



# 2017 Community Needs Assessment

Prepared by Hanover College's Business Scholars Program  
Fall 2017 Senior Business Strategies Seminar

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COMMUNITY NEEDS ASSESSMENT OF  
JEFFERSON, JENNINGS, & SCOTT COUNTY  
HANOVER COLLEGE BUSINESS SCHOLARS PROGRAM  
DECEMBER 13<sup>TH</sup>, 2017

## PURPOSE/OVERVIEW

### Ohio Valley Opportunities

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

### Hanover College Consulting Team

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

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

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

Next, the “Survey” section covers the results and analyses for the two surveys sent out: the Client Survey and the Partner Survey.

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

# BACKGROUND RESEARCH

RESEARCH AT FEDERAL, STATE, & LOCAL LEVEL

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

## OVERVIEW

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

## FEDERAL RESEARCH

### Causes and Effects of Poverty

#### Low Income

- o 12.7% of Americans are in poverty

#### Education

- o Education is positively correlated with earnings

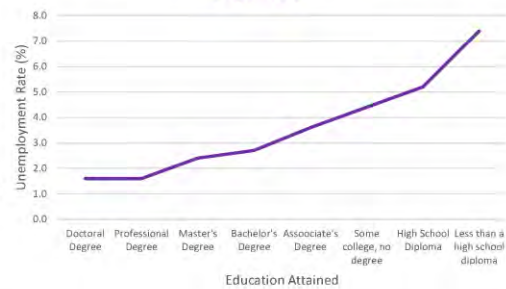
#### Employment

- o Shift away from manufacturing sector jobs to service sector jobs; service sector jobs tend to offer lower wages

#### Household size

- o Increases the amount of income needed to provide for household

Unemployment Rate by Education Attained



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

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

## FEDERAL RESEARCH

### Poverty Rate and Work Status

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

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



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

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



## FEDERAL RESEARCH

### Household Size/Poverty Level

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

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



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

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The poverty level is dependent on how many people live in a household. This level increases by approximately \$4,000 per person that lives in each household. Therefore, the more people in a household, the more money is required to support them.

## INDIANA RESEARCH

### Poverty by State

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

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



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

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

## INDIANA RESEARCH

### Unemployment by State

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

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



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

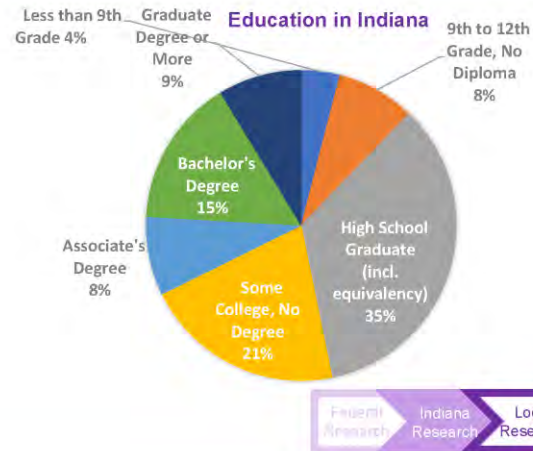
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Indiana's unemployment rate as of October 2017 is 3.9%. Indiana, Montana, South Carolina, and Texas are tied for the 23<sup>rd</sup> lowest unemployment rates in the United States. The national unemployment rate is 4.1%, placing Indiana below the national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

## INDIANA RESEARCH

### Education

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



(\*American Community Survey – ASC\* 2015)

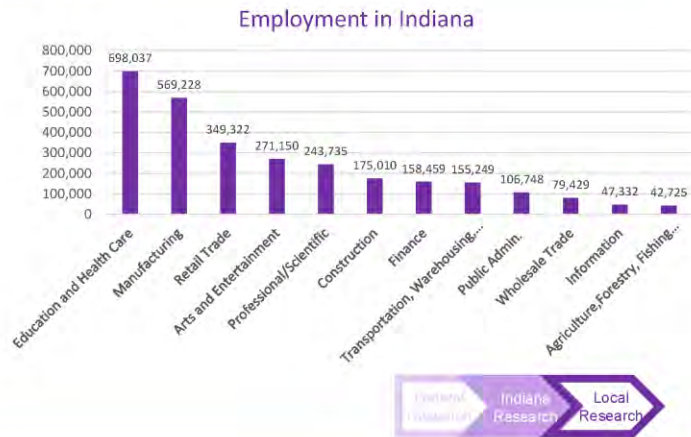
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In 2015, 32% of Indiana residents held college degrees. This is slightly lower than the national average of 33%. The key point to consider here is non-high school graduates have the highest chance of living in poverty.

## INDIANA RESEARCH

### Employment

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



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

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

## LOCAL RESEARCH

### Overview

#### Population Size

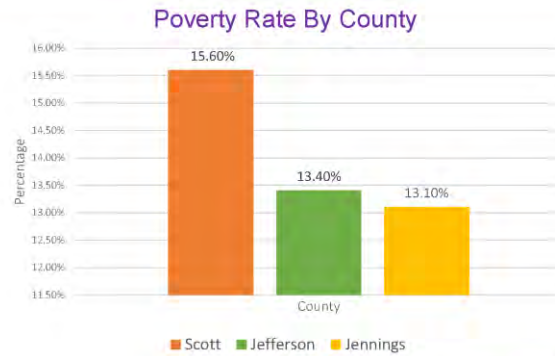
1. Jefferson – 32,418
2. Jennings – 27,897
3. Scott – 23,744

#### Poverty Rate

1. Scott – 15.6%
2. Jefferson – 13.4%
3. Jennings – 13.1%

#### Percent on Welfare

1. Scott – ~0.47% (45 families)
2. Jefferson – ~0.42% (56 families)
3. Jennings – ~0.39% (41 families)



(\*U.S. Census Bureau QuickFacts: Indiana\*, 2015), (\*U.S. Census Bureau FactFinder\*, 2010), (STATS Indiana, 2015)

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

## LOCAL RESEARCH

### Causes and Effects of Poverty

#### Education

- All counties have lower rates of B.A. degrees in comparison to the state of Indiana

#### Income

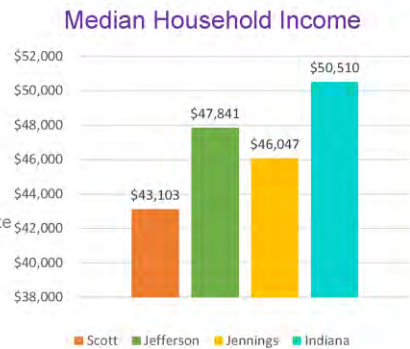
- Scott County has the lowest income & all counties are below the state average

#### Household Size

- Jennings County has the highest average household size

#### Employment

- Production, Transportation & Material Moving have the highest employment in all three counties



(\*Data USA: Jefferson, IN" 2017) (\*Data USA: Jennings, IN" 2017) (\*Data USA: Scott, IN" 2017) (\*U.S. Census Bureau QuickFacts: Indiana" 2015)

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

## RESEARCH SUMMARY

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### Key Implications

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

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

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



# SURVEYS

## CLIENT & PARTNER SURVEYS

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

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

## PURPOSE OF SURVEYS

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

Through the analysis of the data provided by these two surveys, recommendations can be made about how to fix the main causes of poverty. OVO can use this information, not only to help reduce poverty in the area, but also to meet requirements for federal and state funding.

## OVERVIEW

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This section includes data and analysis from both the Client Survey and the Partner Survey.

# CLIENT SURVEY

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

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

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The Client Survey was sent to residents of Scott, Jennings, and Jefferson Counties who have accessed services through OVO within the past year.

