



2023 Community Needs Assessment

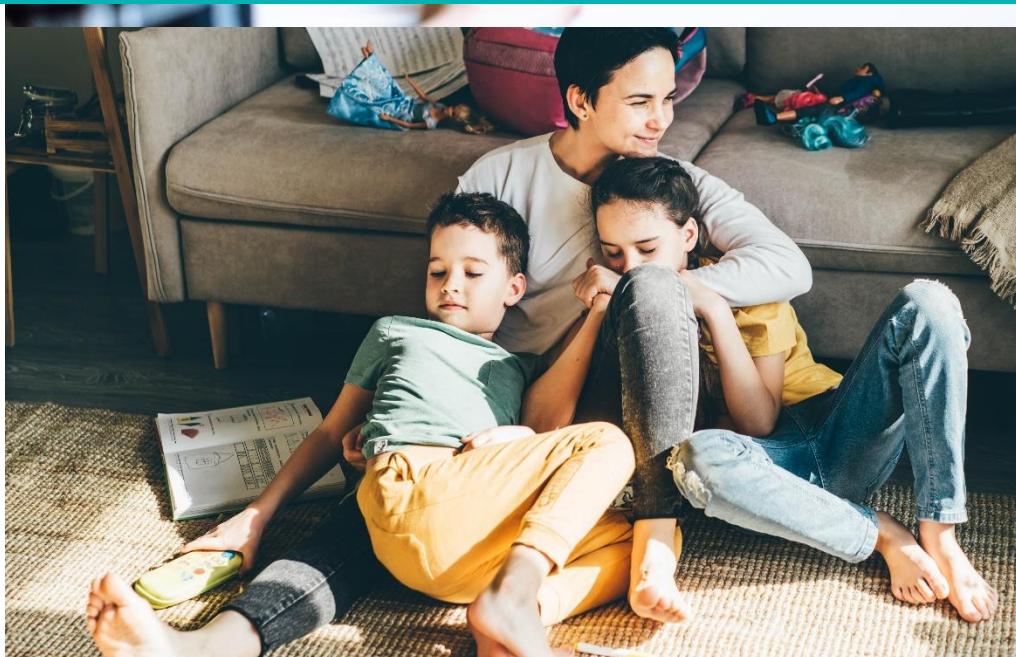


Table of Contents

Introduction	2
About Ohio Valley Opportunities, Inc.....	2
Service Area & Services Offered	3
<i>Direct Service Statistics 2022.....</i>	3
Overview of the Causes and Conditions of Poverty.....	4
What is Poverty?	4
How is Poverty Measured?	4
Understanding the Causes and Conditions of Poverty.....	5
Methodology.....	7
Client and Community Partners Surveys.....	7
Secondary Data.....	7
Service Area Demographics & Poverty Statistics	8
Population.....	8
Poverty.....	9
Community Needs	10
Client Survey Participants	10
Community Partners Survey Participants	11
Top Community Needs.....	12
<i>Quality and Affordable Housing.....</i>	12
<i>Assistance with Legal Services</i>	14
<i>Good Jobs with Adequate Wages, Benefits, and Opportunities.....</i>	15
<i>Programs for Youth.....</i>	17
<i>Programs for Seniors.....</i>	18
Additional Community Needs	19
Methods of Dissemination	20
Final Thoughts	20
Appendix 1: Client Survey Questions	21
Appendix 2: Community Partners Survey Questions	27
Appendix 3. Resources	29

Introduction

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

About Ohio Valley Opportunities, Inc.

Ohio Valley Opportunities, Inc. (OVO) is a Community Action Agency formed on October 11, 1965 in Madison, Indiana. For over 55 years, OVO has led the way in developing innovative programs to meet the needs of the older adults, individuals with disabilities, and families with children in Jefferson, Jennings, and Scott counties. In 2017, OVO expanded its Weatherization Program to serve families in Bartholomew, Jackson, and Decatur counties. And in 2022, OVO expanded its Energy Assistance Program to serve families in Clark and Floyd counties. Even after expanding from a three to eight county program area in just five years, OVO continues to seek new opportunities to meet the needs of individuals and families with low-incomes.

OVO still believes in the mission it started with over 55 years ago: to reduce the barriers that prevent individuals with low-incomes from reaching self-sufficiency. OVO's programs and services complement the workforce development and human service systems by making costly utility bills more affordable, helping people secure and maintain housing, providing free comprehensive preschool services, assisting in crisis situations, and creating linkages to other community agencies.

