2020 COMMUNITY NEEDS ASSESSMENT
Academics, policy makers, social service agencies, and many others have been talking about the causes and conditions of poverty for decades, even centuries. While there is not necessarily agreement on how to eradicate poverty, there is broad agreement on many of the factors influencing it.

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

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

The following report, based on survey data from clients using Community Action Agencies’ services across the state as well as data available from the U.S. Census Bureau, 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.

There are many challenges facing Indiana communities right now, and no single organization can meet all the needs. In partnership with leaders in each community, we can work together to make sure that everyone in Indiana has the chance to reach their full potential.

Jessica Fraser
Director, Indiana Community Action Poverty Institute

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1 Rank, 2006
2 Rynell, 2008
3 Rynell, 2008
4 Kim, Wilmarth and Henager 2017
Sources and Methodology

Bibliography ........................................................................................................................................................................1
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Statewide Client Survey Responses

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Key Areas

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Bibliography

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, 2018, 2019 & 2020 American Community Survey 5-Year Estimates, Table B01003
- **Households:** U.S. Census Bureau, 2020 American Community Survey 5-Year Estimates, Tables:
  - Household Types: B11001
  - Family Poverty: S 1702
- **Race-Age-Education,** U.S. Census Bureau, 2020 American Community Survey 5-Year Estimates, Tables:
  - S1501, S0101, B03001, B02001
- **Income** U.S. Census Bureau, 2020 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, 2019 & 2020 American Community Survey 5-Year Estimates, Tables:
  - Specified Characteristics of People at Specified Levels of Poverty: S1703
  - Ratio of Poverty to Income: B17002
- **Housing Insecurity**
  - U.S. Census Bureau, 2019 & 2020 American Community Survey 5-Year Estimates, Table B25070
Statewide Client Survey Responses
2020 Community Needs Assessment

YOU & YOUR FAMILY

Race of Survey Respondents

- American Indian or Alaska Native: 0%
- Asian American Pacific Islander: 2%
- Black or African American: 48%
- Two or More Races: 2%
- White: 48%

*Total is less than 100% the remainder is due to respondents leaving the question blank.

20% cannot walk or climb stairs / have difficulty walking or climbing stairs
16% have a physical, mental, or emotional condition making it difficult to concentrate, remember, or make decisions
14% have a physical, mental, or emotional condition makes it difficult to do errands alone
4% are deaf or have a serious hearing difficulty
4% have difficulty dressing or bathing
2% are blind or have serious difficulty seeing even when wearing glasses
41% None of the Above

5.7% are of Hispanic, Latino, or Spanish Origin

*An additional 2.7% Prefer Not to Say

5,822 responses
Why didn't you attend or complete your degree?

- **35.1%** To take care of child(ren).
- **18.2%** Tuition was too expensive.
- **17.7%** I wanted to work.
- **15.2%** I struggled to meet basic needs like housing & food.

Average Household Size: **3**

56% of respondents had at least one child under 18 in their household.

** Median Combined Gross Household Income Compared to Federal Poverty Level **

- 2020 FPL for a family of 3: $1,810/month
- 2020 - 200% FPL for a family of 3: $3,620/month

**GENERAL WELL-BEING & COVID-19**

<table>
<thead>
<tr>
<th>Living comfortably</th>
<th>Doing okay</th>
<th>Just getting by</th>
<th>Finding it difficult to get by</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed full time</td>
<td>5%</td>
<td>29%</td>
<td>38%</td>
</tr>
<tr>
<td>Employed part time</td>
<td>4%</td>
<td>21%</td>
<td>41%</td>
</tr>
</tbody>
</table>

56.3% Can't pay some bills

By Race:

- **67%** American Indian or Alaska Native
- **42%** Asian American or Pacific Islander
- **73%** Black or African American
- **59%** Two or More Races
- **54%** White

Employment Status

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Able to pay all bills</th>
<th>Can't pay some bills</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed full time</td>
<td>45%</td>
<td>55%</td>
</tr>
<tr>
<td>Employed part time</td>
<td>41%</td>
<td>59%</td>
</tr>
</tbody>
</table>
Over half of survey respondents (54%) indicated that they are renters. As rents rise across Indiana, low-income individuals and their families will continue to face difficulty maintaining their housing. Indiana is short over 135,000 affordable housing units for extremely low-income renters ($26,200 for a 4-person household).

