



2023 Community Needs Assessment



PACE
Community Action Agency, Inc.

Table of Contents

Introduction	2
About Pace Community Action Agency, Inc.	2
Service Area & Services Offered.....	2
Overview of the Causes and Conditions of Poverty	3
What is Poverty?.....	3
How is Poverty Measured?	3
Understanding the Causes and Conditions of Poverty	4
Methodology	6
Client and Community Partners Surveys.....	6
Secondary Data	6
Service Area Demographics & Poverty Statistics	7
Population.....	7
Poverty	8
Community Needs	9
Client Survey Participants	9
Community Partners Survey Participants.....	10
Top Community Needs	11
<i>Quality and Affordable Housing</i>	11
<i>Assistance with Legal Services</i>	13
<i>Good Jobs with Adequate Wages, Benefits, and Opportunities</i>	14
<i>Programs for Seniors</i>	16
<i>Programs for Youth</i>	17
Additional Community Needs	18
Methods of Dissemination	19
Final Thoughts	19
Appendix 1: Client Survey Questions	20
Appendix 2: Community Partners Survey Questions	26
Appendix 3: Resources	28

Introduction

Community Action Agencies throughout the country are required to conduct a community needs assessment every three years. This needs assessment relies on relevant and current research literature, data from client and community partners surveys, as well as data from the U.S. Census Bureau and Bureau of Labor Statistics. This community needs assessment is intended to guide Pace Community Action Agency, Inc. in developing its strategic plan to improve the economic security and well-being of low-income Hoosiers in its service area.

About Pace Community Action Agency, Inc.

Pace Community Action Agency, Inc. (Pace) is a private not-for-profit corporation committed to community development and providing services to low-income residents in Southwestern Indiana.

Our movement began in May of 1965 when the Community Action Agency network was established under the Economic Opportunity Act of 1964, which was signed by President Lyndon Johnson and declared an "unconditional War on Poverty." The mission of Pace is to provide support services that improve the community and encourage self-reliance.

To improve our communities, we:

- Develop and implement programs that assist individuals in personal development toward independence.
- Coordinate public, private, and corporate resources focusing on the alleviation of poverty.
- Invest over \$7.2 million back into our local economy through employment and purchasing local goods and services.
- Encourage self-reliance through a variety of programs offered to eliminate barriers that low-income households face daily.

Service Area & Services Offered

Pace serves Hoosiers primarily in Daviess, Greene, Knox, and Sullivan Counties, with health clinics in Lawrence and Vigo Counties.

Current program offerings include:

- Boys and Beyond
- College Scholarships
- Head Start/Early Head Start
- Health Insurance Navigator
- Individual Development Account
- Energy Assistance
- Health Connection
- Small Business Loans
- Weatherization



Overview of the Causes and Conditions of Poverty

We strive to make our communities places in which all Hoosiers can meet their basic needs and achieve financial well-being, enabling each person to reach their full potential and better contribute to their families and communities. Although poverty has existed in every society, scholars, government leaders, and social service providers offer a wide variety of thoughts about how best to tackle this multi-faceted epidemic. By better understanding poverty, how it is measured, and the causes and conditions of it, Community Action Agencies and their partners will be better equipped to develop interventions that are responsive to community conditions.

What is Poverty?

Globally and here in the United States, there have been longstanding efforts to end poverty. In 1964, President Lyndon Johnson declared war on poverty in his State of the Union address, proclaiming, "Our aim is not only to relieve the symptom of poverty, but to cure it and, above all, to prevent it." He launched an effort that resulted in the development of Community Action Agencies, which still carry forward the mission of ending poverty and promoting community development today. Sargent Shriver, who led the development of solutions, described the War on Poverty as "a means of making life available for any and all pursuers. The War on Poverty tries only to create the conditions by which the good life can be lived."

"Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is a situation people want to escape."

-The World Bank

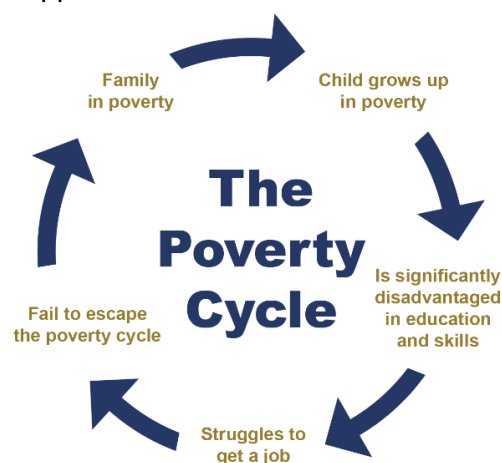
How is Poverty Measured?

In the United States, poverty is measured by comparing a person's or family's income to a poverty threshold. This threshold is set at three times the cost of a minimum food diet in 1963, adjusted for inflation, and is responsive to family size. The U.S. Census Bureau is the government agency in charge of measuring poverty. As *Overlooked and Undercounted: Struggling to Make Ends Meet in Indiana* shows, this method of measuring poverty fails to count many who struggle.¹ When a county- and family-specific basic needs budget is compared to family incomes in Indiana, the scope of income inadequacy in our state comes into sharper focus and includes many more individuals than are captured in traditional poverty measures.

Understanding the Causes and Conditions of Poverty

While poverty is, at its most simplistic level, a shortage of income, teasing apart the causes and associated conditions of these income shortfalls can be much more challenging and will vary based on local, state, and national policy choices as well as variations in communities, institutions, and individuals. Understanding the causes and conditions can assist in the development of effective solutions. Theories about the causes of poverty fall into three broad categories: political, structural, and behavioral.ⁱⁱ These focus attention on different sets of actors and interventions to address poverty. Community Action Agencies tend to work across all categories. Whether explicit or implicit, an individual's or organization's theories about the causes of poverty can shape decision-making about approaches.

Because employment is so central to a household's ability to make ends meet in the United States, job loss, a decline in earnings, a lack of education, a disability, and the presence of children and/or caregiving responsibilities can cause poverty.ⁱⁱⁱ Lack of access to foundational resources such as transportation, child care, health care, and decent, affordable housing - as well as in interaction with the justice system - can also cause poverty.^{iv} This can trap children and families in a cycle that is difficult to escape.^v



There are disparities in the prevalence of poverty by race, gender, ability, age, and other identities. Historic and ongoing discrimination at all levels of society - from policies that prevented Black families from accruing wealth through homeownership to discrimination in employment^{vi} to differing expectations about who should provide care to young children^{vii} - contribute to these disparities. In turn, poverty can lead to low education levels, lack of or under-employment, poor housing conditions, food insecurity, mental and physical health challenges, and an inability to access additional resources to live a happy and healthy life that show up disproportionately for certain groups.

