

# South Central Community Action Program



## 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 SCCAP

South Central Community Action Program (SCCAP) is a nonprofit organization based in Bloomington, Indiana that has served low-income people since its founding in 1965. We serve Brown, Monroe, Morgan, and Owen counties in South Central Indiana through various programs with the intent to empower members of our communities to reach self-sufficiency. SCCAP offers Energy Assistance, Weatherization, and Housing Choice Opportunities in all four of its counties. While providing Early Head Start, Head Start, Thriving Connections, and the Growing Opportunities initiative in Monroe County. Our agency mission is to provide opportunities for low-income individuals and families to achieve personal and economic independence.

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Since 1965, the purpose of SCCAP has been to reduce the extent and impact of poverty in this service area. In order to live out our purpose we implement the following actions. We provide support and opportunity for self-development efforts by the low-income community and its members. We engage in advocacy and representation of the interests of the low-income community, while facilitating self-representation. We network with public and private agencies concerned with improving the quality of human life. We demonstrate innovative and effective approaches for dealing with causes and effects of poverty. We operate state and federal programs designed to meet specific needs of low-income individuals and families.

All SCCAP services are provided without regard to race, age, color, religion, sex, disability, national origin, ancestry or status as a veteran.

## Executive Summary

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

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

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

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

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<sup>1</sup> Rank, 2006

<sup>2</sup> Rynell, 2008

<sup>3</sup> Rynell, 2008

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

Among the most notable statistics, they revealed:

- **61%** could not pay all of their bills
- **53%** who did not complete higher education listed “had to take care of a child,” as their reason why.
- **83%** of respondents reported that they do not have any retirement savings
- **52%** are BEHIND on paying back debt.
- While most respondents owned a vehicle, there were still transportation challenges; **38%** struggle to afford car maintenance and repairs and **23%** struggle to afford gas.

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

### POPULATION

- The SCCAP service area counties had a combined population of 251,042; 6% (15,034) of these people lived in Brown County; 58% (145,403) lived in Monroe County; 28% (69,727) lived in Morgan County; and 8% (20,878) lived in Owen County. The population of each county is listed in Appendix 3.
- The population of the SCCAP service area increased in the five years from 2013 to 2018 by 2%. During this same timeframe, the statewide population also grew by 2%.
- Only two of SCCAP’s service area counties lost population from 2013-2018. Brown County lost under 1%, Owen County lost 2%.

### DEMOGRAPHICS

- Just over 1% of the total population of the SCCAP service area is African American. The highest proportion of African Americans resides in Monroe County (3%). Brown County had a 1% African American population, Morgan County had under 1%, and Owen County had nearly 1% African American population. The service area figure is well below the state percentage of 9%.
- SCCAP’s service area had over 6,456 Hispanic/Latino residents. Most resided in Monroe County (4,895, 3%). Brown County had a Hispanic/Latino population of 249 (nearly 2%) people, Morgan County had 1,053 Hispanic/Latino people (1%), and Owen County had a Hispanic/Latino population of 259 (1%) people. In total, Hispanic/Latino residents make up almost 2% of the population of the service area, compared to 7% statewide.
- Nearly 25% of SCCAP’s service area population is people 60 years old and above. This is slightly higher than the statewide percentage of 24%. Brown County had the highest rate at nearly 32%. Monroe County had a rate of 17%, Morgan County had a rate of nearly 23%, and Owen County had a rate of 26%.

### SERVICE AREA POVERTY

- The median household income in each of SCCAP’s service area counties ranged from about \$47,000 to \$62,000. (Brown County – \$61,455, Monroe County – \$47,075, Morgan County – \$62,462, Owen County – \$48,667). The statewide median is \$52,602.
- 31% of households in the service area earned below \$35,000 a year. Monroe County had the highest rate of households (39%) earning below \$35,000 a year. Brown County had 28%, Morgan County had 24%, and Owen County had nearly 35%. All of the counties had lower rates than the statewide rate of 39%, except Monroe County.
- The SCCAP service area counties had 44,121 people in poverty, 15% of the area’s population in 2018. These numbers have declined over the last 5 years (down under 1% since 2013). However, it is important to note that because of population size, the 2018 American Community Survey’s 5-year averages are the most recent data available. Additionally, the pandemic’s economic impact on the service area is not yet known.

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<sup>5</sup> CAA Secondary Data Tables, Appendix 3.

- Brown County's (9%) and Morgan County's (11%) poverty rates were below Indiana's statewide average (13%). Monroe County's poverty rate (24%) was higher than the statewide average, as was Owen County's (16%).
- 8,484 children (under the age of 18) were living in poverty in the SCCAP service area in 2018. The percentage of children living in poverty ranged from 7% to 28%. Monroe County (20%) and Owen County (28%) were above the statewide average of 20%, while Brown County (8%) and Morgan County (17%) were below the statewide average of 20%.
- The female poverty rate for the service area was higher than the poverty rate for males, 17% compared to 14%. This was true for each of the service area counties (Brown – female 10%, male 9%; Monroe – female 25%, male 24%; Morgan – female 14%, male 9%; Owen – female 19%, male 13%). Notably, a quarter of both male and female populations in Monroe County are in poverty.
- The American Community Survey of the U.S. Census Bureau estimates that 42% of the minority population of SCCAP'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 36% to 46% 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 29%, the possible range is 12% to 45%.
- 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 SCCAP service area, over 83,000 people were living with low incomes in 2018. Most of these people lived in Monroe County (53,677). Brown County had 4,111 people living below 200% the Federal Poverty Line, Morgan County had 17,707 and Owen County had 7,609 people. Monroe County (41%) and Owen County (37%) also had a higher rate of those living with low incomes than the statewide rate (32%). Brown County had a rate of 28% and Morgan County had a rate of 26%.

