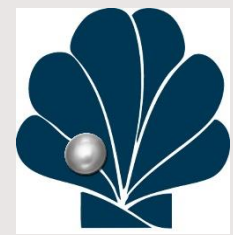


Area Five Agency on Aging and Community Services, Inc.

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. This community needs assessment 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.

Established in 1974, Area Five Agency on Aging and Community Services (Area Five) is an independent not-for-profit organization serving clients in Cass, Howard, Miami, Tipton and Wabash counties in northcentral Indiana. Our programs have evolved and grown from our mission, “To provide programs and services that will benefit low income, disadvantaged & older persons.” Governed by our core values of advocacy, compassion, problem solving and teamwork, our staff works hard to fulfill our mission each and every day.

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Executive Summary

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

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

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

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

Among the most notable statistics, they revealed:

- 183 respondents (50%) reported that they could not pay all of their bills in the month of the survey.
- 89% of respondents reported that they did not have emergency savings and 7% preferred not to answer.
- Asked how they would deal with a \$400 emergency, 63% reported “I wouldn’t be able to pay for the expense right now,” while 9% 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.
- The average unemployment rate in the service area in 2019 was 3.5%. This is a sharp contrast to the nearly 31,000 initial UI claims seen in the service area from March through September.
- Across the service area 39% of renters were housing cost-burdened, which is paying 30% or more of their household income on rent.
- 45% of respondents reported that they are behind on debt.
- Of families who needed or used child care, the top concern was, “I cannot find care that is affordable” (25%).

¹ Rank, 2006

² Rynell, 2008

³ Rynell, 2008

⁴ Kim, Wilmarth and Henager 2017

Key Statistics from Secondary Sources⁵

POPULATION

- The Area Five service area counties had a combined population of 203,221; 19% (38,084) of these people lived in Cass County; 41% (82,387) lived in Howard County; 18% (35,901) lived in Miami County; 7% (15,218) lived in Tipton County; and 16% (31,631) lived in Wabash County. The population of each county is listed in Appendix 3.
- The population of the Area Five service area declined in the five years from 2013 to 2018 by nearly 2%. Cass County declined by almost 2%; Howard County declined by under 1%; Miami County declined by almost 2%; Tipton County declined by almost 4%; and Wabash County declined by a little over 3%. During this same timeframe, the statewide population grew 2%.

DEMOGRAPHICS

- 3% of the total population of the Area Five service area is African American. The highest proportion of African Americans reside in Howard County (7%). Cass County had an African American population of a little over 1%; Miami County had an African American population of a little over 5%; Tipton County had an African American population of under 1%; and Wabash County had an African American population of 1%. The service area figure is well below the state percentage of 9.3%.
- Area Five's service area has just over 10,600 Hispanic/Latino residents, most of whom reside in Cass County (5,667). Howard County had a Hispanic/Latino population of 2,691; Miami County had a Hispanic/Latino population of 1,109; Tipton County had a Hispanic/Latino population of 412; and Wabash County had a Hispanic/Latino population of 805. In total, Hispanic/Latino residents make up 5% of the population of the area, compared to 6.8% statewide.
- 25% of Area Five's service area population are people ages 60 and above. This is slightly higher than the statewide percentage of 24%. Wabash County had the highest rate at 27%. Cass County had 24%, Howard County had 26%, Miami County had 23%, and Tipton County had 26%. All counties were higher than the statewide percentage except Miami County.

SERVICE AREA POVERTY

- The median household income in each of Area Five's service area counties ranged from about \$45,000 to \$57,000. Miami County's (\$47,460) median income was the lowest and Tipton County was the highest (\$55,479). Cass County's median income was \$47,545; Howard County's median income was \$50,869; and Wabash County's median income was \$50,637. Each county was below the statewide median of \$52,602 except Tipton County. Tipton County was the only county to have its median income go down (in real dollars) since 2013, declining in value by just over \$1,400.
- Nearly 22% of households in the service area earned below \$35,000 a year. Cass County had the highest rate of households earning below \$35,000 a year with almost 40% of households. Miami County had the second highest rate with 36%; Howard County had the third highest rate with 35%; Wabash County had the fourth highest rate with 32%; and Tipton County had the fifth highest rate with 28%.
- The Area Five service area counties had over 28,000 people in poverty, 14% of the area's population in 2018. These numbers have declined considerably over the last 5 years (down nearly 10% 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.

⁵ CAA Secondary Data Tables Appendix 3

- The poverty rate in the Area Five service area was higher than Indiana as a whole (13.1%). All of the service area counties were above the state average except Tipton County (8%) and Wabash County (13%). Miami County had the highest poverty rate with over 16%.⁶ Cass County had a poverty rate of 15% and Howard County had a poverty rate of 16%.
- 9,781 children (under the age of 18) were living in poverty in the Area Five service area in 2018. The percentage of children living in poverty ranged from 13% in Tipton County to 26% in Miami County (22% in Cass County, 24% in Howard County, and 20% in Wabash County). All of the counties in the service area were above the statewide average of 19.7% except Tipton County.
- The female poverty rate for the service area was higher than the poverty rate for males, 15% compared to 12%. This was true for each of the service area counties (Cass – female 15%, male 14%; Howard – female 16%, male 15.5%; Miami – female 17%, male 15%; Tipton – female 9.5%, male 7%; Wabash – female 15%, male 10%).
- The American Community Survey of the U.S. Census Bureau estimates that 25% of the minority population of Area Five’s service area population is living in poverty, compared to 13% for white residents. However, it is important to be cautious when drawing conclusions from these estimates because the sample sizes were too small to produce reliable estimates. The possible range for minority residents in poverty is 18% to 30% and for white residents it is 11% to 15%.
- As with race, the sample sizes were too small to be able to rely on the estimate of Hispanic/Latino residents of the service area who were living in poverty. While the official estimate is 22%, the possible range is 11% to 32%.
- The Self Sufficiency Standard, a detailed calculation of what amount of income a family needs to meet all its basic needs, is roughly twice the federal definition of the poverty level, or 200% of the poverty level. When we consider this calculation, actual numbers and percent of people who need assistance increase dramatically.
- In the Area Five service area, 58,843 people lived below 200% poverty level in 2018, or 35% of the entire population. The majority of these people live in Howard County (27,166). All of the counties had a higher rate of those living with low-incomes than the statewide rate of 22% (Cass County-38%, Miami County-40%, Tipton County-27%, Wabash County-34%).

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those Area Five Agency on Aging and Community Services served in 2019.

- Area Five served 43,236 individuals and 17,985 households in 2019. Of these, at least 98% had a household income below 200% of the federal poverty guidelines.
- Clients served included 4,780 children ages 0 to 5 years, 6,889 children ages 6 to 13 years, and 3,132 children ages 14 to 17 years. Together these individual children were over 34% of all the clients Area Five served. The childhood poverty rate for the five counties in Area Five’s service area overall was 22.5%.
- In 2019, Area Five documented serving 9,470 individual senior citizens age 60 or over, which is 22% of those served.
- 20% of households served in 2019 had incomes below 50% of the Federal poverty level.

