# 2023 Community Needs Assessment

TRI-CAP

Improving Lives Since 1966

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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 TRI-CAP in developing its strategic plan to improve the economic security and well-being of low-income Hoosiers in its service area.

## About TRI-CAP

Since 1966, TRI-CAP has been helping people and changing lives in southern Indiana. TRI-CAP is an independent, non-profit organization that provides valuable services and assistance to individuals and families, most of whom are low-income. TRI-CAP nurtures self-sufficiency by providing health, housing, and education services that change lives, empower families, and improve the communities that we serve.

## Service Area & Programs

TRI-CAP serves Hoosiers in Dubois, Pike, and Warrick Counties. Their extended service area includes Spencer, Gibson, and Vanderburgh.

Programs offered include:

- Family Planning
- Healthy Families
- Healthcare Resource Navigator
- Retired & Senior Volunteer Program (RSVP)
- Energy Assistance Program
- Individual Development Accounts (IDAs)
- Affordable Senior and Family Housing
- Housing Counseling
- Weatherization Assistance Program
- Home Safety and Comfort
- Head Start
- Private Preschool

## Direct Service Area Statistics 2022

In 2022 TRI-CAP served 1,535 unduplicated households, which included 3,175 unduplicated individuals, at an average value of $2,429 per client.

### Families

- 84 families served by 332 home visits, 57 home assessments
- 285 families received emergency needs assistance
- 8 families saved money to meet financial goals
- 2, 200 community resource referrals made

### Children

- 391 preschoolers received 9,755 hours of classroom education
- 160 children received physical/social-emotional development screens

### Healthcare

- 287 individuals assisted with Marketplace, Medicare, or Medicaid health insurance
- 618 unduplicated clients received Family Planning Clinic Services

### Volunteers

- 263 retired and senior volunteers provided 22,316 hours of community service hours
- 334 volunteers shared 30,605 hours of service for Head Start Preschool

### Homes

- 26 saved from foreclosure
- 1,395 received emergency assistance
- 25 weatherized homes, reducing utility cost an average of 25%
- 252 units of affordable senior and workforce housing managed

### Partnerships

- 112 community partnerships established

# 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.[i] 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]

**The Poverty Cycle**

Family in poverty → Child grows up in poverty → Is significantly disadvantaged in education and skills → Struggles to get a job → Fail to escape the poverty cycle →
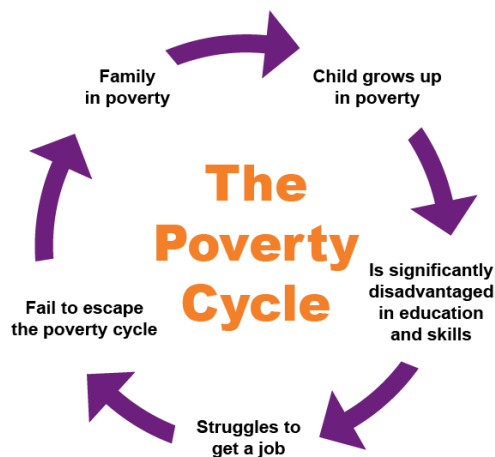
There are disparities in the prevalence of poverty by race, gender, ability, age, and other identities. Historic and ongoing discrimination at all levels of society - from policies that prevented Black families from accruing wealth through homeownership to discrimination in employment[vi] to differing 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:*

- 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 and Community Partners Surveys

Between January and May 2023, The Indiana Community Action Poverty Institute created and conducted both a client and community partner survey using SurveyMonkey for TRI-CAP. The client survey consisted of 51 questions that were reviewed by TRI-CAP staff and revised according to their needs. Surveys were sent to clients of TRI-CAP in April/May of 2023 and were active for 8 weeks. The survey consisted of multiple choice and open-ended questions. One hundred ninety clients completed the survey over this time. The community partner survey consisted of 24 multiple choice and open-ended questions. It was sent in May of 2023 and completed by 31 participants.

