



2023 Community Needs Assessment

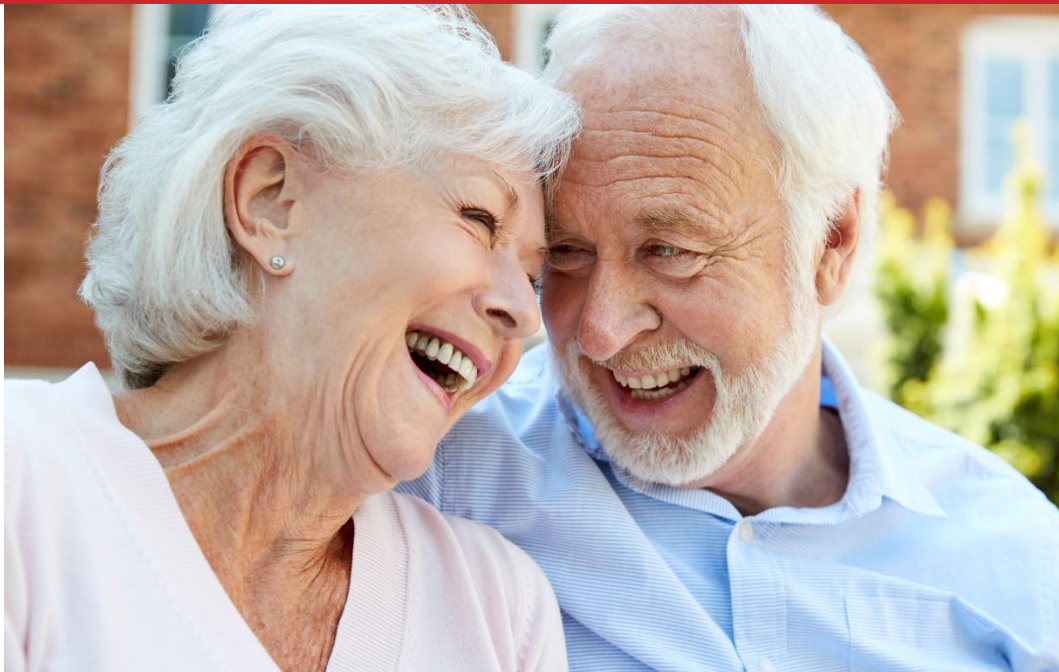


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Introduction

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

About Human Services, Inc.

Human Services, Inc. began in 1965 as BBJ – Community Action Program providing grassroots programs to the lower income population in Bartholomew, Brown, and Jackson counties. Some of the agency’s earliest programs to fight President Lyndon B. Johnson’s “War on Poverty” were the Head Start Summer program, Food Buyers program, the Feeder Pig Project, the Cabin Craftsman’s Center, and Sewing Cooperative.

Later initiatives to assist with legal needs, housing, family planning, community planning, and the VISTA volunteer program laid the framework and foundation for later programs to emerge so the community could assist a population of its citizens in need. These initiatives created the opportunity to build community partnerships and collaborations for the purpose of reducing barriers that prevented the population from thriving in their communities.

In 1973 the agency became Human Services, Inc. With a revision of its structure, by-laws and mission, the agency expanded its reach to include Bartholomew, Decatur, Jackson, Johnson, and Shelby Counties.

Through the years Human Services, Inc. has expanded its capacity, revised the mission and vision, and has evolved to the programs provided today. As the needs of the people and the community continue to change and evolve so will Human Services, Inc. – an agency committed to “People Helping People”.

Service Area & Services Provided

HSI serves Hoosiers in Bartholomew, Decatur, Jackson, Johnson, and Shelby Counties. It also offers some services in Brown and Jennings Counties.