Adding to this, the COVID-19 pandemic has had dramatic effects on our economy, public health, and perhaps most importantly our most precious asset, our children. It increased housing and food insecurity, reduced familial income, impacted children's school performance and mental health, and increased abuse and child maltreatment. School closures contributed to many of these factors as students were unable to access meals provided at school, social support systems, and a safe environment away from abusers. Brown University projected, based on learning patterns of five million students, that school-aged children in the United States learned less than 50% of math skills and less than 70% of language art skills than they would have acquired with in-person learning the previous spring.^{viii} The Organization for Economic Cooperation and Development has estimated that school closures will result in approximately a 3% lower income for children affected by the closures over their entire lifetime, but it will be even more deeply felt by vulnerable children who will have larger learning losses, and therefore deeper losses in lifetime earnings.^{ix} Remaining mindful of the new landscape and challenges COVID-19 created will be necessary in efforts to address poverty.

Finally, poverty leads to associated conditions that can compound the challenges of providing support to help individuals reach and maintain self-sufficiency. These include hunger, limited access to education and other services, discrimination, exclusion, and lack of opportunities for civic participation.^x Physiological effects such as toxic stress and poor physical health can create additional barriers. Evidence suggests that these can be particularly damaging for young children, as they impact brain development and cognitive function.^{xi} Addressing these conditions – as well as the root causes of poverty – is critical to achieving widespread well-being.

Community Action Agencies can:

- Engage staff in reflection on assumptions about the causes and conditions of poverty
- Ensure that all individuals receive fair and equitable treatment through ongoing internal and external evaluation
- Be responsive to disparities in poverty through programming selection
- Collect data on the causes and conditions of poverty in their service area

Methodology

Client and Community Partners Surveys

Between January and May 2023, The Indiana Community Action Poverty Institute created and conducted both a client and community partner survey using SurveyMonkey for Pace. The client survey consisted of 51 questions that were reviewed by Pace and revised according to their needs. Surveys were sent to clients of Pace in February of 2023 and were active until April 2023. The survey consisted of multiple choice and open-ended questions. Two hundred seventy six clients in the service area completed the survey over this time. The community partners survey consisted of 24 multiple choice and open-ended questions. It was sent by email to partners in May of 2023 and completed by 35 respondents.

During the data analysis process, incomplete surveys were filtered out and not included in the findings. The completeness of the survey was determined by participants finishing the entire survey, not answering every question. Due to respondents not having to answer all the questions, some tables will not include all participants. The survey team utilized SurveyMonkey analysis software to analyze multiple choice survey questions. Open-ended survey questions where numbers were exported to Excel for further analysis, and some responses that allowed participants to write in written responses were coded for themes using NVIVO software.

Secondary Data

While a primary focus of the community needs assessment is elevating the voices and expressed needs of low-income Hoosiers, secondary data drawn from the U.S. Census Bureau's American Community Survey and other national surveys provide valuable supplemental information about the service area throughout the report. The American Community Survey is conducted yearly and sent to a sample of approximately 3.5 million addresses in the 50 states, District of Columbia, and Puerto Rico. It asks about a range of topics, including education, employment, internet access, and transportation and typically achieves a high response rate (85.3% in 2021). Local, state, and national leaders depend on the American Community Survey to understand local issues, develop programs, and distribute funding. These secondary data are intended to help speak to the scope of needs facing local communities and thereby assist in strategic planning.

Service Area Demographics & Poverty Statistics

Demographic data offer a snapshot of who lives in particular communities at a given time and can provide a basis for understanding the needs of a community. For example, communities with a large proportion of older Hoosiers may require more services related to aging while those whose communities vary greatly on ethnicity and primary language data may require more translation and interpretation services.

Population

	Service Area	Daviess	Greene	Knox	Sullivan
Total Population	116,010	32,709	30,517	34,269	18,515 ¹
Under 5 years	7,349	2,617	1,628	1,966	1,138
5 to 17 years	20,625	7,136	4,991	5,532	2,966
18 to 34 years	23,647	6,771	5,766	7,278	3,832
35 to 64 years	44,143	11,293	12,334	13,364	7,152
65 years and over	20,246	4,892	5,798	6,129	3,427
Male	57,847	16,382	15,320	17,154	8,991
Female	58,163	16,327	15,197	17,115	9,524
White alone	109,798	30,700	29,607	31,905	17,586
Black or African American alone	1,239	489	99	574	77
American Indian and Alaska Native alone	59	22	17	5	15
Asian alone	421	35	31	337	18
Native Hawaiian and Other Pacific Islander alone	**	**	**	**	**
Some other race alone	874	413	90	283	88
Two or more races	3,579	1,050	669	1,137	723
Hispanic or Latino origin (of any race)	3,503	1,837	552	816	298

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

¹ The U.S. Census Bureau calculates a total population for whom poverty status can be determined, or poverty universe, that tends to be slightly lower than other population estimates. In the case of Sullivan County, this difference is more noteworthy, with the Census Bureau's Population Estimates Program (PEP) estimating a total population of 20,758 in 2021. For more information on population estimates, please see <https://www.census.gov/programs-surveys/saipe/guidance/model-input-data/denominators/poverty.html>

Poverty

Across the counties Pace serves, approximately 15,267 Hoosiers experience poverty (13.2%), slightly higher than the state poverty rate of 12.5%. Poverty was highest in Knox County (15.1%) and lowest in Daviess Counties (11%). These Hoosiers were more likely to be female, age 35-64, and White.¹ However, a higher proportion of children under 5 (24.7%), children age 5-17 (15.0%), individuals age 18 to 34 (16.0%), Black (27.6%), Asian (56.8%), Other Race (25.7%), Two or More Races (19.5%), and Hispanic/Latino (23.0%) Hoosiers in the service area experience poverty.

	Number in Poverty	% in Poverty	State % in Poverty
Total Population	15,267	13.2%	12.5%
Male	6,486	11.2%	11.2%
Female	8,781	15.1%	13.7%
Under 5	1,817	24.7%	19.2%
5 to 17	3,102	15.0%	16.0%
18 to 34	3,787	16.0%	16.1%
35 to 64	5,037	11.4%	9.8%
65+	1,524	7.5%	7.7%
White	13,755	12.5%	10.3%
Black	342	27.6%	25.8%
American Indian / Alaska Native	**	**	20.2%
Asian	239	56.8%	14.7%
Native Hawaiian / Pacific Islander	**	**	14.7%
Other	225	25.7%	21.2%
Two or More Races	698	19.5%	18.1%
Hispanic / Latino ²	806	23.0%	19.4%

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

Community Needs

Local governments, community programs, and advocates are constantly working to understand the needs of their residents. This is particularly important in light of the disruptions caused by COVID-19 pandemic. Knowing what needs are most important to residents can ensure that community members are able to live happy, healthy, and productive lives. Our primary method of establishing needs was through direct consultation with low-income Hoosiers in the service area. We used a client survey to ask respondents to identify three services that would improve their lives (blank entry) and to rank their top five unmet needs from a pre-established list of 20 common needs. The blank entry allowed us to capture needs not represented in the list and to represent Hoosiers' needs in their own words. For each identified need, a selection of the respondents' own words are used to explain the perceived need, while research studies and secondary data provide additional perspective on the need's relationship to poverty.