80% have not set aside any emergency or rainy day funds
7% have set aside emergency or rainy day funds with a median savings of $1,000

How would respondents pay for an emergency expense that costs $400?

- 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

Contributed to not working or working less than desired in past month

<table>
<thead>
<tr>
<th>Reason</th>
<th>Self</th>
<th>Spouse/Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Could not find a job</td>
<td>14.8%</td>
<td>6.0%</td>
</tr>
<tr>
<td>Employer would not give me more hours</td>
<td>10.5%</td>
<td>5.0%</td>
</tr>
<tr>
<td>Lack of child care</td>
<td>18.5%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Caring for a family member</td>
<td>12.6%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Health/medical limitations or disability</td>
<td>35.3%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Going to school or in training</td>
<td>5.3%</td>
<td>1.1%</td>
</tr>
<tr>
<td>Lay-offs or furloughs due to COVID-19</td>
<td>11.9%</td>
<td>6.2%</td>
</tr>
<tr>
<td>Afraid to work due to COVID-19</td>
<td>15.8%</td>
<td>3.5%</td>
</tr>
<tr>
<td>None of the above / not applicable</td>
<td>32.0%</td>
<td>14.3%</td>
</tr>
</tbody>
</table>

Most people with a job worked only one job, however, 16% of respondents who were working had 2 or more jobs.

The median monthly rent payment amount was $500. This might seem very affordable, but it is important to note that we asked participants what THEY PAID, not the total amount of the housing costs. So this amount reflects the total costs for some respondents. For others it is a reduced cost because of:
- Roommates (21% responded that they were living with others for save money and 18% were doing so to help their roommates out financially, but that could still indicate costs were being shared),
- Special arrangements with landlords because of COVID-19,
- Emergency rental assistance, or
- A subsidy from Section 8/Housing Choice Vouchers (21% of respondents were receiving Housing Choice vouchers).
## Key Area - Housing Continued

<table>
<thead>
<tr>
<th>To buy and maintain your own home, what type of help would you need?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Help to improve your credit score</td>
<td>44.2%</td>
</tr>
<tr>
<td>A low-interest loan</td>
<td>43.1%</td>
</tr>
<tr>
<td>Help to find an affordable home</td>
<td>36.6%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What's making it difficult to find rental housing?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Money for security deposit &amp; first/last month's rent</td>
<td>69.5%</td>
</tr>
<tr>
<td>Bad credit</td>
<td>53.6%</td>
</tr>
<tr>
<td>All the places I can afford are unsafe, unhealthy, or too small</td>
<td>40.5%</td>
</tr>
</tbody>
</table>

## Key Area - Financial Services and Debt

### Types of accounts respondents and their spouses/partners have:
- **80.8%** have a checking account
- **34.3%** have a savings account
- **29.9%** have a credit card
- **11.4%** have a retirement savings

### Do you have a retirement savings?
- **11.9%** - Yes, and I feel confident I will be able to live comfortably throughout my retirement.
- **11.1%** - Yes, but I worry that I will not have enough saved to live comfortably throughout my retirement.
- **84.6%** - No, I do not have any retirement savings.
- **1.9%** - Did not respond

### Used Alternative Banking Services At Least Once in Past 12 Months

<table>
<thead>
<tr>
<th>Service</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase a money order from a place other than a bank</td>
<td>25%</td>
</tr>
<tr>
<td>Cash a check at a place other than a bank</td>
<td>20%</td>
</tr>
<tr>
<td>Take out a payday loan or payday advance at a payday lending store</td>
<td>15%</td>
</tr>
<tr>
<td>Take out a pawn shop loan</td>
<td>10%</td>
</tr>
<tr>
<td>Obtain a tax refund advance to receive your refund faster</td>
<td>5%</td>
</tr>
<tr>
<td>Take out a payday or personal installment loan online</td>
<td>0%</td>
</tr>
</tbody>
</table>

