

PACE COMMUNITY ACTION AGENCY, INC.

2020 Community Needs Assessment

Pace Community Action Agency, Inc. is a private not-for-profit Community Action Agency established to provide support services to improve the community and encourage self-reliance. Services are provided without regard to race, age, color, religion, sex, disability, national origin, ancestry, or status as a veteran.



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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 PACE

Pace Community Action Agency, Inc. has over 54 years of experience working to improve communities and encourage self-reliance in Southwestern Indiana. Our CSBG service delivery area includes Daviess, Greene, Knox, and Sullivan Counties. We also provide limited services in Lawrence and Vigo Counties. Standard programs and services incorporate Energy Assistance, Weatherization, Early Head Start, Head Start, Health Connection (family planning), Individual Development Accounts (IDA Savings), Small Business Loans, Youth boys and girls programming, Scholarships, and Health Insurance Navigators. We are dedicated to providing high quality services to children, families and the community in a responsible and caring manner.

Executive Summary

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

Rank, a scholar whose work is often in the Certified Community Action Professional (CCAP) body of knowledge, writes "...that American poverty is largely the result of structural, rather than individual, failings. There simply are not enough viable

opportunities for all Americans.”¹ Another researcher, when looking at the body of literature on poverty, found, “When available jobs are concentrated in low-skill occupations with shrinking wages, limited benefits, poor working conditions, and fluctuating schedules, labor force participation may not be sufficient to keep some workers and their families out of poverty.”² In short, the causes of poverty are systemic.

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

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

Among the most notable statistics, they revealed:

- **50%** of respondents reported that they couldn’t pay all of their bills in the month of the survey.
- Of those who did not complete an associate degree or higher, **29%** listed “Had to take care of children” as a primary reason.
- **84%** of respondents reported that they did not have emergency savings.
- **52%** of respondents reported that they are BEHIND on paying back debt. 33% had a medical debt in delinquency.
- While most respondents said that they owned a vehicle, many still reported transportation challenges, **29%** struggle to afford car maintenance and repairs and **20%** struggle to afford gas.

Other Key Statistics from Secondary Sources⁵

POPULATION

- The PACE service area counties had a combined population of 123,433; 27% (32,937) of these people lived in Daviess County; 26% (32,295) lived in Greene County; 30% (37,409) lived in Knox County; 17% (20,792) lived in Sullivan County. The population of each county is listed in Appendix 3.
- The population of the PACE service area declined in the five years from 2013 to 2018 by less than 1%. During this same timeframe, the statewide population grew 2%.
- All of PACE’s service area counties lost population from 2013-2018 except Daviess County which gained in population by 3%. Greene County, Knox County, and Sullivan County lost 2% in population.

¹ Rank, 2006

² Rynell, 2008

³ Rynell, 2008

⁴ Kim, Wilmarth and Henager 2017

⁵ CAA Secondary Data Tables, Appendix 4

DEMOGRAPHICS

- Only 2% of the total population of the PACE service area is African American. The service area figure is well below the state percentage of 9%.
- PACE's service area had a little over 3,100 Hispanic/Latino residents. Most reside in Daviess County (1,583), but Greene County has a Hispanic/Latino population of 446, Knox County has 717, and Sullivan County had 357. In total, Hispanic/Latino residents made up almost 3% of the population of the service area, compared to 7% statewide.
- 23% of PACE's service area population is people 60 years old and above. This is slightly lower than the statewide percentage of 24%. Greene County had the highest rate at 26%, surpassing the statewide percentage. Daviess County had a rate of 20% of people 60 years old and above; Knox County had a rate of 23% of people 60 years old and above; Sullivan County had a rate of 22% of people 60 years old and above.

SERVICE AREA POVERTY

- The PACE service area counties had 17,023 people in poverty, 14% of the area's population in 2018. These numbers have increased slightly over the last 5 years (up nearly 0.2% 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.
- The median household income in each of PACE's service area counties ranged from about \$46,000 to \$51,000. (Daviess County – \$51,032, Greene County – \$49,177, Knox County – \$46,457, Sullivan County – \$46,517). Each county was below the statewide median of \$52,602. Sullivan County was the only county to have their median income go down (in real dollars) since 2013, declining in value by \$461.
- 36% of households in the service area earned below \$35,000 a year. Sullivan County had the highest rate of households earning below \$35,000 a year with 39% of households, which is the same as the statewide rate.
- Two of the counties in this service area had poverty rates higher than Indiana's statewide average (13%); Greene County with 14% and Knox County with 17%. Both Daviess County and Sullivan County matched the statewide poverty rate of 13%.
- 5,067 children (under the age of 18) were living in poverty in the PACE service area in 2018. The percentage of children living in poverty ranged from 15% in Daviess County and Sullivan County, to 17% in Greene County, and 24% in Knox County. Knox County was the only county above the statewide average of 20%.
- The female poverty rate for the service area was higher than the poverty rate for males, 16% compared to 12%. This was true for each of the service area counties (Greene – female 17%, male 11%; Knox – female 18%, male 16%; Sullivan – female 16%, male 10%) except for one. In Daviess County, the male poverty rate and female poverty rate were the same at 13%.
- The American Community Survey of the U.S. Census Bureau estimates that 28% of the minority population of PACE's service area population is living in poverty, compared to 14% for white residents. However, it is important to be cautious when drawing conclusions from these estimates because the sample sizes were too small to produce reliable estimates. The possible range for minority residents in poverty is 11% to 39% and for white residents it is 12% to 16%.
- As with race, the sample sizes were too small to be able to rely on the estimate of Hispanic/Latino residents of the service area who were living in poverty. While the official estimate is 29%, the possible range is 14% to 45%.
- The Self Sufficiency Standard, a detailed calculation of the amount of income a family needs to meet all its basic needs, generally finds that families need twice the federal definition of the poverty level, or 200% of the poverty level. When we consider this calculation, actual numbers and percent 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 PACE service area, over 42,000 people, or 33% of the entire population, lived with low-

incomes in 2018. Majority of those under 200% of the Federal Poverty Level were from Knox County and Sullivan County (37%). The statewide rate is 32%. Daviess County's rate was the only county in the service area that was lower than the state average at 25%.

