

OHIO VALLEY OPPORTUNITIES

2020 Community Needs Assessment



Introduction

Every three years, Community Action Agencies across the country take a close look at what is going on in their communities. There are many challenges facing Indiana communities right now, and no single organization can meet all the needs. This community needs assessment offers a look at how our neighbors are faring and the challenges that are holding them back. In partnership with leaders in our community, we can work together to make sure that everyone in this part of Indiana has the chance to reach their full potential.

Ohio Valley Opportunities, Inc. (OVO) is a Community Action Agency formed on October 11, 1965 in Madison, Indiana. For 55 years, OVO has led the way in developing innovative programs to meet the needs of the elderly, disabled, and families with children in three Indiana counties. Low-income individuals in the service area of Jefferson, Jennings, and Scott Counties face many barriers to self-sufficiency. Due in part to the rural composition of the area, an important element is that of accessibility, in terms of ease of access services and activities. OVO addresses this issue in part by having Resource Centers in each of our three service counties.

OVO still believes in the mission it started with more than 50 years ago: to help reduce the barriers that prevent the low-income population from reaching self-sufficiency. OVO's programs and services help people reach goals that include securing and maintaining employment, managing income, improving nutrition, securing adequate and affordable housing, assisting in crisis situations, creating linkages to other community agencies, and ultimately to achieving self-sufficiency. OVO provides integrated services that complement the workforce

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development and human service systems, involving communities in the design of delivery services.

Executive Summary

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

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

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

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

Among the most notable statistics, they revealed:

- **80%** of respondents reported that they were “just getting by” or “finding it difficult to get by” financially.
- **40%** of respondents reported that they are worse off financially since the COVID-19 pandemic began
- **89%** of respondents reported that they did not have emergency savings. Only 34% reported having a savings account and 8% an account designated for retirement savings.
- **50%** of respondents did not know their credit score. Among those who shared their score, the median score was 580. Help to improve credit score was listed as the top assistance needed to be able to buy a home.
- Approximately **1 in 8 respondents** had more than \$10,000 in student loan debt.
- Only 49% of respondents reported that they are not behind on debt. **Nearly 1 in 3 respondents had overdue medical debt.**

¹ Rank, 2006

² Rynell, 2008

³ Rynell, 2008

⁴ Kim, Wilmarth and Henager 2017

- The top reasons individuals did not complete a degree beyond high school were **having to take care of children** and **struggling to meet basic needs**.
- **42%** listed a health issue as a barrier to working or working more, and 12% said a health issue limited their spouse/partner from working or working more.
- **Approximately 1 in 10 respondents experienced a layoff due to COVID-19.**
- **1 in 4 respondents** was very or somewhat dissatisfied with the quality of their housing.
- **14%** of respondents reported “my car is unreliable/frequently breaks down,” and 36% struggle to afford car maintenance and repairs while 33% struggle to afford gas.
- In terms of mental health, **36%** of respondents reported experiencing frequent worrying, and **65%** of respondents said their stress level has increased since COVID-19.
- All of the counties in the service area had median incomes below the statewide median household income of \$54,325.

Key Statistics from Secondary Sources⁵

POPULATION

- The OVO service area counties had a combined population of 83,707; 39% (32,237) of these people lived in Jefferson County; 33% (27,727) of these people lived in Jennings County; 28% (23,742) of these people lived in Scott County. The population of each county is listed in Appendix 4.
- The population of the OVO service area declined in the five years from 2013 to 2018 by 1%. The population of Jefferson County declined by less than 1%; the population of Jennings County declined by 2.11%; the population of Scott County declined by 1%. During this same timeframe, the statewide population grew 2%.

DEMOGRAPHICS

- Just over 1% of the total population of the OVO service area is African American. The highest proportion of African Americans resides in Jefferson County (2%). Jennings County has the second highest with 1% and Scott has the third highest with 0.3%. The service area figure is well below the state percentage of 9%.
- OVO’s service area has just over 2,000 Hispanic/Latino residents, most of whom reside in Jefferson County (876). 663 Hispanic/Latino residents reside in Jennings County and 521 Hispanic/Latino residents reside in Scott County. In total, Hispanic/Latino residents make up 2% of the population of the area, compared to 6.8% statewide.
- 23% of OVO’s service area population is people over 60, which is slightly lower than the statewide percentage of 24%. In fact, each county in the service area, Jefferson, Jennings and Scott Counties each have 23% of county residents that are people over 60.

SERVICE AREA POVERTY

- The median household income in each of OVO’s service area counties ranged from about \$47,000 to \$51,000. Jefferson County had a median household income of \$51,119; Jennings County had a median household income of \$49,801; Scott County had a median household income of \$47,123. All of the counties had median incomes below the statewide median household income of \$54,325. Scott County was the only county to have its median income go down (in real dollars) since 2013, declining in value by just over \$1,000.
- Nearly 35% of households in the service area earned below \$35,000 a year. 34% of Jefferson County households earned below \$35,000 a year; 33% of Jennings County households earned below \$35,000 a year. Scott County had the highest rate of households earning below \$35,000 a year with 38% of households.

⁵ CAA Secondary Data Tables are in Appendix 4. Also, it should be noted that throughout the report percentages are rounded to the nearest whole number.

- The OVO service area counties had 12,088 people in poverty, 15% of the area’s population in 2018. These numbers have declined considerably over the last 5 years (down nearly 9% since 2013). However, it is important to note that because of population size, the 2018 American Community Survey’s 5 year averages are the most recent data available. Additionally, the pandemic’s economic impact on the service area are not yet known.
- The poverty rate in the OVO service area was higher than in Indiana as a whole (13%). All of the service area counties were above the state average. Both Jefferson County and Jennings County had a poverty rate of 15%. Scott County had the highest poverty rate with about 16%.
- Among children, 4,141 (under the age of 18) were living in poverty in the OVO service area in 2018. Jefferson County had 23% of children under 18 living in poverty; Jennings County had 21% of children under 18 living in poverty; Scott County had 24% of children under 18 living in poverty.
- The female poverty rate for the service area was higher than the poverty rate for males, 17% compared to 13%. This was true for each of the service area counties (Jefferson – female 18%, male 12%; Jennings – female 16%, male 13%; Scott – female 17%, male 15%).
- The American Community Survey of the U.S. Census Bureau estimates that 25% of the minority population of OVO’s service area population is living in poverty, compared to 15% for white residents. However, it is important to be cautious when drawing conclusions from these estimates because the sample sizes were too small to produce reliable estimates. The possible range for minority residents in poverty is less than 1% to 37% and for white residents it is 12% to 18%.
- As with race, the sample sizes were too small to be able to rely on the estimate of Hispanic/Latino residents of the service area who were living in poverty. While the official estimate is 45%, the possible range is 15% to 74%.
- The Self Sufficiency Standard, a detailed calculation of the amount of income a family needs to meet all its basic needs, generally finds that families need twice the federal definition of the poverty level, or 200% of the poverty level, to meet their basic needs. When we consider this calculation, actual numbers and percent of people who need assistance increase dramatically.
- In the OVO service area, over 28,000 people lived below 200% of the Federal Poverty Level (FPL) in 2018 or 36% of the entire population. These individuals were split evenly across the counties in the service area. Jefferson County had the most individuals in this category with over 10,000 people (35%). Jennings County had 9,656 (35%), and Scott County had 8,600 residents who were low-income with just under 37%. The number of low-income residents did decline by 13% since 2013. However, each county in the service area was over the 2018 statewide rate of 32%. Additionally, we should expect major increases in the number of people who are low-income in the aftermath of the COVID-19 pandemic.

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those Ohio Valley Opportunities (OVO) served in 2019.