### How Financially Vulnerable Hoosiers Feel about Debt:
**46%**
did not know their credit score

577 – Median credit score amongst respondents who knew and shared theirs

---

### Percentage of Respondents With Each Type of Debt at Different Debt Amounts

<table>
<thead>
<tr>
<th>Amount of Debt</th>
<th>Payday Loans</th>
<th>Personal Installment Loans</th>
<th>Student Loans</th>
<th>Auto Loans</th>
<th>Credit Card Debt</th>
<th>Medical Debt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $500</td>
<td>70%</td>
<td>16%</td>
<td>3%</td>
<td>3%</td>
<td>23%</td>
<td>22%</td>
</tr>
<tr>
<td>$500-$1000</td>
<td>22%</td>
<td>26%</td>
<td>4%</td>
<td>8%</td>
<td>23%</td>
<td>21%</td>
</tr>
<tr>
<td>$1000-$10,000</td>
<td>7%</td>
<td>49%</td>
<td>30%</td>
<td>47%</td>
<td>45%</td>
<td>40%</td>
</tr>
<tr>
<td>More than $10,000</td>
<td>1%</td>
<td>9%</td>
<td>64%</td>
<td>42%</td>
<td>8%</td>
<td>17%</td>
</tr>
</tbody>
</table>

---

### Key Area - Transportation

**Most respondents had access to a vehicle; however...**

- **34%** cannot afford maintenance or repair
- **24%** cannot afford gas

---

### Top 3 Ways a Lack of Reliable or Affordable Transportation Impacted Respondents in Last 12 Months

<table>
<thead>
<tr>
<th></th>
<th>Of All Survey Respondents</th>
<th>Of Those Who Had Challenges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applying for/accepting a job</td>
<td>10%</td>
<td>32%</td>
</tr>
<tr>
<td>Visiting the doctor</td>
<td>20%</td>
<td>68%</td>
</tr>
<tr>
<td>Buying groceries</td>
<td>19%</td>
<td>62%</td>
</tr>
</tbody>
</table>
Only 23% of respondents indicated that they had difficulty in obtaining insurance.

For those with difficulties Cost was by far the largest hurdle (80% for those with difficulties).

Top Three Health Concerns for our respondents:

- Diabetes
- Mental Health
- Heart Disease

Suicide Hotline:
1-800-273-TALK (8255)

NAMI HelpLine
1-800-950-NAMI (6264) or helpline@nami.org

Text IN to 741741 for free, 24/7 crisis counseling

The NAMI HelpLine can be reached Monday through Friday, 10 a.m. – 10 p.m., ET.

In the past month, I have been bothered not being able to stop or control worrying.
- 34% Nearly Every Day or More than Half the Days
- 35% Several Days
- 31% Not at all

In the past month, I have been bothered by having little interest or pleasure in doing things.
- 25% Nearly Every Day or More than Half the Days
- 33% Several Days
- 40% Not at all

29.3% of respondents needed child care
**KEY AREA - FOOD**

Reasons for respondents struggling to meet their food needs

- **17%** - Couldn't get out to buy food (e.g. because of transportation or health issues)
- **16%** - The stores near me didn't have the food I wanted
- **13%** - Afraid to go out because of COVID-19
- **5%** - Couldn't get groceries or meals delivered
- **73%** - Couldn't afford to buy more food
- **9%** - Other

**COMMUNITY NEEDS**

**TOP 5 RESOURCES TO HELP PEOPLE IN THE COMMUNITY (OVERALL RESPONDENTS)**

<table>
<thead>
<tr>
<th>Resource</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good jobs with higher wages &amp; benefits and/or opportunities to advance</td>
<td>4.16</td>
</tr>
<tr>
<td>Programs and activities for youth</td>
<td>3.93</td>
</tr>
<tr>
<td>Assistance with legal services (e.g. family law, evictions, expungement, debt collection)</td>
<td>3.76</td>
</tr>
<tr>
<td>Second-chance hiring programs for those with criminal records</td>
<td>3.71</td>
</tr>
<tr>
<td>Help to make homes more energy efficient (weatherization)</td>
<td>3.70</td>
</tr>
</tbody>
</table>

**TOP 5 RESOURCES TO HELP PEOPLE IN THE COMMUNITY (RESPONDENTS WITH CHILDREN)**

<table>
<thead>
<tr>
<th>Resource</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good jobs with higher wages &amp; benefits and/or opportunities to advance</td>
<td>4.42</td>
</tr>
<tr>
<td>Programs and activities for youth</td>
<td>4.27</td>
</tr>
<tr>
<td>Help to make homes more energy efficient (weatherization)</td>
<td>4.04</td>
</tr>
<tr>
<td>Assistance with legal services (e.g. family law, evictions, expungement, debt collection)</td>
<td>4.04</td>
</tr>
<tr>
<td>Addiction treatment services</td>
<td>3.99</td>
</tr>
</tbody>
</table>
Appendix