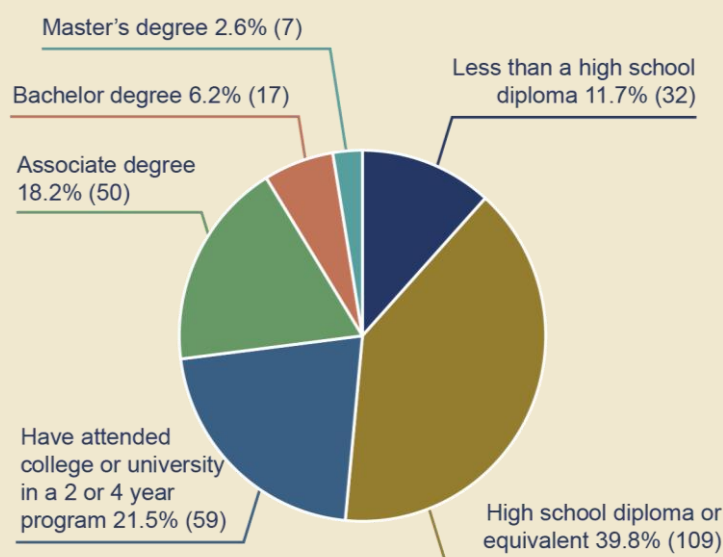
Client Survey Participants

Three hundred and six clients provided complete responses to the survey. Survey respondents lived in Knox (35.5%), Greene (31.9%), Sullivan (19.6%), and Daviess (13.0%) Counties.

Among survey respondents:

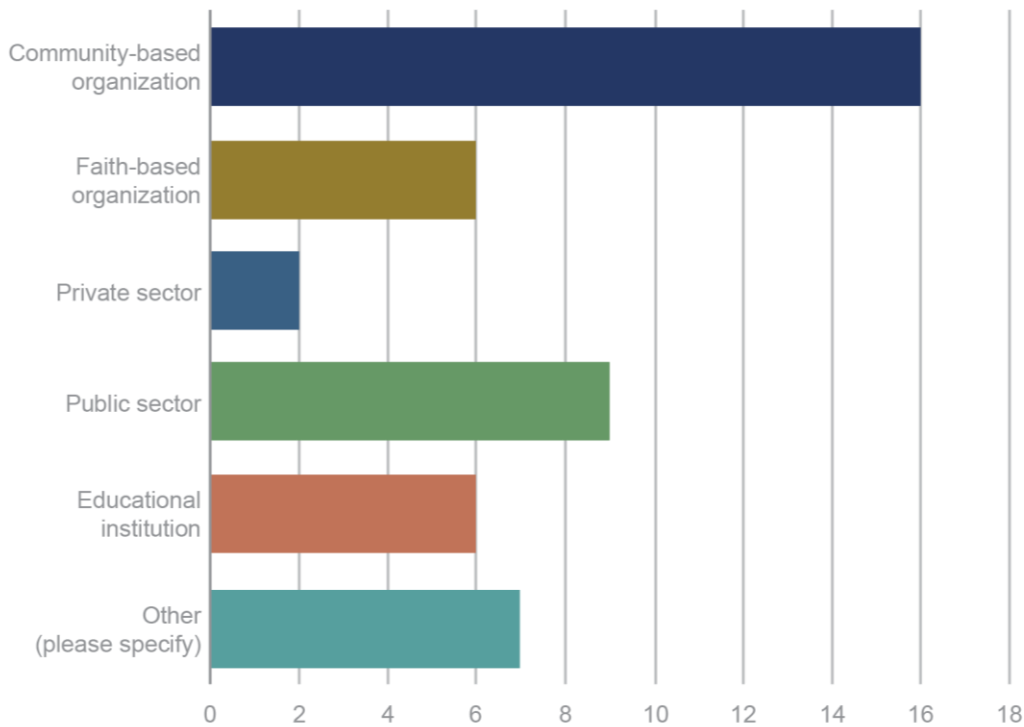
- The majority were between 35-49 (24.5%) or 50-64 (36.3%) years of age, while 18.7% were under age 34 and 20.5% were over 65.
- 82.2% were female and 16.7% were male.
- 94.9% of survey participants identified as White, 1.5% as Black, 0.4% as other, and 3.6% preferred not to say.
- .7% identified as Hispanic or Latinx.
- 47.3% of survey participants stated that there are children who live in their household at least part-time, and of those, 17.7% stated that the children in their household are either their grandchildren or the children of a family member.
- 68.3% indicated they were single and 26.6% that were married.
- One quarter of survey participants reported that someone in their household went hungry at least one day each week.
- 62.4% of survey participants reported that they or a member of their family had a disability.

Educational attainment varied from less than a high school diploma to master's degree or higher.



Community Partners Survey Participants

Gathering information from key sectors of the community can provide valuable information in assessing needs and resources. These sectors include community-based organizations, faith-based organizations, private sector, public sector, and educational institutions. We engaged community partners in a survey to understand the effectiveness and scope of assistance being provided to deal with the causes and consequences of poverty in the service area. Thirty-five community partners responded to the survey. Below are the ways in which community partners identified themselves on the survey (note that respondents could select more than one affiliation).



Top Community Needs

The following are the top needs as identified by clients and community partners, as well as the top five from Pace’s 2020 community needs assessments. The client’s top five identified needs are discussed in depth below.

Comparison of the Top 5 Needs Identified on Current and Previous Surveys			
	2023 Clients	2023 Community Partners	2020 CNA
1	Quality and affordable housing	Good jobs with adequate wages, benefits and opportunities	Good jobs with adequate wages, benefits and opportunities
2	Assistance with legal services	Counselors who work with families toward self-sufficiency	Programs and activities for youth
3	Good jobs with adequate wages, benefits and opportunities	Parenting classes and/or classes on healthy relationships	Quality and affordable housing
4	Programs and activities for seniors	Quality and affordable housing	Assistance with legal services
5	Programs and activities for youth	Counseling services	Addiction treatment services

Quality and Affordable Housing

In clients’ own words:



“More affordable apartments for seniors.”

“My roof leaks and I can’t afford to have it fixed.”