OVO's programs are uniquely structured in that they offer specialized programming in our communities. It is a coordinated effort to address the root effects of poverty and to, ultimately, move families and individuals to self-sufficiency. OVO collaborates with nearly 100 community agencies, local elected officials, community-based partners, and stakeholders. Our Community Services Block Grant (CSBG) provides core funding to reduce poverty, revitalize low-income communities, and empower low-income families to become self-sufficient. As a member of the CSBG network, OVO mobilizes additional resources to combat the central causes of poverty and focus efforts toward increased self-sufficiency, improved living conditions, ownership of and pride in communities, and strong family and support systems. Community representation and accountability are hallmarks of the CSBG network.

OVO provides all of its services without regard to race, age, color, religion, sex, disability, national origin, ancestry, familial status, or status as a veteran.

Service Area & Services Offered

OVO is the designated Community Action Agency for Jefferson, Jennings, and Scott counties. In addition, OVO also offers services in Bartholomew, Clark, Decatur, Floyd, and Jackson Counties.

Current program offerings include:

- Energy Assistance Program
- Weatherization Assistance Program
- Housing Choice Voucher Program
- Head Start

Direct Service Statistics 2022

Housing Choice Vouchers

- 370 families received rental assistance
- 642 individuals served
- 181 elderly citizens received rental assistance
- 287 people with disabilities received rental assistance
- 404 inspections conducted by certified staff
- 44 new rental vouchers issued

Weatherization Assistance Program

- \$12,500 spent per home, on average, to improve energy efficiency
- 54 homes weatherized
- 81 individuals served
- 18 homes rehabilitated (Healthy Homes)
- 112 continuing education hours completed by staff and contractors

Energy Assistance Program

- 2,978 households served
- 5,732 individuals served
- 846 total crisis benefits issued
- 3,161 families received Energy Education and an Energy Conservation Kit
- 1,680 families avoided disconnection
- 145 families had utility restored after disconnection
- 18 inoperable furnaces were repaired/replaced

Head Start

- 187 families served
- 14% of eligible children served
- 110 Parents participated in Parent-Teacher Conferences
- 72% average monthly enrollment
- 79% average monthly attendance
- 35,118 breakfasts, snacks, and lunches served
- 37% received dental exams
- 88% received medical exams
- 21 children received special services

Overview of the Causes and Conditions of Poverty

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

What is Poverty?

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

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

-The World Bank

How is Poverty Measured?

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

Understanding the Causes and Conditions of Poverty

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

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



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

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

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

Community Action Agencies can:

- Engage staff in reflection on assumptions about the causes and conditions of poverty
- Ensure that all individuals receive fair and equitable treatment through ongoing internal and external evaluation
- Be responsive to disparities in poverty through programming selection
- Collect data on the causes and conditions of poverty in their service area

Methodology

Client and Community Partners Surveys

Between January and May 2023, the Indiana Community Action Poverty Institute created and conducted both a client and a community partners survey using SurveyMonkey for OVO. The client survey consisted of 51 questions that were reviewed by OVO and revised according to their needs. Surveys were sent to clients of OVO in February of 2023 and were active until April 2023. The survey consisted of multiple choice and open-ended questions. Two hundred sixty-one clients completed the survey over this time. The community partners survey consisted of 24 multiple choice and open-ended questions. It was sent by email to community partners identified by OVO in May of 2023 and completed by 23 respondents.

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

Secondary Data

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

Service Area Demographics & Poverty Statistics

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

Population

	Service Area	Jefferson	Jennings	Scott
Total Population	81,054	30,719	26,899	23,436
Under 5 years	4,573	1,802	1,552	1,219
5 to 17 years	12,963	4,757	4,403	3,803
18 to 34 years	16,182	5,832	5,570	4,780
35 to 64 years	33,301	12,627	10,968	9,706
65 years and over	14,035	5,701	4,406	3,928
Male	40,459	15,184	13,518	11,757
Female	40,595	15,535	13,381	11,679
White alone	77,027	28,893	25,740	22,394
Black or African American alone	681	480	186	15
American Indian and Alaska Native alone	284	46	37	201
Asian alone	331	214	71	46
Native Hawaiian and Other Pacific Islander alone	0	0	0	0
Some other race alone	804	294	302	208
Two or more races	1,927	792	563	572
Hispanic or Latino origin (of any race)	2,257	885	768	604

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

Poverty

Across the counties OVO serves, approximately 11,483 Hoosiers experience poverty (14.2%). Poverty was highest in Scott County (16.6%) and lowest in Jefferson County (13.8%). These Hoosiers were more likely to be female, age 18-34, and White.¹ However, a higher proportion of children under 5 (25.5%), children age 5-17 (15.9%), Black (26.6%), Other Race (16.7%), Two or More Races (34.3%), and Hispanic/Latino (34.6%) Hoosiers in the service area experienced poverty.