- | | |
|---|--|
| <ul style="list-style-type: none"> • OVO served 7,885 individuals and 3,942 households in 2019. • Clients served included 880 children ages 0 to 5 years, 908 children ages 6 to 13 years, and 388 children ages 14 to 17 years. Together these individual children were over 28% of all the people | <ul style="list-style-type: none"> • OVO served. The childhood poverty rate for the three counties in OVO’s service area was 26%. • In 2019, OVO documented serving 1,375 individual adults aged 60 or over, which is 22% of the total clients served who reported their age. • 81% of households served in 2019 had incomes below 50% of the federal poverty guidelines. |
|---|--|

- Households served were generally small; households with one, two, or three people accounted for 70% of households served. The average size of OVO households was 1.2 in 2019.
- 52% of the 3,942 households served lived in rental housing.
- 534 single parent female households accounted for 14% of all households served.
- Among the 7,885 people served, 5,925 or 75.1% were White; there were 86 African American people served or 1% of those served. 1,809 people were served of Hispanic/Latino origin, which was 23% of the total.
- 20% of persons over age 25 who were served in 2019 had less than a high school diploma or GED. Only 8% of household heads had two or more years of post-high-school education.

SURVEY VALIDITY

From September to October 2020, researchers sent surveys via text and email to financially vulnerable households in OVO’s service area. The OVO household survey had 521 unique survey attempts, with 297 completed, providing a 95% confidence level and a 5.47 confidence interval. Respondents were more likely to be female, White, and have a disability and less likely to be Hispanic or Latino/a than OVO’s typical client population. Therefore, caution should be taken in interpreting the survey results as representative of the overall client population. A comparison of the demographics of those who completed surveys, versus the demographics of the people served by OVO can be found in Appendix 1.

GENERAL WELL-BEING

The median monthly income among those who reported their income (293) was \$1,270/month. Disproportionately, respondents reported that they were “just getting by” or “finding it difficult to get by.”

WELL-BEING	U.S. Population (2019)	OVO
Living Comfortably	36%	2%
Doing OK	39%	18%
Just Getting By	18%	42%
Finding it Difficult to Get By	6%	38%

COVID-19 resulted in massive job losses for many Hoosiers and placed additional burdens on households as schools and child care facilities closed. From March through September, there were 13,479 initial unemployment insurance claims in the OVO service area.⁶

- 40% of respondents felt their household was worse off financially since COVID-19, while 58% said they were “about the same.” Just seven respondents (2%) reported that they were “better off.” Asked to explain their answer, respondents shared a number of responses, including:
 - I got laid off and became very ill and I’m currently unable to work.
 - Before COVID, we could do an odd job to help with groceries or a necessity, but now can’t be in the situation of exposure.
 - Food is much more expensive.
 - I’ve had to miss work for having a low grade fever or because one of my children has a fever. I don’t send my child to a sitter out of concern for possible infection so I’ve changed shifts which left a gap in pay.

⁶ Indiana DWD Unemployment Data

ASSISTANCE	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	55%	11%
Housing Assistance	21%	16%
TANF	1%	4%
Child Care Assistance	3%	5%
Stimulus	79%	6%
Unemployment	12%	5%

- In September 2020, there were only 99 families in OVO’s service area who were program participants in Temporary Assistance for Needy Families (TANF). **Although this is a nearly 21% increase over September of 2019, it still seems very low given that more than 3,000 families served by OVO had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.**⁷
- Also in September 2020, 4,034 families were receiving SNAP benefits. This is an increase of 9.2% since September 2019.

Asked what could be done to make these programs work better, respondents offered a number of suggestions, including:

- Another stimulus check could save me, but they are taking so long. If they don’t pass one soon and quickly send it out, it might be too late.
- Increase food stamps.
- Help with prescriptions.
- I can use Section 8 housing assistance.
- YES. The stimulus payment should have been payable via prepaid card. A paper check for someone without ID is useless! I STILL can’t obtain ID, so banks won’t cash it.

Since August 2018, Indiana’s Family and Social Services Administration has been asking applicants for public assistance to fill out an optional well-being assessment. The assessment includes 10 “yes or no” questions (see

WELL-BEING ASSESSMENTS ⁸	% of Assessments Completed
<i>Total assessments completed in OVO service area: 4,161</i>	
Not enough money for food in the last 12 months	55%
Utilities shut off in last 12 months	29%
Fear of not having stable housing in next 2 months	27%
Problems getting child care	14%
Cost prevented seeing doctor in the last 12 months	33%
Transportation prevented seeing doctor in the last 12 months	26%
Need help reading hospital materials	17%
Fear of being hurt at home	8%
Actively seeking work in last 4 weeks	36%
Not engaged in regular exercise	38%

⁷ Department of Family Resources, Family and Social Services Administration. 2020. Monthly Management Report, Scott, Jennings and Jefferson Counties, Sept. 2020. Service Data , State of Indiana.

⁸ Family and Social Services Administration, State of Indiana. 2018. *Hoosier Health and Well Being Atlas*. August. Accessed November 23, 2020. <https://www.in.gov/fssa/hoosier-health-and-well-being-atlas/>.

table). In the counties served by OVO, more than 4,000 applicants for public assistance have filled out FSSA’s well-being assessment⁹

EDUCATION

The table below shows how respondents compare to OVO’s client population and the service area population on educational attainment.

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served	ACS Data for Service Area
Some K-12 school, no diploma	12%	35%	13%
High school diploma / GED / alternative credential	44%	52%	44%
Some college, no degree	26%	6%	20%
Associate’s degree	13%	8%	8%
Bachelor’s degree	4%		14%
Master’s degree or higher	1%	Unknown	

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

1. Had to take care of children (26%)
2. I struggled to meet basic needs like housing and food (16%)
3. Tuition was too expensive (14%)
4. I wanted to work (13%)
5. I simply was not interested in college (9%)

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY¹⁰

Within the service area, Scott County had the highest rate of residents that did not have a high school diploma or its equivalent with 16% (Jefferson 10%, Jennings, 15%). Jennings County had the highest percentage with *only* a HSD/HSE (46%) and the lowest percentage of those with a bachelor’s degree or higher (11%).

Spotlight on a Community Need

All counties in the service area could benefit from increased referrals to literacy or adult basic education programs for their adult constituents.

⁹ FSSA’s Well Being Atlas lays out the responses to 10 optional questions that were added to all online applications for health coverage, the Supplemental Nutrition Assistance Program, and Temporary Assistance for Needy Families. These responses have been building since August of 2018 and are added to on a rolling basis.

¹⁰ CAA Secondary Data Tables, “Education”

FINANCIAL SERVICES, SAVINGS, AND DEBT

89% of respondents reported that they did not have emergency savings and 6% preferred not to answer. Of the 5% who reported that they did have emergency savings, the median amount saved was \$300.

ACCESS TO MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	78%
Savings Account	34%
Credit Card	22%
Retirement Savings Account	8%

- 7% of respondents reported that while they have some retirement savings, they worry that they will not have enough saved to live comfortably throughout their retirement.
- 50% of respondents reported that they do not know their credit score. Credit scores play a role not only in ability to access credit, but also in employment decisions, insurance costs, and rental housing. Of those who were willing to share their credit score, the median score was 580.

97%
of survey respondents reported that they do not have any retirement savings

ALTERNATIVE FINANCIAL SERVICES

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

ALTERNATIVE FINANCIAL SERVICES	Never	Once or Twice	Three or Four Times	5+ Times
Money Order	67%	11%	1%	2%
Check Cashing	84%	13%	3%	3%
Payday Loan (Storefront)	88%	6%	3%	2%
Pawn Shop Loan	90%	7%	2%	0%
Tax Refund Advance	95%	4%	N/A	N/A
Payday or Installment Loan (Online)	95%	3%	0%	0%

