

Hoosier Uplands Economic Development Corporation

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. Many challenges are facing Indiana communities right now, and no single organization can meet all the needs. This community needs assessment offers a look at how our neighbors are faring and the challenges that are holding them back. 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.

Hoosier Uplands is a non-profit agency based in Southern Indiana that serves as an Area Agency on Aging, Community Action Agency, licensed Home Health Care and Hospice agency, and Community Housing Development Organization. The agency also has programs such as Head Start, Early Head Start, Section 8 Housing, Energy Assistance, Weatherization, 21st Century Community Learning Centers, an Area Health Education Center, and a variety of other public health and education programs.

The mission of Hoosier Uplands is to plan, implement or cause to be implemented, and provide comprehensive services to the poor, elderly, and disabled. The corporation strives to alleviate poverty, improve living conditions, and provide access to health care and social services to those families and individuals in need within our service area. All endeavors are pursued with the client in mind, never forgetting the value of every human being or the importance of our responsibility to the public we serve.

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Executive Summary

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

Rank, a scholar whose work is often in the Certified Community Action Professional (CCAP) body of knowledge, writes “...that American poverty is largely the result of structural, rather than individual, failings. There simply are not enough viable opportunities for all Americans.”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 has shown to contribute to the causes and conditions of poverty. Educational attainment, debt burden and access to financial services, employment, housing, transportations, health care, food insecurity, and many others are all factors. 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:

- 153 respondents (**40%**) reported that they could not pay all of their bills in the month of the survey.
- **34%** felt their household was worse off financially since COVID-19.
- **83%** of clients served had a high school diploma or less educational attainment.
- **89%** of respondents reported that they did not have emergency savings, and **8%** preferred not to answer. Of the **3%** who reported that they did have emergency savings, the median amount saved was \$800.

¹ Rank, 2006

² Rynell, 2008

³ Rynell, 2008

⁴ (Kim, Wilmarth and Henager 2017)

Other Key Statistics from Secondary Sources⁵

POPULATION

- The Hoosier Uplands service area counties had a combined population of 103,203; 44% (45,619) of these people lived in Lawrence County; almost 10% (10,210) lived in Martin County; 19% (19,547) lived in Orange County; 27% (27,827) lived in Washington County. The population of each county is listed in Appendix 4.
- The population of the Hoosier Uplands service area decreased in the five years from 2013 to 2018 by almost 1%. During this same timeframe, the statewide population grew 2%.
- All of Hoosier Uplands' service area counties lost population from 2013-2018. Both Lawrence County and Washington County lost almost 1%, while Martin County lost less than 1%, and Orange County lost over 1%.

DEMOGRAPHICS

- Just under 1% of the total population of the Hoosier Uplands service area is African American. The highest proportion of African Americans reside in Orange County (1%). Lawrence, Martin, and Washington Counties all have under 1% African American population. The service area figure is well below the statewide average of 9%.
- The Hoosier Uplands service area has a 1% Hispanic/Latino population, compared to 7% statewide. The highest population of Hispanic/Latino residents resides in Lawrence County (1%), followed by Orange County (1%), Washington County (1%), and Martin County (1%).
- 25% of the Hoosier Uplands service area population is people 60 years old and above. This is slightly higher than the statewide percentage of 24%. Lawrence County had the highest rate at 26%. Martin County had 25%; Orange County had 25%; Washington County had over 24%.

SERVICE AREA POVERTY

- The median household income in each of the Hoosier Uplands service area counties ranged from about \$41,000 to almost \$53,000 from 2013-2018. (Lawrence County- \$52,092, Martin County- \$51,224, Orange County- \$45,341, Washington County- \$47,078). Each county was below the statewide median of \$52,602.
- The female poverty rate for the service area was higher than the poverty rate for males, 15% compared to 12%. This was true for each of the service area counties (Lawrence – female 13%, male 11%; Martin – female 14%, male 11%; Orange – female 18%, male 14%; Washington – female 15%, male 11%).
- The American Community Survey of the U.S. Census Bureau estimates that 21% of the minority population of Hoosier Upland'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 3% to 33% and for white residents it is 11% to 16%.
- As with race, the sample sizes were too small to be able to rely on the estimate of Hispanic/Latinx residents of the service area who were living in poverty. While the official estimate is 23%, the possible range is 5% to 54%.
- 12% of households in the service area earned below \$35,000 a year. All of the counties had lower rates than the statewide rate of 39%.
- The Hoosier Uplands service area counties had 13,221 people in poverty, which was 13% of the area's population in 2018. These numbers have declined considerably over the last five years (down 17% since 2013). However, it is important to note that because of population size, the 2018 American Community Survey's five-year averages are the most recent data available. Additionally, the pandemic's economic impact on the service area is not yet known.

⁵ CAA Secondary Data Tables, Appendix 4

- The poverty rate in the Hoosier Uplands service area was the same as the poverty rate for Indiana as a whole (13%) in 2018. Half of the service area counties were below the state average; Lawrence County had a poverty rate of over 11% and Martin County had a poverty rate of over 12%. Orange County (over 16%), and Washington County (13%) were above the state average.
- 4,013 children (under the age of 18) were living in poverty in the Hoosier Uplands service area in 2018. The percentage of children living in poverty ranged from almost 16% in Lawrence County, 17% in Martin and Washington Counties, to 22% in Orange County. Only Orange County was above 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 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 Hoosier Uplands service area, over 36,000 people (35% of the population) lived with low incomes in 2018. The majority of these people live in Lawrence County (15,628). All of the counties had a higher rate of those living with low incomes than the statewide rate at 22% (Lawrence County-35%, Martin County-30%, Orange County-41%, Washington County-36%).