⁶ CAA Secondary Data Table, Appendix 3

- Households served were generally small; households with one, two, or three people accounted for 84% of households served.
- 67% of the 17,985 households served lived in rental housing.
- Among the 43,236 people served, 32,384 or 75% were White; 7,212 or 17% were African American; 2,526 or 6% were Hispanic/Latino.
- 10% of people served in 2019 reported they had no private health insurance.
- 27% of persons over age 25 who were served in 2019 had less than a high school diploma or GED. Only 10% of household heads had two or more years of post-high-school education.

SURVEY VALIDITY

From September to December 2020, researchers sent surveys via text and email to financially vulnerable households in Area Five's service area. Area Five had 663 unique survey attempts, with 363 completed, providing a 95% confidence level and a 5.1 confidence interval. Respondents were more likely to be male, older than 45 years of age, White and to have a disability than Area Five's client population.

COMPLETED SURVEYS VS. CLIENT POPULATION

The tables below compare the demographics of the survey respondents to those of the client population based on the statistics provided in the 2019 CSBG Report, Module 4.

GENDER	Client Population	Survey
Male	40%	82%
Female	60%	17%
Other	0%	1%
Unknown	0%	0%

AGE	Client Population	Survey
18-24	5%	1%
25-44	20%	22%
45-54	11%	18%
55-59	8%	16%
60-64	8%	20%
65-74	9%	19%
75+	5%	4%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	6%	1%
Not Hispanic, Latino or Spanish	94%	96%
Unknown/Not Reported	0%	3%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	1%
Asian	0%	0%
Black or African-American	17%	10%
Native Hawaiian or Other Pacific	0%	0%
White	75%	86%
Other	2%	1%
Multi-Racial	5%	2%
Unknown	0%	1%

DISABILITY?	Client Population	Survey
Yes	30%	49%
No	70%	51%
Unknown	0%	0%

Most common: I cannot walk or climb stairs/I have difficulty walking or climbing stairs.

COUNTIES REPRESENTED	Cass	Howard	Miami	Tipton	Wabash	Other
Survey	65	159	81	6	46	6

HOUSEHOLD SIZE

- Average household size: 2.2
- 6 respondents (2%) indicated that they were living with others to save money, while 4% were living with others to help them financially. 5% indicated living with others to give or receive care (child care/elder care).
- “My son has disabilities and can’t work,” one respondent replied. “I need help taking care of myself,” said another. “Trying to help family get on their feet and one get an education,” reported a third.

GENERAL WELL-BEING

The median monthly income among those who reported their income (293) was \$1270/month.

WELL-BEING	U.S. Population (2019)	Area Five
Living Comfortably	36%	1%
Doing OK	39%	22%
Just Getting By	18%	40%
Finding it Difficult to Get By	6%	38%

- 183 respondents (50%) 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 September, there were 30,749 initial unemployment insurance claims in the Area Five service area.⁷
- 40% of respondents felt their household was worse off financially since COVID-19, while 58% of households said they were “about the same.” Just seven respondents (2%) reported that they were “better off.”
- The explanations participants gave for their financial situations includes:
 - “I haven’t been able to go back to work. Getting unemployment at least.”
 - “Prices going up on everything, but I have a fixed income.”
 - “Fired from job due to COVID-19.”
 - “I have been fighting my disability case for a while. Only my wife is working and her hours were reduced during the peak COVID-19 months. She also had to take two weeks off work when I was sick and then she got sick. So it has been hard to get back ahead of our bills.”
 - “The prices keep going up, there are no jobs here, and we don’t make enough on disability. We worked hard all those years and hardly get anything back.”
 - “I am an essential employee so I haven’t lost any work.”
 - “My unemployment kept getting messed up and trying to find a new job was very difficult.”
 - “I could child sit occasionally. The pandemic has people afraid to let their children become exposed to others, outside of their family members.”
 - “I was doing crafts and selling on Facebook but with COVID-19, everyone is broke and not buying homemade items right now.”
 - “Since COVID-19, I have been having a problem with finding adequate childcare for my daughter. The childcare I did find ended up closing the second week that my daughter began. Therefore, I am not able to work the way I would like to.”
 - “My mother passed away in April; she was the main provider.”
 - “Price of groceries and other essentials have skyrocketed.”
 - “No room in my budget for any unexpected things that might come up.”
 - “Food was hard to find. I am afraid to go places. I had coronavirus and was treated. I am caring for my fiancé with dementia as well.”

ASSISTANCE	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	63%	8%
Housing Assistance	26%	15%
TANF	2%	3%
Child Care Assistance	4%	3%
Stimulus	77%	8%
Unemployment	7%	4%

⁷ Indiana DWD Unemployment Data

- In September 2020, there were just 258 families in all of the Area Five service area who were participants in the Temporary Assistance for Needy Families (TANF) program. Although this is a nearly 14% increase over September of 2019, it still seems very low when you consider that more than 28,000 families served by Area Five had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.
- Also in September 2020, 9,451 families were receiving SNAP benefits. This is an increase of 11% since September 2019.

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 Area Five, more than 9,800 applicants for public assistance have filled out FSSA's well-being assessment.⁸

WELL-BEING ASSESSMENTS	% of Assessments Completed
<i>Total assessments completed in Area Five service area: 9,797</i>	
Not enough money for food in the last 12 months	54%
Utilities shut off in last 12 months	32%
Fear of not having stable housing in next 2 months	25%
Problems getting child care	13%
Cost prevented seeing doctor in the last 12 months	28%
Transportation prevented seeing doctor in the last 12 months	26%
Need help reading hospital materials	22%
Fear of being hurt at home	9%
Actively seeking work in last 4 weeks	35%
Not engaged in regular exercise	42%

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

- **More rental assistance:**
 - "I would like help with rent if it were possible."
 - "I have tried to get on the waiting list for rental assistance for 3 years and have always been told the waiting list is closed."
- **More cash assistance:**
 - "I hope a 2nd stimulus package will be issued because it is hard to meet the bills."
 - "I received only 1 stimulus check. Would really benefit if they would pass a second one."
- **Summer cooling:**
 - "I truly missed getting the Area 5 Cooling Assistance this summer! It helps SO much. I sit here hot and trying not to run my air conditioner so my bill won't go up."
 - "If they bring back summer program, help with paying electricity."

⁸ 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.