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 | Dubois | Pike | Warrick |
|---|---|---|---|---|
| **POPULATION** | | | | |
| | 117,182 | 42,565 | 11,952 | 62,665 |
| **AGE** | | | | |
| Under 5 years | 6,971 | 2,845 | 601 | 3,525 |
| 5 to 17 years | 20,984 | 7,643 | 1,913 | 11,428 |
| 18 to 34 years | 21,621 | 8,019 | 2,272 | 11,330 |
| 35 to 64 years | 47,628 | 17,000 | 4,781 | 25,847 |
| 65 years and over | 19,978 | 7,058 | 2,385 | 10,535 |
| **GENDER** | | | | |
| Male | 58,307 | 21,403 | 5,976 | 30,928 |
| Female | 58,875 | 21,162 | 5,976 | 31,737 |
| **RACE AND HISPANIC OR LATINO ORIGIN** | | | | |
| White alone | 108,194 | 38,922 | 11,514 | 57,758 |
| Black or African American alone | 1,728 | 523 | 57 | 1,148 |
| American Indian and Alaska Native alone | 170 | 135 | 0 | 35 |
| Asian alone | 1,748 | 170 | 38 | 1,540 |
| Native Hawaiian and Other Pacific Islander alone | 6 | 0 | 0 | 6 |
| Some other race alone | 2,109 | 1,178 | 228 | 703 |
| Two or more races | 3,227 | 1,637 | 115 | 1,475 |
| Hispanic or Latino origin (of any race) | 5,017 | 3,549 | 228 | 1,240 |

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

# Poverty

Across the counties TRI-CAP serves, approximately 9100 Hoosiers experience poverty (7.8%). Poverty was highest in Dubois County (10.3%) and lowest in Warrick (5.6%). Pike's poverty rate is (10.1%). Hoosiers in poverty are more likely to be female, age 35-64, and White.[1] At the same time, a higher proportion of children under 5 (15.6%), Black (12.6%), American Indian / Alaska Native (34.1%), Other Race (25.7%), Two or More Races (16.2%), and Hispanic/Latino (24.9%) Hoosiers in the service area experienced poverty.

| | Number in Poverty | % in Poverty | State % in Poverty |
|---|---|---|---|
| Total Population | 9110 | 7.8% | 12.5% |
| **Poverty By Gender** | | | |
| Male | 4425 | 7.6% | 11.2% |
| Female | 4685 | 8.0% | 13.7% |
| **Poverty By Age** | | | |
| Under 5 | 1090 | 15.6% | 19.2% |
| 5 to 17 | 1896 | 9.0% | 16.0% |
| 18 to 34 | 1736 | 8.0% | 16.1% |
| 35 to 64 | 3058 | 6.4% | 9.8% |
| 65+ | 1330 | 6.7% | 7.7% |
| **Poverty By Race & Ethnicity** | | | |
| White | 7751 | 7.2% | 10.3% |
| Black | 217 | 12.6% | 25.8% |
| American Indian / Alaska Native | 58 | 34.1% | 20.2% |
| Asian | ** | ** | 14.7% |
| Native Hawaiian / Pacific Islander | ** | ** | 14.7% |
| Other | 543 | 25.7% | 21.2% |
| Two or More Races | 524 | 16.2% | 18.1% |
| Hispanic / Latino[2] | 1249 | 24.9% | 19.4% |

