

Community & Family Services

2020 Community Needs Assessment



Introduction

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

About Community & Family Services, Inc. (CFS)

Community & Family Services, Inc. (CFS) is a 501(c)3 not-for-profit Community Action Agency established in 1965 to reduce poverty and serve low-income individuals and families and the disadvantaged portion of the population. CFS provides assistance to six counties in East Central Indiana: Adams, Blackford, Huntington, Jay, Randolph, and Wells. CFS' mission statement is "Empowering People to Improve." This mission is continuously reflected in the programs we administer.

Some of our major programs include Head Start; Women, Infants and Children (WIC); Energy Assistance Program (EAP); food pantries; Weatherization; Housing Choice Voucher; and homeless prevention.

While the community needs have shifted throughout the years, we have always been in the practice of helping our community members that need it most.

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Executive Summary

Respondents to the client survey offered a detailed picture of their financial lives and ability to meet their basic needs. They and community partners also offered a number of ideas for improving financial well-being in their community. Among the most notable statistics, they revealed:

- **51%** of respondents **could not pay all of their bills** in the month of the survey.
- **85%** of respondents did not have emergency savings
- **32%** of those who did not complete an associate degree or higher, said a reason they did not complete it was that they “had to take care of children.”
- **42%** of respondents are **BEHIND** on paying back debt. **22%** had medical debt in delinquency.
- While most respondents did own a vehicle, many respondents still have transportation challenges: **37%** struggle to afford car maintenance and repairs, and **28%** struggle to afford gas.

Other Key Statistics from Secondary Sources¹

POPULATION

- The CFS service area counties had a combined population of 157,718. 22% (35,195) of these people lived in Adams County; 8% (12,129) lived in Blackford County; 23% (36,378) lived in Huntington County; 13% (20,993) lived in Jay County; 16% (25,076) lived in Randolph County; 18% (27,947) lived in Wells County. The population of each county is listed in Appendix 3.
- The population of the CFS service area declined in the five years from 2013 to 2018 by almost 1%. During this same timeframe, the statewide population grew 2%.
- Four out of six of CFS’ service area counties lost population from 2013 to 2018. Blackford County lost 4%; Huntington County lost 2%; Jay County lost 2%; and Randolph County lost 3%.

DEMOGRAPHICS

- Nearly one percent of the total population of the CFS service area is African-American. The highest proportion of African-Americans resides in Adams County (one percent). Huntington County, Randolph County and Wells County all had a one percent African-American population. Less than one percent of African-Americans reside in both Blackford County and Jay County. The service area figure is well below the state percentage of nine percent.
- CFS’ service area has just over 4,900 Hispanic/Latino residents. Most reside in Adams County (1,588), but Blackford County has a Hispanic/Latino population of almost 200, Huntington County has a population of almost 850, Jay County has a population of 640, Randolph County has a population of 845, and Wells County has a population of 812. In total, Hispanic/Latino residents make up only three percent of the population of the service area, compared to seven percent statewide.
- 24% of CFS’ service area population is people 60 years old and above. This is the same as the statewide percentage. Blackford County had the highest rate at 27%. Randolph County follows with 26%. Both Jay County and Wells County tied the state average of 24%. Huntington County had 23%, and Adams County had 21%.

SERVICE AREA POVERTY

- The median household income in each of CFS’ service area counties ranged from about \$42,000 to \$56,000. (Adams County – \$51,713, Blackford County – \$42,217, Huntington County – \$52,208, Jay County – \$44,772, Randolph County \$45,601, Wells County \$56,265). None of the counties were above the statewide median of

¹ CAA Secondary Data Tables, Appendix 3

\$52,602, except Wells County. Blackford County was the only county to have its median income go down (in real dollars) since 2013, declining in value by \$135.

- 35% of households in the service area earned below \$35,000 a year. Blackford County had the highest rate of households (42%) earning below \$35,000 a year. All of the other counties in the service area had lower rates than the statewide rate of 39%.
- The CFS service area counties had over 20,000 people in poverty, 14% of the area's population in 2018. These numbers have declined considerably over the last 5 years (down nearly 9% since 2013). However, it is important to note that because of population size, the 2018 American Community Survey's 5-year averages are the most recent data available. Additionally, the pandemic's economic impact on the service area is not yet known.
- Only Huntington County (10%) and Wells County (10%) had poverty rates below Indiana's statewide average (13%). Adams County (17%), Jay County (17%) and Randolph County (16%) all had poverty rates that were higher than the statewide average, while Blackford County's was equal to it (13%).
- 7,601 children (under the age of 18) were living in poverty in the CFS service area in 2018. The percentage of children living in poverty ranged from 26% in Adams County, to 23% in both Jay and Randolph Counties, to 19% in Blackford County, and 13% in both Huntington and Wells County. Blackford, Huntington, and Wells counties were all below the statewide average of 20%, while the other half of counties in the service area were above the statewide average.
- The Self-Sufficiency Standard, a detailed calculation of the amount of income a family needs to meet all its basic needs, generally finds that families need twice (200% of) the federal definition of the poverty level to be self-sufficient. When we consider this calculation, actual numbers and percentages of people who need assistance increase dramatically.
- Living below 200% of the Federal Poverty Level is a common measure for determining if people have "low incomes." In the CFS service area, over 52,000 people, or 34% of the entire population, lived with low incomes in 2018. Most of these people resided in Adams County, which had a low-income rate of 37%. In addition, Blackford (38%), Jay (39%), and Randolph (38%) counties' rates of those living with low incomes were higher than the statewide rate of 32%. Huntington and Wells counties' rates were much lower than the state average, with 30% and 28%, respectively.

Direct Service Statistics & Survey Methodology

SURVEY VALIDITY

From September to December 2020, researchers sent surveys via text and email to financially vulnerable households in CFS' service area. The CFS household survey had 551 unique survey attempts, with 286 completions, providing a 95% confidence level and a 5.55 confidence interval. Respondents were more likely to be female, aged 25-44, and to have a disability than CFS' average client population.

COMPLETED SURVEYS VS. CLIENT POPULATION

The tables below compare the demographics of the survey respondents with those of the client population based on the statistics provided in the 2019 Community Services Block Grant (CSBG) Report, Module 4.

GENDER	Client Population	Survey
Male	41%	14%
Female	59%	86%
Other	-	0%
Unknown	-	0%

AGE	Client Population	Survey
18-24	4%	2%
25-44	17%	27%
45-54	11%	17%
55-59	Less than 1%	17%
60-64	Less than 1%	12%
65-74	-	19%
75+	-	5%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	4%	4%
Not Hispanic, Latino or Spanish	91%	95%
Unknown/Not Reported	5%	0%

RACE	Client Population	Survey
American Indian or Alaska Native	Less than 1%	0%
Asian	-	0%
Black or African-American	2%	0%
Native Hawaiian or Other Pacific	Less than 1%	0%
White	94%	98%
Other	Less than 1%	1%
Multi-Racial	3%	0%
Unknown	Less than 1%	1%

DISABILITY?	Client Population	Survey
Yes	6%	47%
No	16%	53%
Unknown	78%	0%

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

COUNTIES REPRESENTED	Adams	Blackford	Huntington	Jay	Randolph	Wells	Other
Survey Respondents	43	38	64	57	35	47	2

HOUSEHOLD SIZE

- Average household size: 2.8
- Two respondents (one percent) indicated that they were living with others to save money; while four percent were living with others to help them financially. Four percent indicated living with others to give or receive care (child care/elder care).
- “Needed to help him with illnesses. Trying for disability,” one respondent explained. “I need his help due to medical problems,” shared another. “Waiting on COVID to be over so kid can go back to college,” explained a third. “Son is autistic but also attends Ivy Tech online part-time,” shared another. “My daughter and her boyfriend live with us because they have to help take care of me because I can't do things on my own and she has to basically be with me 24/7 because of my mental and physical condition,” another respondent shared.