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those Hoosier Uplands, Inc. served in 2019.⁶

- Hoosier Uplands served 14,342 individuals and 5,842 households in 2019.
- Clients served included: 1,565 individual children ages 0 to 5 years, 2,778 individual children ages 6 to 13 years, and 1,938 individual children ages 14 to 17 years.
- Hoosier Uplands served 2,921 individual senior citizens age 60 and over, which was 20% of those served.
- 16% of households served had incomes below 50% of the federal poverty level.
- 1,237 of 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 Hoosier Uplands served them.
- Households served were generally small; households with one, two, or three people accounted for 80% of total households served.
- Almost 45% of the households served lived in rental housing.
- Among the 14,342 people served: 72% were White and less than 1% were African American. Almost 1% served were of Hispanic/Latino origin. The remaining identified as multi-racial, other, or did not specify.
- About 29% of persons over age 25 had less than a high school diploma or GED. Only about 8% of household heads had two or more years of post-high-school education.⁷

SURVEY VALIDITY

From September to October 2020, researchers sent surveys via text and email to financially vulnerable households in Hoosier Uplands’ service area. The Hoosier Uplands household survey had 746 unique survey attempts, with

⁶ Data from Hoosier Uplands’ 2019 CSBG Report, Module 4.

⁷ These percentages were calculated with “unknown/unreported” removed.

377 completions, providing a 95% confidence level and a 4.88 confidence interval. Note that the respondents to the survey were more likely to be female than the Hoosier Uplands' typical client population. Appendix 1 contains a full comparison of the demographics of the client population to the survey respondents.

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

Survey findings

HOUSEHOLD SIZE

- Average household size: 2.5
- Seven respondents (2%) indicated that they were living with others to save money, while three percent were living with others to help them financially. 6% indicated living with others to give or receive care (child care/elder care).
- "There are no rentals available," one respondent replied explaining why they live with roommates. Another reported living with others "to help care for my grandkids." "Kids need a place to live while enrolled in GED class and Job Corp," a third responded.

GENERAL WELL-BEING

The median monthly income among those who reported it was \$1,200/month.

WELL-BEING	U.S. Population (2019)	Hoosier Uplands Survey
Living Comfortably	36%	3%
Doing OK	39%	21%
Just Getting By	18%	44%
Finding it Difficult to Get By	6%	33%

- 153 respondents (40%) 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 September, there were 13,596 initial unemployment insurance claims in the Hoosier Uplands service area.⁸
- 34% (130) felt their household was worse off financially since COVID-19, while 239 (63%) households said they were "about the same." Just 10 respondents (3%) reported that they were "better off."
- Respondents' explanations to an open-ended question about why their household was better off, worse off, or about the same yielded insights into the situations families now face. Below is a selection of responses that represent the range of household financial situations:
 - "My spouse is self-employed and has a used car dealership. With people out of jobs or stuck in quarantine, the car market has tanked. He's made no sales since COVID started, making my income what we are living on right now."

⁸ Indiana DWD Unemployment Data

- "I have to take off with no pay to take care of my granddaughter because she can't go to school because someone was around someone with COVID-19. I will be behind this month."
- "Between having surgery and losing my job, it has been very tough recently to maintain monthly bills."
- "Both adults living in the home are nurses so our pay has not suffered."
- "Everything costs more and items are hard to find."
- "Everything is going up and the kids are home all the time now so the bills and groceries have almost tripled."
- "Fixed income so didn't change."
- "Getting extra food stamps and stimulus helps pay bills and stock the pantry."
- "Had to retire due to health."
- "Haven't been receiving child support."
- "Homeless."
- "I cut my expenses to the bare minimum."
- "I have to catch up on bills that weren't paid."
- "I was working before and struggling and still working and struggling."
- "I work part time but not as much anymore. Afraid I will be laid off."
- "I've lost my job and having difficulties in finding positions due to the restrictions from the virus. I also am a single parent and lost my only child care provider due to the virus."
- "My hours have been cut drastically. I'm a waitress and my restaurant will not open the dining area so it's only take out and I barely get any tips now."
- "Remodeling and construction jobs have slowed."
- "The stimulus money helped me a lot."

There are several programs that help low-income Hoosiers when they fall on hard times. In their COVID response bills, Congress added more programs temporarily. Survey respondents were asked if they were using or waiting on/needed the following assistance:

ASSISTANCE	Using This Program	On Waiting List or Want/Need This Kind of Assistance
SNAP	53%	10%
Housing Assistance	27%	9%
TANF	1%	4%
Child Care Assistance	2%	4%
Stimulus	78%	6%
Unemployment	6%	2%

In September 2020:

- There were just over 100 families in all of the Hoosier Uplands service area who were participants in the Temporary Assistance for Needy Families (TANF) program. Although this is a 36% increase from September

2019, it still seems very low when you consider that more than 900 families served by Hoosier Uplands had incomes below 50% of the Federal Poverty Level, the measure for deep poverty.⁹

- There were 4,126 families were receiving SNAP benefits. This is an increase of nearly 11% from September 2019.
- When asked what could be done to make these programs work better, respondents offered:
 - “Due to Indiana’s rules, we lost our food stamps and had to reapply. Waiting for an answer.”
 - “Family Services tells me that my husband and I make too much, yet our combined income is less than that of one person in poverty and we are two adults.”
 - “Help with home repairs & roofing.”
 - “I don’t think I qualify for TANF due to unearned income. My youngest child has a disability, so that is a full time job.”
 - “I requested unemployment but was denied and then I never attempted any more. Mental health was a reason. Now I realize the income would have been helpful.”
 - “I was told that I would never be able to get on Section 8 because I was considered already ‘housed’.”
 - “I owe \$6,000 on a truck that’s worth \$12,000 and it makes my assets over the limit.”
 - “I would like to know why I can’t get food stamps. By the time I pay my bills and pay for my medicine, I don’t have enough to buy food.”
 - “Reduced paperwork.”
 - “SNAP should not count my older children’s entire income for my household as they do not pay any bills with their income.

FSSA ASSESSMENT

Since August 2018, Indiana’s Family and Social Services Administration (FSSA) 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 at right). In the counties served by Hoosier Uplands, more than 5,700 applicants for public assistance have filled out FSSA’s well-being assessment.

