

# Community Action of Greater Indianapolis

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 CAGI

Community Action of Greater Indianapolis is a nonprofit organization dedicated to the reduction and ultimate elimination of poverty among the clients in its service area. Over the years, CAGI has served more than 40,000 households and 100,000 residents in Boone, Hamilton, Hendricks, Marion and Tipton Counties in Indiana. CAGI’s mission is to empower those we serve to become self-reliant and self-sufficient. Our organization performs an ever-increasing role in the well-being of our residents.

CAGI has pursued its missions since its incorporation in 1965, and the constellation of services we provide has grown and evolved as the shape and face of poverty has transformed, and the needs of our clients have changed. We are proud to be among the more than 1,000 Community Action Agencies in the country striving to achieve such outcomes for our constituents.

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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.”<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 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:

- **86%** of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- **74%** could not pay all of their bills in the month of the survey.
- **50%** who did not complete higher education listed “had to take care of a child,” as their reason why.
- **82%** did not have emergency savings.
- **69%** are BEHIND on paying back debt.
- While most respondents owned a vehicle, there were still transportation challenges; 39% struggle to afford car maintenance and repairs and 27% struggle to afford gas. 22% of respondents have had a car repossessed.

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

### POPULATION

- The CAGI service area counties had a combined population of 1,485,979; 4% (64,321) of these people lived in Boone County; 21% (316,095) lived in Hamilton County; 11% (160,940) lived in Hendricks County; 64% (944,523) lived in Marion County. The population of each county is listed in Appendix 3.

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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

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

- The population of the CAGI service area increased in the five years from 2013 to 2018 by 6%. During this same timeframe, the statewide population grew by 2%.
- All four of CAGI's service area counties gained population from 2013-2018. Boone County gained 11%, Hamilton County gained nearly 12%, Hendricks County gained 8%, and Marion County gained almost 4%.

## DEMOGRAPHICS

- Nearly 10% of the total population of the CAGI service area is African American. The highest proportion of African Americans resides in Marion County (28%). Boone County nearly had a 2% African American population, Hamilton County had a 4% African American population, and Hendricks County had a 7% African American population. The service area figure is above the state percentage of 9%.
- CAGI's service area had over 116,000 Hispanic/Latino residents. Most resided in Marion County (96,260, 10%). Boone County had a Hispanic/Latino population of 1,842 (3%) people, Hamilton County had a Hispanic/Latino population of 12,280 (4%), and Hendricks County had a Hispanic/Latino population a little over 6,000 (4%) people. In total, Hispanic/Latino residents make up 5% of the population of the service area, compared to 7% statewide.
- 22% of CAGI's service area population is people 60 years old and above. This is slightly lower than the statewide percentage of 24%. Hendricks County had the highest rate at nearly 26%. Boone County had a rate of 20%, Hamilton County had a rate of 22%, and Marion County had a rate of 24%.

## SERVICE AREA POVERTY

- The median household income in each of CAGI's service area counties ranged from about \$46,000 to \$94,000 (Boone County – \$80,567, Hamilton County – \$94,644, Hendricks County – \$73,755, Marion County – \$46,692). Each county was above the statewide median of \$52,602, except Marion County. None of the counties had their median income go down (in real dollars) since 2013.
- Nearly 22% of households in the service area earned below \$35,000 a year. Marion County had the highest rate of households (38%) earning below \$35,000 a year. Boone County had 18%, Hamilton County had 14%, and Hendricks County had 16%. All of the counties had lower rates than the statewide rate of 39%.
- The CAGI service area counties had 201,976 people in poverty, nearly 9% of the area's population in 2018. These numbers have declined over the last 5 years (down 3% 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.
- Boone County (5%), Hamilton County (5%), and Hendricks County's (5%) poverty rates were all below the Indiana's statewide average (13%). Marion County's poverty rate (19%) was higher than the statewide average.
- 73,538 children (under the age of 18) were living in poverty in the CAGI service area in 2018. The percentage of children living in poverty ranged from 6% to 29%. Marion County (29%) was above the statewide average of 20%, while the rest of the counties were below the statewide average.
- The female poverty rate for the service area was higher than the poverty rate for males, 6% compared to 4%. This was true for each of the service area counties (Boone – female 6%, male 5%; Hamilton – female 5%, male 4%; Hendricks – female 6%, male 5%).
- The American Community Survey of the U.S. Census Bureau estimates that 24% of the minority population of CAGI's service area population is living in poverty, compared to 7% for white residents.
- While the official estimate of Hispanic/Latino residents of the service area who were living in poverty is 14%, the sample sizes were too small to be able to rely on this estimate. The possible range is 11% to 18%.
- 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 CAGI service area, over 455,000 people were living with low incomes in 2018. Most of these people lived in Marion County (378,078). Boone County had 10,798 people living below 200% the Federal Poverty Line, Hamilton County had 42,435 people, and Hendricks County had 23,813 people. Marion County (41%) had a higher rate of those living with low incomes than the statewide rate (32%). Boone County had a rate of 17%, Hamilton County had a rate of 14%, and Hendricks County had a rate of 15%.