Current program offerings include:

- Early Head Start
- Head Start
- Energy Assistance (EAP)
- Water Assistance
- Housing Choice Voucher
- Emergency Housing Vouchers
- Coaching for Success
- Emergency Rental Assistance
- Rapid Rehousing
- Housing First
- Coordinated Entry
- Homeless Shelter
- Permanent Supportive Housing
- Women Infants & Children (WIC)
- Food Pantry
- Infant Care Pantry
- Senior Programming
- Bridging Individuals' Gaps to Success (BIGS)
- Duke Energy Share the Light

Direct Service Statistics 2022

- 7,734 households assisted
- 18,045 individuals assisted
- 3,441 individuals assisted who are disabled
- 6,191 individuals assisted who are children
- 1,960 households own their home
- 6,217 households had incomes at or below 100% of the federal poverty guidelines
- 432 individuals received emergency clothing assistance
- 745 households maintained safe and affordable housing
- 2,265 seniors (65+) maintained an independent living situation
- 183 job placements were achieved
- 222 participants received budgeting, credit management, credit repair or credit counseling
- 19,758 food boxes / bags of groceries distributed
- 1,062 individuals received rent or mortgage assistance
- 452 parents/caregivers improved their home environment

Overview of the Causes and Conditions of Poverty

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

What is Poverty?

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

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

-The World Bank

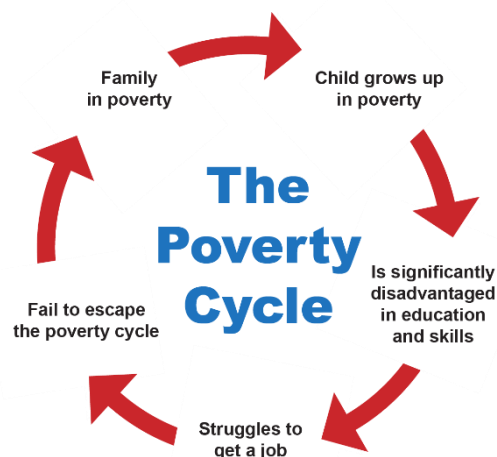
How is Poverty Measured?

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

Understanding the Causes and Conditions of Poverty

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

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



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

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

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

Community Action Agencies can:

- Bridge gaps to stability
- Empower low-income people and families
- Reduce the impact of poverty
- Increase public awareness
- Help to build community capacity
- Engage staff in reflection on assumptions about the causes and conditions of poverty
- Ensure that all individuals receive fair and equitable treatment through ongoing internal and external evaluation
- Be responsive to disparities in poverty through programming selection
- Collect data on the causes and conditions of poverty in their service area

Methodology

Client Survey

Between January and May 2023, the Indiana Community Action Poverty Institute created and conducted a client survey using SurveyMonkey for HSI. The client survey consisted of 51 questions that were reviewed by HSI staff and revised according to their needs. A link to the survey was sent by email to clients of HSI in February of 2023 and was active until April 2023. The survey consisted of multiple choice and open-ended questions. Three hundred ninety-seven clients completed the survey over this time.

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

Secondary Data

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

Service Area Demographics & Poverty Statistics

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

Population

	Service Area	Barth.	Decatur	Jackson	Johnson	Shelby
	351,864	80,666	25,990	44,676	156,591	43,941
Under 5 years	22,036	5,211	1,642	2,992	9,738	2,453
5 to 17 years	62,764	14,163	4,536	7,744	28,723	7,598
18 to 34 years	75,196	17,642	5,406	9,244	33,897	9,007
35 to 64 years	138,148	30,968	10,238	17,584	61,820	17,538
65 years and over	53,720	12,682	4,168	7,112	22,413	7,345
Male	174,898	40,808	12,965	22,299	77,040	21,786
Female	176,966	39,858	13,025	22,377	79,551	22,155
White alone	312,868	67,257	24,824	39,566	139,971	41,250
Black or African American alone	6,452	1,486	23	526	4,012	405
American Indian and Alaska Native alone	318	77	1	120	109	11
Asian alone	14,188	6,517	343	842	6,307	179
Native Hawaiian and Other Pacific Islander alone	137	0	0	55	73	9
Some other race alone	6,677	2,219	129	2,191	1,218	920
Two or more races	11,224	3,110	670	1,376	4,901	1,167
Hispanic or Latino origin (of any race)	18,127	6,039	575	3,514	5,954	2,045

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

Poverty

Across the counties HSI serves, approximately 34,009 Hoosiers experience poverty (9.7%). Poverty was highest in Jackson County (13.4%) and lowest in Johnson County (7.6%) These Hoosiers were more likely to be female, age 35-64, and White. At the same time, a higher proportion of children under 5 (13.7%), children age 5-17 (13.2%), people age 18-34 (11.5%), Black (13.6%), American Indian / Alaska Native (29.9%), Other Race (26.3%), Two or More Races (12.3%), and Hispanic/Latino (23.3%) Hoosiers in the service area experienced poverty.