- **Expand eligibility for assistance:**
 - “The US income that designates poverty level needed to be increased many years ago. The requirements to qualify for financial assistance are crazy.”
 - “SNAP guidelines need to change. People need help with food prices being so high.”
 - “It is wrong when middle class families are entering poverty because of reduced hours yet still make a little over threshold to qualify.”
 - “With the cost of food and other necessary products going up, I think that income limits should be increased, especially for the elderly and people on very limited incomes that are over the limit to qualify for food stamps.”
 - “It would be nice if FSSA would consider that "adult" children in college are either still at home due to COVID or return home 4 days a week thus the number of people in the home has not changed. We are not eligible for food stamps as we "make too much" but I am fighting going on 4 years for disability with 13 chronic illnesses including mental health (not recognized by the federal government). The new poor is just as overlooked as we were the middle class.”
- **Reduced paperwork requirements:**
 - “SNAP stopped my food stamps because I didn’t sign a cover sheet.”
- **Assistance understanding what benefits individuals might be eligible for:**
 - “I don’t know what the Families First Coronavirus Response Act is but would like to find out information.”

EDUCATION

Respondents in the subsample reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served	ACS Data for Service Area
Some K-12 school, no diploma	25%	27%	13%
High school diploma / GED / alternative credential	39%	54%	39%
Some college, no degree	25%	7%	21%
Associate’s degree	13%	10%	9%
Bachelor’s degree	8%		18%
Master’s degree or higher	2%	Unknown	

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

1. Had to take care of children (30%)
2. I wanted to work (16%) / I simply was not interested in college (16%)
3. I struggled to meet basic needs like housing and food (13%)
4. I had illness or health issues (9%)

30%

of respondents listed
“Had to take care of
children” as the reason
they did not complete
higher education.

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY⁹

Within the service area, Cass County had the highest rate of residents that did not have a high school diploma or its equivalent with 16% (Howard County, 11%; Miami County, 15%; Tipton County, 12%; Wabash County, 12%). Miami County and Wabash County tied for the highest percentage with *only* a HSD/HSE (43%) and Cass County (14%) and Miami County (13%) had the lowest percentage of those with a Bachelor's Degree or higher.

DISCRIMINATION AND VIOLENCE

In the past twelve months:

- 7% 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 twelve months.
- 2% of respondents reported experiencing domestic violence or abuse in the past twelve months.
- 3% of respondents reported experiencing property theft in the past 12 months.

FINANCIAL SERVICES, SAVINGS AND DEBT

89% of respondents reported that they did not have emergency savings and 7% preferred not to answer. Of the 4% who reported that they did have emergency savings, the median amount saved was \$1550.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	79%
Savings Account	38%
Credit Card	27%
Retirement Savings	6%

- 92% of respondents reported that they do not have any retirement savings, and another 7% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout their retirement.
- 53% of respondents reported that they do not know their credit score. Credit scores play a role not only in ability to access credit, but in employment decisions, insurance costs, and rental housing as well. Of those who were willing to share their credit score, the median score was **611**.

Using alternative financial services can be more costly than mainstream financial services. We asked clients about their use of these services **in the past twelve months:**

DEALING WITH BUDGET SHORTFALLS

- | STRATEGIES FOR EXTRA EXPENSES | U.S. Population (2019) | AREA FIVE |
|--|------------------------|-----------|
| Put it on my credit card and pay it off over time | 15% | 12% |
| Using money from a bank loan or line of credit | 3% | 3% |
| By borrowing from a friend or family member | 10% | 22% |
| Using a payday loan, deposit advance, or overdraft | 2% | 6% |
| By selling something | 7% | 16% |

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	32%	10%	10%	13%	4%
Student	67%	1%	0%	4%	13%
Car	62%	1%	2%	17%	6%
Credit Card	46%	10%	7%	17%	3%
Personal	72%	1%	2%	8%	2%
Payday	80%	6%	2%	0%	0%

* Rows may not add up to 100% because "Not sure/prefer not to say" was given as an option.

DEBT IN DELINQUENCY	Survey
Medical	21%
Student	11%
Car	7%
Credit Card	17%
Personal	4%
Payday	4%

45% of respondents reported that they are behind on debt. Falling behind on debt can lead to damaged credit and added fees. Prior to the pandemic, nearly 1 in 3 Hoosiers with a credit file had a debt in collections.

A 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

17% of respondents reported that they were employed, and 6% reported that a spouse or partner was employed.

- 12% reported they could not find a job for themselves, and another 2% reported their spouse/partner could not find a job. Of these, 3 reported that both they and their spouse/partner could not find a job.
- 9% of respondents said their employer would not give them more hours and 2% said their employer would not give their spouse/partner more hours.
- 7% 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.
- 46% listed a health issue as a barrier to them working more, and 7% said a health issue limited their spouse/partner from working more.
- 3% reported that attending school or training limited how much they could work.
- 6% reported a lay-off due to COVID-19 and 4% reported their spouse/partner experienced a lay-off due to COVID-19.
- 10% are afraid to work because of COVID-19 and 2% report their spouse is afraid to work due to COVID-19.
- 4 respondents (1%) work two jobs.

Of those who work, a significant proportion have schedules that vary based on their employers' needs. Irregular scheduling can pose challenges as families try to budget irregular income and arrange child care, training/school, or other appointments around work schedules.

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	66%	52%
Schedule varies, primarily at my / my partner's request	1%	3%
Schedule varies, primarily based on employer's needs	34%	45%

In 2018, 28% of residents in the service area were working in occupations in "management, business, science, and arts." The second highest for the service area was in "production, transportation, and material moving."

OCCUPATION BY COUNTY	Cass	Howard	Miami	Tipton	Wabash	Area Totals
Management, Business, Science and Arts	25%	30%	23%	32%	28%	28%
Service	17%	19%	18%	16%	19%	18%
Sales and Office	17%	18%	18%	15%	20%	18%
Natural Resources, Construction and Maintenance	10%	8%	11%	13%	11%	11%
Production, Transportation and Material Moving	31%	25%	30%	23%	23%	26%

The average unemployment rate in the service area in 2019 was 3.5%. This is a sharp contrast to the nearly 31,000 initial UI claims seen in the service area from March through September. The "continued claims" for the month of September 2020 were 14,574 for the service area with Howard County having the most. The top two industries represented in these continued claims are Manufacturing and Accommodation/Food Service.

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	2,212	15%
Admin., Support, Waste Mgt. and Rem. Services	1,314	9%
Agriculture, Forestry, Fishing and Hunting	20	Less than 1%
Arts, Entertainment and Recreation	122	1%
Construction	772	5%
Educational Services	134	1%
Finance and Insurance	103	1%
Health Care and Social Services	1,082	7%
Information	64	Less than 1%
Management of Companies and Enterprises	15	Less than 1%
Manufacturing	5,335	37%
Other Services (Except Public Administration)	0	0%
Professional, Scientific and Technical Services	324	2%
Public Administration	366	3%
Real Estate and Rental and Leasing	105	1%
Retail Trade	111	1%
Transportation and Warehousing	1,008	7%
Unknown Industries	247	3%
Utilities	750	5%
Wholesale Trade	490	3%

HOUSING

Clients reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Currently without housing	0%
Live with family or friends (not an owner or listed on the rental contract)	1%
Other (please specify)	2%
Own a home free and clear (without a mortgage or loan)	12%
Own a home with a mortgage or loan	21%
Own a mobile home with or without a mortgage, and pay lot rent	5%
Own a mobile home with our without a mortgage on land that I own	2%
Rent a home, apartment or other housing	57%

Median monthly housing cost: \$400, which is 33% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. According to housing cost-burdened data from the American Community Survey, across the service area 39% of renters were paying 30% of their household income on rent.¹⁰ Howard County had the highest rate with over 41%. Both Cass County and Miami County had a rate of 40%. Tipton County had a rate of 30% and Wabash County had a rate of 41%.