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

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[1] At the county level, particularly when disaggregating by gender, race, or age, sample sizes tend to be smaller and therefore, results have a wider margin of error. Use caution in interpreting results.
[2] In addition to questions about race/ethnicity, the Census Bureau asks individuals if they identify as Hispanic/Latino or not Hispanic/Latino.
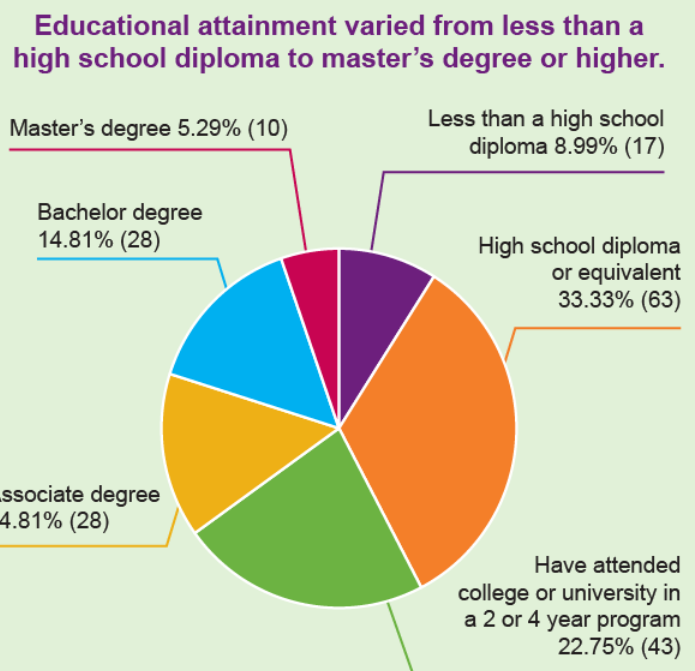
# Community Needs

Local governments, community programs, and advocates are constantly working to understand the needs of their residents. This is particularly important in light of the disruptions caused by 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

One hundred eighty-nine individuals completed the client survey. Most survey participants were from Warrick (51.1%) Dubois (31.9%) or Pike (13.8%) Counties.

Among survey respondents:

- The majority were between 35-49 (25.53%) or 50-64 (31.91%) years of age, while 16.49% were under age 34 and 26.06% were over 65.
- 86.17% were female and 13.83% were male.
- 95.2% of survey participants identified as White, 1.6% as Black, 0.53% as American Indian or Alaskan Native, 0.53% of Asian American or Pacific Islander. 3.21% identified Hispanic or Latinx.
- 41.4% of survey participants stated that there are children who live in their household at least part-time, and of those, 19.48% stated that the children in their household are either their grandchildren or the children of a family member.
- 65.96% indicated they were single and 28.19% that were married. 5.32% had a partner.
- 15.56% of survey participants reported that someone in their household went hungry at least one day each week.
- 45.7% 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.**



Master's degree 5.29% (10)

Bachelor degree 14.81% (28)

Associate degree 14.81% (28)

Less than a high school diploma 8.99% (17)

High school diploma or equivalent 33.33% (63)

Have attended college or university in a 2 or 4 year program 22.75% (43)