## Direct Service Statistics & Survey Methodology

### KEY STATISTICS

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*Household statistics among those South Central Community Action Program (SCCAP) served in 2019.<sup>6</sup>*

- SCCAP served 6,733 individuals and 3,915 households in 2019.
- Clients served included 1,096 individual children ages 0 to 5 years, 986 individual children ages 6 to 13 years, and 463 individual children ages 14 to 17 years. Together, these individual children were 38% of all the people SCCAP served.
- In 2019, SCCAP documented serving 1,443 individual senior citizens age 60 and over, which is 21% of those served.
- 24% of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- 731 households were enrolled in Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and/or The Special Supplemental

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<sup>6</sup> Data from SCCAP's 2019 CSBG Report, Module 4.

Nutrition Program for Women, Infants & Children (WIC) at the time SCCAP served them.

- Households served were generally small; households with one, two, or three people accounted for 81% of households served.
- 61% of the households served in 2019 were families or groups living in rental housing.

- Among the 6,733 people served, 84% were White, 8% were African American, and 3% served were of Hispanic/Latino origin.
- At least 32% of persons over age 25 who were served in 2019 had not earned a high school diploma or passed the General Educational Development (GED). Only about 15% of household heads had two or more years of post-high-school education.

## SURVEY VALIDITY

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From September 2020 to March 2021, researchers sent surveys via text and email to financially vulnerable households in SCCAP's service area. The SCCAP household survey had 97 unique survey attempts, with 64 completions, providing a 95% confidence level and a 12.15 confidence interval. Survey respondents were more likely to be female, to have a disability and to be 25-44 years old than SCCAP'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

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GENDER	Client Population	Survey
<b>Male</b>	42%	14%
<b>Female</b>	58%	84%
<b>Other</b>	0%	2%
<b>Unknown</b>	0%	0%

AGE	Client Population	Survey
<b>18-24</b>	4%	2%
<b>25-44</b>	18%	45%
<b>45-54</b>	11%	27%
<b>55-59</b>	7%	11%
<b>60-64</b>	7%	5%
<b>65-74</b>	9%	11%
<b>75+</b>	5%	0%

LATINO/NOT LATINO	Client Population	Survey
<b>Hispanic, Latino or Spanish</b>	3%	5%
<b>Not Hispanic, Latino or Spanish</b>	96%	94%
<b>Unknown/Not Reported</b>	1%	2%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	0%
Asian	1%	2%
Black or African American	8%	5%
Native Hawaiian or Other Pacific	0%	0%
White	84%	88%
Other	2%	0%
Multi-Racial	5%	5%
Unknown	0%	2%

DISABILITY	Client Population	Survey
Yes	27%	42%
No	72%	58%
Unknown	1%	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	Brown	Monroe	Morgan	Owen	Other
Survey Respondents	1	38	13	9	3

## HOUSEHOLD SIZE

- Average household size: 3.1
- 3% were living with others to help them financially, also 3% indicated living with others to give or receive care (child care/elder care).
- “My brother has some mental issues that my parents could not handle any more so my husband and I took him in,” one respondent explained of their living arrangements. Another reported that their living arrangements are to help them “financially and illness.” Another respondent said that they lived with family that was taking care of them.

## GENERAL WELL-BEING

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

WELL-BEING	U.S. Population (2019)	SCCAP
Living Comfortably	36%	2%
Doing OK	39%	27%
Just Getting By	18%	33%
Finding it Difficult to Get By	6%	39%

- 39 respondents (61%) 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 29,605 initial unemployment insurance claims in the SCCAP service area.<sup>7</sup>
- 52% felt their household was worse off financially since COVID-19, while 42% of households said they were “about the same.” Just 6% of respondents reported that they were “better off.”
- Many respondents offered narrative explanations of their choice, including:
  - “I and son’s girlfriend (roommate) have asthma and I am immunocompromised. Hard to find work where we aren’t constantly being exposed to others.”
  - “I try to supplement my income with light yard/house work and selling my art.”
  - “Lost my job when my husband I had tried to kill me domestic violence I have ptsd. My car got repossessed and I got evicted even though there was moratorium from Echo lake they made me at 50 homeless with 3 cats. I got food stamps but could not get to the places I needed to get the paperwork needed to keep them”
  - “I had a small part time job in addition to an SSDI payment that allowed me to cover my bills. I lost my job early this year and have been able to get a new one.”
  - “Husband lost job living on unemployment which is about to run out.”
  - “Afraid to leave my house”
  - “My check doesn’t stop since it comes from the government however meet and prices are starting to rise”
  - “Partner is the sole person bringing in money and hasn’t found many jobs”
  - “I clean for people and due to covid cannot enter other households so no work now”
  - “My 2 older children are struggling to keep up with school, and I can’t help”
  - “I’m a single mother whose job has been closed since March because of Covid.”

ASSISTANCE <sup>8</sup>	Yes	On Waiting List or Want/Need This Kind of Assistance
<b>SNAP</b>	64%	8%
<b>Housing Assistance</b>	14%	16%
<b>TANF</b>	2%	2%
<b>Child Care Assistance</b>	6%	5%
<b>Stimulus</b>	59%	14%
<b>Unemployment</b>	14%	18%

In September 2020, there were just over 150 families in all of the SCCAP service area who were participants in TANF. Although this is a nearly 26% increase over September 2019, it still seems very low when you consider that more than 1,400 families served by SCCAP had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.<sup>9</sup> Also in September 2020, 4,004 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:**

- “Easy way to see income guidelines and rules for each program, so could determine if I qualify before filling out the paperwork.”

#### **Legal help / court efficiency:**

- “I could use legal help.”

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

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

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

- “Applied for disability awaiting court approval.”

#### Housing assistance:

- “Would like help with housing.”
- “I am in desperate need my home is falling apart I found mode in my house I am disabled I can afford to get it fixed pleading with anyone that get help me would be greatly appreciated.”
- “I used my stimulus to pay my property taxes which I didn't know I was supposed to pay.”