## CLIENT SURVEY

### Methods

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

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



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

## CLIENT SURVEY

### Important Components

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

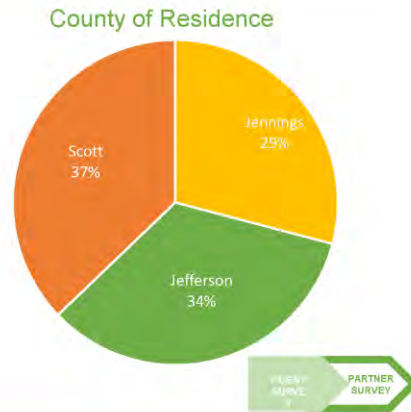


As shown above, the survey addresses different parts of each client's life and needs. The survey starts with demographics to understand what groups and types of people OVO is serving and gain an accurate picture of what the "typical" client looks like. It then moves on to what issues the clients face. This helps us to understand what is happening in the community and identify if there are issues that OVO can address. It then digs in further to assess what services low-income people are using, whether these services are helpful, and if there is more that OVO could do to help.

## CLIENT SURVEY

### Demographics

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



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

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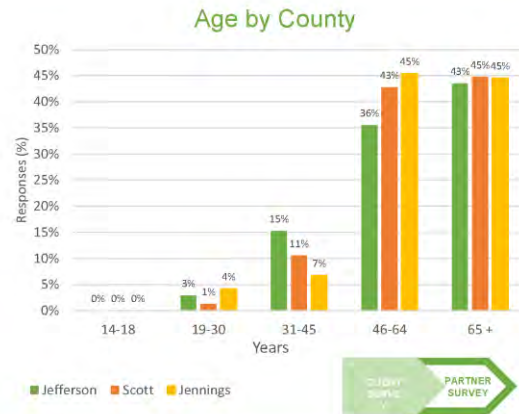
The results showed that a surprising 99% of respondents reported being White and only 2% identified as Hispanic/Latino. The data underrepresents the Hispanic/Latino population in the three counties. To avoid this issue in the future, the team suggests offering the survey online in both English and Spanish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

## CLIENT SURVEY

### Demographics

- Majority of respondents ranged from 46 to 65+
- 47% of clients indicated that they were single
- On average, the household size ranged from 1-3 adults with varying ages of children

*(In my household there's) "one disabled, one in college, and one baby" -OVO client*



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

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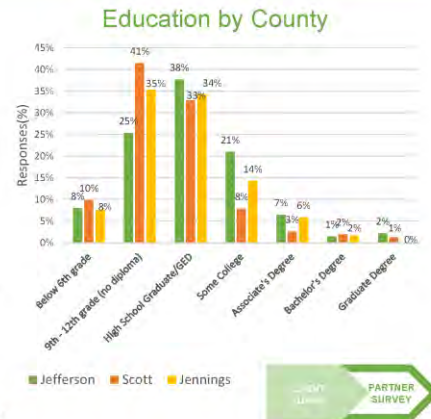
The data shows that a large portion of the respondents reported being single and living in a household of 1-3 adults with varying ages of children. Knowing that OVO has clients who have families and may be older helps to address the current services offered.



## CLIENT SURVEY

### Education

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



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

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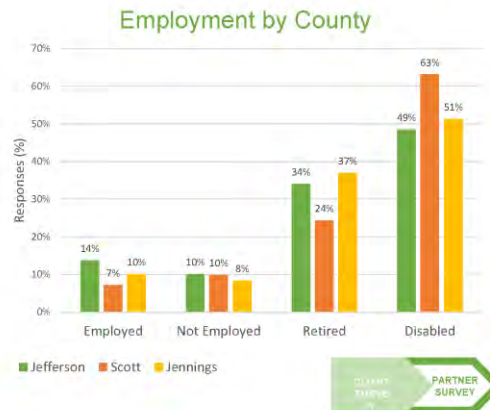
Most people in these counties have some high school education but did not graduate. This is much higher than the amount of people at the state level who did not graduate high school (8%).

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

## CLIENT SURVEY

### Employment

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



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

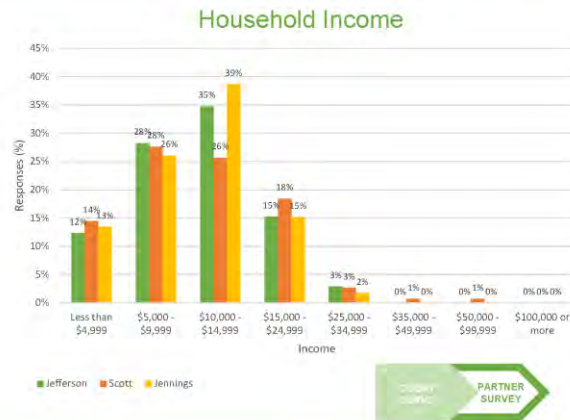
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The percentage of people who are employed in the three counties is considerably low. The highest level of employment is in Jefferson County at only 14%. However, with the highest percentage of OVO's client base being on disability, one can see that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

## CLIENT SURVEY

### Household Income

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



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

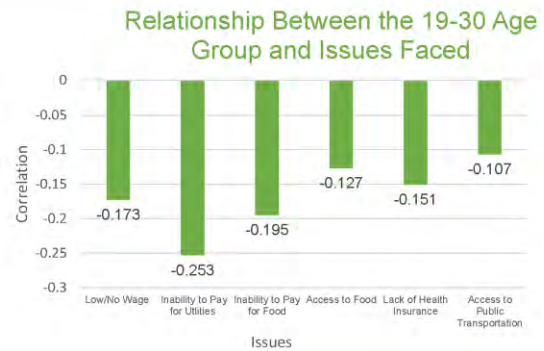
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In Jefferson, Jennings, and Scott Counties, 4.8% of the population earns less than \$10,000 a year. Meanwhile, of OVO's entire client base, 44% make less than \$10,000 a year. This puts them below the poverty line. At this point, it makes supporting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

## CLIENT SURVEY

### Age Correlations

- Age is negatively correlated with the issues listed
  - Meaning as age decreases, the severity of the issue increases
- This is a weak correlation, so it is not predictive
- The age group of 19-30 showed the strongest correlation

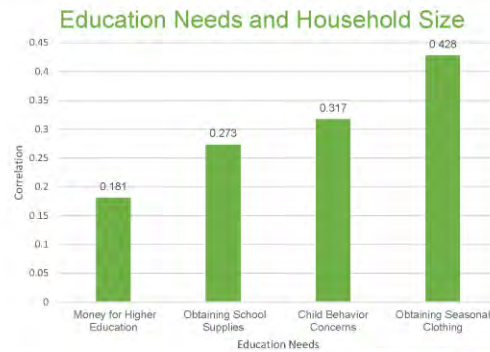


It is evident that people who are aged 19-30 pose a strong negative relationship with the inability to pay for utilities. This means that most people in that age group reported not being able to pay for their utilities. Currently, OVO offers the Energy Assistance Program, which assists low-income residents with their energy costs. As OVO continues to offer this program, it would be meaningful, based on the data provided by the survey, to focus recruitment efforts on people ages 19-30.

## CLIENT SURVEY

### Household Size Correlations

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



As household size increases, clients are more likely to value certain things for said household. The main concern is obtaining seasonal clothing; this is most likely needed since the weather in Indiana varies drastically season to season. This could be considered especially important if the household has trouble affording adequate heating and cooling. Ranked second for importance to families is the behavior of children. Since most of the clients' highest educational background is high school, the behavior of a child in school can be considered a stepping stone to graduation and possibly higher education.