GENERAL WELL-BEING

Among those who reported it, the median monthly income was \$1,183/month.

WELL-BEING	U.S. Population (2019)	CFS Respondents
Living Comfortably	36%	1%
Doing OK	39%	19%
Just Getting By	18%	38%
Finding it Difficult to Get By	6%	42%

- 145 respondents (51%) reported that they could not pay all of their bills in the month of the survey.
- COVID-19 resulted in massive job losses for many Hoosiers and placed additional burdens on households as schools and child care facilities closed. From March through September 2020, there were more than 19,000 initial unemployment insurance claims in the CFS service area.²
- 38% felt their household was worse off financially since COVID-19, while 59% of households said they were “about the same.” Just six respondents (two percent) reported that they were “better off.”
 - “At first, I didn't have a running car so I had to order food online and nobody but Schwan's accepted EBT. I received \$22/month so I had to use cash to meet their minimum purchase amount so I could get something for the money instead of paying the fee. After EBT started giving me extra food money on my EBT and I could get more options for a better variety of foods. I stocked up on basics. It was very difficult to get household products for me the same as other people. I'm grateful for any assistance that is available for me. Thank you!”
 - “Because of COVID 19, my son-in-law was laid off for 2 months and couldn't assist with the utilities. Also, the 2 school age children were home all day, increasing the food bill and making it impossible to let the internet be turned off to compensate for some of the Bill's we couldn't pay.”
 - “Been working through COVID.”
 - “Bills are definitely higher since everyone is home.”
 - “Cost of food and medicine has risen above my income. I am disabled and have a hard time getting anywhere.”
 - “Everything is going up except wages and disability.”
 - “Everything is more expensive. Food especially. I don't have cable, internet. Have trouble paying insurance on truck. Almost 100 a month. Run out of food in week before I get check.”

² Indiana DWD Unemployment Data

- “Food prices went way up and my daughter is home 24/7. She eats more being home, plus our electric bill went up \$20 to \$30 more a month. I have to pay to have food delivered because I don't feel safe shopping.”
- “Got laid off from work then work decided to hire cheaper help rather than bring me back.”

ASSISTANCE	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	64%	12%
Housing Assistance	39%	11%
TANF	2%	6%
Child Care Assistance	0%	2%
Stimulus	73%	10%
Unemployment	8%	5%

In September 2020, there were 148 families in all of the CFS service area who were participants in Temporary Assistance for Needy Families (TANF). Although this is a nearly 32% increase over September 2019, it still seems very low when you consider that about 1,200 families in the CFS area had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.³

Also in September 2020, 5,567 families were receiving SNAP benefits. This is an increase of nearly 14% over September 2019.

Asked what could be done to make these programs work better, respondents offered:

- **Help understanding programs and eligibility**
 - “I no longer get food stamps and have no idea why.”
- **Expanded eligibility**
 - “They need to quit counting kids income that are under 18!”
 - “Make it that just because child support is ordered that unless it's being paid, that benefits aren't decreased.”
 - “Yeah do not take into account when child support is ordered, ONLY when it's actually PAID. My benefits dropped because it was ordered but he's over \$12,000 behind.”
 - “The income maximum limits on some programs went up while others are still at the 2015 levels.”
- **Ease of applying/reduce paperwork**
 - “I worked since I was in high school and living off my sons SSI is hard to do. Waiting on social security office & fighting since I applied.”
- **More cash assistance**
 - “People are losing everything because they can't afford to pay all the bills, medicine every month.”
 - “The stimulus check helped! I was able to catch up on things and purchase medical supplies I previously was unable to afford!”
 - “A program where you can get household items (not food) like shampoo, toilet paper etc.”
 - “Financial assistance would be of GREAT HELP! My \$1049 on the 3rd of every month DOES NOT last until the 30th or the 31st of the month. MOST months it's gone in the first week. Before it's even deposited, I enter EVERYTHING that I am SUPPOSED to pay each month and there is LESS THAN \$120 left for gas, van maintenance, personal items, paper products, medications, food (normally I only receive \$15 or \$16 in food stamps), dog food (she's my emotional support animal), dog shots, etc. That DOES NOT last long at all.”

³ CAA Secondary Data Tables, Housing Insecurity, SNAP, TANF.

- “The stimulus that was given helped my family by getting better beds and furniture for my kids and myself and bikes. Things that we normally can’t afford to get.”
- **Assistance with house payments/rent:**
 - “Don’t know if they have a program that will help you with your rent because you have to spend money elsewhere. I’m not behind on my rent because I have children that I borrow money from. Did apply for one but never heard back.”
 - “I don’t know if anything is available to help make house payments. That would be helpful.”
- **Assistance with repairs:**
 - “Need money for home repairs or improvement.”
- **Speed of response**
 - “Did apply for Energy Assistance twice but still haven’t received any information concerning our case.”

FSSA WELL-BEING ASSESSMENT

Since August 2018, Indiana’s Family and Social Services Administration has been asking applicants for public assistance to fill out an optional well-being assessment. The assessment includes 10 “yes or no” questions (see table below). In the counties served by CFS, more than 6,000 applicants for public assistance have filled out FSSA’s well-being assessment.⁴

WELL-BEING ASSESSMENTS ⁵	% of Assessments Completed
<i>Total assessments completed in CFS service area: 6,240</i>	
Not enough money for food in the last 12 months	54%
Utilities shut off in last 12 months	31%
Fear of not having stable housing in next 2 months	24%
Problems getting child care	13%
Cost prevented seeing doctor in the last 12 months	28%
Transportation prevented seeing doctor in the last 12 months	24%
Need help reading hospital materials	20%
Fear of being hurt at home	9%
Actively seeking work in last 4 weeks	35%
Not engaged in regular exercise	42%

⁴ FSSA’s Well Being Atlas lays out the responses to 10 optional questions that were added to all online applications for health coverage, the Supplemental Nutrition Assistance Program, and Temporary Assistance for Needy Families. These responses have been building since August of 2018 and are added to on a rolling basis.

⁵ Family and Social Services Administration, State of Indiana. 2018. Hoosier Health and Well Being Atlas. August. Accessed November 23, 2020. <https://www.in.gov/fssa/hoosier-health-and-well-being-atlas/>.

EDUCATION

Respondents in the subsample reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	ACS Data for Service Area
Some K-12 school, no diploma	10%	12%
High school diploma / GED / alternative credential	41%	42%
Some college, no degree	30%	20%
Associate degree	11%	10%
Bachelor's degree	6%	16%**
Master's degree or higher	2%	

Source: 2018 ACS 5-yr averages for the whole CFS service area. **Bachelor's degree or higher

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

1. Had to take care of children (32%)
2. I simply was not interested in college (17%)
3. Tuition was too expensive (16%)
4. I had illness or health issues (15%)
5. I struggled to meet basic needs like housing and food (13%)

32%

of survey respondents who did not complete higher education listed "had to take care of a child" as their reason why.

