



**INDIANA
COMMUNITY ACTION
POVERTY INSTITUTE**
Research and Public Policy

A Program of **INCAA**SM
INDIANA COMMUNITY
ACTION ASSOCIATION

2020 COMMUNITY NEEDS ASSESSMENT





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

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

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

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

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

Jessica Fraser

Director, Indiana Community Action Poverty Institute

¹ Rank, 2006

² Rynell, 2008

³ Rynell, 2008

⁴ Kim, Wilmarth and Henager 2017



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Bibliography

- Kim, Kyoung Tae, Melissa J. Wilmarth, and Robin Henager. 2017. "Poverty Levels and Debt Indicators Among Low-Income Households Before and After the Great Recession." *Journal of Financial Counseling and Planning* 196–212.
- Rank, Mark. 2006. "Toward a New Understanding of American Poverty." *Washington University Journal of Law and Policy* 17–51.
- Rynell, Amy. 2008. *Causes of Poverty: Findings from Recent Research*. Literature Review, Chicago: The Heartland Alliance Mid-America Institute on Poverty.

Survey Distribution

Current and former clients received the needs survey through text messaging and direct communication from the agency. The survey link was also posted on the agencies social media pages. The sample size/confidence interval was determined using Households served on the 2019 CSBG report, module 4 and an online sample size calculator: <https://www.surveysystem.com/sscalc.htm>.

Sources for CAA Secondary Data Tables

- **Population:** U.S. Census Bureau, 2018, 2019 & 2020 American Community Survey 5-Year Estimates, Table B01003
- **Households:** U.S. Census Bureau, 2020 American Community Survey 5-Year Estimates, Tables:
 - **Household Types:** B11001
 - **Family Poverty:** S 1702
- **Race-Age-Education,** U.S. Census Bureau, 2020 American Community Survey 5-Year Estimates, Tables:
 - S1501, S0101, B03001, B02001
- **Income** U.S. Census Bureau, 2020 American Community Survey 5-Year Estimates, Tables:
 - **Median Household Income:** B19013
 - **Median Family Income:** B19113
 - **Income Distribution (2018 only):** B19001
- **Poverty** U.S. Census Bureau, 2019 & 2020 American Community Survey 5-Year Estimates, Tables:
 - **Specified Characteristics of People at Specified Levels of Poverty:** S1703
 - **Ratio of Poverty to Income:** B17002
- **Housing Insecurity**
 - U.S. Census Bureau, 2019 & 2020 American Community Survey 5-Year Estimates, Table B25070