	Number in Poverty	% in Poverty	State % in Poverty
Total Population	34,009	9.7%	12.5%
Male	15,152	8.7%	11.2%
Female	18,857	10.7%	13.7%
Under 5	2,950	13.4%	19.2%
5 to 17	8,098	12.9%	16.0%
18 to 34	8,588	11.4%	16.1%
35 to 64	10,501	7.6%	9.8%
65+	3,872	7.2%	7.7%
White	29,008	9.3%	10.3%
Black	891	13.8%	25.8%
American Indian / Alaska Native	102	32.1%	20.2%
Asian	1,047	7.4%	14.7%
Native Hawaiian / Pacific Islander	0	--	14.7%
Other	1,763	26.4%	21.2%
Two or More Races	1,198	10.7%	18.1%
Hispanic / Latino ²	4,100	22.6%	19.4%

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

Community Needs

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

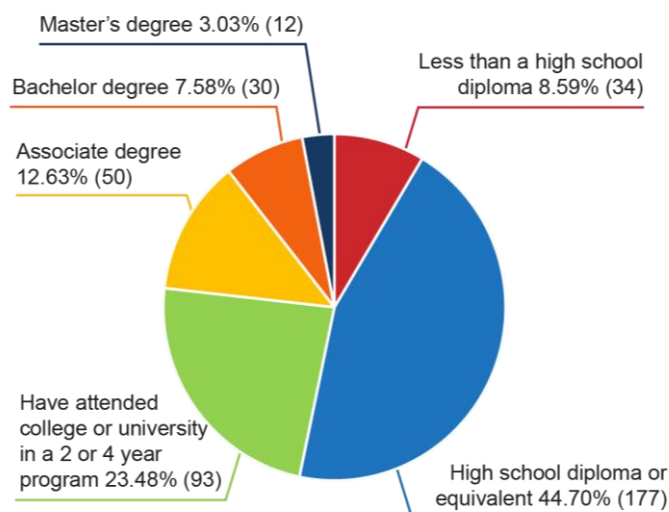
Client Survey Participants

Three hundred ninety-seven individuals completed the client survey. Survey participants were from Bartholomew (28.7%), Johnson (34.5%), Shelby (14.9%), Jackson (13.6%), and Decatur (8.3%) Counties.

Among survey respondents:

- The majority were between 35-49 (32.7%) or 50-64 (31.1%) years of age, while 17.5% were under age 34 and 18.7% were over 65.
- 79.2% were female and 20.3% were male.
- 88.6% of survey participants identified as White, 8.8% as Black, 1.3% as American Indian or Alaskan Native, 1.0% as Asian American or Pacific Islander.
- 2.0% identified Hispanic or Latinx.
- 49.4% of survey participants stated that there are children who live in their household at least part-time, and of those, 14.5% stated that the children in their household are either their grandchildren or the children of a family member.
- 76.6% indicated they were single and 16.4% that were married. 4.8% had a partner.
- 27.1% of survey participants reported that someone in their household went hungry at least one day each week.
- 62.5% of survey participants reported that they or a member of their family had a disability.

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



Top Community Needs

The following top five needs were identified based on participant rankings and are compared to the needs identified in the 2020 community needs assessment. The clients' top five identified needs are discussed in depth below.

Comparison of the Top 5 Needs Identified on Current and Previous Surveys		
	2023 Clients	2020 CNA
1	Quality and affordable housing	Programs and activities for youth
2	Assistance with legal services	Assistance with legal services
3	Good jobs with adequate wages, benefits, and opportunities	Good jobs with higher wages & benefits / Help to make homes more energy efficient (tie)
4	Counseling services	Addiction treatment services
5	Nutrition / healthy eating workshops	Second chance hiring programs

Quality and Affordable Housing

In clients' own words:

“Homeless services.”