¹¹

WELL-BEING ASSESSMENTS ¹⁰		% of Assessments Completed
<i>Total assessments completed in Hoosier Uplands service area: 5,744</i>		
Not enough money for food in the last 12 months		48%
Utilities shut off in last 12 months		34%
Fear of not having stable housing in next 2 months		20%
Problems getting child care		11%
Cost prevented seeing doctor in the last 12 months		22%
Transportation prevented seeing doctor in the last 12 months		25%
Need help reading hospital materials		25%
Fear of being hurt at home		10%
Actively seeking work in last 4 weeks		29%
Not engaged in regular exercise		41%

⁹CAA Secondary Data Tables, Housing Insecurity, SNAP, TANF.

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/>.

¹¹ 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.

EDUCATION

Respondents reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area ^[1]
Some K-12 school, no diploma	16%	29%	14%
High school diploma / GED / alternative credential	44%	54%	44%
Some college, no degree	23%	8%	19%
Associate degree	10%	8%	10%
Bachelor's degree	5%	8%	9%
Master's degree or higher	2%	Unknown	5%

** % of those Known*

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

1. Had to take care of children (28%)
2. I simply was not interested in college (19%)
3. I wanted to work (16%)
4. Tuition was too expensive (12%) / I struggled to meet basic needs like housing and food (12%)

Other reasons included:

- "Quit because I got married."
- "Needed to work full time."
- "Didn't think I could do college classes because I'm a slow learner."
- "My job at the time asked me to skip a few semesters. My life was very complicated then. Very challenging and I was overwhelmed."
- "Lost state funding."
- "School board didn't allow me back in school after having a child. I was ordered to be on bed rest and I did all of my work, but they wouldn't take it into consideration."
- "Abusive husband."
- "Lost interest."
- "Father died."

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY¹²

Within the Hoosier Uplands service area, Orange County had the highest rate of residents that did not have a high school diploma (HSD) or its equivalent (HSE) with 17% (Lawrence-12%; Martin-15%; Washington-15%). Orange County also had the highest percentage with *only* a HSD/HSE (45%) and the lowest percentage of those with a bachelor's degree or higher (12%).

Spotlight on a Community Need

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

^[1] 2018 ACS 5-yr avgs for the whole Hoosier Uplands service area.

¹² CAA Secondary Data Tables, Education, Appendix 4

DISCRIMINATION AND VIOLENCE

Survey respondents were asked about their experiences with discrimination and violence (*not because of their interaction with Hoosier Uplands, but in their everyday lives*). These are their responses:

- 8 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.
- 7 respondents reported experiencing domestic violence or abuse in the past 12 months.
- 2 respondents reported experiencing assault outside the home in the past 12 months.
- 14 respondents reported experiencing property theft in the past 12 months.

FINANCIAL SERVICES, SAVINGS, AND DEBT

89% of respondents reported that they did not have emergency savings, and eight percent preferred not to answer. Of the 3% who reported that they did have emergency savings, the median amount saved was \$800.

MAINSTREAM FINANCIAL TOOLS

We asked clients about their use of mainstream financial services **in the past 12 months**:

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	86%
Savings Account	35%
Credit Card	25%
Retirement Savings	9%

- 87% of respondents reported that they do not have any retirement savings, and another 10% reported that while they have some savings, they worry that they will not have enough savings to live comfortably throughout their retirement.
- 57% 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 635.

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	75%	16%	3%	6%
Check Cashing	87%	8%	1%	3%
Payday Loan (Storefront)	89%	5%	2%	2%
Pawn Shop Loan	94%	9%	1%	0%
Tax Refund Advance	96%	4%	0%	0%
Payday or Installment Loan (Online)	96%	3%	1%	0%

DEALING WITH BUDGET SHORTFALLS

- When asked how they would deal with a \$400 emergency, 62% reported “I wouldn’t be able to pay for the expense right now,” while 14% said they would use cash or its equivalent (savings or a credit card paid in full). Nationally, 63% of adults in 2019 said they would use cash or its equivalent.

When asked about their strategies for dealing with the expense, clients responded:

STRATEGIES FOR EXTRA EXPENSES	U.S. Population (2019)	Hoosier Uplands Sample
Put it on my credit card and pay it off over time	15%	13%
Using money from a bank loan or line of credit	3%	4%
By borrowing from a friend or family member	10%	22%
Using a payday loan, deposit advance, or overdraft	2%	4%
By selling something	7%	14%

CURRENT DEBT*

We asked clients about their current debt sources and amounts:

DEBT SOURCES & AMOUNTS	\$0	< \$500	%500 - %1,000	\$1K to \$10K	> \$10K
Medical	37%	10%	5%	12%	5%
Student	74%	0%	1%	4%	8%
Car	65%	1%	2%	14%	8%
Credit Card	51%	8%	9%	15%	2%
Personal	75%	3%	2%	7%	1%
Payday	85%	3%	1%	0%	0%

When asked about the types of debt(s) in delinquency, clients responded:

DEBT IN DELINQUENCY	Survey
Medical	20%
Student	7%
Car	3%
Credit Card	13%
Personal	3%
Payday	1%

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.

35% 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.

EMPLOYMENT

- 21% of respondents reported that they were employed, and eight percent reported that a spouse/partner was employed.
- 6% reported they could not find a job for themselves, and another three percent reported their spouse/partner could not find a job.
- 4% of respondents said their employer would not give them more hours, and two percent said their employer would not give their spouse/partner more hours.
- 6% said that a lack of child care was a barrier to working more, and one percent reported lack of child care was a barrier to their spouse/partner working more.
- 40% listed a health issue as a barrier to them working more, and ten percent said a health issue limited their spouse/partner from working more.
- 3% reported that attending school or training limited how much they could work, and one percent said attending school or training limited how much their spouse/partner could work.
- 5% reported a lay-off due to COVID-19 and three percent reported their spouse/partner experienced a lay-off due to COVID-19.
- 6% are afraid to work because of COVID-19 and two percent report their spouse is afraid to work due to COVID-19.
- 12 respondents work two jobs themselves, and two reported their spouse works two jobs.

Of those who work, significant proportions have schedules that vary based on their employers' needs. Irregular scheduling can pose challenges particularly for families that must arrange child care.