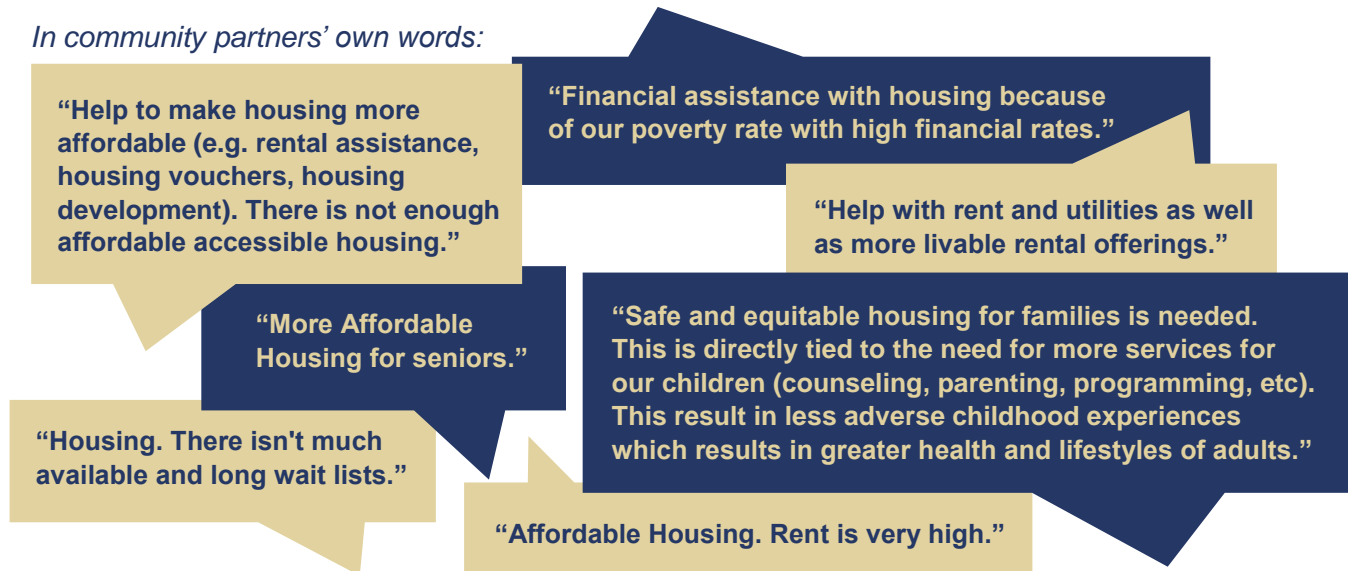
“Income-based apartments.”

“New furnace.”

“House repairs.”

“I need to apply for housing.”

In community partners’ own words:



“Help to make housing more affordable (e.g. rental assistance, housing vouchers, housing development). There is not enough affordable accessible housing.”

“Financial assistance with housing because of our poverty rate with high financial rates.”

“Help with rent and utilities as well as more livable rental offerings.”

“More Affordable Housing for seniors.”

“Safe and equitable housing for families is needed. This is directly tied to the need for more services for our children (counseling, parenting, programming, etc). This result in less adverse childhood experiences which results in greater health and lifestyles of adults.”

“Housing. There isn’t much available and long wait lists.”

“Affordable Housing. Rent is very high.”

Poor housing quality and lack of stable housing can be both a cause and condition of poverty. Researchers find that low-cost, decent quality housing in areas with job opportunities can make a significant difference in addressing poverty.^{xii} Conversely, poor-quality housing can lead to poor health outcomes, causing poverty.^{xiii} Weatherization is a strategy for addressing housing quality that also contributes to reduced utility costs, improving a household’s financial position.^{xiv}

The U.S. Census Bureau asks Hoosiers about housing quality and affordability as part of the American Community Survey. Table 1 shows the estimated number of housing units in the service area and the percent that have one or more of following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.01 or more occupants per room, 4) selected monthly owners costs as a percentage of household income greater than 30 percent, and 5) gross rent as a percentage of household income greater than 30 percent.

Table 1. Number of Units with Poor Housing Affordability/Quality Conditions in PACE’s Service Area

Owner-Occupied Units:	33,054
% Owner-Occupied Units with One or More Condition:	15.0%
Renter-Occupied Units:	13,725
% Renter-Occupied Units with One or More Condition:	42.8%

Fair Market Rents are estimates of the 40th percentile gross rents for standard quality units within an area.^{xv} Spending more than 30% of income on rent is considered being ‘cost-burdened.’ In Table 2 below, the 2023 FMRs for the service and minimum household income required to avoid being cost burdened are provided.

Table 2. Fair Market Rents and Required Monthly Income to Avoid Cost-Burden

	One Bedroom	Income Required	Two Bedroom	Income Required
Daviess	\$649	\$2,163	\$854	\$2,847
Greene	\$632	\$2,107	\$826	\$2,753
Knox	\$645	\$2,150	\$849	\$2,830
Sullivan	\$631	\$2,103	\$831	\$2,770

Source: U.S. Department of Housing and Urban Development 2023 FMRs

Community Action Agencies can:

- Provide weatherization and other housing quality improvement services
- Invest in or collaborate to create affordable housing options
- Connect Hoosiers in need with Housing Choice Vouchers and other housing stabilization or homeownership programs

Assistance with Legal Services

In clients' own words:

"Help with enforcing child support and modifying to a useful amount not \$37/week for two kids which is never paid."

"A way to reinstate my driver's license."

"Advice on legal services, like a trust or will."

The federal government recognized the importance of legal services to poverty reduction and began to fund civil legal aid as part of the War on Poverty in the 1960's. This support has yielded many benefits as cases brought by civil legal aid programs have increased rights for tenants, welfare recipients, consumers, and other low-income Americans. However, current funding for legal services in Indiana is insufficient to serve low-income Hoosiers seeking such aid. In a typical year, four out of five low-income families experience at least one civil legal problem. An estimated 30 percent of the cases for which households sought assistance - and an even greater proportion of the civil legal problems low-income households faced - were not served at all by Indiana's legal aid system.^{xvi}

The top three legal areas in which unrepresented parties often appear are family issues (73.9%), consumer and finance issues (64.4%) and rental housing (52.0%). Given the complexity of civil matters, unrepresented parties receive worse outcomes than people who receive counsel; unrepresented parties were never or rarely successful in legal issues and are estimated to have a fail rate of 65.9% in disability cases, 57.6% in employment cases, 57.6% in veterans' affairs cases, and 49.4% in medical services cases.^{xvii} Representation matters.