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those PACE Community Action Agency served during 2019.⁶

- PACE served 6,235 individuals and 3,143 households in 2019.
- Clients served included 694 individual children ages 0 to 5 years, 930 individual children ages 6 to 13 years, and 389 individual children ages 14 to 17 years. Together these individual children were over 32% of all the people PACE served.
- The childhood poverty rate for the four counties in PACE's service area overall was 20%.
- In 2019, PACE documented serving 1,544 individual senior citizens age 60 and over, which is 25% of those served.
- 24% of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- 1,204 of households were enrolled in TANF, SNAP, and/or WIC at the time when PACE served them.
- Households served were generally small; households with one, two, or three people accounted for 85% of households served. The average size of PACE households was 3.2 in 2019.
- 65% of the households served lived in rental housing
- Among the 6,235 people served, 94% were White, 2% were African American, and 3% served were of Hispanic/Latino origin.
- At least 43% of persons over age 25 who were served in 2019 had less than a high school diploma or GED. Only about 8% of household heads had two or more years of post-high-school education.

SURVEY VALIDITY

In December of 2020, researchers sent surveys via text and email to financially vulnerable households in PACE's service area. The PACE household survey had 537 unique survey attempts, with 307 completions, providing a 95% confidence level and a 5.31 confidence interval. Survey respondents were more likely to be female, 25-54, and have a disability.

Unless otherwise noted, the terms "survey results" or "respondents" throughout this report refer to the results and responses received in the client needs survey described above.

⁶ Data from Pace's 2019 CSBG Report, Module 4.

COMPLETED SURVEYS VS. CLIENT POPULATION

The tables below compare the demographics of the survey respondents to those of the client population based on the statistics provided in the 2019 CSBG Report, Module 4.

GENDER	Client Population	Survey
Male	41%	15%
Female	59%	83%
Other	0%	0%
Unknown	0%	1%

AGE	Client Population	Survey
18-24	5%	6%
25-44	20%	37%
45-54	11%	21%
55-59	7%	11%
60-64	7%	6%
65-74	10%	15%
75+	7%	3%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	3%	3%
Not Hispanic, Latino or Spanish	96%	96%
Unknown/Not Reported	0%	2%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	1%
Asian	0%	0%
Black or African-American	3%	2%
Native Hawaiian or Other Pacific	0%	0%
White	94%	91%
Other	1%	2%
Multi-Racial	3%	3%
Unknown	0%	1%

DISABILITY?	Client Population	Survey
Yes	27%	39%
No	73%	61%
Unknown	0%	0%

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

COUNTIES REPRESENTED	Daviess	Greene	Knox	Sullivan	Other
Survey	49	59	97	37	12

HOUSEHOLD SIZE

- Average household size: 3.2
- 8 respondents (3%) indicated that they were living with others to save money, while 4% were living with others to help them financially. 7% indicated living with others to give or receive care (childcare/elder care).
- “They are homeless,” one respondent explained of their living arrangements. “To get back on our feet, find jobs and get back into our home again,” another noted, explaining why they live with parents. “I’m an adult foster parent to individuals with disabilities,” one respondent shared. “My son and his wife and three children live with my husband and me,” said another.

GENERAL WELL-BEING

The median monthly income among those who reported their income was \$1200/month.

WELL-BEING	U.S. Population (2019)	PACE
Living Comfortably	36%	3%
Doing OK	39%	20%
Just Getting By	18%	43%
Finding it Difficult to Get By	6%	35%

- 127 respondents (50%) 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 childcare facilities closed. From March through the month of September, there were 11,994 initial unemployment insurance claims in the PACE service area.⁷
- 44% felt their household was worse off financially since COVID-19, while 52% of households said they were “about the same.” Just 4% of respondents reported that they were “better off.”
- Many respondents offered narrative explanations of their choice, including:
 - “We are so behind on bills and can barely make our money last through the month. We only have 1 income, my husband's disability check.”
 - “There are higher prices on food and COVID-19 supplies like sanitizers, face masks, higher quality paper goods, and gasoline because of shortages on different items (driving all over town to find what a person needs).”
 - “I work at the hospital and there were times I was sick and my children had gotten sick too. Only had so many sick days and vacation days so was off work with no pay.”
 - “My husband still works.”
 - “Harder to find jobs and don’t want to find a job that might be at risk to catch the virus!”
 - “Harder to find jobs and scared to catch COVID 19 that might kill me or my older brother. We are not healthy with both having heart disease.”
 - “I do home healthcare, and some people don't want you to enter their home.”
 - “I have fortunately been able to work during all of this.”
 - “Was laid off because of COVID and e-learning days.”
 - “I have no work at my employment because people can’t have large parties to rent dishes or linens for me to clean. Also, I have a preexisting heart condition.”
 - “Everything is more expensive, plus the extreme temps have kept out electric bill high all summer, missed work due to illness, etc.”

⁷ Indiana DWD Unemployment Data

- “Stimulus money and unemployment made it easier to get by.”
- “Lost food stamps and get paid every week instead of every 2 weeks.”
- “I’ve had reduced hours and have not worked since July 31st. Since I only make \$55 in unemployment, I do not qualify for the extra weekly money. I only receive \$47 a week after taxes.”
- “It didn’t affect my monthly check. I used stimulus for home improvements.”
- “Better job for my spouse, same for me.”
- “We have been made to quarantine a few times and those really affect us financially.”
- “I am a bartender and customers still not coming in to bar.”
- “I have just saved the tax money I got in February and it has lasted me until now.”
- “Can’t clean houses like I usually do to pay the bills.”
- “I am in the healthcare field, so I have been working a lot more hours than normal. That has helped me pay my bills.”
- “Beginning of all this we barely were making any money. Then we got evicted and now we have our own house, catching up on bills and make comfortable amount of money, plus I get to stay home with our daughter.”
- “My adult children were not able to work during the lock down. I had the only income and since they were all over 17, I did not get stimulus \$ for them.”
- “Children lacked education due to lack of finances for internet/laptop. Quit job to protect family.”

ASSISTANCE	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	61%	11%
Housing Assistance	23%	13%
TANF	2%	7%
Child Care Assistance	2%	6%
Stimulus	80%	7%
Unemployment	14%	4%

In September 2020, there were just only 131 families in all of PACE’s service area who were participants in Temporary Assistance for Needy Families (TANF). Although this is an 11% increase over September of 2019, it still seems very low when you consider that more than 753 families served by PACE had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.⁸

Also, in September 2020, 5,588 families were receiving SNAP benefits. This is an increase of nearly 11% over September 2019.

