

North Central Community Action Agency

2020 Community Needs Assessment



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Introduction

Every three years, Community Action Agencies across the country take a close look at what is going on in their communities. In this community needs assessment a survey was distributed to clients of community action agencies and data from the U.S. Census bureau was collected and analyzed. The resulting report offers a look at how our neighbors are faring and the challenges that are holding them back. There are many challenges facing Indiana communities right now, and no single organization can meet all the needs. In partnership with leaders in our community, we can work together to make sure that everyone in this part of Indiana has the chance to reach their full potential.

ABOUT NCCAA

The agency was established in 1966 as a not-for-profit corporation to address the issues and concerns facing low-income people in LaPorte, Starke and Pulaski Counties. Through the programs and services provided, we strive to enable economically-disadvantaged individuals and families to become self-sufficient and less dependent on public assistance. NCCAA is governed by a 15-person tripartite Board of Directors with equal representation from the public, private and low-income sectors of the communities it serves. In 2012 NCCAA expanded its Weatherization Program to cover (in addition to LaPorte, Starke and Pulaski Counties) Jasper, Newton, Porter and in 2017 Cass County of Indiana. Some of the other programs/services provided are Energy Assistance, Ramp, Senior and Youth programs and Children's Vision Screening.

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:

- **74%** could not pay all of their bills
- **36%** who did not complete higher education listed "had to take care of a child," as their reason why.
- **89%** did not have emergency savings.
- **59%** are BEHIND on paying back debt.

¹ Rank, 2006

² Rynell, 2008

³ Rynell, 2008

⁴ (Kim, Wilmarth and Henager 2017)

Other Key Statistics from Secondary Sources⁵

POPULATION

- The NCCAA service area counties had a combined population of 146,153; 76% (110,552) of these people lived in LaPorte County; 9% (12,660) lived in Pulaski County; 16% (22,941) lived in Starke County. The population of each county is listed in Appendix 3.
- The population of the NCCAA service area decreased by 1% in the five years from 2013 to 2018. During this same timeframe, the statewide population grew by 2%.
- All three of NCCAA's service area counties lost population from 2013-2018. LaPorte County lost nearly 1%, Pulaski County lost 5%, and Starke County 1%.

DEMOGRAPHICS

- 4% of the total population of the NCCAA service area is African American. The highest proportion of African Americans resides in LaPorte County (12,278, 11%). Pulaski County had nearly a 1% African American population and Starke County had a rate of under 1% of an African American population. The service area figure is well below the state percentage of 9%.
- NCCAA's service area had over 8,300 Hispanic/Latino residents. Most resided in LaPorte County (7,136, 7%). Pulaski County had a Hispanic/Latino population of just 372 (3%) people, and Starke County had a Hispanic/Latino population a little over 800 (4%) people. In total, Hispanic/Latino residents make up 4% of the population of the service area, compared to 7% statewide.
- 25% of NCCAA's service area population is people 60 years old and above. This is slightly higher than the statewide percentage of 24%. LaPorte County had the highest rate at nearly 24%. Pulaski County had a rate of 26%, and Starke County had a rate of 25%.

SERVICE AREA POVERTY

- The median household income in each of NCCAA's service area counties ranged from about \$48,000 to \$51,000. (LaPorte County – \$51,101, Pulaski County – \$48,370, Starke County – \$48,895). Each county was below the statewide median of \$52,602. LaPorte County was the only county to have their median income go down (in real dollars) since 2013, declining by \$226.
- 34% of households in the service area earned below \$35,000 a year. Pulaski County had the highest rate of households (35%) earning below \$35,000 a year. Both LaPorte and Starke Counties had a rate of 34% of households earning below \$35,000 a year. All of the counties had lower rates than the statewide rate of 39%.
- The NCCAA service area counties had 21,775 people in poverty, nearly 15% of the area's population in 2018. These numbers have declined over the last 5 years (down nearly 4% 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.
- All of the county's poverty rates were higher Indiana's statewide average (13%). LaPorte County's poverty rate was nearly 17%, Pulaski County's rate was 14%, and Starke County's rate was 14%.
- 8,251 children (under the age of 18) were living in poverty in the NCCAA service area in 2018. The percentage of children living in poverty ranged from 17% to 29%. LaPorte County (29%) was above the statewide average of 20%, while Starke County's rate was 17% and Pulaski County tied with the statewide average of 20%.

⁵ CAA Secondary Data Tables, Appendix 3

- The female poverty rate for the service area was higher than the poverty rate for males, 17% compared to 12%. This was true for each of the service area counties (LaPorte – female 18%, male 15%; Pulaski – female 17%, male 11%; Starke – female 17%, male 11%).
- The American Community Survey of the U.S. Census Bureau estimates that 32% of the minority population of NCCAA’s service area population is living in poverty, compared to 14% for white residents. However, it is important to be cautious when drawing conclusions from these estimates because the sample sizes were too small to produce reliable estimates. The possible range for minority residents in poverty is 26% to 37% and for white residents it is 11% to 16%.
- As with race, the sample sizes were too small to be able to rely on the estimate of Hispanic/Latinx residents of the service area who were living in poverty. While the official estimate is 17%, the possible range is 6% to 29%.
- The Self-Sufficiency Standard, a detailed calculation of the amount of income a family needs to meet all its basic needs, generally finds that families need twice the federal definition of the poverty level, or 200% of the poverty level, to be self-sufficient. When we consider this calculation, actual numbers and percent of people who need assistance increase dramatically.
- Living below 200% of the Federal Poverty Level is a common measure for determining if people have “low incomes.” In the NCCAA service area, over 50,000 people were living with low incomes in 2018. Most of these people lived in LaPorte County (36,239). Pulaski County had 4,677 people living below 200% the Federal Poverty Line and Starke County had 9,057 people. All three of the counties in the NCCAA service area had a higher rate of those living with low incomes than the statewide rate (32%).