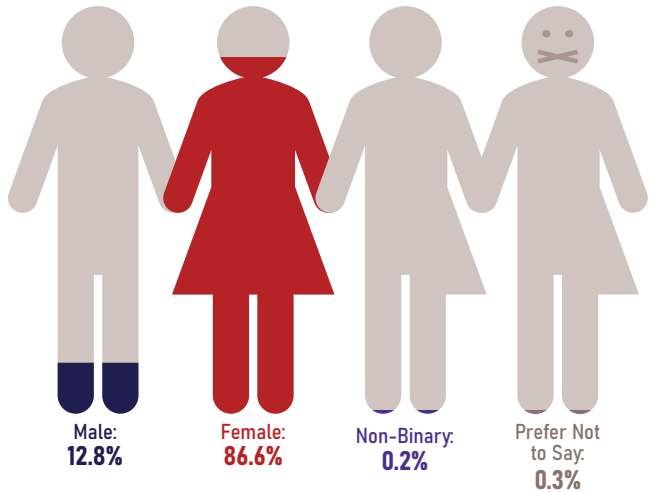
Statewide Client Survey Responses

2020 Community Needs Assessment

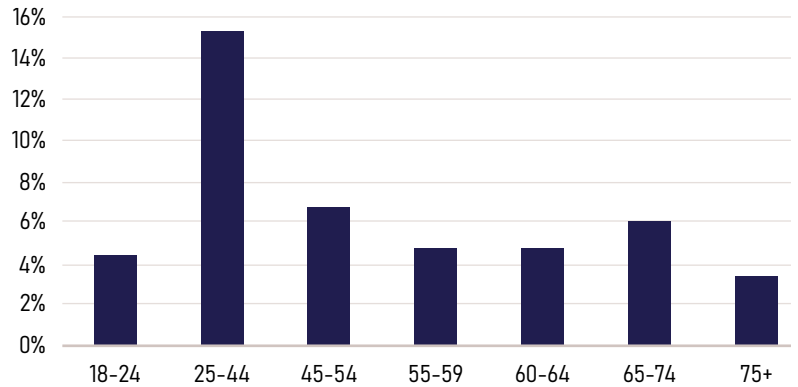
SUMMARY

5,822
responses

YOU & YOUR FAMILY

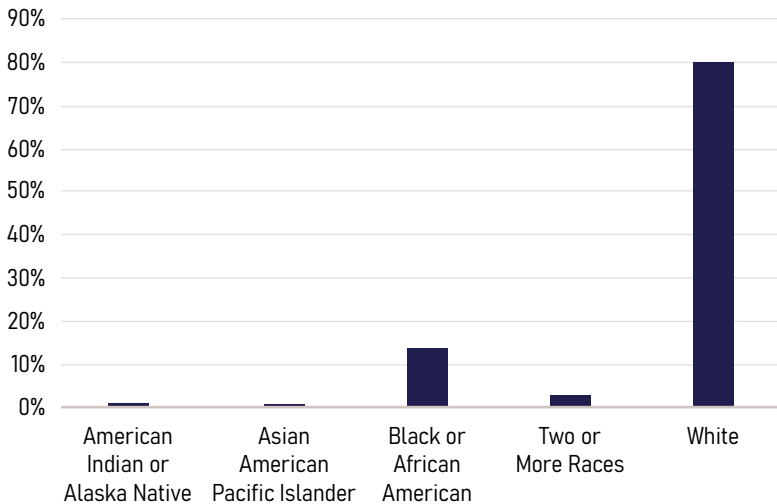


Ages of Survey Respondents



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

Race of Survey Respondents



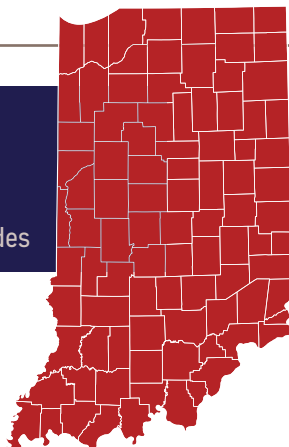
5.7%

are of Hispanic, Latino, or Spanish Origin

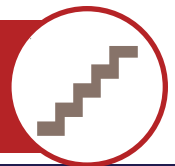
*An additional 2.1% Prefer Not to Say

Statewide Representation

All 92 counties & 600 zip codes



20% cannot walk or climb stairs / have difficulty walking or climbing stairs



16% have a physical, mental, or emotional condition making it difficult to concentrate, remember, or make decisions

14% have a physical, mental, or emotional condition makes it difficult to do errands alone



4% are deaf or have a serious hearing difficulty

4% have difficulty dressing or bathing



2% are blind or have serious difficulty seeing even when wearing glasses

41% None of the Above



YOU & YOUR FAMILY CONTINUED



76.8%

Completed No Post-Secondary Degree

Associate's degree	12.9%
Bachelor's degree	8.0%
High school diploma / GED / alternative credential	37.3%
Master's degree or higher	2.3%
Some college but no degree	28.4%
Some K-12 school, no diploma	11.2%

Why didn't you attend or complete your degree?

35.1% To take care of child(ren).

18.2% Tuition was too expensive.

17.7% I wanted to work.

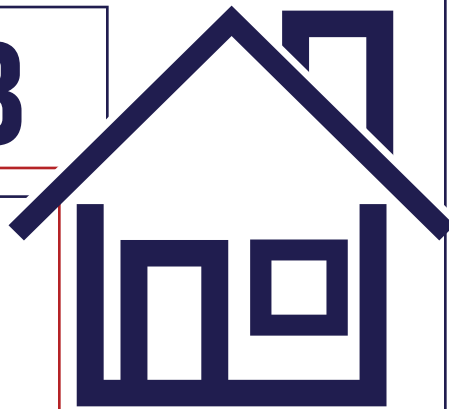
15.2% I struggled to meet basic needs like housing & food.

