Counseling and Planning* 196-212.
- Rank, Mark. 2006. "Toward a New Understanding of American Poverty." *Washington University Journal of Law and Policy* 17-51.
- Rynell, Amy. 2008. *Causes of Poverty: Findings from Recent Research*. Literature Review, Chicago: The Heartland Alliance Mid-America Institute on Poverty.

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

Appendix 3: CAA Secondary Data Tables

Population

Population, U.S. Census				
Community Action Programs, Inc. of Western Indiana	Total 2018	Total 2013	Change 2013-2018	% Change, 2013- 2018
Benton	8,667	8,823	-156	-1.8%
Fountain	16,486	17,108	-622	-3.6%
Montgomery	38,276	38,215	61	0.2%
Parke	16,996	17,210	-214	-1.2%
Vermillion	15,560	16,098	-538	-3.3%
Warren	8,247	8,464	-217	-2.6%
Area Totals	104,232	105,918	-1,686	-1.6%
Indiana Total	6,637,426	6,514,861	-122,565	1.9%

Households

Community Action Programs, Inc. of Western Indiana	Total Households, 2018	Families		Non-Family Households	
		Number	% of all Households	% of Non- Family HH Living Alone	% of Non- Family HH Not Living Alone
Benton	3,403	2,229	65.5%	83.7%	16.3%
Fountain	7,015	4,698	67.0%	81.2%	18.8%
Montgomery	15,271	10,315	67.5%	80.5%	19.5%
Parke	6,145	4,442	72.3%	80.9%	19.1%
Vermillion	6,616	4,299	65.0%	83.3%	16.7%
Warren	3,384	2,507	74.1%	88.4%	11.6%
Area Totals	41,834	28,490	68.6%	83.0%	17.0%
Indiana Total	2,553,818	1,705,291	67.8%	83.6%	16.4%

Community Action Programs, Inc. of Western Indiana	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
Benton	1,674	75.1%	378	17.0%	177	7.9%
Fountain	3,670	78.1%	726	15.5%	302	6.4%
Montgomery	8,094	78.5%	1,396	13.5%	825	8.0%
Parke	3,612	81.3%	549	12.4%	281	6.3%
Vermillion	3,179	73.9%	815	19.0%	305	7.1%
Warren	1,992	79.5%	292	11.6%	223	8.9%
Area Totals	22,221	77.7%	4,156	14.8%	2113	7.4%
Indiana Total	1,238,730	77.1%	306,901	15.6%	122,762	7.3%

Community Action Programs, Inc. of Western Indiana	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
Benton	1,674	75.1%	378	17.0%	177	7.9%
Fountain	3,670	78.1%	726	15.5%	302	6.4%
Montgomery	8,094	78.5%	1,396	13.5%	825	8.0%
Parke	3,612	81.3%	549	12.4%	281	6.3%
Vermillion	3,179	73.9%	815	19.0%	305	7.1%
Warren	1,992	79.5%	292	11.6%	223	8.9%
Area Totals	22,221	77.7%	4,156	14.8%	2113	7.4%
Indiana Total	1,238,730	77.1%	306,901	15.6%	122,762	7.3%

Community Action Programs, Inc. of Western Indiana	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Benton	8.5%	43.0%	9.4%
Fountain	5.6%	37.6%	11.0%
Montgomery	5.6%	28.1%	14.2%
Parke	7.3%	56.0%	6.0%
Vermillion	6.6%	39.7%	50.8%
Warren	4.1%	51.7%	21.0%
Area Totals	6.3%	42.7%	18.7%
Indiana Total	6.8%	40.1%	21.1%

Race/ Age

Community Action Programs, Inc. of Western Indiana	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
Benton	49	0.6%	445	5.1%	2,028	23.4%
Fountain	60	0.4%	406	2.5%	4,342	26.3%
Montgomery	303	0.8%	1,827	4.8%	9,121	23.8%
Parke	67	0.4%	262	1.5%	4,337	25.5%
Vermillion	219	1.4%	57	0.4%	4,196	27.0%
Warren	53	0.6%	137	1.7%	2,194	26.6%
Area Totals	751	0.7%	3,134	2.7%	26,218	25.4%
Indiana Total	619,472	9.3%	450,267	6.8%	1,407,682	23.6%