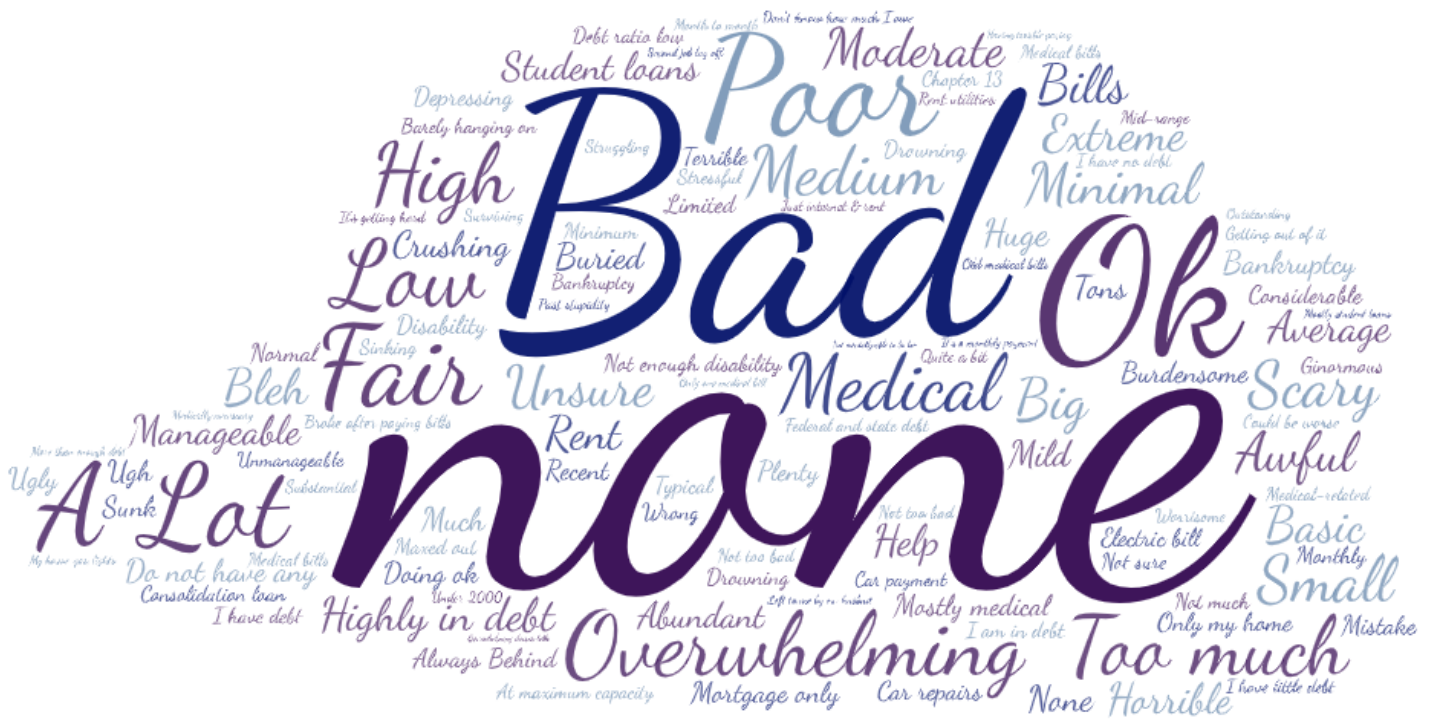
DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 65% reported “I wouldn’t be able to pay for the expense right now,” while 8% said they would use cash or its equivalent (savings or a credit card paid in full). Nationally, 63% of adults in 2019 said they would use cash or its equivalent.
- Asked about their strategies for dealing with the expense, clients responded:

STRATEGIES FOR EXTRA EXPENSES	U.S. Population (2019)	OVO Respondents
Put it on my credit card and pay it off over time	15%	12%
Using money from a bank loan or line of credit	3%	2%
By borrowing from a friend or family member	10%	26%
Using a payday loan, deposit advance, or overdraft	2%	4%
By selling something	7%	17%
Put it on my credit card and pay it off over time	15%	12%

DEBT

We asked respondents to use a word or short phrase to describe their debt. Below are the words participants chose, with words/phrases chosen more often appearing larger.



CURRENT DEBT*

DEBT SOURCES & AMOUNTS	\$0	< \$500	\$500 - \$1,000	\$1K to \$10K	> \$10K
Medical	28%	9%	8%	17%	7%
Student	64%	1%	1%	11%	12%
Car	65%	1%	3%	12%	8%
Credit Card	58%	8%	6%	10%	4%
Personal	78%	2%	3%	5%	1%
Payday	85%	4%	1%	0%	0%

* Rows may not add up to 100% because "Not sure/prefer not to say" was given as an option.

DEBT IN DELINQUENCY	Survey
Medical	32%
Student	15%
Car	6%
Credit Card	13%
Personal	3%
Payday	3%

credit file had a debt in collections.

51% of respondents reported that they are BEHIND on paying back debt. Falling behind on debt can lead to damaged credit and added fees. Prior to the pandemic, nearly one in three Hoosiers with a

151 respondents or
51%
 reported that they could not pay all of their bills in the month of the survey.

Spotlight on a Community Need

Assisting individuals with the tools and knowledge they need to manage debt, build savings, and boost credit scores may go a long way to improve financial security.

EMPLOYMENT

29% of respondents reported that they were employed, and 10% reported that a spouse or partner was employed.

- 9% reported they could not find a job for themselves, and another 6% reported their spouse/partner could not find a job. Of these, three reported that both they and their spouse/partner could not find a job.
- 5% of respondents said their employer would not give them more hours and 3% said their employer would not give their spouse/partner more hours.
- 9% said lack of child care was a barrier to working more, and 4% reported lack of child care was a barrier to their spouse/partner working more.
- **42% listed a health issue as a barrier to them working more, and 12% said a health issue limited their spouse/partner from working more.**
- 12% reported that attending school or training limited how much they could work, and 1% said school or training limited how much their spouse/partner could work.
- 9% reported a lay-off due to COVID-19 and 6% reported their spouse/partner experienced a lay-off due to COVID-19.
- 12% are afraid to work because of COVID-19 and 4% report their spouse is afraid to work due to COVID-19.
- 10% work two jobs themselves, and 4% reported their spouse works two jobs.

Of those who work, a significant proportion have schedules that vary based on their employers' needs. Irregular scheduling can pose challenges, particularly for families that must arrange child care.

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	74%	55%
Schedule varies, primarily at my / my partner's request	2%	2%
Schedule varies, primarily based on employer's needs	24%	42%

In 2018, 31% of residents in the service area were working in occupations in manufacturing, logistics, and transportation. The second highest for the service area was in “management, business, science and the arts.”

OCCUPATION BY COUNTY	Jefferson	Jennings	Scott	Area Totals
Management, Business, Science and Arts	31%	23%	23%	25%
Service	15%	15%	13%	15%
Sales and Office	16%	20%	21%	19%
Natural Resources, Construction and Maintenance	10%	11%	9%	10%
Production, Transportation and Material Moving	28%	31%	34%	31%

The average number of unemployed people in the service area in 2019 was 1,338 or about 4%. This is a sharp contrast to the nearly 13,500 initial UI claims seen in the service area from March through September. The “continued claims” for the month of September 2020 were 5,729 for the service area with Jefferson County having the most. The top two industries represented in these continued claims are Manufacturing and Accommodation/Food Service.

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	810	14%
Admin., Support, Waste Mgt. and Rem. Services	721	13%
Agriculture, Forestry, Fishing and Hunting	0	0%
Arts, Entertainment and Recreation	182	3%
Construction	259	5%
Educational Services	62	1%
Finance and Insurance	23	0%
Health Care and Social Services	469	8%
Information	32	1%
Management of Companies and Enterprises	14	0%
Manufacturing	1482	26%
Other Services (Except Public Administration)	149	3%
Professional, Scientific and Technical Services	79	1%
Public Administration	42	1%
Real Estate and Rental and Leasing	35	1%
Retail Trade	538	9%
Transportation and Warehousing	186	3%
Unknown Industries	509	9%
Utilities	0	0%
Wholesale Trade	137	2%

HOUSING

Respondents reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Currently without housing	0%
Live with family or friends (not an owner or listed on the rental contract)	6%
Other (please specify)	3%
Own a home free and clear (without a mortgage or loan)	7%
Own a home with a mortgage or loan	21%
Own a mobile home with or without a mortgage, and pay lot rent	7%
Own a mobile home with our without a mortgage on land that I own	5%
Rent a home, apartment or other housing	53%

Median monthly housing cost: \$420, which is 33% of the median monthly income reported. Individuals who pay over 30% for housing are considered housing cost-burdened. According to housing cost-burdened data from the American Community Survey, across the service area, 40% of renters were paying 30% of their household income on rent.¹¹ Scott County had the highest rate with 44%.

