

Western Indiana Community Action Agency

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

ABOUT WICAA

Western Indiana Community Action Agency, Inc. (WICAA) was incorporated in 1964 as a not-for-profit organization. WICAA is part of a national network of federally funded Community Action Agencies created by the Economic Opportunity Act of 1964. Through our programs we strive to alleviate poverty, improve living conditions, and provide access to health care and social services to those in need.

Western Indiana Community Action Agency, Inc. serves the three county area of Clay, Putnam and Vigo in Indiana. WICAA's programs include Energy Assistance, Retired and Senior Volunteers, Foster Grandparents, Head Start, Early Head Start, Family Development, Weatherization, Medical Assistance, and Women, Infants and Children.

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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 have shown to contribute to the causes and conditions of poverty. Factors such as educational attainment, debt burden and access to financial services, employment, housing, transportations, health care, food insecurity, and many others. Neighbors and community members say, in their own words, factors that caused their current experience of poverty, what effect poverty has had on their lives, how the pandemic affected the and their families, and what they still need as they work through poverty in a system that is set up to keep some people on the bottom.

Among the most notable statistics, they revealed:

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

¹ Rank, 2006

² Rynell, 2008

³ Rynell, 2008

⁴ (Kim, Wilmarth and Henager 2017)

Other Key Statistics from Secondary Sources⁵

POPULATION

- The WICAA service area counties had a combined population of 171,520; 15% (26,268) of these people lived in Clay County; 22% (37,559) lived in Putnam County; 63% (107,520) lived in Vigo County. The population of each county is listed in Appendix 3.
- The population of the WICAA service area decreased in the five years from 2013 to 2018 by nearly 1%. During this same timeframe, the statewide population grew by 2%.
- All three of WICAA's service area counties lost population from 2013-2018. Clay County lost 2%, Putnam County lost nearly 1%, and Vigo County lost under 1%.

DEMOGRAPHICS

- Just over 3% of the total population of the WICAA service area is African American. The highest proportion of African Americans resides in Vigo County (7%). Clay County had nearly a 1% African American population and Putnam County had a 3% African American population. The service area figure is well below the state percentage of 9%.
- WICAA's service area had over 3,600 Hispanic/Latino residents. Most resided in Vigo County (2,826). Clay County had a Hispanic/Latino population of just 98 people, and Putnam County had a Hispanic/Latino population a little over 700 people. In total, Hispanic/Latino residents make up almost 2% of the population of the service area, compared to 7% statewide.
- Nearly 23% of WICAA's service area population is people 60 years old and above. This is slightly lower than the statewide percentage of 24%. Clay County had the highest rate at nearly 25%. Putnam County had a rate of 22%, and Vigo County had a rate of 21%.

SERVICE AREA POVERTY

- The median household income in each of WICAA's service area counties ranged from about \$43,000 to \$56,000. (Clay County – \$53,021, Putnam County – \$56,169, Vigo County – \$43,859). Each county was above the statewide median of \$52,602, except Vigo County. Vigo County was the only county to have their median income go down (in real dollars) since 2013, declining by \$76.
- 34% of households in the service area earned below \$35,000 a year. Vigo County had the highest rate of households (41%) earning below \$35,000 a year. Clay County had 32%, and Putnam County had nearly 29%. All of the counties had lower rates than the statewide rate of 39%, except Vigo County.
- The WICAA service area counties had 26,112 people in poverty, 15% of the area's population in 2018. These numbers have declined over the last 5 years (down nearly 4% 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.
- Putnam County's poverty rate (12%) was below Indiana's statewide average (13%). Clay County's poverty rate (14%) was higher than the statewide average, as was Vigo County's (19%).
- 7,435 children (under the age of 18) were living in poverty in the WICAA service area in 2018. The percentage of children living in poverty ranged from 20% to 23%. Vigo County (23%) was above the statewide average of 20%, while Clay and Putnam Counties tied with the statewide average of 20%.

⁵ CAA Secondary Data Tables, Appendix 3.

- The female poverty rate for the service area was higher than the poverty rate for males, 17% compared to 13%. This was true for each of the service area counties (Clay – female 16%, male 12%; Putnam – female 15%, male 10%; Vigo – female 20%, male 18%).
- The American Community Survey of the U.S. Census Bureau estimates that 34% of the minority population of WICAA's service area population is living in poverty, compared to 14% 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 26 to 40% and for white residents it is 12% 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 28%, the possible range is 12% to 46%.
- 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 WICAA service area, over 58,000 people were living with low incomes in 2018. Most of these people lived in Vigo County (40,532). Clay County had 8,440 people living below 200% the Federal Poverty Line and Putnam County had 9,598 people. Vigo County (41%) and Clay County (33%) also had a higher rate of those living with low incomes than the statewide rate (32%). Putnam County had a rate of 30%.