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those North Central Community Action Agencies (NCCAA) served in 2019.⁶

- NCCAA served 15,999 individuals and 5,901 households in 2019.
- Clients served included 2,710 individual children ages 0 to 5 years, 2,301 individual children ages 6 to 13 years, and 1,575 individual children ages 14 to 17 years. Together, these individual children were 41% of all the people NCCAA served.
- In 2019, NCCAA documented serving 2,893 individual senior citizens age 60 and over, which is 18% of those served.
- 13% of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- 3,321 households were enrolled in Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and/or Women, Infants & Children (WIC) at the time NCCAA served them.
- Households served were generally small; households with one, two, or three people accounted for 75% of households served.
- 55% of the households served in 2019 were families or groups living in rental housing.
- Among the 15,999 people served, 72% were White, 20% were African American, and 8% served were of Hispanic/Latino origin.
- At least 18% of persons over age 25 who were served in 2019 had not received a high school diploma or passed the General Educational Development (GED) test. Only about 1% of household heads had two or more years of post-high-school education.

⁶ Data from NCCAA’s 2019 CSBG Report, Module 4.

SURVEY VALIDITY

From September 2020 to March 2021, researchers sent surveys via text and email to financially vulnerable households in NCCAA's service area. The NCCAA household survey had 143 unique survey attempts, with 98 completions, providing a 95% confidence level and a 9.82 confidence interval. Survey respondents were more likely to be female, to have a disability, and be 25-44 years old than NCCAA's client population.

Very few questions were required, and for many questions "Prefer not to say" was a possible response. Because of these two circumstances, some tables will not add up to 100%. Some tables also allowed respondents to check all the options that applied to them. In those instances, the tables could add to a higher than 100% number.

COMPLETED SURVEYS VS. CLIENT POPULATION

GENDER	Client Population	Survey
Male	40%	9%
Female	60%	91%
Other	0%	0%
Unknown	0%	0%

AGE	Client Population	Survey
18-24	9%	5%
25-44	18%	48%
45-54	9%	18%
55-59	5%	10%
60-64	2%	9%
65-74	8%	8%
75+	7%	1%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	8%	4%
Not Hispanic, Latino or Spanish	92%	96%
Unknown/Not Reported	0%	0%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	0%
Asian	0%	0%
Black or African American	20%	19%
Native Hawaiian or Other Pacific	0%	0%
White	72%	76%
Other	4%	1%
Multi-Racial	3%	3%
Unknown	0%	1%

DISABILITY	Client Population	Survey
Yes	17%	35%
No	83%	65%
Unknown	0%	0%

Most common for those responding "yes": A physical, mental, or emotional condition makes it difficult for me to concentrate, remember, or make decisions

COUNTIES REPRESENTED	LaPorte	Pulaski	Starke	Other
Survey Respondents	80	2	10	6

HOUSEHOLD SIZE

- Average household size: 3.3
- 2% of respondents indicated that they were living with others to save money, while 5% were living with others to help them financially. 6% indicated living with others to give or receive care (child care/elder care).
- "My son is disabled," one respondent explained of their living arrangements. Another reported that their living arrangements are because they "can't afford to live on our own."

GENERAL WELL-BEING

The median monthly income among those who reported their income was \$1539/month.

WELL-BEING	U.S. Population (2019)	NCCAA
Living Comfortably	36%	0%
Doing OK	39%	12%
Just Getting By	18%	36%
Finding it Difficult to Get By	6%	52%

- 73 respondents (74%) reported that they could not pay all of their bills in the month of the survey.
- COVID-19 resulted in massive job losses for many Hoosiers and placed additional burdens on households as schools and child care facilities closed. From March through the month of September, there were 21,000 initial unemployment insurance claims in the NCCAA service area.⁷
- 58% felt their household was worse off financially since COVID-19, while 40% of households said they were "about the same." Just 2% of respondents reported that they were "better off."
- Many respondents offered narrative explanations of their choice, including:
 - "My spouse has been laid off and was getting unemployment and now his UI is messed up. I cannot find a job."
 - "I was laid off even with the extra on unemployment it doesn't equal what my checks were and I was the main income so it's a struggle."
 - "The extra food stamp assistance; the extra boost in unemployment my husband received in the summer. And stimulus helped tremendously."
 - "I try to live within my means."
 - "14 weeks waiting on unemployment."

⁷ Indiana DWD Unemployment Data

- “Due to need of internet for child’s school we have added in a expense and she is home more so grocery bill higher and so are utilities.
- “I would have been employed by now, if masks weren’t mandatory!”
- “Stimulus payment was so appreciated...got to pay all my bills.”
- “Laid off since March from the school system. Denied unemployment by employer. Reduction in pay due to a different work assignment.”
- “Unable to hold employment because of lack of child care during virtual learning.”
- “Credit card debt to pay for bills and food.”
- “Costs of masks and cleaning supplies is a burden. Costs at store have gone up.”

ASSISTANCE ⁸	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	54%	12%
Housing Assistance	12%	16%
TANF	3%	2%
Child Care Assistance	7%	6%
Stimulus	90%	5%
Unemployment	19%	7%

In September 2020, there were just over 190 families in all of the NCCAA service area who were participants in TANF. Although this is nearly a 58% increase over September 2019, it still seems very low when you consider that more than 1,400 families served by NCCAA had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.⁹

Also in September 2020, over 8,000 families were receiving SNAP benefits. This is an increase of nearly 15% over September 2019.

