

Community Needs Assessment 2017

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COVER LETTER

December 13, 2017

Ohio Valley Opportunities 421 Walnut Street Madison, IN 47250

To Whom It May Concern,

The Hanover College Business Scholars Program is pleased to present the consulting project for Ohio Valley Opportunities.

This report includes:

- Background Research
- Client and Partner Survey Data
- Internal and External Analysis

Thank you for allowing us this opportunity to work with your organization.

Sincerely,

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EXECUTIVE SUMMARY

Objective

The main objectives of this project are to:

- · Assess the barriers to self-sufficiency that Ohio Valley Opportunities' clients face
- · Identify gaps in services where needs are not met in the community
- Identify areas where Ohio Valley Opportunities can offer additional services to decrease barriers to self- sufficiency for community members

To achieve these three objectives, the Hanover College Consulting Team created two surveys, a Client and a Partner Survey, that quantify the main objectives, giving Ohio Valley Opportunities the necessary information for their organizational strategy. The Hanover College Consulting Team's objective is to provide recommendations based on the findings from these surveys and secondary research.

Goals

Ohio Valley Opportunity is a nonprofit organization whose clients consists of working, low income individuals and families, hereafter referred to as clients, in three counties in Indiana: Jennings, Jefferson, and Scott. Ohio Valley Opportunities' goal is to increase their clients' quality of life and decrease the barriers to self-sufficiency in the community. The Hanover College Consulting Team's goal is to provide recommendations to assist Ohio Valley Opportunities further meet the needs and address the problems of their clients.

Results and Findings

Client Survey

Data collected from the client survey indicates that the majority of respondents are white, English speaking individuals not currently employed, who have primarily received a high school education. Of the clients that responded, 35% make less than \$14,999 annually. Survey data identifies dental care for adults, disability services for adults, affordable housing, legal aid services, and medical care for adults as the most sought-after services in the community.

Partner Survey

Partner survey results conclude that legal aid services are limited in the community and providers are lacking in offering affordable housing. These are areas where Ohio Valley Opportunities could address current service gaps.



COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY

HANOVER COLLEGE BUSINESS SCHOLARS PROGRAM DECEMBER 13^{TH} , 2017

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The Hanover College Consulting Team was fortunate to work with Ohio Valley Opportunities to conduct their Community Needs Assessment for 2017.

PURPOSE/OVERVIEW

Ohio Valley Opportunities

- OVO is a Community Action Agency serving Jefferson, Jennings, & Scott County
- "Reduce the barriers that prevent the low-income population from reaching self-sufficiency"
- Provides programs:
 - Weatherization, Head Start, Section 8
 Housing, & Energy Assistance

Hanover College Consulting Team

- Developed strategy to help OVO
- o Methods:
 - o Conducted secondary research
 - o Federal, State, & Local
 - o Implemented surveys
 - Paper Client Survey, Online Client Survey, & Online Partner Survey
 - Researched effective marketing techniques
 - o Created recommendations

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Here is a brief background of OVO as an organization and a general overview of how the Hanover College Consulting Team conducted research for OVO.

The report is separated into three parts that are vital in conveying the research and results. The first section is called "Background Research". This section includes statistics on poverty at the federal, state, and local level. It also covers statistics on education, minimum wage, and various government programs.

The "Survey" section covers the results and analyses for the two surveys sent out: the Client Survey and the Partner Survey.

Next, the "Internal & External Analysis" section will discuss a PESTEL Analysis of the external factors that affect OVO's performance and a SWOT analysis to explain OVO's strengths, weaknesses, opportunities, and threats.

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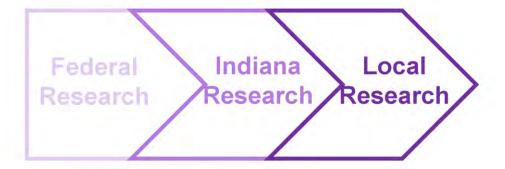
BACKGROUND RESEARCH

RESEARCH AT FEDERAL, STATE, & LOCAL LEVEL

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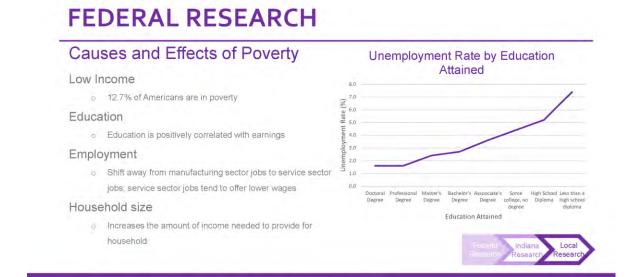
This section will consist of background research relevant to the surveys and data collected.

OVERVIEW



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The background research is divided into three subsections: Federal, State, and Local research. It is important to look at research on different levels when trying to understand the root causes of poverty.



Low income is correlated with level of education, where less education results in lower income. Additionally, less qualifications for jobs leads to people having lower paying service jobs. Having a larger household also increases the amount of income needed to support a family. However, only a few jobs are available to less educated people.

(Income and Poverty in the United States: 2016, 2017), ("Employment by Major Industry Sector" 2017), & ("Unemployment Rates by Earnings by Educational Attainment" 2017)

FEDERAL RESEARCH

Poverty Rate and Work Status

- The poverty rate has steadily declined over the past 7 years
- The rate in 2015 was 13.5%, and it decreased to 12.7% in 2016

	Americans in Poverty (Millions)	Percentage	
Full Time Workers	2.4	2.2%	
Part Time Workers	6.3	14.7%	
Unemployed	14.1	30.5%	
Total	22.8	11.6%	



(Income and Poverty in the United States: 2016, 2017), ("Are You Eligible for Federal Benefits in 2017?" 2017), & ("U.S. Poverty Statistics." N.d.)

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Even though the national poverty rate is declining, there are still 22.8 million Americans living in poverty. Of those, 14.1 million are unemployed, which is more than the impoverished full-time and part-time workers combined. The unemployed make up 30% of those in poverty.

FEDERAL RESEARCH

Household Size/Poverty Level

 The federal poverty level increases \$4,180 per additional person in a household

	2017 Federal Poverty Level	
1 Person Household	\$12,060	
2 Person Household	\$16,240	
3 Person Household	\$20,420	
4 Person Household	\$24,600	



("Are You Eligible for Federal Benefits in 2017?" 2017)

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The poverty level is dependent on how many people live in a household. This level increases by about \$4,000 per person that lives in each household. Therefore, the more people in a house, the more money is needed for these people to live.

Poverty by State

- Indiana's poverty rate was 14.1% in 2016, which is above the national poverty rate of 12.7%
- Indiana is ranked as having the 30th highest poverty rate among the states

	Poverty Rate (%)	
United States	12.7	
Indiana	14.1	
Mississippi (highest)	20.8	
New Hampshire (lowest)	7.3	



("2016 American Community Survey 1-Year Estimates," U.S. Census Bureau)

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Indiana's poverty rate was 14.1% in 2016, which is down almost half of a percentage point from 14.5% in 2015. This poverty rate ranks Indiana 30th in the United States. Indiana's poverty rate is slightly above the national poverty rate of 12.7%. The state with the highest poverty rate is Mississippi, where 20.8% of the population lives below the federal poverty line. On the other hand, the state with the lowest poverty rate is New Hampshire at 7.3%.

Unemployment by State

- Indiana's unemployment rate is 3.9% as of October 2017
- Indiana is ranked the 23rd lowest in the country
- The national unemployment rate is 4.1%

	Unemployment Rate (%)
United States	4.1
Indiana	3.9
Alaska (highest)	7.2
Hawaii (lowest)	2.2



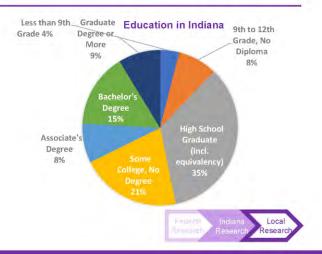
("Unemployment Rates for States." U.S. Bureau of Labor Statistics)

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Indiana's unemployment rate as of October 2017 is 3.9%. Indiana, Montana, South Carolina, and Texas are tied for the 23rd lowest unemployment rates in the United States. The national unemployment rate is 4.1%, placing Indiana below the national average. Hawaii has the lowest unemployment rate of 2.2%, while Alaska has the highest at 7.2%.

Education

- 32% of Indiana residents held college degrees in 2015 (33% for Nation)
- On average, 40% of Americans had an Associate's Degree or higher in 2015
- Non high school graduates have the highest chances of being in poverty



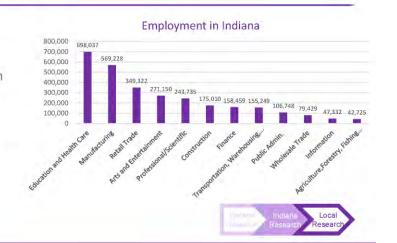
("American Community Survey - ASC" 2015)

10

In 2015, 32% of Indiana residents held college degrees. This is slightly lower than the national average of 33%. The key point to consider here is non-high school graduates have the highest chance of living in poverty.

Employment

- The largest job industries for Indiana in 2015 were Education and Health Care, followed by Manufacturing
- The job market shifted to more Education based jobs, which require degrees

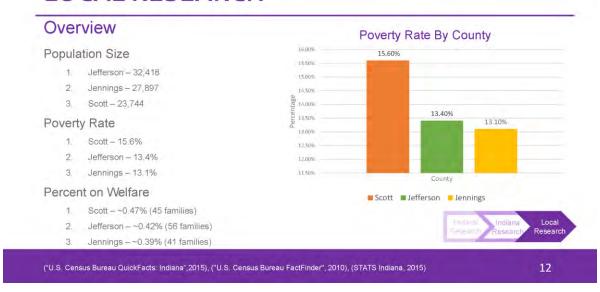


("U.S. Census Bureau QuickFacts: Indiana" 2015)

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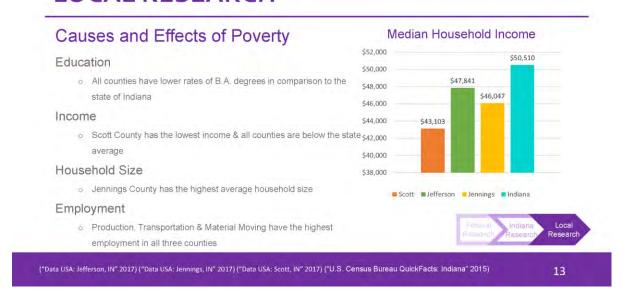
The job market is different today than it has been in the past. The largest sector is education and healthcare, which requires a degree(s). Sectors not requiring a degree, such as forestry, fishing, and hunting, have declined leaving a smaller job market for people who do not have a higher education.

LOCAL RESEARCH



This slide discusses the local research conducted prior to the survey. The important points are that Scott has the lowest population but the highest poverty rate; Jefferson has the largest population but ranks second in the poverty rate and Jennings has the second highest population but the lowest poverty rate.

LOCAL RESEARCH



All three counties that OVO serves have a lower median household income than the average for Indiana with Scott being the lowest. Additionally, all three counties have a lower rate of B.A. degrees than the state average. In all three counties, the highest employment is in Production, Transportation, and Material Moving.

RESEARCH SUMMARY

Key Implications

- Currently, Indiana's poverty rate is 14.1% (USA rate is 12.7%)
- o The percentage of those in poverty has increased nearly 2% in Indiana in the past five years
- There is a job shift in Indiana to more educational based jobs that require a college degree, but only 24% of people in Indiana have a bachelor's degree or higher
- Jefferson, Jennings, and Scott County all have a lower percentage of bachelor's degrees than the state of Indiana
- Scott County has the lowest income out of the three counties, but all the counties are below average in the state of Indiana

(Income and Poverty in the United States: 2016, 2017) ("Data USA: Scott, IN" 2017) ("U.S. Census Bureau QuickFacts: Indiana" 2015)

14

Indiana has a higher rate of poverty than the US (14.1 vs. 12.7). This coupled with the fact that the percentage of those in poverty has increased by 2% over the last 5 years is at least partially due to Indiana's shift to jobs in education and healthcare. These jobs require a formal education which only 24% of Indiana residents have. This leads to further problems in counties where income and education level is already below the state average.

SURVEYS

CLIENT & PARTNER SURVEYS

" I love what the program does for me and how it has helped me live" - OVO client

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The following contains data from the two surveys sent out to residents in the tri-county area.

