LINCOLN HILLS DEVELOPMENT CORPORATION

2020 Community Needs Assessment

Contents

Introduction **1**

Executive Summary **2**

Other Key Statistics from Secondary Sources **3**

Direct Service Statistics & Survey Methodology **4**

Survey Findings **6**

Household Size 6
General Well-Being 6
Education 9
Discrimination and Violence 10
Financial Services, Savings and Debt 10
Employment 13
Housing 15
Transportation 16
Health 17
Child care 18
Food insecurity 19
Connectivity 19
Community Resources and needs 19

Feedback on LHDC's service delivery **21**

Feedback from Families 21
Feedback from Community Partners 21

Conclusion **23**

Appendix 1: Survey Questions **24**

Appendix 2: Sources and Methodology **29**

Appendix 3: CAA Secondary Data Tables **30**

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 LINCOLN HILLS DEVELOPMENT CORPORATION

Lincoln Hills Development Corporation (LHDC), founded in 1965, serves southern Indiana citizens, primarily in Crawford, Perry, and Spencer Counties. LHDC provides services in nine additional counties. The agency is funded through a combination of federal, state, and local resources. The primary objective of LHDC is to provide self-help and self-sufficiency opportunities for the low-income citizens of the service area while continually striving to address unmet service needs.

LHDC is governed by a volunteer board of directors composed of members representing the low-income community, the private sector, and public officials. The various programs administered by LHDC are guided by policy and advisory councils made up of local volunteers. Individuals interested in serving on any of these advisory boards should contact the LHDC office at 1-800-467-1435.

Mission Statement
Reducing poverty to improve lives and communities in southern Indiana.

Vision Statement
We believe in economic and social justice for all people across southern Indiana...now and always.

Equal Opportunity
LHDC provides services to clients without regard to age, sex, race, color, religion, disability, national origin, veteran status, genetics, ancestry, or sexual orientation. This agency is an Equal Opportunity Employer.

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 them 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:

- **42% could not pay all of their bills** in the month of the survey.

[1] Rank, 2006
[2] Rynell, 2008
[3] Rynell, 2008
[4] (Kim, Wilmarth and Henager 2017)

- **30%** of those who did not complete an associate degree or higher gave "had to take care of children" as one reason.
- **81%** of respondents in the sample reported that they did not have emergency savings.
- **45%** of respondents reported that they are BEHIND on paying back debt.
- Even those in the survey who had a car struggled with transportation challenges:
    - **12%** report "my car is unreliable/frequently breaks down."
    - **31%** struggle to afford car maintenance and repairs.
    - **23%** struggle to afford gas.
- **33%** could not find affordable child care.

Other Key Statistics from Secondary Sources[5]

POPULATION

- LHDC's service area counties had a combined population of 50,248; 21% (10,581) of these people lived in Crawford County; 38% (19,141) lived in Perry County; 41% (20,526) lived in Spencer County. The population of each county is listed in Appendix 3.
- LHDC's service area population declined in the five years from 2013 to 2018 by less than 1%. During this same timeframe, the statewide population grew 2%. All three of LHDC's service area counties lost population from 2013-2018. Crawford County lost less than 1%; Perry County lost 1%; Spencer County lost 2%.

DEMOGRAPHICS

- Just 1% of the total population of LHDC's service area is African American. The highest proportion of African Americans reside in Perry County (3%). African Americans comprise less than 1% of the total population in both Crawford County and Spencer County. These percentages are well below the state percentage of 9%.
- 2% of LHDC's service area is Hispanic/Latino, which is lower than the statewide percentage of 7%. Most resided in Spencer County (3%), while in both Crawford and Perry Counties, Hispanic/Latino residents represent only 1.4% of the total population.
- 26% of LHDC's service area population is composed of people 60 years old and above, which is higher than the statewide percentage of 24%. Crawford County had the highest rate at 27%. Spencer County had a rate of 26%, and Perry County had a rate of 25%.

SERVICE AREA POVERTY

- The median household income in each of LHDC's service area counties ranged from about $44,000 to $57,000. (Crawford County – $43,875, Perry County – $51,064, Spencer County – $56,998). Spencer County was the only county in the service area above the statewide median of $52,602. Perry County was the only county to have its median income go down (in real dollars) since 2013, declining in value by $326.
- 34% of households in the service area earned below $35,000 a year. Crawford County had the highest rate of households earning below $35,000 a year, with 42% of households. The two other counties, Perry and Spencer, both had lower rates than the statewide rate of 39%, with 33% and 27%, respectively.
- LHDC's service area counties had 5,935 people in poverty, 13% of the area's population in 2018. These numbers have declined considerably over the last five years (down nearly 10% 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.