Among those who rated each feature, clients offered the following assessment of their housing situation:

HOUSING SELF-ASSESSMENT	Very or Somewhat Dissatisfied	Very or Somewhat Satisfied
Overall quality of neighborhood	18%	75%
Quality of local schools	8%	51%
Safety of neighborhood	19%	77%
Quality of other neighborhood features (e.g., stores, parks)	23%	67%
Overall quality of your housing	25%	69%
Cost of your housing	21%	68%
How close it is to work or school	7%	46%

*Rows may not add up to 100% because "Not applicable" was given as an option.

Asked what else mattered to them about their current housing, respondents said:

- I need something in my house fixed due to my breathing and cannot afford it.
- Having a downstairs would be great. I would love a safer neighborhood.
- Grocery shopping options
- Handicap accessibility
- Have a great, understanding landlord
- Not having to mow, shovel snow, or pay for repairs.
- It would be wonderful to have a grocery store closer and public transportation.
- My furnace is so old. Needs frequent repairs.
- I want a house that is big enough to accommodate all of us without 5 kids sleeping in one room.
- Need more houses to rent for low-income folks. I wish to have a yard and privacy.
- Parking. There is nowhere for family, friends, or my nurse to park when visiting.

¹¹ CAA Secondary Data Tables, "Rent, SNAP, TANF"

- Parks
- Pet friendly
- Safety of the children needs to be better in this neighborhood
- A fenced in backyard
- Transportation
- Yes, getting windows and cracks fixed.
- 7% of respondents said receiving an eviction notice contributed to them leaving their last residence.
- To buy their own home, respondents thought these would be most helpful:
 1. Help to improve credit score
 2. A low-interest loan
 3. Help to find an affordable home
 4. Help to make repairs
 5. Reduce the amount of other debt you owe
- Of those who have had trouble renting, respondents reported that these factors contributed to their challenges:
 1. Money for a security deposit (79%)
 2. Bad credit (38%)
 3. All the places I can afford are unsafe, unhealthy, or too small (38%)
 4. Not sure how/where to look (21%)
 5. Eviction on my record (11%)

Spotlight on a Community Need

Use census tract data to target housing developments or recruit participants in housing related programming from the most housing costs burdened tracts in Scott County in particular. Investing more in credit repair services will benefit many members of the community.

TRANSPORTATION

- 81% of respondents reported owning a vehicle.
- 8% of respondents do not have a vehicle and need one.
- 5% report “my car payment is too high.”
- 10% have to share a vehicle with other family members.
- 7% of respondents have had a car repossessed.

Maintenance and Repair

- 14% report “my car is unreliable/frequently breaks down,” and 36% struggle to afford car maintenance and repairs. 33% struggle to afford gas.
- Transportation challenges led to difficulty:
 - Applying for/accepting a job (9%)
 - Working a scheduled shift / arriving to work on time (9%)
 - Attending school / classes (3%)

- Getting children to/from school on time (6%)
- Visiting the doctor (25%)
- Buying groceries (21%)
- Accessing child care (1%)

Other Comments:

- I had to reschedule doctor appointments because repairs took the money that I would have had to pay for the doctor appointments.
- My car is no longer running so it makes it hard on me to get places.
- Difficulty getting prescriptions and anything that requires transportation

HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	45%
Insurance through a marketplace plan	0%
Insurance through my employer	10%
Medicare	31%
No insurance	4%

- When looking at the overall service area residents, a much higher percentage of residents received insurance through their employers (65%) than was the case among survey respondents. However, the residents of the service area also have a higher uninsured rate 9% compared to 4% of respondents. This could indicate that OVO has helped its customers access insurance options such as HIP and Medicaid. Jennings County had the highest uninsured rate with 10%.¹²
- **Cost** was listed as the most significant barrier.
- In terms of **health issues**, respondents expressed concerns about:
 - Diabetes (38%)
 - Heart disease (30%)
 - Cancer (19%)
 - Prenatal care (1%)
 - Receiving services for a loved one with a disability (4%)
 - Substance abuse (8%)
 - Mental health (28%)

Other Concerns:

- Anxiety, depression, bipolar, PTSD
- Anxiety, depression, pain
- Arthritis of the spine
- Autistic child
- Boyfriend on oxygen has hard time breathing. Lupus, rheumatoid arthritis, fibromyalgia, Raymond's disease, deteriorating of the spine, and hip replacement
- Breathing issues, arthritis, lower back issues

¹² U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates, Table S2701

- Chronic back pain, thyroid disorder
- Daughter has severe learning difficulties plus ADHD
- Dental-no one cares
- I am disabled and I cannot work. I have fibromyalgia, severe COPD, severe thyroid trouble, and arthritis in my bones.
- I am extremely compromised by a neck/shoulder injury and have full blown fibromyalgia.
- Kidney dialysis
- Liver failure, Lupus
- Lupus causing other disorders
- Meniere's
- My kidney disease
- Myasthenia Gravis, Spinal Stenosis, Bowel Obstruction
- Need knee replacement
- Osteoporosis
- Physical disability
- Seizures caused by unknown factors
- We are handicapped.

MENTAL HEALTH

- Over the past month, 15% of respondents have been bothered or unable to stop or control worrying more than half the days and 21% have been unable to stop or control worrying every day.
- Over the past month, 14% of respondents have been bothered by having little interest or pleasure in doing things more than half the days, and 13% have had little interest or pleasure in doing things every day.
- **65% of respondents** said their stress level has increased since COVID-19.

CHILD CARE

- One in four respondents reported that they had a child in need of care. Across the service area nearly 26% of kids under 5 were in poverty.¹³ **Among respondents needing child care**, most needed first shift, with after school care second.

CHILD CARE NEEDS	Percent of Survey Respondents
First Shift	57%
Second Shift	18%
Third Shift	4%
Weekends	18%
Before School	14%
After School	36%
Highly Irregular Hours	7%
Other	4%

- Of families who needed or used child care, top concerns were:
 1. I cannot find care that is affordable (18%)
 2. I worry that my current care arrangements aren't meeting my child developmental/learning needs (11%)
 3. My current care is unreliable (7%)
 4. **According to the *Child Care Desert* report from the Indiana Business Research Center¹⁴ there were 7 "low capacity" census tracts and 2 census tracts that are child care desert.¹⁵**

¹³ CAA Secondary Data Tables, "Poverty"

¹⁴ Early Learning Indiana & The Indiana Business Research Center. 2019. Deserts and Hubs: Child Care Access Across Indiana-An ELI Story Map. Study, Indianapolis: INContext. <http://www.incontext.indiana.edu/2019/jan-feb/article2.asp>

¹⁵ From report linked above: To be considered a "child care desert," a tract must meet the original CAP threshold of at least three children for each child care space, as well as both of the following criteria:

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

FOOD INSECURITY

A significant number of respondents reported that they could not get enough food to eat – or not the kinds of foods they wanted - in the week of the survey:

- 49% of respondents said they “couldn’t afford to buy more food”
- 10% said they “couldn’t get out to buy food (e.g. because of transportation or health issues)”
- 8% said they were afraid to go out
- 3% said they couldn’t get groceries or meals delivered
- 10% said stores near them didn’t have the foods they wanted

As of September 2020, more than 4,000 households were receiving SNAP benefits, a 9% increase over 2019. In 2018, more than 7,000 kids were on Free and Reduced Lunch, 55% of all school aged kids in the service area.¹⁶ This indicates that while the pandemic has certainly exacerbated food insecurity, it was a problem that pre-dated the COVID-19 public health crisis.¹⁷

CONNECTIVITY

CELL PHONES

- 68% of respondents have a cell phone with unlimited minutes/data vs 27% with limitations. 4% did not report having either.

LAND LINES

- 13% of respondents have a land line

COMPUTER/LAPTOP

- 34% of respondents have a computer or laptop

INTERNET

- 34% of respondents report having fast, reliable internet versus 22% with slow/unreliable internet.

According to the 2018 American Community Survey, 11% of the residents across the service area had a computer but did not have internet at all, 17% had a computer but ONLY had a cellular data plan for their internet. Only 12% did not have a computer. This is a much lower rate than what was reported by our survey.

Spotlight on a Community Need

Many community members need help with access to digital assets like computers and . Solutions could include purchasing assets on their behalf, but also a loaning out or rental programs.