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

- **Assistance with electricity in summer:**
 - “Summer cooling assistance.”
 - “Summer electricity assistance.”
- **Assistance with eligibility determinations & applications:**
 - “Not sure how to apply for any of the above programs.”
 - “I would like to know how we can qualify for money assistance.”
 - “It would be beneficial if they would tell us upfront that not everyone will get help.”

⁸ CAA Secondary Data Tables, Housing Insecurity, SNAP, TANF.

- **Increase benefits:**
 - “I believe I’m still eligible for SNAP benefits, but I use more in gas going back and forth to Family Services than I would receive from SNAP.”
 - “EBT is 16 dollars per month.”
- **Expand eligibility:**
 - “Families First leave act would be nice for single parents who are keeping their children home and schooling them because of fear of virus and them being sole income provider of household.”
 - “Not eligible cause I make too much income!! Can income eligibility amounts be risen?”
 - “Front line should have received more benefits and/or assistance than people who were barely working and laid off. I am blessed I receive assistance with SNAP, but also as a full-time student, single mom, and working PRN at the hospital. I ended up full time with no childcare until later, no benefits to being full time, & all happened because full time employees were being on unemployment.”
 - “I understand some people qualify for SNAP. I think there should be at least some kind of assistance with money or food stamps. I make just enough to get by. If I had food stamps it would make some things easier.”
 - “Lower the income requirements.”
- **More direct cash assistance:**
 - “Another stimulus check.”
- **Assistance with repairs:**
 - “I could use assistance to repair my blower motor that burnt and powers my furnace. The furnace is the only source of heat in my home.”
 - “I would like to know if you have housing improvements for winterizing my home and easier access into my home than concrete steps, which are hard for me to use.”
- **Help navigating stimulus payments:**
 - “I’m supposed to be eligible for the first stimulus check and I have never received one.”

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

WELL-BEING ASSESSMENTS ⁹	% of Assessments Completed
<i>Total assessments completed in PACE service area 6,649</i>	
Not enough money for food in the last 12 months	49%
Utilities shut off in last 12 months	40%
Fear of not having stable housing in next 2 months	21%
Problems getting childcare	11%
Cost prevented seeing doctor in the last 12 months	19%
Transportation prevented seeing doctor in the last 12 months	29%
Need help reading hospital materials	30%
Fear of being hurt at home	13%
Actively seeking work in last 4 weeks	32%
Not engaged in regular exercise	46%

⁹ Family and Social Services Administration, State of Indiana. 2018. Hoosier Health and Well Being Atlas. August. Accessed November 23, 2020. <https://www.in.gov/fssa/hoosier-health-and-well-being-atlas/>.

table). In the counties served by PACE, more than 6,600 applicants for public assistance have filled out FSSA’s well-being assessment.¹⁰

EDUCATION

Respondents in the subsample reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area ¹¹
Some K-12 school, no diploma	12%	43%	16%
High school diploma / GED / alternative credential	38%	44%	39%
Some college, no degree	26%	5%	19%
Associate’s degree	18%	8%	13%
Bachelor’s degree	6%		14%**
Master’s degree or higher	1%	Unknown	

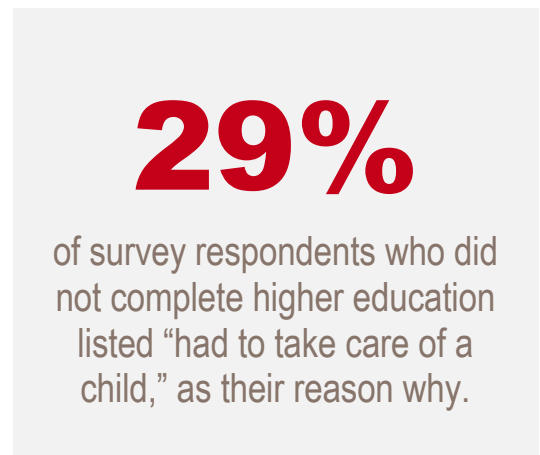
* % of those Known **Bachelor’s Degree or Higher

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

1. Had to take care of children (29%)
2. I wanted to work (24%)
3. I simply was not interested in college (16%)
4. Tuition was too expensive (15%)
5. I struggled to meet basic needs like housing and food (11%)

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY¹²

Within the service area, Daviess County had the highest rate of residents that did not have a high school diploma or its equivalent with 27% (Greene, 12%, Knox, 12%, Sullivan, 11%). However, Sullivan County had the highest percentage with *only* a HSD/HSE (45%) and had the lowest percentage of those with a Bachelor’s Degree or higher (11%).



DISCRIMINATION AND VIOLENCE

- 3% 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 twelve months.
- 6% of respondents reported experiencing property theft in the past 12 months.
- 3% of respondents reported experiencing domestic violence or abuse in the past twelve months.

¹⁰ 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.

¹¹ Source: 2018 ACS 5-yr averages for the whole PACE service area.

¹² CAA Secondary Data Tables, Education, Appendix 4

FINANCIAL SERVICES, SAVINGS AND DEBT

84% of respondents reported that they did not have emergency savings. Of the 8% who reported that they did have emergency savings, the median amount saved was \$300.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	83%
Savings Account	33%
Credit Card	31%
Retirement Savings	9%

- 85% of respondents reported that they do not have any retirement savings, and another 9% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout retirement.
- 48% 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 594.

ALTERNATIVE FINANCIAL SERVICES

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

ALTERNATIVE FINANCIAL SERVICES	Never	Once or Twice	Three or Four Times	5+ Times
Money Order	73%	15%	6%	6%
Check Cashing	82%	12%	3%	1%
Payday Loan (Storefront)	85%	9%	2%	3%
Pawn Shop Loan	92%	5%	1%	1%
Tax Refund Advance	92%	7%	--	--
Payday or Installment Loan (Online)	92%	7%	0%	0%

DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 55% reported "I wouldn't be able to pay for the expense right now," while 15% said they would use cash or its equivalent (savings or a credit card paid in full). Nationally, 63% of adults in 2019 said they would use cash or its equivalent.
- Asked about their strategies for dealing with the expense, clients responded:

STRATEGIES FOR EXTRA EXPENSES	U.S. Population (2019)	PACE
Put it on my credit card and pay it off over time	15%	10%
Using money from a bank loan or line of credit	3%	2%
By borrowing from a friend or family member	10%	23%
Using a payday loan, deposit advance, or overdraft	2%	6%
By selling something	7%	20%

DEBT IN DELINQUENCY	Survey
Medical	33%
Student	15%
Car	7%
Credit Card	19%
Personal	3%
Payday	0%

52% 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

32% of respondents reported that they were employed, and 18% reported that a spouse or partner was employed.