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY⁶

Within the service area, Adams County had the highest rate of residents who did not have a high school diploma (HSD) or its equivalent (HSE), with 16%. (Jay, 15%; Randolph, 13%; Blackford, 11%; Huntington and Wells, 9% each). Blackford County had the highest percentage with *only* a HSD/HSE (48%), and Jay County had the lowest percentage of those with a bachelor's degree or higher (11%).

Spotlight on a Community Need

Community & Family Services could focus on/recruit from Adams County if they engage in or give referrals for literacy, adult basic education programs, or post-secondary training for their adult constituents.

DISCRIMINATION AND VIOLENCE

- Six percent of respondents reported experiencing discrimination or unfair treatment because of their race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity in the past 12 months.
- Seven percent of respondents reported experiencing property theft in the past 12 months.
- Three percent of respondents reported experiencing domestic violence or abuse in the past 12 months.
- One percent of respondents reported experiencing assault outside the home in the past 12 months.

FINANCIAL SERVICES, SAVINGS AND DEBT

85% of respondents reported that they did not have emergency savings. Of the seven percent who reported that they did have emergency savings, the median amount saved was \$500.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	83%
Savings Account	36%
Credit Card	23%
Retirement Savings	4%

- 92% of respondents reported that they do not have any retirement savings, and another five percent reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout retirement.
- 41% of respondents reported that they do not know their credit score. Credit scores play a role not only in ability to access credit, but also in employment decisions, insurance costs, and rental housing. Of those who were willing to share their credit score, the median score was **600**.

ALTERNATIVE FINANCIAL SERVICES

Using alternative financial services can be more costly than mainstream financial services. We asked clients about their use of these services **in the past 12 months**:

ALTERNATIVE FINANCIAL SERVICES	Never	Once or Twice	Three or Four Times	5+ Times
Money Order	70%	17%	4%	9%
Check Cashing	84%	12%	1%	2%
Payday Loan (Storefront)	87%	6%	1%	6%
Pawn Shop Loan	93%	5%	1%	1%
Tax Refund Advance	94%	5%	--	--
Payday or Installment Loan (Online)	93%	6%	0%	0%

CURRENT DEBT SITUATION*

DEBT SOURCES & AMOUNTS	\$0	< \$500	\$500 - \$1,000	\$1K to \$10K	> \$10K
Medical	35%	10%	9%	13%	6%
Student	76%	0%	1%	6%	10%
Car	70%	10%	3%	15%	4%
Credit Card	51%	3%	7%	20%	2%
Personal	79%	3%	3%	7%	1%
Payday	88%	6%	0%	0%	0%

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

DEBT IN DELINQUENCY	Survey
Medical	22%
Student	9%
Car	7%
Credit Card	17%
Personal	3%
Payday	1%

42% of respondents reported that they are BEHIND on paying back debt. Falling behind on debt can lead to damaged credit and added fees. Prior to the pandemic, nearly one in three Hoosiers with a credit file had a debt in collections.

Spotlight on a Community Need

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

EMPLOYMENT

- 20% of respondents reported that they were employed, and nine percent reported that a spouse or partner was employed.
- Seven percent reported they could not find a job for themselves, and four percent reported their spouse/partner could not find a job.
- Six percent of respondents said their employer would not give them more hours, and one percent said their employer would not give their spouse/partner more hours.
- Eight percent said lack of child care was a barrier to working more, and two percent said lack of childcare was a barrier to their spouse/partner working more.
- 44% listed a health issue as a barrier to them working more, and nine percent said a health issue limited their spouse/partner from working more.
- One percent reported that attending school or training limited how much they could work, and one percent said this was a barrier for their spouse/partner.
- Six percent are afraid to work because of COVID-19, and one percent report their spouse/partner is afraid to work due to COVID-19.

- Seven percent reported that they experienced lay-offs or furloughs due to COVID-19, and two percent reported that their spouse or partner experienced lay-offs.
- Three percent work two or more jobs, and two percent report that their spouse/partner works two or more jobs.

Among those who work, respondents reported the following work schedules. Individuals who work in occupations with schedules that vary primarily based on employers' needs tend to experience greater financial instability and challenges with budgeting, pursuing higher education, and arranging child care.

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	67%	63%
Schedule varies, primarily at my / my partner's request	5%	10%
Schedule varies, primarily based on employer's needs	29%	27%

In 2018, the highest concentration of working residents in the service area were working in occupations in "production, transportation, and material moving" (28%). The second highest for the service area was in "management, business, science and the arts (27%)."

OCCUPATION BY COUNTY	Adams	Blackford	Huntington	Jay	Randolph	Wells	Total
Management, Business, Science and Arts	25%	25%	30%	23%	28%	29%	27%
Service	15%	15%	16%	18%	16%	16%	16%
Sales and Office	19%	18%	21%	15%	17%	22%	19%
Natural Resources, Construction and Maintenance	13%	11%	8%	13%	13%	10%	11%
Production, Transportation and Material Moving	28%	31%	25%	31%	26%	23%	28%

The average annual unemployment rate for the service area in 2019 was 3.2.⁷ This is a sharp contrast to the more than 19,000 initial unemployment insurance (UI) claims seen in the service area from March through September. The "continued claims" for the month of September 2020 were 7,654 for the service area, with Huntington County having the most. The top two industries represented in these continued claims are Manufacturing and Accommodation/Food Service.

More than
19,000
 initial UI claims were filed in the service area from March through September 2020

⁷ Hoosier By the Numbers, Indiana Department of Workforce Development.

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	911	12%
Admin., Support, Waste Mgt. and Rem. Services	660	9%
Agriculture, Forestry, Fishing and Hunting	13	Less than 1%
Arts, Entertainment and Recreation	93	1%
Construction	457	6%
Educational Services	86	1%
Finance and Insurance	31	Less than 1%
Health Care and Social Services	599	8%
Information	46	1%
Manufacturing	2,621	35%
Other Services (Except Public Administration)	224	3%
Professional, Scientific and Technical Services	175	2%
Public Administration	33	Less than 1%
Real Estate and Rental and Leasing	86	1%
Retail Trade	612	8%
Transportation and Warehousing	232	3%
Unknown Industries	421	6%
Wholesale Trade	229	3%

HOUSING

Clients reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Currently without housing	0%
Live with family or friends (not an owner or listed on the rental contract)	1%
Other (please specify)	4%
Own a home free and clear (without a mortgage or loan)	10%
Own a home with a mortgage or loan	17%
Own a mobile home with or without a mortgage, and pay lot rent	3%
Own a mobile home with or without a mortgage on land that I own	1%
Rent a home, apartment or other housing	63%

- Two percent of respondents said receiving an eviction notice contributed to them leaving their last residence.

Median monthly housing cost: \$322, which is 27% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. This tracks closely with housing-cost-burdened data from the American Community Survey. The total-service-area average proportion of renters paying 30% of their household income on rent was 38%. Huntington had the highest rate with 43%.