PURPOSE OF SURVEYS

- Assess the needs of OVO clients and how they are being addressed
- Identify gaps in current services
- o Develop recommendations based on research and survey results
- Use data for federal and state funding

COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017

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The purpose of the two surveys is to help find the poverty gap in the three counties. Through the analysis of this data, recommendations can be made about how to fix the main causes of poverty. OVO can use this information, not only to help reduce poverty in the area, but also for federal and state funding.

OVERVIEW



COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017

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This section includes data and analysis from both the client survey and the partner survey.

ASSESS HOW OVO CAN DECREASE POVERTY IN SCOTT, JENNINGS, & JEFFERSON COUNTY

"OVO has helped me more than I can say! A wonderful program and I am so grateful I found it, thank you!"- OVO Client

1

The client survey was sent to residents in Scott, Jennings, and Jefferson County who are on OVO's list of clients. These are people who use or have used OVO's services.

Methods

- Sent 2,300 paper surveys to residents of Jefferson, Jennings, and Scott County
- Survey monkey link was sent to clients
- o 5 clients called: only 1 was reached

	With Postage	Without Postage	Total Paper Surveys
Number Sent	200	2,100	2,300
Number Returned	122	296	418
Percentage Returned	61%	14%	18%



COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017

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The team sent out approximately 2,300 surveys. Of the total, 2,100 did not have return postage, while 200 did have return postage. The return rate for surveys without return postage is 14.1% and the return rate for surveys with postage is much higher at 61%. Survey Monkey was unsuccessful with a return rate of 0%. Based on these results, adding return postage can increase the likelihood that a survey will be returned.

Important Components

- Demographics:
 - County of residence/employment
 - o Gender, age, ethnicity, education, martial status, race
 - Employment & type of employment
 - o Household income & household size
- o Issues based on personal experience
- List of services received
- What do they need? (education, housing, financial etc.)
- o Ranking of current programs based on needs



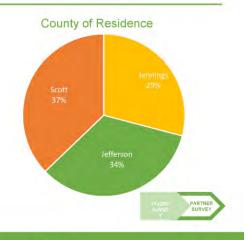
COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017

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As shown above, the survey addresses different parts of each current client's life and needs. The survey starts with demographics to understand what kind of person OVO services and what the "typical" client looks like. It then moves on to what issues the clients face. This helps to understand what was going on in the community around the clients and if there are issues that OVO can address. It then digs in further to assess what services the clients currently use, what they need, and a ranking system of programs based on their need. This helps gauge what services the clients are using and whether these services are helpful or if there is more that OVO could do to help the clients.

Demographics

- Relatively equal amount of respondents from each county
- o 99% identified as White as their race (n=416)
- o 2% identified as Hispanic/Latino (n=184)
- Remained constant percentages as identified the prior year by OVO



COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n = 416

2

The results showed that a surprising 99% of respondents reported being White and only 2% identified as Hispanic/Latino. The data under represents the Hispanic/Latino population in the three counties. To avoid this issue in the future, the team suggests offering the survey online in both English and Spanish languages.

Demographics Age by County 50% Majority of respondents ranged from 46 to 35% (%) 47% of clients indicated that they were single 30% On average, the household size ranged from 20% 15% 1-3 adults with varying ages of children 10% (In my household there's) "one disabled, one in 0% 19-30 31-45 college, and one baby" -OVO client

COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n = 416

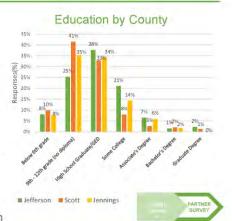
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The data shows that a large portion of the respondents reported being single and living in a household of 1-3 adults with varying ages of children. Knowing that OVO has clients who have families and may be older helps to address the current services offered.

■ Jefferson ■ Scott ■ Jennings

Education

- Majority of participants from each county reported being either at a 9th – 12th grade education level (no diploma) or a High School Graduate/GED
- The state average of people without a High School Diploma or GED is 8%
 - o The respondents reported a much lower level of education on average
- No county had higher than 10% with an Associate's
 Degree, a Bachelor's Degree, or a Graduate Degree
- These findings are consistent with past OVO research



OMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n = 416

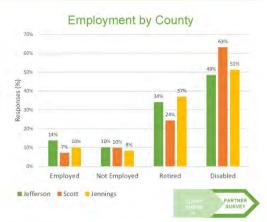
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Most people in these counties seem to have some high school education, but did not graduate. This is much higher than the amount of people at the state level who did not graduate high school (8%).

There are very few people that have pursued higher education. In fact, the third largest group of people in the graph are those who have only received an education of below the sixth grade. Most of the people that are using OVO as a service do not have a vast educational background.

Employment

- Only 10% of the respondents reported being Employed
- The largest portion of all respondents reported being Disabled
- Of those Employed, 100% were Employed in their county of residence



COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n = 416

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The percentage of people who are employed in the three counties is considerably low. The highest level of employment is in Jefferson County at only 14%. However, with the highest percentage of OVO's client base being on disability, one can see that the people who need OVO's services the most are those physically in need. Similarly, the second largest group is the retired community. They too may be experiencing physical disabilities that make it hard to provide for themselves.

Household Income

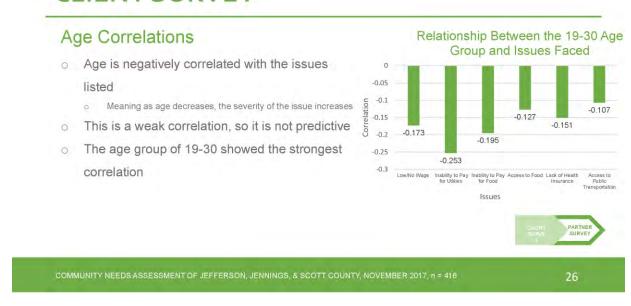
- According to the 2016 U.S. Census, in Jefferson, Jennings, and Scott County in 2015, 4.8% made below \$10,000 a year and 13.2% made between \$10,000-\$14,999 a year
- 44% of the OVO population earn less than \$10,000 a year and 35% earn between \$10,000-\$14,000



COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n = 416

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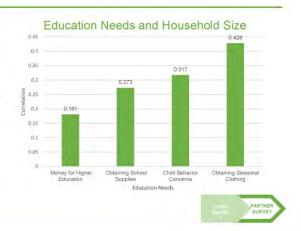
In Jefferson, Jennings, and Scott counties, 4.8% of the population earns less than \$10,000 a year. Meanwhile, of OVO's entire client base, 44% make less than \$10,000 a year. This puts them below the poverty line. At this point, it makes supporting a family without assistance next to impossible.



It is evident that people who are aged 19-30 pose a strong negative relationship with the inability to pay for utilities. This means that most people in that age group reported not being able to pay for their utilities. If OVO tries to address this issue, it would be meaningful to focus on people ages 19-30.

Household Size Correlations

- The size of the household is positively correlated with the Financial Needs,
 Programs Needed, Educational Needs and Issues
 - As household size increases, the perceived importance rating of the issues increases
- This is a weak correlation so it is not predictive



COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n = 415

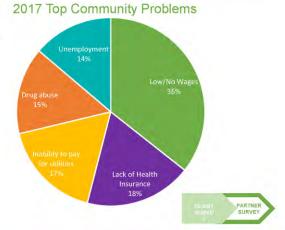
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The larger the household is the more the client values certain things for said household. The main concern is obtaining seasonal clothing; this is most likely needed since the weather of Indiana is changeable. This could be considered especially important if the household has trouble financing heating and cooling. It is also important that the family is seasonably dressed. Ranked second for importance to families is the behavior of children. Since most of the clients' highest educational background is high school, the behavior of a child in school can be considered a stepping stone to graduation and possibly higher education.

Top 5 Problems in the Community

Please rate the following issues according to your personal experience*

- 1. Low/No Wages
- 2. Lack of Health Insurance
- 3. Inability to Pay for Utilities
- 4. Drug Abuse
- 5. Unemployment



COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n = 415
* 1= No Problem 3=Small Problem 5= Big Problem. % of people who indicated "Big Problem"

2

The largest community issue is that wages are too low, or in fact nonexistent. The fifth largest problem is unemployment, which means people are actively searching for work, but they are not finding any.

One can also see that health insurance is the second largest problem. This highlights the need for healthcare.

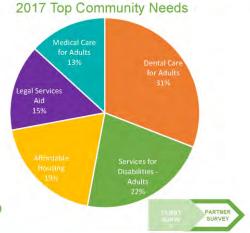


How would you rank these programs as they suit your needs?*

- 1. Dental Care for Adults
- 2. Services for Adults with Disabilities
- 3. Affordable Housing
- 4. Legal Aid Services
- 5. Medical Care for Adults

"There's inadequate legal help for single parents" - OVO

client



COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n = 415 * 1 = Strength 3=Sufficient 5=Need, % of people who indicated "Need"

20

The top two community needs are health related. This illustrates that there are some essentials that are not being met regarding healthcare. The number one concern is dental care, which is often an issue with elderly people; thus this could be a large problem within the retired community, but it certainly is not exclusively so. The key thing to note is that every community could use assistance in regards to medical care.

Conclusions

- The majority of the OVO population are white, English speaking individuals age 46 and older
- o 90% of OVO clients make at or below the Federal Poverty Level
- The top needs identified by the clients were Dental Care for Adults, Services for Adults with Disabilities, Affordable Housing, Legal Aid Services, and Medical Care for Adults
- Programs needed are strongly related for the Top 5 Needs: as the need for one program increases the need for the other also increases

"I receive \$101 SNAP credit a month. I am a smart shopper but I am not a magiciar I always have to use some of RSS for food" -OVO Client

COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017

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OVO will not be able to fill every need, but becoming aware of what is essential to the people it serves is the first step to helping them. Based on the research, there is little difference between what each community needs; their problems and priorities are relatively the same.

PARTNER SURVEY

IDENTIFY GAPS BETWEEN THE SERVICES PARTNERS ARE PROVIDING AND THE SERVICES CLIENTS NEED

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The following includes the results, analyses, and key findings of the Partner Survey. The Partner Survey was sent out to OVO's partners such as WIC, the Salvation Army, and the American Red Cross. Of the 82 surveys sent out, 26 were returned. The format of the survey was online via Survey Monkey.

Methods

- Survey Monkey link was sent to partners (n=82), 26 were completed (31.7%)
- Partners were called in Jefferson, Jennings and Scott County (n=42), 2 answered
 (4.8%)
 - o Example partners include: Second Stories and Department of Child Services
- Questions included:
 - What services they currently provide in the community
 - Programs they offered in the past that were not successful
 - o What they believe the primary cause of poverty is in their area



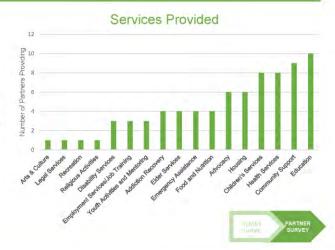
PARTNER ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY PARTNERS, NOVEMBER 2017

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A total of 42 partners were contacted by phone to participate in a survey of which 2 answered (4.8%). A SurveyMonkey link was also sent out to 82 partners of which 26 completed the survey (31.7%). Based on these results, the team recommends using SurveyMonkey in order to gather information from partners. The survey intended to determine what services are being provided and what programs have been discontinued. Comparing this information to the data from the client survey, OVO can fill in the gaps where a program is needed, but other partners are not offering it.

Total Services Provided

- Education was the most common service provided
- Recreation, Religious Activities, Legal Aid Services, Arts & Culture, and Elder Services all only have one provider each



PARTNER ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY PARTNERS, NOVEMBER 2017, n=26

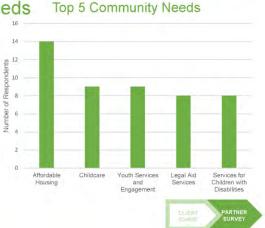
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It is important to note that a part of the poverty gap is a lack of legal aid services. It is ranked as one of the top 5 needs in the community and only one partner is currently providing it. Since recreational services for adults are something only provided by one partner and it is one of the top 5 needs, OVO could explore opportunities for providing additional recreational activities for adults.