[5] CAA Secondary Data Tables, Appendix 3

- Spencer County (9%) was the only county in LHDC's service area whose poverty rate was below that of Indiana's statewide average (13%). Crawford County had a poverty rate of almost 16%, and Perry County had a poverty rate of 14%.
- 2,028 children (under the age of 18) were living in poverty in LHDC'S service area in 2018. The percentage of children living in poverty ranged from 14% in Spencer County to 21% in Crawford County to 24% in Perry County. Spencer County was the only county below the statewide average of 20%.
- The female poverty rate for the service area was higher than the poverty rate for males, 16% compared to 11%. This was true for each of the service area counties (Crawford – female 17%, male 14%; Perry – female 17%, male 11%; Spencer – female 13%, male 6%).
- The American Community Survey of the U.S. Census Bureau estimates that 24% of the minority population of LHDC's service area population is living in poverty, compared to 13% 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 0% to 36% and for white residents it is 10% to 15%.
- As with race, the sample sizes were too small to be able to rely on the estimate of Hispanic/Latinx residents of the service area who were living in poverty. While the official estimate is 32%, the possible range is 10% to 55%.
- 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 the 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 LHDC's service area, over 14,500 people, or 32% of the entire population, lived with low incomes in 2018. All three counties were above the statewide percentage of 22% (Crawford County – 39%, Perry County – 31%, Spencer County – 26%).

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those LHDC served in Community Action Programs in 2019.[6]

- LHDC served 7,318 individuals and 3,452 households in 2019.
- Clients served included 891 individual children ages 0 to 5 years, 1,194 individual children ages 6 to 13 years, and 376 individual children ages 14 to 17 years. Together these individual children were over 34% of all the people LHDC served.
- The overall childhood poverty rate for the three counties in LHDC's service area was 19%.
- In 2019, LHDC documented serving 1,542 individual senior citizens age 60 and over, which is 21% of those served.
- 40% of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- 939 households were enrolled in TANF, SNAP, and/or WIC when LHDC served them.
- Households served were generally small; households with one, two, or three people accounted for 81% of households served. The average size of households served by LHDC was 2.6 in 2019.
- 58% of the households served lived in rental housing.

[6] Data from LHDC's 2019 CSBG Report, Module 4.

- Among the 7,318 people served, 90% were White, 2% were African American, and 4% served were of Hispanic/Latino origin.
- At least 29% of persons over age 25 served in 2019 had less than a high school diploma or GED. Only about 11% of household heads had two or more years of post-high school education.

SURVEY VALIDITY

From September to December of 2020, researchers sent surveys via text and email to financially vulnerable households in LHDC's service area. LHDC's household survey had 492 unique survey attempts, with 259 completions, providing a 95% confidence level and a 5.86 confidence interval. Survey respondents were more likely to be female compared with LHDC's total client population.

COMPLETED SURVEYS VS. CLIENT POPULATION

The tables below compare the survey respondents' demographics to those of the client population based on the demographic data provided in the 2019 Community Service Block Grant (CSBG) Report, Module 4.

GENDER	Client Population	Survey
Male	43%	19%
Female	57%	80%
Other	0%	1%
Unknown	0%	0%

AGE	Client Population	Survey
18-24	8%	3%
25-44	25%	27%
45-54	8%	17%
55-59	5%	17%
60-64	5%	13%
65-74	9%	19%
75+	7%	4%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino, or Spanish	4%	1%
Not Hispanic, Latino, or Spanish	89%	97%
Unknown/Not Reported	3%	2%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	2%
Asian	0%	0%
Black or African-American	2%	0%
Native Hawaiian or Other Pacific	0%	0%
White	90%	97%
Other	1%	1%
Multi-Racial	2%	0%
Unknown	4%	0%

DISABILITY?	Client Population	Survey
Yes	20%	36%
No	74%	64%
Unknown	32%	0%

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

COUNTIES REPRESENTED	Crawford	Perry	Spencer	Other
Survey	70	119	62	8

Survey Findings

HOUSEHOLD SIZE

- Average household size: 2.6
- Seven respondents (3%) indicated that they were living with others to save money, while 1% were living with others to help them financially. 3% indicated they were living with others to give or receive care (child care/elder care).
- "My nephews lost their mother," one respondent replied. "Daughter and grandson live with me. I am unable to work at this time," another noted. "Lost my house, now looking for a new place to live," one respondent shared. "She is my caregiver," said another.

GENERAL WELL-BEING

The median monthly income among those who reported their income was $1,400/month.