-
- Presence of jobs: Indiana’s ratio of labor force to jobs is 0.76. A tract can be labeled a desert if that tract is at least 75% of this mark (i.e., a ratio of labor force to jobs in the tract of 0.57).

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

¹⁶ CAA Secondary Data Tables, “Rent, SNAP, TANF”

¹⁷ Department of Family Resources, Family and Social Services Administration. 2020. Monthly Management Report, Scott, Jennings and Jefferson Counties, Sept. 2020. Service Data , State of Indiana.

COMMUNITY RESOURCES

We asked survey participants “What are other places in the community that individuals can turn to for help besides OVO?” They answered:

- 211
- Food banks
- Churches
- Salvation Army
- House of Hope
- Township offices
- Clearinghouse
- FSSA
- Cradle
- United Way
- WIC Office
- Food giveaway
- St Vincent De Paul
- Goodwill
- Thrive Alliance
- Gleaners
- Good Samaritan
- Wayside Inn
- Hanover Township
- Lifespan
- River Valley Resources
- Red Cross
- Jesus Closet
- Work One
- Red Cross
- The Rock

Spotlight on a Community Need

Notably, many respondents wrote “not sure” or “I don’t know,” suggesting there are many who may need support but feel unsure of where in the community to turn. More promotion and marketing services in the community may help.

COMMUNITY NEEDS

On a scale of 1-5, with “1” being “not needed” and 5 being “needed very much,” respondents rated the following services. Numbers shown are the average score for each option. Based on the results below, the Top 5 Community Needs are:

1. Programs and activities for youth,
2. Good jobs with higher wages and benefits,
3. Addiction treatment services,
4. Second-Chance hiring for those with a criminal record, and
5. Assistance with legal services.



Ranking of community needs from 1-5, with “1” being “not needed” and 5 being “needed very much, the number in white at the end of each item is the average across all respondents.

Feedback on OVO's Service Delivery

FEEDBACK FROM SURVEY RESPONDENTS

SERVICES RESPONDENTS USED	Total Number of Survey Respondents
Energy Programs (EAP and Weatherization)	284
Weatherization Assistance Program	75
Housing Choice Voucher Program	39
Head Start	32

Respondents provided the following ratings and suggestions for OVO staff:

ASSESSMENTS OF STAFF	Poor or Fair	Good or Excellent
The way staff treated you	8%	92%
The reliability of the program staff in doing what they said they would do	10%	90%
The timeliness of program staff in responding to your questions or needs	10%	90%
The knowledgeability of program staff	8%	92%

Feedback:

- OVO has been the best resource locally.
- Can't wait to see the change in my bills. I know that they will decrease in price and for that I'm going to thank you in advance.
- Energy assistance is a life saver for me.
- I can't explain how important it is to help people like you do. Sometimes it is what gives hope in what seems to be a hopeless situation!
- I very much appreciate help with utilities. Disability is barely enough to get by on.
- I very much appreciate the services you have provided me. It makes such a big difference in my life. Thank you.
- I was very pleased because your staff acknowledged my hearing problem and treated me with respect, which is more than I can say for other companies. At OVO, I didn't have to keep repeating myself or say that I'm hearing impaired. Thank you so much; that meant the world to me.
- Make them more known to the public.
- More utility assistance because of COVID.
- Need more opening for people wanting homes
- Our community is truly blessed to have Ohio Valley Opportunities and staff here to help the many families in our county and other surrounding counties. OVO reaches out to people in need and they are compassionate about helping others.
- OVO is great. Wish they could receive more government money to help more, but what they do pay helps our family tremendously.
- OVO staff never makes me feel less than or beneath them. They actually help when they say they are.
- So appreciate all the work you did in our home, and the professionalism and timelines of your employees. We are now warm in the winter and cool in the summer. Thank you so very much!
- Thank you for being here for me and my family.
- Thank you so much for providing us with a new furnace. It helped us tremendously when our income was much lower and we couldn't afford its replacement. We are doing much better financially this year with us having more work. Again...thank you.
- Thank you so much for the Energy Assistance Program. It helps me very much.

- Thanks to you helping with electric bill through the winter, I don't have to freeze.
- The OVO staff was very accommodating and fast to get my needs taken care of. I give them 5 stars!
- The staff and program are very good.
- The staff in energy assistance is great.
- The weatherization program was amazing and has helped me save money on my heating & cooling bills. The help with paying those bills for a short period helps me to stay on top of my other bills. Thank you so much for these programs.
- They are very good.
- They are very helpful and friendly. They treat me with understanding.
- Assistance is very good, I just wish it was more.
- There are very nice people in your Madison office.
- Very thankful for the assistance with our electric bills and replacement of our heat pump that was 18 years old and struggling.
- We loved Head Start so much!! I wish my kids could keep going all the way through senior year!
- While I do appreciate the assistance in the winter, I don't understand why there isn't a summer program. My bill in hot weather far outweighs my heating bill due to the AC.
- I wish it had more funds available.
- It would be very difficult to live on my own without this program.
- You need to gather more information about how the poor are treated. Where I live, they are discriminated against all the time and no one cares or does anything about it. Ask more questions about oppression of the poor and how we have no say over what happens to us. It is a growing issue.
- Your services have made a tremendous difference in my quality of life.
- Your services help families stay together. Without the help many children would be placed into foster care due to housing and utility cost.

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on OVO's programs and services. The first was a focus group, 12 community leaders (representing community based organizations, faith-based organizations, private sector, public sector, and educational institutions) were invited to participate in a focus group, four community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey; 6 people participated.

We asked community partners about the needs in the community they served. When asked what the community could use more of, affordable housing, better transportation, more/affordable child care, and legal services all emerged as major themes. Community partners went on to discuss how weekend and 2nd shift care was a particular child care concern.

When asked about which programs from OVO that they liked the best or that they think supported families the most, Head Start and Energy Assistance were the favorites. Weatherization was also given high marks.

When asked how OVO could improve, everyone agreed that they would like to see more marketing and promotion of OVO's services. They communicated that OVO was doing great work, but they wanted to make sure that EVERYONE in the community knew it. People in the focus group had praise for how collaboratively OVO works with all the other providers in the community. Several examples were given of OVO working with several other partners to pool resources or align services to support needs of a client.

On the policy front, community leaders would like to see policies in our state that support greater access to health care as well as post-secondary education.

We asked community leaders, "If resources were endless for programs in your community what would you invest in FIRST?" Responses to that questions were: reliable public transportation, more affordable housing, and more child care that is affordable and high quality.

In the online survey there were 6 responses representing community based organizations, education, faith-based organizations, as well as both the public and the private sectors. According to their rankings, services that the area needs more of include: good jobs with higher wages and benefits, counseling and addiction treatment services, and second-chance hiring programs for those with criminal records.

When asked which existing community programs it was important to keep doing, community partners responded with: counselors who work with families toward self-sufficiency, Weatherization, as well as credit counseling and repair.

The results of the survey were overwhelmingly positive. Community partners were very satisfied with OVO. Respondents ranked OVO's staff as knowledgeable, reliable, timely and that they treated their customers well.

When asked about the impact OVO has in the community, community partners had this to say:

- I don't know what our communities would do without Community Action agencies, they rely on CAPs.
- OVO makes our community a better place for families.
- Changes lives in all my counties. If they don't have the solution they assist in finding the solution.
- It's had a huge impact, especially in this time of COVID, in that the agency is a tree with many branches, thus able to assist customers holistically.

Conclusion

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

Clearly, many individuals and community partners within this service area see Ohio Valley Opportunities as a critical source of support and appreciate the programs OVO is able to offer. At the same time, the fact that survey respondents listed "good jobs with higher wages and benefits" as a top community need suggests there are contextual factors beyond OVO's control shaping the well-being of the community. However, assisting individuals as they access benefits, manage debt, and seek to secure quality housing, food, child care, transportation, health care, and higher education opportunities may be areas where OVO and community partners can make meaningful contributions moving forward. Beyond this, connecting clients to tools like low-cost financial services and savings accounts, credit building products, reliable internet, and home computers - or catalyzing community partners to address these needs - may set more Hoosiers on a path to financial stability.