Among those who rated each feature, clients offered the following assessment of their housing situation:

HOUSING SELF-ASSESSMENT	Very Dissatisfied	Somewhat Dissatisfied	Somewhat Satisfied	Very Satisfied
Overall quality of neighborhood	6%	14%	41%	39%
Quality of local schools	8%	11%	42%	38%
Safety of neighborhood	7%	12%	39%	42%
Quality of other neighborhood features (e.g., stores, parks)	7%	11%	46%	36%
Overall quality of your housing	10%	16%	40%	35%
Cost of your housing	9%	13%	39%	40%
How close it is to work or school	6%	8%	49%	36%

Other areas respondents felt were important to consider regarding housing:

- Proximity to transportation
- Quality of city services
- City government regulation of animal control
- Activities for families to do together / community centers & programs
- Accessibility
- Availability of washer/dryers
- Insulation

¹⁰ ACS 2018 5 yr avg- Gross Rent as a percentage of Household Income.

- Isolation
- HUD rule enforcement consistency
- Parking lights
- Common area upkeep in apartment buildings
- Privacy
- Availability of parking
- Central air conditioning
- Quality of the streets / potholes
- Sale of drugs in the community
- Water quality

2% of respondents said receiving an eviction notice contributed to them leaving their last residence.

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

1. A low-interest loan (28%)
2. Help to make repairs (27%)
3. Help to improve credit score (26%)
4. Help to find an affordable home (22%)
5. Reduce the amount of other debt you owe (20%)

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

1. Money for a security deposit (71%)
2. Bad credit (40%)
3. Not sure how/where to look (18%)
4. Eviction on my record (10%)

TRANSPORTATION

- 80% of respondents report owning a vehicle.
- 7% of respondents do not have a vehicle and need one.
- 7% report “my car payment is too high.”
- 5% have to share a vehicle with other family members.
- 7% of respondents have had a car repossessed.

Maintenance and Repair

- 12% report “my car is unreliable/frequently breaks down,” and 40% struggle to afford car maintenance and repairs. 27% struggle to afford gas.
- Transportation challenges led to difficulty:

- Applying for/accepting a job (9%)
- Working a scheduled shift / arriving to work on time (4%)
- Attending school / classes (2%)
- Getting children to/from school on time (4%)
- Visiting the doctor (20%)
- Buying groceries (18%)
- Accessing child care (2%)

Other Comments

- Transportation challenges made “doing necessary errands” and “travel[ing] long distances in fear of the car breaking down” difficult.
- One respondent noted a license suspension due to lack of child support payments.
- Another noted needing “gas money for interviews and job search – how would I afford to get to work and back for two weeks without a paycheck?”

A Spotlight on a Community Need

While many respondents reported having a vehicle, supplementing vehicle repair and providing help on navigating or refinancing auto loans could help the area have more reliable and affordable transportation.

HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	44%
Insurance through a marketplace plan	1%
Insurance through my employer	5%
Medicare	42%
No insurance	1%

- The residents of the service area have a higher uninsured rate than survey respondents, 8% compared to 4% of respondents. This could indicate that Area Five has helped its customers access insurance options such as HIP and Medicaid. Cass 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 (38%)
 - Heart disease (25%)
 - Cancer (18%)
 - Receiving services for a loved one with a disability (5%)
 - Substance abuse (1%)
 - Mental health (23%)

Other Concerns

- Parkinson's
- High blood pressure
- Hip and back pain
- Arthritis
- Lung disease
- COPD
- Crohn's
- Seizures
- Autism
- Dementia
- Kidney Failure
- Fibromyalgia
- Difficulty getting a wheelchair
- Lupus
- TBI

MENTAL HEALTH

- Over the past month, 38% of respondents have been bothered by being unable to stop or control worrying at least half the days.
- Over the past month, 27% of respondents have been bothered by having little interest or pleasure in doing things more than half the days.
- 58% of respondents said their stress level has increased since COVID-19.

A Spotlight on a Community Need

Mental health issues like anxiety, depression, and stress are high among respondents to the survey. Residents of this service area would benefit from greater access to affordable counseling services, or other mental health services.

CHILD CARE

- 8% of respondents reported that they had a child in need of care. Across the service area, nearly 26% of kids under 5 were in poverty.¹¹ Of those needing child care, most needed first shift, with after school care second.

Of families who needed or used child care, top concerns were:

1. I cannot find care that is affordable (25%)
2. My current care is too far from my home or work (11%)
3. I worry that my current care arrangements aren't meeting my child developmental/learning needs (7%)

CHILD CARE NEEDS	Percent of Survey Respondents
First Shift	61%
Second Shift	43%
Third Shift	11%
Weekends	29%
Before School	21%
After School	39%
Highly Irregular Hours	11%
Other	7%

According to the *Child Care Desert* report from the Indiana Business Research Center ¹² there were 21 "low capacity" census tracts and 9 census tracts that are child care deserts in the service area. ¹³

¹¹ CAA Secondary Data Tables Appendix 3

¹² 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>

¹³ 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:

A Spotlight on a Community Need

More child care options in the 9 census tracts that are child care deserts would really help the families in this area to improve their ability to work and be financially stable. Wabash County had the most census tracts (3) that were child care deserts.

FOOD INSECURITY

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

- 39% of respondents said they “couldn’t afford to buy more food”
- 8% said they “couldn’t get out to buy food (e.g. because of transportation or health issues)”
- 7% said they were afraid to go out
- 1% said they couldn’t get groceries or meals delivered
- 8% said stores near them didn’t have the foods they wanted

As of September 2020, more than 9,000 households were receiving SNAP benefits, a 11% increase over 2019. In 2018, more than 17,000 kids were on Free and Reduced Lunch, 50% of all school aged kids in the service area. This indicates that while the pandemic certainly exacerbated food insecurity, it was a problem that pre-dated the COVID-19 public health crisis.

CONNECTIVITY

CELL PHONES

- 73% of respondents have a cell phone with unlimited minutes/data vs 25% with limitations.

LAND LINES

- 10% of respondents have a land line.

COMPUTER/LAPTOP

- 32% of respondents have a computer or laptop.

INTERNET

- 34% of respondents report having fast, reliable internet versus 18% with slow/unreliable internet.

According to the 2018 American Community Survey, 12% of the residents across the service area had a computer but did not have internet at all, 14% had a computer but ONLY had a cellular data plan for their internet. Only 9% did not have a computer. This is a much lower rate than what was reported by our survey.