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	74%	65%
Schedule varies, primarily at my / my partner's request	3%	0%
Schedule varies, primarily based on employer's needs	22%	30%

In 2018, 28% of residents in the service area were working in occupations in management, business, science, and the arts. The second highest industry of employment for the service area included production, transportation, and material moving occupations.

OCCUPATION BY COUNTY ¹³	Lawrence	Martin	Orange	Washington	Area Totals
Management, Business, Science and Arts	28%	29%	26%	31%	28%
Service	18%	14%	19%	12%	16%
Sales and Office	23%	15%	18%	16%	18%
Natural Resources, Construction and Maintenance	11%	15%	12%	15%	13%
Production, Transportation and Material Moving	21%	27%	26%	26%	25%

¹³ U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables: S2401

The average annual unemployment rate for the service area in 2019 was 4.1.¹⁴ This is a sharp contrast to the more than 13,000 initial unemployment insurance (UI) claims seen in the service area from March through September. The “continued claims” September 2020 were 6,799 for the service area, with Lawrence County having the most. The top two industries represented in these continued claims are manufacturing and accommodations/food service.

13,000

initial UI claims were filed from March to September 2020 in the Hoosier Uplands service area.

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	1,585	23%
Admin., Support, Waste Mgt. and Rem. Services	415	6%
Arts, Entertainment and Recreation	92	1%
Construction	459	7%
Educational Services	102	2%
Finance and Insurance	73	1%
Health Care and Social Services	531	8%
Information	19	Less than 1%
Management of Companies and Enterprises	10	Less than 1%
Manufacturing	1,682	25%
Mining	91	1%
Other Services (Except Public Administration)	240	4%
Professional, Scientific and Technical Services	141	2%
Public Administration	55	1%
Real Estate and Rental and Leasing	70	1%
Retail Trade	506	7%
Transportation and Warehousing	143	2%
Unknown Industries	488	7%
Wholesale Trade	97	1%

HOUSING

Clients reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Currently without housing	0%

¹⁴ Hoosiers by the Numbers, Indiana Department of Workforce Development, Local Area Unemployment Statistics.

Live with family or friends (not an owner or listed on the rental contract)	2%
Other (please specify)	6%
Own a home free and clear (without a mortgage or loan)	14%
Own a home with a mortgage or loan	22%
Own a mobile home with or without a mortgage, and pay lot rent	8%
Own a mobile home with or without a mortgage on land that I own	3%
Rent a home, apartment or other housing	46%

- The median monthly housing cost for the Hoosier Uplands service area was \$305, which is 25% 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, in the total service area, 38% of renters were paying 30% of their household income on rent. Washington and Lawrence Counties had the highest rates with 39% and 38%, respectively.
- 8% 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 current housing situations*:

HOUSING SELF-ASSESSMENT	Very Dissatisfied	Somewhat Dissatisfied	Somewhat Satisfied	Very Satisfied
Overall quality of neighborhood	4%	9%	33%	47%
Quality of local schools	3%	4%	17%	27%
Safety of neighborhood	5%	8%	28%	52%
Quality of other neighborhood features (e.g., stores, parks)	7%	7%	38%	34%
Overall quality of your housing	7%	13%	36%	39%
Cost of your housing	3%	12%	36%	35%
How close it is to work or school	2%	2%	14%	22%

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

- Other features that respondents felt were important for their current housing included:
 - Washer & dryer
 - Walk-in shower/other accessibility considerations
 - Ability to get around in winter
 - Fairness of the rules in apartment building
 - Size of yard
 - Distance to grocery & clothing stores
 - Attractiveness of environment/landscaping
 - High-speed internet access
- To buy their own home, respondents thought these would be most helpful:
 1. Help to make repairs (30%)
 2. A low-interest loan (25%)
 3. Help to improve credit score (23%)
 4. Help to find an affordable home (20%)
 5. Reduce the amount of other debt owed (19%)

- Of those who have had trouble renting, respondents reported that these factors contributed to their challenges:
 1. Money for a security deposit & first/last month's rent (78%)
 2. Bad credit (48%)
 3. All the places I can afford are unsafe, unhealthy, or too small (46%)
 4. Not sure how/where to look (19%)
 5. Can't find units for household member with special needs (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 Lawrence and Washington Counties.

TRANSPORTATION

- 87% of respondents report owning a vehicle.
- 4% of respondents do not have a vehicle and need one.
- 6% report "my car payment is too high."
- 4% have to share a vehicle with other family members.
- 3% of respondents have had a car repossessed.

Spotlight on a Community Need

Subsidizing vehicle repair and/or help with buying cars and navigating or refinancing auto loans would benefit families in this service area.

MAINTENANCE & REPAIR

13% report "my car is unreliable/frequently breaks down" and 35% struggle to afford car maintenance and repairs. 24% struggle to afford gas.

- Transportation challenges led to difficulty:
 - Visiting the doctor (20%)
 - Buying groceries (17%)
 - Getting children to/from school on time (5%)
 - Applying for/accepting a job (4%)
 - Working a scheduled shift / arriving to work on time (3%)
 - Attending school / classes (2%)
 - Accessing child care (2%)
- Other comments related to transportation:
 - Borrowing my Aunt's car
 - Car I traded in was always in shop
 - Medicaid transportation coverage is unreliable

HEALTH

We asked clients about their current health insurance providers:

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	37%
Insurance through a marketplace plan	1%
Insurance through my employer	8%
Medicare	43%
No insurance	1%
Other	10%

- Residents of the service area had a higher uninsured rate than survey respondents, nearly 9% compared to one percent of respondents. This could indicate that Hoosier Uplands has been successful in helping its customers access insurance options such as HIP and Medicaid. Washington County had the highest uninsured rate at 10%.
- Cost was listed as the most significant barrier.
- In terms of health issues, respondents expressed concerns about:
 - Diabetes (37%)
 - Heart disease (27%)
 - Mental health (22%)
 - Cancer (18%)
 - Receiving services for a loved one with a disability (5%)
 - Substance abuse (2%)
 - Prenatal care (1%)

Other Concerns:

- Asthma
- Allergies
- Blood pressure
- Kidney Disease
- COPD
- Parkinson's disease
- Depression
- ADHD
- Fibromyalgia
- TBI
- Lung disease
- Lupus
- Pancreatitis
- Stroke
- Autoimmune disease

MENTAL HEALTH

- Over the past month, 13% of respondents have been bothered by being unable to stop or control worrying more than half the days, and 17% have been unable to stop or control worrying every day.
- Over the past month, 12% of respondents have been bothered by having little interest or pleasure in doing things more than half the days, and nine percent have had little interest or pleasure in doing things every day.
- 59% of respondents said their stress level has increased since COVID-19.