WELL-BEING	U.S. Population (2019)	Lincoln Hills
Living Comfortably	36%	6%
Doing OK	39%	20%
Just Getting By	18%	42%
Finding it Difficult to Get By	6%	32%

- 108 respondents (42%) 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, there were 6,687 initial unemployment insurance claims in LHDC's service area.[7]
- 32% felt their household was worse off financially since COVID-19, while 66% of households said they were "about the same." Just seven respondents (3%) reported that they were "better off."
- Many respondents offered narrative explanations of their choice, including:
    - "I can't get my unemployment approved."
    - "The costs of the same things I usually need are higher (i.e., food, gasoline, auto repair, etc.). I sometimes need to travel farther to acquire these same things."
    - "Don't have enough money to pay all the bills."
    - "Due to COVID-19 and being laid off, we got behind on bills and are trying to play catch up."
    - "Food went up. I don't get food stamps, and I have to depend on food banks."
    - "Got a job as an essential worker."
    - "Had to find a new job."
    - "Hours are cut."
    - "I am on a fixed income. I know how to manage."
    - "I lost my job, and then while unemployed, I was diagnosed with a bulging disc, and my unemployment is about to run out."
    - "I'm doing the best I can with what I have to take care of my mom and my twins in the fifth grade. We all take medication. I'm very thankful for the help I get from agencies such as this."
    - "If needed, I could work at home health, but now families are worried about having people come into their homes."
    - "Kids are home, and I can't work."
    - "Lost my job and having trouble finding something that will give me the ability to pay all my bills that won't be too hard on my back because I have back issues."
    - "My husband's hours were cut, and then he had to quit due to working conditions. He has filed for unemployment, and we are both looking for jobs."
    - "Our sole income was decreased by 40% due to hours being cut."
    - "Social Security remains the same."
    - "Wife unable to work because she had cancer, so she is immunocompromised, and we are homeschooling our kids to hopefully keep us all safe."

ASSISTANCE	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	44%	12%
Housing Assistance	22%	8%
TANF	2%	6%
Child Care Assistance	1%	2%
Stimulus	84%	7%
Unemployment	9%	5%

[7] Indiana DWD Unemployment Data

In September 2020, there were just over 42 families in LHDC's service area who were participants in Temporary Assistance for Needy Families (TANF). Although this is a 5% increase over September of 2019, it still seems very low when you consider that more than 1,300 families served by LHDC had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.[8]

In September 2020, 1,808 families were receiving SNAP benefits, an increase of 9% over September 2019.

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

- **Increase benefits:**
  - "Making $1200 a month and only eligible for $30.00 a month in SNAP benefits. OUTRAGEOUS."
  - "I'm on disability, and it isn't enough for me. I am moving to my daughter's just to survive. I have to give up my home and live in a camper now."
  - "After I pay my bills, there is hardly enough money left to buy toilet paper and other things I need for everyday living."
  - "I think people on disability should be able to get food stamp assistance even if they own their vehicles."
- **Increase eligibility:**
  - "Food stamps would help me so much with me being on disability and having one son and me raising him completely on my own."
  - "I make $20.00 too much to qualify."
  - "Simply because someone has a home and a car to drive shouldn't affect their ability to get food stamp help when needed."
- **Home delivery of nutritious food:**
  - "Fresh fruit, veg, and meat home delivery."
- **Help new employees with back-to-work costs:**
  - "Could've helped with expenses of going back to work as an essential worker at new job...gas, clothes, food, cash to pay daughter to stay with a younger child."
- **Assistance with understanding program options/receiving benefits:**
  - "Implementation of more options to verify identity through IRS because the only option is using online verification system, which did not work for me. Because of this, I have no way to get the stimulus check, and that check would have paid my bills during the height of the coronavirus pandemic."
  - "Online application for SNAP benefits would be great."
- **Home repair assistance**
  - "Need help with repairs."
- **Increase timeline to use benefits**
  - "The Section 8 timeline is not long enough. I received Section 8 and had 30 days to find a place with one 30-day extension allowed. However, there are no rental units available in the area. Now, the time has elapsed."
- **Forgive administrative errors**
  - "Having to pay back SNAP benefits because of the state's error from over a year ago is ridiculous."

Since August 2018, Indiana's Family and Social Services Administration (FSSA) has asked applicants for public assistance to fill out an optional well-being assessment. The assessment includes 10 "yes or no" questions (see

[8] CAA Secondary Data Tables, Housing Insecurity, SNAP, TANF

table below). In the counties served by Lincoln Hills, more than 2,200 applicants for public assistance have filled out FSSA's well-being assessment.[9]

WELL-BEING ASSESSMENTS[10]	% of Assessments Completed
Total assessments completed in LHDC's service area: 2,262	
Not enough money for food in the last 12 months	48%
Utilities shut off in last 12 months	38%
Fear of not having stable housing in next 2 months	20%
Problems getting child care	10%
Cost prevented seeing doctor in the last 12 months	19%
Transportation prevented seeing doctor in the last 12 months	27%
Need help reading hospital materials	28%
Fear of being hurt at home	12%
Actively seeking work in last 4 weeks	29%
Not engaged in regular exercise	49%

EDUCATION

Respondents to the survey reported the following education credentials:

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area
Some K-12 school, no diploma	10%	30%	12%
High school diploma / GED / alternative credential	42%	50%	46%
Some college, no degree	24%	11%	18%
Associate degree	17%	9%	10%
Bachelor's degree	6%		14%**
Master's degree or higher	1%	Unknown	

*Source: 2018 ACS 5-yr averages for the whole LHDC service area. * % of those Known ** Bachelor's Degree or Higher*

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

[10] 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/.