	Number in Poverty	% in Poverty	State % in Poverty
Total Population	11,483	14.2%	12.5%
Male	4,451	11.0%	11.2%
Female	7,032	17.3%	13.7%
Under 5	1,166	25.5%	19.2%
5 to 17	2,059	15.9%	16.0%
18 to 34	6,735	13.6%	16.1%
35 to 64	4,240	12.7%	9.8%
65+	1,523	10.9%	7.7%
White	10,418	13.5%	10.3%
Black	181	26.6%	25.8%
American Indian / Alaska Native	**	**	20.2%
Asian	85	25.7%	14.7%
Native Hawaiian / Pacific Islander	**	**	14.7%
Other	134	16.7%	21.2%
Two or More Races	661	34.3%	18.1%
Hispanic / Latino ²	782	34.6%	19.4%

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

Community Needs

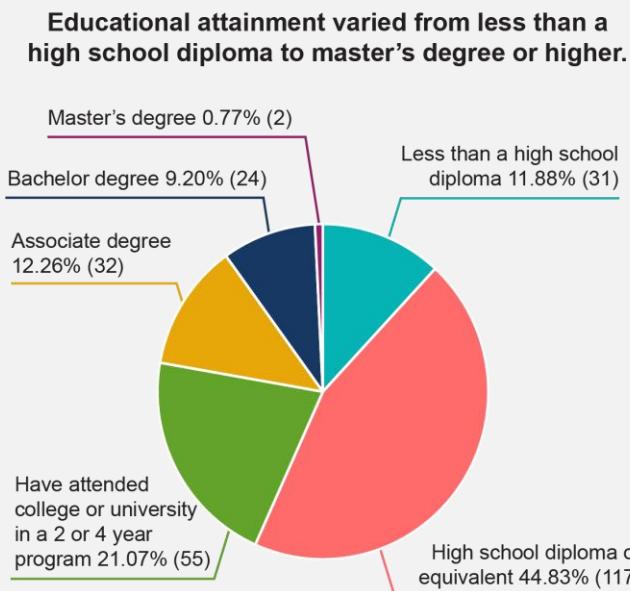
Local governments, community programs, and advocates are constantly working to understand the needs of their residents. This is particularly important in light of the disruptions caused by COVID-19 pandemic. Knowing what needs are most important to residents can ensure that community members are able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

Client Survey Participants

Two hundred sixty-one clients from Jefferson (34.9%), Jennings (30.7%), and Scott (34.5%) Counties completed the survey.

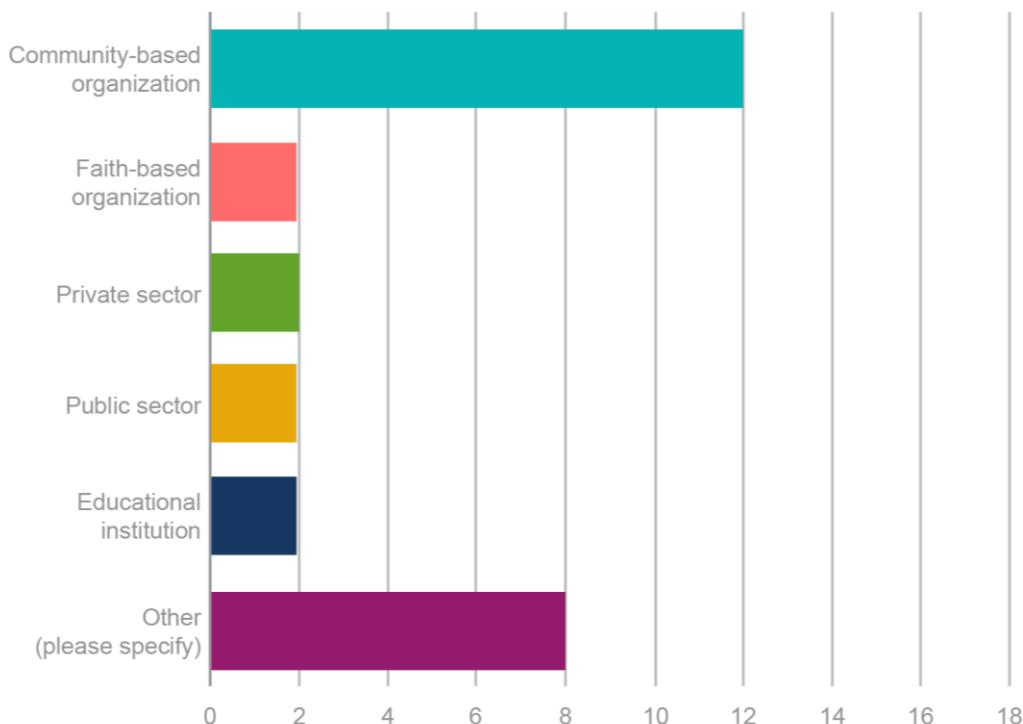
Among survey respondents:

- Most respondents were either 35-49 (31.8%) or 50-64 (31.0%), with 13.0% of respondents under age 34 and 24.1% over age 64.
- 78.9% of respondents were female and 20.7% male.
- 66.5% identified as single and 28.9% as married.
- 96.2% of survey participants identified as White, less than 1% identified as Black, less than 1% as American Indian or Alaskan Native, less than 1% as other. 1.5% preferred not to answer.
- Less than 1% identified as Hispanic or Latinx.
- 45.4% of survey participants stated that there are children who live in their household at least part-time, and of these, 24.5% stated that the children in their household are either their grandchildren or the children of a family member.
- 23.4% of survey participants reported that someone in their household went hungry at least one day each week.
- 62.9% of survey participants reported that they or a member of their family had a disability.



Community Partners Survey Participants

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



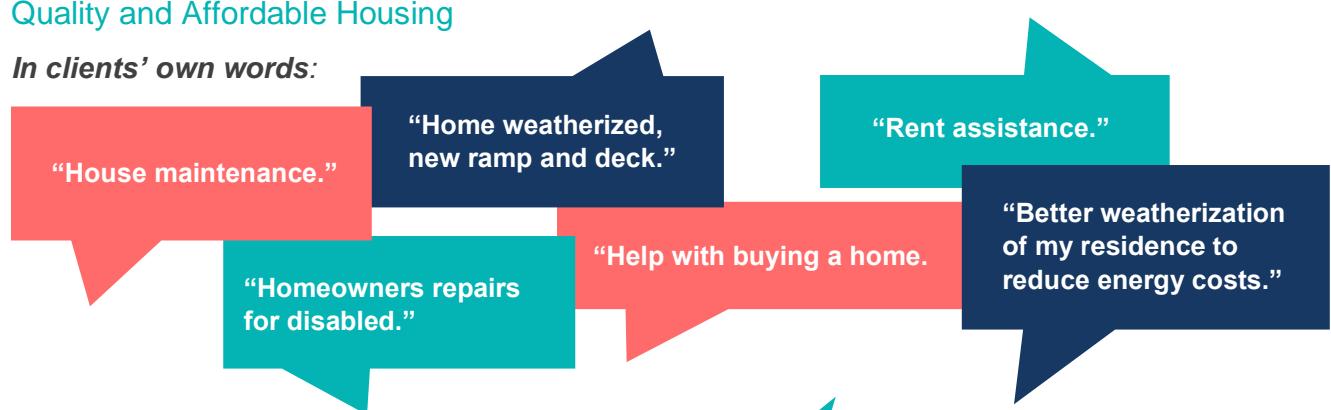
Top Community Needs

The following are the top needs as identified by the clients and community partners who responded to the survey, as well as the top five needs from OVO's 2020 community needs assessment. The clients' top five identified needs, listed from greatest to least, are discussed in depth below.

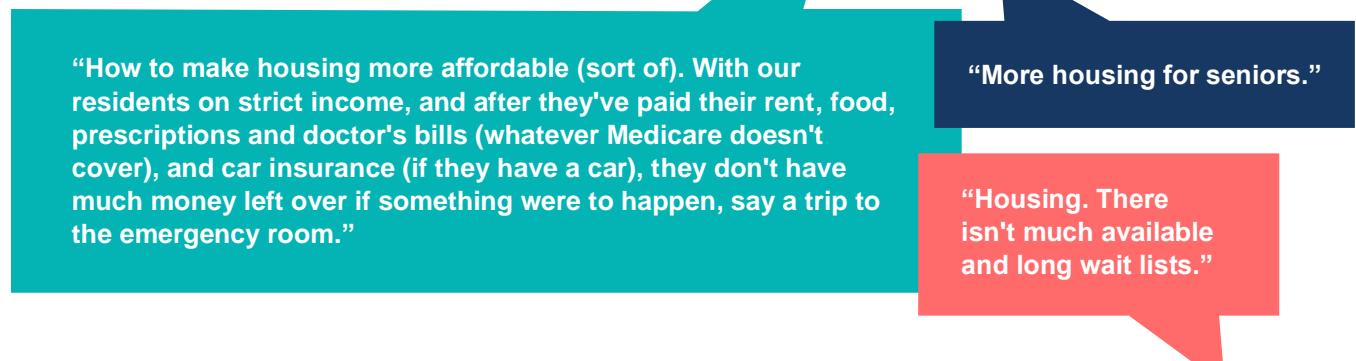
Comparison of the Top 5 Needs Identified on Current and Previous Surveys			
	2023 Clients	2023 Community Partners	2020 CNA
1	Quality and affordable housing	Quality and affordable housing	Programs and activities for youth
2	Assistance with legal services	Second-chance hiring programs for those with criminal records	Good jobs with higher wages and benefits
3	Good jobs with adequate wages, benefits and opportunities	Counseling services	Addiction treatment services
4	Programs for youth	Parenting classes and/or classes on healthy relationships	Second-chance hiring programs for those with a criminal record
5	Programs for seniors	Programs for youth	Assistance with legal services