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

HOUSING SELF-ASSESSMENT	Very Dissatisfied	Somewhat Dissatisfied	Somewhat Satisfied	Very Satisfied
Overall quality of neighborhood	7%	10%	34%	43%
Quality of local schools	3%	2%	18%	27%
Safety of neighborhood	6%	10%	32%	48%
Quality of other neighborhood features (e.g., stores, parks)	11%	15%	36%	34%
Overall quality of your housing	7%	13%	32%	36%
Cost of your housing	7%	12%	32%	39%
How close it is to work or school	1%	4%	13%	28%

Other aspects of housing that respondents felt were important:

- Proximity to health care/treatment
- Streetlights
- Grocery options
- Internet access
- Units with walk-in showers/tubs
- Washer and dryer in units
- Restaurants
- People refusing to wear masks
- Proximity to family
- Parking
- Size
- Noise
- Proximity to downtown
- Parks
- Churches
- Activities for children
- Cost of utilities
- Shopping options
- Transportation
- Privacy

Among those who wanted to buy or maintain their own home, respondents thought these would be most helpful:

1. A low-interest loan (44%)
2. Help to improve credit score (34%)
3. Help to find an affordable home (33%)
4. Help to make repairs (30%)
5. Reduce the amount of debt they owe (26%)

Spotlight on a Community Need

Using census tract data to target affordable housing developments would benefit families in this service area, particularly in Huntington County.

Of those who have had trouble renting, respondents reported that these factors contributed to their challenges:

1. Money for a security deposit (78%)
2. Bad credit (53%)
3. All the places they can afford are unsafe, unhealthy, or too small (36%)
4. Not sure how/where to look (17%) / they don't have a car and can't find locations on public transit lines or near work/school (17%)

TRANSPORTATION

- 80% of respondents in the subsample report owning a vehicle.
- Six percent of respondents do not have a vehicle and need one.
- 15% report “my car is unreliable/frequently breaks down.” 37% struggle to afford car maintenance and repairs. 28% struggle to afford gas.
- Four percent report “my car payment is too high.”
- Six percent have to share a vehicle with other family members.
- Six percent have had a car repossessed.

Transportation challenges led to difficulty:

- Applying for/accepting a job (4%)
- Working a scheduled shift/arriving to work on time (5%)
- Attending school/classes (3%)
- Getting children to/from school on time (4%)
- Visiting the doctor (21%)
- Buying groceries (20%)
- Accessing child care (1%)

Spotlight on a Community Need

Help with buying cars, subsidizing vehicle repair, and providing assistance with navigating or refinancing auto loans would benefit families in this community.

HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	50%
Insurance through a marketplace plan	1%
Insurance through my employer	1%
Medicare	32%
No insurance	5%

- The residents of the service area had a higher uninsured rate, nearly 10% compared with five percent of respondents. This could indicate that CFS has been successful in helping its customers access insurance options such as HIP and Medicaid. Adams County had the highest uninsured rate, with 19%.
- Cost was listed as the most significant barrier.

- In terms of **health issues**, respondents expressed concerns about:
 - Diabetes (38%)
 - Heart disease (24%)
 - Cancer (19%)
 - Receiving services for a loved one with a disability (Five percent)
 - Substance abuse (Five percent)
 - Mental health (34%)

MENTAL HEALTH

- Over the month prior to taking the survey, 39% of respondents reported having been bothered more than half the days or nearly every day by being unable to stop or control worrying.
- Over the month prior to taking the survey, 28% of respondents reported having been bothered more than half the days or nearly every day by having little interest or pleasure in doing things.

Approximately two out of every three respondents (65%) said their stress level has increased since COVID-19.

Spotlight on a Community Need

Expanded initiatives to help folks obtain health insurance should consider focusing their efforts in Adams County.

CHILD CARE

- Seven percent of respondents reported that they had a child in need of care.* **Across the service area, nearly 25% of kids under age 5 were in poverty.⁸** Of those needing child care, most needed first shift, with after-school care second. **Because of the low number of respondents in this section, caution should be taken when interpreting these results.*

CHILD CARE NEEDS	Percent of Survey Respondents
First Shift	42%
Second Shift	16%
Third Shift	5%
Weekends	16%
Before School	5%
After School	53%
Highly Irregular Hours	0%
Other	11%

- Of families who needed or used child care, top concerns were:
 1. I cannot find care that is affordable (16%)
 2. My current care is unreliable (5%)

⁸ CAA Secondary Data Tables, Appendix 3

According to the *Child Care Desert* report from the Indiana Business Research Center,⁹ there were 18 “low-capacity” census tracts and 9 census tracts that are child care deserts in the service area.¹⁰

Spotlight on a Community Need

More child care options in the 9 census tracts that are child care deserts would really help the families in this area to improve their ability to work and be financially stable. Adams, Huntington and Randolph counties each had 2 census tracts that were child care deserts.

FOOD INSECURITY

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

- 39% of respondents said they “couldn’t afford to buy more food”
- 11% said they “couldn’t get out to buy food (e.g. because of transportation or health issues)”
- Seven percent said they were afraid to go out
- Four percent said they couldn’t get groceries or meals delivered
- 12% said stores near them didn’t have the foods they wanted

As of September 2020, nearly 5,567 households were receiving SNAP benefits, a 14% increase over 2019. In 2018, more than 11,500 kids were on the Free and Reduced Lunch program, accounting for nearly 48% of all school-aged kids in the service area. This indicates that, while the pandemic has certainly exacerbated food insecurity, it was a problem that pre-dated the COVID-19 public health crisis.

CONNECTIVITY

CELL PHONES

- 70% of respondents reported having a cell phone with unlimited minutes/data, versus 28% with limitations.

LAND LINES

- Four percent of respondents have a land line

⁹ Early Learning Indiana & The Indiana Business Research Center. 2019. Deserts and Hubs: Child Care Access Indiana-An ELI Story Map. Study, Indianapolis: INContext. <http://www.incontext.indiana.edu/2019/jan-feb/article2.asp>

¹⁰ From report linked above: To be considered a “child care desert,” a tract must meet the original CAP threshold of at least three children for each child care space, as well as both of the following criteria:

- Working parents: In Indiana, all parents are part of the labor force in 67% of households that are home to children under age 6. A tract can be labeled a desert if it is at least 85% of this mark (i.e., 57% of households with all parents in the labor force).
- Presence of jobs: Indiana’s ratio of labor force to jobs is 0.76. A tract can be labeled a desert if that tract is at least 75% of this mark (i.e., a ratio of labor force to jobs in the tract of 0.57).

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

COMPUTER/LAPTOP

- 29% of respondents have a computer or laptop

INTERNET

- 33% of respondents have fast, reliable internet, versus 21% with slow/unreliable internet.

According to the 2018 American Community Survey, 11% of residents across the service area had a computer but did not have internet at all, and 18% had a computer but ONLY had a cellular data plan for their internet. Only 14% did not have a computer. This is a much lower rate than what was reported by our survey.

Spotlight on a Community Need

Many community members need help with access to digital assets, such as desktop or laptop computers. Solutions could include purchasing assets on their behalf or a loan/rental program.

COMMUNITY RESOURCES AND NEEDS

COMMUNITY RESOURCES: WHAT'S AVAILABLE

We asked survey participants, "What are other places in the community that individuals can turn to for help besides Community & Family Services?"

They answered:

- 211
- Love Inc
- St. Vincent de Paul Churches
- Free farmers market
- Red Cross
- Township Trustee
- United Way
- Compassionate Ministries
- Connection Center
- Council on Aging
- Bowen Center
- Youth Services Bureau
- Indiana Dream Center
- Veterans Administration
- Senior Center
- Faith Fund
- Food pantries
- Purdue Extension Office
- YMCA
- Harvest Truck
- New Life Food Ministry
- Right to Life
- Trinity United Methodist Church
- Second Harvest Food Bank

Spotlight on a Community Need

Notably, many respondents wrote "not sure" or "I don't know," when asked about other resources in the community, suggesting there are many who may need support but feel unsure of where in the community to turn.