Spotlight on a Community Need

Expanded initiatives to help people obtain health insurance are a high need. Agency could consider targeting recruitment efforts in Washington County. Further research is needed on both mental health and substance abuse disorders in the service area.

CHILD CARE

Clients provided the following the following information on the child care needs:

CHILD CARE NEEDS	Percent of Survey Respondents
First Shift	43%
Second Shift	13%
Third Shift	4%
Weekends	11%
Before School	13%
After School	61%
Highly Irregular Hours	2%
Other	1%

- 18% of respondents reported that they had a child in need of care. Across the service area, nearly 18% of kids under 5 were in poverty.¹⁵ Of those needing child care, most needed first shift, with afterschool care second.
- Of families who needed or used child care, top concerns were:
 1. I cannot find care that is affordable (17%).
 2. My current care is unreliable (7%).
 3. My current care is too far from my home or work (6%) / I cannot find care that matches my work schedule (7%).
- According to the *Child Care Desert* report from the Indiana Business Research Center ¹⁶ there were nine “low capacity” census tracts and one census tract that was a child care desert in the service area. To be considered a “child care desert,” a tract must meet the original Center for American Progress (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.”

FOOD INSECURITY

A significant number of respondents (48%) reported that they could not get enough food to eat, or not the kinds of foods they wanted, in the week of the survey:

- 33% of respondents said they could not afford to buy more food.
- 9% said stores near them did not have the foods they wanted.
- 7% said they could not get out to buy food (e.g. because of transportation or health issues).

¹⁵ CAA Secondary Data Tables, Appendix 4.

¹⁶ 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>

- 5% said they were afraid to go out.
- 2% said they could not get groceries or meals delivered.

As of September 2020, 4,126 households were receiving SNAP benefits, an 11% increase over 2019. In 2018, more than 8,000 kids were on free or reduced lunch, accounting for 52% 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 24% with limitations.

Landlines

6% of respondents have a landline.

Computers/laptops

30% of respondents have a computer or laptop.

Internet

30% of respondents report having fast, reliable internet versus 16% 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, and 17% had a computer but ONLY had a cellular data plan for their internet. Only 15% did not have a computer. This is a much lower rate than what was reported by the client survey.

Spotlight on a Community Need

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

COMMUNITY RESOURCES AND NEEDS

COMMUNITY RESOURCES

Survey participants were asked, "What are other places in the community where individuals can turn for help, besides Hoosier Uplands?" Responses included:

- | | | |
|---------------------|--------------------------|--------------------|
| - 211 | - Churches | - FSSA |
| - St. Vincent's | - Regenerations | - Goodwill |
| - Dare to Care | - WIC | - Healthy Families |
| - Township Trustees | - Senior Citizens Center | - LIFE Food Pantry |
| - Women's Shelter | - Bertha's Mission | - YMCA |
| - Salvation Army | - Men's Warming Shelter | |
| - Food bank | - Blessings Box | |

Spotlight on a Community Need

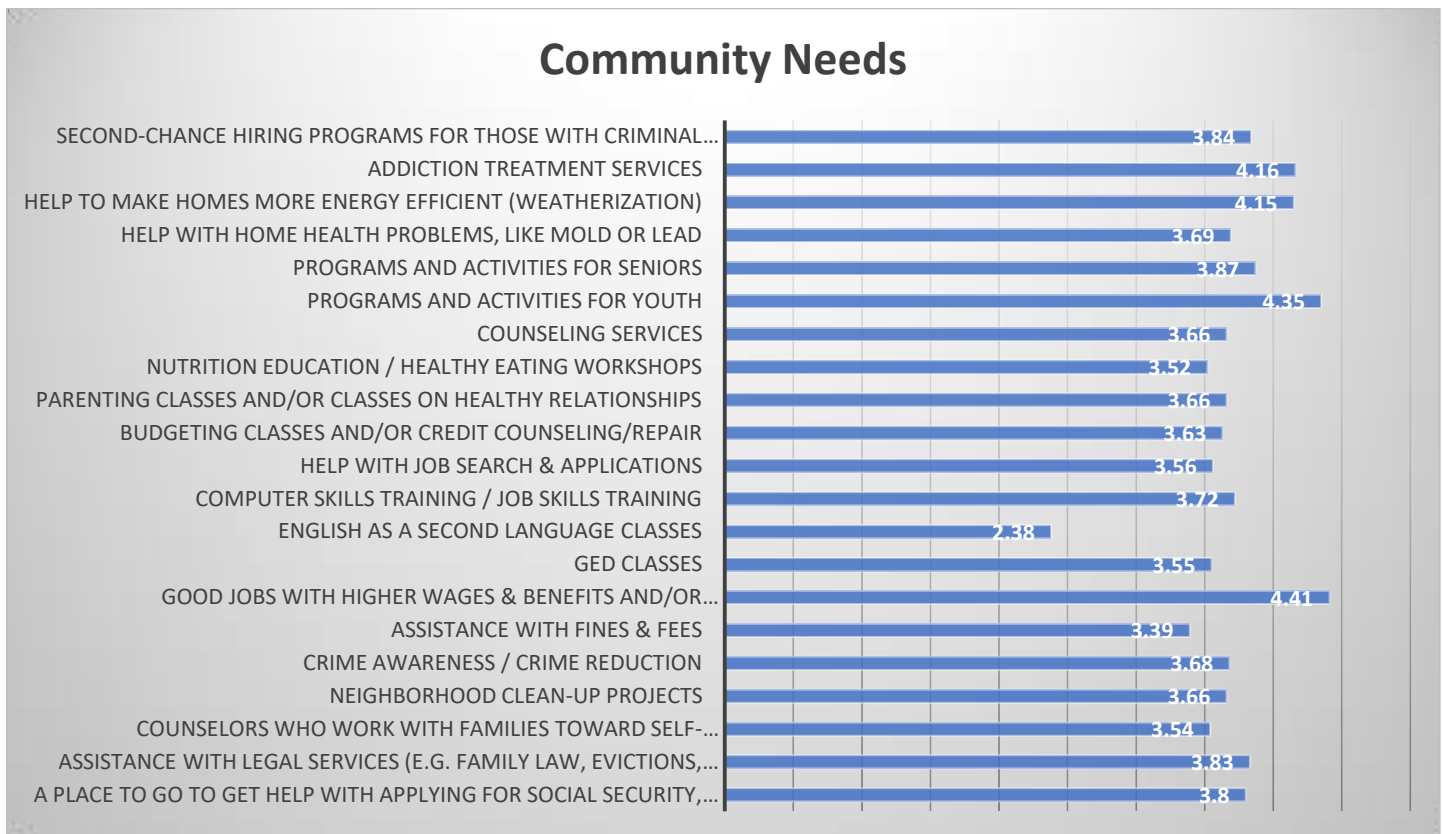
Notably, many respondents wrote "not sure" or "I don't know," suggesting there are many who may need support, but feel unsure of where in the community to turn.