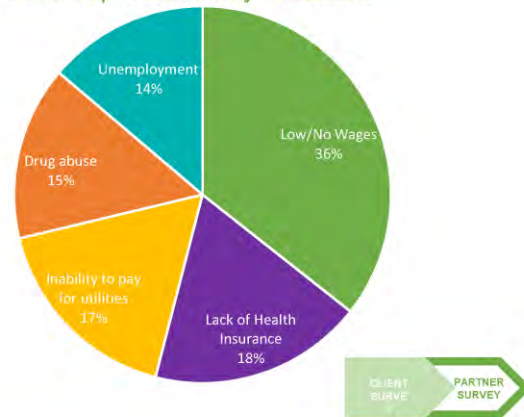
## CLIENT SURVEY

### Top 5 Problems in the Community

Please rate the following issues according to your personal experience\*

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

### 2017 Top Community Problems



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

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

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

## CLIENT SURVEY

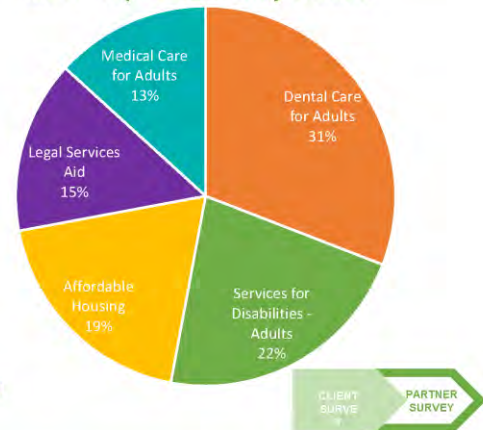
### Top 5 Needs in the Community

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

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

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

### 2017 Top Community Needs



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

\* 1= Strength 3=Sufficient 5=Need, % of people who indicated "Need"

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

## CLIENT SURVEY

### Conclusions

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

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



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



# PARTNER SURVEY

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

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

## PARTNER SURVEY

### Methods

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

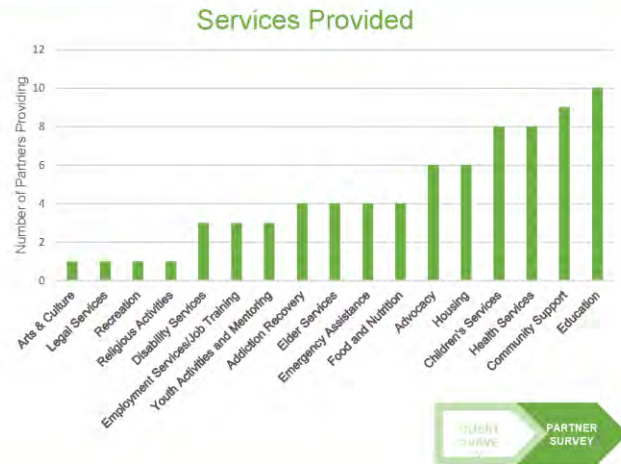


A total of 42 partners were contacted by phone to participate in a survey, of which 2 answered (4.8%). A SurveyMonkey link was also sent out to 82 partners, of which 26 completed the survey (31.7%). Based on these results, the team recommends using SurveyMonkey in order to gather information from partners.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

## PARTNER SURVEY

### Total Services Provided

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



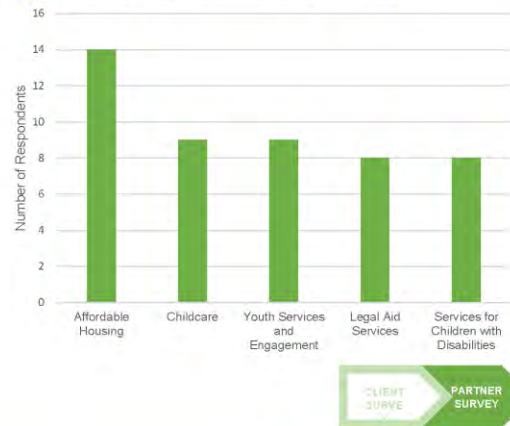
It is important to note that a part of the poverty gap is a lack of legal aid services. It is ranked as one of the top five needs in the community, and only one partner is currently providing it. Since recreational services for adults are something only provided by one partner and is one of the top five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

# PARTNER SURVEY

## Partners' Perception of Community Needs Top 5 Community Needs

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

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



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

\*1= Lacking, 2= Available at a poor quality, 3= Available at an acceptable quality, 4= Available with improving quality, 5- Available at a high quality

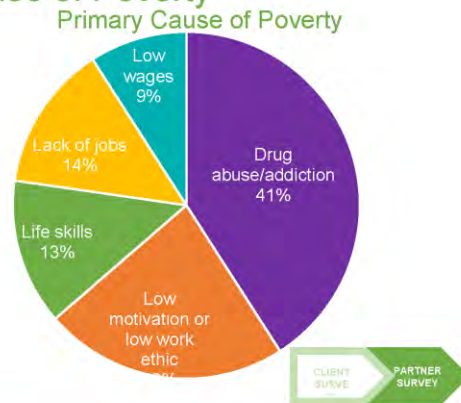
According to the Partner Survey, the community is not adequately providing affordable housing, childcare, youth services and engagement, legal aid, or services for children with disabilities. Interestingly, there are only two needs that are duplicated from the client survey: legal aid and affordable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

## PARTNER SURVEY

### Partners' Perception of the Primary Cause of Poverty

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

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



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

\*Select one

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

## PARTNER SURVEY

### Conclusion

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



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

# CONCLUSION OF SURVEYS

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

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

## SURVEYS

	According to Partners	According to Clients
Top Causes of Poverty	<ol style="list-style-type: none"> <li>1. Drug Abuse</li> <li>2. Low Motivation</li> <li>3. Lack of Life Skills</li> </ol>	<ol style="list-style-type: none"> <li>1. No/ Low Wages</li> <li>2. Lack of health insurance</li> <li>3. Inability to Pay for Utilities</li> </ol>
Top Needs in the Community	<ol style="list-style-type: none"> <li>1. Affordable Housing</li> <li>2. Childcare and Youth Services &amp; Engagement</li> <li>3. Legal Aid Services</li> <li>4. Services for Children with Disabilities</li> </ol>	<ol style="list-style-type: none"> <li>1. Dental Care for Adults</li> <li>2. Services for Adults with Disabilities</li> <li>3. Affordable Housing</li> <li>4. Legal Aid</li> </ol>
Gap	Few Legal Aid Services assist clients with finding legal help	Listed Legal Aid Services as the number four need

COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n=418  
 PARTNER ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY PARTNERS, NOVEMBER 2017, n= 26

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



# INTERNAL & EXTERNAL

ANALYSIS OF OHIO VALLEY OPPORTUNITIES

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

## PESTEL ANALYSIS

<b>Political</b>	<ul style="list-style-type: none"> <li>o Government funding is limited</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>o Unemployment rate in each county is above the state average</li> <li>o Poverty rate is below the state average for Jefferson and Jennings county</li> </ul>
<b>Sociocultural</b>	<ul style="list-style-type: none"> <li>o Government assistance has a negative stigma</li> <li>o Diverse demographic in all three counties</li> <li>o All counties have a lower than average household income</li> </ul>
<b>Technological</b>	<ul style="list-style-type: none"> <li>o Limited communication with clients through internet/technological devices</li> <li>o Technological advances do not impact clients.</li> </ul>
<b>Environmental</b>	<ul style="list-style-type: none"> <li>o Unpredictable weather patterns that affect low income households</li> </ul>
<b>Legal</b>	<ul style="list-style-type: none"> <li>o Laws pertaining to minimum wage</li> <li>o Hiring laws: disability, criminal background, &amp; demographics</li> </ul>

A PESTEL (Political, Economic, Sociocultural, Technological, Environmental, and Legal) Analysis is displayed in the chart above. A PESTEL is an environmental scan of the current market. Politically, OVO is very dependent on government funding and that could change at any time. Additional issues identified through this analysis include: a negative connotation to being on government funded services, limited communication with clients through internet/technological services, and hiring laws that make it hard for low-income people to find jobs and wean themselves off of OVO's services. All of these factors could hinder OVO as they could increase the number of people needing services and restrict the amount of money that OVO receives. It is necessary to address these possible environmental issues as they can change and affect OVO at any time.