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those Western Indiana Community Action (WICAA) served in 2019.⁶

- WICAA served 13,679 individuals and 5,770 households in 2019.
- Clients served included 4,636 individual children ages 0 to 5 years, 1,610 individual children ages 6 to 13 years, and 661 individual children ages 14 to 17 years. Together, these individual children were 50% of all the people WICAA served.
- In 2019, WICAA documented serving 1,938 individual senior citizens age 60 and over, which is 14% of those served.
- 34% of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- 2,656 households were enrolled in Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and/or The Special Supplemental Nutrition Program for Women, Infants & Children (WIC) at the time WICAA served them.
- Households served were generally small; households with one, two, or three people accounted for 81% of households served.
- 65% of the households served in 2019 were families or groups living in rental housing.
- Among the 13,679 people served, 73% were White, 8% were African American, and 2% served were of Hispanic/Latino origin.
- At least 28% of persons over age 25 who were served in 2019 had not earned a high school diploma or passed the General Educational Development (GED) test. Only about 9% of household heads had two or more years of post-high-school education.

⁶ Data from WICAA's 2019 CSBG Report, Module 4.

SURVEY VALIDITY

From September 2020 to March 2021, researchers sent surveys via text and email to financially vulnerable households in WICAA's service area. The WICAA household survey had 202 unique survey attempts, with 187 completions, providing a 95% confidence level and a 7.05 confidence interval. Survey respondents were more likely to be female and 25-44 years old than WICAA's client population.

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

COMPLETED SURVEYS VS. CLIENT POPULATION

GENDER	Client Population	Survey
Male	29%	7%
Female	42%	93%
Other	0%	0%
Unknown	29%	0%

AGE	Client Population	Survey
18-24	4%	6%
25-44	15%	66%
45-54	7%	8%
55-59	5%	7%
60-64	5%	3%
65-74	6%	6%
75+	3%	4%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	2%	3%
Not Hispanic, Latino or Spanish	97%	97%
Unknown/Not Reported	1%	0%

RACE	Client Population	Survey
American Indian or Alaska Native	<1%	1%
Asian	<1%	1%
Black or African American	8%	7%
Native Hawaiian or Other Pacific	0%	0%
White	73%	88%
Other	1%	0%
Multi-Racial	4%	2%
Unknown	14%	1%

DISABILITY	Client Population	Survey
Yes	17%	25%
No	83%	75%
Unknown	0%	0%

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

COUNTIES REPRESENTED	Clay	Putnam	Vigo	Other
Survey Respondents	10	8	146	23

HOUSEHOLD SIZE

- Average household size: 3.8
- 15 respondents (8%) indicated that they were living with others to save money, while 4% were living with others to help them financially. 7% indicated living with others to give or receive care (child care/elder care).
- “My son who is in poor health,” one respondent explained of their living arrangements. Another reported that their living arrangements are to help them “To get back to being financially stable.”

GENERAL WELL-BEING

The median monthly income among those who reported their income was \$1745/month.

WELL-BEING	U.S. Population (2019)	WICAA
Living Comfortably	36%	4%
Doing OK	39%	30%
Just Getting By	18%	38%
Finding it Difficult to Get By	6%	29%

- 99 respondents (53%) 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 22,000 initial unemployment insurance claims in the WICAA service area.⁷
- 53% felt their household was worse off financially since COVID-19, while 44% of households said they were “about the same.” Just 3% of respondents reported that they were “better off.”
- Many respondents offered narrative explanations of their choice, including:
 - “Because of the COVID my husband has not been getting work making it difficult to pay bills rent food etc.”
 - “I was able to work before COVID. Now I don’t have my normal sitter & can’t afford a daycare for all 4 kids.”
 - “Things cost more and I have to get some things delivered.”
 - “We always just live paycheck to paycheck.”
 - “My boyfriend has lost 10 hours a week at work, which makes us lose \$100 a week, \$400 a month.”
 - “Kids are home all day, every day so more electric is being used and more food is being consumed”

⁷ Indiana DWD Unemployment Data

- “It's becoming very difficult to decide whether to pay a bill or put gas in my Tahoe to go for doctor's appointments.”
- “Receiving extra food stamps really helps take pressure off.”
- “My husband and I both lost jobs due to COVID-19. He started a new job and just as I was going to, but we also lost our babysitter.”
- “My spouse and I have essential jobs so we have been lucky enough to keep our jobs and work our regular hours”
- “Higher prices means less food on the table.”
- “Lost a job, all bills are behind, lost my car, and house might go into foreclosure.”
- “My significant other has been working less hours due to work restrictions at place of employment.”
- “I have to quarantine and my work doesn't pay for the time off.”
- “We are struggling to pay bills. My partner (does not live in the same household yet) was laid off and is unable to help. My mother had to move in with my grandmother and me (but we do not share any finances outside of rent/utilities).”
- “My husband's job is not recovering well after COVID and that is our only source of income.”
- “Got behind when job closed down for COVID and have had a hard time catching up. Also had to move.”
- “A lot of people can't come get the hair done because they're afraid of being exposed “
- “Things got worse when unemployment ended and I've not been approved since.”
- “I am helping direct family members with the payments of some basic need bills that they cannot pay due to lack of employment due to COVID”