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

More aid/reduce wait times -

- “My husband received the first stimulus check for himself and our son. Doesn't get anything for me. He still hasn't received the second stimulus payment. We could really use that money as we have 2 car payments. “
- “We were denied food stamps with 3 kids. Although currently we are ok thanks to the extra 300 on unemployment, when that stops again I only make \$178 a week and between all our bills and needs we struggle very badly to the point family steps in and helps otherwise we wouldn't make it.”
- “Food stamps would have helped me. Some financial aid would help.”
- “Would be nice to get help with lot rent once in a while. own an older (1979) mobile home but have to pay almost \$500.00 a month in lot rent.”

Open waitlists -

- “I have been trying to apply for Section 8 over 12 years now and I can never seem to get an application in. I have even applied online a couple of times and I never hear anything in response to my application. If I could get approved for the Housing Choice voucher I think that it could have significantly improve the quality of life for me. Is it true that even though I live in Indiana that I can apply first section 8 anywhere in the United States to get approved?”
- “Section 8 is closed in my area.”

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

⁹ CAA Secondary Data Tables, Housing Insecurity, SNAP, TANF.

Expanded eligibility -

- "It's been difficult to obtain all the required paperwork, pay stubs and reasons why he left a job in order to get food stamps. Maybe require less paperwork and take the proof if they are currently working or not. If the kids have free lunches at school that should automatically qualify the kids at least. It just seems to be harder and harder to get access to food stamps when we are qualified."
- "I make too much by 120.00 dollars."

FSSA WELL-BEING ASSESSMENT

Since August 2018, Indiana's Family and Social Services Administration has been asking applicants for public assistance to fill out an optional well-being assessment. The assessment includes 10 "yes or no" questions (see table below). In the counties served by NCCAA, more than 8,500 applicants for public assistance have filled out FSSA's well-being assessment.¹⁰

WELL-BEING ASSESSMENTS ¹¹	% of Assessments Completed
<i>Total assessments completed in NCCAA service area: 8,604</i>	
Not enough money for food in the last 12 months	51%
Utilities shut off in last 12 months	31%
Fear of not having stable housing in next 2 months	26%
Problems getting child care	12%
Cost prevented seeing doctor in the last 12 months	24%
Transportation prevented seeing doctor in the last 12 months	28%
Need help reading hospital materials	23%
Fear of being hurt at home	11%
Actively seeking work in last 4 weeks	36%
Not engaged in regular exercise	45%

EDUCATION

Respondents in the subsample reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area ¹²
Some K-12 school, no diploma	10%	18%	12%
High school diploma / GED / alternative credential	39%	71%	40%
Some college, no degree	30%	10%	22%
Associate degree	11%		9%
Bachelor's degree	8%	1%	
Master's degree or higher	2%	Unknown*	16%**

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

¹⁰ 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.

¹¹ 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/>.

¹² 2018 ACS 5-yr averages for the whole NCCAA service area.

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

1. I had to take care of children (36%)
2. Tuition was too expensive (19%)
3. I struggled to meet basic needs like housing and food (18%)
4. I wanted to work (16%)
5. I had illness or health issues (13%)

36%

of survey respondents who did not complete higher education listed "had to take care of a child" as their reason why.

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY¹³

Within the Service Area, Starke County had the highest rate of residents that did not have a high school diploma (HSD) or its equivalent (HSE), with 15% (both LaPorte and Pulaski Counties, 12%). However, Pulaski County had the highest percentage with *only* a HSD/HSE (47%), and Starke County had the lowest percentage of those with a bachelor's degree or higher (11%).

Spotlight on a Community Need

NCCAA could focus on/recruit from Starke County if they engage in or give referrals for literacy, adult basic education programs, or post-secondary training for their adult constituents.

DISCRIMINATION AND VIOLENCE

- 9% of respondents reported experiencing discrimination or unfair treatment because of their race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity in the past 12 months.
- 8% of respondents reported experiencing property theft in the past 12 months.
- 4% of respondents reported experiencing domestic violence or abuse in the past 12 months

FINANCIAL SERVICES, SAVINGS AND DEBT

89% of respondents reported that they did not have emergency savings. Of the 5% who reported that they did have emergency savings, the median amount saved was \$500.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	87%
Savings Account	39%
Credit Card	43%
Retirement Savings	13%

¹³CAA Secondary Data Tables, Education, Appendix 3

- 83% of respondents reported that they do not have any retirement savings, and another 13% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout my retirement.
- 34% of respondents reported that they do not know their credit score. Credit scores play a role not only in ability to access credit, but also in employment decisions, insurance costs, and rental housing. Of those who were willing to share their credit score, the median score was 576.