“Home maintenance assistance.”

“Cheap rent in a regular house in a safe neighborhood.”

“Mortgage assistance.”

“Easier rental assistance for disabled individuals.”

“Affordable rent in Bartholomew County!”

“A higher housing choice voucher allotment-my child and I will be homeless at the end of this month because there is nothing in the price range of my two bedroom housing choice voucher.”

“Senior home repair program.”

“Rent to own programs.”

“Help with rent so I could save money.”

“How to weatherproof / lower energy use.”

“Getting a new roof because mine is leaking. Getting insulation in my house to cut cost on utilities.”

“More landlords accepting Section 8 vouchers.”

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

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

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

Owner-Occupied Units:	99,056
% Owner-Occupied Units with One or More Condition:	15.0%
Renter-Occupied Units:	37,875
% Renter-Occupied Units with One or More Condition:	35.0%

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

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

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

	One Bedroom	Income Required	Two Bedroom	Income Required
Bartholomew	\$919	\$3,063	\$1,038	\$3,460
Decatur	\$732	\$2,440	\$963	\$3,210
Jackson	\$723	\$2,410	\$952	\$3,173
Johnson	\$897	\$2,990	\$1,065	\$3,550
Shelby	\$897	\$2,990	\$1,065	\$3,550

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

Community Action Agencies can:

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

Assistance with Legal Services

In clients' own words:



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

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

Community Action Agencies can:

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

Good Jobs with Adequate Wages, Benefits, and Opportunities

In clients' own words:



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

Table 3. Most Common Occupations in Southern Indiana Nonmetropolitan Area

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

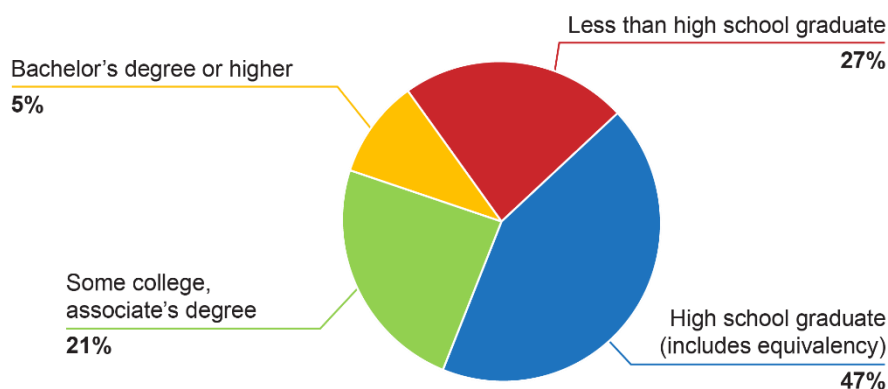
Source: U.S. Bureau of Labor Statistics Occupational Employment and Wage Statistics May 2022

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

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

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

Figure 1. Educational Attainment of Individuals in Poverty in HSI’s Service Area



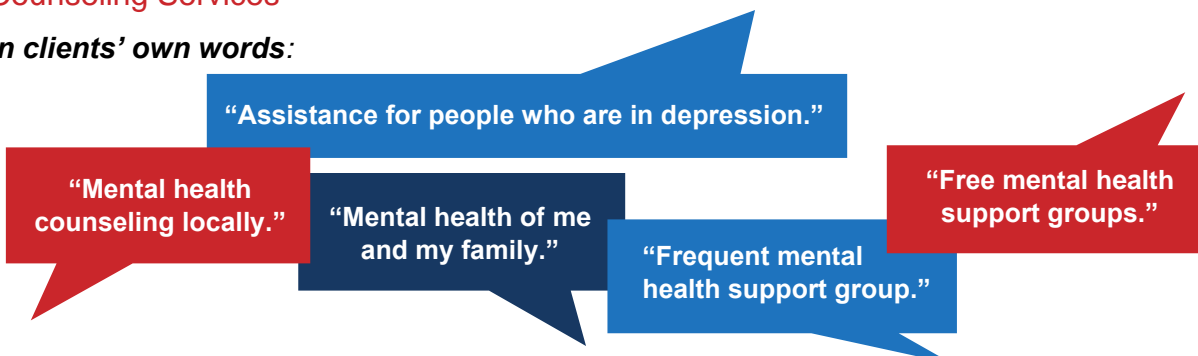
Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