Community Action Agencies can:

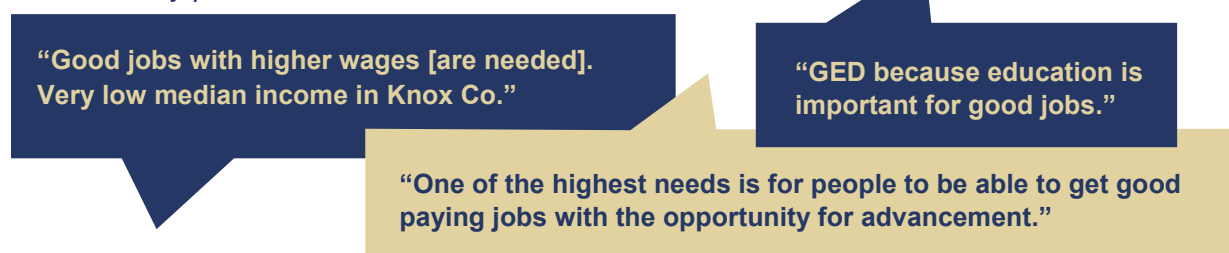
- Screen for legal needs and refer to appropriate resources
- Offer "Know Your Rights" sessions or materials
- Establish CAA-legal partnerships modeled after medical-legal partnerships that embed legal professionals in their organization

Good Jobs with Adequate Wages, Benefits, and Opportunities

In clients' own words:



In community partners' own words:



Addressing unemployment, underemployment, and low-wage work through pathways to high-wage jobs is a key mechanism to address poverty. Paid employment is the primary mechanism through which individuals in the U.S. receive income. Unfortunately, pre-Covid, 44% of the workforce worked in low-wage jobs, earning at or below 200% of the federal poverty threshold.^{xviii} While some workers in low-wage or unstable jobs adopt a second job or "side hustle" to help make ends meet,^{xix} these added hours can be unsustainable, especially for families with caregiving responsibilities. Tables 3 and 4 show the most common occupations for the Southern Indiana Non-Metropolitan Area.

Table 3. Most Common Occupations in Southern Indiana Nonmetropolitan Area

Occupation	Estimated Number Employed	Median Hourly Wage
Misc. Assemblers and Fabricators	11,590	\$19.53
Heavy and Tractor-Trailer Truck Drivers	5,110	\$23.52
Fast Food and Counter Workers	4,750	\$10.91
Laborers and Freight, Stock, and Material Movers	4,660	\$16.83
Cashiers	4,630	\$11.25

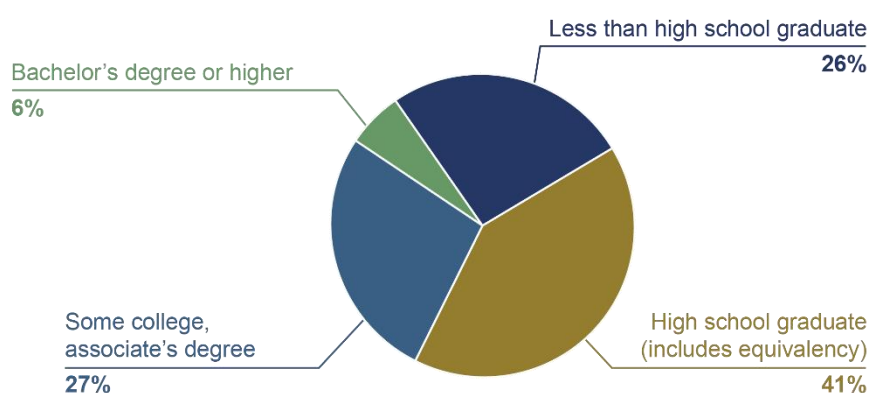
Source: U.S. Bureau of Labor Statistics Occupational Employment and Wage Statistics May 2022

Job search supports and other supportive services such as stabilizing housing and providing childcare and transportation are essential to creating pathways to good jobs. Preserving attachment to the workforce also requires addressing mental and physical health, as concentration and productivity can be affected by health concerns, and the social stigma of mental illness may further worsen employment prospects or outcomes.^{xx} Survey respondents listed childcare issues, inability to find jobs with adequate wages, flexibility needed to attend appointments, and criminal history as among the reasons they were not working or were only working part time.

Helping workers think beyond wages to the benefits they will need to maintain employment and financial stability may also prove productive. For example, new parents can experience large income gaps around the birth of a child^{xxi} while lack of health insurance coverage or underinsurance can lead to medical debt.^{xxii} Attending to benefits like health insurance, paid leave, and savings options can insulate families from falling back into poverty in the future.

Lacking the skills necessary for certain types of employment may also be a barrier, as 83% of business leader survey respondents in Indiana report that they are struggling to fill open positions, with 48% reporting that applicants lack the skills and qualifications they need.^{xxiii} Among individuals in poverty in Pace service area, the U.S. Census Bureau estimates that more than two-thirds have a high school degree or less. Figure 1 represents the estimated breakdown of educational attainment among individuals in poverty in the service area.

Figure 1. Educational Attainment among Individuals in Poverty in the Pace Service Area



Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

Community Action Agencies can:

- Connect individuals with job search and application services
- Use the Self-Sufficiency Standard calculator or other tools to help individuals understand what wages will be needed to meet self-sufficiency
- Help individuals plan for benefit cliffs as they move into higher-wage jobs or receive promotions
- Serve as a model employer in their community
- Offer services that support the employment of working-age adults, such as childcare and access to transportation

Programs for Seniors

In clients' own words:

“Help with transportation for seniors.”

“Cheaper medicine.”

“Meals.”

“Once a week aide to help me clean my home.”

In community partners' own words:

“Programs and activities for seniors. I'm doing what I can to help bring programs to St James.”

While Social Security lifts an estimated 15.4 million adults age 65 and older out of poverty, it does not eliminate poverty or economic instability for seniors entirely.^{xxiv} Older women are far more likely to live in poverty than men due to a lifetime of lower earnings and diminished savings, even as they have longer life expectancies.^{xxv} Nearly two out of three households headed by an individual age 65 or older has debt, with a median amount owed of \$55,300.^{xxvi} This means that many seniors may lack the economic supports necessary to meet their monthly expenses or acquire the services needed to support aging in place.^{xxvii} While some seniors may be able to have needs met by family caregivers, lack of sufficient wages or paid time off among ‘the sandwich generation’ may affect who is able and available to provide care.^{xxviii}

Programs for seniors can address the causes and conditions of poverty in multiple ways. First and foremost, they can fill in the gaps left by insufficient retirement savings or Social Security benefits and rising costs. They can also support re-employment, facilitate aging in place, and reduce social isolation. Finally, they may alleviate caregiving demands on family members, allowing them to devote more of their time and resources to meeting their own basic needs.

Community Action Agencies can:

- Developing screening tools to better understand seniors' unmet needs
- Provide transportation and assistance services to seniors
- Offer adult day services

Programs for Youth

In clients' own words:

"Services for children with special needs."

"Good anxiety counseling for myself and my son."

"Longer hours at Head Start"

In community partners' own words:

"More- safer, cleaner- places for our children."

"Activities for youth. If we can engage the youth, we will see a reduction in children dropping out of school and getting into crime."