Average Household Size

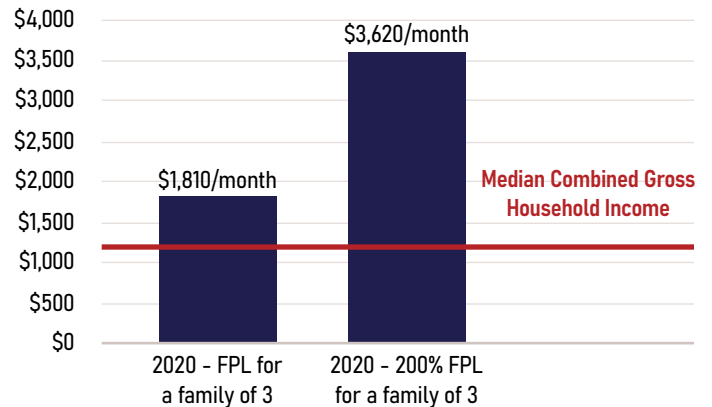
3

56%

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



Median Combined Gross Household Income Compared to Federal Poverty Level



GENERAL WELL-BEING & COVID-19

	Living comfortably	Doing okay	Just getting by	Finding it difficult to get by
Employed full time	5%	29%	38%	28%
Employed part time	4%	21%	41%	35%



56.3%

Can't pay some bills

Employment Status

Employed full time
Employed part time

Able to pay all bills

45%
41%

Can't pay some bills

55%
59%

By Race:

67%

American Indian or Alaska Native

42%

Asian American or Pacific Islander

73%

Black or African American

59%

Two or More Races

54%

White

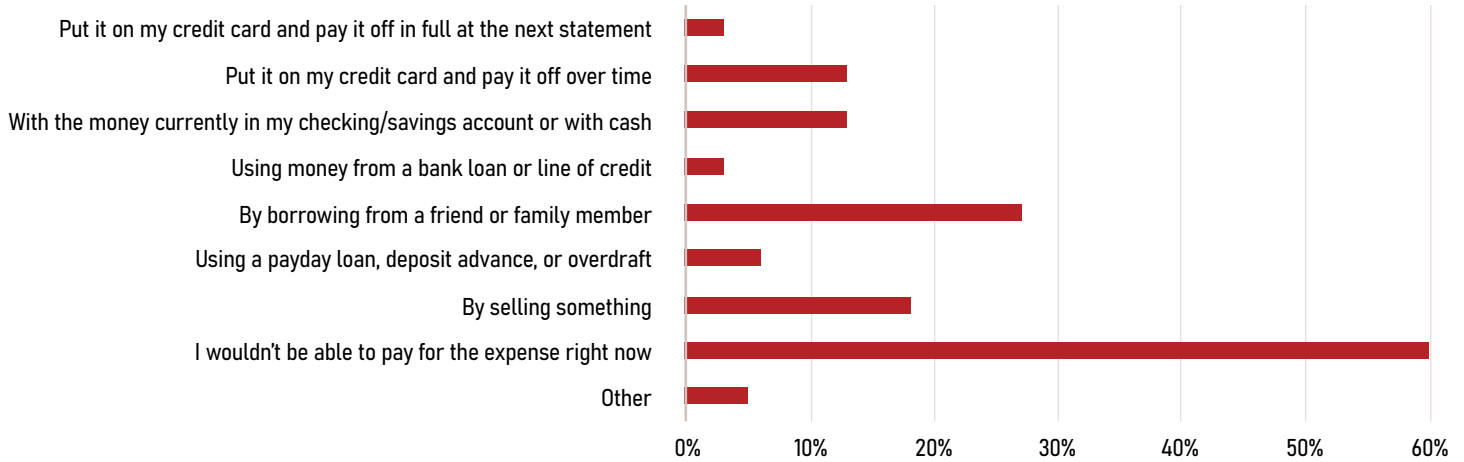


80% have not set aside any emergency or rainy day funds

7% have set aside emergency or rainy day funds with a **median savings of \$1,000**



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



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

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

KEY AREA - HOUSING



54.1% Rent a home, apartment or other housing unit

Over half of survey respondents (54%) indicated that they are renters. As rents rise across Indiana, low-income individuals and their families will continue to face difficulty maintaining their housing. Indiana is short over 135,000 affordable housing units for extremely low-income renters (\$26,200 for a 4-person household).