ALTERNATIVE FINANCIAL SERVICES

Using alternative financial services can be more costly than mainstream financial services. We asked clients about their use of these services in the past 12 months:

ALTERNATIVE FINANCIAL SERVICES*	Never	Once or Twice	Three or Four Times	5+ Times
Money Order	71%	14%	3%	11%
Check Cashing	83%	13%	0%	3%
Payday Loan (Storefront)	89%	4%	3%	4%
Pawn Shop Loan	88%	6%	3%	2%
Tax Refund Advance	95%	4%	0%	0%
Payday or Installment Loan (Online)	86%	14%	0%	0%

DEALING WITH BUDGET SHORTFALLS

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

STRATEGIES FOR EXTRA EXPENSES	U.S. Population (2019)	NCCAA
Put it on my credit card and pay it off over time	15%	18%
Using money from a bank loan or line of credit	3%	1%
By borrowing from a friend or family member	10%	37%
Using a payday loan, deposit advance, or overdraft	2%	8%
By selling something	7%	16%

DEBT IN DELINQUENCY	Survey
Medical	36%
Student	12%
Car	11%
Credit Card	30%
Personal	11%
Payday	5%

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

- 43% of respondents reported that they were employed, and 14% reported that a spouse or partner was employed.
- 14% reported they could not find a job for themselves, and 6% reported their spouse/partner could not find a job.
- 13% of respondents said their employer would not give them more hours and 3% said their employer would not give their spouse/partner more hours.
- 20% said lack of child care was a barrier to working more, and 7% reported lack of child care was a barrier to their spouse/partner working more.
- 37% listed a health issue as a barrier to them working more, and 13% said a health issue limited their spouse/partner from working more.
- 9% reported that attending school or training limited how much they could work, and 1% said that attending school or training limited how much their spouse/partner could work.
- 17% are afraid to work because of COVID-19, and 4% report their spouse is afraid to work due to COVID-19.
- 21% reported that they experienced lay-offs or furloughs due to COVID-19, and 7% reported that their spouse or partner experienced lay-offs.
- 6% work two or more jobs themselves, and 1% reported their spouse works two or more jobs.

Among those who work, respondents reported the following work schedules. Individuals who work in occupations with schedules that vary primarily based on employers' needs tend to experience greater financial instability and challenges with budgeting and arranging child care.

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	67%	47%
Schedule varies, primarily at my / my partner's request	4%	6%
Schedule varies, primarily based on employer's needs	29%	47%

In 2018, the highest concentration of working residents in the service area were working in occupations in "production, transportation, and material moving" (27%). The second highest for the service area was in "management, business, science, and arts" (25%)."

OCCUPATION BY COUNTY	LaPorte	Pulaski	Starke	Area Totals
Management, Business, Science and Arts	27%	25%	24%	25%
Service	20%	15%	16%	17%
Sales and Office	21%	16%	19%	19%
Natural Resources, Construction and Maintenance	10%	14%	11%	12%
Production, Transportation and Material Moving	22%	30%	29%	27%

The average annual unemployment rate for the service area in 2019 was 3.9%.¹⁴ This is a sharp contrast to the more than 21,000 initial unemployment insurance claims seen in the service area from March through September. The “continued claims” for the month of September 2020 were 11,636 for the service area, with LaPorte County having the most. The top two industries represented in these continued claims are manufacturing and accommodation/food service.

More than
21,000
 initial UI claims were filed in the service area
 from March through September 2020

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	1,563	7%
Admin., Support, Waste Mgt. and Rem. Services	1,027	4%
Agriculture, Forestry, Fishing and Hunting	39	Less than 1%
Arts, Entertainment and Recreation	524	2%
Construction	1,150	5%
Educational Services	236	1%
Finance and Insurance	74	Less than 1%
Health Care and Social Services	741	3%
Information	51	Less than 1%
Management of Companies and Enterprises	65	Less than 1%
Manufacturing	2,916	13%
Other Services (Except Public Administration)	408	2%
Professional, Scientific and Technical Services	190	1%
Public Administration	120	1%
Real Estate and Rental and Leasing	126	1%
Retail Trade	964	4%
Transportation and Warehousing	275	1%
Unknown Industries	759	3%
Utilities	342	1%
Wholesale Trade	11,636	50%

¹⁴ Hoosier By the Numbers, Indiana Department of Workforce Development.

HOUSING

Median monthly housing cost: \$569, which is 37% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. Across the whole service area, 41% of renters were paying 30% or more of their household income on rent. LaPorte County had the highest rates, with 43%.

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

Respondents reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Own a home free and clear (without a mortgage or loan)	6%
Own a home with a mortgage or loan	24%
Own a mobile home with or without a mortgage, and pay lot rent	3%
Own a mobile home with or without a mortgage on land that I own	6%
Rent a home, apartment or other housing	59%
Other	1%

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	10%	10%	37%	43%
Quality of local schools	10%	10%	24%	32%
Safety of neighborhood	6%	14%	32%	48%
Quality of other neighborhood features (e.g., stores, parks)	12%	17%	32%	36%
Overall quality of your housing	7%	16%	45%	31%
Cost of your housing	12%	12%	41%	34%
How close it is to work or school	7%	12%	20%	37%

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

- Safety, friendliness
- Location and safety
- Better roads a lot of construction in neighborhood
- Sidewalks, things to do
- Neighborhood theft. Lost count of stolen bikes :(
- Family is close by, children have friends they can play with that are super close
- We live far from the shops

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

1. Help to improve your credit score (61%)
2. A low-interest loan (49%)
3. Help to find an affordable home (43%)
4. Reduce the amount of other debt you owe (38%)
5. Help to make repairs (31%)

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

1. Money for a security deposit (74%)
2. Bad credit (69%)
3. All the places I can afford are unsafe, unhealthy, or too small (31%)
4. Eviction on my record (14%)
5. Criminal record (11%)

TRANSPORTATION

- 82% of respondents report owning a vehicle.
- 8% of respondents do not have a vehicle and need one.
- 16% report “my car is unreliable/frequently breaks down,” while 44% struggle to afford car maintenance and repairs, and 31% struggle to afford gas.
- 17% report “my car payment is too high.”
- 9% have to share a vehicle with other family members.
- 7% of respondents have had a car repossessed.