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

1. Had to take care of children (30%)
2. I simply was not interested in college (23%)
3. I wanted to work (18%)
4. Tuition was too expensive (14%)
5. I struggled to meet basic needs like housing and food (8%)

30%

of survey respondents listed "had to take care of a child" as the reason they did not complete higher education.

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY[11]

Within the service area, Crawford County had the highest rate of residents who did not have a high school diploma (HSD) or its equivalent (HSE), with 18% (Perry 11%, Spencer 10%). Perry County had the highest percentage with *only* an HSD/HSE (47%), but Crawford County had the lowest percentage of those with a bachelor's degree or higher (11%).

DISCRIMINATION AND VIOLENCE

- 5% 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.
- 6% of respondents reported experiencing property theft in the past 12 months.
- 3% of respondents reported experiencing domestic violence or abuse in the past 12 months.
- Five respondents reported experiencing assault outside the home in the past 12 months.

FINANCIAL SERVICES, SAVINGS, AND DEBT

81% of respondents in the sample reported that they did not have emergency savings. Of the 9% who reported that they did have emergency savings, the median amount saved was $1000.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	87%
Savings Account	22%
Credit Card	29%
Retirement Savings	13%

- 80% of respondents reported that they do not have any retirement savings. Another 13% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout retirement.

11 CAA Secondary Data Tables, Education, Appendix 3

- 52% of respondents reported that they do not know their credit score. Credit scores play a role not only by allowing access to 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 581.

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	76%	13%	3%	6%
Check Cashing	85%	9%	3%	1%
Payday Loan (Storefront)	90%	6%	2%	1%
Pawn Shop Loan	93%	4%	1%	0%
Tax Refund Advance	93%	4%	--	--
Payday or Installment Loan (Online)	93%	3%	1%	0%

DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a $400 emergency, 56% reported, "I wouldn't be able to pay for the expense right now," while 17% 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)	Lincoln Hills
Put it on my credit card and pay it off over time	15%	14%
Using money from a bank loan or line of credit	3%	3%
By borrowing from a friend or family member	10%	25%
Using a payday loan, deposit advance, or overdraft	2%	4%
By selling something	7%	15%