The median monthly rent payment amount was \$500. This might seem very affordable, but it is important to note that we asked participants what THEY PAID, not the total amount of the housing costs. So this amount reflects the total costs for some respondents. For others it is a reduced cost because of:

- Roommates (21% responded that they were living with others for save money and 18% were doing so to help their roommates out financially, but that could still indicate costs were being shared),
- Special arrangements with landlords because of COVID-19,
- Emergency rental assistance, or
- A subsidy from Section 8/Housing Choice Vouchers (21% of respondents were receiving Housing Choice vouchers).

KEY AREA - HOUSING CONTINUED

To buy and maintain your own home, what type of help would you need?

Help to improve your credit score	44.2%
A low-interest loan	43.1%
Help to find an affordable home	36.6%

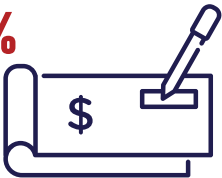
What's making it difficult to find rental housing?

Money for security deposit & first/last month's rent	69.5%
Bad credit	53.6%
All the places I can afford are unsafe, unhealthy, or too small	40.5%

KEY AREA - FINANCIAL SERVICES AND DEBT

Types of accounts respondents and their spouses/partners have:

80.8% have a checking account



34.3% have a savings account

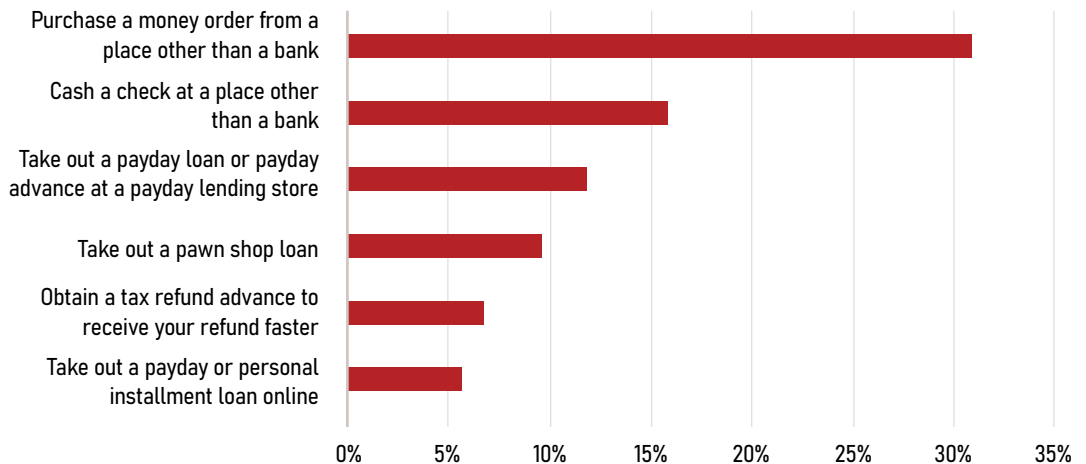
29.9% have a credit card



11.4% have a retirement savings



Used Alternative Banking Services At Least Once in Past 12 Months



How Financially Vulnerable Hoosiers Feel about Debt:



46%

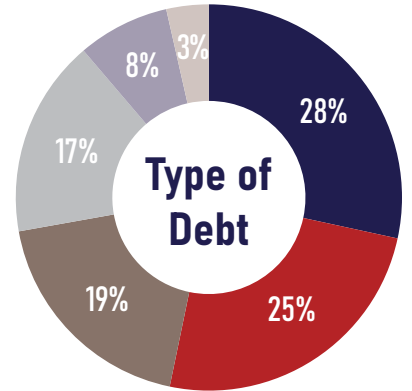
did not know their credit score



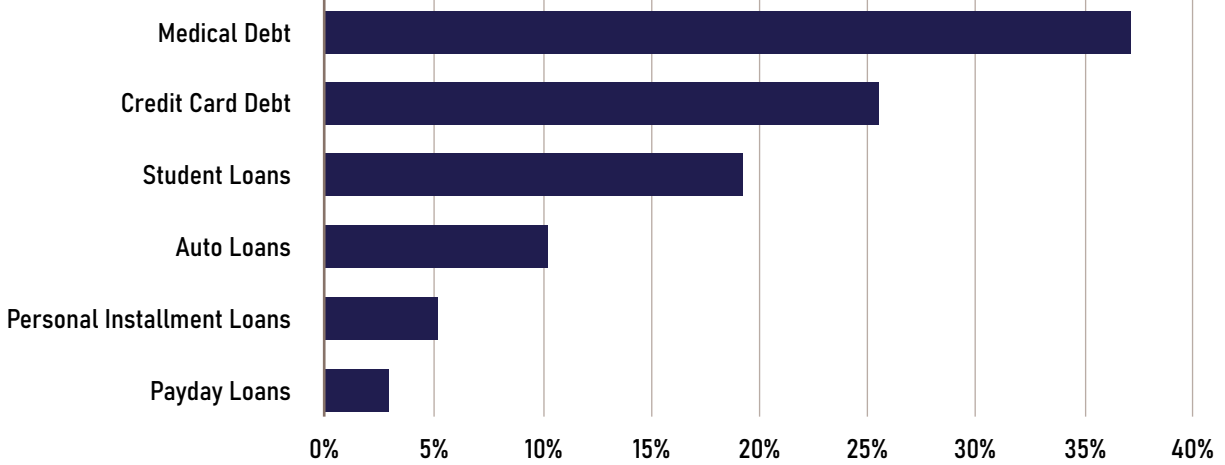
577 - Median credit score amongst respondents who knew and shared theirs

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

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



Type of Collections Reported

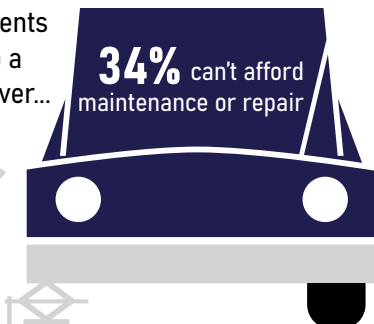


KEY AREA - TRANSPORTATION

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

34% can't afford maintenance or repair

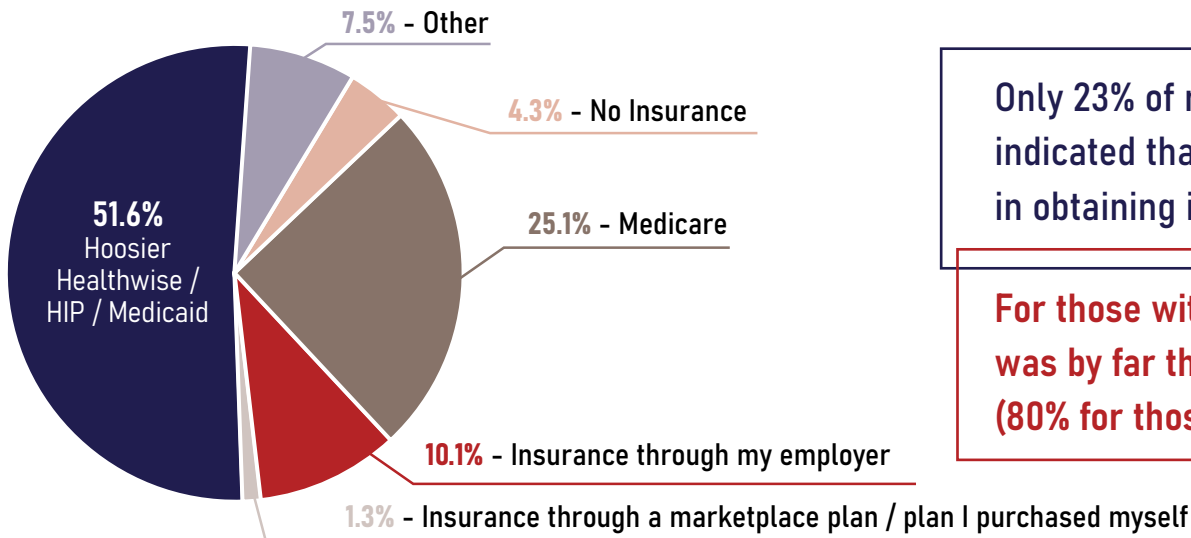
24% cannot afford gas



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

	Of All Survey Respondents	Of Those Who Had Challenges
Applying for/accepting a job	10%	32%
Visiting the doctor	20%	68%
Buying groceries	19%	62%

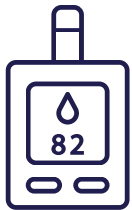
KEY AREA – PHYSICAL & MENTAL HEALTH



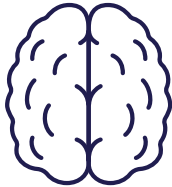
Only 23% of respondents indicated that they had difficulty in obtaining insurance.