Spotlight on a Community Need

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

Transportation challenges led to difficulty:

- Applying for/accepting a job (15%)
- Working a scheduled shift / arriving to work on time (12%)
- Attending school / classes (7%)
- Getting children to/from school on time (7%)
- Visiting the doctor (22%)
- Buying groceries (23%)
- Accessing child care (3%)

HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	62%
Insurance through a marketplace plan	3%
Insurance through my employer	13%
Medicare	16%
No Insurance	3%

- The residents of the service area have a higher uninsured rate than the survey respondents with 8%. LaPorte County had the highest uninsured rate with 9%.
- **Cost** was listed as the most significant barrier.
- In terms of **health issues**, respondents expressed concerns about:
 - Diabetes (32%)
 - Heart disease (30%)
 - Cancer (10%)
 - Receiving services for a loved one with a disability (6%)
 - Substance abuse (6%)
 - Mental health (34%)

Spotlight on a Community Need

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

MENTAL HEALTH

- 41% of respondents have been bothered more than half the days or every day by being unable to stop or control worrying in the month they were surveyed.
- 28% of respondents have been bothered more than half the days or every day by having little interest or pleasure in doing things in the month they were surveyed.
- 74% of respondents said their stress level has increased since COVID-19.

CHILD CARE

- 22% of respondents reported that they had a child in need of care. Across the service area, nearly 30% of kids under 5 were in poverty.¹⁵ Of those needing child care, most needed first shift, with after-school care second.
- Of families who needed or used child care, top concerns were:
 - I cannot find care that is affordable.
 - I worry that my current care arrangements aren't meeting my child's developmental/learning needs.

CHILD CARE NEEDS	Percent of Respondents in Need of Care
First Shift	56%
Second Shift	32%
Third Shift	0%
Weekends	20%
Before School	12%
After School	32%
Highly Irregular Hours	12%
Other	8%

¹⁵ CAA Secondary Data Tables, Appendix 3.

- According to the *Child Care Desert* report from the Indiana Business Research Center ¹⁶ there were 17 “low-capacity” census tracts and 3 census tracts that are child care deserts in the service area. ¹⁷

Spotlight on a Community Need

More child care options in the service area would really help families improve their ability to work and be financially stable. Each of the counties in the service area had 1 census tract that was a child care desert, but LaPorte County had the most census tracts (2) that were child care deserts.

FOOD INSECURITY

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

- **42%** of respondents said they couldn’t afford to buy more food
- **7%** said they couldn’t get out to buy food (e.g. because of transportation or health issues)
- **7%** said they were afraid to go out
- **4%** said they couldn’t get groceries or meals delivered
- **9%** said stores near them didn’t have the foods they wanted

As of September 2020, over 8,000 households were receiving SNAP benefits, a 15% increase over 2019. In 2018, more than 12,000 kids were on Free and Reduced Lunch, accounting for nearly 53% of all school-aged kids in the service area. This indicates that while the pandemic has certainly exacerbated food insecurity, it was a problem that pre-dated the COVID-19 public health crisis.

¹⁶ 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>

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

- Working parents: In Indiana, all parents are part of the labor force in 67% of households that are home to children under age 6. A tract can be labeled a desert if it is at least 85% of this mark (i.e., 57% of households with all parents in the labor force).
- Presence of jobs: Indiana’s ratio of labor force to jobs is 0.76. A tract can be labeled a desert if that tract is at least 75% of this mark (i.e., a ratio of labor force to jobs in the tract of 0.57).

Tracts that meet the original CAP threshold of at least three children for each child care space, but do not meet the additional criteria above are labeled “low capacity.”

CONNECTIVITY

CELL PHONES

- 74% of respondents reported having a cell phone with unlimited minutes/data, versus 24% with limitations (limited texts, data or minutes).

LAND LINES

- 17% of respondents have a land line.

COMPUTER/LAPTOP

- 47% of respondents have a computer or laptop.

INTERNET

- 36% of respondents have fast, reliable internet, versus 28% 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, 16% had a computer but ONLY had a cellular data plan for their internet. Only 9% did not have a computer. This is a much lower rate than what was reported by our survey.

Spotlight on a Community Need

Many community members need help gaining access to digital assets like computers and laptops. Solutions could include purchasing assets on their behalf, but also loan or rental programs.

COMMUNITY RESOURCES AND NEEDS

COMMUNITY RESOURCES

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

- Salvation Army
- Trustee's office.
- WIC
- Food pantries
- Catholic charities,
- Keys to Hope
- FSSA Offices,
- Women's shelters
- Homeless shelters
- Faith city church
- Step Ahead
- 211
- NIPSCO
- Indiana Hope Center
- Council of Aging
- Arise and Shine outreach center
- PACT Center (LaPorte)
- St. Vincent de Paul
- Community Services of Starke County