-
- 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.”

COMMUNITY RESOURCES AND NEEDS

We asked survey participants “What are other places in the community that individuals can turn to for help besides Area Five Agency on Aging and Community Services, Inc?” They answered:

- 211
- United Way
- Township Trustee
- Salvation Army
- 4 County Counseling
- Advantage Housing
- County Treasurer
- Crisis Center
- Emmaus Mission
- Red Cross
- Revolution Church
- FISH
- Food Truck / Food Pantry
- Housing Authority
- WIC
- Helping Hands
- Howard Mental Health
- God’s Garage
- Kokomo Rescue Mission
- Miami Helping Hands
- Mustard Seed
- Cass Transit
- Pay it Forward Kokomo
- St Vincent de Paul
- Good Samaritan
- YMCA
- Work One
- Winchester Senior Center

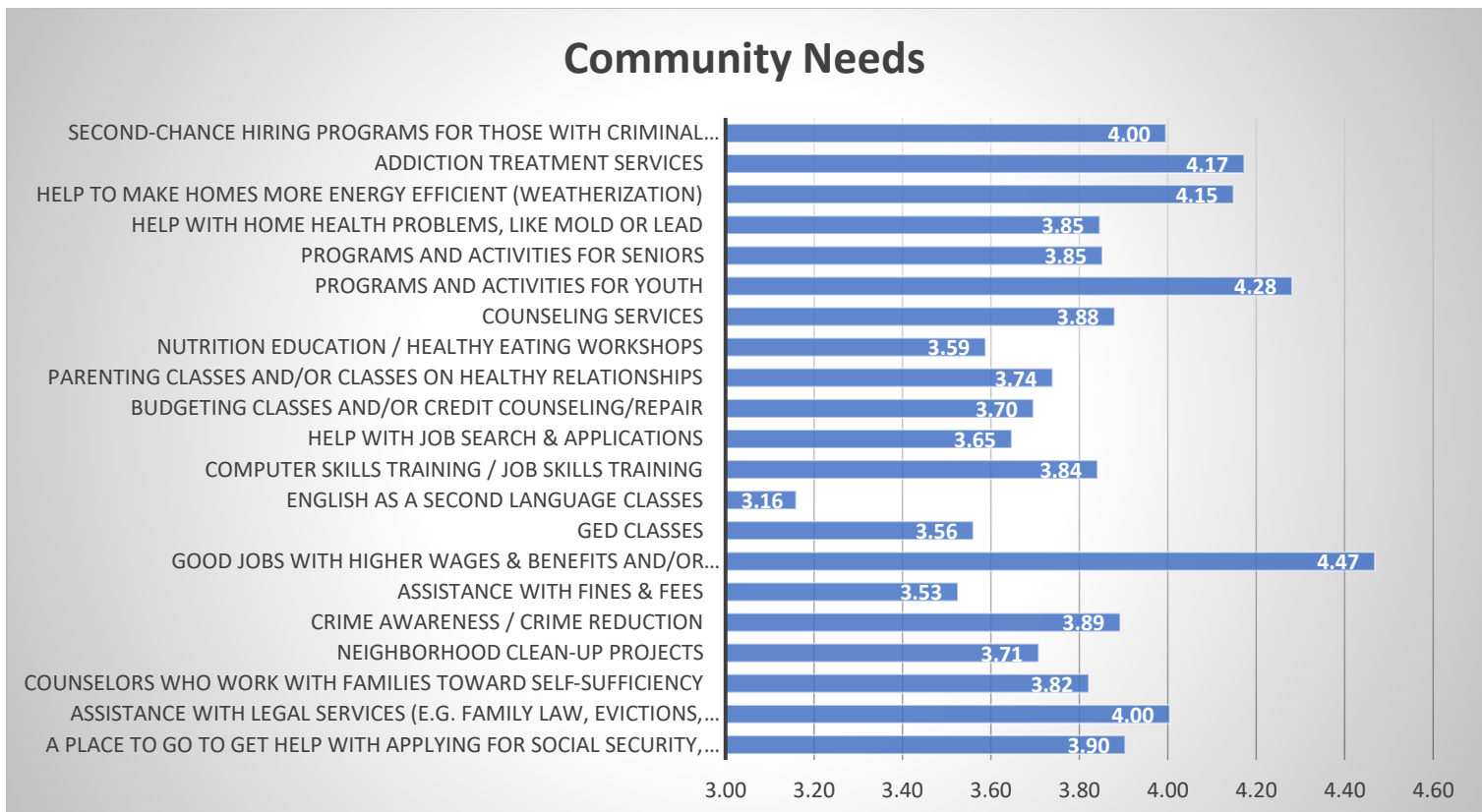
On a scale of 1-5, with “1” being “not needed” and 5 being “needed very much,” respondents ranked the following services:

TOP NEEDS:

1. Good jobs with higher wages and benefits
2. Programs and activities for youth
3. Addiction treatment services
4. Help to make homes more energy efficient
5. Second chance hiring / assistance with legal services (tied)

An Opportunity

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.



Ranking of community needs from 1-5, with “1” being “not 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 Area Five's Service Delivery

FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Energy Programs (EAP and Weatherization)	338
Healthy Families	30
Head Start	21
Women, Infants and Children (WIC)	56
Housing	43
Farmer's Market	80
Transportation Support	21
All Other	48

Clients provided the following ratings and suggestions for Area Five staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	1%	6%	33%	60%
The reliability of the program staff in doing what they said they would do	2%	7%	35%	56%
The timeliness of program staff in responding to your questions or needs	2%	8%	38%	51%
The knowledgeability of program staff	1%	7%	38%	52%

Select Feedback

- "Appreciate the pleasant attitude and the staff's willingness to help."
- "Everyone that I have dealt with is very helpful and seems like they are very happy to help, and call and check on me several times a year in case I need anything."
- "Just because I changed to a home owner does not mean my income has changed. However, being one has disqualified me from EAP. Yes, I am on the budget for both gas and electric, but it does not mean they don't add up in the winter months. I worry that the budgeting will fluctuate so much that I won't be able to get necessities (personal care items, toilet paper, or gasoline) during some of the months."
- "Area Five personnel could be a little more accessible to the public as to returning calls."
- "I could not make ends meet without energy assistance. So glad and grateful to have Area Five."
- "Because of my poor vision, I would have appreciated assistance with completing necessary program forms."
- "Susan has been very helpful and we are very pleased with her. She has worked very hard to help us."
- "Summer cooling program needs funding."
- "Thank you for ALL your help!"
- "Let people know what help you have and train people to know your programs."
- "You guys are great!"
- "Everyone I have dealt with is kind, courteous, and always asks if we need help with anything else. They never make you feel bad about

having to ask for help. Mostly they don't act like they're better than us and look down on us like a lot of places.”