COMMUNITY NEEDS

Survey participants were asked to rank the following community services on a scale of 1-5, with “1” being not needed and 5 being needed very much.

TOP 5:

1. Good jobs with higher wages & benefits and/or opportunities to advance
2. Programs and activities for youth
3. Addiction treatment services
4. Help to make homes more energy efficient (weatherization)
5. Programs and activities for seniors



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.

Feedback on Hoosier Uplands’ Service Delivery

FEEDBACK FROM FAMILIES

We asked clients which Hoosier Uplands services that they have used:

SERVICES RESPONDENTS USED	Number of Survey Respondents
21st CCLC Afterschool Programs	23
Affordable Housing – Housing Development Projects	16
Area Agency on Aging – Case Management	14
Emergency Services	16

SERVICES RESPONDENTS USED	Number of Survey Respondents
Energy Assistance	296
Head Start & Early Head Start	28
Health Dept. – Administer local Martin County Health Dept. Services	11
Home Health/Hospice	16
Mental Health Services	27
Mitchell Opera House	13
Other	34
Section 8	73
USDA Child & Adult Care Food Program	11
Weatherization	60
WIC	59

Clients provided the following ratings and suggestions for Hoosier Uplands' staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	1%	7%	33%	59%
The reliability of the program staff in doing what they said they would do	1%	7%	34%	57%
The timeliness of program staff in responding to your questions or needs	1%	8%	38%	52%
The knowledgeability of program staff	1%	9%	37%	53%

FEEDBACK

- Our caseworker is very caring and willing to listen and provide excellent care.
- Everyone was very helpful and I felt as though they did not judge me or my situations.
- I'm grateful your services exist so my electricity isn't turned off due to my inability some months to pay the bill.
- Is there any way that I can take a budgeting class that I thought Hoosier Uplands use to have. I need it bad.
- Staff are doing a fantastic job at the Orleans After school program! I'm very confident that my children are safe while I'm finishing up at work.
- Martin County needs so many more services especially those with mental health issues and low income larger families!
- My Hoosier Uplands physical therapy person was excellent. She was very professional and kind.
- Need more help for winterizing homes and help for people who may have mold issues and can't afford to fix their homes.
- Only program/service I use is the EAP. It helps a lot for the winter months. The staff at Hoosier Uplands are great on making appointments as soon as they can get one available and are great at answering any questions you might need to know before going to appointment.
- The after school program was great for my son. He loved it and was treated wonderfully!
- The energy assistance has helped me so much in the winter to make it through. Without it I don't know what I would do.
- You saved my house made it livable and efficient. You make us able to pay heat

electricity. You are great; thank God for your help.

- Your help every winter is priceless to me I couldn't make it without you. I appreciate your help and support.

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on Hoosier Uplands' programs and services. The first was a listening session, where 14 community leaders representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions were invited to participate. Six community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey; 35 people participated.

Community partners were asked about the needs in the community they served. Access to affordable or free legal services was a top issue. Participants noted that addiction has made legal services around custody of children especially important. Temporary housing, activities for youth (specifically including life skills education), and small business development were other issues brought forward. Lastly, mental health services, especially for those who are uninsured, are of great importance.

When asked about which programs from Hoosier Uplands they liked the best or they think supported families the most, participants agreed that Hoosier Uplands' investment in infrastructure and community development was most beneficial. Hoosier Uplands had a big hand in the sidewalk project, they have given new life to the Opera House, and they built a walking trail around the Shoals school campus. Participants also noted that Hoosier Uplands has several housing units. Not only do they run these well, but they also help improve the aesthetics of the areas in which they act as the landlord by adding ramps, promoting clean-up, and remodeling facades.

When asked how Hoosier Uplands could improve, the answers varied. Several agreed that more affordable housing was essential, and want Hoosier Uplands to take the lead on that. Another person wanted long-term planning concerning to partnerships. Meeting immediate needs is important, but thinking 5-10 years in the future about strategic partnerships could also benefit the community.

On the policy front, community leaders would like to see several things, including:

- Broadband access for rural community
- Mental health services in schools for all students, not only those who qualify for Medicaid
- More affordable child care options, so that mothers can stay in the workforce
- Funding for addiction services, specifically inpatient

Community leaders were asked, "If there were unlimited funding provided to you today, what program in your community would you invest in FIRST?" Child care was a resounding answer, specifically high-quality child care and child care for COVID-19-related school closures. Other answers were adult education and mental health services in schools.

In the online survey, there were 35 responses representing community-based, education, and faith-based organizations, as well as both the public and the private sectors. According to their rankings, services that the area need more of include:

- Good jobs with higher wages and benefits
- Computer skills and job skills training
- Parenting classes or classes on healthy relationships
- Budget classes
- Credit counseling

- Programs and activities for youth
- Addiction services

The results of the survey and listening session were overwhelmingly positive. Community partners were very satisfied with Hoosier Uplands. Respondents said Hoosier Uplands' staff are knowledgeable, professional, experienced, and accessible.