Quality and Affordable Housing

In clients' own words:



In community partners' own words:



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

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

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

Owner-Occupied Units:	23,567
% Owner-Occupied Units with One or More Condition:	20%
Renter-Occupied Units:	8,924
% Renter-Occupied Units with One or More Condition:	36%

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

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

Table 2. Fair Market Rents and Required Income

	One Bedroom	Income Required	Two Bedroom	Income Required
Jefferson	\$701	\$2,337	\$844	\$2,813
Jennings	\$635	\$2,117	\$836	\$2,787
Scott	\$718	\$2,393	\$945	\$3,150

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

Community Action Agencies can:

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

Assistance with Legal Services

In clients' own words:

"Getting approved for disability."

"Help with child support."

"Help to get my license back so I can get a job and a car."

In community partners' own words:

"Assistance with legal services for immigrants and those in poverty. Immigrants have a difficult time getting their documentation, many times it takes years."

"Legal assistance services."

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

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

Community Action Agencies can:

- Offer "Know Your Rights" sessions or materials
- Develop understanding of and relationships with existing legal resources in the community
- Screen for legal needs and refer to appropriate resources

Good Jobs with Adequate Wages, Benefits, and Opportunities

In clients' own words:



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

Table 3. Most Common Occupations in Southern Indiana Nonmetropolitan Area

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

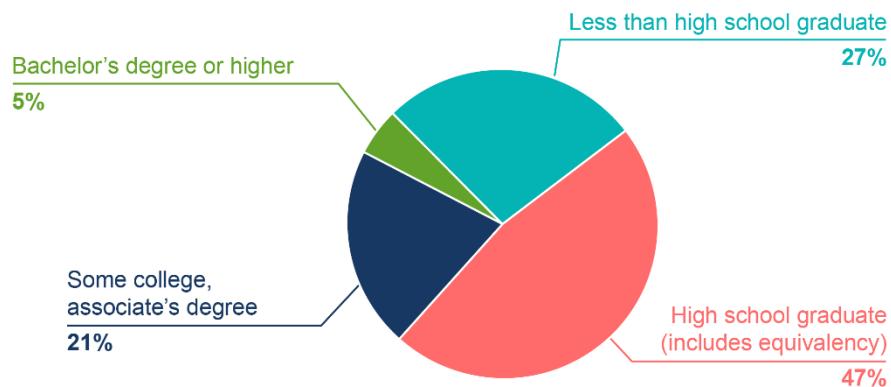
Source: U.S. Bureau of Labor Statistics Occupational Employment and Wage Statistics May 2022

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

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

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

Figure 1. Educational Attainment of Individuals in Poverty in OVO's Service Area



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

Community Action Agencies can:

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

Programs for Youth

In clients' own words:

“Free parking passes.”

“Free child care.”

“Free pool or kids activities in the area like state park.”

“Extended care.”

“School clothes for kids.”

“Help with [kids] clothing, shoes.”

In community partners' own words:

“Programs/activities for youth because there isn't much and they seem to be the ones struggling most and are often overlooked due to their parents needing money to survive.”

“Programs for youth. There is hardly anything. Potential to prevent some of the other high needs in the area.”

Children rarely get a second chance at education or a healthy start;^{xxiv} therefore, it is important that interventions surrounding youth be implemented at an early age, and include financial supports, nutritional health, quality education, and opportunities for decision making in preparation for job readiness. For decades, evidence has shown that access to reliable quality early education to be a preventative factor in decreasing poverty, as this ensures that parental figures can maintain gainful employment. Additionally, UNICEF recommends the use of Universal Child Benefits as a measure to decrease poverty.^{xxv} During the COVID-19 pandemic, the U.S. used this tactic in the form of Child Tax Credits. Cash assistance to families has been shown to decrease involvement in child protective services and promote brain development. However, simply improving the economic stability of the family will not necessarily prevent the development of child and adolescent problems such as academic failure, antisocial behavior, drug abuse, and depression, all of which can undermine future economic wellbeing, and all of which have increased since the COVID-19 pandemic^{xxvi}. The utilization of evidence-based family- and school-based prevention programs are effective in addressing behavioral, emotional, cognitive, and neurophysiological factors that can put children at risk for continued poverty in adulthood.^{xxvii} Despite the fact that youth make up almost a quarter of the state's population, they are rarely engaged in decision-making processes about the programs and services they need. Ensuring that youth have a say in the design of interventions is also a best practice.