ASSISTANCE ⁸	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	56%	14%
Housing Assistance	10%	16%
TANF	4%	11%
Child Care Assistance	5%	13%
Stimulus	81%	11%
Unemployment	18%	10%

In September 2020, there were just over 234 families in all of the WICAA service area who were participants in TANF. Although this is a nearly 31% increase over September 2019, it still seems very low when you consider that more than 1,400 families served by WICAA had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.⁹

Also in September 2020, 9,363 families were receiving SNAP benefits. This is an increase of nearly 15% over September 2019.

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

- **Assistance with understanding eligibility / applications:**
 - “Yeah for over 6 weeks there has been an issue with my unemployment that says I'm full time employed and I'm not so been waiting on and investigator to fix it but still no luck.”
 - “CCDF application process needs improved. Need a comprehensive list of documents needed, clear order of application steps and better status update system.”
 - “Would love more info on if I am eligible for SNAP/TANIF/housing.”

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

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

- “If I could get my unemployment already would be great :(“
- “I was on housing waiting list for over a year. I turned in paperwork prior to a yearly follow-up letter. I did not think I needed to turn it in since I was just there and they removed me from the waiting list.”
- **Expanded eligibility for assistance programs / expand assistance:**
 - “They need to increase financial qualifications for boarder line families who don't qualify.”
 - “Food stamps just don't seem to help older people.”
 - “We could really use snap benefits like very much, we like to eat healthy but with not much money I can't afford to eat healthy. Our stimulus check has already been used for bills”.
 - “More cans of formula a month. My son eats more than a regular 7 month old and 7 cans is not enough. I went through 13 cans last month.”
 - “We applied for food stamps and TANF and were told we don't qualify. Those would have been incredibly helpful since we're struggling with bills including groceries.”
 - “I need gas and electric assistance desperately for winter that's helped me in the past”
 - “The incentive check sent to the families did not include us because we are a mixed status family, it could be a great help but we did not receive it. We would like to be part of the second stimulus check.”

FSSA WELL-BEING ASSESSMENT

Since August 2018, Indiana's Family and Social Services Administration has been asking applicants for public assistance to fill out an optional well-being assessment. The assessment includes 10 “yes or no” questions (see table below). In the counties served by WICAA, more than 11,000 applicants for public assistance have filled out FSSA's well-being assessment.¹⁰

WELL-BEING ASSESSMENTS ¹¹	% of Assessments Completed
<i>Total assessments completed in WICAA service area: 11,510</i>	
Not enough money for food in the last 12 months	49%
Not engaged in regular exercise	46%
Utilities shut off in last 12 months	41%
Actively seeking work in last 4 weeks	35%
Transportation prevented seeing doctor in the last 12 months	29%
Need help reading hospital materials	29%
Fear of not having stable housing in next 2 months	22%
Cost prevented seeing doctor in the last 12 months	18%
Fear of being hurt at home	13%
Problems getting child care	10%

¹⁰ 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.

¹¹ 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 ¹²
Some K-12 school, no diploma	11%	28%	11%
High school diploma / GED / alternative credential	33%	54%	37%
Some college, no degree	26%	10%	22%
Associate degree	16%	8%	9%
Bachelor's degree	13%		21%**
Master's degree or higher	2%	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 (42%)
2. Tuition was too expensive (23%)
3. I wanted to work (17%)
4. I struggled to meet basic needs like housing and food (16%)
5. I simply was not interested in college (9%)

42%

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

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY¹³

Within the Service Area, Clay County had the highest rate of residents that did not have a high school diploma (HSD) or its equivalent (HSE), with 25% (Putnam, 22%; Vigo, 21%). However, Vigo County had the highest percentage with *only* a HSD/HSE (nearly 12%), and Putnam County had the lowest percentage of those with a bachelor's degree or higher (16%).

Spotlight on a Community Need

WICAA could focus on/recruit from Clay 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

- 6% 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.
- 9% of respondents reported experiencing property theft in the past 12 months.
- 4% of respondents reported experiencing domestic violence or abuse in the past 12 months.

¹² 2018 ACS 5-yr averages for the whole WICAA service area.

¹³ CAA Secondary Data Tables, Education, Appendix 3 .

FINANCIAL SERVICES, SAVINGS AND DEBT

79% of respondents reported that they did not have emergency savings. Of the 9% who reported that they did have emergency savings, the median amount saved was \$1000.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	78%
Savings Account	44%
Credit Card	37%
Retirement Savings	14%

- 81% of respondents reported that they do not have any retirement savings, and another 14% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout my retirement.
- 40% 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 611.