## Direct Service Statistics & Survey Methodology

### KEY STATISTICS

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*Household statistics among those Community Action of Greater Indianapolis (CAGI) served in 2019.<sup>6</sup>*

- CAGI served 2,018 individuals and 1,448 households in 2019.
- Clients served included 161 individual children ages 0 to 5 years, 198 individual children ages 6 to 13 years, and 92 individual children ages 14 to 17 years. Together, these individual children were 22% of all the people CAGI served.
- In 2019, CAGI documented serving 292 individual senior citizens age 60 and over, which is 14% of those served.
- 86% of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- 12 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 CAGI served them.
- Households served were generally small; households with one, two, or three people accounted for 67% of households served.
- 46% of the households served in 2019 were families or groups living in rental housing.
- Among the 2,018 people served, 13% were White, 79% were African American, and 5% served were of Hispanic/Latino origin.
- At least 16% 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.

### SURVEY VALIDITY

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From September 2020 to March 2021, researchers sent surveys via text and email to financially vulnerable households in CAGI’s service area. The CAGI household survey had 223 unique survey attempts, with 94 completions, providing a 95% confidence level and a 9.78 confidence interval. Survey respondents were more likely to be female, to have a disability and be 25-44 years old than CAGI’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.

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<sup>6</sup> Data from CAGI’s 2019 CSBG Report, Module 4.

## COMPLETED SURVEYS VS. CLIENT POPULATION

GENDER	Client Population	Survey
Male	31%	9%
Female	68%	89%
Other	0%	0%
Unknown	0%	2%

AGE	Client Population	Survey
18-24	7%	1%
25-44	35%	53%
45-54	15%	21%
55-59	7%	5%
60-64	6%	13%
65-74	6%	6%
75+	2%	0%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	5%	3%
Not Hispanic, Latino or Spanish	95%	91%
Unknown/Not Reported	0%	6%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	0%
Asian	0%	1%
Black or African American	79%	68%
Native Hawaiian or Other Pacific	0%	0%
White	13%	21%
Other	2%	0%
Multi-Racial	2%	6%
Unknown	4%	4%

DISABILITY	Client Population	Survey
Yes	6%	29%
No	0%	71%
Unknown	94%	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	Marion	Boone	Hamilton	Hendricks	Other
Survey Respondents	89	1	1	1	2

## HOUSEHOLD SIZE

- Average household size: 3.2
- 6% of respondents indicated that they were living with others to save money, while 7% were living with others to help them financially. 11% indicated living with others to give or receive care (child care/elder care).
- “She’s a full time student that has special needs,” said one respondent. “I feel trapped,” said another. One person wrote, “I did not have a job and rent was too expensive.”

## GENERAL WELL-BEING

The median monthly income among those who reported their income was \$1225/month.

WELL-BEING	U.S. Population (2019)	CAGI
Living Comfortably	36%	2%
Doing OK	39%	22%
Just Getting By	18%	27%
Finding it Difficult to Get By	6%	49%

- 70 respondents (74%) 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 238,506 initial unemployment insurance claims in the CAGI service area.<sup>7</sup>
- 64% felt their household was worse off financially since COVID-19, while 32% 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:
  - “Hard to work cause health issues. Children looking for work.”
  - “No work. Can’t afford daycare. Also, suffer from chronic depression.”
  - “Car was repossessed.”
  - “I am a single parent with a baby and 2 school agers and I have no job. I am used to working full time.”
  - “I worked part time to supplement income, I’m unable to now.”
  - “Fixed income but have to spend more on delivery services.”
  - “Garnishment on paycheck is making things difficult.”
  - “I was able to work from home from the very start of the pandemic. I did not suffer any lost wages.”
  - “I’m normally employed through gig work during the school year but with the current situations it’s been difficult, especially being Asian.”
  - “Can’t send littles to daycare.”
  - “Still struggling to pay all my bills every month because I have to make sure my kids eat three meals a day.”
  - “I started a new job, but it’s hard to get current AND get caught up on owed balances.”
  - “I’ve had to take off work a little more frequent due to a sick child.”
  - “Had to leave my job due to no child care and employer classified it as a voluntary quit when I had no choice due to schools going to full e-learning.”
  - “Currently taking a MOS training class and sometimes think I should just get a job instead.”
  - “Just finishing a job program, seeking full-time permanent employment.”

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



ASSISTANCE <sup>8</sup>	Yes	On Waiting List or Want/Need This Kind of Assistance
<b>SNAP</b>	63%	8%
<b>Housing Assistance</b>	23%	27%
<b>TANF</b>	3%	6%
<b>Child Care Assistance</b>	9%	7%
<b>Stimulus</b>	78%	10%
<b>Unemployment</b>	30%	15%

In September 2020, there were just over 2,100 families in all of the CAGI service area who were participants in TANF. Although this is a nearly 81% increase over September 2019, it still seems very low when you consider that more than 1,400 families served by CAGI had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.<sup>9</sup>

Also in September 2020, 77,280 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:

#### **Rental Assistance –**

- “I need help on rent, so that I could stable.”
- “Help with my rent would be very helpful.”
- “The CCDF and unemployment is needed in my household along with help with rent and utilities.”

#### **Expanded Eligibility –**

- “On a national level, I would like to see the guidelines for eligibility change for SNAP benefits. On a fixed income where everything has to be paid out of it, I cannot afford some healthy foods at times. Pantries have been a true blessing and life saver, but they offer a lot of canned and processed foods high in sodium, fresh produce is limited. Now that COVID is prevalent, they are helping weekly and I have no complaints. I am living and surviving, but food stamps would definitely help to buffer the limited income.”
- “Couldn't get assistance for a child that I have gotten guardianship of due to the fact that she is not related to me. Craziest thing I have ever heard of.”
- “Guidelines are not reasonable set, I missed qualifying for assistance by \$1.”