Children rarely get a second chance at education or a healthy start;^{xxii} therefore, it is important that interventions surrounding youth be implemented at an early age, and include financial supports, nutritional health, quality education, and opportunities for decision making in preparation for job readiness. For decades, evidence has shown that access to reliable quality early education to be a preventative factor in decreasing poverty, as this ensures that parental figures can maintain gainful employment. Additionally, UNICEF recommends the use of Universal Child Benefits as a measure to decrease poverty.^{xxiii} During the COVID-19 Pandemic, the U.S. used this tactic in the form of Child Tax Credits. Cash assistance to families has been shown to decrease involvement in child protective services and promote brain development.^{xxix} However, simply improving the economic stability of the family will not necessarily prevent the development of child and adolescent problems such as academic failure, antisocial behavior, drug abuse, and depression, all of which can undermine future economic wellbeing, and all of which have increased since the COVID-19 Pandemic.^{xxiv} The utilization of evidence-based family- and school-based prevention programs are effective in addressing behavioral, emotional, cognitive, and neurophysiological factors that can put children at risk for continued poverty in adulthood.^{xxv} Despite the fact that youth make up almost a quarter of the state's population, they are rarely engaged in decision-making processes about the programs and services they need. Ensuring that youth have a say in the design of interventions is also a best practice.

Community Action Agencies can:

- Make free youth programs available
- Provide affordable high-quality childcare
- Develop free Summer Lunch or Back-to-School Programs
- Design incentivized youth work training programs that introduce responsibility and job readiness
- Involve youth in the decision-making process for youth programs

Additional Community Needs

In response to the open-ended question, respondents also expressed a variety of other needs, including:

Addiction Treatment

“Addiction treatment centers.....too many drug related deaths in our county and drug related problems.” “Substance Abuse Treatment” “Addiction drug treatment due to the high rate of those in the community addicted to alcohol and drugs.”

Counselors who Work with Families toward Self-Sufficiency

“Self-sufficiency as this can be the foundation upon which all other skills and learning can be based on.” “Budgeting classes and/or credit counseling/repair. It seems like once a person gets behind on bills they are in a never-ending pit.... They never seem to change their financial outlook.” “Budgeting. If we could help people to understand how to budget and the importance of budgeting, there would be less need for assistance with rent and utilities.” “Budget counseling and Job search...” “Budget because even with a good job it is hard to get out of a bad situation without proper spending habits.” “A place to go to get help with applying for Social Security, SSDI, WIC, TANF, etc. It seems like NONE of the low-income, poor, or working poor have any kind of assistance. They do not seem to have the applications in for normal aid.”

Counseling Services

“Mental health counseling for students and families. We are seeing an increase in students that cannot cope with their feelings and the parents do not know how to help.” “I can’t decide between mental health and addiction. They so entangled.” “Counseling services for our youth...Too many kids and young adults are receiving poor guidance or no guidance.” “Counseling High suicide rate, and we are 16th in the state out of 92 counties for child abuse & neglect cases.” “There needs to be more places for students to receive counseling services. Most are booked out 6 months to a year, and when kids are in crisis they cannot wait that long.” “Mental health resources for families especially children.”

Child Care

“I personally have a foster girl that I am finding it extremely hard to find an opening at a licensed daycare. There is a severe shortage of Daycare in Vincennes, especially since one shut down. I have her scheduled for Fall Pre-K at Vigo School, but it is \$100 a week plus \$25 afterschool daycare. DCS does not provide assistance for this stating that it has to be paid with Foster Parent Per Diem. If a scholarship program with Building Blocks was obtained, it would help foster parents. They could apply for it and the funds paid directly to the VCSC school for PRE-K.”

Transportation

“Assistance with car repairs.” “Gas cards.” “Car insurance assistance.”

Methods of Dissemination

The needs assessment serves as a guide for Pace to secure new funding sources, recognize the impact of the services they provide, and understand how they can improve their agency. The results of the evaluation will be disseminated on Pace’s website and social media pages.

Final Thoughts

Addressing the top identified needs will require resources and interventions at the family, agency, and community levels.

Family

- Financial education and resources to better meet basic needs such as housing, transportation, child care, and food.
- Connection to existing resources to obtain employment.
- Legal assistance to understand rights.
- Mental health services.

Agency

- Funding to expand housing supports.
- Partnerships to meet community needs for housing, legal assistance, youth and senior programming.
- Professional development and networking opportunities to build staff capacity.

Community

- Greater supply of affordable housing.
- Employers offering family-sustaining wages/benefits and education/skills pathways to good jobs.
- Programs and services developed in collaboration with youth and seniors.
- Coalitions to advocate for policy change related to foundational needs, jobs, and social programs.

Community Action Agencies are leaders in the complex and ever-changing work of addressing the causes and conditions of poverty in Indiana. Through deep understanding of the contexts in which Hoosiers are born, grow up, work, and raise families, they innovate, adapt, and serve. When Hoosiers are financially stable, they can reach their full potential and better serve their families and communities. All Hoosiers owe a debt to these agencies as they continue to fight on the front lines of the War on Poverty.

Appendix 1: Client Survey Questions

Question 1:

What county do you live in?

Zip Code

What is your age group?

[18-24] [25-34] [35-49] [50-64] [65-69] [70+]

What is your gender?

[Male] [Female] [Non-Binary] [Prefer not to say]

What is your race/ethnicity? Check all that apply.

[White]

[Black]

[American Indian or Alaskan Native]

[Asian American or Pacific Islander]

[Hispanic or Latinx]

[Prefer not to say]

[Other (please specify)]

What languages are spoken in your home: Check all that apply.

[English] [Spanish] [French] [Portuguese] [American Sign Language] [Haitian Creole] [Arabic]

[Burmese] [Chinese] [Farsi] [Korean] [Kurdish] [Somali] [Tagalog] [Vietnamese]

[Other (please specify)]

What is your household status?

[Single] [Married] [Partner] [Living with roommate/s]

How many adults – including yourself – are in your household?

Are there children who live in your household at least part of the time?

[Yes] [No]

How many children, by age, are in your household?

Are any of the children in your household your grandchildren or the children of another family member?

[Yes] [No]

Are you eligible to receive child support for the children in your household?

[Yes] [No]

Choose the statement that BEST describes your child support situation:

[We receive it regularly for all eligible children]

[We receive it regularly for some but not all the children]

[We receive it sometimes but not regularly]

[We do not receive it but have attempted to receive it]

[We do not receive it and do not want to pursue it]

[Other (please specify)]

Which of the following best describes your access to childcare?

[Childcare is provided by a family member or friend]

[Children not enrolled in childcare]

[Children on a waitlist for enrollment in childcare]

[Child enrolled in childcare voucher program for care at a home-based, center or ministry]

[Child enrolled in childcare that we pay for completely]

[Children are old enough/capable to care for themselves]

[Other (Please specify)]

Which of the following BEST describes the reason that your children are not enrolled in childcare (a licensed home, a center, or a ministry)?

- [We prefer for our children to be cared for by family or friends]
- [We can't afford childcare]
- [We can't find childcare near our home or work]
- [We can't find childcare for the hours we need it]
- [We can't find childcare to support our child's/children's special needs]
- [Other (please specify)]

What is the MONTHLY income of all household members combined? (Please use whole numbers only.)

What is your employment status?

- [Unemployed, looking for work]
- [Unemployed, not looking for work]
- [Employed, work part-time]
- [Work full time at one job]
- [Work more than one job]
- [Retired]
- [Stay-at-home caregiver]

Which of the following statements best describes why you are struggling to find employment?