4. CENTRAL INDIANA COMMUNITY ACTION PROGRAM (CICAP) JOBSOURCE
   222 E. 10th St., Suite C
   Anderson, IN 46016
   (765) 641-6501
   WWW.JS-CICAP.ORG

5. COMMUNITY ACTION OF GREATER INDIANAPOLIS (CAGI)
   3266 N. Meridian St.
   Indianapolis, IN 46208
   (317) 396-1800
   WWW.CAGI-IN.ORG

6. COMMUNITY ACTION OF SOUTHERN INDIANA, INC. (CASI)
   1613 E. 8th St.
   Jeffersonville, IN 47130
   (812) 288-6451
   WWW.CASI1.ORG

7. COMMUNITY ACTION PROGRAM OF EVANSVILLE AND VANDERBURGH COUNTY, INC. (CAPE)
   401 S.E. 6th St. Suite 001
   Evansville, IN 47713
   (812) 425-6241
   WWW.CAPEEVANSVILLE.ORG

8. COMMUNITY ACTION PROGRAM, INC. OF WESTERN INDIANA (CAPWI)
   418 Washington St.
   Covington, IN 47932
   (765) 793-4881
   WWW.CAPWI.ORG

9. COMMUNITY AND FAMILY SERVICES, INC. (CFSI)
   521 S. Wayne St.
   Portland, IN 47371
   (260) 726-9318
   WWW.COMFAMSERVICES.COM

10. DUBOIS-PIKE-WARRICK ECONOMIC OPPORTUNITY COMMITTEE, INC. (TRI-CAP)
    607 Third Ave.
    Jasper, IN 47547
    (812) 482-2233
    WWW.TRI-CAP.NET

11. HOOSIER UPLANDS ECONOMIC DEVELOPMENT CORPORATION (HOOSIER)
    500 W. Main St.
    Mitchell, IN 47446
    (812) 849-4447
    or (800) 333-2451
    WWW.HOOSIERUPLANDS.ORG

12. HUMAN SERVICES, INC. (HSI)
    4355 E. C.R. 600 N.
    Columbus, IN 47203
    (812) 372-8407
    WWW.HSI-INDIANA.COM

13. INTERLOCAL COMMUNITY ACTION PROGRAM, INC. (ICAP)
    615 S.R. 38 West
    New Castle, IN 47362
    (765) 529-4403
    or (317) 462-1477
    WWW.ICAPCAA.ORG

14. LINCOLN HILLS DEVELOPMENT CORPORATION (LHDC)
    302 Main St.
    Tell City, IN 47586
    (812) 547-3435
    WWW.LHDC.ORG

15. NORTH CENTRAL COMMUNITY ACTION AGENCIES, INC. (NCCAA)
    301 E. 8th St., Suite 109
    Michigan City, IN 46360
    (219) 872-0351
    or (219) 872-1201
    WWW.NCCOMACT.ORG

16. NORTHWEST INDIANA COMMUNITY ACTION CORPORATION (NWICA)
    5240 Fountain Dr.
    Crown Point, IN 46307
    (219) 794-1829
    or (800) 826-7871
    WWW.NWI-CA.ORG

17. OHIO VALLEY OPPORTUNITIES (OVO)
    421 Walnut St.
    Madison, IN 47250
    (812) 265-5858
    WWW.OVOINC.ORG

18. PAGE COMMUNITY ACTION AGENCY, INC.
    525 N. 4th Ave.
    Vincennes, IN 47591
    (812) 882-7927
    WWW.PACECEAA.ORG

19. REAL SERVICES (REAL)
    1151 S. Michigan St.
    South Bend, IN 46634
    (574) 233-8205
    WWW.REALSERVICES.ORG

20. SOUTH CENTRAL COMMUNITY ACTION PROGRAM, INC. (SCCAP)
    1500 W. 15th St.
    Bloomington, IN 47404
    (812) 339-3447
    or (800) 850-7262
    WWW.INSCCAP.ORG

21. SOUTHEASTERN INDIANA ECONOMIC OPPORTUNITY CORPORATION (SIEOC)
    110 Importing St.
    Aurora, IN 47001
    (812) 926-1585
    or (888) 292-5475
    WWW.SIEOC.ORG

22. WESTERN INDIANA COMMUNITY ACTION AGENCY, INC. (WICAA)
    705 S. 5th St.
    Terre Haute, IN 47807
    (812) 232-1264
    or (888) 292-5475
    WWW.WICAA.ORG