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	79%	11%	2%	6%
Check Cashing	83%	10%	4%	3%
Payday Loan (Storefront)	88%	5%	3%	3%
Pawn Shop Loan	92%	5%	1%	1%
Tax Refund Advance	93%	4%	0%	3%
Payday or Installment Loan (Online)	94%	3%	1%	1%

DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 60% reported, "I wouldn't be able to pay for the expense right now," while 18% 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	28%
Student	23%
Car	9%
Credit Card	17%
Personal	3%
Payday	2%

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

- 32% of respondents reported that they were employed, and 43% reported that a spouse or partner was employed.
- 18% reported they could not find a job for themselves, and 6% reported their spouse/partner could not find a job.
- 12% of respondents said their employer would not give them more hours and 8% said their employer would not give their spouse/partner more hours.
- 27% said lack of child care was a barrier to working more, and 9% reported lack of child care was a barrier to their spouse/partner working more.
- 24% listed a health issue as a barrier to them working more, and 4% said a health issue limited their spouse/partner from working more.
- 9% reported that attending school or training limited how much they could work.
- 23% are afraid to work because of COVID-19, and 4% report their spouse is afraid to work due to COVID-19.
- 9% reported that they experienced lay-offs or furloughs due to COVID-19, and 12% reported that their spouse or partner experienced lay-offs.
- 6% work two or more jobs themselves, and 5% reported their spouse works two or more jobs.

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

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	69%	53%
Schedule varies, primarily at my / my partner's request	6%	6%
Schedule varies, primarily based on employer's needs	23%	39%

In 2018, the highest concentration of working residents in the service area were working in occupations in "management, business, science, and arts" (30%). The second highest for the service area was in "production, transportation, and material moving" (22%)."

OCCUPATION BY COUNTY	Clay	Putnam	Vigo	Area Totals
Management, Business, Science and Arts	28%	29%	33%	30%
Service	19%	17%	21%	19%
Sales and Office	18%	21%	20%	20%
Natural Resources, Construction and Maintenance	10%	12%	7%	10%
Production, Transportation and Material Moving	26%	22%	18%	22%

The average annual unemployment rate for the service area in 2019 was 3.8%.¹⁴ This is a sharp contrast to the more than 22,000 initial unemployment insurance claims seen in the service area from March through September. The “continued claims” for the month of September 2020 were 11,842 for the service area, with Vigo County having the most. The top two industries represented in these continued claims are manufacturing and accommodation/food service.

More than
22,000
 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	2,440	21%
Admin., Support, Waste Mgt. and Rem. Services	1,111	9%
Arts, Entertainment and Recreation	84	1%
Construction	852	7%
Educational Services	160	1%
Finance and Insurance	104	1%
Health Care and Social Services	1150	10%
Information	73	1%
Management of Companies and Enterprises	70	1%
Manufacturing	2,032	17%
Other Services (Except Public Administration)	394	3%
Professional, Scientific and Technical Services	315	3%
Public Administration	135	1%
Real Estate and Rental and Leasing	138	1%
Retail Trade	1,241	11%
Transportation and Warehousing	360	3%
Unknown Industries	897	8%
Wholesale Trade	213	2%

HOUSING

Median monthly housing cost: \$525, which is 30% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. Fewer respondents of the survey were housing-cost-burdened than the overall service area as reported in the American Community Survey. Across the whole service

¹⁴ Hoosier By the Numbers, Indiana Department of Workforce Development.

area, 45% of renters were paying 30% or more of their household income on rent. Vigo County had the highest rates, with nearly 50%.

- 4% of respondents said receiving an eviction notice contributed to them leaving their last residence.

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)	7%
Currently in Temporary Housing (shelter)	0%
Other	4%
Own a home free and clear (without a mortgage or loan)	12%
Own a home with a mortgage or loan	22%
Own a mobile home with or without a mortgage, and pay lot rent	1%
Own a mobile home with our without a mortgage on land that I own	1%
Rent a home, apartment or other housing	53%

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	6%	14%	32%	43%
Quality of local schools	3%	10%	27%	35%
Safety of neighborhood	5%	17%	29%	46%
Quality of other neighborhood features (e.g., stores, parks)	6%	15%	36%	36%
Overall quality of your housing	7%	9%	41%	40%
Cost of your housing	5%	20%	34%	33%
How close it is to work or school	4%	9%	19%	43%

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

- Safety, friendliness
- Location and safety
- Better roads a lot of construction in neighborhood
- Sidewalks, things to do
- Neighborhood theft. Lost count of stolen bikes :(
- Family is close by, children have friends they can play with that are super close
- We live far from the shops

Spotlight on a Community Need

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

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

1. Help to improve your credit score (49%)
2. A low-interest loan (41%)
3. Help to find an affordable home (36%)
4. Reduce the amount of other debt you owe (34%)
5. Find a higher-paying or more stable job (32%)