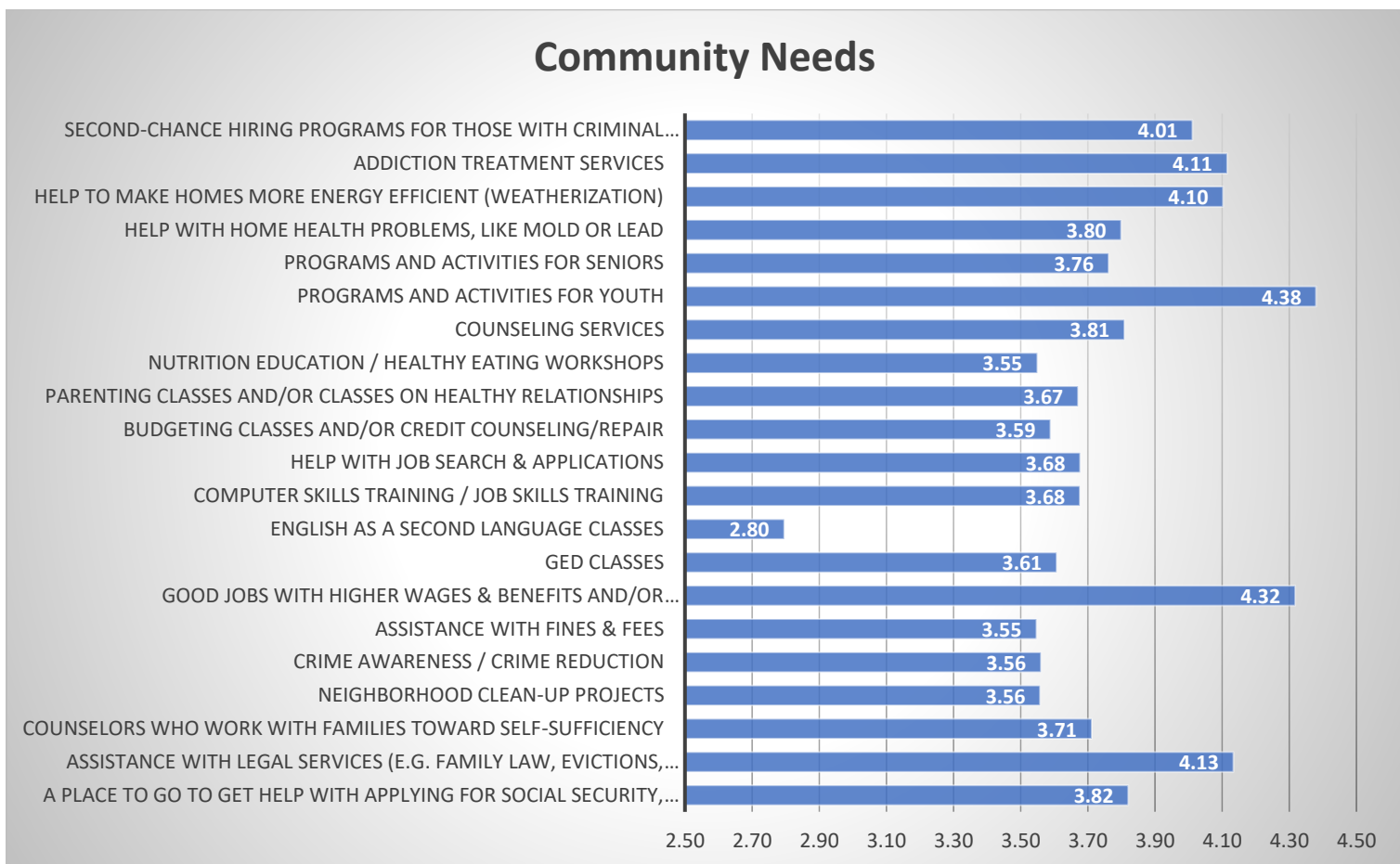
COMMUNITY NEEDS

On a scale of 1-5, with “1” being “not needed” and 5 being “needed very much,” respondents ranked the need for the following services:

TOP 5:

1. Programs and activities for youth
2. Good jobs with higher wages and benefits
3. Assistance with legal services
4. Addiction treatment services
5. Help to make homes more energy efficient

The table below shows the average response to the question asking respondents to rank the need for community resources from 1-5, with “1” being “not needed,” “3” being “somewhat needed” and 5 being “needed very much.” The number in white at the end of each item is the average across all respondents.



Feedback on Community & Family Services' Service Delivery

FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Food Pantries	165
Energy Assistance	251
Head Start	25
Housing Choice Voucher Program (Section 8)	45
Weatherization	50
Thrift Stores	122
WIC	54
Other	14

Clients provided the following ratings and suggestions for CFS' staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	2%	13%	42%	43%
The reliability of the program staff in doing what they said they would do	6%	13%	46%	36%
The timeliness of program staff in responding to your questions or needs	8%	17%	45%	31%
The knowledge and ability of program staff	5%	15%	45%	35%

Selected Additional Feedback

- Doing good job
- Don't know where/how to apply for energy assistance 2020/21
- Everyone has been helpful
- Great
- How do I get a hold of Community & Family Services in my town? No answer when I call
- I have not been able to reach anyone about applying for cooling and this winter heating. I leave Messages and no one calls me back .
- I think you do good work.
- I wish there was a local office in Adams County. I have trouble getting to speak with someone when I call Portland since I do not have a local contact.
- If I need anything I ask Apartment managers & service coordinator. They always glad to help and really nice.
- I'm so glad that they have energy assistance. Makes a big difference.
- It would be NICE to bring back "case workers" as long as they are people who REALLY want to be in that position and REALLY want to help people, but things were MUCH EASIER when I had a case manager that I could call when I needed help &/or recertification.
- It's very frustrating that no one ever answers the phone, and that you are unable to leave a message.
- Love this Community
- Medicaid. Am grateful for the energy assistance I received over the past year. I wish there was a local office in Adam's County.
- So glad you are there
- Thank you!
- Thankful services are available when needed

- The ladies at the WIC office are great
 - The weatherization program was a God send and I when I am able I will pay it forward!
 - They are very good I appreciate that very much
 - They have went above and beyond to help at Blackford Co. Community & Family Services.
- Always respectful and understanding. Never make you feel less than. You're a person not a number.
- They try really hard to be helpful and efficient.
 - Very helpful
 - Very polite

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on the programs and services at CFS. The first was a focus group where 10 community leaders (representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions) were invited to participate. The second opportunity was an online survey. Dozens of partners were invited to fill out the survey, and 4 partners participated. A third, planned option was a listening session, which, unfortunately, due to scheduling trouble, we were not able to hold.

In the online survey, the 4 responses represented community, education, and faith-based organizations; as well as both the public and the private sectors. According to their rankings, the area needs more of the following services:

1. Programs and activities for seniors
2. Second-chance hiring programs for those with criminal records
3. Good jobs with higher wages and benefits and/or opportunities to advance
4. Counseling services
5. Help to make homes more energy efficient

Community partners stated that it is important to keep existing programs that help community members apply for Social Security, SSDI (Social Security Disability Insurance), WIC, TANF, SNAP, etc.

The results of the survey were overwhelmingly positive. Community partners were very satisfied with CFS. Respondents appreciated that CFS treats their clients well.

When asked about the impact CFS has in the community, one community partner had this to say: "I have worked for Heartland REMC for 13 years, and I can honestly say that with the agencies we work with, we are able to get the information we need quickly and in a very professional way."