## SWOT

<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>○ Variety of programs to offer</li> <li>○ Multiple central locations</li> <li>○ <b>Dedicated staff</b></li> <li>○ Successful programs</li> </ul>	<p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>○ Client dependency</li> <li>○ <b>Short-staffed</b></li> <li>○ Minimal marketing and advertising</li> <li>○ Low community awareness</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>○ Government has increased funding in Head Start, CSBG, Section 8, and others</li> <li>○ 16% of the population is below the poverty threshold in the tri-county area</li> <li>○ Rural areas on average have a lower median income than urban areas</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>○ Government funding cuts in EAP, DOE, and State LIHEAP</li> <li>○ <b>Economic decline/high unemployment rate</b></li> <li>○ Negative connotation of using government funded services</li> </ul>

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

# OTHER SLIDES

This section includes the additional parts of the report that are not in the “Needs Assessment” section of the document. These slides still contain information relevant to the project.

## FEDERAL RESEARCH

### Welfare

- 12.8 million Americans are on welfare, that is approximately 4.1% of the U.S. population
- \$139 billion is spent welfare programs each year on average
- It was reported that the highest average time spent on welfare was 2-5 years (27%)

Average Time Spent on Welfare



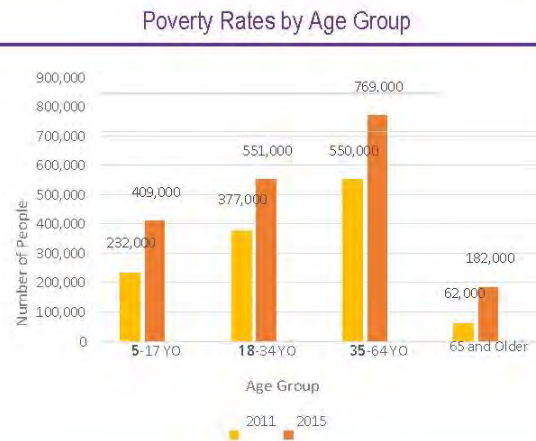
(“Income and Poverty in the United States:2015”) (“U.S. Poverty Statistics”)

This statistical data shows the amount of welfare recipients in the US and the duration of time that Americans spend on welfare. Both of those statistics are in italics.

## INDIANA RESEARCH

### Poverty by Age Groups

- Poverty rates for every age group have increased, all around the same amount from the year 2011-2015
- The highest increase in poverty rates by age group can be seen in those between the ages of 18-64 years old



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

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

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

## INDIANA RESEARCH

### Low Income/ Wages

- Indiana is ranked 38<sup>th</sup> in average hourly wage
- Indiana is ranked 39<sup>th</sup> in income per capita in the U.S.

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

(\*U.S. Census Bureau QuickFacts: Indiana\*)


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

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

# PARTNER SURVEY

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## Partners



**Jefferson County**


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

**Scott County**

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

**Jennings County**

- Jennings County Health Department
- Jennings Twp. Trustee



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

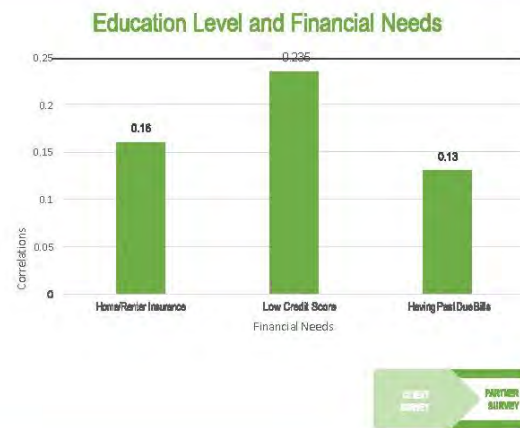
This slide contains a list of community partners in each county.



## CLIENT SURVEY

### Education Level Correlations

- Education level is positively correlated with financial needs and programs needed
  - As education level rises, the perceived importance rating of the issues increases
- This is a weak correlation so it is not predictive



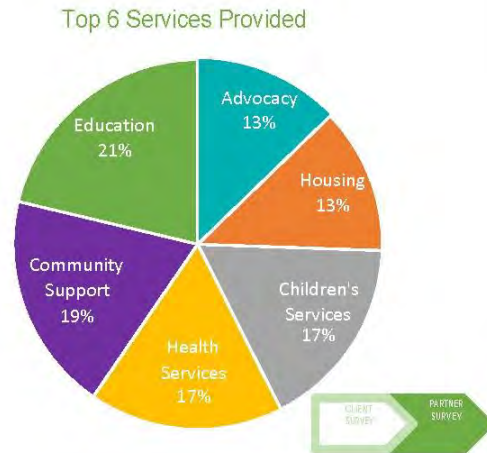
COMMUNITY NEEDS ASSESSMENT OF JEFFERSON, JENNINGS, & SCOTT COUNTY, NOVEMBER 2017, n = 415

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

# PARTNER SURVEY

## Top 6 Services Provided

- The top service provided by partners was Education, followed by Community Support
- The categories of Children's Services and Health Services were reported equal at 17%



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

This slide shows the top six services provided by partners.

# OTHER RESEARCH

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

**Client Survey**

**Client Survey “Other”**

**Comments Partner Survey**

**Partner Phone-Interview**

## Client Survey

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

Community Assessment Survey

**Ohio Valley Opportunities**

421 Walnut Street, P.O. Box 625  
 Madison, IN 47250  
 P: (812) 265-5858  
 F: (812) 265-5850



Ohio Valley Opportunities requests your help. Please complete the following Community Assessment Survey based on the four community in Jefferson, Jennings, and Scott county. Please mail your survey by October 27<sup>th</sup> or return to OVO by November 3<sup>rd</sup>. Thank you for your time.

Client Name (Optional): \_\_\_\_\_

**Demographic**

County of Residence:

- Jennings
- Jefferson
- Scott

County of Employment:

- Jennings
- Jefferson
- Scott

Gender:

- Male
- Female
- Other

Age:

- 14 – 18 yrs
- 19 – 30 yrs
- 31 – 45 yrs
- 46 – 64 yrs
- 65+ yrs

Marital Status:

- Single
- Married
- Separated
- Living Together
- Divorced

Ethnicity:

- Hispanic/Latino
- Non-Hispanic/ Latino

Race

- White
- Black/African American
- American Indian/Alaskan Native
- Asian
- Native Hawaiian/Pacific Islander
- Two or More Races (Please Specify)
- Other (Please Specify)

Education (Highest level of completed education):

- Below 6<sup>th</sup> grade
- 7<sup>th</sup> – 12<sup>th</sup> grade (no diploma)
- High School Graduate/GED
- Some College
- Associate's Degree
- Bachelor's Degree
- Graduate Degree

Employment:

- Employed
- Not Employed
- Retired
- Disabled

Type of Employment:

- Full Time
- Part Time
- Temporary
- Seasonal

## Household Income (per year):

- Less than \$4,999  
 \$5,000 - \$9,999  
 \$10,000 - \$14,999  
 \$15,000 - \$24,999  
 \$25,000 - \$34,999  
 \$35,000 - \$49,999  
 \$50,000 - \$99,999  
 \$100,000 or more

## Primary Language:

- English  
 Spanish  
 French  
 Middle Eastern/South Asian  
 East Asian (Chinese/Vietnamese)  
 Native North American  
 Caribbean Languages  
 Other