- [Can't find the hours/schedule I'm looking for]
- [Do not have the skills I need to get the job I want]
- [Can't find the wage I need to get by]
- [Can't find a job because of prior criminal history]
- [Other (please specify)]

Which of the following statements best describes why you are working part-time?

- [Can't get enough hours]
- [Want to work part time]
- [Other (please specify)]

Why do you prefer to work part time?

What is your highest level of education:

- [Less than a high school diploma]
- [High school diploma or equivalent]
- [Have attended college or university in a 2 or 4 year program but didn't finish it]
- [Associate's Degree]
- [Bachelor's Degree]
- [Master's degree or higher]

What is your experience with training certificates or licensing programs?

- [Have never done a training program]
- [Have attended a training program but did not finish it]
- [Participated in an on-the-job training program at my work, but it did not include a certificate]
- [Have a certificate or license from a specific job training program]

Which public and/or charitable programs do you and your families receive support from? (Check all that apply)

- [Temporary Assistance for Needy Families (TANF)]
- [SNAP (formerly Food Stamps)]
- [Women, Infants, and Children Nutrition Program (WIC)]
- [Free or Reduced School Lunch]
- [Housing Choice Voucher (Section 8)]
- [Emergency Rental Assistance]
- [Medicaid]
- [Children's Health Insurance Program]
- [Affordable Care Act Subsidies]
- [Child Tax Credit]

- [Earned Income Tax Credits]
- [Child Care Vouchers/ CCDF/ On-My-Way-PreK]
- [Food Banks]
- [Free Health Clinics]
- [Other (please specify)]

Which of the following services have you received from Pace?

- [Multiple Choice Program Specific Services]
- [None of the above]
- [Other (please specify)]

How many days a week are you or someone in your household experiencing hunger?

Please rank the following bills from MOST LIKELY to delay paying if you are struggling to make ends meet to least likely to delay paying?

- [Rent/Mortgage]
- [Car Insurance]
- [Utility bill (gas, electric, propane)]
- [Child Care]
- [Health Insurance]
- [Groceries]
- [Gas for Car]
- [Child support payments]
- [Medical expenses]

What THREE services would make your life better?

What are your TOP 5 unmet needs? (Choose only 5)

- [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 job 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]
 - [Help to make housing more affordable (e.g. rental assistance, housing voucher)]
- Do you have health insurance?
- [Insurance through my employer]
 - [Insurance through a marketplace plan / plan I purchased for myself]
 - [Medicare]
 - [Hoosier Healthwise /HIP /Medicaid]
 - [TRICARE or Health Care Provided by Dept. Of Veterans Affairs]
 - [No insurance]
 - [Other]

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)]

Are any of these true for you or a member of your family?

- [Deaf or have serious hearing difficulty]
- [Blind or having serious difficulty seeing even when wearing glasses]
- [A physical condition or disability that impedes daily activities]
- [A developmental/mental/emotional condition that impedes daily activities]
- [None of the above]

Question 9:

Which family members in your household are deaf or have serious hearing difficulty? (Check all that apply)

- [You]
- [Spouse]
- [Child under 12]
- [Child 12-17]
- [Child over 18]
- [Other family member who lives in the home]

Question 10:

Which family members in your household are blind or having serious difficulty seeing even when wearing glasses? (Check all that apply)

- [You]
- [Spouse]
- [Child under 12]
- [Child 12-17]
- [Child over 18]
- [Other family member who lives in the home]

Question 11:

Which family members in your household has a physical condition or disability that impedes daily activities? (Check all that apply)

- [You]
- [Spouse]
- [Child under 12]
- [Child 12-17]
- [Child over 18]
- [Other family member who lives in the home]

Question 12:

Which family members in your household has a physical condition or disability that impedes daily activities? (Check all that apply)

- [You]
- [Spouse]
- [Child under 12]
- [Child 12-17]
- [Child over 18]
- [Other family member who lives in the home]

Question 13:

Does anyone in your household have a drug/alcohol problem?

[Yes, someone in my household misuses drugs/alcohol and is not receiving treatment]

[Yes, someone in my household misuses or has a dependence on drugs/alcohol but is receiving treatment]

[Someone in my household has misused or had a dependence to drugs/alcohol, received treatment, and is currently not using]

[No, no one in my household has an addiction to drugs/alcohol]

Which of the following best describes your access to transportation?

[No access to transportation]

[Use public transportation]

[Have a car, but can't afford to maintain it]

[Have a car that I can afford and it is dependable]

Do you (and your spouse/partner, if applicable) have.... (Check all that apply)

[a checking account?]

[a savings account?]

[a credit card?]

[an account designated for retirement savings (like a 401k or IRA)?]

In the past 12 months, did you and/or your partner:

[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 payday or personal installment loan online]

[Used a rent-to-own center to get furniture, electronics, etc...]

Are you behind on payments or in collections on any of your debts?

[Yes] [No]

Do you or anyone in your household have medical debt greater than \$500?

[Yes] [No] [Other (please specify)]

Please describe the housing arrangement where you currently live.

[I am currently without housing]

[I rent my home]

[I own my home]

[Other (please specify)]

Question 14:

You responded that you are currently without housing. Which of these best describes your sheltering circumstances?

[I am currently in temporary housing (shelter, etc.)]

[Live with family or friends (not an owner or listed on the rental contract)]

[Living in a car]

[Living outside (unsheltered)]

Question 15:

You responded that you rent your home. Which of these best describes your renting arrangement?

[Rent a subsidized home, apartment or other housing unit]

[Rent an unsubsidized home, apartment or other housing unit]

[Other (please specify)]

Question 16:

How much is your rent per month? (Please use whole numbers only)

Are you currently behind on rent?

[Yes]

[No]

Question 17:

You responded that you own your home. Which of these best describes your home ownership status?

[Own a home with a mortgage or loan]

[Own a home free and clear (without a mortgage or loan)]

[Own a home on land contract or with a rent to own/lease to own agreement]

[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]

Question 18:

How much is your mortgage payment? (Please use whole numbers only.)

Are you currently behind on mortgage payments?

[Yes] [No]

Question 19:

How much are the payments on your rent/lease to own agreement? (Please use whole numbers only)

Are you currently behind on these payments?