Appendix 1:

COMPLETED SURVEYS VS. CLIENT POPULATION

GENDER	Client Population	Survey
Male	33%	16%
Female	47%	83%
Other	0%	0%
Unknown	20%	1%

AGE	Client Population	Survey
18-24	4%	3%
25-44	16%	29%
45-54	9%	24%
55-59	5%	13%
60-64	6%	12%
65-74	7%	14%
75+	5%	4%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	23%	1%
Not Hispanic, Latino or Spanish	77%	98%
Unknown/Not Reported	6%	1%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	0%
Asian	0%	0%
Black or African-American	1%	1%
Native Hawaiian or Other Pacific	0%	0%
White	75%	96%
Other	1%	0%
Multi-Racial	2%	2%
Unknown	21%	0%

DISABILITY?	Client Population	Survey
Yes	22%	44%
No	57%	56%
Unknown	21%	0%

Most common: I cannot walk or climb stairs/I have difficulty walking or climbing stairs.

COUNTIES REPRESENTED	Scott	Jefferson	Jennings	Other
Survey	89	102	99	7

APPENDIX 2: Client Survey Questions

YOU & YOUR FAMILY

1. What is your gender? Male Female Non-binary Prefer not to say
2. In what year were you born?
3. Are you of Hispanic, Latino, or Spanish origin? No, not of Hispanic, Latino, or Spanish origin Yes, Mexican, Mexican Am., or Chicano Yes, Puerto Rican Yes, Cuban Yes, another Hispanic, Latino, or Spanish origin Prefer not to say
4. What is your race? Mark one or more boxes. White Black or African American American Indian or Alaska Native Chinese Vietnamese Native Hawaiian Filipino Korean Samoan Asian Indian Japanese Chamorro Prefer not to say Other (please specify)
5. Are any of these true for you? I am deaf or have a serious hearing difficulty I am blind or having serious difficulty seeing even when wearing glasses A physical, mental, or emotional condition makes it difficult for me to do errands alone A physical, mental, or emotional condition makes it difficult for me to concentrate, remember, or make decisions I cannot walk or climb stairs / have difficulty walking or climbing stairs I have difficulty dressing or bathing None of the above
6. Primary language spoken at home:
7. Location: County: Zip Code:
8. What is the highest degree or level of school you have completed?
9. You indicated that you did not attend college or did attend but did not complete your degree. What are the reasons? Tuition was too expensive I struggled to meet basic needs like housing and food I had to take care of child(ren) Needed to support or care for parents or siblings I wanted to work I simply was not interested in college I was not admitted I did not think benefits of attending college were worth the cost I had illness or health issues The courses were too challenging Other (please specify)
10. Please tell us how many people currently live with you in your household ($\frac{1}{2}$ time or more): spouse or partner Children under age 1 Child(ren) age 1-4 Child(ren) age 5-17 Child(ren) age 18-21 Child(ren) age 22+ My / my partner's parent(s) Other extended family (aunt, cousin, etc.) Roommate(s) not related to me
11. If you live with your parents, extended family members, a roommate, or adult children who are not in school, what are the reasons why you live with these individuals? Check any that apply. To save money To help those living with me financially To provide care for family member or friend To receive help with child care Prefer living with others Does not apply to me Other (please specify)
12. What is the combined gross (before taxes) monthly income of all household members, including child support and any cash assistance?

GENERAL WELL-BEING & COVID-19

13. Overall, which one of the following best describes how well you are managing financially these days? Living comfortably Doing okay Just getting by Finding it difficult to get by
14. Which best describes your ability to pay all of your bills in full this month? Able to pay all bills Can't pay some bills Please explain:
15. In general, do you feel your overall financial situation is better off, worse off, or about the same since COVID-19? Better off Worse off About the same Please explain:
16. In the past 12 months, have you and/or your family received any of the following? TOP ROW: Yes I have applied & am waiting for determination / on a waiting list No, but I think I am eligible & want this assistance No, I am not eligible or did not need this assistance I'm not sure or prefer not to answer COLUMNS: Supplemental Nutrition Assistance Program (SNAP or food stamps) Housing assistance (Section 8, subsidized housing) Free or reduced price school lunches TANF (cash welfare) Child care assistance (e.g. CCDF or On My Way Prek) Unemployment Stimulus check (economic impact payment) Paid leave through the Families First Coronavirus Response Act

Is there anything you'd like to tell us about any of the above programs that would have helped them serve you better?

17. Have you set aside any emergency or rainy day funds? No Prefer not to answer Yes, I have saved approximately:

18. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply. Put it on my credit card and pay it off in full at the next statement Put it on my credit card and pay it off over time With the money currently in my checking/savings account or with cash Using money from a bank loan or line of credit By borrowing from a friend or family member Using a payday loan, deposit advance, or overdraft By selling something I wouldn't be able to pay for the expense right now Other (please specify)

19. In the past twelve months, have you or a member of your household experienced: Discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity? Domestic violence or abuse? Assault outside the home? Property theft? None of the above or prefer not to answer

KEY AREA - EMPLOYMENT

20. Are you and your spouse / partner currently employed?

21. Did any of the following contribute to you and/or your partner not working or not working as much as you wanted last month? Could not find a job Employer would not give me more hours Lack of child care Caring for a family member Health/medical limitations or disability Going to school or in training Lay-offs or furloughs due to COVID-19 Afraid to work due to COVID-19 None of the above / not applicable

22. If you are working, do you normally start and end your main job around the same time each day that you work or does it vary? Normally work the same hours Schedule varies, primarily at my / my partner's request Schedule varies, primarily based on employer's needs

23. How many total jobs including your main job (i.e. counting part time or gig jobs) did you work last month?

KEY AREA - HOUSING

24. Please describe the housing arrangement where you currently live. Do you: Own a home with a mortgage or loan Own a home free and clear (without a mortgage or loan) Rent a home, apartment or other housing unit Own a mobile home with or without a mortgage, and pay lot rent Own a mobile home with or without a mortgage on land that I own Live with family or friends (not an owner or listed on the rental contract) I am currently in temporary housing (shelter, etc.) I am currently without housing Other (please specify)

25. How much do you pay EACH MONTH for housing (mortgage, insurance, & property tax or rent)?

26. How satisfied are you with each of the following aspects of your housing situation? TOP ROW: Very dissatisfied Somewhat dissatisfied Somewhat satisfied Very satisfied N/A COLUMNS: Overall quality of neighborhood Quality of local schools Safety of neighborhood Quality of other neighborhood features (e.g. stores, parks) Overall quality of your housing Cost of your housing How close it is to work or school

Are there other features that are important to you?

27. Did any of the following contribute to your moving from your previous home? Check all that apply. Received an eviction notice Landlord told you, or a person you were staying with, to leave You missed a rent payment and thought you would be evicted City/county condemned the property and forced you to leave Bank took possession of your home in foreclosure Received a notice from bank that they planned to foreclose Missed mortgage payments and thought bank would foreclose None of the above Other (please specify)

28. To buy and maintain your own home, what type of help would you need? A low-interest loan Help to improve your credit score Reduce the amount of other debt you owe Help to find an affordable home Help with a loan application Help to make repairs Find a higher-paying or more stable job I own a home or I do not need assistance Other (please specify)

29. If you are looking for rental housing, what is making it difficult for you? Check all that apply. Bad credit Can't find units for household member with special needs Criminal record Money for security deposit & first/last month's rent Eviction on my record I don't have a car and can't find locations on public transit lines or near work/school All the places I can afford are unsafe, unhealthy, or too small Not sure how/where to look I am not looking for rental housing