Conclusion

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

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

Appendix 1: Survey Questions

YOU & YOUR FAMILY

1. What is your gender? Male Female Non-binary Prefer not to say
2. In what year were you born?
3. Are you of Hispanic, Latino, or Spanish origin? No, not of Hispanic, Latino, or Spanish origin Yes, Mexican, Mexican Am., or Chicano Yes, Puerto Rican Yes, Cuban Yes, another Hispanic, Latino, or Spanish origin Prefer not to say
4. What is your race? Mark one or more boxes. White Black or African American American Indian or Alaska Native Chinese Vietnamese Native Hawaiian Filipino Korean Samoan Asian Indian Japanese Chamorro Prefer not to say Other (please specify)
5. Are any of these true for you? I am deaf or have a serious hearing difficulty I am blind or having serious difficulty seeing even when wearing glasses A physical, mental, or emotional condition makes it difficult for me to do errands alone A physical, mental, or emotional condition makes it difficult for me to concentrate, remember, or make decisions I cannot walk or climb stairs / have difficulty walking or climbing stairs I have difficulty dressing or bathing None of the above
6. Primary language spoken at home:
7. Location: County: Zip Code:
8. What is the highest degree or level of school you have completed?
9. You indicated that you did not attend college or did attend but did not complete your degree. What are the reasons? Tuition was too expensive I struggled to meet basic needs like housing and food I had to take care of child(ren) Needed to support or care for parents or siblings I wanted to work I simply was not interested in college I was not admitted I did not think benefits of attending college were worth the cost I had illness or health issues The courses were too challenging Other (please specify)
10. Please tell us how many people currently live with you in your household (½ time or more): spouse or partner Children under age 1 Child(ren) age 1-4 Child(ren) age 5-17 Child(ren) age 18-21 Child(ren) age 22+ My / my partner's parent(s) Other extended family (aunt, cousin, etc.) Roommate(s) not related to me
11. If you live with your parents, extended family members, a roommate, or adult children who are not in school, what are the reasons why you live with these individuals? Check any that apply. To save money To help those living with me financially To provide care for family member or friend To receive help with child care Prefer living with others Does not apply to me Other (please specify)
12. What is the combined gross (before taxes) monthly income of all household members, including child support and any cash assistance?

GENERAL WELL-BEING & COVID-19

13. Overall, which one of the following best describes how well you are managing financially these days? Living comfortably Doing okay Just getting by Finding it difficult to get by
14. Which best describes your ability to pay all of your bills in full this month? Able to pay all bills Can't pay some bills Please explain:
15. In general, do you feel your overall financial situation is better off, worse off, or about the same since COVID-19? Better off Worse off About the same
Please explain:
16. In the past 12 months, have you and/or your family received any of the following? TOP ROW: Yes I have applied & am waiting for determination / on a waiting list No, but I think I am eligible & want this assistance No, I am not eligible or did not need this assistance I'm not sure or prefer not to answer

COLUMNS: Supplemental Nutrition Assistance Program (SNAP or food stamps) Housing assistance (Section 8, subsidized housing) Free or reduced price school lunches TANF (cash welfare) Child care assistance (e.g. CCDF or On My Way Prek) Unemployment Stimulus check (economic impact payment) Paid leave through the Families First Coronavirus Response Act

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

17. Have you set aside any emergency or rainy day funds? No Prefer not to answer Yes, I have saved approximately:
18. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply. Put it on my credit card and pay it off in full at the next statement Put it on my credit card and pay it off over time With the money currently in my checking/savings account or with cash Using money from a bank loan or line of credit By borrowing from a friend or family member Using a payday loan, deposit advance, or overdraft By selling something I wouldn't be able to pay for the expense right now Other (please specify)
19. In the past twelve months, have you or a member of your household experienced: Discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity? Domestic violence or abuse? Assault outside the home? Property theft? None of the above or prefer not to answer

KEY AREA - EMPLOYMENT

20. Are you and your spouse / partner currently employed?
21. Did any of the following contribute to you and/or your partner not working or not working as much as you wanted last month? Could not find a job Employer would not give me more hours Lack of child care Caring for a family member Health/medical limitations or disability Going to school or in training Lay-offs or furloughs due to COVID-19 Afraid to work due to COVID-19 None of the above / not applicable
22. If you are working, do you normally start and end your main job around the same time each day that you work or does it vary? Normally work the same hours Schedule varies, primarily at my / my partner's request Schedule varies, primarily based on employer's needs
23. How many total jobs including your main job (i.e. counting part time or gig jobs) did you work last month?

KEY AREA - HOUSING

24. Please describe the housing arrangement where you currently live. Do you: Own a home with a mortgage or loan Own a home free and clear (without a mortgage or loan) Rent a home, apartment or other housing unit Own a mobile home with or without a mortgage, and pay lot rent Own a mobile home with or without a mortgage on land that I own Live with family or friends (not an owner or listed on the rental contract) I am currently in temporary housing (shelter, etc.) I am currently without housing Other (please specify)
25. How much do you pay EACH MONTH for housing (mortgage, insurance, & property tax or rent)?
26. How satisfied are you with each of the following aspects of your housing situation? TOP ROW: Very dissatisfied Somewhat dissatisfied Somewhat satisfied Very satisfied N/A COLUMNS: Overall quality of neighborhood Quality of local schools Safety of neighborhood Quality of other neighborhood features (e.g. stores, parks) Overall quality of your housing Cost of your housing How close it is to work or school
Are there other features that are important to you?
27. Did any of the following contribute to your moving from your previous home? Check all that apply. Received an eviction notice Landlord told you, or a person you were staying with, to leave You missed a rent payment and thought you would be evicted City/county condemned the property and forced you to leave Bank took possession of your home in foreclosure Received a notice from bank that they planned to foreclose Missed mortgage payments and thought bank would foreclose None of the above Other (please specify)
28. To buy and maintain your own home, what type of help would you need? A low-interest loan Help to improve your credit score Reduce the amount of other debt you owe Help to find an affordable home Help with a loan application Help to make repairs Find a higher-paying or more stable job I own a home or I do not need assistance Other (please specify)
29. If you are looking for rental housing, what is making it difficult for you? Check all that apply. Bad credit Can't find units for household member with special needs Criminal record Money for security deposit & first/last month's rent Eviction on my record I don't have a car and can't find locations on public transit lines or near work/school All the places I can afford are unsafe, unhealthy, or too small Not sure how/where to look I am not looking for rental housing

KEY AREA – FINANCIAL SERVICES AND DEBT

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

KEY AREA – TRANSPORTATION

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

KEY AREA – PHYSICAL & MENTAL HEALTH

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

KEY AREA – CHILD CARE

45. Do you currently have a child/children who need or attend child care / afterschool care? Yes No
46. When do you typically need care? First shift Second shift Third shift Weekends Before school After school Highly irregular hours Other (please specify)
47. Are any of the following true for you? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My current care is too far

from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable
My current care is unreliable None of the above

48. Which of these is the BIGGEST concern for you and your family? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My current care is too far from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable My current care is unreliable

KEY AREA – FOOD

49. Getting enough food can be a problem for some people. How would you describe the food eaten in your household in the last week? We were able to get enough of the kinds of food we wanted to eat We got enough, but not always the kind we wanted Sometimes not enough to eat Often not enough to eat
50. Why did you not have enough to eat or not what you wanted? Couldn't afford to buy more food Couldn't get out to buy food (e.g. because of transportation or health issues) Afraid to go out Couldn't get groceries or meals delivered The stores near me didn't have the food I wanted Other (please specify)