- 12% reported they could not find a job for themselves, and 6% reported their spouse/partner could not find a job.
- 9% of respondents said their employer would not give them more hours and 1% said their employer would not give their spouse/partner more hours.
- 17% said lack of childcare was a barrier to working more, and 3% reported lack of child care was a barrier to their spouse/partner working more.
- 35% listed a health issue as a barrier to them working more, and 8% said a health issue limited their spouse/partner from working more.
- 4% reported that attending school or training limited how much they could work.
- 13% are afraid to work because of COVID-19 and 3% report their spouse is afraid to work due to COVID-19.
- 10% reported that they experienced lay-offs or furloughs due to COVID-19, and 4% reported that their spouse or partner experienced lay-offs.
- 3% work two or more jobs themselves, and 3% reported their spouse works two 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 and arranging childcare.

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	62%	66%
Schedule varies, primarily at my / my partner's request	4%	2%
Schedule varies, primarily based on employer's needs	34%	32%

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

OCCUPATION BY COUNTY	Daviess	Greene	Knox	Sullivan	Area Totals
Management, Business, Science and Arts	26%	29%	28%	24%	27%
Service	16%	19%	21%	20%	19%
Sales and Office	18%	21%	19%	18%	19%
Natural Resources, Construction and Maintenance	17%	13%	11%	17%	15%
Production, Transportation and Material Moving	23%	19%	22%	21%	21%

The average annual unemployment rate for the service area in 2019 was 3.5.¹³ This is a sharp contrast to the nearly 12,000 initial UI claims seen in the service area from March through September. The “continued claims” for the month of September 2020 were 5,605 for the service area with Knox County having the most. The top two industries represented in these continued claims are Accommodation/Food Service and Manufacturing.

Nearly
12,000
 initial UI claims were filed in the service area from March through September 2020

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	808	15%
Admin., Support, Waste Mgt. and Rem. Services	523	10%
Agriculture, Forestry, Fishing and Hunting	14	Less than 1%
Arts, Entertainment and Recreation	37	1%
Construction	582	11%
Educational Services	72	1%
Health Care and Social Services	559	10%
Information	50	1%
Management of Companies and Enterprises	29	1%
Manufacturing	814	15%
Mining	196	4%
Other Services (Except Public Administration)	219	4%
Professional, Scientific and Technical Services	175	3%
Public Administration	66	1%
Real Estate and Rental and Leasing	55	1%
Retail Trade	589	11%
Transportation and Warehousing	150	3%
Unknown Industries	390	7%
Wholesale Trade	149	3%

¹³ Hoosier By the Numbers, Indiana Department of Workforce Development.

HOUSING

Respondents reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Currently without housing	0%
Live with family or friends (not an owner or listed on the rental contract)	2%
Other	6%
Own a home free and clear (without a mortgage or loan)	17%
Own a home with a mortgage or loan	13%
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	7%
Rent a home, apartment or other housing	52%

Median monthly housing cost: \$350, which is 29% 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 average for the total service area was 38% of renters were paying 30% of their household income on rent. Sullivan County had the highest rates with 45%.

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	6%	11%	30%	47%
Quality of local schools	2%	4%	19%	38%
Safety of neighborhood	6%	10%	29%	48%
Quality of other neighborhood features (e.g., stores, parks)	5%	13%	31%	40%
Overall quality of your housing	6%	11%	40%	37%
Cost of your housing	6%	11%	41%	37%
How close it is to work or school	3%	5%	16%	35%

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

- 3% of respondents said receiving an eviction notice contributed to them leaving their last residence.

Other aspects of housing respondents felt were important:

- Public space
- Sidewalks
- Security of having a home
- Affordable housing options
- Scenery
- Walking distance
- Service animals allowed
- Neighbors
- Infrastructure
- Affordable homeowners' insurance
- Sense of community
- Sheriff patrols
- Restaurants and healthy food options
- No noise pollution

- Weatherized homes
- Homes away from major roadways
- Trash receptacles
- Size/amount of space in the home
- Managers

To buy their own home, respondents thought these would be most helpful:

1. A low-interest loan (46%)
2. Help to improve credit score (40%)
3. Help to make repairs (32%)
4. Reduce the amount of other debt you owe (28%) / Help to find an affordable home (28%)

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

1. Money for a security deposit (70%)
2. Bad credit (52%)
3. All the places I can afford are unsafe, unhealthy, or too small (34%)
4. Not sure how/where to look (30%)

Spotlight on a Community Need

Using census tract data to target housing developments or recruit participants in housing related programming would benefit families in this service area, particularly in Sullivan County.

TRANSPORTATION

- 80% of respondents report owning a vehicle.
- 9% of respondents do not have a vehicle and need one.
- 13% report “my car is unreliable/frequently breaks down,” while 29% struggle to afford car maintenance and repairs and 20% struggle to afford gas.
- 7% report “my car payment is too high.”
- 4% have to share a vehicle with other family members.
- 5% of respondents have had a car repossessed.

Transportation challenges led to difficulty:

- Applying for/accepting a job (7%)
- Working a scheduled shift / arriving to work on time (3%)
- Attending school / classes (2%)
- Getting children to/from school on time (7%)
- Visiting the doctor (21%)
- Buying groceries (15%)
- Accessing child care (4%)

Spotlight on a Community Need

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

HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	51%
Insurance through a marketplace plan	1%
Insurance through my employer	8%
Medicare	28%
No insurance	4%

- The residents of the service area have a higher uninsured rate than respondents, nearly 13% compared to 4%. This could indicate that PACE has been successful in helping its customers gain access to insurance options such as HIP and Medicaid. Daviess County had the highest uninsured rate with 23%.
- Cost was listed as the most significant barrier.
- In terms of health issues, respondents expressed concerns about:
 - Diabetes (33%)
 - Heart disease (27%)
 - Cancer (13%)
 - Prenatal care (0%)
 - Receiving services for a loved one with a disability (6%)
 - Substance abuse (3%)
 - Mental health (34%)

MENTAL HEALTH

- 36% of respondents have been bothered more than half the days or every day by being unable to stop or control worrying in the month they were surveyed.
- 28% of respondents have been bothered more than half the days or every day by having little interest or pleasure in doing things in the month they were surveyed.

Nearly two in three respondents (64%) said their stress level has increased since COVID-19.