Partners' Perception of Community Needs

For each of the following, please rate whether it is: 1=Lacking in our community – 5=Available at a high quality*

The Community is lacking in Affordable Housing,
 Childcare, Youth Services and Engagement,
 Legal Aid Services, and Services for Children
 with Disabilities



PARTNER ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY PARTNERS, NOVEMBER 2017, n=26
*1= Lacking, 2= Available at a poor quality, 3= Available at an acceptable quality, 4= Available with improving quality, 5- Available at a high quality

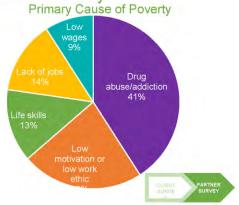
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According to the partner survey, the community is not adequately providing affordable housing, childcare, youth services and engagement, legal aid, or services for children with disabilities. Interestingly, there are only two needs that are duplicated from the client survey: legal aid and affordable housing. These are two potential gaps in services.



What do you think is the main cause of poverty here in our community? *

- 1. Drug Abuse (41%)
- 2. Low Motivation (23%)
- 3. Lack of Jobs (14%)
- 4. Lack of Life Skills (13%)
- 5. Low Wages (9%)



PARTNER ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY PARTNERS, NOVEMBER 2017, n=26
*Selectione

31

When asked what the primary cause of poverty is the partners said drug abuse (41%), low motivation (23%), lack of jobs (14%), lack of life skills (13%) and low wages (9%). This is very different from the results of the client survey, where low/no wages (36%), lack of health insurance (18%), inability to pay for utilities (17%), drug abuse (15%) and unemployment (14%) were all cited as major causes of poverty.

Conclusion

- Perceived causes of poverty: Drug Abuse, Low Motivation, Lack of Life Skills, Low Wages, Illiteracy, and Lack of Jobs
- The Community is lacking in: Affordable Housing, Childcare, Mental Health Services, Legal Aid, and Youth Services
- Few providers for services such as: Legal Services, Recreation, Religious activities,
 Arts & Culture, and Elder Services
- The community can improve by providing: more Legal Aid Services, Life Skill Education, and better Medical Care



PARTNER ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY PARTNERS, NOVEMBER 2017, n=26

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The major takeaways of the client survey are that the causes of poverty are drug abuse, low motivation, lack of jobs, lack of life skills and low wages; the community is lacking affordable housing, childcare, youth services and engagement, legal aid or services for children with disabilities.

CONCLUSION OF SURVEYS

A FINAL COMPARISON OF THE RESULTS FOUND IN THE CLIENT & PARTNER SURVEY

2

The following chart provides a general overview and comparison of both the Client and Partner Surveys.

SURVEYS

	According to Partners	According to Clients
Top Causes of Poverty	Drug Abuse Low Motivation Lack of Life Skills	 No/ Low Wages Lack of health insurance Inability to Pay for Utilities
Top Needs in the Community	Affordable Housing Childcare and Youth Services & Engagement Legal Aid Services Services for Children with Disabilities	Dental Care for Adults Services for Adults with Disabilities Affordable Housing Legal Aid
Gap	Few Legal Aid Services assist clients with finding legal help	Listed Legal Aid Services as the number four need

COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n=418

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This chart helps visualize the key findings from both surveys. Legal aid services is an area of need, but not enough partners are providing legal counsel in this service area. Legal aid services are the fourth largest need in the Client Survey. The top three needs from the survey data already have programs provided by other community partners but may still be inadequate for this area.

INTERNAL & EXTERNAL ANALYSIS

ANALYSIS OF OHIO VALLEY OPPORTUNITIES

4

The internal and external analysis shows how OVO is a strong company that has many opportunities to grow and expand.

PESTEL ANALYSIS

Political	o Government funding is limited
Economic	Unemployment rate in each county is above the state average Poverty rate is below the state average for Jefferson and Jennings county
Sociocultural	 Government assistance has a negative stigma Diverse demographic in all three counties All counties have a lower than average household income
Technological	Limited communication with clients through internet/technological devices Technological advances do not impact clients.
Environmental	Unpredictable weather patterns that affect low income households
Legal	 Laws pertaining to minimum wage Hiring laws: disability, criminal background, & demographics

47

A PESTEL analysis is displayed in the chart above. A PESTEL is an environmental scan of the current market. Politically, OVO is very dependent on government spending and that could change at any time, there is a negative connotation to people being on government funded services, there is limited communication with clients through internet/technological services, and hiring laws may make it hard for current clients to find jobs and wean themselves off of OVO's services. All of these factors could hinder OVO as it could add people to services and restrict the amount of money that OVO receives. It is necessary to address these possible environmental issues as it can change OVO at any time.

SWOT

Strengths

- Variety of programs to offe
- Multiple central locations
- Dedicated staff
- Successful programs

Weaknesses

- Client dependency
- Short-staffed
- Minimal marketing and advertising
- Low community awareness

Opportunities

- Government has increased funding in Head Start CSRG Section 8 and others
- o 16% of the population is below the poverty threshold in the tri-county area
- Rural areas on average have a lower median income than urban areas

Threats

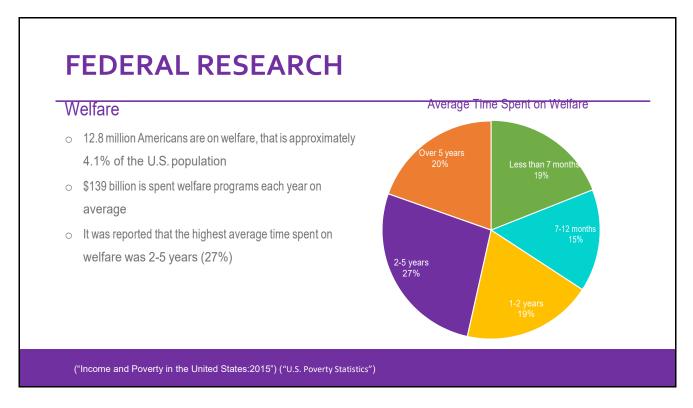
- Government funding cuts in EAP, DOE, and State LIHEAP
- Economic decline/high unemployment rate
- Negative connotation of using government funded services

43

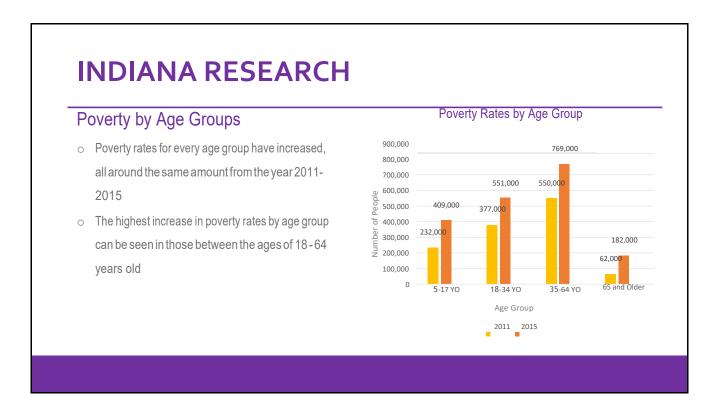
A SWOT analysis is displayed in the chart above. A SWOT analyzes OVO's strengths, weaknesses, opportunities, and threats. Some of the strengths that the analysts used are the variety of programs currently offered, multiple locations central to the clients' location, and a dedicated staff; however, some of the weaknesses were the clients' dependency on the services, the lack of staff in the office to help, low community awareness, and lack of marketing. The opportunities and threats typically consist of factors outside of OVO's control. Some opportunities are rural areas having lower incomes than metro areas, and the possibility of government funding increasing; if these were to come true then OVO would have the upper hand. The threats highlighted are an economic decline causing more people to become dependent on OVO, government funding cuts, and the negative connotation of receiving aid.

OTHER SLIDES

This section includes the additional parts of the report that are not in the "Presentation" section of the document. These parts still contain information relevant to the project.



The statistical data is important because it shows the amount of welfare in the US. It is important to see the duration of time that Americans spend on welfare. Both of those statistics are in italics.



This slide shows the variation in poverty by age group in the state of Indiana. The information was used in this assessment to compare the past data to the current survey data.

In 2015, out of the 6,417,418 residents in Indiana, 933,181 were in poverty. 14.5% of Indiana residents earned below the federal poverty level (26th in the US). 20.5% of children under the age of 18 living in Indiana were in families that earned less than the federal poverty threshold. 16% of working-age women living in Indiana were in poverty, compared to the 11.5% of working-age men.

In 2016, Indiana's poverty rate decreased to 14.1% (30th in the US). The poverty rate of children, working-age women, and working-age men also decreased. (Indiana Report 2016).

INDIANA RESEARCH

Low Income/ Wages

- o Indiana is ranked 38th in average hourly wage
- Indiana is ranked 39th in income per capita in the U.S.

	Average Hourly Wage (all occupations)	Income per Capita
Indiana	\$20.64	\$52,314
United States	\$23.86	\$57,617

("U.S. Census Bureau QuickFacts: Indiana")

Among all occupations in Indiana, the mean hourly wage for \$20.64. However, for the largest industries in Indiana, the mean hourly wages are as follows:

- · \$17.53 in production occupations
- · \$12.06 for retail salespeople
- · \$20.11 for educators and school administrators
- · \$35.04 for healthcare practitioners



Partners

Jefferson County

- o Jefferson County Health Department
- o Jefferson County Department of Child Services
- o Jefferson County United Way
- Jefferson County Tobacco Prevention and Cessation
- Healthy Communities Initiative of Jefferson County
- o Madison Area Educational Special Services Unit
- New Hope Services, Inc./Jefferson County WIC Program

Scott County

- CEASE of Scott County
- o Scott County Health Department
- Scott County Partnership

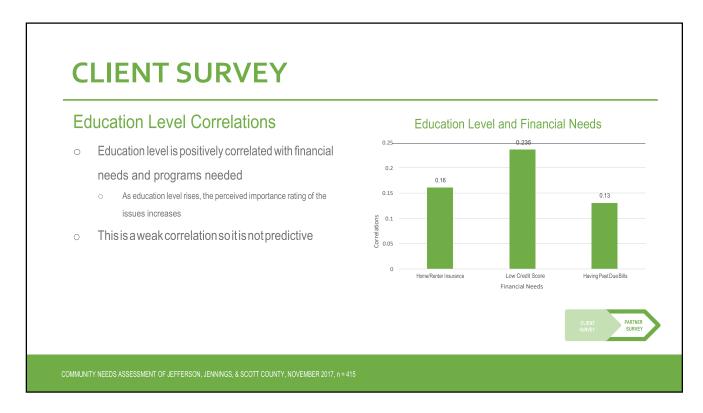
Jennings County

- o Jennings County Health Department
- Jennings Twp. Trustee

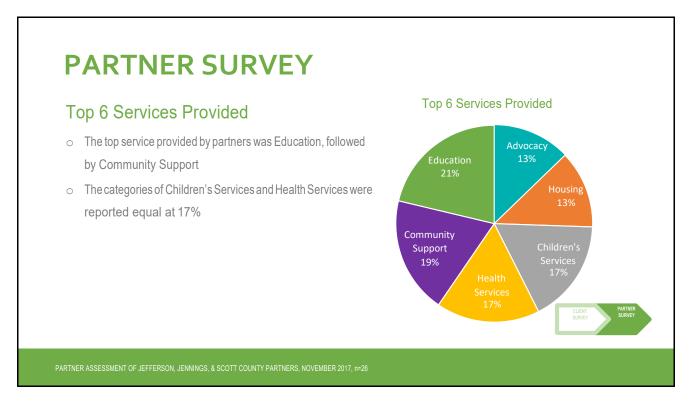


COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017

This slide contains a list of partners in each county.



When looking at the relationships between education level and financial needs, it is apparent that there is a strong, positive correlation with having a low credit score. This means that people with lower levels of education tend to have low credit scores.



This slide shows the top six services provided by partners. The top six services are shown instead of five because all six of these services are close in number with advocacy and housing programs both at 13%.

OTHER RESEARCH

This section includes additional background research not included in the final report.

Client Survey

Client Survey "Other"

Comments Partner Survey

Partner Phone-Interview

Client Survey

The following pages consist of the original client survey that was mailed out to 2,300 residents in the tri- county area. Of the surveys sent out, 418 (18%) surveys were returned.