## 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 SCCAP, more than 11,000 applicants for public assistance have filled out FSSA's well-being assessment.<sup>10</sup>

WELL-BEING ASSESSMENTS <sup>11</sup>		% of Assessments Completed
<i>Total assessments completed in SCCAP service area: 11,352</i>		
<b>Not enough money for food in the last 12 months</b>		52%
<b>Utilities shut off in last 12 months</b>		38%
<b>Fear of not having stable housing in next 2 months</b>		23%
<b>Problems getting child care</b>		12%
<b>Cost prevented seeing doctor in the last 12 months</b>		23%
<b>Transportation prevented seeing doctor in the last 12 months</b>		29%
<b>Need help reading hospital materials</b>		29%
<b>Fear of being hurt at home</b>		13%
<b>Actively seeking work in last 4 weeks</b>		35%
<b>Not engaged in regular exercise</b>		43%

## EDUCATION

Respondents in the subsample reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area <sup>12</sup>
<b>Some K-12 school, no diploma</b>	11%	32%	10%
<b>High school diploma / GED / alternative credential</b>	33%	49%	30%
<b>Some college, no degree</b>	26%	6%	19%
<b>Associate degree</b>	16%	13%	8%
<b>Bachelor's degree</b>	13%		6%**
<b>Master's degree or higher</b>	2%	Unknown	

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

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

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

<sup>12</sup> 2018 ACS 5-yr averages for the whole SCCAP service area.

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

1. I had to take care of children (53%)
2. Tuition was too expensive (23%)
3. I struggled to meet basic needs like housing and food (19%)
4. I had illness or health issues (11%)
5. I wanted to work (9%)/ I needed to support or care for parents or siblings. (9%)

**53%**

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 SURVEY<sup>13</sup>

Within the Service Area, Owen County had the highest rate of residents that did not have a high school diploma (HSD) or its equivalent (HSE), with 15% (Brown, 8%; Monroe, 8%; Morgan, 12%). Owen County also had the highest percentage with *only* a HSD/HSE (nearly 43%) and the lowest percentage of those with a bachelor’s degree or higher (13%).

### Spotlight on a Community Need

SCCAP could focus on/recruit from Owen 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

- 13% 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.
- 1% of respondents reported experiencing property theft in the past 12 months.
- 5% of respondents reported experiencing domestic violence or abuse in the past 12 months.

## FINANCIAL SERVICES, SAVINGS AND DEBT

84% of respondents reported that they did not have emergency savings. 9% of respondents selected prefer not to answer. A few respondents noted that they *had* an emergency fund but had to spend it completely due to COVID-19. Of the 6% who reported that they did have emergency savings, the median amount saved was \$1000.

<sup>13</sup> CAA Secondary Data Tables, Education, Appendix 3.

## MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
<b>Checking Account</b>	86%
<b>Savings Account</b>	42%
<b>Credit Card</b>	67%
<b>Retirement Savings</b>	16%

- 83% of respondents reported that they do not have any retirement savings, and another 13% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout my retirement.
- 34% 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 615.

## 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
<b>Money Order</b>	73%	16%	3%	8%
<b>Check Cashing</b>	80%	13%	3%	3%
<b>Payday Loan (Storefront)</b>	88%	6%	3%	3%
<b>Pawn Shop Loan</b>	84%	13%	2%	2%
<b>Tax Refund Advance</b>	89%	9%	0%	2%
<b>Payday or Installment Loan (Online)</b>	91%	5%	2%	2%

## DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 52% reported, "I wouldn't be able to pay for the expense right now," while 22% said they would use cash or its equivalent (savings or a credit card paid in full). Nationally, 63% of adults in 2019 said they would use cash or its equivalent.
- Asked about their strategies for dealing with the expense, clients responded:

STRATEGIES FOR EXTRA EXPENSES*	U.S. Population (2019)	SCCAP
<b>Put it on my credit card and pay it off over time</b>	15%	14%
<b>Using money from a bank loan or line of credit</b>	3%	3%
<b>By borrowing from a friend or family member</b>	10%	33%
<b>Using a payday loan, deposit advance, or overdraft</b>	2%	8%
<b>By selling something</b>	7%	27%

## **DEBT**

We asked clients to use a word or short phrase to describe their debt. Below are the words participants chose, with words/phrases chosen more often appearing larger.



## CURRENT DEBT\*

Debt Sources & Amounts	\$0	< \$500	\$500 - \$1,000	\$1K to \$10K	> \$10K
Medical	28%	11%	22%	19%	8%
Student	55%	5%	2%	11%	20%
Car	61%	0%	3%	6%	17%
Credit Card	34%	13%	3%	30%	9%
Personal	73%	0%	9%	8%	2%
Payday	91%	2%	0%	2%	0%

52% of respondents reported that they are BEHIND on paying back debt. Falling behind on debt can lead to damaged credit and added fees. Prior to the pandemic, nearly one in three Hoosiers with a credit file had a debt in collections.

DEBT IN DELINQUENCY	Survey
Medical	33%
Student	23%
Car	8%
Credit Card	23%
Personal	11%
Payday	0%

# Spotlight on a Community Need

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

## EMPLOYMENT

- 22% of respondents reported that they were employed, and the same percent (22%) reported that a spouse or partner was employed.
- 14% reported they could not find a job for themselves, and 8% reported their spouse/partner could not find a job.
- 5% said their spouse's employer would not give their spouse/partner more hours.
- 16% said lack of child care was a barrier to working more, and 8% reported lack of child care was a barrier to their spouse/partner working more.
- 42% listed a health issue as a barrier to them working more, and 13% said a health issue limited their spouse/partner from working more.
- 6% reported that attending school or training limited how much they could work, and 3% said that attending school or training limited how much their spouse/partner could work.
- 23% are afraid to work because of COVID-19, and 9% report their spouse is afraid to work due to COVID-19.
- 14% reported that they experienced lay-offs or furloughs due to COVID-19, and 8% reported that their spouse or partner experienced lay-offs.
- 5% work two or more jobs themselves, and 3% 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
<b>Normally work the same hours</b>	71%	56%
<b>Schedule varies, primarily at my / my partner's request</b>	10%	6%
<b>Schedule varies, primarily based on employer's needs</b>	19%	38%

In 2018, the highest concentration of working residents in the service area were working in occupations in "management, business, science, and arts" (33%). The second highest for the service area was in "sales and office occupations" (21%)."