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

1. Money for a security deposit (69%)
2. Bad credit (57%)
3. All the places I can afford are unsafe, unhealthy, or too small (50%)
4. Not sure how/where to look (17%)
5. Eviction on my record (13%)/I don't have a car and can't find locations on public transit lines or near work/school (13%)

TRANSPORTATION

- 75% of respondents report owning a vehicle.
- 12% of respondents do not have a vehicle and need one.
- 16% report “my car is unreliable/frequently breaks down,” while 32% struggle to afford car maintenance and repairs, and 2% struggle to afford gas.
- 10% report “my car payment is too high.”
- 8% 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 (13%)
- Working a scheduled shift / arriving to work on time (9%)
- Attending school / classes (5%)
- Getting children to/from school on time (9%)
- Visiting the doctor (23%)
- Buying groceries (24%)
- Accessing child care (4%)

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	52%
Insurance through a marketplace plan	2%
Insurance through my employer	12%
Medicare	20%
No insurance	7%

- The residents of the service area have the same uninsured rate as the survey respondents. Vigo County had the highest uninsured rate with 9%.
- **Cost** was listed as the most significant barrier.
- In terms of **health issues**, respondents expressed concerns about:
 - Diabetes (30%)
 - Heart disease (18%)
 - Cancer (14%)
 - Receiving services for a loved one with a disability (6%)
 - Substance abuse (3%)
 - Mental health (34%)

Spotlight on a Community Need

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

MENTAL HEALTH

- 31% of respondents have been bothered more than half the days or every day by being unable to stop or control worrying in the month they were surveyed.
- 27% of respondents have been bothered more than half the days or every day by having little interest or pleasure in doing things in the month they were surveyed.
- 72% of respondents said their stress level has increased since COVID-19.

CHILD CARE

- 12% of respondents reported that they had a child in need of care. Across the service area, nearly 25% of kids under 5 were in poverty.¹⁵ 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 (34%)

CHILD CARE NEEDS	Percent of Respondents in Need of Care
First Shift	66%
Second Shift	24%
Third Shift	10%
Weekends	18%
Before School	8%
After School	46%
Highly Irregular Hours	12%
Other	10%

¹⁵ CAA Secondary Data Tables, Appendix 3.

2. I cannot find care that matches my work schedule (14%)
 3. I can't find care that matches my work schedule(12%)/My current care is unreliable. (12%)
- According to the *Child Care Desert* report from the Indiana Business Research Center ¹⁶ there were 13 “low-capacity” census tracts and 3 census tracts that are child care deserts in the service area. ¹⁷

Spotlight on a Community Need

More child care options in the service area would really help families improve their ability to work and be financially stable. Each of the counties in the service area had 1 census tract that was a child care desert, but Vigo County had the most census tracts (6) that were “low-capacity.”

FOOD INSECURITY

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

- **32%** of respondents said they couldn't afford to buy more food
- **9%** said they couldn't get out to buy food (e.g. because of transportation or health issues)
- **9%** said they were afraid to go out
- **3%** said they couldn't get groceries or meals delivered
- **12%** said stores near them didn't have the foods they wanted

As of September 2020, nearly 9,363 households were receiving SNAP benefits, a 15% increase over 2019. In 2018, more than 12,000 kids were on Free and Reduced Lunch, accounting for nearly 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

- 74% of respondents reported having a cell phone with unlimited minutes/data, versus 26% with limitations (limited texts, data or minutes).

LAND LINES

- 11% of respondents have a land line.

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>

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

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

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

COMPUTER/LAPTOP

- 43% of respondents have a computer or laptop.

INTERNET

- 40% of respondents have 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, 15% had a computer but ONLY had a cellular data plan for their internet. Only 9% did not have a computer. This is a much lower rate than what was reported by our survey.

Spotlight on a Community Need

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

COMMUNITY RESOURCES AND NEEDS

COMMUNITY RESOURCES

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

They answered:

- Salvation Army
- Catholic Charities
- Family services
- Children's Bureau
- The Russellville Community Church
- Area 7
- American Red Cross
- Hamilton Center
- United Way
- Pace Heath Connection
- FSSA
- Covenant Ministries
- Covered with Love
- Food pantry - used to be called St. Ann's Clinic
- Manna from Seven
- Vigo County Mutual Aid
- Our Fathers Arms
- CODA
- 211
- Public library
- Light House mission
- Greencastle Senior Center
- Beyond Homeless
- Veterans office
- RSVP Greencastle
- Providence food pantry
- Soup kitchen
- Iglesias

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

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

TOP 5:

1. Good jobs with higher wages & benefits and/or opportunities to advance
2. Programs and activities for youth
3. Second-chance hiring programs for those with criminal records/Help to make homes more energy efficient (Weatherization)
4. Addiction treatment services
5. Assistance with legal services (e.g. family law, evictions, expungement, debt collection)

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.