Ohio Valley Opportunities 421 Walnut Street, P.O. Box 625 Madison, IN 47250 Pt (812) 265-5850 Ft (812) 265-5850



Gender: Male Female Other
Male Female
Ethnicity: Hispanic/Latino Non-Hispanic/ Latino Race Black/African America American Indian/ Alaskan Native Asian Native Hawaiian/Pacit Islander Two or More Races (Please Specify) Other (Please Specify)

Household Income (per year): Less than \$4,999 \$5,000 - \$9,999 \$10,000 - \$14,999 \$15,000 - \$24,999	Primary Language; English Spanish French Middle Eastern/South Asian
\$25,000 - \$34,999 \$35,000 - \$49,999 \$50,000 - \$99,999 \$100,000 or more	East Asian (Chinese/Vietnamese) Native North American Caribbean Languages Other
Household Size (Please also include r	number of people in that category per age):
Children in the home (0-2 yrs)	
Children in the home (3-5 yrs)	
Children in the home (6-10 yrs)	
Children in the home (11-15 yrs)	
Children in the home (16-17 yrs)	

Please rate the following issues according to your personal experience (1 is No Problem and 5 is Big Problem).

facue	No Problem		Small Problem		Big Problem
Low / No Wages	4	2	1	- 4	3
L'ormpleymone	-JE-7	- 2	3-	141	3
Access on Edissatino	38	2	3	-40	- 3
Lock of Jole Scale Teaming	1	2	3	-4-	5.
Ulintracy	1	2	4	- 4	5
Discrimination - Recai	A.C.	2	0.	A-	5
Discrimination - Gradet	Ti	- 2	0	-4	.5
Descrimenton - Др.	1	2	1	4	.5
Time Programer	- t-	- 2	4	4	4
1 (undownse	A	. 2	1. 1.	4	3,
Alerheiten	30.	3	3	4	3
Drug Abore	1	2		-9:	5
Acres sa Public Yeansportation	3.	-2	3	4	5
Stayle Parent Homes	U. U.	2	1 1	+	5

Continue:

Other issues not listed above:

Issue	No Problem		Small Problem		Big Problem
Lack of Health Insurance	1	2	3	4	5
Access to Healthcare	1	2	3	4	5
Crime	1	2	3	4	5
Child Abuse / Neglect	1	2	3	4	5
Family Violence	1	2	3	4	5
Inadequate House	1	2	3	4	5
Access to Utilities	1	2	3	4	5
Inability to pay for Utilities	1	2	3	4	5
Access to Food	1	2	3	4	5
Inability to pay for Food	1	2	3	4	5
Access to Water	1	2	3	4	5
Inability to pay for Water	-1	2	3	4	5
Access to Childcare	1	2	3	4	5
Inability to pay for Childcare	1	2	3	4	5

Below is a list of services, preceiving:	olease check any and	d all services that your household is currently
Food Stamps Head Start Healthwise	☐ Milk Program ☐ Medicaid ☐ Medicare	☐ Home Energy Assistance ☐ Free & Reduced Breakfast/Lunch ☐ Meals on Wheels
Special Supplemental Nutri Temporary Assistance for Managery Summer Food Service Programmer Food Service Programmer Food Service Programmer Food Service Programmer Insurance Unemployment Insurance Weatherization Assistance Do you have reliable internet as Yes No No What is your family situation? Single Paretn Two Parents No Children Raising children of another	Needy Families gram for Children	Do you have reliable telephone access? Yes No Do you have reliable internet access? At home At work At the library At family/friend's home

Needs	Places	chack	all	· bent	anni	4.1	
iveeds (Please	cneck	аш	that	app	V.	×

Educational Needse Adult Education Classes Child's Behavior concerns Child's classwork/homework concerns Child's school attendance concerns Child's school lanch money concerns Diffuclty Reading for school Obtaining reading(children)	Money for higher education (college, trade school, etc.) Obtaining school supplies Obtaining school for school Obtaining seasonal clothing for school (coats, hats, etc.) Obtaining a high school diploma/GED College prep classes Child's IEP assistance/ Title I Services
Housing Needs: Mortgage/rent assistance Utilities assistance Unsafe neighborhood Repairs Hambicap accessible Help paying for household terms (furniture/cleaning supplies, etc.) Other	Financial Needs: Achieving a living wage Health insurance Car insurance Have past due bill Need help collecting child support Bodgeting Other

How would you rank these programs as they suit your needs? (1 is a strength in your experience, 5 is a need in your experience.)

Program	Strength		Sufficient		Need
Arts/ Cultural events	1	2	3	- 4	5
Affordable Housing	1	2	3	4	- 5
Recreational	1	2	3	4	- 5
Child Care Facilities	1	2	3	- 4	5
Medical Care- Adults	1	2	3	- 4	5
Medical Care-Children	1	2	3	4	5
Dental Care- Adults	1	- 2	3	4	5
Dental Care-Children	L	- 2	3	4	- 5
Legal Services	_1_	2	3	4	- 5
Education	10	2	3	4	3
Police/Fire	1	2	3	4	5
Disability Service-Children	1	2	3	4	5
Disability Service Adults	1	2	3	4	3
Mental Health	1	2	3	4	5
Parent Support	1	2	3	-4	3

Are there any other needs that the survey did not cover?

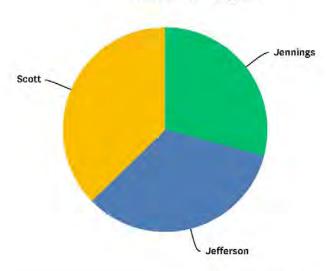
Thank you for your time and participation for our Community Assessment Survey. Your feedback is greatly appreciated. Please return the survey by or before November 3rd to Ohio Valley Opportunities.

Client Survey Results

The following pages are the complete numerical results gathered from information provided by low-income households through the Client Survey. The survey data was collected by paper surveys and then entered into an online database through SurveyMonkey in order to aggregate and analyze the data.

Q1 County of Residence

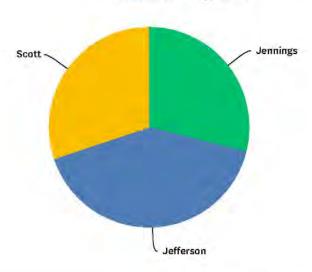




ANSWER CHOICES	RESPONSES	
Jennings	29.17%	119
Jefferson	33.58%	137
Scott	37.25%	152
Other	0.00%	0
TOTAL		408

Q2 County of Employment

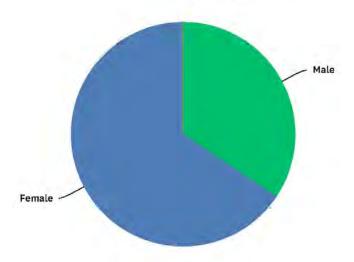
Answered: 83 Skipped: 326



and the state of t		
ANSWER CHOICES	RESPONSES	
Jennings	28.92%	24
Jefferson	40.96%	34
Scott	30.12%	25
Not Applicable	0.00%	0
Other	0.00%	.0
TOTAL		83

Q3 Gender

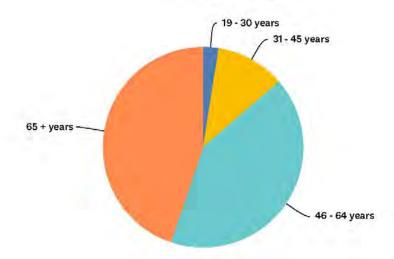
Answered: 401 Skipped: 8



ANSWER CHOICES	RESPONSES	
Male	34.41%	138
Female	65.59%	263
Other (please specify)	0.00%	0
TOTAL		401

Q4 Age

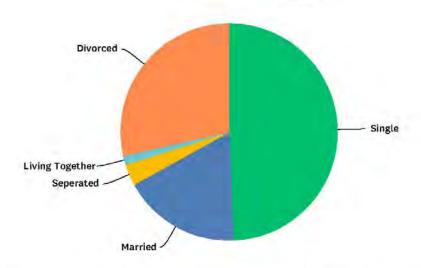
Answered: 402 Skipped: 7



ANSWER CHOICES	RESPONSES	
14 - 18 years	0.00%	0
19 - 30 years	2.49%	10
31 - 45 years	11.19%	45
46 - 64 years	41.54%	167
65 + years	44.78%	180
TOTAL		402

Q5 Marital Status

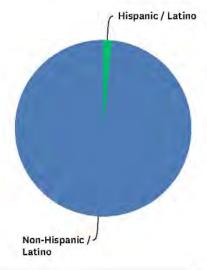
Answered: 375 Skipped: 34



ANSWER CHOICES	RESPONSES	
Single	49.33%	185
Married	17.60%	66
Seperated	3.20%	12
Living Together	1.33%	5
Divorced	28.53%	107
TOTAL		375

Q6 Ethnicity

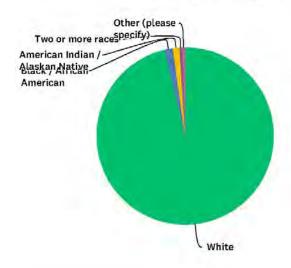
Answered: 183 Skipped: 226



ANSWER CHOICES	RESPONSES	
Hispanic / Latino	1.64%	3
Non-Hispanic / Latino	98.36%	180
TOTAL		183

Q7 Race

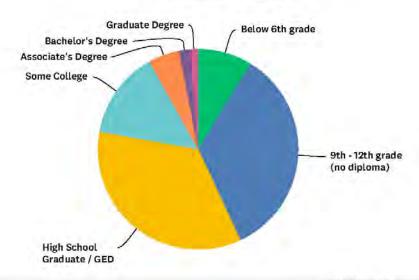
Answered: 406 Skipped: 3



ANSWER CHOICES	RESPONSES	
White	96.31%	391
Black / Áfrican American	1.48%	6
American Indian / Alaskan Native	1.23%	5
Asian	0.00%	0
Native Hawaiian / Pacific Islander	0.00%	0
Two or more races	0.49%	2
Other (please specify)	0.49%	2
TOTAL		406

Q8 Education (highest level of completed education)

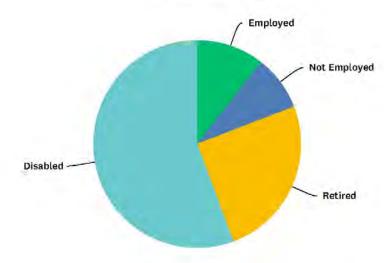
Answered: 397 Skipped: 12



ANSWER CHOICES	RESPONSES	
Below 6th grade	8.82%	35
9th - 12th grade (no diploma)	34.26%	136
High School Graduate / GED	34.76%	138
Some College	14.11%	56
Associate's Degree	5.04%	20
Bachelor's Degree	1.76%	7
Graduate Degree	1.26%	5
TOTAL		397

Q9 Employment

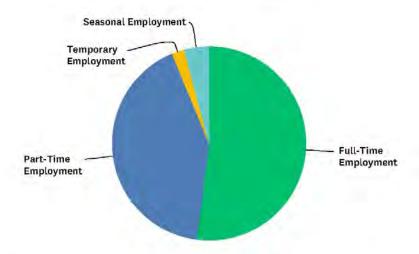
Answered: 397 Skipped: 12



ANSWER CHOICES	RESPONSES	
Employed	10.58%	42
Not Employed	8.56%	34
Relired	25.19%	100
Disabled	55.67%	221
TOTAL		397

Q10 Type of Employment

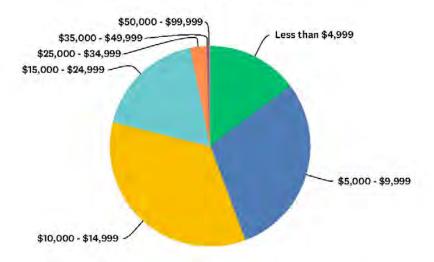
Answered: 48 Skipped: 361



ANSWER CHOICES	RESPONSES	
Full-Time Employment	52.08%	25
Part-Time Employment	41.67%	20
Temporary Employment	2.08%	1
Seasonal Employment	4_17%	2
TOTAL		48

Q11 Household Income (per year)

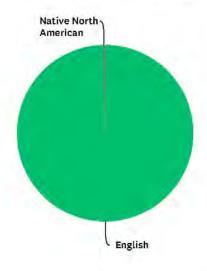
Answered: 379 Skipped: 30



ANSWER CHOICES	RESPONSES	
Loss than \$4,999	14.78%	56
\$5,000 - \$9,999	29.55%	112
\$10,000 - \$14,999	34.56%	131
\$15,000 - \$24,999	17.94%	68
\$25,000 - \$34,999	2.64%	10
\$35,000 - \$49,999	0.26%	1
\$50,000 - \$99,999	0.26%	1
\$100,000 or more	0.00%	.0
TOTAL		379