OCCUPATION BY COUNTY	Brown	Monroe	Morgan	Owen	Area Totals
<b>Management, Business, Science and Arts</b>	32%	45%	29%	24%	<b>33%</b>
<b>Service</b>	15%	20%	16%	17%	<b>17%</b>
<b>Sales and Office</b>	24%	20%	22%	18%	<b>21%</b>
<b>Natural Resources, Construction and Maintenance</b>	13%	6%	14%	17%	<b>13%</b>
<b>Production, Transportation and Material Moving</b>	17%	10%	19%	23%	<b>17%</b>

The average annual unemployment rate for the service area in 2019 was 3.4%.<sup>14</sup> This is a sharp contrast to the more than 29,000 initial unemployment insurance claims seen in the service area from March through September. The “continued claims” for the month of September 2020 were 14,645 for the service area, with Monroe County having the most. The top two industries represented in these continued claims are administration, support, waste management and Rem. Services, and accommodation/food service.

More than

# 29,000

initial UI claims were filed in the service area  
from March through September 2020

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
<b>Accommodation and Food Services</b>	3,356	23%
<b>Admin., Support, Waste Mgt. and Rem. Services</b>	1,518	10%
<b>Arts, Entertainment and Recreation</b>	201	1%
<b>Construction</b>	964	7%
<b>Educational Services</b>	526	4%
<b>Finance and Insurance</b>	147	1%
<b>Health Care and Social Services</b>	1,275	9%
<b>Information</b>	150	1%
<b>Management of Companies and Enterprises</b>	109	1%
<b>Manufacturing</b>	1,316	9%
<b>Other Services (Except Public Administration)</b>	728	5%
<b>Professional, Scientific and Technical Services</b>	404	3%
<b>Public Administration</b>	92	1%
<b>Real Estate and Rental and Leasing</b>	220	2%
<b>Retail Trade</b>	1,493	10%
<b>Transportation and Warehousing</b>	630	4%
<b>Unknown Industries</b>	947	7%
<b>Wholesale Trade</b>	490	3%

## HOUSING

**Median monthly housing cost:** \$600, which is 57% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. Across the whole service area, 50% of renters were paying 30% or more of their household income on rent. Monroe County had the highest rates, with 55%.

- 5% of respondents said receiving an eviction notice contributed to them leaving their last residence.

Respondents reported the following living arrangements:

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

LIVING ARRANGEMENTS	Survey
<b>Currently without housing</b>	0%
<b>Live with family or friends (not an owner or listed on the rental contract)</b>	2%
<b>Currently in Temporary Housing (shelter)</b>	0%
<b>Other</b>	6%
<b>Own a home free and clear (without a mortgage or loan)</b>	8%
<b>Own a home with a mortgage or loan</b>	31%
<b>Own a mobile home with or without a mortgage, and pay lot rent</b>	11%
<b>Own a mobile home with or without a mortgage on land that I own</b>	5%
<b>Rent a home, apartment or other housing</b>	38%

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
<b>Overall quality of neighborhood</b>	11%	17%	30%	41%
<b>Quality of local schools</b>	6%	9%	14%	45%
<b>Safety of neighborhood</b>	9%	17%	27%	47%
<b>Quality of other neighborhood features (e.g., stores, parks)</b>	11%	16%	34%	36%
<b>Overall quality of your housing</b>	11%	17%	31%	38%
<b>Cost of your housing</b>	14%	14%	33%	31%
<b>How close it is to work or school</b>	3%	6%	23%	28%

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

- High-speed internet
- Utilities
- Paying for property taxes and home insurance
- Parks and bike paths and business
- Access to public transportation and social services
- Road conditions
- Washer dryer garbage disposal front or back porch insulation
- Walking

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

- Help to improve your credit score (44%)/ A low-interest loan (44%)
- Reduce the amount of other debt you owe (38%)/Help to make repairs (38%)
- Help to find an affordable home (33%)
- Find a higher-paying or more stable job (25%)

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

- Bad credit (69%)
- Money for a security deposit (63%)
- All the places I can afford are unsafe, unhealthy, or too small (44%)
- Eviction on my record (25%)
- I don't have a car and can't find locations on public transit lines or near work/school (13%)/ Can't find units for household member with special needs (13%)/ Criminal record (13%).

## TRANSPORTATION

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- 88% of respondents report owning a vehicle.
- 5% of respondents do not have a vehicle and need one.
- 14% report "my car is unreliable/frequently breaks down," while 38% struggle to afford car maintenance and repairs, and 23% struggle to afford gas.
- 8% report "my car payment is too high."
- 11% have to share a vehicle with other family members.
- 5% of respondents have had a car repossessed.

Transportation challenges led to difficulty:

- Applying for/accepting a job (11%)
- Working a scheduled shift / arriving to work on time (11%)
- Attending school / classes (2%)
- Getting children to/from school on time (8%)
- Visiting the doctor (23%)
- Buying groceries (25%)
- Accessing child care (3%)

### Spotlight on a Community Need

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

## HEALTH

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HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	58%
Insurance through a marketplace plan	0%
Insurance through my employer	14%
Medicare	11%
No insurance	5%

- The residents of the service area had a higher uninsured rate as the survey respondents with 10%. Brown and Owen Counties had the highest uninsured rates with 11% each.
- Cost** was listed as the most significant barrier.
- In terms of **health issues**, respondents expressed concerns about:
  - Diabetes (34%)
  - Heart disease (30%)
  - Cancer (14%)
  - Receiving services for a loved one with a disability (13%)
  - Substance abuse (6%)
  - Mental health (48%)

## Spotlight on a Community Need

Expanded initiatives to help folks obtain health insurance should consider targeting recruitment efforts in Brown and Owen Counties.

## MENTAL HEALTH

- 52% 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.
- 41% 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.
- 73% of respondents said their stress level has increased since COVID-19.