## Community Partners Survey Participants

Gathering information from key sectors of the community can provide valuable information in assessing needs and resources. These sectors include community-based organizations, faith-based organizations, private sector, public sector, and educational institutions. We engaged community partners in a survey to understand the effectiveness and scope of assistance being provided to deal with the causes and consequences of poverty in the service area. Thirty-one community partners responded to the survey. Below are the ways in which community partners identified themselves on the survey (note that respondents could select more than one affiliation).
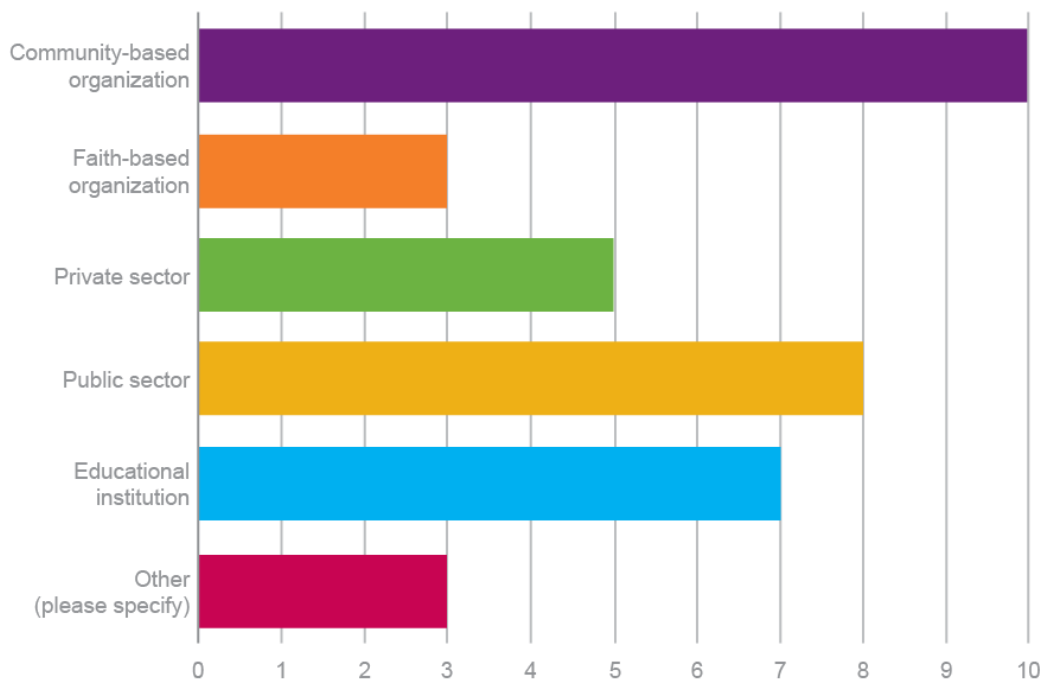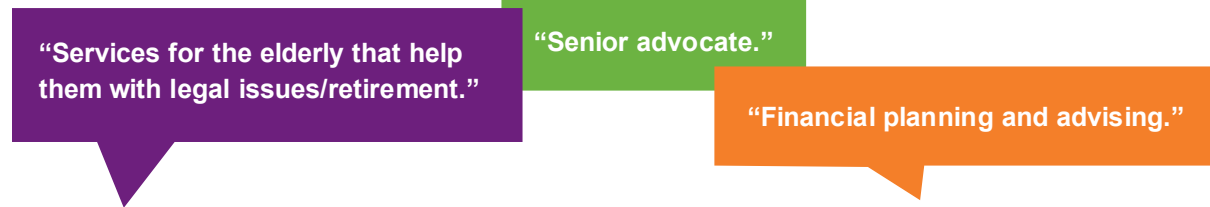


## Top Community Needs

The following top five needs were identified based on client and community partners' responses, and are compared to the needs identified in TRI-CAP's 2021 needs assessment. They are listed in order from greatest to least. 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** | **2023 Community Partners** | **2021 CNA** |
| 1 | *Assistance with legal services* | *Housing quality and affordability* | *Good jobs with higher wages and benefits* |
| 2 | *Housing quality and affordability* | *Counseling services* | *Programs and activities for youth* |
| 3 | *Good jobs with adequate wages, benefits and opportunities* | *Programs and services for youth* | *Addiction treatment services* |
| 4 | *Nutrition and healthy eating workshops* | *Addiction treatment services* | *Housing quality and affordability* |
| 5 | *Budgeting classes and/or credit counseling* | *Good jobs with adequate wages, benefits and opportunities* | *Counseling services* |

## Assistance with Legal Services

*In clients' own words:*

"Services for the elderly that help them with legal issues/retirement."

"Senior advocate."

"Financial planning and advising."

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.[xii]

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.[xiii] Representation matters.

*Community Action Agencies can:*

- Continue distribution of legal assistance flyers to clients
- Screen for legal needs and refer to appropriate resources
- Offer "Know Your Rights" sessions of materials
- Establish CAA-legal partnerships modeled after medical-legal partnerships that embed legal professionals in their organization.

## Quality and Affordable Housing

*In clients' own words:*

"Down payment assistance."

"Weatherization or getting a habitat home because we have outgrown our home."

"Finding an affordable handyman, electrician, and carpenter."

"Assistance with home repairs."

"Help with rent because it's going up and electric going up that's major issues with me."

*In community partners' own words:*

"The housing market is very low in Pike County. We need more available housing to continue to grow the community."