## Household Size (Please also include number of people in that category per age):

- Adults in the home (18+ yrs) \_\_\_\_\_  
 Children in the home (0-2 yrs) \_\_\_\_\_  
 Children in the home (3-5 yrs) \_\_\_\_\_  
 Children in the home (6-10 yrs) \_\_\_\_\_  
 Children in the home (11-15 yrs) \_\_\_\_\_  
 Children in the home (16-17 yrs) \_\_\_\_\_

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

Issue	No Problem	1	2	3	4	Big Problem
Low/ No Wages	1	2	3	4	5	
Unemployment	1	2	3	4	5	
Access to Education	1	2	3	4	5	
Lack of Job Skills Training	1	2	3	4	5	
Illness	1	2	3	4	5	
Discrimination-- Racial	1	2	3	4	5	
Discrimination-- Gender	1	2	3	4	5	
Discrimination-- Age	1	2	3	4	5	
Teen Pregnancy	1	2	3	4	5	
Homelessness	1	2	3	4	5	
Alcoholism	1	2	3	4	5	
Drug Abuse	1	2	3	4	5	
Access to Public Transportation	1	2	3	4	5	
Single Parent Homes	1	2	3	4	5	

**Continue:**

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

Other issues not listed above: \_\_\_\_\_

Below is a list of services, please check any and all services that your household is currently receiving:

- |                                      |                                       |   |
|--------------------------------------|---------------------------------------|---|
| <input type="checkbox"/> Food Stamps | <input type="checkbox"/> Milk Program | <input type="checkbox"/> Home Energy Assistance         |
| <input type="checkbox"/> Head Start  | <input type="checkbox"/> Medicaid     | <input type="checkbox"/> Free & Reduced Breakfast/Lunch |
| <input type="checkbox"/> Healthwise  | <input type="checkbox"/> Medicare     | <input type="checkbox"/> Meals on Wheels                |

Special Supplemental Nutrition Program for Women, Infants, and Children

Temporary Assistance for Needy Families

Summer Food Service Program for Children

Unemployment Insurance

Weatherization Assistance

Do you have reliable internet access?

Yes

No

What is your family situation?

Single Parent

Two Parents

No Children

Raising children of another family member

Other:

Do you have reliable telephone access?

Yes

No

Do you have reliable internet access?

At home

At work

At the library

At family/friend's home

**Needs (Please check all that apply):**

**Educational Needs:**

- Adult Education Classes
- Child's Behavior concerns
- Child's classwork/homework concerns
- Child's school attendance concerns
- Child's school lunch money concerns
- Difficulty Reading for school
- Obtaining reading/children

- Money for higher education (college, trade school, etc.)
- Obtaining school supplies
- Obtaining school for school
- Obtaining seasonal clothing for school (coats, hats, etc.)
- Obtaining a high school diploma/GED
- College prep classes
- Child's IEP assistance/ Title I Services

**Housing Needs:**

- Mortgage/rent assistance
- Utilities assistance
- Unsafe neighborhood
- Repairs
- Handicap accessible
- Help paying for household items (furniture/cleaning supplies, etc.)
- Other \_\_\_\_\_

**Financial Needs:**

- Achieving a living wage
  - Health insurance
  - Car insurance
  - Home/renter insurance
  - Need help collecting child support
  - Budgeting
  - Other \_\_\_\_\_
- Bank account
  - Low credit score
  - Have past due bills
  - Currently in collections

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

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

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

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



## Client Survey “Other” Comments

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

*Section titles refer to where the comment was found on the Client Survey. The clients’ exact wording is in quotation marks. When clarification is necessary, a grammatically correct wording of the clients’ statement is in brackets.*

### Employment:

- “No summer work”
- “Unemployed because of health reason”
- In regards to county of employment: “Clark”

### Education:

- “Finished two years in college”

### Household Income:

- Checked less than \$4,999: “MUCH LESS”

### Other issues not listed on the survey:

- “Have 2 children that need assistance at all time. Son in wheel chair and daughter has ADHD. Both have learning disabilities.”
- “Help with household cleaning”
- “Job training/coaching for individuals with severe mental illness”
- “Need extra help toward electrical and less on gas”
- “My need is just having enough money for items for a whole month-everything keeps going up-Thank you.”
- “3 bedroom income based-housing 5” [I live in a 3 bedroom income based apartment and am housing 5 people in the home]
- “Cannot afford internet”
- “Electric and gas utilities, having trouble with paying them”
- “Telephone is too expensive. Won’t qualify for [Lifeline Phone Assistance] until January.”
- “Lack of insurance for eyes and teeth”
- “Not having dental/vision insurance”
- “Lack of income to pay rent”

- “Landlords and don’t causing have homelessness” [I am homelessness because of landlords]
- “Sewage bills always \$25 or \$35 higher than water”
- “I am sober, 30 years coming from a city in Florida with a lot of support”
- “Very few drugs, alcohol, recovery meetings or rehab, usually a problem in small towns or rural communities”
- “Help paying car insurance”
- “Inadequate legal help for single parents to get financial help from other parent”
- “1-disabled, 1-college, 1-has a baby going to have another”
- “Affordable housing, decent housing for low income working people and seniors”
- “On a fixed income, it is hard to pay bills sometimes”
- “Transportation for people who don’t own a car – to get to work (when find job)”
- “Need hearing aid and insurance doesn’t cover it”
- “We could use 2 bottles of cooking gas from [Ellis Gas and Oil] in North Vernon, IN 47265”
- “Poor community, low wages small town and no privacy when you need help, so some won’t get help”
- “We have income from odd jobs and making ends meets but some months are tight and we can’t show income because of no W-2 for last ½ year so can’t get help with utility”
- “Transportation times”
- “I’m Disabled”
- “I am very fearful about being out in the public alone. I don’t feel safe anywhere, not even in my own home. With terrorism, the drug epidemic and lack of gun control in America I don’t enjoy being around other people.”
- “I’m married to Jehovah God so I don’t know how to explain this”

#### Reliable Internet:

- “I cannot have internet now. There is a court case.”
- “No computer”
- “Landline and internet assistance”

#### Reliable Telephone:

- “Goes out when it rains”
- “Goes out when it rains sometimes”

### Reliable Transportation:

- “Do not drive”
- “[Public transportation] too much for me now being disabled and divorced”
- In regards to public transportation: “Cabs are WAY too expensive—[Catch-A-Ride] has no evening or weekend and some drivers are not nice”
- “Rely on daughter to get [me] places”
- “Have [to] take transit which is blessing or pay high prices just to go five miles to Scottsburg. Many people in Austin have to.”
- “Transportation to doctors and drug store and grocery shopping a big problem also rent”

### Family Situation:

- “Group home”
- “Group home”
- “My son is in jail for totaling my car so I don’t have his income to help”
- “Maria head of household other family living with”
- “All children are grown up”

### Housing Needs:

- “Floor”
- “Flood insurance”
- “Incontinent prob[lem].”
- “Getting food in home”
- “No central air, broke, need [new unit]”
- “Water leak (house)”
- “Senior citizen housing affordable—income based!”
- “Can’t find [landlords] willing to accept section 8”
- “Car insurance, personal insurance”
- “Buying house”
- “I have plumbing and electrical repairs that need to be done on my home and am pretty much unable to pay for the repairs”
- “No heat, space heater only fireplace is using a rick a week”
- “CSL [Country Squire Lakes, a housing community in North Vernon, IN] is taking my home of 21 years please help”
- “Homeless as of Nov 14<sup>th</sup>”

### Financial Needs:

- “Dental/vision insurance”
- “Barely have enough money to pay bills”
- “Identity was stolen”
- “Floor and roof”
- “My family and I are grateful for social [programs] and the assistance they give us. I have [Medicaid] and [Medicare]. We use [SNAP], energy assistance and I’m on [Section 8] trying to raise sons of my deceased daughter without the help we get it would be very hard to survive.”
- “Food [&] utilities”
- “Utilities”
- “Need to pay off bank account so I can open a new account”
- “Savings”
- “Savings”
- “Need help paying electric bill”
- “Disabled and trying to pay rent and utilities on SS check \$755 a month”
- “Some time social security is not enough”
- “Paying rent and my bills with three kids to take care of”

### Other Needs Not Listed on the Survey:

- “Am 85—incontinent since stage 4 breast cancer. Chemo and Radiation hard to pay for incontinent pull ups and pads at least \$45 a month.”
- “Transportation free”
- “Need a new couch, springs are broken”
- “Dentist that will accept Medicaid”
- “House insulation”
- “Medicare doesn’t cover dental”
- “Food”
- “Help fixing roof, a car”
- “Drug rehab”
- “I get \$15 a month in food stamps, need more”
- “If I could get any type of dental care. Maybe I could do something to help you. Thanks so very much.”