KEY AREA – COMMUNICATIONS/CONNECTIVITY

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

COMMUNITY NEEDS

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

AGENCY SATISFACTION

55. Which programs/services did you use? Check all that apply. Energy Assistance Program Weatherization Assistance Program Housing Choice Voucher Program Head Start
56. Please tell us to what extent you agree or disagree with the following statements when thinking about the assistance you received from our agency TOP ROW: Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree COLUMN: I deal more effectively with daily problems I feel better about myself I am better able to control my life I am better able to deal with crisis My housing situation has improved I have become more independent I am more financially stable

57. Please rate the following. TOP ROW: Poor Fair Good Excellent COLUMN: The way staff treated you The reliability the program staff in doing what they said they would do The timeliness of program staff in responding to your questions or needs The knowledgeability of program staff
58. What other feedback would you like to give us about our programs/services?
59. Please let us know if you would like to participate in any of the following follow-up activities: Please contact me to provide assistance with the needs I mentioned in this survey. I am willing to participate in a follow interview with someone from the research team. Please contact me about engaging in advocacy to change laws & policies so that more Hoosiers can be financially secure. Please enter me in the gift card raffle.
60. Providing your contact information is optional, but we need this information to follow up with you if you checked "yes" to any of the above. Name Phone Email

Appendix 2: Sources and Methodology

Bibliography

- 211, Indiana. 2020. *IN211 Overview July27-Aug 3 Weekly Report*. August 3. Accessed November 30, 2020. <https://in211.communityos.org/add-document/event/key/repositorydownloadajax/id/167/cid/1859/fid/169>.
- Department of Family Resources, Family and Social Services Administration. 2020. *Monthly Management Report, Scott, Jennings and Jefferson Counties, Sept. 2020*. Service Data, State of Indiana.
- Early Learning Indiana & The Indiana Business Research Center. 2019. *Deserts and Hubs: Child Care Access Across Indiana-An ELI Story Map*. Study, Indianapolis: INContext.
- Family and Social Services Administration, State of Indiana. 2018. *Hoosier Health and Well Being Atlas*. August. Accessed November 23, 2020. <https://www.in.gov/fssa/hoosier-health-and-well-being-atlas/>.

Survey Distribution

Current and former clients received the needs survey through text messaging and direct communication from the agency. The survey link was also posted on the agency's social media pages. The sample size/confidence interval was determined using Households served on the 2019 CSBG report, module 4 and an online sample size calculator: <https://www.surveysystem.com/sscalc.htm>.

Sources for CAA Secondary Data Tables:

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

Appendix 3: CAA Secondary Data Tables

Population

Population, U.S. Census				
Community and Family Services, Inc.	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Adams	35,195	34,424	771	2.24%
Blackford	12,129	12,665	-536	-4.23%
Huntington	36,378	37,044	-666	-1.80%
Jay	20,993	21,333	-340	-1.59%
Randolph	25,076	25,975	-899	-3.46%
Wells	27,947	27,707	240	0.87%
Area Totals	157,718	159,148	-1,430	-0.90%
Indiana Total	6,637,426	6,514,861	-122,565	1.88%

Households

Community and Family Services, Inc.	Total Households	Families		Non-Family Households	
		Number	% of all Households	% of Non-Family HH Living Alone	% of Non-Family HH Not Living Alone
Adams	12,476	8,692	69.7%	86.2%	13.8%
Blackford	5,225	3,428	65.6%	86.0%	14.0%
Huntington	14,754	10,159	68.9%	84.5%	15.5%
Jay	8,149	5,391	66.2%	84.0%	16.0%
Randolph	10,477	6,663	63.6%	85.7%	14.3%
Wells	10,874	7,614	70.0%	87.9%	12.1%
Area Totals	61,955	41,947	67.33%	85.72%	14.28%
Indiana Total	2,553,818	1,705,291	67.85%	83.57%	16.43%

Community and Family Services, Inc.	Married Couples		Female Householder, no spouse present		Male Householder, no spouse present	
	Number	% of all Family HHs	Number	% of all Family HHs	Number	% of all Family HHs
Adams	6,924	79.7%	1,314	15.1%	454.00	5.2%
Blackford	2,664	77.7%	636	18.6%	128.00	3.7%
Huntington	8,137	80.1%	1,301	12.8%	721.00	7.1%
Jay	4,042	75.0%	830	15.4%	519.00	9.6%
Randolph	5,138	77.1%	1,093	16.4%	432.00	6.5%
Wells	6,349	83.4%	1,003	13.2%	262.00	3.4%
Area Totals	33,254	78.83%	6,177	15.25%	2,516	5.92%
Indiana Total	1,238,730	77.12%	306,901	15.60%	122,762	7.27%

Community and Family Services, Inc.	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Adams	14.10%	44.8%	28.2%
Blackford	4.90%	45.8%	4.5%
Huntington	5.60%	33.6%	9.8%
Jay	10.30%	51.1%	9.0%
Randolph	10.40%	45.6%	27.2%
Wells	7.70%	26.0%	2.8%
Area Totals	8.83%	41.15%	13.58%
Indiana Total	6.83%	40.13%	21.11%

Race/ Age

Community and Family Services, Inc.	Black Population		Latinx Population		Persons over 60 years	
	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population
Adams	392	1.1%	1,588	4.5%	7,364	20.9%
Blackford	17	0.1%	191	1.6%	3,321	27.4%
Huntington	357	1.0%	847	2.3%	8,383	23.0%
Jay	90	0.4%	640	3.0%	5,057	24.1%
Randolph	170	0.7%	845	3.4%	6,623	26.4%
Wells	202	0.7%	812	2.9%	6,691	23.9%
Area Totals	1,228	0.7%	4,923	3.0%	37,439	24.3%
Indiana Total	619472	9.30%	450,267	6.8%	1,407,682	23.6%

Educational Attainment

Community and Family Services, Inc.	Educational Attainment, Adults, 25 yrs. & over				
	Percent Less than a H.S. Diploma	Percent H.S. Graduate	Percent Some College No Degree	Percent with Associates Degree	Percent Bachelors degree or higher
Adams	15.9%	39.7%	19.3%	9.7%	15.3%
Blackford	10.6%	48.1%	19.3%	8.5%	13.6%
Huntington	9.0%	42.0%	20.2%	9.8%	19.0%
Jay	15.2%	47.2%	18.2%	8.8%	10.6%
Randolph	13.2%	42.5%	21.9%	8.0%	14.3%
Wells	8.9%	40.0%	20.2%	12.8%	18.1%
Area Totals	12.0%	42.4%	20.0%	9.8%	15.8%
Indiana Total	11.4%	34.0%	20.6%	8.8%	26.1%

Occupations

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
Community and Family Services, Inc.	Percent in Management, business, science, and arts occupations	Percent in Service occupations	Percent in Sales and office occupations	Percent in Natural resources, construction, and maintenance occupations	Percent in Production, transportation, and material moving occupations
Adams	24.6%	15.3%	19.0%	13.1%	27.9%
Blackford	24.8%	15.0%	17.5%	11.3%	31.4%
Huntington	30.2%	15.5%	20.6%	8.4%	25.3%
Jay	22.5%	18.1%	15.2%	13.1%	31.2%
Randolph	27.5%	16.4%	17.3%	13.0%	25.8%
Wells	28.8%	15.9%	21.5%	10.4%	23.3%
Area Totals	26.4%	16.0%	18.5%	11.6%	27.5%
Indiana	29.2%	16.4%	19.5%	11.0%	23.9%