Community Action Agencies can:

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

Counseling Services

In clients' own words:



Mental and physical health conditions are both a cause and condition of poverty. There are vicious cycles at work that allow people to continually stay in poverty and ultimately produce intergenerational effects related to a person’s mental and physical health. Those experiencing low income or poverty are one and a half to three times more likely to experience depression or anxiety. A loss in income can produce stress and anxiety for a person and their household, while mental illness can also worsen economic outcomes. The effects of depression and anxiety such as loss of attention span and a distorted memory are likely to influence a person’s economic decisions regarding their work and consumption habits.^{xxiv}

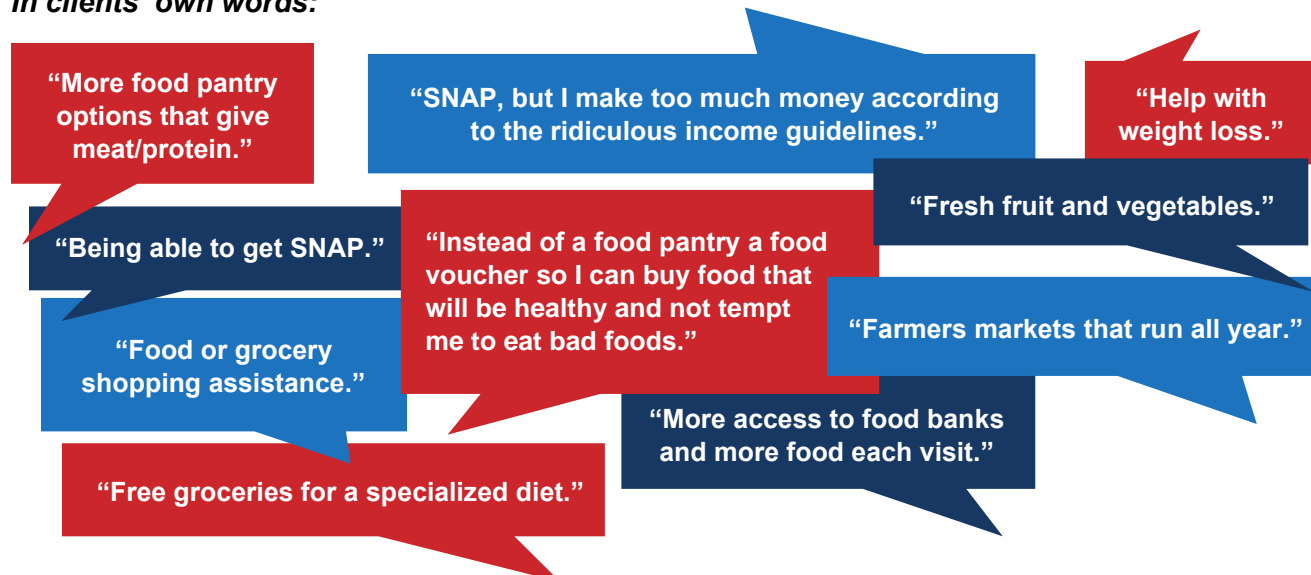
Interventions to address mental and physical health and poverty must be complementary in order to make progress. In order to be economically productive, mental equilibrium is essential. On a positive note, interventions such as cash transfers and broader antipoverty programs have been shown to reduce depression and anxiety in randomized trials.^{xxv}

Community Action Agencies can:

- Connect with, co-locate, or offer health services to ensure that clients can receive treatment for physical and mental health
- Embed screening and referral systems for physical and mental health in other client services
- Equip frontline staff to be responsive to physical or mental health needs

Nutrition / Healthy Eating Workshops

In clients' own words:



One of the most common conditions in the lives of those experiencing poverty is suffering from food insecurity and malnutrition. Food insecurity occurs when people do not have adequate access to sufficient and nutritious food, which can lead to malnutrition.^{xxvi} The cycle of malnutrition, food insecurity, and poverty fuel each other, negatively impacting both an individual's economic well-being and access to nutritious food. Economic stability is affected when malnutrition influences physical and mental development, intellectual capacity, productivity, and the economic potential of an individual. The intergenerational cycle of poverty and malnutrition is evident as malnourished women are at a higher risk of giving birth to malnourished children or having their children grow up to be malnourished. When poverty is experienced in early childhood, the likelihood of malnutrition increases and can cause impaired cognitive development and mental illness as an adult. Intervention to support the nutrition needs of children especially important.^{xxvii}

Interventions targeting malnutrition can be specific to an individual's needs, but community engagement and delivery strategies can be equally beneficial if they reach those in the greatest need and incorporate disease and infection prevention.^{xxviii} Poor communities and those who serve them will find great success at combatting poverty when nutrition is addressed since they can directly influence each other.

Community Action Agencies can:

- Offer direct food assistance, such as through pantries or boxes
- Connect clients with programs like SNAP and WIC

Additional Community Needs

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

Transportation

“Transportation for non-medical in addition to medical needs.” “Vehicle assistance.” “Car payment assistance.” “Public transit options.” “Better car.” “More available transportation especially on weekends.” “Last summer I bought a used car with my taxes which has broken down many times ...or is unreliable with a child. I can’t get a job when I can’t even leave my apartment. I have no family around me to help with transportation.”

Child Care

“Safe and Christian option for day care – sliding scale.” “Pre-K/Child care vouchers.”

Support with Insurance Needs

“Vehicle insurance.” “Better health insurance.” “Insurance we can afford!”

Utility Bill Assistance

“Water bill assistance” “Energy assistance.” “Lower electric.” “Energy help year round.”

Health Services

“Preventive health services.” “Depression counseling.” “Expanded health department services.” “Dental assistance.” “Free mental health support groups.”

Medical Bills/Costs

“Medicine assistance.” “Drug assistance.” “Extra help for Medicare copays and deductibles.”

Community Engagement

“More available community involvement activities.” “Free social engagements.” “A tribe.” “Centers for people over 50.”

Household Help

“Help with cleaning the house.” “Help with yard work/mowing.”

Hygiene/Household Products

“Diaper pantry. “Personal hygiene products for mom such as tampons, shower products.” “Household product help – tp, dish detergent, shampoo, deodorant.”

Connectivity / Digital Skills

“Free internet.” “Better computer skills.”

Methods of Dissemination

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

Final Thoughts

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

Family

- Financial resources to better meet basic needs such as hygiene products, food, transportation, child care, housing, and medical bills.
- Connection to existing resources.
- Legal assistance to understand rights.
- Counselors to assist with self-sufficiency and budgeting/credit repair.

Agency

- Funding to expand housing and self-sufficiency supports.
- Partnerships to meet community needs for legal assistance and counseling.
- Professional development to build staff capacity.

Community

- Coalitions to advocate for housing, policy change, and good jobs.
- Employers offering family-sustaining wages/benefits and education/skills pathways to good jobs.

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

Appendix 1: Client Survey Questions

Question 1:

What county do you live in?

Zip Code

What is your age group?

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

What is your gender?

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

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

[White]

[Black]

[American Indian or Alaskan Native]

[Asian American or Pacific Islander]

[Hispanic or Latinx]

[Prefer not to say]

[Other (please specify)]

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

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

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

[Other (please specify)]

What is your household status?

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

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

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

[Yes] [No]

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

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

[Yes] [No]

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

[Yes] [No]

Choose the statement that BEST describes your child support situation:

[We receive it regularly for all eligible children]

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

[We receive it sometimes but not regularly]

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

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

[Other (please specify)]

Which of the following best describes your access to childcare?

[Childcare is provided by a family member or friend]

[Children not enrolled in childcare]

[Children on a waitlist for enrollment in childcare]

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

[Child enrolled in childcare that we pay for completely]

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

[Other (Please specify)]

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

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

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

What is your employment status?

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

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

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

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

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

Why do you prefer to work part time?

What is your highest level of education:

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

What is your experience with training certificates or licensing programs?