#### **More Timely Responses -**

- Stimulus would be useful; still waiting for first payment
- The wait is extremely hard when you are struggling. Emotions plays a big role in asking for help

<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.

## 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 CAGI, nearly 95,000 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 CAGI service area: 94,976</i>	
Not enough money for food in the last 12 months	47%
Utilities shut off in last 12 months	40%
Fear of not having stable housing in next 2 months	25%
Problems getting child care	12%
Cost prevented seeing doctor in the last 12 months	19%
Transportation prevented seeing doctor in the last 12 months	33%
Need help reading hospital materials	29%
Fear of being hurt at home	14%
Actively seeking work in last 4 weeks	39%
Not engaged in regular exercise	45%

## EDUCATION

Respondents in the subsample reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area <sup>12</sup>
Some K-12 school, no diploma	9%	17%	11%
High school diploma / GED / alternative credential	21%	68%	25%
Some college, no degree	36%	8%	19%
Associate degree	15%	8%	7%
Bachelor's degree	14%		38%**
Master's degree or higher	5%	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 CAGI 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 (50%)
- 2. I struggled to meet basic needs like housing and food (26%)
- 3. I wanted to work (17%)
- 4. Tuition was too expensive (21%)
- 5. I simply was not interested in college (11%)

50%

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, Marion County had the highest rate of residents that did not have a high school diploma (HSD) or its equivalent (HSE), with 14% (Boone, 6%; Hamilton, 4%; Hendricks, 7%). Marion County also had the highest percentage with *only* a HSD/HSE (28%) and the lowest percentage of those with a bachelor’s degree or higher (30%).

Spotlight on a Community Need

CAGI could focus on/recruit from Marion 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

- 17% 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.
- 10% 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

82% of respondents reported that they did not have emergency savings. Of the 12% 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	76%
Savings Account	39%
Credit Card	27%
Retirement Savings	6%

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

- 87% of respondents reported that they do not have any retirement savings, and another 12% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout my retirement.
- 41% 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 599.

## 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	47%	18%	7%	27%
Check Cashing	67%	19%	6%	5%
Payday Loan (Storefront)	77%	13%	5%	4%
Pawn Shop Loan	81%	13%	5%	0%
Tax Refund Advance	85%	13%	1%	0%
Payday or Installment Loan (Online)	88%	7%	2%	1%

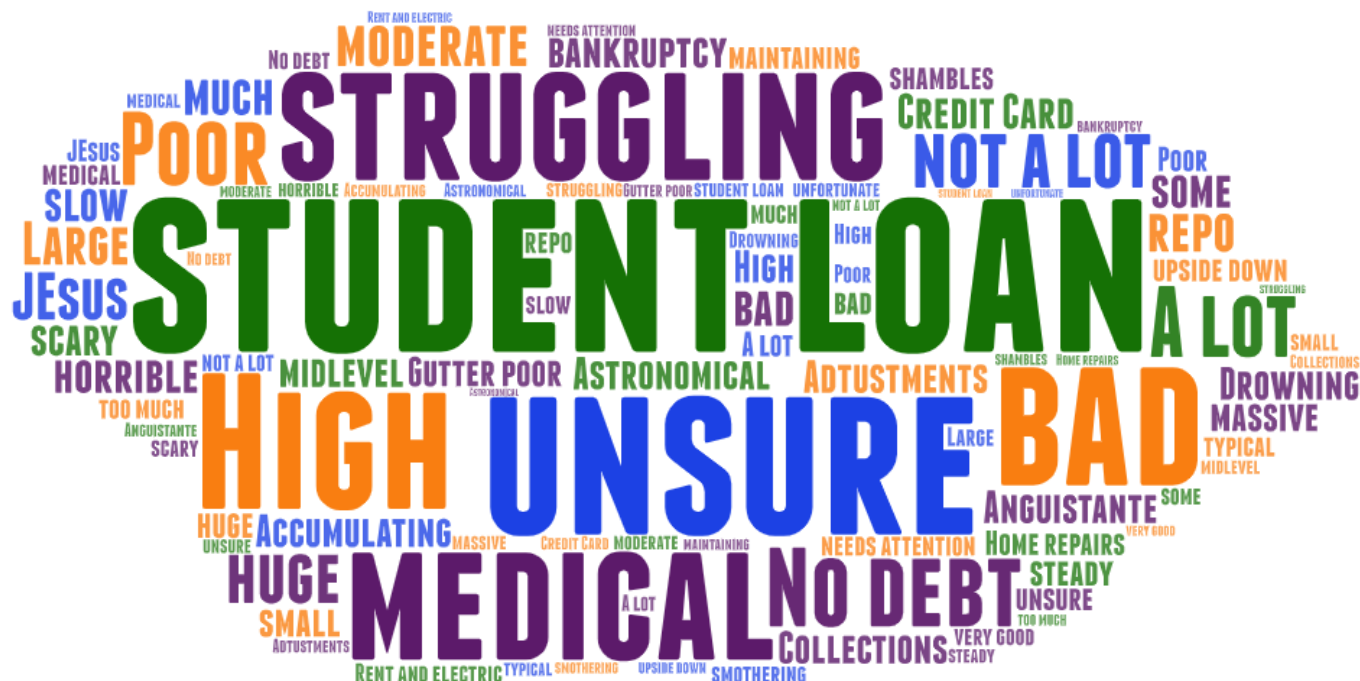
## DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 67% reported, “I wouldn’t be able to pay for the expense right now,” while 21% 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)	CAGI
Put it on my credit card and pay it off over time	15%	15%
Using money from a bank loan or line of credit	3%	3%
By borrowing from a friend or family member	10%	28%
Using a payday loan, deposit advance, or overdraft	2%	6%
By selling something	7%	14%