Educational Attainment

Community Action Programs, Inc. of Western Indiana	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
Benton	10.5%	43.2%	21.8%	7.6%	16.9%
Fountain	11.3%	44.2%	21.1%	8.4%	15.0%
Montgomery	10.5%	41.3%	22.2%	7.9%	18.1%
Parke	13.1%	43.4%	22.2%	9.0%	12.2%
Vermillion	9.7%	44.2%	22.2%	10.6%	13.4%
Warren	8.5%	43.2%	18.4%	11.1%	18.9%
Area Totals	10.8%	42.9%	21.7%	8.8%	15.9%
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 Programs, Inc. of Western Indiana	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	Percent in Production, transportation, and material moving occupations
Benton	24.0%	15.7%	22.3%	11.4%	26.6%
Fountain	28.1%	14.3%	15.4%	12.4%	30.0%
Montgomery	25.5%	16.9%	19.2%	10.7%	27.6%
Parke	21.9%	19.2%	18.7%	16.0%	24.3%
Vermillion	27.1%	15.3%	19.0%	12.2%	26.3%
Warren	31.4%	13.0%	15.3%	13.7%	26.7%
Area Totals	26.3%	15.7%	18.3%	12.7%	26.9%
Indiana Totals	29.2%	16.4%	19.5%	11.0%	23.9%

Incomes

Community Action Programs, Inc. of Western Indiana	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$	2013 (in real dollars)	2018	Difference in real \$
Benton	\$52,594	\$46,188	(\$6,406)	\$61,629	\$55,031	(\$6,598)
Fountain	\$49,541	\$49,887	\$346	\$58,510	\$58,596	\$86
Montgomery	\$50,527	\$53,610	\$3,083	\$57,460	\$65,813	\$8,353
Parke	\$47,367	\$48,788	\$1,421	\$56,285	\$57,171	\$886
Vermillion	\$45,914	\$48,377	\$2,463	\$54,713	\$57,543	\$2,830
Warren	\$56,487	\$61,148	\$4,661	\$66,709	\$70,924	\$4,215
Area Totals	\$50,034	\$49,338	\$1,942	\$57,985	\$58,070	\$1,858
Indiana Total	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

Community Action Programs, Inc. of Western Indiana	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
Benton	387	11.4%	365	10.7%	429	12.6%	633	18.6%	691	20.3%	898	26.4%
Fountain	826	11.8%	686	9.8%	897	12.8%	1,106	15.8%	1,417	20.2%	2,083	29.7%
Montgomery	1,355	8.9%	1,483	9.7%	1,743	11.4%	2,525	16.5%	3,188	20.9%	4,977	32.6%
Parke	611	9.9%	682	11.1%	1,026	16.7%	802	13.1%	1,332	21.7%	1,692	27.5%
Vermillion	892	13.5%	762	11.5%	740	11.2%	1,051	15.9%	1,448	21.9%	1,723	26.0%
Warren	236	7.0%	278	8.2%	318	9.4%	494	14.6%	716	21.2%	1,342	39.7%
Area Totals	4,307	10.4%	4,256	10.2%	5,153	12.4%	6,611	15.8%	8,792	21.0%	12,715	30.3%
Indiana Total	274,883	12.6%	258,625	12.9%	265,364	13.3%	362,108	18.0%	#####	25.3%	919,927	40.4%

Community Action Programs, Inc. of Western Indiana	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	
Benton	1,381	16.1%	964	11.1%	43.3%	3,384	39.5%	2,952	34.0%	14.6%
Fountain	1,912	11.8%	2,002	11.9%	-4.5%	5,566	34.3%	5,745	34.2%	-3.1%
Montgomery	3,693	10.1%	6,165	16.8%	-40.1%	11,729	32.1%	13,851	37.7%	-15.3%
Parke	2,280	14.7%	2,078	13.3%	9.7%	5,710	36.9%	6,343	40.6%	-10.0%
Vermillion	2,324	15.2%	2,487	15.8%	-6.6%	5,438	35.6%	5,602	35.6%	-2.9%
Warren	842	10.4%	596	7.1%	41.3%	2,075	25.7%	2,095	25.1%	-1.0%
Area Totals	12,432	13.1%	14,292	12.7%	-13.0%	33,902	34.0%	36,588	35.9%	-7.3%
Indiana Totals	908,359	13.1%	969,881	15.4%	-6.3%	2,102,705	32.1%	2,206,873	34.9%	-4.7%