"There is a huge need for affordable housing. Whether that be rental units or starter homes."

"Financial assistance with housing."

"Stable and affordable housing is a basic need and protective factor."

"Help to make housing more affordable, and more units available for rent. This is the biggest request beyond utility bills that we get."

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.[xiv] Conversely, poor-quality housing can lead to poor health outcomes, causing poverty.[xv] Weatherization is a strategy for addressing housing quality that also contributes to reduced utility costs, improving a household's financial position.[xvi]

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.** Number of Units with Poor Housing Affordability/Quality Conditions in TRI-CAP's Service Area

| | |
|---|---|
| **Owner-Occupied Units:** | 38,806 |
| **% Owner-Occupied Units with One or More Condition:** | 14.0% |
| **Renter-Occupied Units:** | 10,321 |
| **% Renter-Occupied Units with One or More Condition:** | 32.0% |

*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.[xvii] Spending more than 30% of income on rent is considered being 'cost-burdened.' In Table 2 below, the 2023 FMRs for the service and minimum household monthly 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 |
|---|---|---|---|---|
| Dubois | $628 | $2,093 | $826 | $2,753 |
| Pike | $731 | $2,437 | $826 | $2,753 |
| Warrick | $778 | $2,593 | $973 | $3,243 |

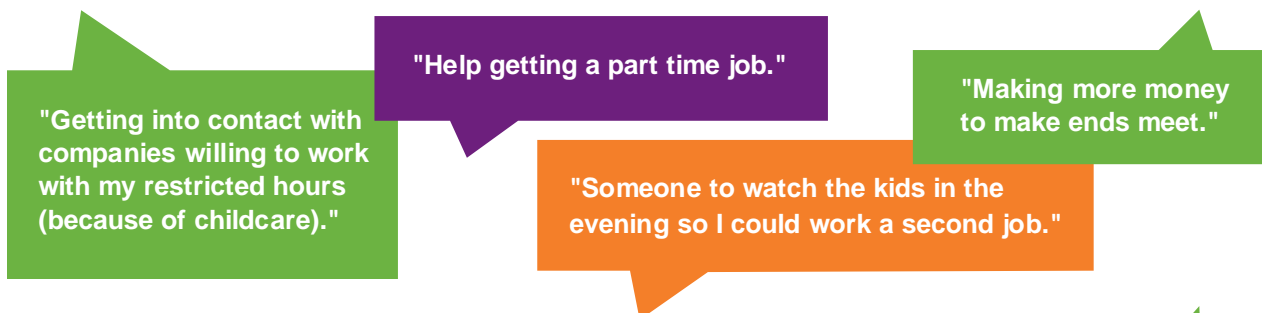Source: U.S. Department of Housing and Urban Development 2023 FMRs

*Community Action Agencies can:*

- Continue to offer HUD housing counseling
- Connect individuals with Individual Development Accounts so they can save to purchase a home
- Provide weatherization and other housing quality improvement services
- Continue to invest in or collaborate to create affordable housing options
- Connect Hoosiers in need with Housing Choice Vouchers and other housing stabilization or homeownership programs
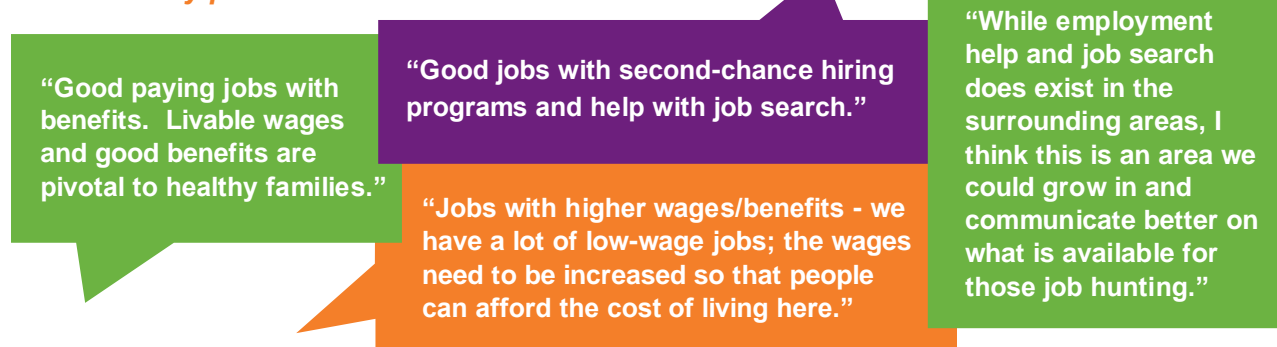
## Good Jobs with Adequate Wages, Benefits, and Opportunities