Spotlight on a Community Need

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

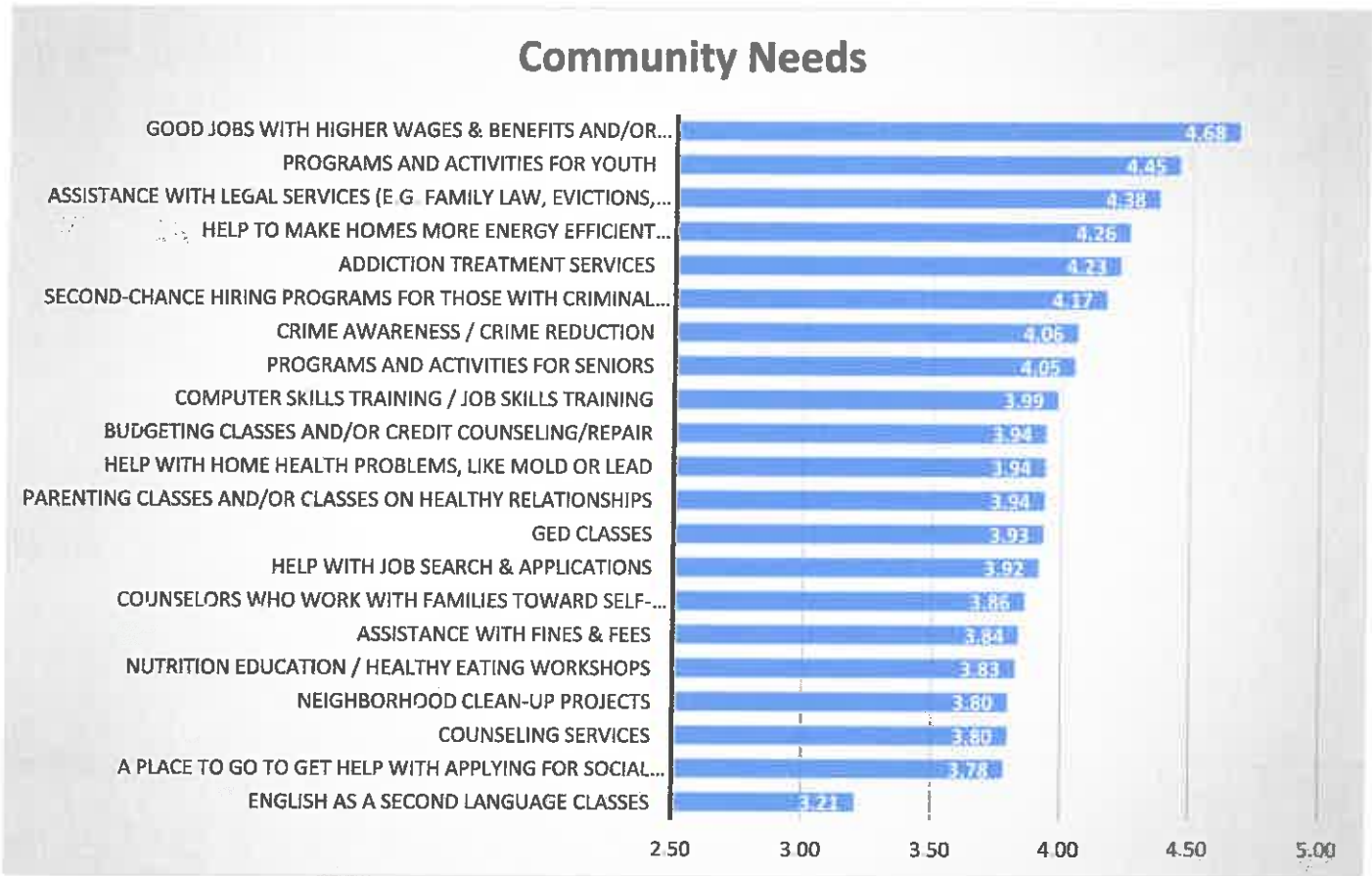
COMMUNITY NEEDS

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

TOP 5:

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

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



Feedback on NCCAA's service delivery

FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Energy Assistance	94
Weatherization	18
Wheelchair Ramp Program	3
Other	6

Respondents provided the following ratings and suggestions for NCCAA staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	2%	10%	39%	49%
The reliability of the program staff in doing what they said they would do	4%	14%	30%	51%
The timeliness of program staff in responding to your questions or needs	8%	18%	33%	40%
The knowledgeability of program staff	5%	11%	37%	47%

Selected Additional Feedback

- "Very thankful for what you offer & I don't know what I would have done without energy assistance."
- "Keep doing a wonderful job."
- "Thank you so much for helping me with my NIPSCO bills!! I can't even explain how much that has helped me!"
- "I have been very grateful for the EAP program. It has helped take stress off in case I have other unforeseen problems costing money I might not have."
- "Follow up about payments &/or any questions/comments/concerns."
- "EAP is a lifesaver financially. I can use the assistance."
- "I wasn't aware there were other services available, some of which would really be helpful."
- "I'm hoping I am rating the correct person. The person I went through for energy was amazing. The center I was sent to for housing was completely dreaded and would never recommend them. They almost caused us to lose our home."
- "Energy assistance has saved me in this crisis of COVID and having a child home doing college online."
- "It took nearly 3 months for the application to be finalized. In many cases, individuals cannot wait this long. Since changing which organization handles Starke County's applications, the program and process takes too long and it is sometimes difficult if not impossible to speak to a representative."
- "Payments not getting paid to NIPSCO for 2 -3 months after your application process."
- "Without the winter help I don't know what I would have done."
- "I never interacted with any staff. Everything was done online and through the mail."
- "I'm very thankful with the help I have been giving from you. It really has help us as a family. Thank you."

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on NCCAA's programs and services. The first was a focus group, where several community leaders representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions were invited to participate. Five community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey; 3 people participated.

We asked community partners about the needs in the community they served. One person noted a need for programs for youth aging out of foster care, LGBTQ+ youth, and pregnant youth. Another person mentioned transportation was a need and suggested having more programming in schools so families wouldn't have the burden of transportation. Case management that gets to the root causes of poverty, especially culturally conscious case management, was brought up by several participants. Most agreed that affordable housing, specifically housing for special populations, was in short supply.