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

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

- [Temporary Assistance for Needy Families (TANF)]
- [SNAP (formerly Food Stamps)]
- [Women, Infants, and Children Nutrition Program (WIC)]
- [Free or Reduced School Lunch]
- [Housing Choice Voucher (Section 8)]
- [Emergency Rental Assistance]
- [Medicaid]
- [Children's Health Insurance Program]
- [Affordable Care Act Subsidies]
- [Child Tax Credit]
- [Earned Income Tax Credits]
- [Child Care Vouchers/ CCDF/ On-My-Way-PreK]
- [Food Banks]
- [Free Health Clinics]
- [Other (please specify)]

Which of the following services have you received from HSI?

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

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

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

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

What THREE services would make your life better?

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

- [A place to go to get help with applying for Social Security, SSDI, WIC, TANF, etc.]
- [Assistance with legal services (e.g. family law, evictions, expungement, debt collection)]
- [Counselors who work with families toward self sufficiency]
- [Neighborhood clean-up projects]
- [Crime awareness / crime reduction]
- [Assistance with fines & fees]
- [Good job with higher wages & benefits and/or opportunities to advance]
- [GED classes]
- [English as a second language classes]
- [Computer skills training / job skills training]
- [Help with job search & applications]
- [Budgeting classes and/or credit counseling/repair]
- [Parenting classes and/or classes on healthy relationships]
- [Nutrition education / healthy eating workshops]
- [Counseling services]
- [Programs and activities for youth]
- [Programs and activities for seniors]
- [Help with home health problems, like mold or lead]

- [Help to make homes more energy efficient (weatherization)]
- [Addiction treatment services]
- [Second-chance hiring programs for those with criminal records]
- [Help to make housing more affordable (e.g. rental assistance, housing voucher)]

Do you have health insurance?

- [Insurance through my employer]
- [Insurance through a marketplace plan / plan I purchased for myself]
- [Medicare]
- [Hoosier Healthwise /HIP /Medicaid]
- [TRICARE or Health Care Provided by Dept. Of Veterans Affairs]
- [No insurance]
- [Other]

Have any of the following made it difficult to obtain insurance? (Check all that apply.)

- [Cost]
- [Lack of knowledge of available options]
- [Not offered by my employer]
- [None of the above]
- [Other (please specify)]

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

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

Question 9:

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

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

Question 10:

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

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

Question 11:

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

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

Question 12:

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

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

Question 13:

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

- [Yes, someone in my household misuses drugs/alcohol and is not receiving treatment]
- [Yes, someone in my household misues or has a dependence on drugs/alcohol but is receiving treatment]
- [Someone in my household has misused or had a dependence to drugs/alcohol, received treatment, and is currently not using]
- [No, no one in my household has an addiction to drugs/alcohol]

Which of the following best describes your access to transportation?

- [No access to transportation]
- [Use public transportation]
- [Have a car, but can't afford to maintain it]
- [Have a car that I can afford and it is dependable]

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

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

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

- [Purchase a money order from a place other than a bank]
- [Cash a check at a place other than a bank]
- [Take out a payday loan or payday advance at a payday lending store]
- [Take out a payday or personal installment loan online]
- [Used a rent-to-own center to get furniture, electronics, etc...]

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

- [Yes] [No]

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

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

Please describe the housing arrangement where you currently live.

- [I am currently without housing]
- [I rent my home]
- [I own my home]
- [Other (please specify)]

Question 14:

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

- [I am currently in temporary housing (shelter, etc.)]
- [Live with family or friends (not an owner or listed on the rental contract)]
- [Living in a car]
- [Living outside (unsheltered)]

Question 15:

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

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

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

[Other (please specify)]

Question 16:

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

Are you currently behind on rent?

[Yes]

[No]

Question 17:

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

[Own a home with a mortgage or loan]

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

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

[Own a mobile home with or without a mortgage, and pay lot rent]

[Own a mobile home with or without a mortgage on land that I own]

Question 18:

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

Are you currently behind on mortgage payments?

[Yes] [No]

Question 19:

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

Are you currently behind on these payments?

[Yes] [No]

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