Feedback on WICAA's service delivery

FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Early Head Start	11
Energy Assistance	79
Foster Grandparent	12
Head Start	28
Medical Assistance Program	17
Weatherization	15
WIC	138
Other	11

Respondents provided the following ratings and suggestions for WICAA staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	1%	10%	35%	55%
The reliability of the program staff in doing what they said they would do	2%	9%	32%	56%
The timeliness of program staff in responding to your questions or needs	2%	10%	34%	53%
The knowledgeability of program staff	1%	12%	31%	55%

Selected Additional Feedback

- "I'm happy you exist. ♥"
- "Weather program need not to be so hard to help people out and not make the household do the work."
- "Great program with very informative and friendly staff."
- "Of all the assistance programs that I have applied for or needed WIC was the most efficient and helpful."
- "I love foster grandparents."
- "Appreciate being able to do things by mail and over the phone."
- "I don't know where to start! The Family Development Director is an AMAZING woman you have working for you!!!! 2nd goes to WIC! Lady that used to work there was the sole reason I was able to continue breast-feeding my baby when my doctor told me I needed to stop. I can't carry on enough about the people and your services, and all the help me and my daughter have received! I'm forever grateful!"
- "I really don't know enough about your program services. They don't seem to be available for my needs."
- "So nice to feel wanted and needed. Important to us older people. Enjoy the opportunity to serve."
- "I am so grateful to have programs like these to help people but, I am ashamed that we (people with felonies) cannot receive housing. I have a 7 month old son and if something happens to my home, I have no options because of a choice I made nearly 5 years ago. "
- "Please consider the needs of the non-driving, homebound, over 65, limited income, individuals who need help to stay in their homes. Could there be some kind of way "volunteers" could register and be given compensation?"
- "I'm not sure how to apply for any other assistance such as help with fixing a mobile home or catching up bills."

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on WICAA's programs and services. The first was a focus group, where 13 community leaders representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions were invited to participate. Three community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey; 13 people participated.

We asked community partners about the needs in the community they served. One participant said there were no youth support groups for mental health and those affected by suicide. Another said there was not enough affordable housing.

When asked about which programs from WICAA they liked the best or they think supported families the most, participants mentioned energy assistance, WIC, and Head Start. Participants especially appreciated that kids who do not qualify for developmental preschool can go to Head Start and get the help they need.

When asked how WICAA could improve, the answers varied. One survey respondent wrote, "Although your agency offers many resources I feel that the community does not know everything that you provide. For those who are aware of your services, you make a significant impact." Another said, "Ending poverty in our community is too big of a task for one agency. Collaboration among many agencies/people is needed to work toward this goal. Partnering with as many other agencies and also considering unconventional partnerships are some steps WICAA could take."

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

- Making housing available for people with drug charges
- Changing program eligibility to combat generational poverty
- Eliminating the pay gap by providing child care and preventing workplaces from barring discussions of pay

We asked community leaders, "If I won the lottery and was giving you my winnings, what program in your community would you invest in FIRST?" Participants mentioned long-term mentoring, drug and alcohol treatment, and child care. One person said a one-stop shop where people could get assistance, mental health services, addiction treatment, food, etc.

In the online survey, there were 13 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. Programs and activities for seniors
2. Assistance with fines and fees
3. Good jobs with higher wages and benefits and/or opportunities to advance
4. Second-chance hiring programs for those with criminal records

The results of the survey and listening session were overwhelmingly positive. Community partners were very satisfied with WICAA and were most impressed with the knowledge and ability of the staff.

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

- "Offer lots of help to those that need it, giving hope when there is little."
- "A huge impact. The EAP alone provides services to so many Terre Haute Housing Authority residents and helps to keep people in their homes with heat and energy when they may not have any other means to pay these bills on their own."

- “I've referred our customers to the CAP office for utility/rent assistance as well as help with diapers, housing questions, home weatherization programs.”

Conclusion

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

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

AGENCY SATISFACTION

55. Which programs/services did you use? Check all that apply. Energy Assistance Program Weatherization Assistance Program Housing Choice Voucher Program Head Start
56. Please tell us to what extent you agree or disagree with the following statements when thinking about the assistance you received from our agency TOP ROW: Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree COLUMN: I deal more effectively with daily problems I feel better about myself I am better able to control my life I am better able to deal with crisis My housing situation has improved I have become more independent I am more financially stable
57. Please rate the following. TOP ROW: Poor Fair Good Excellent COLUMN: The way staff treated you The reliability the program staff in doing what they said they would do The timeliness of program staff in responding to your questions or needs The knowledgeability of program staff

58. What other feedback would you like to give us about our programs/services?

59. Please let us know if you would like to participate in any of the following follow-up activities: Please contact me to provide assistance with the needs I mentioned in this survey. I am willing to participate in a follow interview with someone from the research team. Please contact me about engaging in advocacy to change laws & policies so that more Hoosiers can be financially secure. Please enter me in the gift card raffle.