- “Like this it get wood to help me to stay warm and help pay my light bills, thank you” [I need help getting wood to say warm and help paying my lighting bill. Thank you]
- “A home with a garage or large utility storage and minimal steps and less expensive heating. I have to depend on myself for all my needs. I really appreciate the energy assistance. Thanks.”
- “I have a 27 year old son, need Christmas [gifts]. No one will give him anything because of his age. He has to have help [all] the time. He’s just like a 6 month old baby.”
- “Help building a handicap ramp”
- “I need help with electric bill”
- “I receive \$101 [SNAP] credit a month. I am a smart shopper but I am not a magician. I always have to use some of my RSS every month for food.”
- “What I have to pay each month for water and sewage out in the country is ridiculous. I don’t even get trash pick up with it. I do buy a county trash card which is reasonably priced at \$40 a year.”
- “Public transportation”
- “I would like to sign up for section 8. I live on disability. Hard on my budget.”
- “Eye care”
- “Weatherization on my home”
- “I don’t know how to answer these questions?”
- “Need help to do paperwork, make appt ASAP”
- “Don’t know if I can have this [Weatherization Assistance Program]”

### General Comments about the Survey:

- “OVO has helped me more than I can say! A wonderful program and I am so grateful I found it, thank you.”
- “I love what the program does for me and how it has helped me live”
- “Thank you for what you do”
- “I don’t know how to answer all of these”

## Partner Survey

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



**Community Assessment 2017**  
**Service Providers/Partners**

**Name of Agency/Program:**

---

**Service Area:**      Jefferson County    Jennings County    Scott County  
 Other (Please specify: \_\_\_\_\_)

**What type of services do you primarily provide?**

- Addiction Recovery    Advocacy    Arts and culture    Children's Services
- Community Support    Disability Services    Education    Elder Services
- Emergency Assistance    Employment Services or Job Training    Food and Nutrition
- Health services    Housing    Legal Services    Recreation    Religious Activities
- Youth Activities and Mentoring

**Please provide a brief description of your services:**

**The majority of your clients belong to which of the following income levels:**

- Low-Income    Middle-Income    High-Income    All Income Levels
- Do not track client income

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

**1=Lacking in our community**

**2=Available to most in our community but of poor quality or too costly**

**3=Available to most in our community and of acceptable quality**

**4=Available to most in our community and improving rapidly**

**5=Available to most in our community and of high-quality**

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



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

- Access to credit and bank services
- Alcoholism
- Child Abuse & Neglect
- Community-wide or neighborhood health facilities
- Crime
- Drug abuse/addiction
- Educational resources for children
- Homelessness
- Illiteracy
- Income management
- Insured status, Medicare and Medicaid participation
- Lack of affordable and/or quality housing
- Lack of jobs
- Language or cultural barriers
- Life skills
- Low motivation or low work ethic
- Low wages
- Not enough federal or state investment
- Private assets (car, home, savings, insurance, 401k, education, or skills)
- Racial/Ethnic Discrimination
- Resources for adult learners
- School system performance
- Service accessibility
- Teen pregnancy
- Unemployment
- Workforce skills instruction and support

**Please think carefully about the spectrum of services that are offered in our community.  
Can you think of any services that are not offered, are insufficient, or could be improved?**

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**Please return this form to**

**Ohio Valley Opportunities  
421 Walnut Street, P.O. Box 625  
Madison, IN 47250  
by November 17<sup>th</sup>, 2017**

## Partner Phone-Interview

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

## Partner Interview Script

1. Hello. This is \_\_\_\_\_ calling on behalf of Ohio Valley Opportunities.
  - a. (If contact person answers): The reason for the call is to discuss your partnership with OVO. If you have a couple minutes, I would love to discuss what you do for those in poverty (or area of service). Is this a good time for you? Or is there another time that would work better?
  - b. (If gatekeeper answers): Is [contact person] available? The reason for the call is regarding your services in connection with OVO.
  
2. Questions
  - a. Basic Info:
    - i. What is your position/title within the organization?
    - ii. What county or counties do you serve?
    - iii. How long have you been serving the community?
    - iv. What is the average income for your clients?
    - v. How many people do you serve? Rough estimate?
  - b. In-Depth Questions:
    - i. What are your most successful program(s) in regard to meeting the needs of the community that you serve? What makes these program(s) successful?
    - ii. Are there any programs that you offer or used to offer that were not as successful? Can you explain?
    - iii. What do you believe is the biggest problem to why people are in poverty in the area that you serve? Examples: drugs, alcohol, education, etc.
    - iv. Do you think there is a program that the community would benefit from? OR Can you recognize a gap between what you offer and what the community needs?

**November 10, 2017**

**Organization:** Second Stories

**Interviewee:** Kim Taylor

a. Basic Info:

- i. *What is your position/title within the organization?* Executive Director
- ii. *What county or counties do you serve?* Trimble, Jefferson, Jennings
- iii. *How long have you been serving the community?* 2 years
- iv. *What is the average income for your clients?* Below poverty line
- v. *How many people do you serve?* 30-50

b. In-Depth Questions:

- i. *What are your most successful program(s) in regard to meeting the needs of the community that you serve? What makes these program(s) successful?* Baby Bucks rewards and encourages parents to attend parenting classes for teenage or new moms and gives baby related rewards for it.
- ii. *Are there any programs that you offer or used to offer that were not as successful? Can you explain?* We are a new organization that has been around for two years and are still experimenting.
- iii. *What do you believe is the biggest problem to why people are in poverty in the area that you serve?* Lack of education continues cycle of poverty, early pregnancy, and drugs.
- iv. *Do you think there is a program that the community would benefit from? OR Can you recognize a gap between what you offer and what the community needs?* More childcare and family activities in the community

# OTHER ANALYSIS

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

**Jefferson County Analysis**

**Scott County Analysis**

**Jennings County Analysis**

**Statistical Significance**

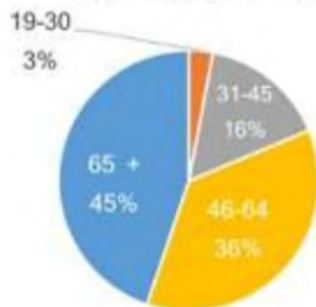
## Jefferson County Analysis

Gender (Jefferson County)



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

Age (Jefferson County)

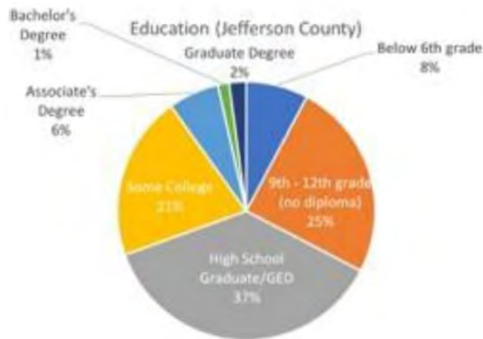


The majority of the surveys returned were from clients 46 and older, while only a small percentage (3%) were from people ages 19-30. This data suggests there is likely a better way to reach the 19-30 age group. They are significantly less likely to return a paper survey.