Community Action Agencies can:

- Make free youth programs available
- Provide affordable high-quality childcare
- Provide nutritious meals to youth
- Design incentivized youth work training programs that introduce responsibility and job readiness
- Involve youth in the decision-making process for youth programs

Programs for Seniors

In clients' own words:

“Help with a walk-in bathtub.”

“Help at home, someone to do errands and laundry.”

“Help with lawn care.”

“Better options for caregivers for those choosing to live at home instead of a nursing facility.”

While Social Security lifts an estimated 15.4 million adults age 65 and older out of poverty, it does not eliminate poverty or economic instability for seniors entirely.^{xxvii} Older women are far more likely to live in poverty than men due to a lifetime of lower earnings and diminished savings, even as they have longer life expectancies.^{xxix} Nearly two out of three households headed by an individual age 65 or older has debt, with a median amount owed of \$55,300.^{xxx} This means that many seniors may lack the economic supports necessary to meet their monthly expenses or acquire the services needed to support aging in place.^{xxxi} While some seniors may be able to have needs met by family caregivers, lack of sufficient wages or paid time off among ‘the sandwich generation’ may affect who is able and available to provide care.^{xxxii}

Programs for seniors can address the causes and conditions of poverty in multiple ways. First and foremost, they can fill in the gaps left by insufficient retirement savings or Social Security benefits and rising costs. They can also support re-employment, facilitate aging in place, and reduce social isolation. Finally, they may alleviate caregiving demands on family members, allowing them to devote more of their time and resources to meeting their own basic needs.

Community Action Agencies can:

- Develop screening tools to better understand seniors' unmet needs
- Provide assistance to seniors
- Offer adult day services

Additional Community Needs

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

Food/Nutrition

"Help with groceries." "Free or affordable fresh food."

Transportation

"Transportation to medical appointments and grocery stores"

"Assistance with transportation/gas"

"Ways for low income to get help fixing their car."

Summer Cooling Assistance

"Help with utilities both summer and winter." "Summer assistance for electricity."

Methods of Dissemination

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

Final Thoughts

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

Family

- Education and resources to better meet basic needs such as food, transportation, child care, and housing.
- Connections to existing resources to obtain employment and meet legal needs.
- Youth and senior activities.

Agency

- Funding to expand housing supports.
- Partnerships to meet community needs for legal assistance, workforce connections, and youth and senior programming.
- Transition plans and pipeline development to build staff capacity.

Community

- Employers offering family-sustaining wages/benefits and education/skills pathways to good jobs.
- Increased supply of affordable and available housing.
- Programs and services developed in collaboration with youth and seniors.
- Coalitions to advocate for systems change related to foundational needs, housing, jobs, and programs.

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

Appendix 1: Client Survey Questions

Question 1:

What county do you live in?

Zip Code

What is your age group?

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

What is your gender?

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

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

[White]

[Black]

[American Indian or Alaskan Native]

[Asian American or Pacific Islander]

[Hispanic or Latinx]

[Prefer not to say]

[Other (please specify)]

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

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

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

[Other (please specify)]

What is your household status?

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

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

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

[Yes] [No]

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

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

[Yes] [No]

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

[Yes] [No]

Choose the statement that BEST describes your child support situation:

[We receive it regularly for all eligible children]

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

[We receive it sometimes but not regularly]

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

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

[Other (please specify)]

Which of the following best describes your access to childcare?

- [Childcare is provided by a family member or friend]
- [Children not enrolled in childcare]
- [Children on a waitlist for enrollment in childcare]
- [Child enrolled in childcare voucher program for care at a home-based, center or ministry]
- [Child enrolled in childcare that we pay for completely]
- [Children are old enough/capable to care for themselves]
- [Other (Please specify)]

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

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

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

What is your employment status?

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

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

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

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

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

Why do you prefer to work part time?

What is your highest level of education:

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

What is your experience with training certificates or licensing programs?

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

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

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

Which of the following services have you received from OVO?

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

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

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

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

What THREE services would make your life better?

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

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

Do you have health insurance?