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

Top Three Health Concerns for our respondents:



Diabetes



Mental Health



Heart Disease

In the past month, I have been bothered not being able to stop or control worrying.

- 34% Nearly Every Day or More than Half the Days
- 35% Several Days
- 31% Not at all

In the past month, I have been bothered by having little interest or pleasure in doing things.

- 25% Nearly Every Day or More than Half the Days
- 33% Several Days
- 40% Not at all

Suicide Hotline:

1-800-273-TALK (8255)

NAMI HelpLine

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

Text IN to 741741

for free, 24/7 crisis counseling

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

KEY AREA – CHILD CARE

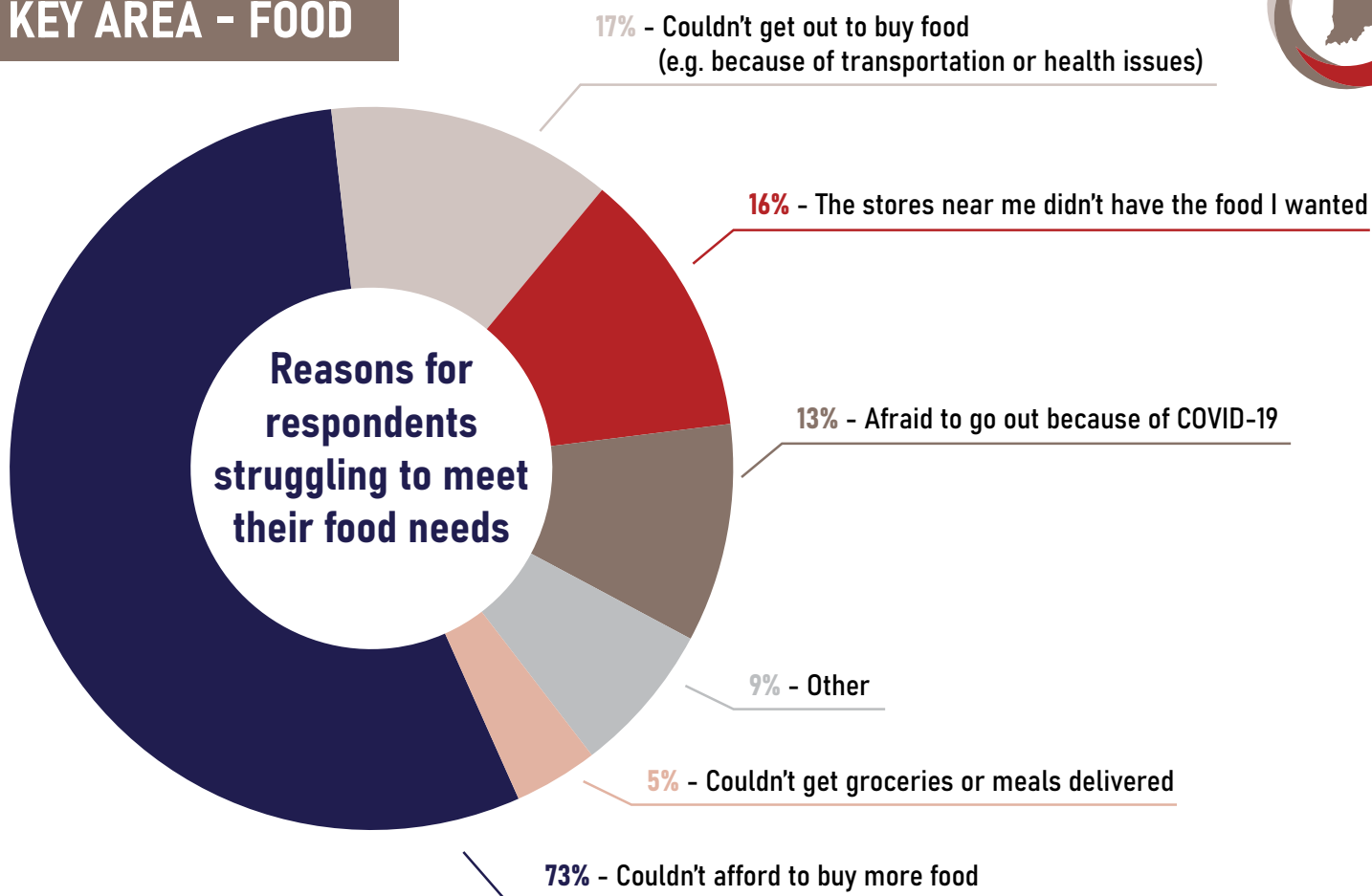
29.3%

of respondents needed child care





KEY AREA - FOOD



COMMUNITY NEEDS

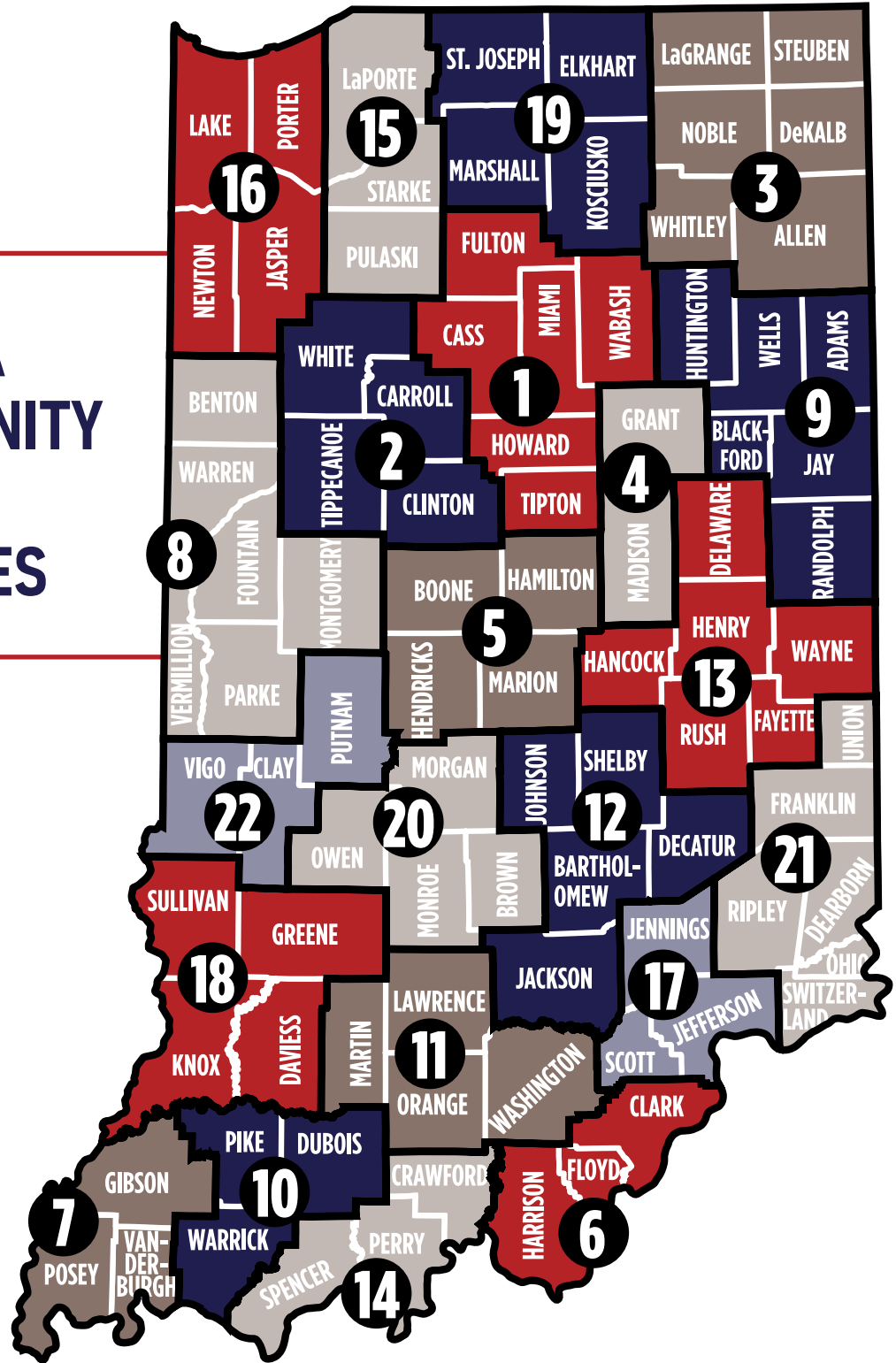
TOP 5 RESOURCES TO HELP PEOPLE IN THE COMMUNITY (OVERALL RESPONDENTS)