Providing your contact information is optional, but we need this information to follow up with you if you checked "yes" to any of the above. Nam

Appendix 2: Sources and Methodology

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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:** 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				
Western Indiana Community Action Agency, Inc.	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Clay	26,268	26,865	-597	-2.2%
Putnam	37,559	37,799	-240	-0.6%
Vigo	107,693	108,084	-391	-0.4%
Area Totals	171,520	172,748	-1,228	-0.7%
Indiana Totals	6,637,426	6,514,861	-122,565	1.9%

Households

Western Indiana Community Action Agency, Inc.	Total Households, 2018	Families		Non-Family Households	
		Number	% of all Households	% of Non-Family HH Living Alone	% of Non-Family HH Not Living Alone
Clay	10,510	7,487	71.2%	83.8%	16.2%
Putnam	13,439	9,337	69.5%	80.1%	19.9%
Vigo	41,874	24,940	59.6%	79.3%	20.7%
Area Totals	65,823	41,764	66.8%	81.1%	18.9%
Indiana Totals	2,553,818	1,705,291	67.8%	83.6%	16.4%

Western Indiana Community Action Agency, Inc.	Married Couples		Female Householder, no spouse present		Male Householder, no spouse present	
	Number	% of all Family HHs	Number	% of all Family HHs	Number	% of all Family HHs
Clay	5,784	77.3%	1,189	15.9%	514	6.9%
Putnam	6,999	75.0%	1,710	18.3%	628	6.7%
Vigo	17,412	69.8%	5,489	22.0%	2,039	8.2%
Area Totals	30,195	74.0%	8,388	18.7%	3,181	7.3%
Indiana Totals	1,238,730	77.1%	306,901	16%	122,762	7.3%

Western Indiana Community Action Agency, Inc.	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Clay	7.1%	46.2%	34.7%
Putnam	5.2%	41.5%	29.5%
Vigo	6.4%	42.0%	26.5%
Area Totals	6.2%	43.2%	30.2%
Indiana Totals	6.8%	40.1%	21.1%

Race/Age

Western Indiana Community Action Agency, Inc.	Black Population		Latinx Population		Persons over 60 years	
	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population
Clay	202	0.8%	98	0.4%	6,461	24.6%
Putnam	1,020	2.7%	716	1.9%	8,226	21.9%
Vigo	7,037	6.5%	2,826	2.6%	23,012	21.4%
Area Totals	8,259	3.3%	3,640	1.6%	37,699	22.6%
Indiana Totals	619,472	9.30%	450,267	6.8%	1,407,682	23.6%

Educational Attainment

Western Indiana Community Action Agency, Inc.	Educational Attainment, Adults, 25 yrs. & over				
	Percent Less than a H.S. Diploma	Percent H.S. Graduate	Percent Some College No Degree	Percent with Associates Degree	Percent Bachelors degree or higher
Clay	8.4%	44.4%	18.9%	11.5%	16.8%
Putnam	10.8%	43.8%	20.6%	8.7%	16.1%
Vigo	11.9%	32.2%	22.8%	8.6%	24.5%
Area Totals	11.1%	36.8%	21.7%	9.1%	21.4%
Indiana Totals	11.4%	34.0%	20.6%	8.8%	26.1%

Occupations

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
Western Indiana Community Action Agency, Inc.	Percent in Management, business, science, and arts occupations	Percent in Service occupations	Percent in Sales and office occupations	Percent in Natural resources, construction, and maintenance occupations	Percent in Production, transportation, and material moving occupations
Clay	27.7%	18.8%	17.7%	9.6%	26.2%
Putnam	29.0%	16.5%	21.0%	11.7%	21.8%
Vigo	33.2%	21.0%	20.4%	7.0%	18.4%
Area Totals	30.0%	18.8%	19.7%	9.4%	22.1%
Indiana Totals	29.2%	16.4%	19.5%	11.0%	23.9%

Incomes

Western Indiana Community Action Agency, Inc.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Clay	\$50,131	\$53,021	\$2,890	\$62,435	\$62,970	\$535
Putnam	\$54,872	\$56,169	\$1,297	\$63,743	\$69,033	\$5,290
Vigo	\$43,935	\$43,859	(\$76)	\$56,364	\$57,518	\$1,154
Area Totals	\$50,131	\$53,021	\$1,297	\$62,435	\$62,970	\$1,154
Indiana Totals	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

Western Indiana Community Action Agency, Inc.	Income Distribution in Households 2018											
	Less than \$15,000		\$15,000 to \$24,999		\$25,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Clay	944	9.0%	1,168	11.1%	1,279	12.2%	1,494	14.2%	2,481	23.6%	3,144	29.9%
Putnam	1,188	8.8%	1,328	9.9%	1,317	9.8%	1,949	14.5%	2,915	21.7%	4,742	35.3%
Vigo	6,510	15.5%	5,205	12.4%	5,585	13.3%	6,142	14.7%	7,384	17.6%	11,048	26.4%
Area Totals	8,642	11.1%	7,701	11.1%	8,181	11.8%	9,585	14.5%	12,780	21.0%	18,934	30.5%
Indiana Totals	274,883	12.6%	258,625	12.9%	265,364	13.3%	362,108	18.0%	486,270	25.3%	919,927	40.4%