## CHILD CARE

- 22% of respondents reported that they had a child in need of care. **Across the service area, 24% of kids under 5 were in poverty.**<sup>15</sup> Of those needing child care, most needed first shift, with after-school care second.
- According to the *Child Care Desert* report from the Indiana Business Research Center<sup>16</sup> there were 20 “low-capacity” census tracts and 2 census tracts that are child care deserts in the service area.<sup>17</sup>
- Of families who needed or used child care, top concerns were:

CHILD CARE NEEDS	Percent of Respondents in Need of Care
<b>First Shift</b>	67%
<b>Second Shift</b>	20%
<b>Third Shift</b>	20%
<b>Weekends</b>	7%
<b>Before School</b>	20%
<b>After School</b>	20%
<b>Highly Irregular Hours</b>	7%
<b>Other</b>	13%

<sup>15</sup> CAA Secondary Data Tables, Appendix 3.

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

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

- 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.”

1. I cannot find care that matches my work schedule (40%)
2. I cannot find care that is affordable (33%)
3. My current care is unreliable (20%)

## 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. Only 2 of the counties in the service area had census tracts that were child care deserts (1 tract each), but Monroe County had the most census tracts (9) that were “low-capacity.”

## FOOD INSECURITY

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

- **37%** of respondents said they couldn't afford to buy more food
- **13%** said they couldn't get out to buy food (e.g. because of transportation or health issues)
- **13%** said they were afraid to go out
- **2%** said they couldn't get groceries or meals delivered
- **9%** said stores near them didn't have the foods they wanted

As of September 2020, nearly 8,000 households were receiving SNAP benefits, an 18% increase over 2019. In 2018, more than 12,500 kids were on Free and Reduced Lunch, accounting for nearly 46% 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

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### CELL PHONES

- 64% of respondents reported having a cell phone with unlimited minutes/data, versus 36% with limitations (limited texts, data or minutes).

### LAND LINES

- 9% of respondents have a land line.

### COMPUTER/LAPTOP

- 48% of respondents have a computer or laptop.

### INTERNET

- 34% of respondents have fast, reliable internet, versus 20% with slow/unreliable internet.

According to the 2018 American Community Survey, 11% of the residents across the service area had a computer but did not have internet at all, 21% 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

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## COMMUNITY RESOURCES

We asked survey participants, "What are other places in the community that individuals can turn to for help besides SCCAP?" They answered:

- Salvation Army
- Food pantries
- Churches
- Centerstone
- Indiana Solar
- Trustee
- Nazarene Church
- 211
- MCUM
- Mother Hubbard's Cupboard
- Library
- Pantry279
- St Vincent's de Paul Society
- Ellettsville pantry
- Hoosier Hills
- Hannah center
- Shalom Community Center
- Community Kitchen
- Boys and Girls Club

## 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:

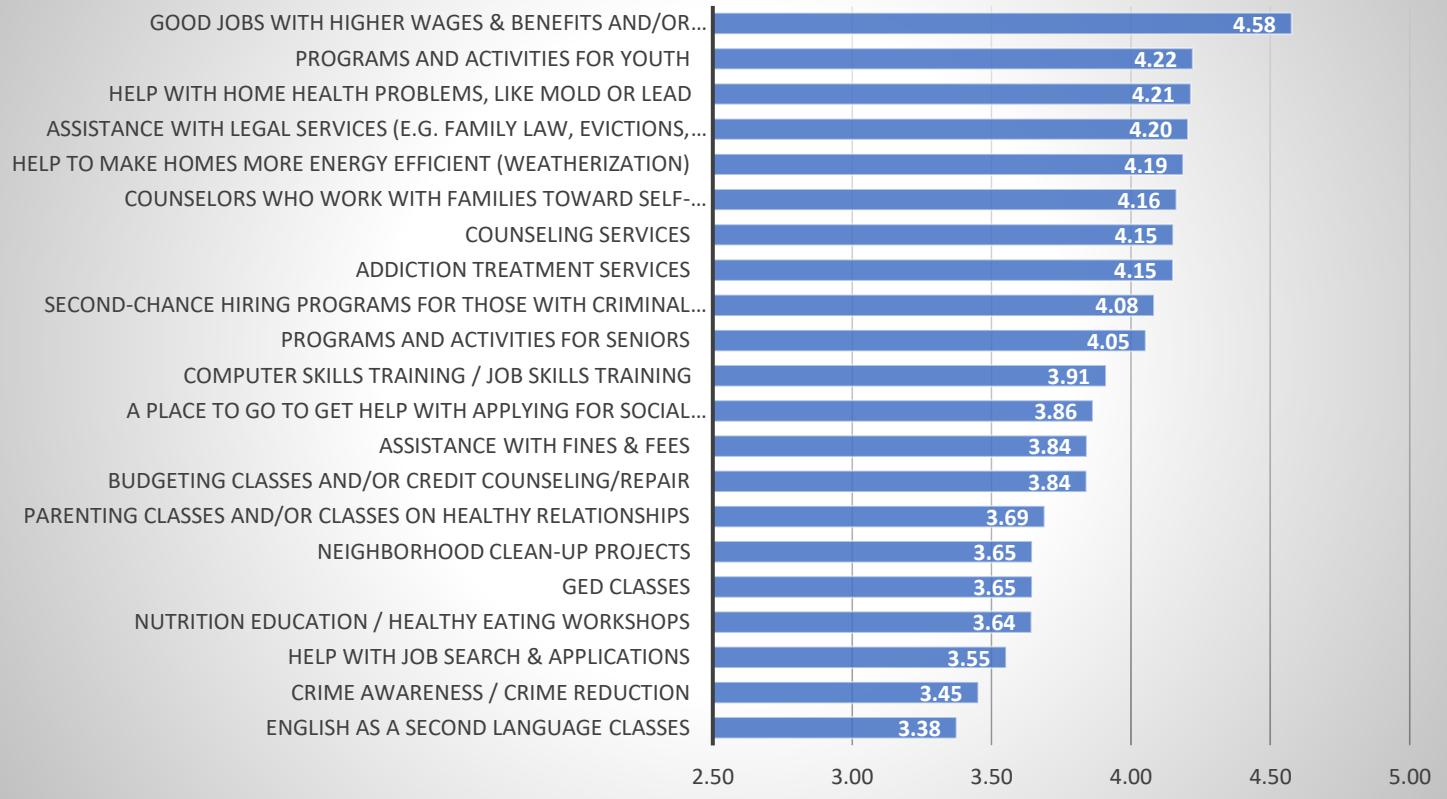
1. Good jobs with higher wages & benefits and/or opportunities to advance
2. Programs and activities for youth
3. Help with home health problems, like mold or lead
4. Assistance with legal services (e.g. family law, evictions, expungement, debt collection)
5. Help to make homes more energy efficient (weatherization)