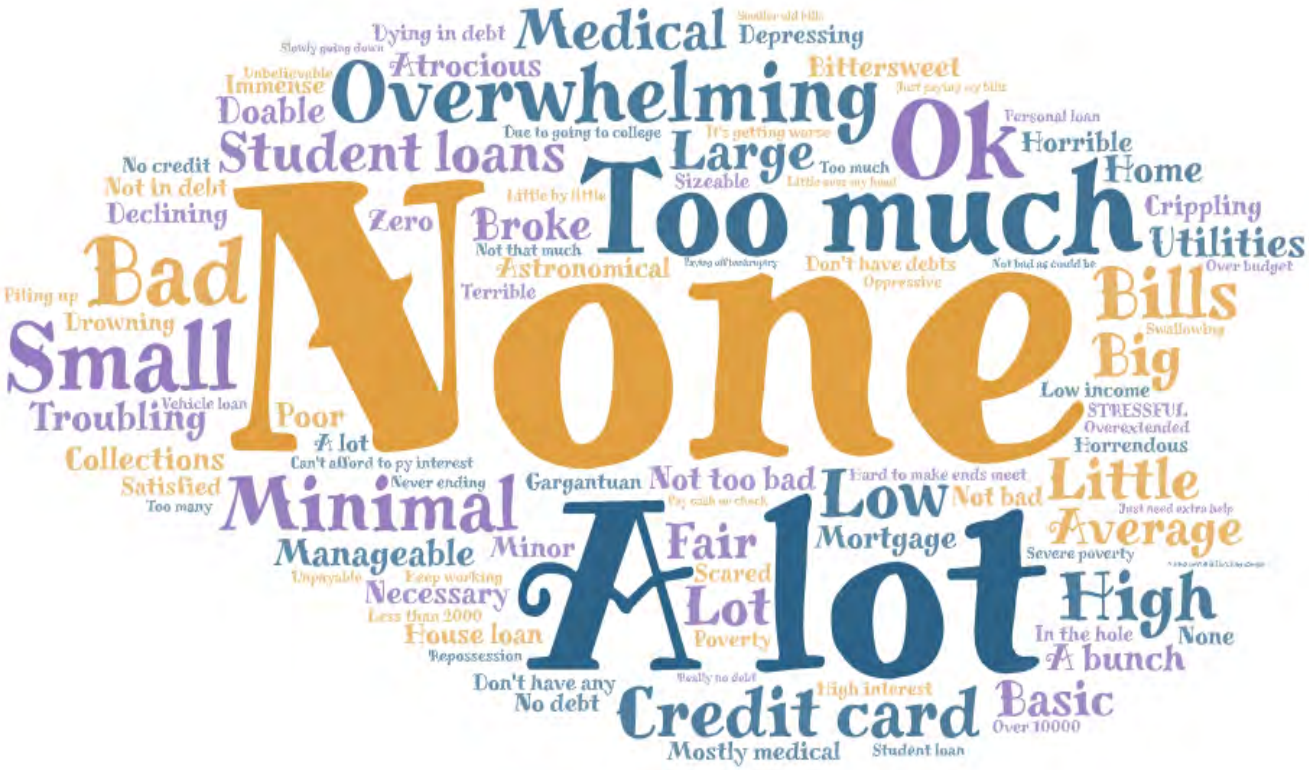
CURRENT DEBT*

DEBT SOURCES & AMOUNTS	$0	< $500	$500 - $1,000	$1K to $10K	> $10K
Medical	33%	14%	8%	19%	9%
Student	75%	0%	1%	8%	7%
Car	70%	1%	2%	9%	10%
Credit Card	54%	6%	9%	19%	3%
Personal	78%	2%	3%	6%	2%
Payday	88%	2%	1%	2%	0%

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

DEBT

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



DEBT IN DELINQUENCY	Survey
Medical	29%
Student	9%
Car	5%
Credit Card	16%
Personal	3%
Payday	2%

45% 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

28% of respondents reported that they were employed, and 19% reported that a spouse or partner was employed.

- 10% reported they could not find a job for themselves, and 4% reported their spouse/partner could not find a job. Of these, five individuals reported that both they and their spouse/partner could not find a job.
- 4% of respondents said their employer would not give them more hours, and 5% said their employer would not give their spouse/partner more hours.
- 11% said lack of child care was a barrier to them 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 10% said a health issue limited their spouse/partner from working more.
- 2% reported that attending school or training limited how much they could work, and 2% said school or training limited how much their spouse/partner could work.
- 7% are afraid to work because of COVID-19, and 3% report their spouse/partner is afraid to work due to COVID-19.
- 6% 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 2% reported their spouse/partner works two or more jobs.

Nearly

6,700

initial unemployment insurance claims were filed in the service area from March through September 2020

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 child care.

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	68%	69%
Schedule varies, primarily at my / my partner's request	1%	4%
Schedule varies, primarily based on employer's needs	31%	27%

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

OCCUPATION BY COUNTY	Crawford	Perry	Spencer	Area Totals
Management, Business, Science and Arts	22%	26%	28%	**25%**
Service	21%	19%	14%	**18%**
Sales and Office	16%	16%	19%	**17%**
Natural Resources, Construction and Maintenance	13%	12%	13%	**13%**
Production, Transportation and Material Moving	28%	28%	26%	**27%**

The average annual unemployment rate for the service area in 2019 was 3.5.[12], a sharp contrast to the nearly 6,700 initial unemployment insurance claims seen in the service area from March through September 2020. The "continued claims" for the month of September 2020 were nearly 2,700 for the service area, with Spencer County having the most. The top two industries represented in these continued claims are Manufacturing and Accommodation/Food Service.

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	304	11%
Admin., Support, Waste Mgt. and Remediation Services	128	5%
Arts, Entertainment and Recreation	22	1%
Construction	403	15%
Educational Services	40	2%
Finance and Insurance	13	1%
Health Care and Social Services	152	6%
Manufacturing	855	10%
Mining	10	Less than 1%
Other Services (Except Public Administration)	222	8%
Professional, Scientific and Technical Services	82	3%
Public Administration	89	3%
Real Estate and Rental and Leasing	40	2%
Retail Trade	23	1%
Transportation and Warehousing	141	5%
Unknown Industries	78	3%
Wholesale Trade	64	2%

[12] 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)	4%
Other (please specify)	5%
Own a home free and clear (without a mortgage or loan)	15%
Own a home with a mortgage or loan	24%
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	5%
Rent a home, apartment or other housing	43%

Median monthly housing cost: $324, which is 23% 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. On average, for the total service area, 33% of renters were paying 30% or more of their household income on rent. Perry County had the highest rate (35%) of renters paying at least 30% of their household income on rent.

33%

of renters in LHDC's service area paid more than 30% of their monthly income on rent during 2019.