## 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	19%	14%	13%	20%	13%
Student	35%	0%	1%	13%	40%
Car	50%	0%	3%	12%	27%
Credit Card	38%	14%	13%	23%	3%
Personal	75%	3%	3%	5%	1%
Payday	86%	2%	5%	1%	0%

69% 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	36%
Student	31%
Car	26%
Credit Card	34%
Personal	10%
Payday	6%

## 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

- 34% of respondents reported that they were employed, and 9% reported that a spouse or partner was employed.
- 31% reported they could not find a job for themselves, and 5% reported their spouse/partner could not find a job.
- 15% of respondents said their employer would not give them more hours.
- 22% said lack of child care was a barrier to working more, and 1% reported lack of child care was a barrier to their spouse/partner working more.
- 38% listed a health issue as a barrier to them working more, and 6% said a health issue limited their spouse/partner from working more.
- 10% reported that attending school or training limited how much they could work, and 2% said that attending school or training limited how much their spouse/partner could work.
- 34% are afraid to work because of COVID-19, and 2% report their spouse is afraid to work due to COVID-19.
- 22% reported that they experienced lay-offs or furloughs due to COVID-19, and 5% 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	64%	47%
Schedule varies, primarily at my / my partner's request	2%	7%
Schedule varies, primarily based on employer's needs	33%	47%

In 2018, the highest concentration of working residents in the service area were working in occupations in "management, business, science, and arts" (45%). The second highest for the service area was in "sales and office" (22%)."

OCCUPATION BY COUNTY	Boone	Hamilton	Hendricks	Marion	Area Totals
Management, Business, Science and Arts	51%	54%	42%	35%	46%
Service	12%	11%	14%	17%	14%
Sales and Office	19%	24%	23%	24%	23%
Natural Resources, Construction and Maintenance	6%	5%	8%	7%	7%
Production, Transportation and Material Moving	12%	6%	14%	17%	12%

The average annual unemployment rate for the service area in 2019 was 2.8%.<sup>14</sup> This is a sharp contrast to the more than 238,000 initial unemployment insurance claims seen in the service area from March through September. The “continued claims” for the month of September 2020 were 147,131 for the service area, with Marion County having the most. The top two industries represented in these continued claims are accommodation/food service and administration, support, waste management, and remediation services.

More than  
**22,000**  
 initial UI claims were filed in the service area from March through September

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	29,956	20%
Admin., Support, Waste Mgt. and Remediation Services	23,159	16%
Agriculture, Forestry, Fishing, and Hunting	20	0%
Arts, Entertainment and Recreation	3,420	2%
Construction	5,020	3%
Educational Services	2,826	2%
Finance and Insurance	2,678	2%
Health Care and Social Services	12,600	9%
Information	1,665	1%
Management of Companies and Enterprises	1,400	1%
Manufacturing	9,261	6%
Other Services (Except Public Administration)	5,637	4%
Professional, Scientific and Technical Services	6,356	4%
Public Administration	598	0%
Real Estate and Rental and Leasing	2,587	2%
Retail Trade	14,300	10%
Transportation and Warehousing	9,777	7%
Unknown Industries	9,630	7%
Utilities	33	0%
Wholesale Trade	6,133	4%

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

## HOUSING

**Median monthly housing cost:** \$650, which is 40% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. Across the whole service area, 47% of renters were paying 30% or more of their household income on rent. Marion County had the highest rates, with 49%.

- 11% 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	2%
Live with family or friends (not an owner or listed on the rental contract)	2%
Currently in Temporary Housing (shelter)	1%
Other	3%
Own a home free and clear (without a mortgage or loan)	1%
Own a home with a mortgage or loan	15%
Own a mobile home with or without a mortgage, and pay lot rent	1%
Own a mobile home with or without a mortgage on land that I own	0%
Rent a home, apartment or other housing	74%

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%	19%	43%	24%
Quality of local schools	4%	7%	32%	29%
Safety of neighborhood	11%	21%	39%	22%
Quality of other neighborhood features (e.g., stores, parks)	9%	15%	47%	22%
Overall quality of your housing	7%	19%	43%	23%
Cost of your housing	9%	26%	33%	37%
How close it is to work or school	4%	6%	19%	38%

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

- Backyard for dog and children
- Fixing up things in the apartments
- Maintenance
- Home improvements
- We're in a food desert. Without transportation, it's rough.
- Diversity
- Washer and dryer
- Driveway or garage
- New sidewalks

### 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 Marion and Boone Counties.



- Poor street conditions, lack of street lighting, speeding cars through neighborhood streets
- Lack of police presence!

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

1. Help to improve your credit score (52%)/ Help to find an affordable home (52%)
2. A low-interest loan (44%)
3. Reduce the amount of other debt you owe (36%)
4. Help with a loan application (31%)
5. Find a higher-paying or more stable job (27%)/ Help to make repairs (27%)

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

1. Money for a security deposit (56%)/ Bad credit (56%)
2. All the places I can afford are unsafe, unhealthy, or too small (44%)
3. Not sure how/where to look (27%)
4. Eviction on my record (24%)
5. I don't have a car and can't find locations on public transit lines or near work/school (15%)

## TRANSPORTATION

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- 73% of respondents report owning a vehicle.
- 14% of respondents do not have a vehicle and need one.
- 16% report “my car is unreliable/frequently breaks down,” while 39% struggle to afford car maintenance and repairs, and 27% struggle to afford gas.
- 16% report “my car payment is too high.”
- 4% have to share a vehicle with other family members.
- 22% of respondents have had a car repossessed.