- “I just deeply appreciate the help I get with my gas and electric. I would not be able to make it if it was not for you guys helping me with that.”
- “Too many forms for energy assistance.”
- “Please have someone just drop in and look at these things and talk to the people who live here.”
- “I was disabled 5yrs ago and the energy assistance program has helped me tremendously and I thank you.”
- “I was thankful the energy assistance program accepted me this year. I was able to repair my vehicle to be able to accept more work because of this assistance.”
- “Everyone is helpful and great.”
- “Very happy we have this for our community.”
- “I didn't know about all these services. Thank you for all the help! “
- “The ladies and gentlemen do a fantastic job in the Peru office. I’ve never had a problem. Keep it up guys.”
- “Just keep on what you are doing. Magnificent job.”
- “My case manager, Lindsey, is awesome.”

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on Area Five programs and services. The first was a focus group, 31 community leaders (representing community based organizations, faith-based organizations, private sector, public sector, and educational institutions) were invited to participate in a focus group. Four community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey, 20 partners participated.

We asked community partners about the needs in the community they served. When asked what the community could use more of, participants said a homeless shelter and recovery houses to help those experiencing addiction. The group also identified energy assistance and help with utilities as a need that has continued to grow during COVID. People are telling community partners they are close to losing their homes or being evicted, so there was consensus that affordable housing and rent/mortgage relief was an issue that needs addressing.

When asked about which programs from Area Five that they liked the best or that they think supported families the most, Head Start was the immediate response. The meal program and affordable housing were also given high marks.

When asked how Area Five could improve, participants responded that they wished there was more communication. They noted they felt cut off from information, like a calendar of events, even though they partner on projects.

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

- Changes in expungement laws, specifically make it easier for nonviolent offenses to be expunged so clients have more employment opportunities
- Removal of housing and other benefit restrictions for people with prior felony convictions
- Different guardianship laws for 16-18 year olds who may have been kicked out or are homeless so they have someone who is accountable for them.

We asked community leaders, “If resources were endless for programs in your community what would you invest in FIRST?” Responses to that question were: a homeless shelter and affordable childcare.

In the online survey, there were 20 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: good jobs with higher wages and benefits and/or opportunities to advance, second-chance hiring programs for those with criminal records, assistance with legal services, assistance with fines and fees and counseling services.

When asked which existing community programs it was important to keep doing, community partners responded with: legal services, counselors who work with families toward self-sufficiency, counseling services, addiction treatment services, second-chance hiring programs for those with criminal records, and assistance with legal services.

The results of the survey were overwhelmingly positive. Community partners were very satisfied with Area Five. Respondents noted Area Five staff were reliable in their follow through and treated their customers well.

Community partners had this to say about Area Five and the community:

"I've worked with them on an individual basis doing volunteer work and it has always gone very professionally and smoothly. I value the time that I have spent there, simply because it was fulfilling to assist with various matters that they had at hand."

"There was a great sense that I found, of putting the client first, like making sure that the client's needs are met no matter what else is going on. The client is the first and foremost thing on people's minds."

"We're really blessed to live in a community that has a lot of collaboration."

"I am just so proud of our community. We always rally around each other, you know, no matter what we're up against."

Conclusion

This year a global pandemic and unprecedented recession hit already-financially vulnerable families hard, creating new challenges and 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 Area Five Agency on Aging and Community Services as a critical source of support and appreciate the programs Area Five 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 Area Five'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 Area Five 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 and catalyzing community partners to address these needs - may set more Hoosiers on a path to financial stability.

Appendix 1

Survey Questions

YOU & YOUR FAMILY

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

GENERAL WELL-BEING & COVID-19

13. Overall, which one of the following best describes how well you are managing financially these days? Living comfortably Doing okay Just getting by Finding it difficult to get by
14. Which best describes your ability to pay all of your bills in full this month? Able to pay all bills Can't pay some bills Please explain:
15. In general, do you feel your overall financial situation is better off, worse off, or about the same since COVID-19? Better off Worse off About the same Please explain:
16. In the past 12 months, have you and/or your family received any of the following? TOP ROW: Yes I have applied & am waiting for determination / on a waiting list No, but I think I am eligible & want this assistance No, I am not eligible or did not need this assistance I'm not sure or prefer not to answer
COLUMNS: Supplemental Nutrition Assistance Program (SNAP or food stamps) Housing assistance (Section 8, subsidized housing) Free or reduced price school lunches TANF (cash welfare) Child care assistance (e.g. CCDF or On My Way Prek) Unemployment Stimulus check (economic impact payment) Paid leave through the Families First Coronavirus Response Act

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

17. Have you set aside any emergency or rainy day funds? No Prefer not to answer Yes, I have saved approximately:

18. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply. Put it on my credit card and pay it off in full at the next statement Put it on my credit card and pay it off over time With the money currently in my checking/savings account or with cash Using money from a bank loan or line of credit By borrowing from a friend or family member Using a payday loan, deposit advance, or overdraft By selling something I wouldn't be able to pay for the expense right now Other (please specify)

19. In the past twelve months, have you or a member of your household experienced: Discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity? Domestic violence or abuse? Assault outside the home? Property theft? None of the above or prefer not to answer

KEY AREA – EMPLOYMENT

20. Are you and your spouse / partner currently employed?

21. Did any of the following contribute to you and/or your partner not working or not working as much as you wanted last month? Could not find a job Employer would not give me more hours Lack of child care Caring for a family member Health/medical limitations or disability Going to school or in training Lay-offs or furloughs due to COVID-19 Afraid to work due to COVID-19 None of the above / not applicable

22. If you are working, do you normally start and end your main job around the same time each day that you work or does it vary? Normally work the same hours Schedule varies, primarily at my / my partner's request Schedule varies, primarily based on employer's needs

23. How many total jobs including your main job (i.e. counting part time or gig jobs) did you work last month?

KEY AREA - HOUSING

24. Please describe the housing arrangement where you currently live. Do you: Own a home with a mortgage or loan Own a home free and clear (without a mortgage or loan) Rent a home, apartment or other housing unit Own a mobile home with or without a mortgage, and pay lot rent Own a mobile home with or without a mortgage on land that I own Live with family or friends (not an owner or listed on the rental contract) I am currently in temporary housing (shelter, etc.) I am currently without housing Other (please specify)

25. How much do you pay EACH MONTH for housing (mortgage, insurance, & property tax or rent)?

26. How satisfied are you with each of the following aspects of your housing situation? TOP ROW: Very dissatisfied Somewhat dissatisfied Somewhat satisfied Very satisfied N/A COLUMNS: Overall quality of neighborhood Quality of local schools Safety of neighborhood Quality of other neighborhood features (e.g. stores, parks) Overall quality of your housing Cost of your housing How close it is to work or school

Are there other features that are important to you?