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%	12%	35%	41%
Quality of local schools	4%	5%	19%	29%
Safety of neighborhood	7%	10%	29%	49%
Quality of other neighborhood features (e.g., stores, parks)	9%	12%	39%	28%
Overall quality of your housing	7%	11%	41%	36%
Cost of your housing	5%	8%	36%	36%
How close it is to work or school	3%	5%	16%	29%

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

Other aspects of housing respondents felt were important:

- Living in a food desert
- Cell phone & internet options
- Laundry in unit
- Social climate (racism, classism)
- Medical providers/specialists in the area
- Houses in need of repair
- Proximity to downtown
- Sidewalks
- Helpfulness of landlords
- Units on the ground floor
- Privacy

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

1. A low-interest loan (41%)
2. Help to make repairs (35%)
3. Help to improve credit score (32%)
4. Help to find an affordable home (29%)
5. Reduce the amount of other debt owed (23%)

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

1. Money for a security deposit (72%)
2. Bad credit (60%)
3. All the places I can afford are unsafe, unhealthy, or too small (40%)
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 Perry County.

TRANSPORTATION

- 85% of respondents in the survey report owning a vehicle.
- 5% of respondents do not have a vehicle and need one.
- 12% report "my car is unreliable/frequently breaks down." 31% struggle to afford car maintenance and repairs. 23% struggle to afford gas.
- 6% report "my car payment is too high."
- 6% 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 (5%)

- Working a scheduled shift/arriving to work on time (6%)
- Attending school/classes (1%)
- Getting children to/from school on time (5%)
- Visiting the doctor (20%)
- Buying groceries (16%)
- Accessing child care (2%)

Spotlight on a Community Need

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

HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	42%
Insurance through a marketplace plan	0%
Insurance through my employer	12%
Medicare	33%
No insurance	3%

- The residents of the service area had **a higher** uninsured rate, nearly 6% compared to 3% of respondents. This could indicate that LHDC has been successful in helping its customers access insurance options such as HIP and Medicaid. Crawford County had the highest uninsured rate with 7%.
- **Cost** was listed as the most significant barrier.
- In terms of health issues, respondents expressed concerns about:
  - Diabetes (34%)
  - Heart disease (29%)
  - Cancer (17%)
  - Prenatal care (1%)
  - Receiving services for a loved one with a disability (4%)
  - Substance abuse (3%)
  - Mental health (32%)

Spotlight on a Community Need

Expanded initiatives to help folks obtain health insurance should consider targeting recruitment efforts in Crawford County.

MENTAL HEALTH

- Over the past month, 28% of respondents have been bothered more than half the days or every day by being unable to stop or control worrying.
- Over the past month, 24% of respondents have been bothered more than half the days or every day by having little interest or pleasure in doing things.

Nearly two in three respondents (62%) said their stress level has increased since COVID-19.

CHILD CARE

Ten percent of respondents reported that they had a child in need of care. Of those needing child care, most needed first-shift, with after-school care second.

Of families who needed or used child care, top concerns were:

- I cannot find care that is affordable (33%)
- I worry that my current care arrangements aren't meeting my child's developmental/learning needs (22%)
- I cannot find care that matches my work schedule (22%)

CHILD CARE NEEDS	Percent of Survey Respondents
First Shift	44%
Second Shift	22%
Third Shift	11%
Weekends	19%
Before School	7%
After School	44%
Highly Irregular Hours	15%
Other	11%

According to the *Child Care Desert* report from the Indiana Business Research Center, [13] there were eight "low-capacity" census tracts and two census tracts that are child care deserts in the service area. [14]

27%

of the kids under 5 years old in LHDC's service area lived in poverty in 2019.

Spotlight on a Community Need

More child care options in the two census tracts that are child care deserts would really help the families in this area improve their ability to work and be financially stable. Perry and Spencer counties each had one child care desert.

[13] 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

[14] 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."

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:

- 36% 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)."
- 6% said they were afraid to go out.
- 2% said they couldn't get groceries or meals delivered.
- 10% said stores near them didn't have the foods they wanted.

As of September 2020, more than 1800 households in the service area were receiving SNAP benefits, a 9% increase over 2019. In 2018, more than 3,500 kids were on Free and Reduced Lunch, accounting for nearly 49% of all school-aged children 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
- 13% of respondents reported having a landline.

COMPUTER/LAPTOP
- 33% of respondents have a computer or laptop.

INTERNET
- 29% of respondents report having fast, reliable internet, versus 18% 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, 22% had a computer but ONLY had a cellular data plan for their internet. Only 13% 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 loan or rental programs.

COMMUNITY RESOURCES AND NEEDS

COMMUNITY RESOURCES

We asked survey participants, "What are other places in the community where individuals can turn to for help besides Lincoln Hills Development Corporation?"