When asked about the impact Hoosier Uplands has in the community, community partners responded:

- "Hoosier Uplands does a wonderful job managing properties, especially for those that qualify for a reduced rent. We just need more of it. And I would love to see that expand, especially under Hoosier Uplands management, because they do an excellent job."
- "Very professional and kind of kept us on track at times where we needed an extra push to get some stuff done. She was very, very great."
- In reference to a \$600M investment on the east side of Mitchell: "Being able to rely on them to be a community advocate during that process is always helpful."
- "I think one of the things that I'm most impressed with in David and the whole staff is just the passion that they have for improving those communities that they're in."

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 families are financially secure, they can achieve their full potential and contribute more to our communities.

Many individuals and community partners within this service area see Hoosier Uplands as a critical source of support and appreciate the programs that the organization 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 Hoosier Uplands' 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 Hoosier Uplands 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

Completed Survey Responses Compared to Client Populations

GENDER	Client Population	Survey
Male	37%	21%
Female	51%	79%
Other	0%	0%
Unknown	12%	0%

AGE	Client Population	Survey
18-24	5%	2%
25-44	14%	27%
45-54	8%	14%
55-59	6%	16%
60-64	5%	16%
65-74	8%	18%
75+	7%	6%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	1%	1%
Not Hispanic, Latino or Spanish	73%	96%
Unknown/Not Reported	26%	3%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	0%
Asian	0%	0%
Black or African-American	1%	0%
Native Hawaiian or Other Pacific	0%	0%
White	72%	96%
Other	0%	1%
Multi-Racial	1%	2%
Unknown	26%	2%

DISABILITY?	Client Population	Survey
Yes	16%	47%
No	41%	53%
Unknown	43%	0%

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

COUNTIES REPRESENTED	Lawrence	Martin	Orange	Washington	Other
Survey	43%	14%	20%	22%	1%

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 & 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/>.

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_dpape.asp?profile_id=314&output_mode=1

APPENDIX 4

CAA SECONDARY DATA TABLES

Population

Hoosier Uplands Economic Development Corp.	Population, U.S. Census			
	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Lawrence	45,619	46,053	-434	-0.94%
Martin	10,210	10,269	-59	-0.57%
Orange	19,547	19,829	-282	-1.42%
Washington	27,827	28,064	-237	-0.84%
Area Totals	103,203	104,215	-1,012	-0.97%
Indiana Total	6,637,426	6,514,861	-122,565	1.9%

Households

Hoosier Uplands Economic Development Corp.	Total Households, 2018	Families		Non-Family Households	
		Number	% of all Households	% of Non-Family HH Living Alone	% of Non-Family HH Not Living Alone
Lawrence	18,487	12,943	70.0%	85.3%	14.7%
Martin	4,198	2,682	63.9%	83.2%	16.8%
Orange	7,881	5,293	67.2%	87.2%	12.8%
Washington	10,721	7,787	72.6%	89.5%	10.5%
Area Totals	41,287	28,705	68.4%	86.3%	13.7%
Indiana total	2,553,818	1,705,291	67.8%	83.6%	16.4%

Hoosier Uplands Economic Development Corp.	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
Lawrence	10,047	77.6%	2,045	15.8%	851	6.6%
Martin	2,082	77.6%	314	11.7%	286	10.7%
Orange	3,865	73.0%	871	16.5%	557	10.5%
Washington	6,023	77.3%	1,262	16.2%	502	6.4%
Area Totals	22,017	76.4%	4,492	15.1%	2,196	8.6%
Indiana total	1,238,730	77.1%	306,901	15.6%	122,762	7.3%

Hoosier Uplands Economic Development Corp.	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Lawrence	5.8%	37.7%	23.5%
Martin	6.5%	47.4%	32.9%
Orange	12.7%	46.3%	10.3%
Washington	5.4%	39.6%	26.2%
Area Totals	7.6%	42.8%	23.2%
Indiana total	6.8%	40.1%	21.1%

Race/ Age

Hoosier Uplands Economic Development Corp.	Black Population		Latinx/Hispanic Population	
	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population
Lawrence	163	0.4%	743	1.6%
Martin	80	0.8%	107	1.0%
Orange	260	1.3%	301	1.5%
Washington	24	0.1%	369	1.3%
Area Totals	527	0.7%	1,520	1.4%
Indiana total	619,472	9.30%	450,267	6.8%

Hoosier Uplands Economic Development Corp.	Persons over 60 years	
	Number, 2018	Percent of Total Population
Lawrence	11,906	26.1%
Martin	2,552	25.0%
Orange	4,876	24.9%
Washington	6,725	24.2%
Area Totals	26,059	25.1%
Indiana Total	1,407,682	23.6%

Educational Attainment

Hoosier Uplands Economic Development Corp.	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 Bachelor's Degree or higher
Lawrence	11.5%	43.4%	19.0%	10.6%	15.5%
Martin	14.5%	43.2%	16.9%	12.0%	13.4%
Orange	16.7%	45.1%	19.4%	6.5%	12.3%
Washington	15.4%	43.6%	19.0%	8.7%	13.2%
Area Totals	13.8%	43.7%	18.9%	9.5%	14.1%
Indiana Total	11.4%	34.0%	20.6%	8.8%	26.1%

Occupations

Occupations of Employed Persons, Percent Distribution					
Hoosier Uplands Economic Development Corp.	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
Lawrence	27.6%	18.0%	23.2%	10.5%	20.7%
Martin	28.6%	14.4%	14.9%	14.7%	27.4%
Orange	25.8%	18.6%	17.8%	11.6%	26.3%
Washington	31.2%	11.9%	16.2%	14.9%	25.9%
Area Totals	28.3%	15.7%	18.0%	12.9%	25.1%
Indiana	29.2%	16.4%	19.5%	11.0%	23.9%