When asked about which programs from NCCAA they liked the best or they think supported families the most, participants mentioned energy assistance, rental assistance, Weatherization, the ramp program, summer programming for youth, and senior meals.

When asked how NCCAA could improve, the answers varied. One person wanted to see more participation by the agency in community coalitions and groups, noting that NCCAA's expertise is valuable. A couple participants wanted more marketing of NCCAA's programs so more people could be reached. However, the group noted that increased demand without increased resources is a fine line to walk.

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

- Redefining the poverty guidelines to include the "working poor"
- Expansion of eligibility for assistance programs, specifically considering factors besides income
- Removing barriers to assistance for undocumented community members
- Eliminate predatory financial institutions like payday lenders

We asked community leaders, "If I had Oprah level funds and was giving them to you, what program in your community would you invest in FIRST?" They answered:

- Transitional housing where expenses are paid and residents receive financial literacy classes so they can get on their feet
- Permanent supportive housing
- Small dollar, low-interest loans for families

In the online survey, there were 3 responses representing community-based organizations, education, faith-based organizations, as well as both the public and the private sectors. According to their rankings, services that the area needs more of include:

1. Addiction treatment services
2. Counselors who work with families toward self sufficiency
3. Good jobs with higher wages and benefits and/or opportunities to advance

Conclusion

This year, a global pandemic and unprecedented recession hit already-financially vulnerable families hard, creating new challenges and needs. While Community Action Agencies cannot meet all of these needs, this triennial survey illuminates areas that will require attention if families are to reach financial stability and well-being. When our families are financially secure, they can achieve their full potential and better contribute to our communities.

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

Appendix 1: Survey Questions

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

AGENCY SATISFACTION

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

58. What other feedback would you like to give us about our programs/services?

59. Please let us know if you would like to participate in any of the following follow-up activities: Please contact me to provide assistance with the needs I mentioned in this survey. I am willing to participate in a follow interview with someone from the research team. Please contact me about engaging in advocacy to change laws & policies so that more Hoosiers can be financially secure. Please enter me in the gift card raffle.

Providing your contact information is optional, but we need this information to follow up with you if you checked "yes" to any of the above. Nam

Appendix 2: Sources and Methodology

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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				
North Central Community Action Agencies, Inc.	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
LaPorte	110,552	111,310	-758	-0.7%
Pulaski	12,660	13,253	-593	-4.5%
Starke	22,941	23,267	-326	-1.4%
Area Totals	146,153	147,830	-1,677	-1.1%
Indiana Totals	6,637,426	6,514,861	-122,565	1.9%

Households

North Central Community Action Agencies, 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
LaPorte	42,904	28,028	65.3%	80.5%	19.5%
Pulaski	5,200	3,409	65.6%	88.3%	11.7%
Starke	8,735	6,089	69.7%	79.0%	21.0%
Area Totals	56,839	37,526	66.9%	82.6%	17.4%
Indiana Totals	2,553,818	1,705,291	67.8%	83.6%	16.4%

North Central Community Action Agencies, 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
LaPorte	19,993	71.3%	5,469	19.5%	2,566	9.2%
Pulaski	2,726	80.0%	506	14.8%	177	5.2%
Starke	4,678	76.8%	971	15.9%	440	7.2%
Area Totals	27,397	76.0%	6,946	16.7%	3,183	7.2%
Indiana Totals	1,238,730	77.1%	306,901	15.6%	122,762	7.3%

North Central Community Action Agencies, Inc.	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
LaPorte	8.5%	50.0%	30.4%
Pulaski	9.1%	41.2%	8.9%
Starke	9.2%	27.1%	9.8%
Area Totals	8.9%	39.4%	16.4%
Indiana Totals	6.8%	40.1%	21.1%

Race/Age

North Central Community Action Agencies, Inc.	Black Population		Latinx Population		Persons over 60 years	
	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population
LaPorte	12,278	11.1%	7,136	6.5%	26,099	23.6%
Pulaski	61	0.5%	372	2.9%	3,322	26.2%
Starke	84	0.4%	835	3.6%	5,780	25.2%
Area Totals	12,423	4.0%	8,343	4.3%	35,201	25.0%
Indiana Totals	619,472	9.3%	450,267	6.8%	1,407,682	23.6%

Educational Attainment

North Central Community Action Agencies, Inc.	Educational Attainment, Adults, 25 yrs. & over				
	Percent Less than a H.S. Diploma	Percent H.S. Graduate	Percent Some College No Degree	Percent with Associates Degree	Percent Bachelors degree or higher
LaPorte	11.7%	39.3%	22.0%	9.1%	17.9%
Pulaski	11.8%	47.0%	22.2%	6.5%	12.5%
Starke	15.9%	42.1%	22.0%	9.2%	10.8%
Area Totals	12.4%	40.4%	22.0%	8.9%	16.3%
Indiana Totals	11.4%	34.0%	20.6%	8.8%	26.1%

Occupations

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
North Central Community Action Agencies, 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
LaPorte	26.7%	20.4%	20.9%	10.1%	21.9%
Pulaski	25.0%	14.5%	15.8%	14.5%	30.2%
Starke	24.0%	15.8%	19.4%	11.5%	29.3%
Area Totals	25.2%	16.9%	18.7%	12.0%	27.1%
Indiana Totals	29.2%	16.4%	19.5%	11.0%	23.9%