27. Did any of the following contribute to your moving from your previous home? Check all that apply. Received an eviction notice Landlord told you, or a person you were staying with, to leave You missed a rent payment and thought you would be evicted City/county condemned the property and forced you to leave Bank took possession of your home in foreclosure Received a notice from bank that they planned to foreclose Missed mortgage payments and thought bank would foreclose None of the above Other (please specify)

28. To buy and maintain your own home, what type of help would you need? A low-interest loan Help to improve your credit score Reduce the amount of other debt you owe Help to find an affordable home Help with a loan application Help to make repairs Find a higher-paying or more stable job I own a home or I do not need assistance Other (please specify)

29. If you are looking for rental housing, what is making it difficult for you? Check all that apply. Bad credit Can't find units for household member with special needs Criminal record Money for security deposit & first/last month's rent Eviction on my record I don't have a car and can't find locations on public transit lines or near work/school All the places I can afford are unsafe, unhealthy, or too small Not sure how/where to look I am not looking for rental housing

KEY AREA – FINANCIAL SERVICES AND DEBT

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

KEY AREA – TRANSPORTATION

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

KEY AREA – PHYSICAL & MENTAL HEALTH

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

KEY AREA – CHILD CARE

45. Do you currently have a child/children who need or attend child care / afterschool care? Yes No
46. When do you typically need care? First shift Second shift Third shift Weekends Before school After school Highly irregular hours Other (please specify)
47. Are any of the following true for you? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My current care is too far from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable My current care is unreliable None of the above
48. Which of these is the BIGGEST concern for you and your family? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My

current care is too far from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable My current care is unreliable

KEY AREA – FOOD

49. Getting enough food can be a problem for some people. How would you describe the food eaten in your household in the last week? We were able to get enough of the kinds of food we wanted to eat We got enough, but not always the kind we wanted Sometimes not enough to eat Often not enough to eat

50. Why did you not have enough to eat or not what you wanted? Couldn't afford to buy more food Couldn't get out to buy food (e.g. because of transportation or health issues) Afraid to go out Couldn't get groceries or meals delivered The stores near me didn't have the food I wanted Other (please specify)

KEY AREA – COMMUNICATIONS/CONNECTIVITY

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

COMMUNITY NEEDS

52. What are places in the community that individuals can turn to for help besides Area Five? 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.

60. 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. Name Phone Email

Appendix 2

Sources and Methodology

Bibliography

- 211, Indiana. 2020. *IN211 Overview July27-Aug 3 Weekly Report*. August 3. Accessed November 30, 2020. <https://in211.communityos.org/add-document/event/key/repositorydownloadajax/id/167/cid/1859/fid/169>.
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- Early Learning Indiana & The Indiana Business Research Center. 2019. *Deserts and Hubs: Child Care Access Across Indiana-An ELI Story Map*. Study, Indianapolis: INContext.
- Family and Social Services Administration, State of Indiana. 2018. *Hoosier Health and Well Being Atlas*. August. Accessed November 23, 2020. <https://www.in.gov/fssa/hoosier-health-and-well-being-atlas/>.
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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

Appendix 3

CAA Secondary Data Tables

Population

Population, U.S. Census				
Area Five Agency on Aging and Community Services, Inc.	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Cass	38,084	38,802	-718	-1.85%
Howard	82,387	82,795	-408	-0.49%
Miami	35,901	36,624	-723	-1.97%
Tipton	15,218	15,834	-616	-3.89%
Wabash	31,631	32,650	-1,019	-3.12%
Area Totals	203,221	206,705	-3,484	-1.69%
Indiana Total	6,637,426	6,514,861	-122,565	1.88%

Households

Area Five Agency on Aging and Community Services, 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
Cass	14,666	9,606	65.5%	90.1%	9.9%
Howard	34,550	22,575	65.3%	87.0%	13.0%
Miami	13,707	9,318	68.0%	87.4%	12.6%
Tipton	6,295	4,239	67.3%	83.4%	16.6%
Wabash	12,875	8,507	66.1%	84.5%	15.5%
Area Totals	82,093	54,245	66.44%	86.48%	13.52%
Indiana total	2,553,818	1,705,291	67.85%	83.57%	16.43%

Area Five Agency on Aging and Community Services, 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
Cass	7,281	75.8%	1,520	15.8%	805.00	8.4%
Howard	16,510	73.1%	4,605	20.4%	1460.00	6.5%
Miami	7,160	76.8%	1,570	16.8%	588.00	6.3%
Tipton	3,467	81.8%	523	12.3%	249.00	5.9%
Wabash	6,714	78.9%	1,311	15.4%	482.00	5.7%
Area Totals	41,132	77.28%	9,529	16.14%	3584.00	6.56%
Indiana total	1,238,730	77.12%	306,901	15.60%	122,762	7.27%

Area Five Agency on Aging and Community Services, Inc.	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Cass	9.90%	42.7%	17.0%
Howard	7.70%	50.4%	32.6%
Miami	9.30%	41.7%	32.7%
Tipton	2.40%	31.6%	26.8%
Wabash	3.90%	56.6%	18.2%
Area Totals	6.64%	44.60%	25.46%
Indiana total	6.83%	40.13%	21.11%

Race/ Age

Area Five Agency on Aging & Community Services, Inc.	Black Population		Latinx/Hispanic Population		Persons over 60 years	
	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population
Cass	463	1.2%	5,667	14.9%	8,950	23.5%
Howard	5,968	7.2%	2,691	3.3%	21,052	25.6%
Miami	1,864	5.2%	1,109	3.1%	8,061	22.5%
Tipton	25	0.2%	412	2.7%	4,016	26.4%
Wabash	314	1.0%	805	2.5%	8,532	27.0%
Area Totals	8,634	3.0%	10,684	5.3%	50,611	25.0%
Indiana Total	619,472	9.3%	450,267	6.8%	1,407,682	23.6%

Educational Attainment

Area Five Agency on Aging & Community Services, 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 Bachelor's degree or higher
Cass	15.8%	38.3%	22.0%	10.0%	13.90%
Howard	11.1%	36.5%	22.2%	9.0%	21.20%
Miami	14.5%	42.5%	22.3%	8.0%	12.70%
Tipton	11.6%	41.1%	16.5%	7.8%	23.00%
Wabash	11.7%	42.5%	18.7%	8.7%	18.40%
Area Totals	12.7%	39.20%	21.20%	8.90%	18.10%
Indiana Total	11.4%	34%	20.60%	8.80%	26.10%

Occupations

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
Area Five Agency on Aging and Community Services, 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
Cass	24.80%	16.60%	17.40%	10.10%	31.10%
Howard	30.10%	18.50%	18.20%	8.00%	25.20%
Miami	23.20%	17.60%	18.30%	11.10%	29.80%
Tipton	32.20%	16.00%	15.40%	12.90%	23.40%
Wabash	27.50%	18.70%	19.90%	11.00%	22.90%
Area Totals	28%	17%	18%	11%	26%
Indiana	29.20%	16.40%	19.50%	11.00%	23.90%