### In clients' own words:

"Getting into contact with companies willing to work with my restricted hours (because of childcare)."

"Help getting a part time job."

"Making more money to make ends meet."

"Someone to watch the kids in the evening so I could work a second job."

### In community partners' own words:

"Good paying jobs with benefits. Livable wages and good benefits are pivotal to healthy families."

"Good jobs with second-chance hiring programs and help with job search."

"While employment help and job search does exist in the surrounding areas, I think this is an area we could grow in and communicate better on what is available for those job hunting."

"Jobs with higher wages/benefits - we have a lot of low-wage jobs; the wages need to be increased so that people can afford the cost of living here."

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 |

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 TRI-CAP's service area, the U.S. Census Bureau estimates that two-thirds 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 among Individuals in Poverty in the TRI-CAP Service Area
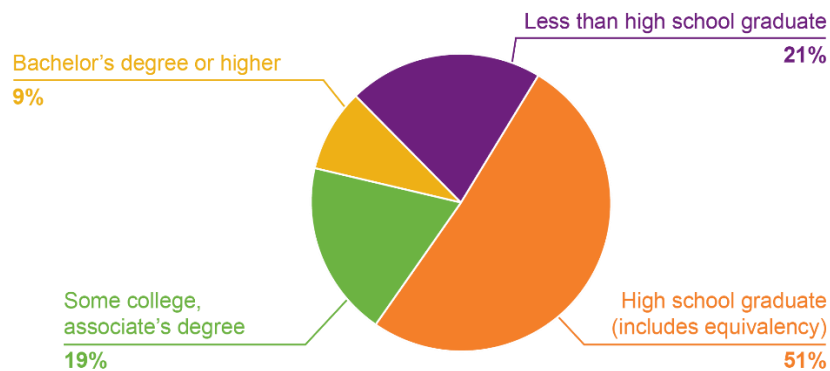


Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

*Community Action Agencies can:*

- Continue connecting individuals with job search and application services through partnership with WorkOne
- Use self-sufficiency standard calculator or other tools to help individuals understand what wages will be needed to meet self-sufficiency
- Help individuals plan for benefit cliffs as they move into higher-wage jobs or receive promotions
- Continue to serve as a model employer in the community by offering high wages, attractive benefits packages, and flexibility
- Offer expanded services that support the employment of working-age adults, such as childcare and access to transportation

## Nutrition & Healthy Eating Workshops

### *In clients' own words:*

"Would like more food stamps."

"Free meal delivery to my home."

"Help with groceries."

"More grocery store options."

"Increased SNAP. Everything has gone up. The local grocery is horrible. High prices so everyone has to go 12 miles each way to Walmart. Gas is high, so I try go once a month but I never have enough & I am buying cheap frozen meals."

"Increased EBT. During the pandemic I was able to have my food needs met but not anymore."

"Cheaper healthy groceries."

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.[xxiv] 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 individuals are affected by malnutrition such as their 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. Due to this mental effect and physiological effects on adults' productivity levels can be affected and increase the likelihood of poverty, making intervention to support the nutrition needs of children especially important. [xxv]

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.[xxvi] 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:

- Continue referrals to and/or offer direct food assistance, such as through pantries or boxes
- Connect clients with programs like SNAP and WIC

## Budgeting Classes and/or Credit Counseling

*In clients' own words:*

"Budgeting."