Incomes

North Central Community Action Agencies, Inc.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
LaPorte	\$51,327	\$51,101	(\$226)	\$63,351	\$62,940	(\$411)
Pulaski	\$48,332	\$48,370	\$38	\$58,112	\$56,028	(\$2,084)
Starke	\$43,324	\$48,895	\$5,571	\$49,888	\$57,367	\$7,479
Area Totals	\$48,332	\$48,895	\$38	\$58,112	\$57,367	-\$411
Indiana Totals	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

North Central Community Action Agencies, 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
LaPorte	4,804	11.2%	4,952	11.5%	4,677	10.9%	6,621	15.4%	8,226	19.2%	13,624	31.8%
Pulaski	609	11.7%	518	10.0%	665	12.8%	868	16.7%	1,152	22.2%	1,388	26.7%
Starke	1,104	12.6%	877	10.0%	1,018	11.7%	1,487	17.0%	1,925	22.0%	2,324	26.6%
Area Totals	6,517	11.8%	6,347	10.5%	6,360	11.8%	8,976	16.4%	11,303	21.1%	17,336	28.4%
Indiana Totals	274,883	12.6%	258,625	12.9%	265,364	13.3%	362,108	18.0%	486,270	25.3%	919,927	40.4%

Poverty

North Central Community Action Agencies, Inc.	Below 100% of poverty level (2018)		Below 100% of Poverty Level (2013)		Percent Change from 2013 to 2018	Below 200% of poverty level (2018)		Below 200% of Poverty Level 2013		Percent Change from 2013 to 2018
	Number	Percent	Number	Percent		Number	Percent	Number	Percent	
	LaPorte	16,830	16.5%	16,942		16.5%	-0.7%	36,329	35.6%	
Pulaski	1,713	13.7%	1,815	14.0%	-5.6%	4,677	37.4%	4,554	35.2%	2.7%
Starke	3,232	14.1%	3,895	16.9%	-17.0%	9,057	39.6%	10,592	45.8%	-14.5%
Area Totals	21,775	14.8%	22,652	15.8%	-3.9%	50,063	37.5%	51,983	37.5%	-3.7%
Indiana Totals	908,359	13.1%	969,881	15.4%	-6.3%	2,102,705	32.1%	2,206,873	34.9%	-4.7%

North Central Community Action Agencies, Inc.	Under the age of 18 below 100% poverty level (2018)		Under the age of 18 below 100% poverty level pre recession		Percent Change from 2013 to 2018	Under the age of 5 below 100% poverty level (2018)	
	Number	Percent	Number	Percent		Number	Percent
	LaPorte	6,769	28.8%	6,640		26.9%	1.9%
Pulaski	564	19.7%	598	19.7%	-5.7%	93	14.4%
Starke	918	17.3%	1,510	27.9%	-39.2%	214	17.2%
Area Totals	8,251	26.0%	8,748	24.8%	-5.7%	2,487	29.8%
Indiana Totals	292,675	19.7%	342,185	21.8%	-14.5%	88,535	22.4%

North Central Community Action Agencies, Inc.	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
	LaPorte	1,207	6.7%	1,232
Pulaski	163	7.1%	259	11.7%
Starke	477	12.0%	199	5.4%
Area Totals	1,847	7.6%	1,690	8.3%
Indiana Totals	71,995	7.7%	60,818	7.3%

North Central Community Action Agencies, Inc.	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
	LaPorte	14.5%
Pulaski	10.7%	16.8%
Starke	11.1%	17.1%
Area Totals	12.1%	17.4%

North Central Community Action Agencies, 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
LaPorte	27.1%	33.1%	37.9%	12.1%	13.5%	14.9%
Pulaski	0.0%	21.2%	31.4%	10.2%	13.3%	16.4%
Starke	0.0%	23.6%	33.3%	10.9%	13.8%	16.7%
Area Totals	26.2%	32.3%	37.3%	11.1%	13.5%	16.0%

North Central Community Action Agencies, Inc.	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
LaPorte	16.8%	23.2%	29.6%
Pulaski	0.0%	12.7%	28.8%
Starke	2.4%	15.5%	28.6%
Area Totals	6.4%	17.1%	29.0%

Housing Insecurity

North Central Community Action Agencies, Inc.	Percent of Rental Households Spending Over 30 Percent of Household Income on Rent		
	Total renter-occupied units	Renters paying over 30% of income on rent	Percent
LaPorte	12,080	5,247	43.4%
Pulaski	1,196	368	30.8%
Starke	1,834	578	31.5%
Area Totals	15,110	6,193	41.0%
Indiana Totals	793,086	344,699	43.5%

SNAP and TANF Participation

North Central Community Action Agencies, Inc.	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
LaPorte	6,153	6,319	5,408	16.9%	142	150	94	59.6%
Pulaski	509	518	449	15.4%	12	10	9	11.1%
Starke	1,292	1,313	1,222	7.5%	33	37	22	68.2%
Area Totals	7,954	8,150	7,079	15.1%	187	197	125	57.6%
Indiana Totals	292,108	296,081	252,167	17.4%	7,604	7,846	5,344	46.8%

Lunches, Computers, Internet Access

North Central Community Action Agencies, 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
LaPorte	9,085	51.7%	11.0%	7.3%	11.8%
Pulaski	1,062	51.5%	12.5%	9.9%	19.2%
Starke	1,992	55.5%	13.1%	10.9%	17.8%
Area Totals	12,139	52.9%	12.2%	9.4%	16.3%
Indiana Total	522,888	47.2%	10.3%	10.0%	15.6%