Incomes

Area Five Agency on Aging and Community Services, Inc.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Cass	\$45,283	\$47,545	\$2,262	\$54,798	\$60,017	\$5,219
Howard	\$47,064	\$50,869	\$3,805	\$62,207	\$63,918	\$1,711
Miami	\$45,373	\$47,460	\$2,087	\$57,391	\$58,986	\$1,595
Tipton	\$56,885	\$55,479	(\$1,406)	\$65,600	\$70,216	\$4,616
Wasbush	\$48,896	\$50,637	\$1,741	\$56,365	\$60,896	\$4,531
Area Totals	\$47,064	\$50,637	\$2,087	\$57,391	\$60,896	\$4,531
Indiana Total	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

Area Five Agency on Aging and Community Services, 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
Cass	\$1,570	10.7%	\$1,981	13.5%	\$1,865	12.7%	\$2,302	15.7%	\$3,121	21.3%	\$3,827	26.1%
Howard	\$4,400	12.7%	\$3,947	11.4%	\$3,814	11.0%	\$4,873	14.1%	\$6,334	18.3%	\$11,182	32.4%
Miami	\$1,595	11.60%	\$1,728	12.60%	\$1,664	12.10%	\$2,243	16.40%	\$2,841	20.70%	\$3,636	26.50%
Tipton	\$504	8.00%	\$542	8.60%	\$720	11.40%	\$998	15.90%	\$1,187	18.90%	\$2,344	37.20%
Wasbush	\$1,426	11.1%	\$1,427	11.1%	\$1,266	9.8%	\$2,225	17.3%	\$2,977	23.1%	\$3,554	27.6%
Area Totals	\$9,495	10.8%	\$9,625	11.4%	\$9,329	11.4%	\$12,641	15.9%	\$16,460	20.5%	\$24,543	30.0%
Indiana Total	\$274,883	12.59%	\$258,625	12.88%	\$265,364	13.33%	\$362,108	17.97%	\$486,270	25.30%	\$919,927	40.44%

Poverty

Area Five Agency on Aging and Community Services, Inc.	Below 100% of poverty level (2018)		Below 100% of Poverty Level (2013)		Percent Change from 2013 to 2018
	Number	Percent	Number	Percent	Percent
Cass	5,413	14.6%	6,251	16.5%	-13.4%
Howard	12,897	15.9%	13,596	16.7%	-5.1%
Miami	5,498	16.4%	5,968	17.2%	-7.9%
Tipton	1,211	8.1%	1,467	9.4%	-17.5%
Wabash	3,773	12.7%	4,640	15.1%	-18.7%
Area Totals	28,792	13.5%	31,922	15.0%	-9.8%
Indiana	908,359	13.09%	969,881	15.40%	-6.3%

Area Five Agency on Aging and Community Services, Inc.	Below 200% of poverty level (2018)		Below 200% of Poverty Level 2013		Percent Change from 2013 to 2018
	Number	Percent	Number	Percent	Percent
Cass	14,177	38.3%	14,935	39.5%	-5.1%
Howard	27,166	33.6%	30,101	37.0%	-9.8%
Miami	13,373	39.9%	14,070	40.7%	-5.0%
Tipton	4,098	27.4%	3,972	25.4%	3.2%
Wabash	10,206	34.3%	11,295	36.8%	-9.6%
Area Totals	54,843	34.7%	74,373	37.2%	-26.3%
Indiana	2,102,705	32.1%	2,206,873	34.9%	-4.7%

Area Five Agency on Aging and Community Services, 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	Percent	Number	Percent
Cass	1,877	22.1%	2,316	24.2%	-19.0%	615	28.3%
Howard	4,342	24.0%	4,907	26.2%	-11.5%	1,756	36.8%
Miami	1,952	26.0%	2,136	26.8%	-8.6%	524	29.1%
Tipton	381	12.5%	628	17.7%	-39.3%	40	5.4%
Wabash	1,229	19.6%	1,860	26.1%	-33.9%	340	21.5%
Area Totals	9,781	22.5%	11,847	24.3%	-17.4%	3,275	29.6%
Indiana	292,675	19.7%	342,185	21.80%	-14.5%	88,535	22.4%

Area Five Agency on Aging and Community Services, Inc.	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Cass	14.1%	15.2%
Howard	15.5%	16.3%
Miami	15.4%	17.4%
Tipton	6.7%	9.5%
Wabash	10.1%	15.2%
Area Totals	12.4%	14.7%

Area Five Agency on Aging and Community Services, 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
Cass	12.9%	21.5%	27.9%	11.4%	13.3%	15.2%
Howard	23.6%	29.8%	34.5%	12.3%	14.0%	15.7%
Miami	11.2%	23.8%	32.0%	13.6%	15.8%	18.0%
Tipton	0.0%	1.4%	10.1%	6.5%	8.4%	10.3%
Wabash	0.0%	8.1%	14.2%	10.7%	12.9%	15.1%
Area Totals	17.7%	24.6%	30.0%	10.9%	12.9%	14.9%

Area Five Agency on Aging and Community Services, Inc	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Cass	15.7%	22.5%	29.3%
Howard	14.3%	23.6%	32.9%
Miami	19.9%	43.1%	66.3%
Tipton	0.0%	5.9%	13.1%
Wabash	4.9%	12.3%	19.7%
Area Totals	11.0%	21.5%	32.3%

Housing Insecurity

Area Five Agency on Aging and Community Services, 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>
Cass	3,764	1,388	36.9%
Howard	10,933	4,511	41.3%
Miami	3,764	1,388	36.9%
Tipton	1,220	369	30.2%
Wabash	3,450	1,402	40.6%
Area Totals	23,131	9,058	39.2%
Indiana Totals	771,924	336,867	43.6%

SNAP and TANF Participation

Area Five Agency on Aging and Community Services, Inc.	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Cass	1,622	1,649	1,520	8.5%	40	35	31	12.9%
Howard	4,719	4,784	4,220	13.4%	145	143	128	11.7%
Miami	1,646	1,670	1,578	5.8%	37	37	31	19.4%
Tipton	315	318	285	11.6%	15	15	14	7.1%
Wabash	1,025	1,030	946	8.9%	29	28	23	21.7%
Area Totals	9,327	9,451	8,549	10.6%	266	258	227	13.7%
Indiana Totals	292,108	296,081	252,167	17.4%	7,604	7,846	5,344	46.8%

Lunches, Computers, Internet Access

Area Five Agency on Aging and Community Services, 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
Cass	3,557	53.5%	12.9%	9.2%	14.3%
Howard	7,231	50.7%	9.1%	9.2%	11.8%
Miami	3,087	54.6%	12.4%	9.9%	14.6%
Tipton	942	40.7%	12.8%	8.2%	14.6%
Wabash	2,614	48.3%	13.3%	7.6%	15.5%
Area Totals	17,431	49.6%	12.1%	8.8%	14.2%
Indiana total	522,888	47.2%	10.3%	10.0%	15.6%