They answered:

- 211
- Casa
- Catholic Charities
- Agape
- Goodwill
- United Way
- Township Trustee
- Widow's Barrel
- EUCC Church
- Christian Resource Center
- Lynnville Food Bank
- Purdue Extension
- Micah Center
- Backpack Buddies
- Council of Aging
- Salvation Army
- FSSA
- Tell City Housing Authority
- Rockport Housing Authority
- LifeSpring
- WIC

COMMUNITY NEEDS

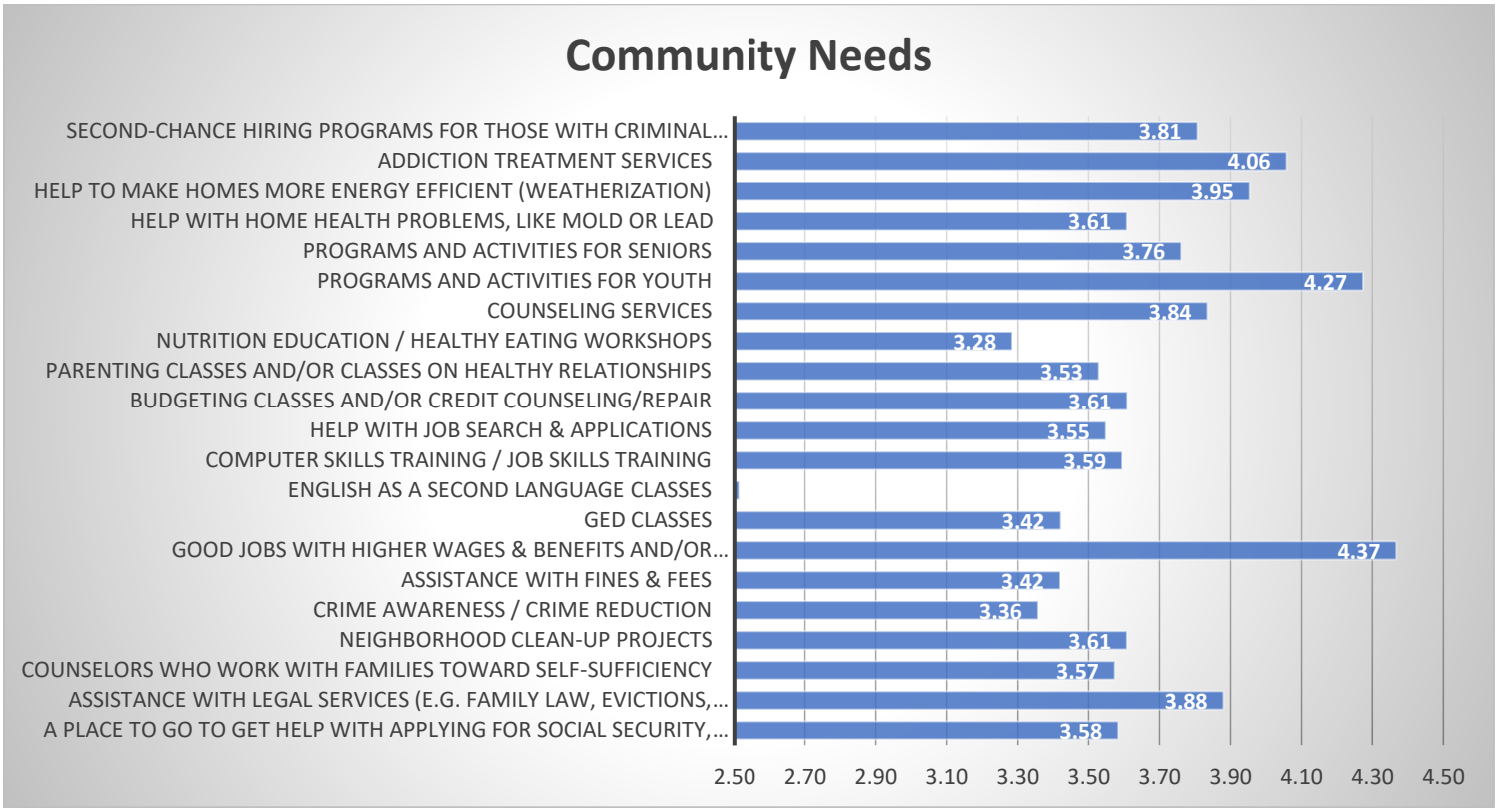
On a scale of 1-5, with "1" being "not needed" and "5" being "needed very much," respondents ranked the following services:

TOP 5:

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



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 LHDC's service delivery

FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Housing	55
Head Start or Early Head Start	58
Healthy Families	18
Energy Assistance	164
Weatherization	55
Emergency assistance	19
Other	34

Clients provided the following ratings and suggestions for LHDC's staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	1%	5%	39%	54%
The reliability of the program staff in doing what they said they would do	2%	9%	40%	48%
The timeliness of program staff in responding to your questions or needs	3%	8%	43%	45%
The knowledge or ability of program staff	3%	8%	43%	45%