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

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

Good jobs with higher wages & benefits and/or opportunities to advance	4.42
Programs and activities for youth	4.27
Help to make homes more energy efficient (weatherization)	4.04
Assistance with legal services (e.g. family law, evictions, expungement, debt collection)	4.04
Addiction treatment services	3.99

INDIANA COMMUNITY ACTION AGENCIES



1 AREA FIVE AGENCY ON AGING & COMMUNITY SERVICES, INC. (AREA FIVE)
1801 Smith St.
Logansport, IN 46947
(574) 722-4451
or (800) 654-9421
WWW.AREAFIVE.COM

2 AREA IV AGENCY ON AGING AND COMMUNITY ACTION PROGRAMS (AREA IV)
660 N. 36th St.
Lafayette, IN 47903
(765) 447-7683
or (800) 382-7556
WWW.AREAIVAGENCY.ORG

3 BRIGHTPOINT
227 E. Washington Blvd.
Fort Wayne, IN 46802
(260) 423-3546
or (800) 589-2264
WWW.MYBRIGHTPOINT.ORG

- 4** **CENTRAL INDIANA COMMUNITY ACTION PROGRAM (CICAP) JOBSOURCE**
222 E. 10th St., Suite C
Anderson, IN 46016
(765) 641-6501
WWW.JS-CICAP.ORG
- 5** **COMMUNITY ACTION OF GREATER INDIANAPOLIS (CAGI)**
3266 N. Meridian St.
Indianapolis, IN 46208
(317) 396-1800
WWW.CAGI-IN.ORG
- 6** **COMMUNITY ACTION OF SOUTHERN INDIANA, INC. (CASI)**
1613 E. 8th St.
Jeffersonville, IN 47130
(812) 288-6451
WWW.CASII.ORG
- 7** **COMMUNITY ACTION PROGRAM OF EVANSVILLE AND VANDERBURGH COUNTY, INC. (CAPE)**
401 S.E. 6th St. Suite 001
Evansville, IN 47713
(812) 425-4241
WWW.CAPEEVANSVILLE.ORG
- 8** **COMMUNITY ACTION PROGRAM, INC. OF WESTERN INDIANA (CAPWI)**
418 Washington St.
Covington, IN 47932
(765) 793-4881
WWW.CAPWI.ORG
- 9** **COMMUNITY AND FAMILY SERVICES, INC. (CFSI)**
521 S. Wayne St.
Portland, IN 47371
(260) 726-9318
WWW.COMFAMSERVICES.COM
- 10** **DUBOIS-PIKE-WARRICK ECONOMIC OPPORTUNITY COMMITTEE, INC. (TRI-CAP)**
607 Third Ave.
Jasper, IN 47547
(812) 482-2233
WWW.TRI-CAP.NET
- 11** **HOOSIER UPLANDS ECONOMIC DEVELOPMENT CORPORATION (HOOSIER)**
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Mitchell, IN 47446
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or (800) 333-2451
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- 12** **HUMAN SERVICES, INC. (HSI)**
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Columbus, IN 47203
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WWW.HSI-INDIANA.COM
- 13** **INTERLOCAL COMMUNITY ACTION PROGRAM, INC. (ICAP)**
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New Castle, IN 47362
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or (317) 462-1477
WWW.ICAPCAA.ORG
- 14** **LINCOLN HILLS DEVELOPMENT CORPORATION (LHDC)**
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Tell City, IN 47586
(812) 547-3435
WWW.LHDC.ORG
- 15** **NORTH CENTRAL COMMUNITY ACTION AGENCIES, INC. (NCCAA)**
301 E. 8th St., Suite 109
Michigan City, IN 46360
(219) 872-0351
or (219) 872-1201
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- 16** **NORTHWEST INDIANA COMMUNITY ACTION CORPORATION (NWICA)**
5240 Fountain Dr.
Crown Point, IN 46307
(219) 794-1829
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- 17** **OHIO VALLEY OPPORTUNITIES (OVO)**
421 Walnut St.
Madison, IN 47250
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WWW.OVOINC.ORG
- 18** **PAGE COMMUNITY ACTION AGENCY, INC.**
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(812) 882-7927
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