Spotlight on a Community Need

Expanded initiatives to help individuals understand available health services provided by Pace, i.e., Health Insurance Navigators, WIC, and Family Planning.

CHILD CARE

- Sixteen percent of respondents reported that they had a child in need of care. **Across the service area nearly 24% of kids under 5 were in poverty.¹⁴ Of those needing childcare, most needed first shift, with after school care second.**
- Of families who needed or used childcare, top concerns were:
 1. I cannot find care that matches my work schedule (30%)
 2. I cannot find care that is affordable (25%)
 3. My current care is too far from my home or work (13%)
- According to the *Child Care Desert* report from the Indiana Business Research Center ¹⁵ there are 12 “low capacity” census tracts and only one census tract that is a childcare desert in the service area. ¹⁶

CHILD CARE NEEDS	Percent of Respondents in Need of Care
First Shift	60%
Second Shift	10%
Third Shift	3%
Weekends	18%
Before School	8%
After School	28%
Highly Irregular Hours	15%
Other	23%

Spotlight on a Community Need

More childcare options in the census tract that is a child care desert would really help the families in this area to improve their ability to work and be financially stable. Knox County had the service area’s only childcare desert.

FOOD INSECURITY

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

- 33% of respondents said they “couldn’t afford to buy more food”
- 8% said they “couldn’t get out to buy food (e.g., because of transportation or health issues)”

¹⁴ CAA Secondary Data Tables, Appendix 3.

¹⁵ Early Learning Indiana & The Indiana Business Research Center. 2019. Deserts and Hubs: Child Care Access Across Indiana-An ELI Story Map. Study, Indianapolis: INContext. <http://www.incontext.indiana.edu/2019/jan-feb/article2.asp>

¹⁶ From report linked above: To be considered a “childcare 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 childcare space, but do not meet the additional criteria above are labeled “low capacity.”

- 7% said they were afraid to go out
- 2% said they couldn't get groceries or meals delivered
- 8% said stores near them didn't have the foods they wanted

As of September 2020, nearly 5,588 households were receiving SNAP benefits, an 11% increase over 2019. In 2018, more than 9,000 kids were on Free and Reduced Lunch accounting for 50% 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

- 73% of respondents have a cell phone with unlimited minutes/data versus 25% with limitations.

LAND LINES

- 7% of respondents reported having a land line

COMPUTER/LAPTOP

- 32% of respondents have a computer or laptop

INTERNET

- 31% of respondents report having fast, reliable internet versus 20% with slow/unreliable internet.

According to the 2018 American Community Survey, 12% of the residents across the service area had a computer but did not have internet at all, 16% had a computer but ONLY had a cellular data plan for their internet. Only 15% 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. Solutions could include purchasing assets on their behalf, but also a loan or rental program.

COMMUNITY RESOURCES AND NEEDS

We asked survey participants "What are other places in the community that individuals can turn to for help besides PACE?"

They answered:

- | | | | | |
|-----------------------|---------------------|-------------------------|------------------------------|-------------------------------|
| • 211 | • Township Trustees | • Pregnancy Care Center | • Thursday Church | • Nurse Fund |
| • Churches | • Connections | • FSSA | • Sandy's Pantry | • Valley Professionals |
| • St. Vincent de Paul | • Feed My Sheep | • Hamilton Center | • Solsberry Christian Church | • Vincennes Housing Authority |
| • Bicknell Ministries | • Salvation Army | • Sullivan Hospital | • Sunshine Stop | • WIC |
| • Goodwill | | • Helping Hands | | |

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

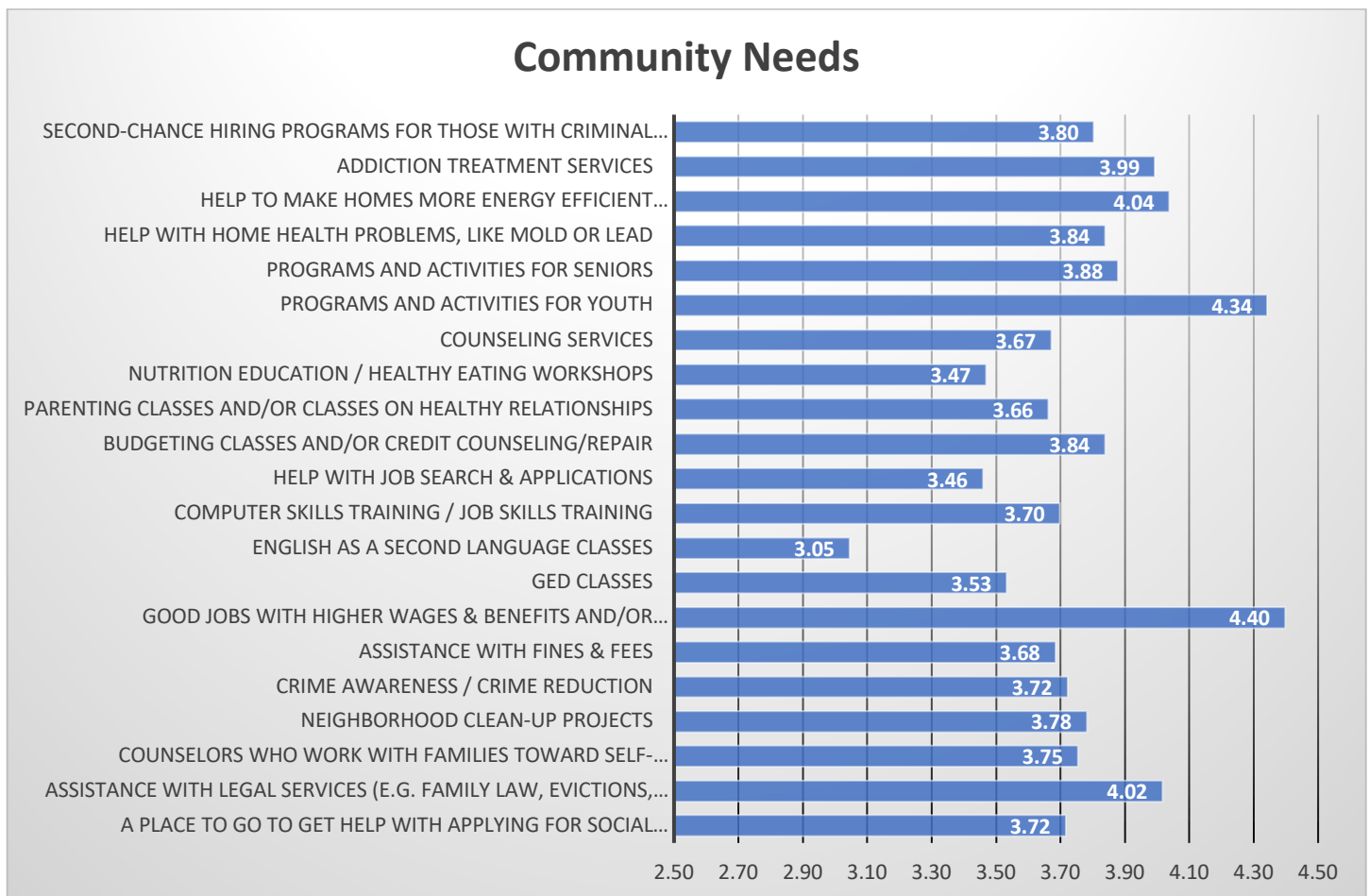
TOP 5:

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

Spotlight on a Community Need

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

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



Feedback on PACE's service delivery

FEEDBACK FROM FAMILIES


SERVICES RESPONDENTS USED	Number of Survey Respondents
Head Start	72
Early Head Start	45
Energy Assistance	198
Weatherization	52
Health Connection (Family Planning)	30
WIC	84
Other	10

Clients provided the following ratings and suggestions for PACE staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	2%	7%	32%	60%
The reliability of the program staff in doing what they said they would do	2%	8%	34%	55%
The timeliness of program staff in responding to your questions or needs	3%	9%	34%	53%
The knowledgeability of program staff	3%	9%	32%	55%

Selected Additional Feedback

- Amount of homework is great. Boys enjoyed all hands-on activities and extracurricular activities we were able to attend last year.
- *(Wish we could get)* Help with gasoline to get food or look for jobs out of town.
- I am very pleased with the contractors who came to my home. They were very professional and knowledgeable. They cleaned up after themselves. I'd also like to thank PACE for the weatherization program. I would never have been able to afford all that was done. THANK YOU THANK YOU THANK YOU!!!
- I appreciate your services.
- I believe that PACE is the best community action center there is for individuals. They help and try to help you and your children. And they give referrals also. I love them. Thank you.
- I feel some classes are over working the parents with too much homework for one child that is only 3.
- I have been so happy with help I have received over the years on energy and heat assistance. I live alone and have small retirement, your help is so appreciated, and I never take it for granted.
- I know you're very limited, but that makes it hard for me. The only office is part time in Linton and I cannot make downtown Linton. Don't know where to go, where to park. So I do it all by phone or fax.
- I love my local Health Connection office. I've been going there for years & I hope I never have to switch doctors. The staff is very friendly & professional.
- I love the energy assistance program. It is appreciated and a Godsend for people like me.

- I think PACE helps so many senior citizens that don't have a lot of income coming in.
- In-home Head Start was awesome.
- It's a blessing that a person in need can get help out there
- More public awareness could help. There are a great deal of people in our community using and benefiting from your programs. There are many who aren't sure what's out there or what all you provide (i.e., "not just Head Start, etc."). If there are any programs to benefit those in need of resources due to physical or medical and not financial, it's not well known.
- Go above and beyond for the students and families they work with. Especially during COVID-19. I'm very grateful for them and their noticeable hard work.
- The energy program is a godsend!!!! 
- The statement that is given is you make too much.
- We love PACE. Both our kids went through Head Start and our son was involved with Boys and Beyond! We used WIC when they were little and I used family planning services from 15-25.
- Wish the amount paid towards electric was higher. When it runs out, it leaves me with very little extra cash for food, etc.

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on PACE's programs and services. The first was a focus group, 26 community leaders (representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions) were invited to participate in a focus group, nine community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey, 17 partners participated.

We asked community partners about the needs in the community they served. They said that the community needs more substance abuse and mental health services, more health and wellness programs, and food programs for families facing food insecurity. Another person said there was a homelessness problem in the area and would like to see more housing opportunities for those folks. Referencing the immigrant population, one person said a welcome center would be nice, and more broadly, an effort to address diversity, equity, and inclusion in all counties.

When asked about which programs PACE that they liked the best or that they think supported families the most, Head Start was the resounding favorite. Participants really liked how PACE is able to capitalize on partnerships to expand services, like offering more preschool in collaboration with the City of Washington. PACE's innovation was praised, especially the ability to create for profit ventures that benefit the non-profit side. Boys and Beyond was another initiative that people were pleased with.

When asked how PACE could improve, everyone agreed that they would like to see more marketing and promotion of PACE's services so that the community as aware of all they do. One community partner felt like there should be an effort to advertise PACE's services in the whole service area, not just Knox County. Another partner wanted PACE to be more active in leader partnership meetings.

We asked community partners to talk about which policies they would change to alleviate poverty in their communities. They answered:

- Changes in policy around hiring people with felony convictions on their records
- Second chance substance abuse treatment if employees test positive on a drug screen
- Update the Federal Poverty Guidelines / Increase eligibility guidelines
- Mitigate the benefits cliff

We asked community leaders, “If resources were endless for programs in your community what would you invest in FIRST?” Participants said:

- Mental health services for youth especially related to effects of COVID and being out of school
- Expansion of broadband
- Transportation, especially in Greene County
- Affordable housing

In the online survey there were 17 responses representing community-based organizations, education, faith-based organizations, as well as both the public and the private sectors. According to their rankings, the following services are needed:

1. Crime awareness/crime reduction
2. Computer skills training/job skills training
3. Counselors who work with families toward self-sufficiency
4. Counseling services
5. Assistance with legal services (e.g. family law, evictions, debt collection)

The results of the survey were overwhelmingly positive. Community partners were very satisfied with PACE. Respondents ranked the knowledgeability of staff highly and were impressed with how staff treat clients.

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

“They have done a good job of reaching out into the community to support people’s needs.”

“The impact of PACE is very broad & great.”

“Many ways including but not limited to early childhood education for the underprivileged, helping the elderly weatherize their homes and energy assistance, and medical care for women that can’t afford it.”

“I have referred clients there from Work Release that require assistance in getting health insurance and the Navigator responds quickly and effectively.”