Transportation challenges led to difficulty:

- Applying for/accepting a job (24%)
- Working a scheduled shift / arriving to work on time (20%)
- Attending school / classes (7%)
- Getting children to/from school on time (15%)
- Visiting the doctor (20%)
- Buying groceries (28%)
- Accessing child care (5%)

### Spotlight on a Community Need

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

## HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	60%
Insurance through a marketplace plan	6%
Insurance through my employer	12%
Medicare	14%
No insurance	3%

- The residents of the service area had a higher uninsured rate than the survey respondents with 7%. Marion County had the highest uninsured rate with 11%.
- **Cost** was listed as the most significant barrier.
- In terms of **health issues**, respondents expressed concerns about:
  - Diabetes (39%)
  - Heart disease (20%)
  - Cancer (13%)
  - Receiving services for a loved one with a disability (11%)
  - Substance abuse (3%)
  - Mental health (29%)

### Spotlight on a Community Need

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

## MENTAL HEALTH

- 43% 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.
- 35% 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.
- 74% 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, nearly 22% of kids under 5 were in poverty.**<sup>15</sup> 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:
  - I cannot find care that is affordable (19%)
  - My current care is too far from my home or work. (14%)
  - I worry that my current care arrangements aren't meeting my child developmental/learning needs. (10%)
- According to the *Child Care Desert* report from the Indiana Business Research Center <sup>16</sup> there were 59 “low-capacity” census tracts and 23 census tracts that are child care deserts in the service area. <sup>17</sup>

CHILD CARE NEEDS	Percent of Respondents in Need of Care
First Shift	71%
Second Shift	9%
Third Shift	14%
Weekends	19%
Before School	33%
After School	52%
Highly Irregular Hours	19%
Other	14%

### 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. Marion County had the most census tracts (14) that were child care deserts.

<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.”

## 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:

- **38%** of respondents said they couldn't afford to buy more food
- **7%** said they couldn't get out to buy food (e.g. because of transportation or health issues)
- **6%** said they were afraid to go out
- **5%** said they couldn't get groceries or meals delivered
- **7%** said stores near them didn't have the foods they wanted

As of September 2020, over 77,000 households were receiving SNAP benefits, a 25% increase over 2019. In 2018, more than 134,000 kids were on Free and Reduced Lunch, accounting for nearly 31% 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

- 77% of respondents reported having a cell phone with unlimited minutes/data, versus 18% with limitations (limited texts, data or minutes).

### LAND LINES

- 11% of respondents have a land line.

### COMPUTER/LAPTOP

- 33% of respondents have a computer or laptop.

### INTERNET

- 29% of respondents have fast, reliable internet, versus 23% with slow/unreliable internet.

According to the 2018 American Community Survey, 6% of the residents across the service area had a computer but did not have internet at all, 9% had a computer but ONLY had a cellular data plan for their internet. Only 5% 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 CAGI?”

They answered:

- Food pantries
- CAFE
- St Vincent de Paul
- Edna Martin
- Fleming Garden
- 211
- St. Vincent DePaul
- Township Trustee offices
- MLK Center
- Beech Grove Senior Center
- WIC
- The John Boner Neighborhood Center
- Lambswear
- Flanner House