Q12 Primary Language

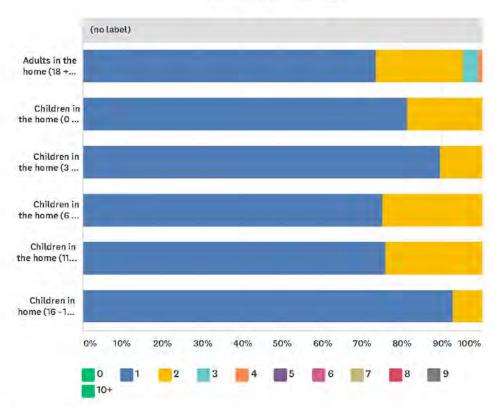
Answered: 366 Skipped: 43



ANSWER CHOICES	RESPONSES	
English	99.73%	365
Spanish	0.00%	0
French	0.00%	0
Middle Eastern / South Asian	0.00%	0
East Asian (Chinese, Vietnamese)	0.00%	.0
Native North American	0.27%	14.
Caribbean Languages	0.00%	0
Other (please specify)	0.00%	.0
TOTAL		366

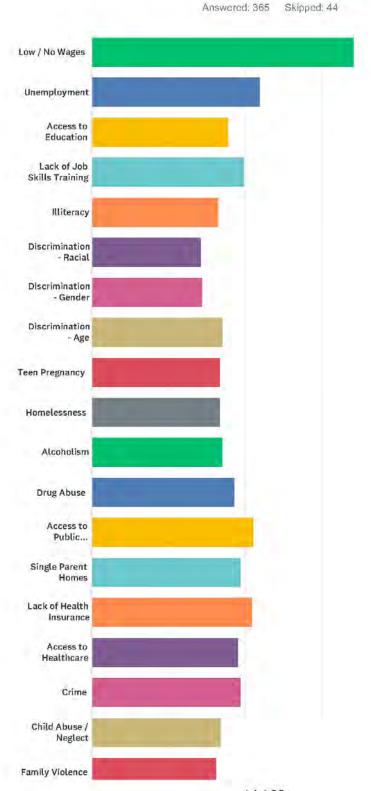
Q13 Household Size (please also include the number of people in the category per age)

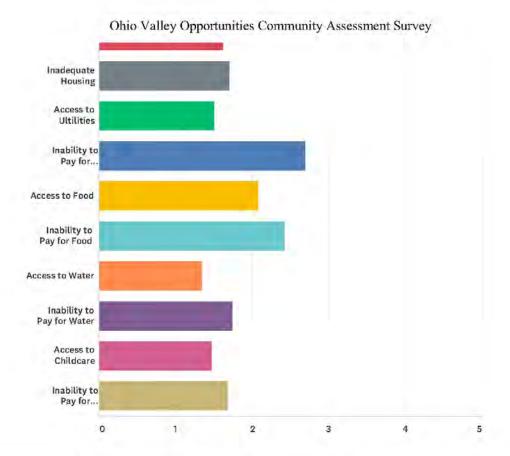




(no label)												
	0	1	2	3	4	5	6	7	8	9	10+	TOTAL
Adults in the home (18 + years)	0.00%	73.44% 282	21.88% 84	3.91% 15	0.78% 3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	384
Children in the	0.00%	81.25%	18.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
home (0 - 2 years)	0	13	3	0	0	0	0	0	0	0	0	16
Children in the	0.00%	89.47%	10.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
home (3 - 5 years)	0	17	2	0	0	0	0	0	0	0	0	19
Children in the	0.00%	75.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
home (6 - 10 years)	0	15	5	0	0	0	0	0	0	0	0	20
Children in the	0.00%	75.86%	24.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
home (11 - 15 years)	0	22	7	0	0	0	0	0	0	0	0	29
Children in home	0.00%	92.86%	7.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
(16 - 17 years)	0	13	1	0	0	0	0	0	0	0	0	14

Q14 Please rate the following issues based on your personal experience.

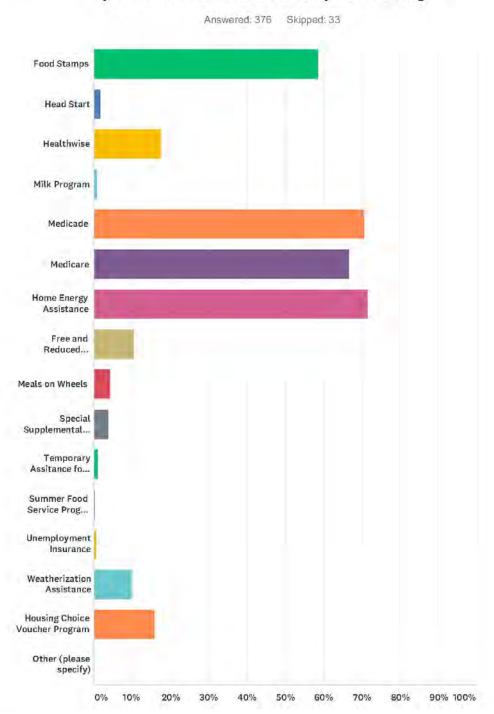




	NO PROBLEM	(NO LABEL)	SMALL PROBLEM	(NO LABEL)	BIG PROBLEM	TOTAL	WEIGHTED AVERAGE	
Low / No Wages	23.97% 76	3.47% 11	19.24% 61	13.56% 43	39.75% 126	317		3.42
Unemployment	58.27% 155	6.39% 17	10.15% 27	7.14% 19	18.05% 48	266		2.20
Access to Education	67.65% 184	6.25% 17	13.24% 36	5.88% 16	6.99% 19	272		1.78
Lack of Job Skills Training	61.34% 165	7.06% 19	14.13% 38	5.95% 16	11.52% 31	269		1.99
Illiteracy	74.81% 196	4,58% 12	8.40% 22	4.96% 13	7.25% 19	262		1.65
Discrimination - Racial	82.53% 222	4.09% 11	6.69% 18	2.23% 6	4.46% 12	269		1.42
Discrimination - Gender	80.22% 215	5.22% 14	8.58% 23	2.61% 7	3.36% 9	268		1.44
Discrimination - Age	69.78% 187	7.46% 20	10.82% 29	6.72% 18	5.22% 14	268		1.70
Teen Pregnancy	76.56% 196	1.56% 4	8.20% 21	5.47% 14	8.20% 21	256		1.67
Homelessness	75.75% 203	4.10% 11	5.60% 15	6.72% 18	7.84% 21	268		1.67
Alcoholism	76.95% 207	2.23% 6	4.09% 11	7.06% 19	9.67% 26	269		1.70

Drug Abuse	76.92%	0.37%	1.47%	2.20%	19.05%		
-3	210	1	4	6	52	273	1.86
Access to Public	61.84%	4.24%	10.95%	7.42%	15.55%		
Transportation	175	12	31	21	44	283	2.1
Single Parent Homes	66.42%	5.28%	9.06%	4.91%	14.34%		
	176	14	24	13	38	265	1.98
Lack of Health Insurance	60.00%	7.33%	11.33%	6.00%	15.33%		
	180	22	34	18	46	300	2.09
Access to Healthcare	64.21%	8.70%	10.70%	4.68%	11.71%		
	192	26	32	14	35	299	1.9
Crime	67.38%	2.48%	9.57%	8.87%	11.70%		
	190	7	27	25	33	282	1.98
Child Abuse / Neglect	77.78%	1.11%	5.56%	6.30%	9.26%		
	210	3	15	17	25	270	1.68
Family Violence	78.10%	2.19%	6.57%	6.20%	6.93%		
	214	6	18	17	19	274	1.62
Inadequate Housing	73.82%	4.73%	7.64%	5.09%	8.73%		
	203	13	21	14	24	275	1.70
Access to Ultilities	76.24%	7.09%	9.22%	4.26%	3.19%		
	215	20	26	12	9	282	1.51
Inability to Pay for Utilities	36.05%	9.52%	22.11%	12.93%	19.39%		
	106	28	65	38	57	294	2.70
Access to Food	50.17%	15.49%	18.18%	8.08%	8.08%		
	149	46	54	24	24	297	2.08
Inability to Pay for Food	41.55%	12.84%	20.61%	10.81%	14.19%		
	123	38	61	32	42	296	2.43
Access to Water	83.96%	4.78%	5.12%	4.10%	2.05%		
	246	14	15	12	6	293	1.38
Inability to Pay for Water	66.06%	8.66%	13.72%	6.86%	4.69%		
	183	24	38	19	13	277	1.75
Access to Childcare	82.28%	1.97%	6.69%	3.15%	5.91%		
	209	.5	17	8	15	254	1.48
Inability to Pay for	76.98%	1.59%	7.94%	3.57%	9.92%		
Childcare	194	4	20	9	25	252	1.68

Q15 Below is a list of services, please check any and all services that your household is currently recieveing.

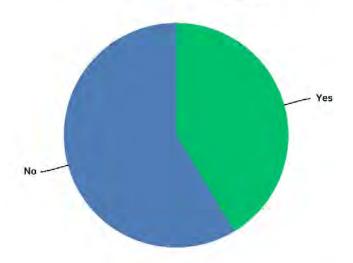


ANSWER CHOICES RESPONSES

Food Stamps	58.51%	220
Head Start	1.60%	6
Healthwise	17.55%	66
Milk Program	0.80%	3
Medicade	70.74%	266
Medicare	66.76%	251
Home Energy Assistance	71.54%	269
Free and Reduced Breakfast / Lunch	10.37%	39
Meals on Wheels	4.26%	16
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	3.72%	14
Temporary Assitance for Needy Families	1.06%	4
Summer Food Service Program for Children	0.27%	1
Unemployment Insurance	0.53%	2
Weatherization Assistance	9.84%	37
Housing Choice Voucher Program	15.96%	60
Other (please specify)	0.00%	0
Total Respondents: 376		

Q16 Do you have reliable internet access?

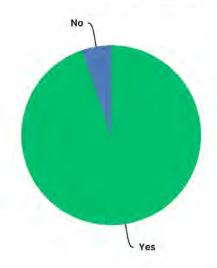




ANSWER CHOICES	RESPONSES	
Yes	41.34%	148
No	58.66%	210
TOTAL		358

Q17 Do you have reliable telephone access?

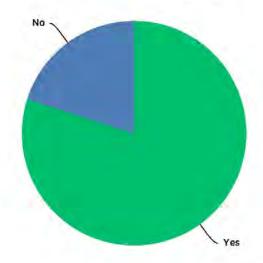
Answered: 383 Skipped: 26



ANSWER CHOICES	RESPONSES	
Yes	94.78%	363
No	5.22%	20
TOTAL		383

Q18 Do you have reliable transportation?

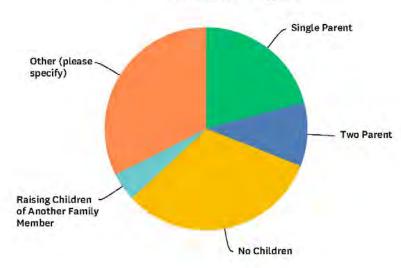
Answered: 369 Skipped: 40



ANSWER CHOICES	RESPONSES	
Yes	79.95%	295
No	20.05%	74
TOTAL		369

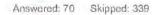
Q19 What is your family situation?