Marital Status (Jefferson County)

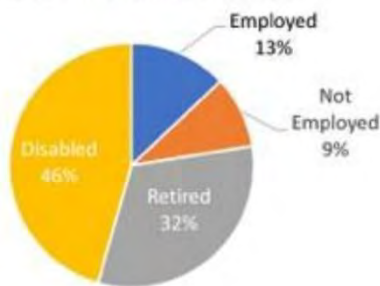


The majority of people in Jefferson County are unmarried. The second largest group of people are divorced. Only 16% of the population is actually married. This data could speak to the lack of opportunities for people to interact socially. This may be related to the need for recreational activities for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



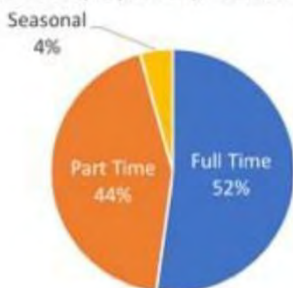
The majority of clients in Jefferson County only have a high school diploma or GED, and the second largest percentage of clients did not graduate from high school. This supports the community need and recommendation for adult education programs and classes.

Employment (Jefferson County)

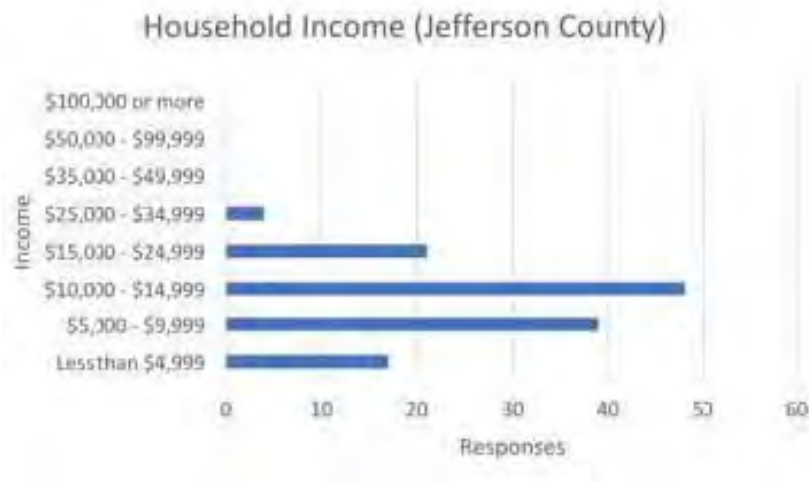


Only 9% of clients in Jefferson County are actually unemployed, and only 13% are employed. This leaves 78% of people who are either retired or on disability. The amount of retired clients in the county is directly associated with the needs in the community such as disability services, medical care, and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

Type of Employment (Jefferson County)



Nearly half, 44%, of people in Jefferson County are only employed part-time. With only 13% of people being employed, nearly half of them are not employed full-time.



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

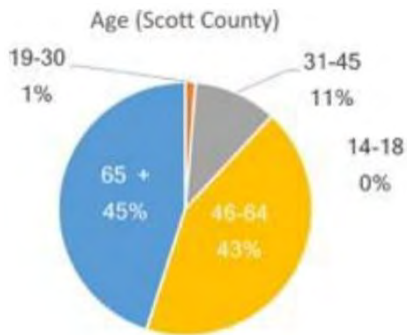


## Scott County Analysis

Gender (Scott County)

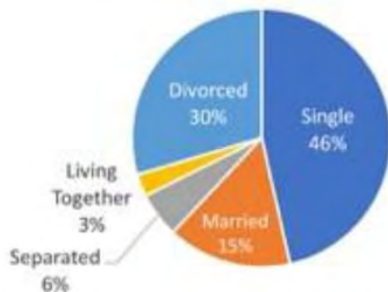


The majority of clients who completed and returned the survey from Scott County were female.

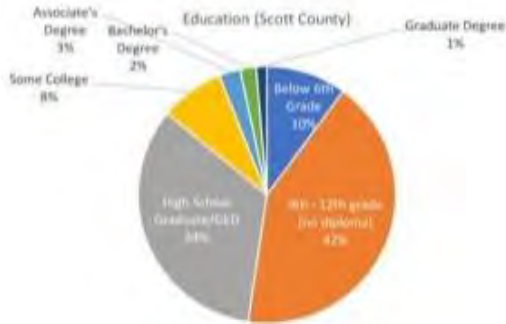


The 19-30 age group responses are even less in Scott County (1%) than they were in Jefferson County (3%). However, the amount of responses from the age groups 65 and older and 46-64 are much more similar in Scott County than in Jefferson County.

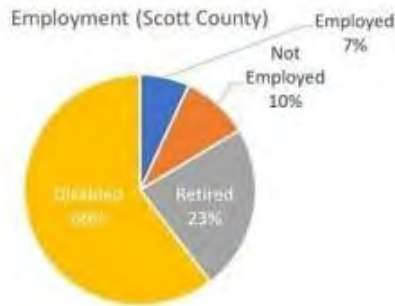
Marital Status (Scott County)



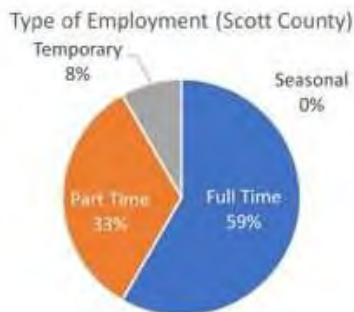
Again, the majority of people in the county are unmarried/single, implying a need for recreational activities.



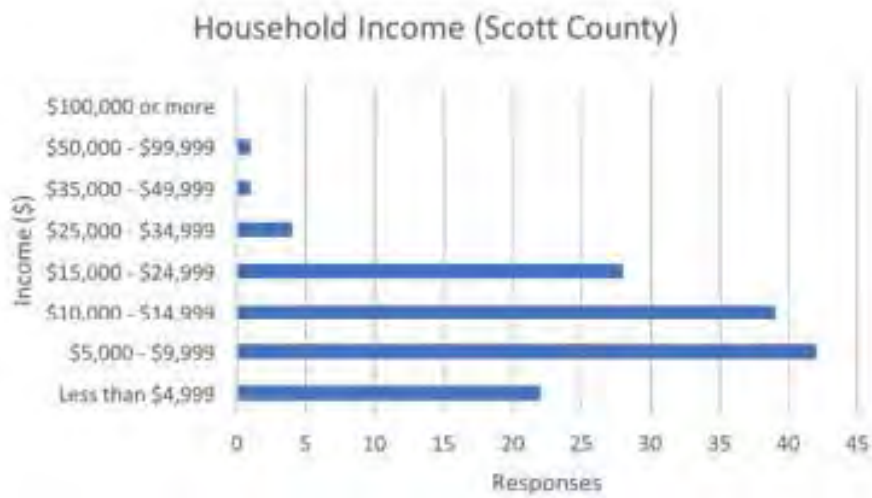
The majority of people in Scott County do not have a high school diploma or GED.



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



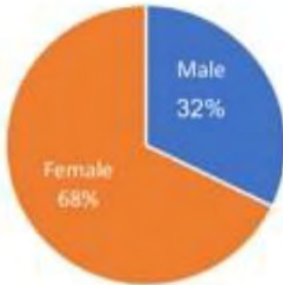
Of the 7% of people in county that are employed, 33% are only employed part-time. 8% of the employed population are only employed temporarily.