### 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.

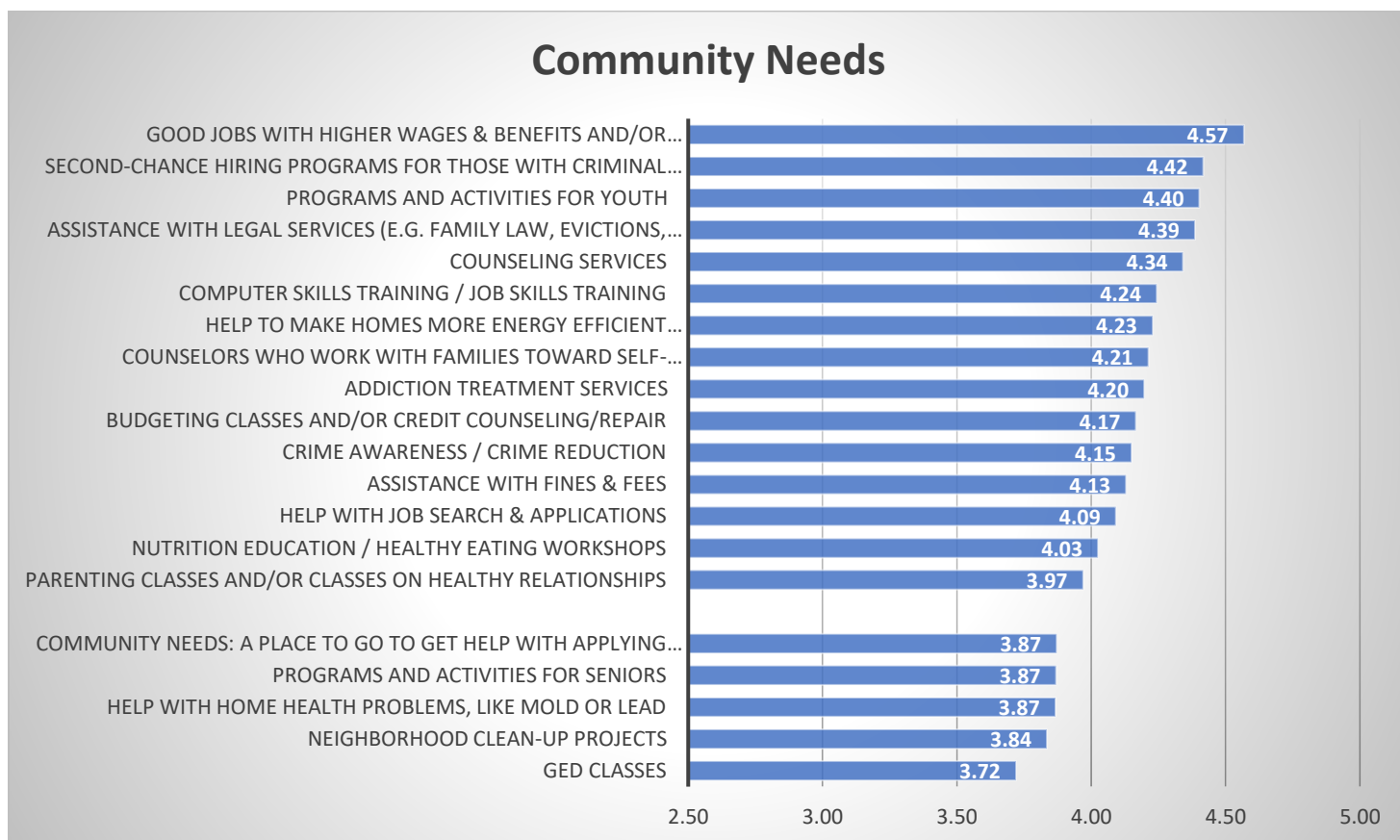
### COMMUNITY NEEDS

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. Second-chance hiring programs for those with criminal records
3. Programs and activities for youth
4. Assistance with legal services (e.g. family law, evictions, expungement, debt collection)
5. Counseling services

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 CAGI's Service Delivery

### FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Food Bank/ Food Pantry	24
Energy Assistance	42
Emergency Assistance Funds	18
Section 8 Housing Vouchers	9
Other	41



Respondents provided the following ratings and suggestions for CAGI staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	9%	22%	28%	40%
The reliability of the program staff in doing what they said they would do	12%	21%	32%	33%
The timeliness of program staff in responding to your questions or needs	12%	20%	34%	33%
The knowledgeability of program staff	5%	22%	35%	34%

### Selected Additional Feedback

- "I would highly recommend it to other people."
- "They are asking me to bring a letter of being laid off, but my job doesn't write out letters for verification."
- "I have not used your other programs."
- "Make future contact progress response."
- "This is the first time I have applied for this kind of assistance. So far the experience has been good."
- "Help is the BEST. Always have a smile and pleasant attitude. People go above and beyond for me."
- "Helpful."
- "More with the car repair program. Help with upgrading my current vehicle, like the down payment."
- "Keep serving the community."
- "People from MFCDC helped me with my IDA. They were wonderful. Extremely helpful, kind, patient, and friendly."
- "Have not spoken with anyone regarding weatherization program."
- "Keep going, it's a blessing!"
- "I appreciate the services and would like an update when an opportunity to help others comes along."
- "We need to know before we put in the application how much you give for car repair."
- "Much needed."

## FEEDBACK FROM COMMUNITY PARTNERS

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

We asked community partners about the needs in the community they served. One participant said help collectively organizing clients to advocate for their needs. Another person said affordable housing, particularly for those with criminal histories.

When asked about which programs from CAGI they liked the best or they think supported families the most, participants mentioned energy assistance and the auto repair program. They also said the way CAGI financially supports efforts that others are doing, like buying books or paying for high school equivalency tests.

When asked how CAGI could improve, the answers varied. One participant said getting people into the weatherization program is difficult. Others agreed that they would like a better understanding of what programs are available and how to get their clients connected. People also wanted deeper partnerships with community development corporations and community centers, developing more strategic alliances.

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

- Raising the minimum wage
- Making healthcare available to all
- Decriminalization of addiction and mental health related offenses
- Removing barriers to affordable housing

We asked community leaders, “If I won the lottery and gave you my winnings, what program in your community would you invest in FIRST?” Participants said safe, affordable housing and medical debt relief. One person said reparations; they wanted to give minorities the chance to build legacies of wealth.

In the online survey, there were 6 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. Counselors who work with families toward self-sufficiency
2. Assistance with fines and fees
3. Computer skills training / job skills training
4. Help with job search and applications

The results of the survey were overwhelmingly positive. Community partners were most impressed with the way staff treat clients.

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

- “CAGI’s Foster Grandparents program is a great avenue for seniors to be mentors and re-connect with students.”
- “They’ve been very instrumental to the families which 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 Western Indiana Community Action Association as a critical source of support and appreciate the programs CAGI 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 CAGI’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 CAGI 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 CAGI? 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.