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

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

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

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

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

Question 9:

Which family members in your household are deaf or have serious hearing difficulty?

(Check all that apply)

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

Question 10:

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

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

Question 11:

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

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

Question 12:

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

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

Question 13:

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

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

Which of the following best describes your access to transportation?

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

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

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

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

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

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

- [Yes]
- [No]

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

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

Please describe the housing arrangement where you currently live.

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

Question 14:

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

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

Question 15:

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

- [Rent a subsidized home, apartment or other housing unit]
- [Rent an unsubsidized home, apartment or other housing unit]
- [Other (please specify)]

Question 16:

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

Are you currently behind on rent?

- [Yes]
- [No]

Question 17:

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

- [Own a home with a mortgage or loan]
- [Own a home free and clear (without a mortgage or loan)]
- [Own a home on land contract or with a rent to own/lease to own agreement]
- [Own a mobile home with or without a mortgage, and pay lot rent]
- [Own a mobile home with or without a mortgage on land that I own]

Question 18:

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

Are you currently behind on mortgage payments?

- [Yes]
- [No]

Question 19:

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

Are you currently behind on these payments?

- [Yes]
- [No]

Appendix 2: Community Partners Survey Questions

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

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

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

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

5. Which counties do you serve?

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

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

8. On a scale of 1 to 5, with 1 being "not needed" and 5 being "needed very much", how much do you think each of the following are needed in your community? If your community already has this resource, select "our community already has this".
 - [A place to go to get help with applying for Social Security, SSDI, WIC, TANF, etc.]
 - [Assistance with legal services (e.g. family law, evictions, expungement, debt collection)]
 - [Counselors who work with families toward self-sufficiency]
 - [Neighborhood cleanup projects]
 - [Crime awareness/ Crime Reduction]
 - [Assistance with fines & fees]
 - [Good jobs with higher wages & benefits and/or opportunities to advance]
 - [GED Classes]
 - [English as a second language classes]
 - [Computer skills training / job skills training]
 - [Help with job search & applications]
 - [Budgeting classes and/or credit counseling/repair]
 - [Parenting classes and/or classes on healthy relationships]
 - [Nutrition education / healthy eating workshops]
 - [Counseling services]
 - [Programs and activities for seniors]
 - [Help with home health problems, like mold or lead]
 - [Help to make homes more energy efficient (weatherization)]
 - [Help to make housing more affordable (e.g. rental assistance, housing vouchers, housing development)]
 - [Addiction treatment services]
 - [Second-chance hiring programs for those with criminal records]
 - [Other (please specify)]

9. Which of the above is the top need in your community and why?
10. Which of the above is the second most important need in your community and why?
11. You indicated that your community already has these. How important is it to continue providing these resources?
[1- Not important] to [5- Very important]
12. Which community action agencies/programs have you worked with?
[List of Southern Agencies]
13. What impact has community action had on your community?
14. Can you give a specific example to illustrate why you provided that answer?
15. What else could community action be doing to end poverty in your community?