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

## Spotlight on a Community Need

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

## Community Needs



## Feedback on SCCAP's service delivery

### FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
<b>Energy Assistance</b>	44
<b>Weatherization</b>	19
<b>Other</b>	7

Respondents provided the following ratings and suggestions for SCCAP staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
<b>The way staff treated you</b>	0%	16%	23%	61%
<b>The reliability of the program staff in doing what they said they would do</b>	2%	11%	30%	58%
<b>The timeliness of program staff in responding to your questions or needs</b>	0%	23%	25%	52%
<b>The knowledgeability of program staff</b>	5%	14%	33%	48%

## **Selected Additional Feedback**

- “Your corporation has relieved a big portion of the overwhelming stress in my life. Which lets me focus more on my physical and mental disabilities.”
- “You all are awesome.”
- “It helps me to be able to live here. Very thankful for your services.”
- “I wouldn’t make it through the winter or summer months, without this program.. extremely important that we have is program.”
- “Seem to genuinely care. Very knowledgeable about there trade”
- “Having the office closed during covid-19 is terrible”

## **FEEDBACK FROM COMMUNITY PARTNERS**

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Community partners had two opportunities to provide feedback on SCCAP programs and services. The first was a focus group where 27 community leaders representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions were invited to participate in a focus group. Three community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey; 7 people participated.

We asked community partners about the needs in the community they served. One person noted that even when there are services, there is still more need and people need help navigating the systems that exist. Another person said credit counseling and help remedying bad credit. One other participant said legal services and affordable housing are big needs.

When asked about which programs from SCCAP they liked the best or they think supported families the most, participants said Head Start, Weatherization, Thriving Connections, and energy assistance.

When asked how SCCAP could improve, the answers varied. A few participants said they wished SCCAP was still doing healthcare navigation/Covering Kids and Families. One person said they wanted more advertising about services so more referrals could be made.

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

- Increasing minimum wage
- Universal healthcare / not tying healthcare to employment

We asked community leaders, “If I won the lottery and gave you my winnings, what program in your community would you invest in FIRST?” One person said they would expand the Nurse Family Partnership program so more first time parents could have support. Another participant said affordable housing paired with reliable transportation. Another suggestion was expanding mental health coverage.

In the online survey there were 7 responses representing community based organizations, education, faith-based organizations, as well as both the public and the private sectors. According to their rankings, services that the area needs more of include:

1. Assistance with fines and fees
2. Help to make homes more energy efficient (Weatherization)
3. Counselors who work with families toward self-sufficiency
4. Computer skills training / job skills training

The results of the survey were overwhelmingly positive. Community partners were most satisfied with the knowledgeability of program staff.

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

"SCCAP shares two counties with us. We know firsthand the impact of their energy assistance, weatherization, and Section 8 voucher programs. SCCAP's staff is responsive to our calls for assistance and information to share with those we serve."

## 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 South Central Community Action Program as a critical source of support and appreciate the programs SCCAP 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 SCCAP'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 SCCAP and community partners can make meaningful contributions moving forward. Beyond this, connecting clients to tools like low-cost financial services and savings accounts, credit-building products, reliable internet, and home computers - or catalyzing community partners to address these needs - may set more Hoosiers on a path to financial stability.

## Appendix 1: Survey Questions

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### YOU & YOUR FAMILY

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

### GENERAL WELL-BEING & COVID-19

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

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

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

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

#### **KEY AREA - EMPLOYMENT**

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

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

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

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

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

## **KEY AREA – TRANSPORTATION**

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

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

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

## **KEY AREA – CHILD CARE**

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

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

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

#### **KEY AREA - FOOD**

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

#### **KEY AREA - COMMUNICATIONS/CONNECTIVITY**

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

#### **COMMUNITY NEEDS**

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

#### **AGENCY SATISFACTION**

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

58. What other feedback would you like to give us about our programs/services?
59. Please let us know if you would like to participate in any of the following follow-up activities: Please contact me to provide assistance with the needs I mentioned in this survey. I am willing to participate in a follow interview with someone from the research team. Please contact me about engaging in advocacy to change laws & policies so that more Hoosiers can be financially secure. Please enter me in the gift card raffle.
- Providing your contact information is optional, but we need this information to follow up with you if you checked "yes" to any of the above. Nam

## Appendix 2: Sources and Methodology

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### Bibliography

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- 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/>.
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- Rynell, Amy. 2008. *Causes of Poverty: Findings from Recent Research*. Literature Review, Chicago: The Heartland Alliance Mid-America Institute on Poverty.