Poverty

Western Indiana Community Action Agency, Inc.	Below 100% of poverty level (2018)		Below 100% of Poverty Level (2013)		Percent Change from 2013 to 2018	Below 200% of poverty level (2018)		Below 200% of Poverty Level 2013		Percent Change from 2013 to 2018
	Number	Percent	Number	Percent		Number	Percent	Number	Percent	
Clay	3,599	14%	4174	15.8	-13.8%	8,440	32.8%	9323	35.4%	-9.5%
Putnam	3,968	12.40%	3114	9.7	27.4%	9,598	29.9%	8671	26.9%	10.7%
Vigo	18,545	18.80%	19781	20	-6.2%	40,532	41.0%	41408	42.0%	-2.1%
Area Totals	26,112	15.07%	27069	15.2	-3.5%	58,570	34.6%	59402	37.8%	-1.4%
Indiana Totals	908,359	13.09%	969881	15.40%	-6.3%	2,102,705	32.1%	2206873	34.9%	-4.7%

Western Indiana Community Action Agency, Inc.	Under the age of 18 below 100% poverty level (2018)		Under the age of 18 below 100% poverty level pre recession		Percent Change from 2013 to 2018	Under the age of 5 below 100% poverty level (2018)	
	Number	Percent	Number	Percent		Number	Percent
Clay	1,211	20.3%	1,367	22.2%	-11.4%	320	21.6%
Putnam	1,399	19.9%	918	12.1%	52.4%	403	22.9%
Vigo	4,825	22.5%	6,363	28.4%	-24.2%	1,600	26.3%
Area Totals	7,435	21.6%	8,648	20.9%	-14.0%	2,323	24.9%
Indiana Totals	292,675	19.7%	342,185	21.8%	-14.5%	88,535	22.4%

Western Indiana Community Action Agency, Inc.	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
Clay	216	4.9%	346	8.7%
Putnam	340	6.0%	230	4.6%
Vigo	1,415	8.9%	1,065	7.6%
Area Totals	1,971	7.6%	1,641	7.0%
Indiana Totals	71,995	7.7%	60,818	7.3%

Western Indiana Community Action Agency, Inc.	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Clay	11.9%	16.0%
Putnam	10.2%	14.5%
Vigo	17.7%	19.8%
Area Totals	13.3%	16.8%

Western Indiana Community Action Agency, Inc.	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
Clay	0.0%	31.7%	49.6%	10.9%	13.4%	15.9%
Putnam	0.0%	21.4%	33.0%	10.0%	12.0%	14.0%
Vigo	28.9%	35.1%	39.9%	15.5%	16.7%	17.9%
Area Totals	25.9%	33.8%	39.9%	12.1%	14.0%	15.9%

Western Indiana Community Action Agency, Inc.	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Clay	0.0%	17.9%	43.8%
Putnam	12.7%	31.7%	50.7%
Vigo	24.3%	34.0%	43.7%
Area Totals	12.3%	27.9%	46.1%

Housing Insecurity

Western Indiana Community Action Agency, Inc.	Percent of Rental Households Spending Over 30 Percent of Household Income on Rent		
	Total renter-occupied units	Renters paying over 30% of income on rent	Percent
Clay	2,427	812	33.5%
Putnam	3,791	1,225	32.3%
Vigo	16,203	8040	49.6%
Area Totals	22,421	10,077	44.9%
Indiana Totals	793,086	344,699	43.5%

SNAP and TANF Participation

Western Indiana Community Action Agency, Inc.	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Clay	1,240	1,264	1,115	13.4%	33	36	31	16.1%
Putnam	1,184	1,208	1,055	14.5%	18	20	17	17.6%
Vigo	6,734	6,891	5,976	15.3%	158	178	131	35.9%
Area Totals	9,158	9,363	8,146	14.9%	209	234	179	30.7%
Indiana Totals	292,108	296,081	252,167	17.4%	7,604	7,846	5,344	46.8%

Lunches, Computers, Internet Access

Western Indiana Community Action Agency, Inc.	Kids on Free and Reduced Lunch 2018		Technology		
	Number	% of all School Age kids	Percent of Households with Computer but without Internet	Percent of Household without a Computer	Percent of HH with Computer but only a Cellular Data Plan
Clay	2,360	56.3%	9.4%	12.3%	16.2%
Putnam	2,672	47.5%	11.0%	6.9%	15.5%
Vigo	7,812	52.6%	10.2%	8.5%	12.7%
Area Totals	12,844	52.1%	10.2%	9.2%	14.8%
Indiana Totals	522,888	47.2%	10.3%	10.0%	15.6%