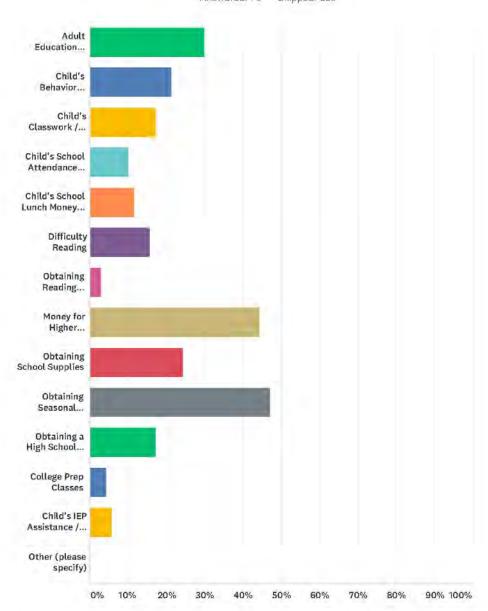
Answered: 355 Skipped: 54



ANSWER CHOICES	RESPONSES	
Single Parent	20.85%	74
Two Parent	10.14%	36
No Children	32.11%	114
Raising Children of Another Family Member	4.51%	16
Other (please specify)	32.39%	115
TOTAL		355

Q20 Educational Needs



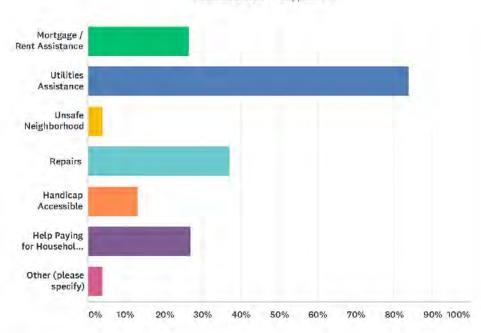


ANSWER CHOICES	RESPONSES	
Adult Education Classes	30.00%	21
Child's Behavior Concerns	21.43%	15
Child's Classwork / Homework Concerns	17.14%	12
Child's School Attendance Concerns	10.00%	7
Child's School Lunch Money Concerns	11.43%	8

Difficulty Reading	15.71%	11
Obtaining Reading Materials - children	2.86%	2
Money for Higher Education (college, trade school, ect.)	44.29%	31
Obtaining School Supplies	24.29%	17
Obtaining Seasonal Clothing for School (coats, hats, ect.)	47.14%	33
Obtaining a High School Diploma / GED	17.14%	12
College Prep Classes	4.29%	3
Child's IEP Assistance / Title I Services	5.71%	4
Other (please specify)	0.00%	0
Total Respondents: 70		

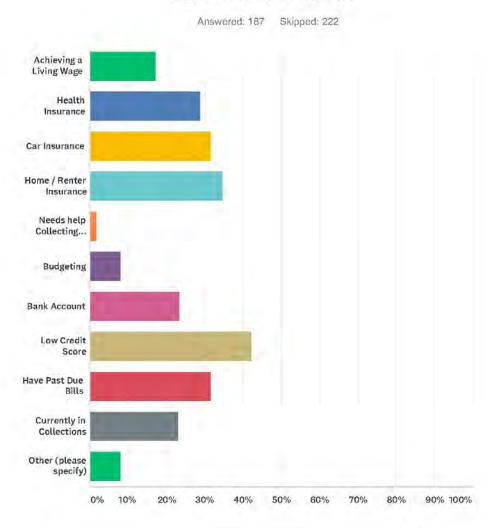
Q21 Housing Needs

Answered: 292 Skipped: 117



ANSWER CHOICES	RESPONSES	
Mortgage / Rent Assistance	26.37%	77
Utilities Assistance	83.90%	245
Unsafe Neighborhood	3.77%	11
Repairs	36.99%	108
Handicap Accessible	13.01%	38
Help Paying for Household Items (furniture, cleaning supplies, ect.)	26.71%	78
Other (please specify)	3.77%	11
Total Respondents: 292		

Q22 Financial Needs

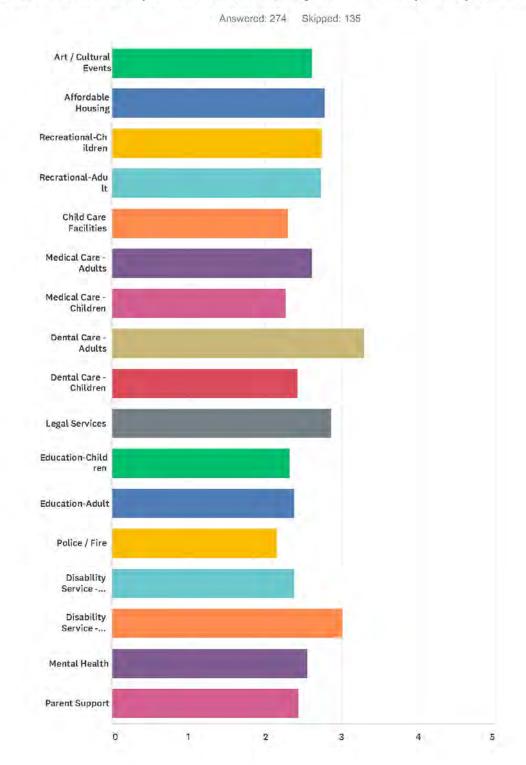


ANSWER CHOICES	RESPONSES	
Achieving a Living Wage	17.11%	32
Health Insurance	28.88%	54
Car Insurance	31.55%	59
Home / Renter Insurance	34.76%	65
Needs help Collecting Child Support	1.60%	3
Budgeting	8.02%	15
Bank Account	23.53%	44
Low Credit Score	42.25%	79
Have Past Due Bills	31.55%	59
Currently in Collections	22.99%	43

Ohio Valley Opportunities Community Assess	sment Survey
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Other (please specify)	8.02%	16
Total Respondents: 187		

Q23 How would you rank these programs as they suit your needs?



	STRENGTH	(NO LABEL)	SUFFCIENT	(NO LABEL)	NEED	TOTAL	WEIGHTED AVERAGE	
Art / Cultural Events	33.51%	5.95%	40.54%	5.95%	14.05%			
	62	11	75	11	26	185		2.61
Affordable Housing	36.28%	5.58%	26.98%	6.05%	25.12%	1.7		
	78	12	58	13	54	215		2.78
Recreational-Children	35.44%	5.06%	29.11%	10.76%	19.62%			
	56	8	46	17	31	158		2.74
Recrational-Adult	31.82%	7.95%	32.95%	10.23%	17.05%			
	56	14	58	18	30	176		2.73
Child Care Facilities	46.98%	6.71%	27.52%	6.71%	12.08%			
	70	10	41	10	18	149		2.30
Medical Care - Adults	39.53%	4.65%	28.37%	9.77%	17.67%			
	85	10	61	21	38	215		2.61
Medical Care - Children	46.67%	6.67%	30,00%	6.67%	10.00%			
	70	10	45	10	15	150		2.27
Dental Care - Adults	26.61%	5.05%	19,72%	10.09%	38.53%			
	58	11	43	22	84	218		3.29
Dental Care - Children	44.67%	6.00%	27.33%	5.33%	16.67%			
	67	9	41	8	25	150		2.43
Legal Services	31.49%	5.52%	29.28%	12.15%	21.55%			
	57	10	53	22	39	181		2.87
Education-Children	44.59%	7.43%	28.38%	10.14% 9.46%				
	66	11	42	15	14	148		2.32
Education-Adult	42.68%	6.71%	30.49%	9.76%	10.37%			
	70	11	50	16	17	164		2.38
Police / Fire	50.80%	4.81%	31.02%	5.35%	8.02%			
	95	9	58	10	15	187		2.15
Disability Service -	45.89%	4.79%	28.77%	6.16%	14.38%			
Children	67	7	42	9	21	146		2.38
Disability Service - Adults	32.65%	5.10%	22,45%	8.67%	31.12%			
7.7.19 11.311.1.1.313.4.3.	64	10	44	17	61	196		3.01
Mental Health	41.52%	5.26%	28.07%	7.02%	18.13%			
	71	9	48	12	31	171		2.55
Parent Support	43.71%	6.62%	25.83%	9.93%	13.91%			
arent Support	66	10	39	15	21	151		2.44

Client Survey "Other" comments

These are the comments residents left on the survey in any section that provided an "other" option.

Section titles refer to where the comment was found on the client survey. The clients' exact wording is in quotation marks. A grammatically correct wording of the clients' statement is in brackets.

Employment:

- "No summer work" [There is not available employment during the summer]
- Unemployed because of "health reason"
- In regards to country of employment: "Clark" [employed in Clark county]

Education:

• "Finished two years in college" [completed an associate's degree/partial college]

Household income:

Checked less than \$4,999: "MUCH LESS" [household income is greatly below \$4,999 annually]

Other issues not listed on the survey:

- "Have 2 children that need assistance at all time. Son in wheel chair and daughter has ADHD.
 Both have learning disabilities." [I have 2 children that are in need of constant assistance. My
 son is in a wheelchair and my daughter has ADHD. Both of my children have learning
 disabilities.]
- "Help with household cleaning" [I need help with household cleaning]
- "Job training/coaching for individuals with severe mental illness" [The community needs job training and coaching (programs?) for individuals with severe mental illness]
- "Need extra help toward electrical and less on gas" [I need extra help paying for my electric bills. I need help in order to spend less money on gas bills]
- "My need is just having enough money for items for a whole month-everything keeps going up-Thank you." [I need more money to pay for a monthly supply of items. The prices of everyday items keeps increasing. Thank you.]
- "3 bedroom income based-housing 5" [I have enough income to support 3 people. I need to support 5 with the income I am making]
- "Cannot afford internet" [I am unable to afford monthly internet]
- "Electric and gas utilities, having trouble with paying them" [I cannot afford to pay my electric and gas utility bills, I am having trouble paying them]

- "Telephone is too expensive. Won't qualify for lifeline until January." [I cannot afford my telephone bill. I will not qualify for lifeline until January 2018]
- "Lack of insurance for eyes and teeth" [I do not have dental or vision insurance]
- "Not having dental/vision insurance" [I do not have dental or vision insurance]
- "Lack of income to pay rent" [I do not have enough income to afford to pay my rent]
- "Landlords and don't causing have homelessness" [I am homeless because of landlords]
- "Sewage bills always \$25 or \$35 higher than water" [My sewage bill is more expensive than my water bill by \$25 or \$35]
- "I am sober, 30 years coming from a city in Florida with a lot support" [I have been sober for 30 years. I am from Florida, so I do not have much support here.]
- "Very few drugs, alcohol, recovery meetings or rehab, usually a problem in small towns or rural communities" [There are very few options for recovery and rehab from drugs and alcohol. This is usually a problem with small towns and rural communities]
- "Help paying car insurance" [I need help paying for car insurance]
- "Inadequate legal help for single parents to get financial help from other parent" [There is inadequate legal help for single parents trying to get child support]
- "1-disabled, 1-college, 1-has a baby going to have another" [I am supporting a household with one disabled child, one student in college and a mother of one who is pregnant with a second child]
- "Affordable housing, decent housing for low income working people and seniors" [The community needs affordable, decent housing for low income workers and seniors]
- "On a fixed income, it is hard to pay bills sometimes" [Paying bills is difficult, because I am on a fixed income]
- "Transportation for people who don't own a car to get to work (when find job)"
 [Transportation is needed for those who do not own a car. This way when they find a job they can get to work.]
- "Need hearing aid and insurance doesn't cover it" [My insurance will not cover the hearing aids that I need.]
- "We could use 2 bottles of cooking gas from ellis gas and oil in North Vernon, IN 47265" [We need 2 bottles of cooking gas from Ellis Gas and Oil in North Vernon, IN 47265]

- "Poor community, low wages small town and no privacy when you need help, so some won't
 get help" [We cannot get help, because we live in a small town with low wages. The small
 community offers no privacy, and some people are unwilling to get help due to fear of be
 stigmatized.]
- "We have income from odd jobs and making ends meets but some months are tight and we can't show income because of no W-2 for last ½ year so can't get help with utility" [We are making ends meet but some months are very tight. We live on income from odd jobs that do not have W-2s. Because we have not had W-2s for the last six months, we are not eligible for help with utilities]
- "Transportation times" [The transportation times are not conducive for my schedule]
- "I'm Disabled" [I am disabled]
- "I am very fearful about being out in the public alone. I don't feel safe anywhere, not even in my own home. With terrorism, the drug epidemic and lack of gun control in America I don't enjoy being around other people." [I am afraid of being out in public alone. I do not feel safe anywhere not even my home. I am afraid because of terrorism, the drug epidemic and lack of gun control. I do not enjoy being around others.]
- "I'm married to Jehovah God so I don't know how to explain this" [I am married to God (Jehovah) so I cannot explain this]

Reliable Internet:

- "I cannot have internet now. There is a court case." [I am not allowed to have internet because of my court case]
- "No computer" [I do not own a computer]
- "Landline and internet assistance" [I need assistance paying for my landline and internet]

Reliable Telephone:

- "Goes out when it rains" [My phone is not reliable, because it does not work when raining]
- "Goes out when it rains sometimes" [My phone is not reliable, because it does not work when raining]

Reliable Transportation:

- "Do not drive" [I am unable to drive]
- "[Public transportation] too much for me now being disabled and divorced" [Public transportation is too difficult for me, because I am disabled and divorced.]

- In regards to public transportation: "Cabs are WAY too expensive catch a ride has no evening or weekend and some drivers are not nice!" [Cabs are too expensive and have no evening or weekend hours, and the drivers are not nice.]
- "Rely on daughter to get me places" [I rely on my daughter to drive me places]
- "Have take transit which is blessing or pay high prices just to go five miles to Scottsburg.
 Many people in Austin have to." [I have to take the transit or pay high fares to go five miles to Scottsburg from Austin, as many people living in Austin have to do.]
- "Transportation to doctors and drug store and grocery shopping a big problem also rent" [It is difficult to find transportation to the doctor, the drug store and to the grocery store. It is also hard to afford rent.]