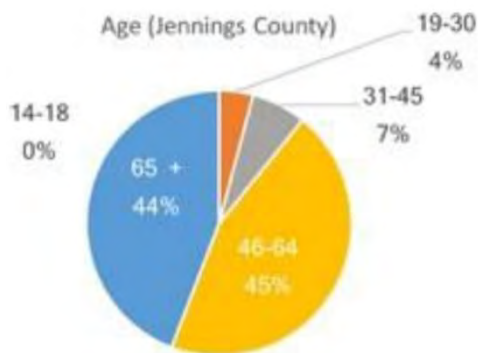
The annual household income in Scott County is slightly more varied in Jefferson County. The majority of responses fall into the \$5,000-9,999 range, but many more respondents reported having an income in the \$10,000-14,000 and \$15,000-24,999 ranges in Scott County than in Jefferson County.

## Jennings County Analysis

Gender (Jennings County)

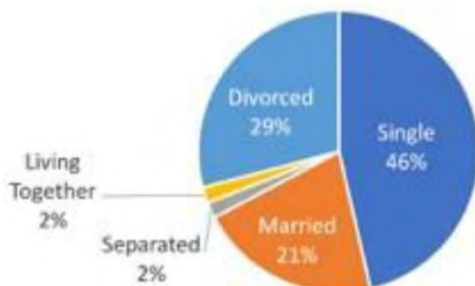


Again, the majority of people who filled out the survey were female.

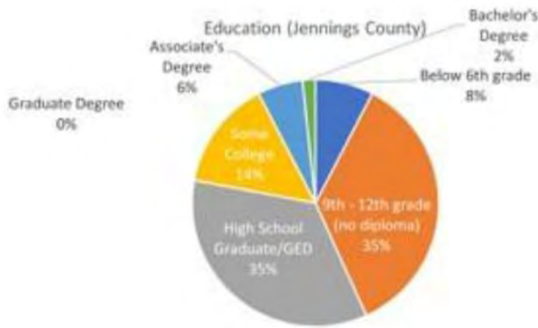


As seen in the other two counties, people who completed the survey in Jennings County are primarily older.

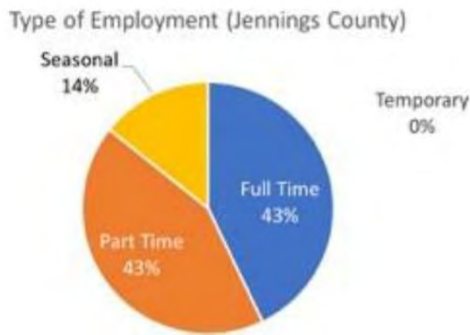
Marital Status (Jennings County)



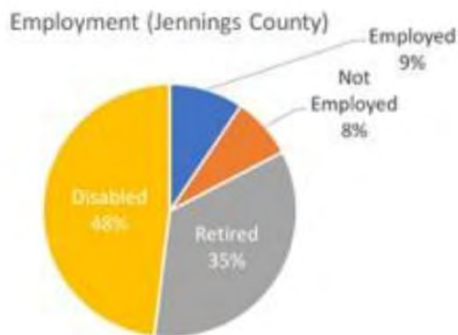
The majority of people in Jennings County are single/unmarried. However, Jennings County does have a slightly higher percentage of people who are married compared to the other two counties.



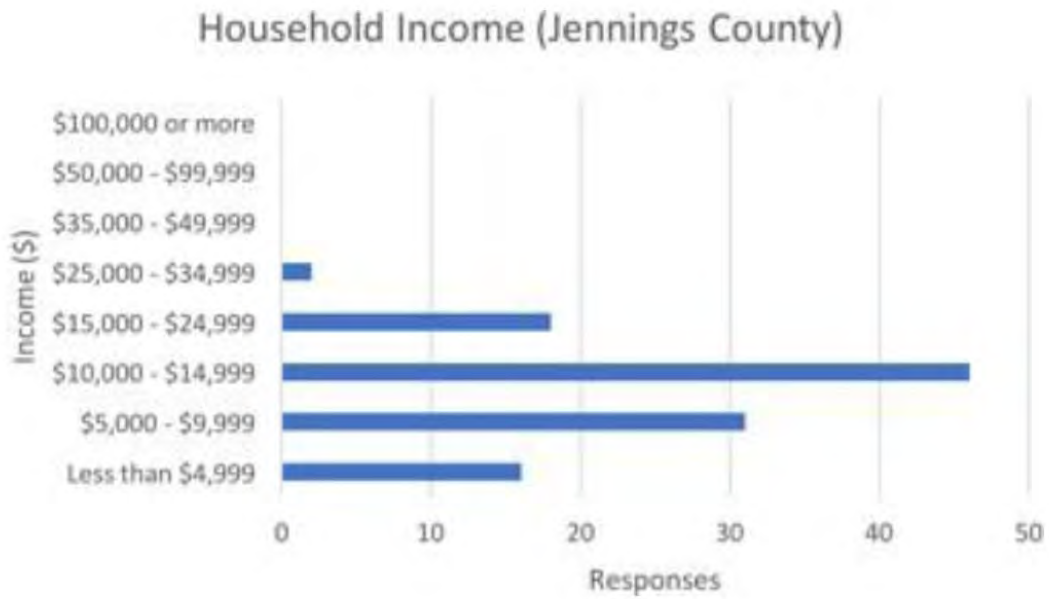
The majority of people in Jennings County did not go to college or have a high school diploma or GED.



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



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



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

## Statistical Significance

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

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.557	0.059		76.771	0.000
issue inability to pay for utilities	-0.075	0.022	-0.183	-3.488	0.001
programs needed dental care	0.001	0.024	0.001	0.022	0.982
programs needed affordable housing	-0.059	0.028	-0.140	-2.149	0.032
programs needed medical care	0.021	0.032	0.046	0.655	0.513
housing needs repairs	-0.036	0.086	-0.021	-0.423	0.673
financial needs home renter insurance	0.196	0.105	0.095	1.857	0.064
financial needs having past due bills	-0.407	0.122	-0.187	-3.327	0.001
financial needs low credit score	-0.109	0.112	-0.056	-0.974	0.330
programs needed legal services	-0.011	0.030	-0.025	-0.360	0.719

a. Dependent Variable: age

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

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



Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.140	0.117		9.732	0.000
	issue inability to pay for food	0.052	0.072	0.059	0.714	0.476
	issue access to food	0.014	0.068	0.014	0.207	0.836
	issue inability to pay for utilities	-0.046	0.055	-0.059	0.841	0.401
	education needs child behavior concerns	0.541	0.429	0.071	1.260	0.209
	education needs money for higher education	-0.366	0.285	-0.069	1.283	0.200
	education needs obtaining school supplies	-0.348	0.475	-0.052	0.732	0.464
	education needs obtaining seasonal clothing	1.831	0.408	0.363	4.492	0.000
	financial needs home renter insurance	-0.162	0.212	-0.041	0.765	0.445
	financial needs low credit score	0.266	0.218	0.073	1.223	0.222
	financial needs having past due bills	0.416	0.238	0.101	1.746	0.082
	programs needed disability service	-0.039	0.042	-0.049	0.917	0.360
	services received healthwise	1.402	0.198	0.354	7.065	0.000

a. Dependent Variable: house

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

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.330	0.122		10.864	0.000
	issue inability to pay for utilities	0.118	0.044	0.153	2.705	0.007

a. Dependent Variable: house

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.442	0.071		48.751	0.000
	services received healthwise	-0.442	0.169	-0.149	-2.615	0.009

a. Dependent Variable: employ

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.464	0.070		49.302	0.000
	financial needs having past due bills	-0.557	0.167	-0.189	-3.339	0.001

a. Dependent Variable: employ

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.500	0.072		48.756	0.000
	financial needs low credit score	-0.603	0.152	-0.223	-3.972	0.000

a. Dependent Variable: employ

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

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