Incomes

Community and Family Services, Inc.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Adams	\$50,417	\$51,713	\$1,296	\$60,836	\$63,838	\$3,002
Blackford	\$42,352	\$42,217	(\$135)	\$48,922	\$53,734	\$4,812
Huntington	\$49,826	\$52,208	\$2,382	\$61,616	\$62,967	\$1,351
Jay	\$43,442	\$44,772	\$1,330	\$51,152	\$58,667	\$7,515
Randolph	\$44,164	\$45,601	\$1,437	\$51,483	\$56,491	\$5,008
Wells	\$51,973	\$56,265	\$4,292	\$62,039	\$70,749	\$8,710
Area Totals	\$46,995	\$48,657	\$1,384	\$56,160	\$60,817	\$4,910
Indiana Total	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

Community and Family Services, Inc.	Income Distribution in Households 2018											
	Less than \$15,000		\$15,000 to \$24,999		\$25,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Adams	1,283	10.3%	1,439	11.5%	1,603	12.8%	1,778	14.3%	2,701	21.6%	3,672	29.4%
Blackford	569	10.9%	605	11.6%	1,037	19.8%	843	16.1%	979	18.7%	1,192	22.8%
Huntington	1,316	8.9%	1,718	11.6%	1,526	10.3%	2,446	16.6%	3,380	22.9%	4,368	29.6%
Jay	900	11.0%	1,126	13.8%	1,056	13.0%	1,321	16.2%	1,820	22.3%	1,926	23.6%
Randolph	1,375	13.1%	1,277	12.2%	1,253	12.0%	1,934	18.5%	1,971	18.8%	2,667	25.5%
Wells	936	8.6%	1,073	9.9%	1,110	10.2%	1,663	15.3%	2,308	21.2%	3,784	34.8%
Area Totals	6,379	10.5%	7,238	11.8%	7,585	13.0%	9,985	16.2%	13,159	20.9%	17,609	27.6%
Indiana Total	274,883	12.6%	258,625	12.9%	265,364	13.3%	362,108	18.0%	486,270	25.3%	919,927	40.4%

Poverty

Community and Family Services, Inc.	Below 100% of poverty level (2018)		Below 100% of Poverty Level (2013)		Percent Change from 2013 to 2018	Below 200% of poverty level (2018)		Below 200% of Poverty Level 2013		Percent Change
	Number	Percent	Number	Percent		Number	Percent	Number	Percent	
Adams	5,767	16.8%	6,130	18.1%	-5.9%	12,740	37.1%	13,700	40.4%	-7.0%
Blackford	1,496	12.6%	1,978	16.0%	-24.4%	4,482	37.6%	4,696	38.1%	-4.6%
Huntington	3,556	10.2%	4,281	12.0%	-16.9%	10,313	29.6%	11,779	33.1%	-12.4%
Jay	3,482	16.9%	3,082	14.7%	13.0%	8,091	39.2%	8,482	40.5%	-4.6%
Randolph	3,899	15.9%	4,453	17.4%	-12.4%	9,282	37.7%	11,434	44.8%	-18.8%
Wells	2,584	9.5%	2,896	10.7%	-10.8%	7,657	28.1%	8,456	31.3%	-9.4%
Area Totals	20,784	13.7%	22,820	14.8%	-8.9%	52,565	34.9%	58,547	37.7%	-10.2%
Indiana	908,359	13.09%	969,881	15.40%	-6.3%	2,102,705	32.1%	2,206,873	34.90%	-4.7%

Community and Family Services, Inc.	Under the age of 18 below 100% poverty level (2018)		Under the age of 18 below 100% poverty level pre recession		Percent Change from 2013 to 2018	Under the age of 5 below 100% poverty level	
	Number	Percent	Number	Percent		Number	Percent
Adams	2,717	25.6%	3,121	29.6%	-12.9%	1,243	39.7%
Blackford	478	18.9%	674	25.1%	-29.1%	170	27.2%
Huntington	993	13.2%	1,283	15.2%	-22.6%	219	10.9%
Jay	1,224	23.2%	1,191	21.8%	2.8%	415	28.8%
Randolph	1,321	23.2%	1,807	29.4%	-26.9%	344	22.9%
Wells	868	12.7%	1,203	18.3%	-27.8%	218	12.3%
Area Totals	7,601	19.8%	9,279	23.2%	-18.1%	2,609	24.9%
Indiana Total	292,675	19.7%	342,185	21.80%	-14.5%	88,535	22.4%

Community and Family Services, Inc.	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)		Percent Change from 2013 to 2018
	Number	Percent	Number	Percent	Percent
Adams	225	4.6%	258	5.7	-12.8%
Blackford	77	3.2%	184	8.1	-58.2%
Huntington	511	8.9%	502	9.5	1.8%
Jay	507	14.5%	278	8.6	82.4%
Randolph	436	9.4%	386	8.9	13.0%
Wells	325	7.1%	221	5.3	47.1%
Area Totals	2081	8.1%	1,829	7.7	13.8%
Indiana	71,995	7.7%	60,818	7.3%	18.4%

Housing Insecurity

Community and Family Services, Inc.	Percent of Rental Households Spending Over 30 Percent of Household Income on Rent		
	Total renter-occupied units	Renters paying over 30% of income on rent	Percent
Adams	2,842	980	34.5%
Blackford	1,263	447	35.4%
Huntington	3,561	1,531	43.0%
Jay	2,199	770	35.0%
Randolph	2,419	893	36.9%
Wells	2,226	859	38.6%
Area Totals	14,510	5,480	37.8%
Indiana Totals	771,924	336,867	43.6%

SNAP and TANF Participation

Community and Family Services, Inc.	SNAP Participation				TANF Families			
	(Aug-20)	(Sep-20)	(Sep-19)	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Adams	975	924	821	12.6%	26	33	17	94.1%
Blackford	698	710	652	8.9%	14	13	12	8.3%
Huntington	1,313	1,340	1,152	16.3%	38	38	35	8.6%
Jay	765	791	676	17.0%	22	20	19	5.3%
Randolph	1,126	1,138	995	14.4%	27	30	16	87.5%
Wells	650	664	591	12.4%	12	14	13	7.7%
Area Totals	5,527	5,567	4,887	13.9%	139	148	112	32.1%
Indiana Totals	292,108	296,081	252,167	17.4%	7,604	7,846	5,344	46.8%

*St. Joe data was unavailable - a request to the state is pending. As a result, Real Services and Statewide totals for SNAP and TANF are **NOT** finalized.

Lunches, Computers, Internet Access

Community and Family Services, Inc.	Kids on Free and Reduced Lunch 2018		Technology		
	#	% of all School Age kids	Percent of Households with Computer but without Internet	Percent of Household without a Computer	Percent of HH with Computer but only a Cellular Data Plan
Adams	1,779	36.5%	6.3%	26.5%	18.8%
Blackford	972	58.5%	13.0%	12.5%	18.1%
Huntington	2,364	44.4%	9.8%	8.5%	15.5%
Jay	1,801	55.4%	14.2%	16.2%	21.4%
Randolph	2,769	55.5%	12.5%	9.4%	17.9%
Wells	1,866	37.7%	9.1%	8.2%	13.9%
Area Totals	11,551	48.0%	10.8%	13.6%	17.6%
Indiana Total	522,888	47.2%	10.3%	10.0%	15.6%