"Help building credit."

"Budget planning."

"Help saving money."

Credit reporting agencies (CRAs) or "credit bureaus" collect and use data to rate consumers' "creditworthiness." These reports and scores have far-reaching implications for Hoosiers' lives; they not only factor into who can get a loan and on what terms, but they can also affect insurance coverage and costs, job opportunities, housing, and other basic services. Accordingly, there has been significant interest in how scores are developed, how to improve their accuracy, and how to help individuals with impaired or non-existent scores.[xxvii]
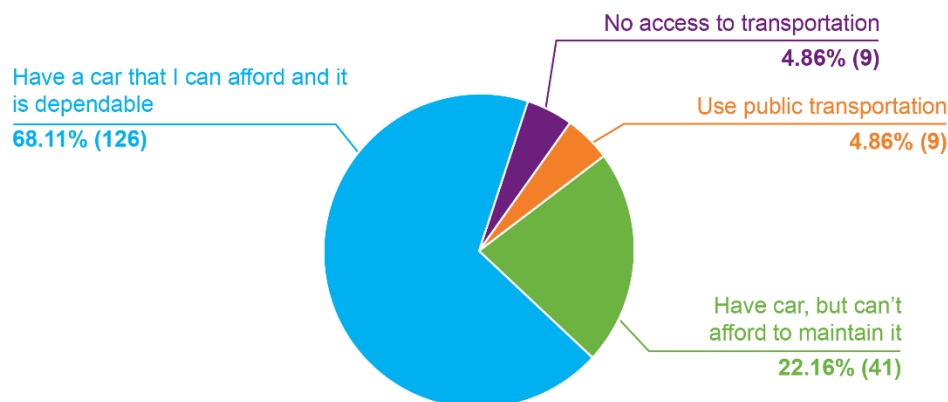
**Community Action Agencies can:**

- Continue providing budgeting and credit counseling programs, such as Your Money Your Goals and HUD housing counseling
- Work with clients to dispute items on their credit reports and negotiate reasonable payment plans for their debts
- Partner with financial institutions to offer credit building products or services
- Provide debt relief to assist in removing collections from individuals' credit reports

## Additional Community Needs

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

| Transportation |
| --- |
| *"Gas for car." "Mass transportation." "Transportation to and from doc appts." "Assistance with getting a vehicle.* |

| Child Care |
| --- |
| *"Child care vouchers."" Affordable and available child care for our grandchildren." "Affordable, safe child care availability." "Nearby child care." "Head Start/preschool because preschool is very expensive and they don't offer any financial assistance." "Child care co-pay assistance"* |

| Support with Insurance Needs |
| --- |
| *"Cheaper insurance." "Car insurance assistance." "To not have to pay home owners insurance." "Help with health insurance." "More affordable health insurance."* |

| Social Support |
| --- |
| *"Social gatherings." "A support system. I literally have no-one." "Socialization."* |

| Help with Utility Bills |
| --- |
| *"Lower utilities." "Summer energy assistance." "Help on utility bills." "Better utility assistance." "Being able to apply more than once a year for energy assistance."* |

| Medical Bills/Costs |
| --- |
| *"Medication assistance." "Lower medical expenses." "Better health insurance." "Access to lower cost prescriptions." "Help with medical expenses."* |

| Bilingual/Culturally-Responsive Services |
| --- |
| *"Bilingual (Spanish speaking) community advocates and resources (in Spanish). The Latino/ Hispanic Community is where our population growth is coming from and if we want to be successful as a community then we must improve our cultural competency and engage/ serve this emerging population." "English as a second language classes need to be readily available and accessible to members of the community.  Our Hispanic population is climbing rapidly, and this is a very high need.  I also feel like helping those families who are new to the area and the country would be beneficial." "ESL classes.  For those who are willing, these classes make a meaningful difference."* |



No access to transportation
**4.86% (9)**

Use public transportation
**4.86% (9)**

Have a car that I can afford and it is dependable
**68.11% (126)**

Have car, but can't afford to maintain it
**22.16% (41)**

Interesting, community partners prioritized the following, which were not in clients' top five:

**Counseling services:** *"Mental health services for children. Very few counselors specialize in this, and have seen a substantial increase in this need." "Counseling covers a wide range of issues experienced by community members and wait times are extremely long with lack of availability. Many issues escalate because counseling cannot take place in a timely manner." "Counseling services, especially for those who cannot afford services - we do not have enough."*

**Programs and services for youth**: *"Youth services at a familial level." "'Access to affordable and quality childcare,' is most important, I believe. More families would be able to participate in the workforce if finding affordable and quality childcare wasn't such a barrier." "Activities for youth." "Go to schools and educate kids about STDs." "It would be great to be able to promote activities that are affordable yet fun for low-income families to participate in."*

**Addiction treatment services**: *"Addiction treatment because that seems to be the root of all issues." "So many citizens struggle with addictions given the stresses of life." "Addiction services without a criminal complaint." "We have a huge meth and heroin problem. All of which is laced with fentanyl. We have numerous overdose problems. It is difficult to get therapy. There are not a lot of outpatient resources."*

## Methods of Dissemination

The needs assessment serves as a guide for TRI-CAP to secure 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 in the following ways:

- TRI-CAP's website and social media pages,
- reports and grant applications,
- organization newsletters (both internal and external), and
- presentations with community partners and stakeholders.

## Final Thoughts

TRI-CAP is already actively working to address the top needs through its programs and referrals to its robust network of community partners. Continuing to addressing the top identified needs will require resources and interventions at the family, agency, and community levels.

### Family
- Financial education and resources to better meet basic needs such as housing, transportation, child care, and food.
- Connection to existing resources to obtain employment.
- Legal assistance to understand rights.
- Budgeting tools and credit building products.

### Agency
- Funding to expand housing supports.
- Partnerships to meet community needs for housing, legal assistance, nutrition and budgeting programs.
- Professional development and networking opportunities to build staff capacity.

### Community
- Greater supply of affordable housing.
- Employers offering family-sustaining wages/benefits and education/skills pathways to good jobs.
- Programs and services to provide greater access to nutrition, budgeting/credit counseling supports, mental health and addiction services..
- Coalitions to advocate for policy change related to foundational needs, jobs, and social programs.

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

## Client Survey
**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 roomate/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 CAPE?
  [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]

# Appendix 2: Community Partners Survey

1. I am a (check all that apply)
   [Current or former board member of a community action agency]
   [Donor or funder of a community action agency]
   [Leader or staff member of a local organization]
   [Local business owner]
   [Government official]
   [Other (please specify)]

2. Your organization's name (if applicable):

3. What is the zip code of your organization's main office?

4. How would you classify your organization? (Check all that apply)
   [Community-based organization]
   [Faith-based organization]
   [Private sector]
   [Public sector]
   [Educational institution]
   [Other (please specify)]

5. Which counties do you serve?

6. Which best describes your role within the organization?
   [Leadership team (e.g. Executive Director, principal)]
   [Staff (e.g. Community health worker, teacher)]
   [Other (please specify)]

7. What are the top places in the community that you regularly refer individuals to for help?

8. 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".
   [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 cleanup 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 seniors]
   [Help with home health problems, like mold or lead]
   [Help to make homes more energy efficient (weatherization)]
   [Help to make housing more affordable (e.g. rental assistance, housing vouchers, housing development)]
   [Addiction treatment services]
   [Second-chance hiring programs for those with criminal records]
   [Other (please specify)]

9. Which of the above is the top need in your community and why?

10. Which of the above is the second most important need in your community and why?

11. You indicated that your community already has these. How important is it to continue providing these resources?
   [1- Not important] to [5- Very important]

12. Which community action agencies/programs have you worked with?
   [List of Southern Agencies]

13. What impact has community action had on your community?

14. Can you give a specific example to illustrate why you provided that answer?

15. What else could community action be doing to end poverty in your community?

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