### Survey Distribution

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

### Sources for CAA Secondary Data Tables:

- **Population:** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Table B01003
- **Households:** U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates, Tables:
  - **Household Types:** B11001
  - **Family Poverty:** S 1702
- **Race-Age-Education:** U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates, Tables:
  - **S1501, S0101, B03001, B02001**
- **Occupations:** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables: S2401
- **Income:** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables:
  - **Median Household Income:** B19013
  - **Median Family Income:** B19113
  - **Income Distribution (2018 only):** B19001
- **Poverty:** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables:
  - **Poverty Status, Poverty by Race, by Gender, by Ethnicity:** S1701
  - **Specified Characteristics of People at Specified Levels of Poverty:** S1703
  - **Ratio of Poverty to Income:** B17002
- **Housing Insecurity, SNAP & TANF Participation**
  - U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Table B25070

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

## Appendix 3: CAA Secondary Data Tables

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### Population

Population, U.S. Census				
South Central Community Action Program, Inc.	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Brown	15,034	15,128	-94	-0.6%
Monroe	145,403	139,634	5,769	4.1%
Morgan	69,727	69,217	510	0.7%
Owen	20,878	21,467	-589	-2.7%
<b>Area Totals</b>	<b>251,042</b>	<b>245,446</b>	<b>5,596</b>	<b>2.3%</b>
<b>Indiana Totals</b>	<b>6,637,426</b>	<b>6,514,861</b>	<b>-122,565</b>	<b>1.9%</b>

### Households

South Central Community Action Program, 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
Brown	6,093	4,430	72.7%	77.9%	22.1%
Monroe	55,537	29,135	52.5%	67.6%	32.4%
Morgan	25,926	18,650	71.9%	79.8%	20.2%
Owen	8,695	5,888	67.7%	80.9%	19.1%
<b>Area Totals</b>	<b>96,251</b>	<b>58,103</b>	<b>66.2%</b>	<b>76.6%</b>	<b>23.5%</b>
<b>Indiana Totals</b>	<b>2,553,818</b>	<b>1,705,291</b>	<b>67.8%</b>	<b>83.6%</b>	<b>16.4%</b>

South Central Community Action Program, Inc.	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Brown	5.3%	26.3%	4.0%
Monroe	8.0%	48.8%	13.6%
Morgan	6.4%	43.6%	14.0%
Owen	9.9%	54.0%	21.1%
<b>Area Totals</b>	<b>7.4%</b>	<b>43.2%</b>	<b>13.2%</b>
<b>Indiana Totals</b>	<b>6.8%</b>	<b>40.1%</b>	<b>21.1%</b>

South Central Community Action Program, Inc.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Brown	\$55,678	\$61,455	\$5,777	\$63,941	\$76,016	\$12,075
Monroe	\$43,244	\$47,075	\$3,831	\$67,977	\$70,445	\$2,468
Morgan	\$59,766	\$62,462	\$2,696	\$68,181	\$71,290	\$3,109
Owen	\$47,453	\$48,667	\$1,214	\$55,608	\$60,111	\$4,503
<b>Area Totals</b>	<b>\$51,566</b>	<b>\$55,061</b>	<b>\$3,264</b>	<b>\$65,959</b>	<b>\$70,868</b>	<b>\$3,806</b>
<b>Indiana Totals</b>	<b>\$50,761</b>	<b>\$52,821</b>	<b>\$2,060</b>	<b>\$61,918</b>	<b>\$64,211</b>	<b>\$2,293</b>

## Race/Age

South Central Community Action Program, 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
Brown	157	1.0%	249	1.7%	4,821	32.1%
Monroe	4,362	3.0%	4,895	3.4%	25,053	17.2%
Morgan	212	0.3%	1,053	1.5%	15,864	22.8%
Owen	159	0.8%	259	1.2%	5,455	26.1%
Area Totals	4,890	1.3%	6,456	2.0%	51,193	24.6%
<b>Indiana Totals</b>	<b>619,472</b>	<b>9.3%</b>	<b>450,267</b>	<b>6.8%</b>	<b>1,407,682</b>	<b>23.6%</b>

## Educational Attainment

South Central Community Action Program, 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
Brown	8.8%	32.6%	22.8%	8.4%	27.4%
Monroe	7.8%	21.9%	17.2%	7.5%	45.6%
Morgan	12.3%	40.0%	20.4%	10.4%	16.9%
Owen	14.8%	42.6%	24.0%	5.9%	12.6%
Area Totals	9.9%	30.1%	19.2%	8.3%	6.3%
<b>Indiana Totals</b>	<b>11.4%</b>	<b>34.0%</b>	<b>20.6%</b>	<b>8.8%</b>	<b>26.1%</b>

## Occupations

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
South Central Community Action Program, 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
Brown	31.6%	15.1%	23.7%	13.0%	16.5%
Monroe	45.0%	20.2%	19.7%	5.5%	9.6%
Morgan	29.3%	16.2%	21.8%	13.6%	19.1%
Owen	24.4%	17.2%	17.7%	17.3%	23.4%
Area Totals	32.6%	17.1%	20.7%	12.4%	17.1%
<b>Indiana Totals</b>	<b>29.2%</b>	<b>16.4%</b>	<b>19.5%</b>	<b>11.0%</b>	<b>23.9%</b>

## Incomes

South Central Community Action Program, Inc.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Brown	\$55,678	\$61,455	\$5,777	\$63,941	\$76,016	\$12,075
Monroe	\$43,244	\$47,075	\$3,831	\$67,977	\$70,445	\$2,468
Morgan	\$59,766	\$62,462	\$2,696	\$68,181	\$71,290	\$3,109
Owen	\$47,453	\$48,667	\$1,214	\$55,608	\$60,111	\$4,503
Area Totals	<b>\$51,566</b>	<b>\$55,061</b>	<b>\$3,264</b>	<b>\$65,959</b>	<b>\$70,868</b>	<b>\$3,806</b>
<b>Indiana Totals</b>	<b>\$50,761</b>	<b>\$52,821</b>	<b>\$2,060</b>	<b>\$61,918</b>	<b>\$64,211</b>	<b>\$2,293</b>

South Central Community Action Program, 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
Brown	554	9.1%	574	9.4%	564	9.3%	727	11.9%	1,186	19.5%	2,488	40.8%
Monroe	9,802	17.6%	6,003	10.8%	5,686	10.2%	7,700	13.9%	9,245	16.6%	17,101	30.8%
Morgan	2,050	7.9%	1,849	7.1%	2,216	8.5%	3,791	14.6%	5,458	21.1%	10,562	40.7%
Owen	911	10.5%	1,063	12.2%	1,047	12.0%	1,455	16.7%	1,897	21.8%	2,322	26.7%
Area Totals	13,317	11.3%	9,489	9.9%	9,513	10.0%	13,673	14.3%	17,786	19.8%	32,473	34.8%
<b>Indiana Totals</b>	<b>274,883</b>	<b>12.6%</b>	<b>258,625</b>	<b>12.9%</b>	<b>265,364</b>	<b>13.3%</b>	<b>362,108</b>	<b>18.0%</b>	<b>486,270</b>	<b>25.3%</b>	<b>919,927</b>	<b>40.4%</b>