## Appendix 2: Sources and Methodology

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- Rank, Mark. 2006. "Toward a New Understanding of American Poverty." *Washington University Journal of Law and Policy* 17-51.
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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, 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

### Population

Population, U.S. Census				
Community Action of Greater Indianapolis, Inc	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Boone	64,321	58,009	6,312	10.9%
Hamilton	316,095	282,977	33,118	11.7%
Hendricks	160,940	148,623	12,317	8.3%
Marion	944,523	912,242	32,281	3.5%
<b>Area Totals</b>	<b>1,485,879</b>	<b>1,401,851</b>	<b>84,028</b>	<b>6.0%</b>
<b>Indiana Totals</b>	<b>6,637,426</b>	<b>6,514,861</b>	<b>-122,565</b>	<b>1.9%</b>

### Households

Community Action of Greater Indianapolis, 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
Boone	24,645	18,124	73.5%	82.7%	17.3%
Hamilton	116,982	86,746	74.2%	81.0%	19.0%
Hendricks	58,078	42,939	73.9%	83.9%	16.1%
Marion	369,033	204,538	55.4%	82.3%	17.7%
<b>Area Totals</b>	<b>568,738</b>	<b>352,347</b>	<b>69.3%</b>	<b>82.5%</b>	<b>17.5%</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>

Community Action of Greater Indianapolis, 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
Boone	15,048	83.0%	2,177	12.0%	899	5.0%
Hamilton	72,227	83.3%	10,053	11.6%	4,466	5.1%
Hendricks	34,544	80.4%	5,680	13.2%	2,715	6.3%
Marion	129,563	63.3%	56,974	27.9%	18,001	8.8%
<b>Area Totals</b>	<b>251,382</b>	<b>77.5%</b>	<b>74,884</b>	<b>16.2%</b>	<b>26,081</b>	<b>6.3%</b>
<b>Indiana Totals</b>	<b>1,238,730</b>	<b>77.1%</b>	<b>306,901</b>	<b>15.6%</b>	<b>122,762</b>	<b>7.3%</b>

Community Action of Greater Indianapolis, Inc	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Boone	2.2%	19.6%	6.3%
Hamilton	2.0%	17.8%	8.2%
Hendricks	1.9%	15.4%	8.8%
Marion	10.6%	40.3%	22.5%
<b>Area Totals</b>	<b>4.2%</b>	<b>23.3%</b>	<b>11.5%</b>
<b>Indiana Totals</b>	<b>6.8%</b>	<b>40.1%</b>	<b>21.1%</b>

## Race/Age

Community Action of Greater Indianapolis, 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
Boone	1,024	1.6%	1,842	2.9%	7,577	19.5%
Hamilton	11,845	3.7%	12,280	3.9%	10,279	21.7%
Hendricks	10,623	6.6%	6,016	3.7%	9,092	26.4%
Marion	261,724	27.7%	96,260	10.2%	8,198	24.4%
<b>Area Totals</b>	<b>285,216</b>	<b>9.9%</b>	<b>116,398</b>	<b>5.2%</b>	<b>117,645</b>	<b>22.3%</b>
<b>Indiana Totals</b>	<b>619,472</b>	<b>9.30%</b>	<b>450,267</b>	<b>6.8%</b>	<b>1,407,682</b>	<b>23.6%</b>

## Educational Attainment

Community Action of Greater Indianapolis, 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
Boone	6.4%	21.3%	17.1%	6.9%	48.3%
Hamilton	3.6%	15.3%	16.8%	6.5%	57.8%
Hendricks	6.6%	27.2%	20.7%	9.1%	36.3%
Marion	14.3%	28.0%	20.0%	7.3%	30.4%
<b>Area Totals</b>	<b>10.9%</b>	<b>24.9%</b>	<b>19.3%</b>	<b>7.3%</b>	<b>37.6%</b>
<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					
Community Action of Greater Indianapolis, 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
Boone	50.5%	12.2%	18.9%	6.1%	12.3%
Hamilton	54.3%	11.1%	23.6%	4.5%	6.4%
Hendricks	41.5%	14.2%	22.8%	7.9%	13.7%
Marion	34.9%	17.1%	23.5%	7.3%	17.1%
<b>Area Totals</b>	<b>45.3%</b>	<b>13.7%</b>	<b>22.2%</b>	<b>6.5%</b>	<b>12.4%</b>
<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

Community Action of Greater Indianapolis, Inc	Median Household Income			Median Family Income								
	2013 (in real dollars)	2018	Difference in real \$	2013 (in real dollars)	2018	Difference in real \$						
Boone	\$72,616	\$80,567	\$7,951	\$87,356	\$97,669	\$10,313						
Hamilton	\$89,041	\$94,644	\$5,603	\$107,720	\$110,749	\$3,029						
Hendricks	\$73,741	\$78,355	\$4,614	\$86,315	\$90,770	\$4,455						
Marion	\$45,708	\$46,692	\$984	\$56,595	\$59,595	\$3,000						
Area Totals	\$73,179	\$79,461	\$5,109	\$86,836	\$94,220	\$3,742						
Indiana Totals	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293						
Community Action of Greater Indianapolis, 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
Boone	1,289	5.2%	1,400	5.7%	1,778	7.2%	2,789	11.3%	4,012	16.3%	13,377	54.3%
Hamilton	4,236	3.6%	5,490	4.7%	6,625	5.7%	10,081	8.6%	18,098	15.5%	72,452	61.9%
Hendricks	2,586	4.5%	2,851	4.9%	4,050	7.0%	7,023	12.1%	10,861	18.7%	30,707	52.9%
Marion	51,986	14.1%	43,033	11.7%	43,339	11.7%	57,040	15.5%	66,433	18.0%	107,202	29.0%
Area Totals	60,097	6.9%	52,774	6.8%	55,792	7.9%	76,933	11.9%	99,404	17.1%	223,738	49.5%
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