Incomes

Hoosier Uplands Economic Development Corp.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Lawrence	\$46,025	\$52,092	\$6,067	\$56,757	\$62,199	\$5,442
Martin	\$48,306	\$51,224	\$2,918	\$60,222	\$65,439	\$5,217
Orange	\$41,921	\$45,341	\$3,420	\$50,157	\$57,099	\$6,942
Washington	\$45,333	\$47,078	\$1,745	\$54,101	\$58,512	\$4,411
Area Totals	\$45,679	\$49,151	\$3,169	\$55,429	\$60,356	\$5,330
Indiana Total	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

Hoosier Uplands Economic Development Corp.	Income Distribution in Households											
	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
Lawrence	2,243	12.1%	1,968	10.6%	1,881	10.2%	2,811	15.2%	4,048	21.9%	5,536	29.9%
Martin	477	11.4%	518	12.3%	430	10.2%	627	14.9%	860	20.5%	1,286	30.6%
Orange	1,128	14.30%	1,073	13.60%	1,025	13.00%	999	12.70%	1,716	21.80%	1,940	24.60%
Washington	1,361	12.70%	1,024	9.60%	1,566	14.60%	1,649	15.40%	2,314	21.60%	2,807	26.20%
Area Totals	5,209	12.6%	4,583	11.5%	4,902	12.0%	6,086	14.6%	8,938	21.5%	11,569	27.8%
Indiana Total	274883	12.59%	258625	12.88%	265364	13.33%	362108	17.97%	486,270	25.30%	919,927	40.44%

Poverty

Hoosier Uplands Economic Development Corp.	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	Percent	Number	Percent	Number	Percent	Percent
Lawrence	5,288	11.8%	6,884	15.2%	-23.2%	15,628	35.0%	16902	37.3%	-7.5%
Martin	1,226	12.4%	1,480	14.6%	-17.2%	2,943	29.8%	3478	34.2%	-15.4%
Orange	3,106	16.2%	3,477	17.9%	-10.7%	7,892	41.1%	8906	45.9%	-11.4%
Washington	3,601	13.1%	4,164	15.1%	-13.5%	9,910	36.0%	10682	38.7%	-7.2%
Area Totals	13,221	13.4%	16,005	15.7%	-17.4%	36,373	35.5%	39968	39.0%	-9.0%
Indiana	908,359	13.1%	969,881	15.4%	-6.3%	2,102,705	32.1%	2206873	34.9%	-4.7%

Hoosier Uplands Economic Development Corp.	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	Percent	Number	Percent
Lawrence	1,525	15.7%	2,431	23.1%	-37.3%	413	17.6%
Martin	393	17.7%	604	25.2%	-34.9%	58	9.4%
Orange	989	22.2%	1,291	27.3%	-23.4%	232	20.2%
Washington	1,106	17.4%	1,496	22.3%	-26.1%	331	20.9%
Area Totals	4,013	17.6%	5,822	24.5%	-31.1%	1,034	18.1%
Indiana	292,675	19.7%	342,185	21.8%	-14.5%	88,535	22.4%

Hoosier Uplands Economic Development Corp.	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
Lawrence	678	8.1%	751	10.2%
Martin	167	9.0%	151	9.3%
Orange	290	8.3%	310	10.1%
Washington	513	11.6%	331	8.7%
Area Totals	1,648	9.1%	1,543	9.7%
Indiana	71,995	7.7%	60,818	7.3%

Hoosier Uplands Economic Development Corp.	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Lawrence	10.7%	13.0%
Martin	10.6%	14.2%
Orange	14.2%	18.1%
Washington	11.4%	14.8%
Area Totals	11.7%	15.0%

Geographic Area Name	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
Hoosier Uplands Economic Development Corp.						
Lawrence	4.4%	27.8%	39.5%	9.7%	11.3%	12.9%
Martin	0.0%	6.2%	40.8%	10.1%	12.5%	14.9%
Orange	1.6%	12.4%	21.1%	13.2%	16.3%	19.4%
Washington	0.0%	14.1%	28.9%	11.1%	13.1%	15.1%
Area Totals	3.0%	20.9%	33.2%	11.0%	13.3%	15.6%

Geographic Area Name	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Hoosier Uplands Economic Development Corp.			
Lawrence	14.3%	31.8%	49.3%
Martin	0.0%	0.0%	51.2%
Orange	0.1%	33.2%	66.3%
Washington	7.3%	27.4%	47.5%
Area Totals	5.4%	23.1%	53.6%

Housing Insecurity

Hoosier Uplands Economic Development Corp.	Percent of Rental Households Spending Over 30 Percent of Household Income on Rent		
	<u>Total renter-occupied units</u>	<u>Renters paying over 30% of income on rent</u>	<u>Percent</u>
Lawrence	4,143	1,571	37.9%
Martin	875	318	36.3%
Orange	1,996	704	35.5%
Washington	2,556	991	38.8%
Area Totals	9,570	3,584	37.5%
Indiana Totals	771,924	336,867	43.6%

SNAP and TANF Participation

Hoosier Uplands Economic Development Corp.	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug- 20	Sep- 20	Sep- 19	Annual Change
Lawrence	1,734	1,808	1,578	14.58%	33	33	23	43.5%
Martin	398	410	320	28.12%	13	21	12	75.0%
Orange	925	938	840	11.67%	23	24	23	4.3%
Washington	941	970	997	-2.71%	27	31	22	40.9%
Area Totals	3,998	4,126	3,735	10.47%	96	109	80	36.3%
Indiana Totals	292,108	296,081	252,167	17.41%	7,604	7,846	5,344	46.8%

Lunches, Computers, Internet Access

Hoosier Uplands Economic Development Corp.	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
Lawrence	3,454	51.7%	9.6%	12.4%	15.1%
Martin	706	50.0%	8.1%	12.9%	20.3%
Orange	1,655	53.4%	12.7%	16.8%	18.2%
Washington	2,200	53.3%	10.6%	16.3%	16.0%
Area Totals	8,015	52.1%	10.3%	14.6%	17.4%
Indiana total	522,888	47.2%	10.3%	10.0%	15.6%