Family situation:

- "Group home" [I am living in a group home]
- "Group home" [I am living in a group home]
- "My son is in jail for totaling my car so I don't have his income to help" [My son is in jail, so I do not have his income to supplement expenses]
- "Maria head of household other family living with" [Maria is the head of household, other family member are living with her]
- "All children are grown up" [I had children, but they are grown up]

Housing needs:

- "Floor" [My house needs a new floor]
- "Flood insurance" [My house needs flood insurance]
- "Incontinent prob." [I need a house that can accommodate my incontinence]
- "Getting food in home" [I need help getting food in my home]
- "No central air, broke, need news" [My house needs a new central air unit]
- "Water leak (house)" [My house has a water leak that needs to be fixed]
- "Senior citizen housing affordable income based!" [I need access to income based senior citizen housing that is affordable]

- "Can't find people willing to accept section 8" [There are not enough landlords willing to accept Section 8 housing]
- "Car insurance, personal insurance" [I need car and personal insurance]
- "Buying house" [I need help buying a house]
- "I have plumbing and electrical repairs that need to be done on my home and am pretty much unable to pay for the repairs" [I cannot pay for the plumbing and electrical repairs my home needs]
- "No heat, space heater only fireplace is using a rick a week" [I do not have heat. I am using a space heater and a fireplace that uses a lot of wood]
- "CSL is taking my home of 21 years please help" [Country Squire Lakes (CSL, a housing community located in North Vernon, IN) is taking my home]
- "Homeless as of Nov 14th" [I am homeless as of November 14th, 2017]

Financial needs:

- "Dental/vision insurance" [I cannot afford dental or vision insurance]
- "Barely have enough money to pay bills" [I cannot afford my bills]
- "Identity was stolen" [My identity was stolen]
- "Floor and roof" [I need a new floor and roof]
- "My family and I are grateful for social problems and the assistance they give us. I have medicaid and medicare. We use snap, energy assistance and I'm on HUD trying to raise sons of my deceased daughter without the help we get it would be very hard to survive." ["My family and I are grateful for social services and the assistance they give us. I have Medicaid and Medicare. We receive SNAP and Energy Assistance, and I'm on Section 8 trying to raise the sons of my deceased daughter. Without the help we receive, it would be very hard to survive."]
- "Food utilities" [I cannot afford food or utilities]
- "Utilities" [I cannot afford my utilities]
- "Need to pay off bank account so I can open a new account" [I need to pay off my previous bank account, so I can open a new account]
- "Savings" [I need help with a savings account]
- "Savings" [I need help with a savings account]

- "Need help paying electric bill" [I cannot afford my electric bill]
- "Disabled and trying to pay rent and utilities on SS check 755 a month" [I am disabled and cannot pay all my bills with \$755 a month from Social Security]
- "Some time social security is not enough" [My Social Security check is not enough]
- "Paying rent and my bills with three kids to take care of" [I cannot afford to pay my rent and bills while taking care of three kids]

Other needs not listed on the survey:

- "Am 85- incontinent since stage 4 breast cancer. Chemo and Radiation hard to pay for incontinent pull ups and pads at least \$45 a month." [I am incontinent since having stage four breast cancer. I cannot afford Chemotherapy and radiation, and incontinence underwear and pads are at least \$45 each month.]
- "Transportation free" [Free Transportation]
- "Need a new couch, springs are broken" [I need a new couch]
- "Dentist that will accept Medicaid" [I need to find a dentist that will accept Medicaid]
- "House insulation" [I need housing insulation]
- "Help in monthly rent" [I need help with my monthly rent]
- "Medicare doesn't cover dental" [I need to find a dentist that will accept Medicaid]
- "Need help finding section 8 or HUD housing" [I need help finding section 8 or HUD housing]
- "Food" [I cannot afford food]
- "Help fixing roof, a car" [I need help fixing my roof and buying a car]
- "Drug rehab" [I need drug rehab]
- "I get \$15 a month in food stamps, need more" [I cannot afford food with \$15 a month in food stamps]
- "If I could get any type of dental care. Maybe I could do something to help you. Thanks so very much." [I need dental care. I could help you. Thank you very much]
- "Like this it get wood to help me to stay warm and help pay my light bill, thank you" [I need help getting wood to say warm; I need help paying my lighting bill. Thank you]

- "A home with a garage or large utility storage and minimal steps and less expensive heating. I have to depend on myself for all my needs. I really appreciate the energy assistance. Thanks." [I need a home with a garage/storage area with few steps. I need less expensive heating. I have to depend on myself for all my needs. I appreciate the Energy Assistance. Thank you.]
- "I have a 27 year old son, need Christmas. No one will give him anything because of his age. He has to have help at the time. He's just like a 6 month old baby." [My 27-year-old son needs something Christmas. He is too old for other programs, but he needs assistant at all times since he is just like a six-month old baby]
- "Help building a handicap ramp" [I need help building a handicap ramp]
- "I need help with electric bill" [I need help paying my electric bill]
- "I receive \$101 snap credit a month. I am a smart shopper but I am not a magician. I always have to use some of my RSS every month for food." [I need help buying groceries. \$101 is not enough and I have to use some RSS every month for food]
- "What I have to pay each month for water and sewage out in the country is ridiculous. I don't even get trash pick up with it. I do buy a county trash card which is reasonably priced at \$40 a year." [I cannot afford my sewage and water bills, since it is expensive for those who live in the country. I do not even get trash pickup included with that price. I purchase a county trash card, which is reasonably priced at \$40 per year.]
- "Public transportation" [I need public transportation]
- "I would like to sign up for section 8. I live on disability. Hard on my budget." [I need help applying for section 8 housing. I am on disability, and housing costs are hard on my limited budget.]
- "Eye care" [I need vision insurance]
- "Weatherization on my home" [I need help weatherizing my home]
- "I don't know how to answer these questions?" [I do not know how to answer these questions.]
- "Need help to do paperwork, make appt ASAP" [I need help with paperwork, I will make an appointment as soon as possible]
- "Don't know if I can have this [weatherization]" [I do not know if I am eligible for the Weatherization Assistance Program]

General comments about the survey:

- "OVO has helped me more than I can say! A wonderful program and I am so grateful I found it, thank you." [OVO has helped me more than I can say! A wonderful program and I am so grateful I found it, thank you.]
- "I love what the program does for me and how it has helped me live" [I love the benefits of the program and how it has change my lifestyle]
- "Thank you for what you do" [Thank you for what you do]
- "I don't know how to answer all of these" [I do not know how to answer these questions]

Partner Survey

The following pages consist of the original partner survey sent out to over 82 partner organizations and 26 (32%) responses were recorded. The survey was only sent out in an online format via Survey Monkey.



Community Assessment 2017 Service Providers/Partners

	O Jefferson County O Jennings County O Scott County
	O Other (Please specify:
What type of service	es do you primarily provide?
O Addiction Recov	rery O Advocacy O Arts and culture O Children's Services
O Community Sup	port O Disability Services O Education O Elder Services
O Emergency Assi	stance O Employment Services or Job Training O Food and Nutrition
O Health services	O Housing O Legal Services O Recreation O Religious Activities
O Youth Activities	and Mentoring
Please provide a l	orief description of your services:

For each of the following, please rate whether it is:

- 1=Lacking in our community
- 2=Available to most in our community but of poor quality or too costly
- 3=Available to most in our community and of acceptable quality
- 4=Available to most in our community and improving rapidly
- 5=Available to most in our community and of high-quality

Characteristic	1	2	3	4	5
Affordable Housing					
After School Programming					
Arts/Cultural Events	- 11:1	11 7 1		17.1	
Child Care					
Counseling and Mental Health Services	11 121	1131			
Dental Care for Adults		11.1	ii E		
Dental Care for Children					
Emergency, Police, & Fire Services					
Legal Aid Services					
Life Skills Training					
Medical Care for Adults					
Medical Care for Children				-	
Parent Support Services (support groups, workshops)					
Quality Public Education		11.			
Quality Preschools					
Recreational Facilities & Events					
Safe Streets					
Services for Children with Disabilities	-1 1-1			-	
Youth Services and Engagement				-	

WI	nat do you think is the main cause of poverty here in our community? Select only one.
0	Access to credit and bank services
0	Alcoholism
0	Child Abuse & Neglect
0	Community-wide or neighborhood health facilities
0	Crime
0	Drug abuse/addiction
0	Educational resources for children
0	Homelessness
0	Illiteracy
0	Income management
	Insured status, Medicare and Medicaid participation
0	Lack of affordable and/or quality housing
0	Lack of jobs
0	Language or cultural barriers
0	Life skills
0	Low motivation or low work ethic
0	Low wages
-	Not enough federal or state investment
0	Private assets (car, home, savings, insurance, 401k, education, or skills)
0	Racial/Ethnic Discrimination
0	Resources for adult learners
0	School system performance
	Service accessibility
	Teen pregnancy
0	Unemployment
	Workforce skills instruction and support
	And the second s
TOT.	
	ase think carefully about the spectrum of services that are offered in our community.
Ca	n you think of any services that are not offered, are insufficient, or could be improved?
_	

Please return this form to

Ohio Valley Opportunities 421 Walnut Street, P.O. Box 625 Madison, IN 47250

by November 17th, 2017

Partner Phone-Interview

This section contains the partner phone-interview script followed by an interview transcript. The Hanover College Consulting Team called 42 partners, only two of which was willing/available to provide an interview. Here are the interview notes from these two partners.

Partner Interview Script

- 1. Hello this is _____calling on behalf Ohio Valley Opportunities.
 - a. (If contact person answers) The reason for the call is to discuss your partnership with OVO. If you have a couple minutes I would love to discuss what you do for those in poverty (or area of service). Is this a good time for you? Or is there another time that would work better?
 - b. (If gatekeeper answers) Is (contact person) available? The reason for the call is regarding your services in connection with OVO.

2. Questions

- a. Basic Info:
 - i. What is your position/title within the organization?
 - ii. What county or counties do you serve?
 - iii. How long have you been serving the community?
 - iv. What is the average income for your clients?
 - v. How many people do you serve? Rough estimate?
- b. In-Depth Questions:
 - i. What are your most successful program(s) in regard to meeting the needs of the community that you serve? What makes these program(s) successful?
 - ii. Are there any programs that you offer or used to offer that were not as successful? Can you explain?
 - iii. What do you believe is the biggest problem to why people are in poverty in the area that you serve? Examples: drugs, alcohol, education, etc.
 - iv. Do you think there is a program that the community would benefit from? OR can you recognize a gap between what you offer and what the community needs?

November 10, 2017

Organization: Second Stories

Interviewee: Kim Taylor

a. Basic Info:

- i. What is your position/title within the organization? Executive
- ii. What county or counties do you serve? Trimble, Jefferson,

Jennings iii. How long have you been serving the community? 2 years

- iv. What is the average income for your clients? Below poverty line
- v. How many people do you serve? Rough estimate? 30-50

b. In-Depth Questions:

i. What are your most successful program(s) in regard to meeting the needs of the community that you serve? What makes these program(s) successful?

Baby Bucks rewards. Encourages parents to attend parenting classes for teenage or new moms and gives baby related rewards for it.

ii. Are there any programs that you offer or used to offer that were not as successful? Can you explain?

They are a new organization that has ben around for two years and are still experimenting.

iii. What do you believe is the biggest problem to why people are in poverty in the area that you serve? Examples: drugs, alcohol, education, etc.

Lack of education continues cycle of poverty, early pregnancy, and drugs.

iv. Do you think there is a program that the community would benefit from? OR can you recognize a gap between what you offer and what the community needs?

More child care and family activities in the community.

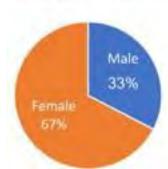
OTHER ANALYSIS

This section contains additional analyses not included in the final report.

Jefferson County
Analysis Scott County
Analysis Jennings
CountyAnalysis
Statistical Significance

Jefferson County Analysis





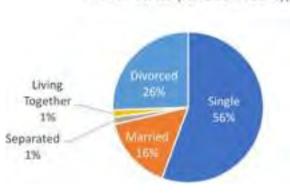
The gender information is based off of who filled out the survey and their gender.