Conclusion

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

Clearly, many individuals and community partners within this service area see PACE as a critical source of support and appreciate the programs PACE is able to offer. At the same time, the fact that survey respondents listed “good jobs with higher wages and benefits” as a top community need suggests there are contextual factors beyond PACE’s control shaping the well-being of the community. However, assisting individuals as they access benefits, manage debt, and seek to secure quality housing, food, child care, transportation, health care, and higher education opportunities may be areas where PACE 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 PACE? Our community already has enough of this resource 1- Not needed 2 3 - Somewhat needed 4 5 - Needed very much Not sure A place to go to get help with applying for Social Security, SSDI, WIC, TANF, etc. Assistance with legal services (e.g. family law, evictions, expungement, debt collection) Counselors who work with families toward self-sufficiency 53. We'd like you to think about resources that might help people in your community. On a scale of 1 to 5, with 1 being "not needed" and 5 being "needed very much", how much do you think each of the following are needed in your community? If your community already has this resource, select "our community already has this TOP ROW: Our community already has enough of this resource 1- Not needed 2 3 - Somewhat needed 4 5 - Needed very much Not sure COLUMN: A place to go to get help with applying for Social Security, SSDI, WIC, TANF, etc. Assistance with legal services (e.g. family law, evictions, expungement, debt collection) Counselors who work with families toward self-sufficiency Neighborhood clean-up projects Crime awareness / crime reduction Assistance with fines & fees Good jobs with higher wages & benefits and/or opportunities to advance GED classes English as a second language classes Computer skills training / job skills training Help with job search & applications Budgeting classes and/or credit counseling/repair Parenting classes and/or classes on healthy relationships Nutrition education / healthy eating workshops Counseling services Programs and activities for youth Programs and activities for seniors Help with home health problems, like mold or lead Help to make homes more energy efficient (weatherization) Addiction treatment services Second-chance hiring programs for those with criminal records

AGENCY SATISFACTION

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

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

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

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

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

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

Appendix 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/>.
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- Rynell, Amy. 2008. *Causes of Poverty: Findings from Recent Research*. Literature Review, Chicago: The Heartland Alliance Mid-America Institute on Poverty.

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 agencies 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, Poverty by Race, by Gender, by Ethnicity:** S1701
 - **Specified Characteristics of People at Specified Levels of Poverty:** S1703
 - **Ratio of Poverty to Income:** B17002
- **Housing Insecurity, SNAP & TANF Participation**
 - U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Table B25070
 - Indiana Family & Social Services Administration, Division of Family Resources, Monthly Management Report- September 2020

- **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

Appendix 3: CAA Secondary Data Tables

Population

Population, U.S. Census				
PACE Community Action Agency, Inc.	Total 2018	Total 2013	Change 2013- 2018	% Change, 2013-2018
Daviss	32,937	31,928	1,009	3.2%
Greene	32,295	33,001	-706	-2.1%
Knox	37,409	38,266	-857	-2.2%
Sullivan	20,792	21,321	-529	-2.5%
Area Totals	123,433	124,516	-1,083	-0.9%
Indiana Total	6,637,426	6,514,861	-122,565	1.9%

Households

PACE Community Action Agency, Inc.	Total Households, 2018	Families		Non-Family Households	
		Number	% of all Households	% of Non- Family HH Living Alone	% of Non- Family HH Not Living Alone
Daviss	11,417	8,187	71.7%	90.3%	9.7%
Greene	12,790	8,495	66.4%	84.7%	15.3%
Knox	14,955	9,752	65.2%	84.2%	15.8%
Sullivan	7,707	5,237	68.0%	86.8%	13.2%
Area Totals	46,869	31,671	67.8%	86.5%	13.5%
Indiana Total	2,553,818	1,705,291	67.85%	83.57%	16.43%

PACE Community Action Agency, Inc.	Married Couples		Female Householder, no spouse		Male Householder, no spouse	
	Number	% of all Family HHs	Number	% of all Family HHs	Number	% of all Family HHs
Daviss	6,606	80.7%	923	11.3%	658	8.0%
Greene	6,802	80.1%	1,029	12.1%	664	7.8%
Knox	7,081	72.6%	1,970	20.2%	701	7.2%
Sullivan	3,896	74.4%	761	14.5%	580	11.1%
Area Totals	24,385	77.0%	4,683	14.5%	2,603	8.5%
Indiana Total	1,238,730	77.12%	306,901	15.60%	122,762	7.27%

PACE Community Action Agency, Inc.	2018 Poverty Rate for Family Types		
	Married Couple Parents	Single Mothers	Single Fathers
Daviss	7.5%	46.7%	4.9%
Greene	8.5%	46.1%	5.5%
Knox	9.3%	48.8%	17.8%
Sullivan	3.8%	46.4%	30.0%
Area Totals	7.3%	47.0%	14.6%
Indiana Total	6.8%	40.1%	21.1%

Race/ Age

PACE Community Action Agency, 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
Daviess	577	1.8%	1,583	4.8%	6,718	20.4%
Greene	125	0.4%	446	1.4%	8,483	26.3%
Knox	1,082	2.9%	717	1.9%	8,760	23.4%
Sullivan	826	4.0%	357	1.7%	4,576	22.0%
Area Totals	2,610	2.3%	3,103	2.5%	28,537	23.0%
Indiana Total	619472	9.30%	450,267	6.8%	1,407,682	23.6%

Educational Attainment

PACE Community Action Agency, 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
Daviess	26.8%	33.8%	14.1%	11.6%	13.8%
Greene	12.3%	41.7%	21.0%	10.2%	14.8%
Knox	11.7%	35.8%	19.7%	16.3%	16.4%
Sullivan	11.3%	44.7%	20.4%	12.8%	10.8%
Area Totals	15.5%	38.5%	18.8%	12.8%	14.3%
Indiana Total	11.4%	34.0%	20.6%	8.8%	26.1%

Occupations

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
PACE Community Action Agency, 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
Daviess	25.6%	16.1%	18.1%	17.0%	23.2%
Greene	28.7%	19.0%	20.5%	12.9%	18.9%
Knox	27.5%	20.9%	19.3%	10.5%	21.8%
Sullivan	24.1%	19.6%	17.5%	17.4%	21.4%
Area Totals	26.5%	18.9%	18.8%	14.4%	21.3%
Indiana	29.2%	16.4%	19.5%	11.0%	23.9%