Community Action of Greater Indianapolis, 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	
Boone	3,441	5.4%	4,299	7.5%	-20.0%	10,798	17.0%	11,173	19.5%	-3.4%
Hamilton	14,866	4.7%	14,453	5.1%	2.9%	42,435	13.5%	40,909	14.6%	3.7%
Hendricks	8,339	5.3%	7,334	5.0%	13.7%	23,813	15.1%	27,094	18.6%	-12.1%
Marion	175,330	19.0%	182,506	20.4%	-3.9%	378,078	40.9%	377,386	42.2%	0.2%
<b>Area Totals</b>	<b>201,976</b>	<b>8.6%</b>	<b>208,592</b>	<b>9.5%</b>	<b>-3.2%</b>	<b>455,124</b>	<b>21.6%</b>	<b>456,562</b>	<b>33.1%</b>	<b>-0.3%</b>
<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>

Community Action of Greater Indianapolis, 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
Boone	1,063	6.2%	1,349	8.5%	-21.2%	328	7.6%
Hamilton	4,816	5.5%	5,558	6.7%	-13.4%	987	4.6%
Hendricks	2,488	6.1%	2,524	6.3%	-1.4%	542	5.8%
Marion	65,171	28.5%	68,410	30.7%	-4.7%	20,978	30.9%
<b>Area Totals</b>	<b>73,538</b>	<b>19.7%</b>	<b>77,841</b>	<b>13.1%</b>	<b>-5.5%</b>	<b>22,835</b>	<b>22.2%</b>
<b>Indiana Totals</b>	<b>292,675</b>	<b>19.7%</b>	<b>342,185</b>	<b>21.8%</b>	<b>-14.5%</b>	<b>88,535</b>	<b>22.4%</b>

Community Action of Greater Indianapolis, Inc	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
Boone	279	3.6%	356	5.3%
Hamilton	1,320	3.7%	693	2.8%
Hendricks	919	4.6%	956	6.0%
Marion	10,664	9.7%	8,990	9.5%
<b>Area Totals</b>	<b>13,182</b>	<b>7.6%</b>	<b>10,995</b>	<b>5.9%</b>
<b>Indiana Totals</b>	<b>71,995</b>	<b>7.7%</b>	<b>60,818</b>	<b>7.3%</b>

Community Action of Greater Indianapolis, Inc.	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Boone	4.7%	6.1%
Hamilton	4.1%	5.3%
Hendricks	4.5%	6.1%
Marion	4.4%	5.8%
<b>Area Totals</b>	4.4%	5.8%

Community Action of Greater Indianapolis, 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
Boone	1.7%	10.1%	16.4%	4.2%	5.1%	6.0%
Hamilton	4.3%	8.1%	11.4%	3.7%	4.2%	4.7%
Hendricks	3.8%	10.3%	15.5%	4.0%	4.6%	5.2%
Marion	24.9%	26.6%	28.2%	13.8%	14.3%	14.8%
<b>Area Totals</b>	21.9%	23.9%	25.7%	6.4%	7.1%	7.7%

Community Action of Greater Indianapolis, Inc.	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Boone	0.8%	3.7%	6.6%
Hamilton	8.7%	12.4%	16.1%
Hendricks	2.7%	8.1%	13.5%
Marion	29.9%	32.4%	34.9%
<b>Area Totals</b>	10.5%	14.2%	17.8%

## Housing Insecurity

Community Action of Greater Indianapolis, Inc	Percent of Rental Households Spending Over 30 Percent of Household Income on Rent		
	<u>Total renter-occupied units</u>	<u>Renters paying over 30% of income on rent</u>	<u>Percent</u>
Boone	5,740	2,448	42.6%
Hamilton	26,588	9,763	36.7%
Hendricks	12,503	4,880	39.0%
Marion	169,854	83,139	48.9%
<b>Area Totals</b>	<b>214,685</b>	<b>100,230</b>	<b>46.7%</b>
<b>Indiana Totals</b>	<b>793,086</b>	<b>344,699</b>	<b>43.5%</b>

## SNAP and TANF Participation

Community Action of Greater Indianapolis, Inc	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Boone	1,012	1,046	912	75.4%	29	30	26	15.4%
Hamilton	3,574	3,642	2,885	26.2%	86	95	43	120.9%
Hendricks	2,451	2,546	2,146	18.6%	58	63	41	53.7%
Marion	69,111	70,046	56,021	25.0%	1,935	1,973	1,085	81.8%
<b>Area Totals</b>	<b>76,148</b>	<b>77,280</b>	<b>61,964</b>	<b>24.7%</b>	<b>2,108</b>	<b>2,161</b>	<b>1,195</b>	<b>80.8%</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

Community Action of Greater Indianapolis, 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
Boone	2,412	19.5%	5.5%	4.4%	6.9%
Hamilton	10,341	16.4%	2.7%	1.7%	5.9%
Hendricks	8,136	26.3%	5.5%	2.9%	6.8%
Marion	113,614	62.7%	9.1%	10.4%	14.2%
<b>Area Totals</b>	<b>134,503</b>	<b>31.2%</b>	<b>5.7%</b>	<b>4.9%</b>	<b>8.5%</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>

Community Action of Greater Indianapolis, Inc. (CAGI) does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, in any of its activities or operations. These activities include, but are not limited to, employment, selection of volunteers and vendors, and provision of services. We are committed to providing an inclusive and welcoming environment for all members of our staff, clients, volunteers, subcontractors, and vendors.