[Yes] [No]

Appendix 2: Community Partners Survey Questions

1. I am a (check all that apply)
 - [Current or former board member of a community action agency]
 - [Donor or funder of a community action agency]
 - [Leader or staff member of a local organization]
 - [Local business owner]
 - [Government official]
 - [Other (please specify)]
2. Your organization's name (if applicable):
3. What is the zip code of your organization's main office?
4. How would you classify your organization? (Check all that apply)
 - [Community-based organization]
 - [Faith-based organization]
 - [Private sector]
 - [Public sector]
 - [Educational institution]
 - [Other (please specify)]
5. Which counties do you serve?
6. Which best describes your role within the organization?
 - [Leadership team (e.g. Executive Director, principal)]
 - [Staff (e.g. Community health worker, teacher)]
 - [Other (please specify)]
7. What are the top places in the community that you regularly refer individuals to for help?
8. 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".
 - [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 cleanup 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 seniors]
 - [Help with home health problems, like mold or lead]
 - [Help to make homes more energy efficient (weatherization)]
 - [Help to make housing more affordable (e.g. rental assistance, housing vouchers, housing development)]
 - [Addiction treatment services]
 - [Second-chance hiring programs for those with criminal records]
 - [Other (please specify)]
9. Which of the above is the top need in your community and why?

10. Which of the above is the second most important need in your community and why?
11. You indicated that your community already has these. How important is it to continue providing these resources?
[1- Not important] to [5- Very important]
12. Which community action agencies/programs have you worked with?
[List of Southern Agencies]
13. What impact has community action had on your community?
14. Can you give a specific example to illustrate why you provided that answer?
15. What else could community action be doing to end poverty in your community?

Appendix 3: Resources

- i Kucklick, A. & Manzer, L. (2022). Overlooked and Undercounted: Struggling to Make Ends Meet in Indiana. Indiana Community Action Poverty Institute. <https://iiwf.incap.org/reports>
- ii Brady, D. (2019). Theories of the Causes of Poverty. *Annual Review of Sociology*, 45, 155-175.
- iii Thompson, M. N., & Dahling, J. J. (2019). Employment and poverty: Why work matters in understanding poverty. *American Psychologist*, 74(6), 673.
- iv Hahn, H. & Simms, M. (2021). Poverty Results from Structural Barriers, Not Personal Choices. Safety Net Programs Should Reflect That Fact. Urban Institute. <https://www.urban.org/urban-wire/poverty-results-structural-barriers-not-personal-choices-safety-net-programs-should-reflect-fact>
- v Jojo, Z. (2018). Creating an environment for the restoration of dignity to disadvantaged mathematics foundation classrooms. *Environment and Social Psychology*, 3. 10.18063/esp.v3.i2.695.
- vi Aliprantis, D. & Carroll, D. R. (). What is behind the persistence of the racial wealth gap? Federal Reserve Bank of Cleveland. <https://www.clevelandfed.org/en/publications/economic-commentary/2019/ec-201903-what-is-behind-the-persistence-of-the-racial-wealth-gap>
- vii Macey, E. (2019). Wages, Wealth, and Poverty: Where Hoosier Women Stand and Ways Our State Can Close the Gaps. Indiana Community Action Poverty Institute. <https://iiwf.incap.org/wage-and-wealth-gaps>
- viii Abrams, E. M., Greenhawt, M., Shaker, M., Pinto, A. D., Sinha, I., & Singer, A. (2022). The COVID-19 pandemic: Adverse effects on the social determinants of health in children and families. *Annals of Allergy, Asthma & Immunology*, 128(1), 19-25.
- ix Hanushek, E. A., & Woessmann, L. (2020). The economic impacts of learning losses. Organisation for Economic Co-operation and Development. <https://www.edworkingpapers.com/sites/default/files/Hanushek%2BWoessmann%202020%20OECD%20Education%20Working%20Paper%20No.%20225.pdf>
- x United Nations (2023). Ending Poverty. <https://www.un.org/en/global-issues/ending-poverty>.
- xi Blair, C. & Raver, C. C. (2018). Poverty, Stress, and Brain Development: New Directions for Prevention and Intervention. *Acad Pediatr* 16(3). <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5765853/>
- xii Tunstall, R., Bevan, M., Bradshaw, J., Croucher, K., Duffy, S., Hunter, C., ... & Wilcox, S. (2013). The links between housing and poverty: an evidence review. York: Joseph Rowntree Foundation.
- xiii OASH (2023). Quality of Housing. <https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing>
- xiv iii U.S. Department of Energy, Office of Energy Efficiency and Renewables (2018). Weatherization works. https://www.energy.gov/sites/prod/files/2018/03/f49/WAP-fact-sheet_final.pdf
- xv U.S. Department of Housing and Urban Development (2023). Fair Market Rents. <https://www.huduser.gov/portal/datasets/fmr.html>
- xvi Quintanilla, V. D., & Thelin, R. (2019). Indiana Civil Legal Needs Study and Legal Aid System Scan. Indiana University Public Policy Institute, (19-C01).
- xvii Quintanilla, V. D., & Thelin, R. (2019). Indiana Civil Legal Needs Study and Legal Aid System Scan. Indiana University Public Policy Institute, (19-C01).
- xviii Fuller, J. B., & Raman, M. (2022). Building from the bottom up. Harvard Business School. <https://www.hbs.edu/managing-the-future-of-work/Documents/research/Building%20From%20The%20Bottom%20Up.pdf>
- xix Scott, J., Edwards, K., & Stanczyk, A. (2020). Moonlighting to the side hustle: The effect of working an extra job on household poverty for households with less formal education. *Families in Society*, 101(3), 324-339.
- xx Ridley, M., Rao, G., Schilbach, F., & Patel, V. (2020). Poverty, depression, and anxiety: Causal evidence and mechanisms. *Science*, 370(6522), eaay0214.

xxi Stanczyk, A. B. (2019). Does paid family leave improve household economic security following a birth? Evidence from California. *Social Service Review*, 93(2), 262-304

xxii Indiana Community Action Poverty Institute (2022). Medical Debt in Indiana. <https://institute.incap.org/medical-debt>

xxiii Indiana Chamber of Commerce (2022). Annual workforce surveys. <https://www.indianachamber.com/news-resources/studies-reports/education-workforce-development/>

xxiv Romig, K. (2023). Social Security lifts more people above the poverty line than any other program. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/social-security/social-security-lifts-more-people-above-the-poverty-line-than-any-other>

xxv Macey, E. (2018). Wages, wealth and poverty: Where Hoosier women stand and ways our state can close the gaps. Indiana Community Action Poverty Institute.

xxvi U.S. Government Accountability Office (2021). Retirement security: Debt increased for older Americans over time, but the implications vary by debt type. <https://www.gao.gov/products/gao-21-170#:~:text=The%20median%20debt%20amount%20for,in%202016%20than%20in%201989.>

xxvii National Institute of Health (2023). Aging in place: Growing older at home. <https://www.nia.nih.gov/health/aging-place-growing-older-home>

xxviii Lei, L., Leggett, A. N., & Maust, D. T. (2022). A national profile of sandwich generation caregivers providing care to both older adults and children. *Journal of the American Geriatrics Society*, 71(3), 799-809.

xxix Maguire-Jack, K., Johnson-Motoyama, M., & Parmenter, S. (2022). A scoping review of economic supports for working parents: The relationship of TANF, child care subsidy, SNAP, and EITC to child maltreatment. *Aggression and violent behavior*, 65, 101639.