19-30 3% 65 + 45%

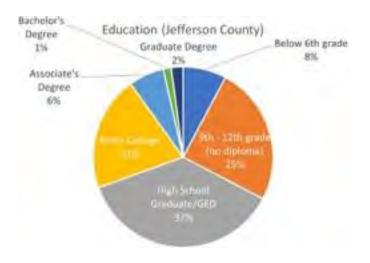
Age (Jefferson County)

The majority of the surveys returned were from clients 46 and older, while only a small percentage (3%) were from people ages 19-30. This data suggests there is likely a better way to reach the 19-30 age group. They do not turn in many paper surveys.

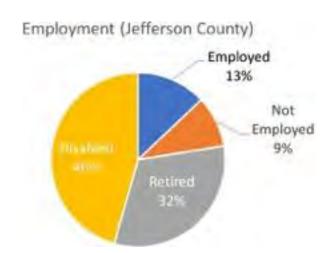
Marital Status (Jefferson County)



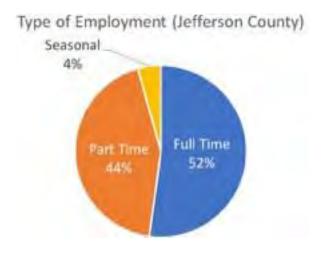
The majority of people in Jefferson County are unmarried. The second largest group of people are divorced. Only 16% of the population is actually married. This data could speak to the lack of opportunities for people to interact socially. This may be related to the need for recreational activities for adults.



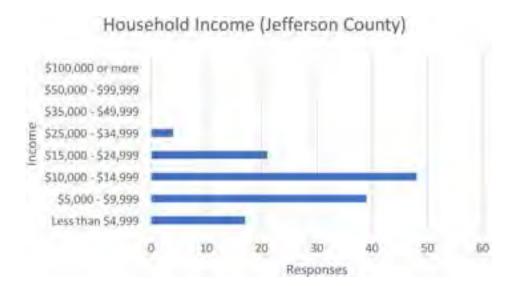
The majority of clients in Jefferson County only have a high school diploma or GED and the second largest percentage of clients did not graduate from high school. This supports the community need and recommendation for adult education programs and classes.



Only 9% of clients in Jefferson County are actually unemployed and only 13% are employed. This leaves 78% of people who are either retired or on disability. The amount of retired clients in the county is directly associated with the needs in the community such as disability services, medical care, and transportation.

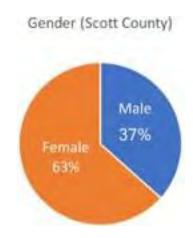


A good amount, 44%, of people in Jefferson County are only employed part-time. With Only 13% percent of people being employed, nearly half of them are not employed full-time.

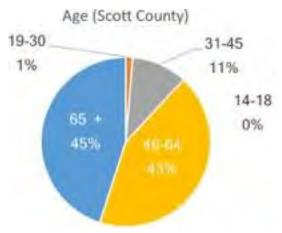


With better access to education, those underprivileged might have better opportunities with higher paying jobs in various industries.

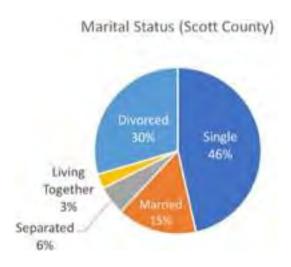
Scott County Analysis



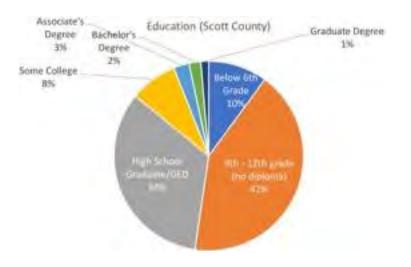
The majority of clients who completed and returned the survey from Scott County were female.



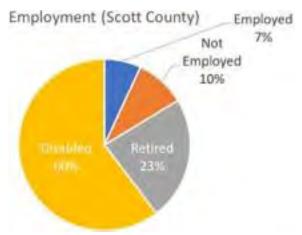
The 19-30 age group responses are even less in Scott County (1%) than they were in Jefferson County (3%). However, the amount of responses from the age groups 65 and older and 46-64 are much more similar in Scott County than in Jefferson County.



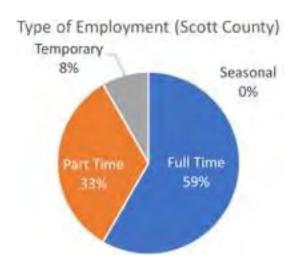
Again, the majority of people in the county are unmarried/single, implying a need for recreational activities.



The majority of people in Scott County do not have a high school diploma or GED.

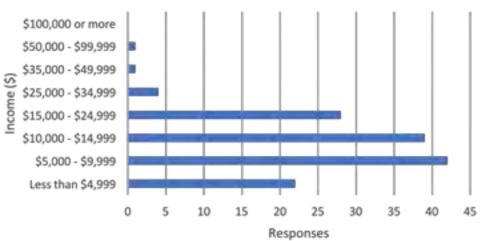


Only 7% of people in Scott County are employed which is 6% less than Jefferson County. Their retired population is 14% greater than Jefferson County.



Of the 7% of people in the county that are employed, 33% are only employed part-time. 8% of the employed population are only employed temporarily.

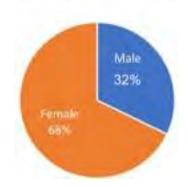
Household Income (Scott County)



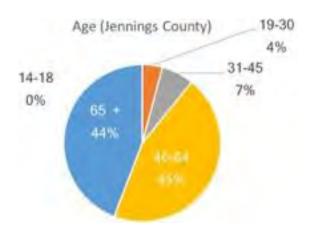
The annual household income in Scott County is slightly more varied than in Jefferson County. The majority of responses fall into the \$5,000-9,999 range, but many more respondents reported having an income in the \$15,000-24,999 and \$10,000-14,000 range in Scott County than in Jefferson County.

Jennings County Analysis

Gender (Jennings County)



Again, the majority of people who filled out the survey are female.

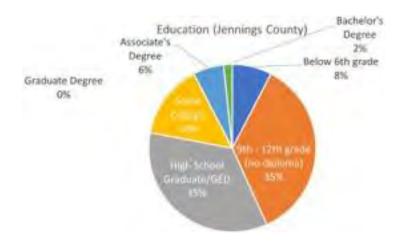


As seen in the other two counties, people who completed the survey in Jennings County are primarily older.

Marital Status (Jennings County)

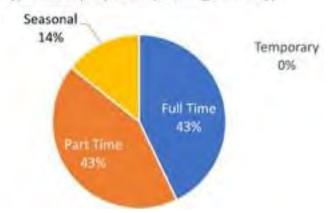


The majority of people in Jennings County are single/unmarried. However, Jennings County does have a slightly higher percentage of people who are married compared to the other two counties.

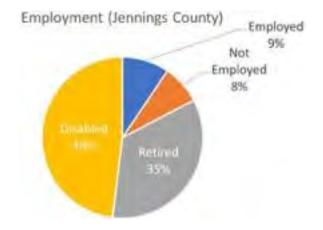


The majority of people in Jennings County did not go to college or have a high school diploma or GED.

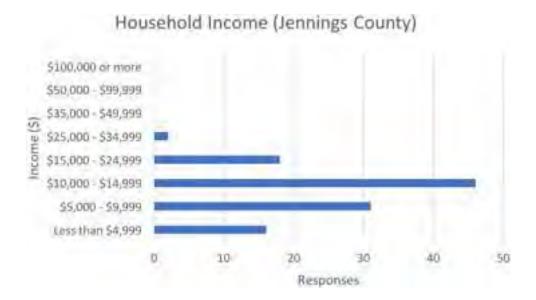




Of the 9% of people employed in Jennings County, 43% of them are only employed part- time.



Jennings and Jefferson County have a significantly lower percentage (~15%) of disabled respondents than Scott County.



The household income of Jennings County is much more comparable to Jefferson County.

Statistical Significance

The following charts are regressions and multiple regressions of various variables that are cross-tabulated. This type of analysis helps us determine if a relationship between two variables is significant and what the relationship between them looks like.

		Coeffi	cients			
	Unstand		Standardized Coefficients			
Model	В	Std. Error	Beta	1	Sig.	
(Constant)	4.557	0.059		76.771	0.000	
issue inability to pay for utilities	-0.075	0.022	-0.163	-3.488	0.001	
programs needed dental care	0.001	0.024	0.001	0.022	0.982	
programa- needed affordable housing	-0.059	0.028	-0.140	-2.149	0.032	
programs needed medical care	0.021	0.032	0.046	0.655	0.513	
housing needs repairs	-0.036	0.086	-0.021	-0.423	0.673	
financial needs home renter insurance	0.196	0,105	0.095	1.857	0.064	
financial needs having past due bills	-0.407	0,122	-0.187	-3.327	0.001	
financial needs low credit score	-0.109	0,112	-0.056	-0.974	0.330	
programs needed legal services	-0,011	0.030	-0.025	-0.360	0.719	

The chart on the left is a multiple regression of multiple variables and the age of the respondent. Not all of these variables are significant, but some are. At the 95% confidence interval, the need for affordable housing is significant and poses a negative relationship of .059. This means as age decreases, the need for affordable housing increases by .059 and vise versa. Also significant at the 95% confidence interval is the need low credit score. The relationship here is -. 109 which means that a low credit score increases the younger someone is.

The variables "inability to pay for utilities" and "having past due bills" are significant at the 99% confidence interval. Both variables have a negative relationship with age, meaning as the variable increases, the younger the person is likely to be and vice versa.

		C	oeffici	onts"		
		Unstandardized Coefficients		Standardized Coefficients		
Mo	del	В	Std. Error	Beta		Sig.
1	(Constant)	1.140	0.117	DC III	9.732	0.000
	insibility to pay for food	0.052	0.072	0,059	0.714	0.476
ĺ	access to food	0.014	830.0	0.014	0.207	0.836
	inability to pay for utities	-0.046	0.055	-0.059	0.841	0.401
ĺ	education needs child behavior concerns	0.541	0,429	0,071	1.260	0.209
	nducation needs money for higher education	-0.366	0.285	-0.069.	1.283	0.200
Ì	education needs obtaining school supplies	-0.348	0.475	-0.052	0.732	0.464
	education needs obtaining seasonal clothing	1.831	0.408	0,363	4.492	0,000
	financial needs home minter insurance	-0.162	0.212	-0.041	0.768	0.445
ı	financial needs low credit score	0.266	0.218	0.073	1.223	0.222
	financial needs having past due bills	0.418	0.238	0.101	1.746	0.082
	programs needed disability service	-0.039	0.042	-0.049	0.917	0.360
	services received healthwise	1.402	0,198	0,354	7.065	0,000

Only two variables are significant when cross- tabulated with "house" which represent "household size." The variable "children need seasonal clothing" is highly significant and poses a strong relationship of 1.83. This means the more people in a household, the stronger the need is for seasonal clothing.

The second variable, "Receives Healthwise," is extremely significant and also forms a strong, positive relationship with household size. The larger a household is, the more likely it is that the family receives Healthwise.

		C	oefficients	3"	4	
		Unstand		Standardize d Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	1,330	0,122		10.864	0.000
	inability to pay for utities	0.118	0.044	0,153	2.705	0.007

Still significant at a 99% confidence interval, a family's inability to pay for utilities shares a positive relationship with household size. As household size increases, it is likely that the family will have a greater inability to pay for utilities.

	Coefficients							
		Unstand	1,14	Standardize d Coefficients				
Model		В	Std. Error	Beta	t	Sig.		
1	(Constant)	3,442	0.071		48.751	0.000		
	services received healthwise	-0.442	0.169	-0.149	-2.615	0.009		

The relationship between clients who are using Healthwise and clients' level of employment is negative. This means that someone who is unemployed is more likely to receive Healthwise and vice versa. This relationship is highly significant at the 99% confidence interval.

		C	oefficient	3"	1	
		Unstandardized Coefficients		Standardize d Coefficients		
Model		В	Std. Error	Beta	1	Sig.
1	(Constant)	3,464	0.070		49,302	0.000
	financial needs having past due bills	-0.557	0.167	-0.189	-3.339	0.001

The need to pay bills on time and employment status share a beta of -.557 and is extremely significant. If someone is unemployed, it is more likely that they need help paying their bills on time.

		C	pefficients	3*		
		Unstand		Standardize d Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	3.500	0.072		48.756	0.000
	financial needs low credit score	-0.603	0.152	-0.223	-3.972	0.000

A strong, negative relationship exists between employment status and people who have a low credit score. People who are unemployed are more likely to need help raising their credit score.

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