Poverty

Community Action Programs, Inc. of Western Indiana	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
Benton	491	22.8%	299	13.7%	64.2%	145	26.5%
Fountain	414	11.6%	687	17.8%	-39.7%	101	11.4%
Montgomery	1,165	14.1%	2,467	28.4%	-52.8%	361	16.3%
Parke	744	20.8%	718	20.2%	3.6%	261	25.2%
Vermillion	759	22.8%	835	23.1%	-9.1%	203	26.1%
Warren	293	17.1%	167	8.8%	75.4%	68	15.5%
Area Totals	3,866	17.1%	5,173	18.7%	-25.3%	1,139	19.3%
Indiana Totals	292,675	19.7%	342,185	21.8%	-14.5%	88,535	22.4%

Community Action Programs, Inc. of Western Indiana	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
Benton	80	5.6%	75	5.5%
Fountain	275	9.0%	227	7.7%
Montgomery	485	7.6%	362	6.3%
Parke	177	5.7%	182	6.7%
Vermillion	179	6.4%	238	9.3%
Warren	74	4.7%	111	7.8%
Area Totals	1270	6.9%	1,195	7.2%
Indiana Totals	71995	7.7%	60,818	7.3%

Community Action Programs, Inc. of Western Indiana	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Benton	12.5%	19.7%
Fountain	10.4%	13.2%
Montgomery	8.7%	11.5%
Parke	11.0%	18.7%
Vermillion	14.0%	16.4%
Warren	9.3%	11.6%
Area Totals	10.7%	14.3%

Community Action Programs, Inc. of Western Indiana	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
Benton	0.0%	13.6%	38.6%	13.3%	16.2%	19.1%
Fountain	0.0%	43.7%	55.5%	9.4%	11.0%	12.6%
Montgomery	1.4%	20.4%	29.6%	8.3%	9.7%	11.1%
Parke	0.0%	20.7%	28.4%	11.6%	14.5%	17.4%
Vermillion	0.0%	33.8%	46.2%	12.2%	14.6%	17.0%
Warren	17.3%	30.8%	54.8%	7.5%	10.0%	12.5%
Area Totals	1.5%	25.2%	37.2%	10.4%	12.7%	15.0%

Community Action Programs, Inc. of Western Indiana	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Benton	3.9%	13.4%	22.9%
Fountain	3.9%	18.5%	33.1%
Montgomery	28.3%	44.4%	60.5%
Parke	0.0%	16.6%	35.7%
Vermillion	17.9%	45.6%	73.3%
Warren	0.0%	27.9%	65.5%
Area Totals	9.0%	27.7%	48.5%

Housing Insecurity

Community Action Programs, Inc. of Western Indiana	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>
Benton	950	428	45.1%
Fountain	1,677	607	36.2%
Montgomery	4,450	1,514	34.0%
Parke	1,408	443	31.5%
Vermillion	1,795	506	28.2%
Warren	546	218	39.9%
Area Totals	10,826	3,716	34.3%
Indiana Totals	793,086	344,699	43.5%

SNAP and TANF Participation

Community Action Programs, Inc. of Western Indiana	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Benton	381	378	321	17.8%	6	6	6	0.0%
Fountain	584	601	564	6.6%	11	11	10	10.0%
Montgomery	1,459	1,501	1,271	18.1%	33	35	27	29.6%
Parke	727	764	615	24.2%	34	33	25	32.0%
Vermillion	757	773	673	14.9%	34	35	38	-7.9%
Warren	217	217	194	11.9%	7	9	9	0.0%
Area Totals	4,125	4,234	3,638	16.4%	125	129	115	12.2%
Indiana Totals	292,108	296,081	252,167	17.4%	7,604	7,846	5,344	46.8%

Lunches, Computers, Internet Access

Community Action Programs, Inc. of Western Indiana	Kids on Free and Reduced Lunch		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
Benton	902	47.4%	13.5%	7.1%	11.0%
Fountain	1,260	47.3%	9.2%	10.3%	13.9%
Montgomery	3,045	49.6%	9.2%	7.1%	15.4%
Parke	1,320	58.6%	8.5%	19.8%	20.1%
Vermillion	1,371	54.9%	8.0%	9.6%	15.7%
Warren	588	44.8%	11.2%	7.3%	21.0%
Area Totals	8,486	50.4%	9.9%	10.2%	16.2%
Indiana Totals	522,888	47.2%	10.3%	10.0%	15.6%