KEY AREA – FINANCIAL SERVICES AND DEBT

30. Do you and your spouse/partner have... a checking account? a savings account? a credit card? an account designated for retirement savings (like a 401k or IRA)?
31. Do you have any retirement savings? Yes, and I feel confident I will be able to live comfortably throughout my retirement. Yes, but I worry that I will not have enough saved to live comfortably throughout my retirement. No, I do not have any retirement savings.
32. In the past 12 months, did you and/or your partner: TOP ROW: Never Once or twice Three or four times Five or more times COLUMNS: Purchase a money order from a place other than a bank Cash a check at a place other than a bank Take out a payday loan or payday advance at a payday lending store Take out a pawn shop loan Obtain a tax refund advance to receive your refund faster Take out a payday or personal installment loan online
33. What adjective or descriptive word/phrase would you use to describe the debt you currently have?
34. Do you know your credit score? No Yes, but prefer not share it. Yes, it is:
35. Would you be willing to share the approximate balance of each type of debt you have? TOP ROW: \$0 Less than \$500 \$500-\$1000 \$1000-\$10,000 More than \$10,000 Not sure or prefer not to say COLUMNS: Medical debt Student loan(s) Car loan(s) Credit cards (enter 0 if you pay the balance in full each month) Personal installment loan(s) Payday loan(s)
36. Are you behind on payments or in collections for one or more of these loans? Check any that apply. Credit cards Medical debt Student loans Car loans Personal installment loans Payday loans I am not behind on any of these

KEY AREA – TRANSPORTATION

37. Do you own a vehicle? Yes No
38. Are any of the following true for you? Check all that apply. I do not have a vehicle and I need one. My car is unreliable / frequently breaks down. My car payment is too high. My car has a starter interrupter device that shuts the car off if I miss payments. I have had a car repossessed. I struggle to afford car maintenance and repairs. I have to share a vehicle with other family members. I struggle to afford gas for my car. None of the above.
39. Has lack of reliable or affordable transportation prevented you from any of the following in the last twelve months: Applying for/accepting a job Working a scheduled shift / arriving to work on time Attending school / classes Getting my children to/from school on time Visiting the doctor Buying groceries Accessing child care None of the above Other (please specify)

KEY AREA – PHYSICAL & MENTAL HEALTH

40. Do you have health insurance? Insurance through my employer Insurance through a marketplace plan / plan I purchased for myself Medicare Hoosier Healthwise / HIP / Medicaid No insurance Other (please specify)
41. Have any of the following made it difficult to obtain insurance? Check all that apply. Cost Lack of knowledge of available options Not offered by my employer None of the above Other (please specify)
42. Are any of the following health concerns for you & your family? Diabetes Heart disease Cancer Getting sufficient prenatal care Receiving services for a loved one with a physical disability Substance abuse Mental health None of the above Other (please specify)
43. Please indicate how often the following have been true for you. TOP ROW: Not at all Several days More than half the days Nearly every day COLUMN: In the past month, I have been bothered not being able to stop or control worrying. In the past month, I have been bothered by having little interest or pleasure in doing things.
44. Has your stress level increased, decreased, or stayed about the same since COVID-19? Increased Decreased Stayed about the same

KEY AREA – CHILD CARE

45. Do you currently have a child/children who need or attend child care / afterschool care? Yes No
46. When do you typically need care? First shift Second shift Third shift Weekends Before school After school Highly irregular hours Other (please specify)
47. Are any of the following true for you? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My current care is too far from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable My current care is unreliable None of the above
48. Which of these is the BIGGEST concern for you and your family? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My

current care is too far from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable My current care is unreliable

KEY AREA – FOOD

49. Getting enough food can be a problem for some people. How would you describe the food eaten in your household in the last week? We were able to get enough of the kinds of food we wanted to eat We got enough, but not always the kind we wanted Sometimes not enough to eat Often not enough to eat

50. Why did you not have enough to eat or not what you wanted? Couldn't afford to buy more food Couldn't get out to buy food (e.g. because of transportation or health issues) Afraid to go out Couldn't get groceries or meals delivered The stores near me didn't have the food I wanted Other (please specify)

KEY AREA – COMMUNICATIONS/CONNECTIVITY

51. Please check all that apply: I have a cell phone with unlimited minutes & data I have cell phone with limitations (e.g. limited texts, data, or minutes) I have a landline I have a computer or laptop I have fast, reliable internet at my home I have internet access at my home, but it is slow / unreliable

COMMUNITY NEEDS

52. What are places in the community that individuals can turn to for help besides Ohio Valley Opportunities? Our community already has enough of this resource 1- Not needed 2 3 - Somewhat needed 4 5 - Needed very much Not sure A place to go to get help with applying for Social Security, SSDI, WIC, TANF, etc. Assistance with legal services (e.g. family law, evictions, expungement, debt collection) Counselors who work with families toward self-sufficiency

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

AGENCY SATISFACTION

55. Which programs/services did you use? Check all that apply. Energy Assistance Program Weatherization Assistance Program Housing Choice Voucher Program Head Start

56. Please tell us to what extent you agree or disagree with the following statements when thinking about the assistance you received from our agency TOP ROW: Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree COLUMN: I deal more effectively with daily problems I feel better about myself I am better able to control my life I am better able to deal with crisis My housing situation has improved I have become more independent I am more financially stable

57. Please rate the following. TOP ROW: Poor Fair Good Excellent COLUMN: The way staff treated you The reliability the program staff in doing what they said they would do The timeliness of program staff in responding to your questions or needs The knowledgeability of program staff

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

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

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

Appendix 3:

SOURCES & METHODOLOGY

Bibliography

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Sources for CAA Secondary Data Tables:

- **Population:** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Table B01003
- **Households:** U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates, Tables:
 - **Household Types:** B11001
 - **Family Poverty:** S 1702
- **Income** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables:
 - **Median Household Income:** B19013
 - **Median Family Income:** B19113
 - **Income Distribution (2018 only):** B19001
- **Poverty** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables:
 - **Poverty Status, Poverty by Race, by Gender, by Ethnicity:** S1701
 - **Specified Characteristics of People at Specified Levels of Poverty:** S1703
 - **Ratio of Poverty to Income:** B17002
- **Housing Insecurity, SNAP & TANF Participation**
 - U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Table B25070
 - Indiana Family & Social Services Administration, Division of Family Resources, Monthly Management Report- September 2020
- **Race-Age-Education**, U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates, Tables:
 - **S1501, S0101, B03001, B02001**
- **Occupations**, U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables: S2401
- **Lunches, Computers, Internet**, U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates
 - **Computers & Internet Access Table:** B28008
 - **Lunches: STATS Indiana:**
http://www.stats.indiana.edu/dms4/new_dpage.asp?profile_id=314&output_mode=1

APPENDIX 4: CAA SECONDARY DATA TABLES

Population

Population, U.S. Census				
	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Ohio Valley Opportunities Inc.				
Jefferson	32,237	32,449	-212	-0.65%
Jennings	27,727	28,324	-597	-2.11%
Scott	23,743	24,035	-292	-1.21%
Area Totals	83,707	84,808	-1,101	-1.30%
Indiana Total	6,637,426	6,514,861	-122,565	1.88%

Households

	Total Households 2018	Types of Households (HH), 2018							
		Families		Married Couples		Female Householder, no spouse present		Male Householder, no spouse present	
		Number	% of all Households	Number	% of all Family HHs	Number	% of all Family HHs	Number	% of all Family HHs
Ohio Valley Opportunities Inc.									
Jefferson	12,759	8,741	68.5%	6,246	71.5%	1,656	18.9%	839.00	9.6%
Jennings	10,659	7,126	66.9%	5,363	75.3%	1,057	14.8%	706.00	9.9%
Scott	9,004	6,411	71.2%	4,907	76.5%	978	15.3%	526.00	8.2%
Area Totals	32,422	22,278	68.87%	16,516	74.43%	3,691	16.33%	2,071	9.23%
Indiana total	2,553,818	1,705,291	67.85%	1,238,730	77.12%	306,901	15.60%	122,762	7.27%

	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Ohio Valley Opportunities Inc.			
Jefferson	6.60%	43.6%	22.9%
Jennings	12.50%	19.9%	19.2%
Scott	11.50%	42.7%	35.5%
Area Totals	10.20%	35.40%	25.87%
Indiana total	6.83%	40.13%	21.11%

	Non-Family Households	
	% of Non- Family HH Living Alone	% of Non- Family HH Not Living Alone
Ohio Valley Opportunities Inc.		
Jefferson	85.5%	14.5%
Jennings	82.2%	17.8%
Scott	84.6%	15.4%
Area Totals	84.10%	15.90%
Indiana total	83.57%	16.43%