Incomes

PACE Community Action Agency, Inc.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Daviess	\$50,924	\$51,032	\$108	\$61,202	\$62,527	\$1,325
Greene	\$47,486	\$49,177	\$1,691	\$59,090	\$60,472	\$1,382
Knox	\$45,476	\$46,457	\$981	\$58,131	\$60,120	\$1,989
Sullivan	\$46,978	\$46,517	(\$461)	\$60,192	\$59,699	(\$493)
Area Totals	\$47,232	\$47,847	\$545	\$59,641	\$60,296	\$1,354
Indiana Total	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

PACE Community Action Agency, 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
Daviess	1,465	12.8%	1,038	9.1%	1,135	9.9%	1,950	17.1%	2,366	20.7%	3,463	30.3%
Greene	1,533	12.0%	1,535	12.0%	1,475	11.5%	1,934	15.1%	2,759	21.6%	3,554	27.8%
Knox	1,891	12.6%	1,965	13.1%	1,684	11.3%	2,444	16.3%	2,927	19.6%	4,044	27.0%
Sullivan	1,040	13.5%	1,016	13.2%	946	12.3%	1,080	14.0%	1,430	18.6%	2,195	28.5%
Area Totals	5,929	12.7%	5,554	11.9%	5,240	11.3%	7,408	15.6%	9,482	20.1%	13,256	28.4%
Indiana Total	#####	12.6%	258,625	12.9%	#####	13.3%	362,108	18.0%	486,270	25.3%	919,927	40.4%

Poverty

PACE Community Action Agency, 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 from 2013 to 2018
	Number	Percent	Number	Percent		Number	Percent	Number	Percent	
	Daviess	4,110	12.7%	4,034		12.9%	1.9%	11,987	24.6%	
Greene	4,466	14.0%	4,573	14.0%	-2.3%	11,151	35.1%	12,009	36.8%	-7.1%
Knox	6,009	17.2%	4,979	14.0%	20.7%	12,807	36.6%	13,147	37.1%	-2.6%
Sullivan	2,438	13.1%	3,407	17.9%	-28.4%	6,866	36.8%	7,155	37.6%	-4.0%
Area Totals	17,023	14.3%	16,993	14.7%	0.2%	42,811	33.3%	43,583	36.8%	-1.8%
Indiana Totals	908,359	13.1%	969,881	15.4%	-6.3%	2,102,705	32.1%	2,206,873	34.9%	-4.7%

PACE Community Action Agency, 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 (2018)	
	Number	Percent	Number	Percent		Number	Percent
	Daviess	1,420	14.8%	1,577		17.6%	-10.0%
Greene	1,199	17.4%	1,250	16.5%	-4.1%	335	20.5%
Knox	1,853	24.2%	1,411	17.7%	31.3%	638	29.9%
Sullivan	595	14.5%	1,100	25.0%	-45.9%	234	22.5%
Area Totals	5,067	18.0%	5,338	19.2%	-5.1%	1,776	24.1%
Indiana Totals	292,675	19.7%	342,185	21.8%	-14.5%	88,535	22.4%

PACE Community Action Agency, Inc.	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
	Daviess	471	10.0%	412
Greene	509	8.5%	527	9.8%
Knox	455	7.5%	592	10.3%
Sullivan	249	7.7%	245	8.0%
Area Totals	1684	8.4%	1,776	9.5%
Indiana Totals	71,995	7.7%	60,818	7.3%

PACE Community Action Agency, Inc.	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
	Daviess	12.6%
Greene	11.3%	16.7%
Knox	16.2%	18.1%
Sullivan	9.8%	16.2%
Area Totals	12.5%	16.0%

PACE Community Action Agency, Inc.	Minority Poverty Rate Ranges			Non-Minority in Poverty Rate Ranges		
	ALL Minority % in Poverty Lower Est.	ALL Minority % in Poverty Estimate	ALL Minority % in Poverty- Upper Est.	Non-Minority in Poverty- Lower Estimate	Non-Minority in Poverty- Estimate	Non-Minority in Poverty- Upper Estimate
Daviess	13.3%	29.3%	37.1%	9.9%	11.9%	13.9%
Greene	0.0%	20.6%	34.9%	12.1%	13.9%	15.7%
Knox	14.7%	41.3%	55.4%	14.0%	16.0%	18.0%
Sullivan	0.0%	1.3%	12.5%	10.9%	13.5%	16.1%
Area Totals	10.6%	28.4%	39.0%	11.7%	13.8%	15.9%

PACE Community Action Agency, Inc.	Hispanic/Latino		
	Hispanic/Latino % in poverty Lower Est.	Hispanic/Latino In poverty Estimate	Hispanic/Latino % in poverty Upper Est.
Daviess	11.2%	19.8%	28.4%
Greene	4.9%	15.9%	26.9%
Knox	37.6%	58.0%	78.4%
Sullivan	0.6%	22.6%	44.6%
Area Totals	13.6%	29.1%	44.6%

Housing Insecurity

PACE Community Action Agency, Inc.	Percent of Rental Households Spending		
	<u>Total renter-occupied units</u>	<u>Renters paying over 30% of income on rent</u>	<u>Percent</u>
Daviess	3,036	971	32.0%
Greene	2,562	947	37.0%
Knox	5,233	2,109	40.3%
Sullivan	2,044	915	44.8%
Area Totals	12,875	4,942	38.4%
Indiana Totals	771,924	336,867	43.6%

SNAP and TANF Participation

PACE Community Action Agency, Inc.	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Daviess	1,091	1,122	1,035	8.4%	29	38	31	22.6%
Greene	1,476	1,521	1,312	15.9%	20	25	16	56.3%
Knox	1,931	1,988	1,789	11.1%	38	46	43	7.0%
Sullivan	929	957	878	9.0%	22	22	28	-21.4%
Area Totals	5,427	5,588	5,014	11.4%	109	131	118	11.0%
Indiana Totals	292,108	296,081	252,167	17.4%	7,604	7,846	5,344	46.8%

Lunches, Computers, Internet Access

PACE Community Action Agency, Inc.	Kids on Free and Reduced Lunch		Technology		
	Number	% of all School Age kids	Percent of Households with Computer but without Internet	Percent of Household without a Computer	Percent of HH with Computer but only a Cellular Data Plan
Daviess	2,583	50.1%	11.3%	22.3%	21.5%
Greene	2,439	48.4%	11.5%	13.8%	13.8%
Knox	2,823	49.6%	9.4%	8.7%	13.1%
Sullivan	1,651	52.7%	14.2%	13.4%	14.9%
Area Totals	9,496	50.2%	11.6%	14.6%	15.8%
Indiana Total	522,888	47.2%	10.3%	10.0%	15.6%