## Poverty

South Central Community Action Program, 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	
Brown	1,402	9.40%	2,181	14.6%	-35.7%	4,111	27.7%	5,030	33.6%	-18.3%
Monroe	31,680	24.3%	31,344	25.1%	1.1%	53,677	41.2%	54,322	43.4%	-1.2%
Morgan	7,717	11.3%	7,838	11.5%	-1.5%	17,707	25.9%	20,954	30.6%	-15.5%
Owen	3322	16.2%	2,943	14.0%	12.9%	7,609	37.1%	8,020	38.2%	-5.1%
Area Totals	44,121	15.3%	44,306	16.3%	-0.4%	83,104	33.0%	88,326	38.5%	-5.9%
<b>Indiana Totals</b>	<b>908,359</b>	<b>13.1%</b>	<b>969,881</b>	<b>15.4%</b>	<b>-6.3%</b>	<b>2,102,705</b>	<b>32.1%</b>	<b>2,206,873</b>	<b>34.9%</b>	<b>-4.7%</b>

South Central Community Action Program, 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
	Number	Percent	Number	Percent	
Brown	204	7.6%	814	26.7%	-74.9%
Monroe	4,501	20.1%	3,805	17.1%	18.3%
Morgan	2,613	16.8%	3,010	17.8%	-13.2%
Owen	1,166	27.6%	920	19.8%	26.7%
Area Totals	8,484	18.9%	8,549	20.4%	-0.8%
<b>Indiana Totals</b>	<b>292,675</b>	<b>19.7%</b>	<b>342,185</b>	<b>21.8%</b>	<b>-14.5%</b>

South Central Community Action Program, Inc.	Under the age of 5 below 100% poverty level (2018)		Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent	Number	Percent
Brown	31	5.8%	237	7.0%	159	5.8%
Monroe	1,670	26.5%	901	5.2%	896	6.3%
Morgan	798	20.6%	569	5.3%	508	5.5%
Owen	314	30.4%	199	5.4%	181	5.7%
Area Totals	2,813	24.0%	1,906	5.5%	1,744	5.8%
<b>Indiana Totals</b>	<b>88,535</b>	<b>22.4%</b>	<b>71,995</b>	<b>7.7%</b>	<b>60,818</b>	<b>7.3%</b>

South Central Community Action Program, Inc.	Gender		
	Percent of Male Population in Poverty		Percent of Female Population in Poverty
Brown		8.6%	10.3%
Monroe		23.5%	25.2%
Morgan		9.0%	13.5%
Owen		13.4%	19.1%
<b>Area Totals</b>		<b>13.6%</b>	<b>17.0%</b>

South Central Community Action Program, 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
Brown	0.0%	<b>36.1%</b>	52.6%	6.6%	8.6%	10.6%
Monroe	39.1%	<b>43.7%</b>	47.4%	20.5%	21.4%	22.3%
Morgan	14.4%	<b>34.9%</b>	47.1%	9.3%	10.7%	12.1%
Owen	0.0%	<b>7.3%</b>	18.7%	13.2%	16.5%	19.8%
<b>Area Totals</b>	<b>36.3%</b>	<b>41.7%</b>	<b>46.4%</b>	<b>12.4%</b>	<b>14.3%</b>	<b>16.2%</b>

South Central Community Action Program, Inc.	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Brown	4.4%	26.5%	48.6%
Monroe	20.7%	26.5%	32.3%
Morgan	5.7%	11.7%	17.7%
Owen	18.3%	49.6%	80.9%
<b>Area Totals</b>	<b>12.3%</b>	<b>28.6%</b>	<b>44.9%</b>

## Housing Insecurity

South Central Community Action Program, 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
Brown	1,002	435	43.4%
Monroe	25,106	13,883	55.3%
Morgan	6176	1995	32.3%
Owen	1,846	634	34.4%
<b>Area Totals</b>	<b>34,130</b>	<b>16,947</b>	<b>49.7%</b>
<b>Indiana Totals</b>	<b>793,086</b>	<b>344,699</b>	<b>43.5%</b>

## SNAP and TANF Participation

South Central Community Action Program, Inc.	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Brown	377	381	380	63.1%	15	15	9	66.7%
Monroe	4,116	4,227	3,467	21.9%	65	72	52	38.5%
Morgan	2,563	2,587	2,231	16.0%	53	48	46	4.3%
Owen	886	906	816	11.0%	22	21	17	23.5%
<b>Area Totals</b>	<b>7,942</b>	<b>8,101</b>	<b>6,894</b>	<b>17.5%</b>	<b>155</b>	<b>156</b>	<b>124</b>	<b>25.8%</b>
<b>Indiana Totals</b>	<b>292,108</b>	<b>296,081</b>	<b>252,167</b>	<b>17.4%</b>	<b>7,604</b>	<b>7,846</b>	<b>5,344</b>	<b>46.8%</b>

## Lunches, Computers, Internet Access

South Central Community Action Program, 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
Brown	988	49.6%	14.3%	7.1%	24.8%
Monroe	5,156	34.9%	8.8%	4.6%	6.8%
Morgan	5,017	46.3%	8.0%	7.5%	17.8%
Owen	1,364	53.2%	12.6%	14.9%	33.1%
<b>Area Totals</b>	<b>12525</b>	<b>46.0%</b>	<b>10.9%</b>	<b>8.5%</b>	<b>20.6%</b>
<b>Indiana Totals</b>	<b>522,888</b>	<b>47.2%</b>	<b>10.3%</b>	<b>10.0%</b>	<b>15.6%</b>