Incomes

Ohio Valley Opportunities Inc.	Median Household Income		
	2013 (in real dollars)	2018	Difference in real \$
Jefferson	\$47,286	\$51,119	\$3,833
Jennings	\$47,645	\$49,801	\$2,156
Scott	\$48,136	\$47,123	(\$1,013)
Area Totals	\$47,645	\$49,801	\$2,156
Indiana Total	\$51,478	\$52,602	\$1,124

Ohio Valley Opportunities Inc.	Income Distribution in Households 2018											
	Less than \$15,000		\$15,000 to \$24,999		\$25,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Jefferson	1,590	12.5%	1,407	11.0%	1,276	10.0%	1,978	15.5%	2,262	17.7%	4,246	33.3%
Jennings	1,079	10.1%	1,203	11.3%	1,225	11.5%	1,838	17.2%	2,484	23.3%	2,830	26.6%
Scott	988	11.0%	1,288	14.3%	1,175	13.0%	1,363	15.1%	1,795	19.9%	2,395	26.6%
Area Totals	3,657	11.20%	3,898	12.20%	3,676	11.50%	5,179	15.93%	6,541	20.30%	9,471	28.83%
Indiana Total	274,883	12.59%	258,625	12.88%	265,364	13.33%	362,108	17.97%	486,270	25.30%	919,927	40.44%

Race, Age, Education

	Black Population		Latinx Population		All Persons over 60 years	
	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population
Ohio Valley Opportunities Inc.						
Jefferson	704	2.2%	876	2.7%	7,438	23.10%
Jennings	314	1.1%	663	2.4%	6,294	22.70%
Scott	60	0.3%	521	2.2%	5,338	22.50%
Area Totals	1,078	1.2%	2,060	2.4%	19,070	22.80%
Indiana Total	619472	9.30%	450,267	6.8%	1,407,682	23.59%

	Educational Attainment, Adults, 25 yrs. & over				
	Percent Less than a H.S. Diploma	Percent H.S. Graduate	Percent Some College No Degree	Percent with Associates Degree	Percent Bachelor's degree or higher
Ohio Valley Opportunities Inc.					
Jefferson	9.90%	42.3	21	8.9	17.90%
Jennings	14.60%	45.9	20.5	8	11.10%
Scott	16.10%	44.2	19.6	8.2	11.90%
Area Totals	13.20%	44.00%	20.40%	8.40%	14.00%
Indiana Total	11.40%	34%	20.60%	8.80%	26.10%

Poverty

	Below 100% of poverty level (2018)		Below 100% of Poverty Level (2013)		Percent Change from 2013 to 2018	Below 200% of poverty level (2018)		Below 200% of Poverty Level 2013		Percent Change from 2013 to 2018
	Number	Percent	Number	Percent		Number	Percent	Number	Percent	
	Ohio Valley Opportunities Inc.									
Jefferson	4,410	14.90%	4,123	13.6	7.0%	10,245	34.6%	11,490	38.00%	-10.8%
Jennings	4,034	14.90%	4,644	16.7	-13.1%	9,656	35.3%	11,369	40.80%	-15.1%
Scott	3,644	15.60%	4,493	19	-18.9%	8,600	36.9%	9,756	41.40%	-11.8%
Area Totals	12,088	15.13%	13,260	16.4	-8.8%	28,501	35.6%	32,615	39.90%	-12.6%
Indiana	908,359	13.09%	969,881	15.40%	-6.3%	2,102,705	32.1%	2,206,873	34.90%	-4.7%

	Under the age of 18 below 100% poverty level (2018)		Under the age of 18 below 100% poverty level (2013)		Percent Change from 2013 to 2018	Under the age of 5 below 100% poverty level (2018)		Older Adults Percent over 65 in Poverty (2018)		Older Adults Percent over 65 in Poverty (2013)	
	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Ohio Valley Opportunities Inc.											
Jefferson	1,499	22.8%	1,465	20.7	2.3%	620	32.6%	438	8.4%	439	9.5
Jennings	1,348	21.1%	1,733	24.3	-22.2%	347	20.2%	390	9.2%	172	4.8
Scott	1,294	24.1%	1,757	31.6	-26.4%	322	23.5%	389	10.5%	374	11.4
Area Totals	4,141	22.6%	4,955	25.5	-16.4%	1,289	25.8%	1,217	9.3%	985	8.6
Indiana	292,675	19.7%	342,185	21.80%	-14.5%	88,535	22.4%	71995	7.7%	60,818	7.30%

Ohio Valley Opportunities Inc.	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Jefferson	11.9%	17.8%
Jennings	13.4%	16.1%
Scott	14.6%	16.7%
Area Totals	13.3%	16.9%

Ohio Valley Opportunities Inc.	Minority Poverty Rate Ranges			Non-Minority in Poverty Rate Ranges		
	ALL Minority % in Poverty Lower Est.	ALL Minority % in Poverty Estimate	ALL Minority % in Poverty- Upper Est.	Non-Minority in Poverty- Lower Estimate	Non-Minority in Poverty- Estimate	Non-Minority in Poverty- Upper Estimate
Jefferson	0.6%	11.8%	20.7%	12.7%	15.0%	17.3%
Jennings	0.0%	35.7%	45.9%	11.5%	14.1%	16.7%
Scott	0.0%	37.4%	51.6%	11.7%	15.1%	18.5%
Area Totals	0.3%	24.9%	36.5%	12.0%	14.7%	17.5%

Ohio Valley Opportunities Inc.	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Jefferson	16.0%	46.3%	76.6%
Jennings	20.9%	42.4%	63.9%
Scott	8.5%	44.9%	81.3%
Area Totals	15.1%	44.5%	73.9%

Housing Insecurity, SNAP and TANF Participation

Ohio Valley Opportunities Inc.	Percent of Rental Households Spending Over 30 Percent of Household Income on Rent		
	<u>Total renter-occupied units</u>	<u>Renters paying over 30% of income on rent</u>	<u>Percent</u>
Jefferson	3,582	1,456	40.6%
Jennings	2,634	947	36.0%
Scott	2,454	1,074	43.8%
Area Totals	8,670	3,477	40.1%
Indiana Totals	771,924	336,867	43.6%

Ohio Valley Opportunities Inc.	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Jefferson	1,426	1,437	1,318	9.03%	47	49	31	58.1%
Jennings	962	952	950	0.21%	18	17	19	-10.5%
Scott	1,624	1,645	1,426	15.36%	34	33	32	3.1%
Area Totals	4,012	4,034	3,694	9.20%	99	99	82	20.7%
Indiana Totals	278,719	282,469	240,258	17.57%	7,339	7,588	5,127	48.0%

* St. Joseph County data was unavailable - a request to the State for more data is pending. As a result, Statewide totals for SNAP and TANF are not finalized

Occupations

Occupations of Employed Persons, Percent Distribution					
Ohio Valley Opportunities Inc.	Percent in Management, business, science, and arts occupations	Percent in Service occupations	Percent in Sales and office occupations	Percent in Natural resources, construction, and maintenance occupations	Percent in Production, transportation, and material moving occupations
Jefferson	30.60%	15.40%	16.40%	9.80%	27.80%
Jennings	23.10%	15.30%	20.20%	10.50%	30.90%
Scott	22.50%	13.10%	21.10%	9.10%	34.20%
Area Totals	25.40%	14.60%	19.20%	9.80%	31.00%
Indiana	29.20%	16.40%	19.50%	11.00%	23.90%

Access to Lunches, Computers, and the Internet

Ohio Valley Opportunities Inc.	Kids on Free and Reduced Lunch 2018		Technology		
	Number	% of all School Age kids	Percent of Households with Computer but without Internet	Percent of Household without a Computer	Percent of HH with Computer but only a Cellular Data Plan
Jefferson	2,190	46.1%	9.4%	9.8%	15.0%
Jennings	2,518	56.8%	11.3%	11.7%	18.5%
Scott	2,359	60.8%	13.6%	14.2%	16.0%
Area Totals	7,067	54.6%	11.4%	11.9%	16.5%
Indiana total	522,888	47.2%	10.3%	10.0%	15.6%