Appendix 3. Resources

- ⁱ Kucklick, A. & Manzer, L. (2022). Overlooked and Undercounted: Struggling to Make Ends Meet in Indiana. *Indiana Community Action Poverty Institute*. <https://iifw.incap.org/reports>
- ⁱⁱ Brady, D. (2019). Theories of the Causes of Poverty. *Annual Review of Sociology*, 45, 155-175.
- ⁱⁱⁱ Thompson, M. N., & Dahling, J. J. (2019). Employment and poverty: Why work matters in understanding poverty. *American Psychologist*, 74(6), 673.
- ^{iv} Hahn, H. & Simms, M. (2021). Poverty Results from Structural Barriers, Not Personal Choices. Safety Net Programs Should Reflect That Fact. *Urban Institute*. <https://www.urban.org/urban-wire/poverty-results-structural-barriers-not-personal-choices-safety-net-programs-should-reflect-fact>
- ^v Jojo, Z. (2018). Creating an environment for the restoration of dignity to disadvantaged mathematics foundation classrooms. *Environment and Social Psychology*, 3. 10.18063/esp.v3.i2.695.
- ^{vi} Aliprantis, D. & Carroll, D. R. (.). What is behind the persistence of the racial wealth gap? *Federal Reserve Bank of Cleveland*. <https://www.clevelandfed.org/en/publications/economic-commentary/2019/ec-201903-what-is-behind-the-persistence-of-the-racial-wealth-gap>
- ^{vii} Macey, E. (2019). Wages, Wealth, and Poverty: Where Hoosier Women Stand and Ways Our State Can Close the Gaps. *Indiana Community Action Poverty Institute*. <https://iifw.incap.org/wage-and-wealth-gaps>
- ^{viii} Abrams, E. M., Greenhawt, M., Shaker, M., Pinto, A. D., Sinha, I., & Singer, A. (2022). The COVID-19 pandemic: Adverse effects on the social determinants of health in children and families. *Annals of Allergy, Asthma & Immunology*, 128(1), 19-25.
- ^{ix} Hanushek, E. A., & Woessmann, L. (2020). The economic impacts of learning losses. Organisation for Economic Co-operation and Development. <https://www.edworkingpapers.com/sites/default/files/Hanushek%2BWoessmann%202020%20OECD%20Education%20Working%20Paper%20No.%20225.pdf>
- ^x United Nations (2023). Ending Poverty. <https://www.un.org/en/global-issues/ending-poverty>.
- ^{xi} Blair, C. & Raver, C. C. (2018). Poverty, Stress, and Brain Development: New Directions for Prevention and Intervention. *Acad Pediatr* 16(3). <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5765853/>
- ^{xii} Tunstall, R., Bevan, M., Bradshaw, J., Croucher, K., Duffy, S., Hunter, C., & Wilcox, S. (2013). The links between housing and poverty: an evidence review. York: Joseph Rowntree Foundation.
- ^{xiii} OASH (2023). Quality of Housing. <https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing>
- ^{xiv} U.S. Department of Energy, Office of Energy Efficiency and Renewables (2018). Weatherization works. https://www.energy.gov/sites/prod/files/2018/03/f49/WAP-fact-sheet_final.pdf
- ^{xv} U.S. Department of Housing and Urban Development (2023). Fair Market Rents. <https://www.huduser.gov/portal/datasets/fmr.html>
- ^{xvi} Quintanilla, V. D., & Thelin, R. (2019). Indiana Civil Legal Needs Study and Legal Aid System Scan. *Indiana University Public Policy Institute*, (19-C01).
- ^{xvii} Ibid.
- ^{xviii} Fuller, J. B., & Raman, M. (2022). Building from the bottom up. *Harvard Business School*. <https://www.hbs.edu/managing-the-future-of-work/Documents/research/Building%20From%20The%20Bottom%20Up.pdf>
- ^{xix} Scott, J., Edwards, K., & Stanczyk, A. (2020). Moonlighting to the side hustle: The effect of working an extra job on household poverty for households with less formal education. *Families in Society*, 101(3), 324-339.
- ^{xx} Ridley, M., Rao, G., Schilbach, F., & Patel, V. (2020). Poverty, depression, and anxiety: Causal evidence and mechanisms. *Science*, 370(6522), eaay0214.
- ^{xxi} Stanczyk, A. B. (2019). Does paid family leave improve household economic security following a birth? Evidence from California. *Social Service Review*, 93(2), 262-304
- ^{xxii} Indiana Community Action Poverty Institute (2022). Medical Debt in Indiana. <https://institute.incap.org/medical-debt>
- ^{xxiii} Indiana Chamber of Commerce (2022). Annual workforce surveys. <https://www.indianachamber.com/news-resources/studies-reports/education-workforce-development/>

-
- xxiv UNICEF. (2020, June 16). Universal child benefits. <https://www.unicef.org/social-policy/universal-child-benefits>
- xxv Ibid
- xxvi Van Ryzin, M., Fishbein, D., & Biglan, A. (2018). The Promise of Prevention Science for Addressing Intergenerational Poverty. *Psychology, public policy, and law: An official law review of the University of Arizona College of Law and the University of Miami School of Law*, 24(1), 128–143. <https://doi.org/10.1037/law0000138>
- xxvii Ibid
- xxviii Romig, K. (2023). Social Security lifts more people above the poverty line than any other program. *Center on Budget and Policy Priorities*. <https://www.cbpp.org/research/social-security/social-security-lifts-more-people-above-the-poverty-line-than-any-other>
- xxix Macey, E. (2018). Wages, wealth and poverty: Where Hoosier women stand and ways our state can close the gaps. *Indiana Community Action Poverty Institute*.
- xxx U.S. Government Accountability Office (2021). Retirement security: Debt increased for older Americans over time, but the implications vary by debt type. <https://www.gao.gov/products/gao-21-170#:~:text=The%20median%20debt%20amount%20for,in%202016%20than%20in%201989>.
- xxxi National Institute of Health (2023). Aging in place: Growing older at home. <https://www.nia.nih.gov/health/aging-place-growing-older-home>
- xxxii Lei, L., Leggett, A. N., & Maust, D. T. (2022). A national profile of sandwich generation caregivers providing care to both older adults and children. *Journal of the American Geriatrics Society*, 71(3), 799–809.