SELECTED ADDITIONAL FEEDBACK

- "The energy assistance program, emergency assistance program, and staff running them were SO VERY nice and didn't make me feel ashamed."
- "I applied for weatherization but never understood what to do."
- "I could not thank them enough. A few years ago, our furnace went out in the wintertime, and they came and put a new one in for free because I could not afford one. I don't know what I would do if it weren't for them."
- "I think they should help with food stamps for people on disability that need help."
- "I think we need someone to call that can direct us to the agency we need. Also, many seniors are not tech-savvy and could benefit from classes."
- "I think we, in Crawford County, could use someone to drive people to shop and to doctors. I don't think we have anyone doing that."
- "It would help if someone were able to help find housing for disabled people."
- "I've been helped a lot when needed. With my health issues, I've really needed people to be in my corner, and LHDC has been."
- "More listings for available rentals."
- "More media and/or face-to-face information on the services you provide needs to be disseminated throughout the county. I was only aware after researching it on the internet, and I live next door."
- "Problem resolution should be on an individual basis, not applied to the complex as a whole. For example, water usage - raised rent has been proposed, but I don't think it's fair to those of us that use lower amounts."
- "Someone is always there, willing to help!!!"
- "You guys are amazing and help all kinds of people through hard times. It's a blessing what you all do."

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on LHDC's programs and services. The first was a focus group where 72 community leaders representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions were invited to participate in a focus group. Twelve community leaders participated in the focus group. Nearly 100 partners were also invited to fill out an online survey; 32 people participated.

We asked community partners about the needs in the community they served. The answer: transportation, transportation, transportation. Other needs were legal services, specifically related to immigration and the Hispanic/Latino community. Another participant noted the need for mental health services. "Especially during the time like this, where people are locked into their homes pretty much, there's a lot of stress that is going on." Addiction services outside of the legal system were also listed as a need.

When asked about which LHDC programs they liked the best, or they think supported families the most, housing was the first and loudest response, specifically senior housing and low-income housing. Participants also mentioned Head Start and Early Head Start, energy assistance, and helping food banks. Resources Coordinators from each county were also given a special shout-out.

On the policy front, community leaders would like to see several things, including:

- The elimination of all the paperwork people need to "prove" they are in poverty
- Moving away from regressive tax structures that are detrimental to a lot of lower-income folks
- Mitigating the cliff effect, specifically with regards to health coverage (HIP)
- A more realistic poverty level

We asked community leaders, "If I won the lottery and gave you unlimited amounts of money, what program in your community would you invest in FIRST?" One participant said they would create a big housing complex with resources for single mothers to get an education and a playground in the middle where everyone could share in caring for the children. Another person wanted a day treatment and inpatient facility for those dealing with addiction. Participants also wanted to create a facility where those fleeing domestic violence could get on their feet, and to expand mental health services.

In the online survey, there were 32 responses representing community-based organizations, education, faith-based organizations, as well as both the public and the private sectors. According to their rankings, services that the area needs more of include:

- Addiction treatment
- Counseling services
- Good jobs with higher wages
- Second-chance hiring programs
- Programs and activities for youth

Respondents were overall very satisfied with LHDC and ranked LHDC's staff as approachable and responsive.

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

- "I've always had a very positive experience with trying to get something accomplished."
- "They have helped families get insurance, find a place to live, and [keep] the utilities on for families. Head Start and early-intervention programs are vital to our community. Helping people access food and supplies during the COVID-19 pandemic."

- “Many families tend to be unemployed, low-income families, and elderly on a fixed income. Community Action help individuals become self-sufficient by improving income and budgeting situations. Help families break the cycle of poverty.”
- “I don't know what our communities would do without Community Action agencies; they rely on CAP's.”
- “Helping families survive.”

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 Lincoln Hills Development Corporation as a critical source of support and appreciate the programs LHDC 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 LHDC'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 LHDC and community partners can make meaningful contributions moving forward. Beyond this, connecting families and individuals to tools like low-cost financial services and savings accounts, credit-building products, reliable internet, and home computers — or catalyzing community partners to assist in addressing 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 LHDC? 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. ???

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.

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Rynell, Amy. 2008. *Causes of Poverty: Findings from Recent Research.* Literature Review, Chicago: The Heartland Alliance Mid-America Insititute 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=1

Appendix 3
CAA Secondary Data Tables

Population

Population, U.S. Census				
Lincoln Hills Development Corporation	**Total 2018**	**Total 2013**	**Change 2013-2018**	**% Change, 2013-2018**
Crawford	10,581	10,656	-75	-0.70%
Perry	19,141	19,450	-309	-1.59%
Spencer	20,526	20,960	-434	-2.07%
Area Totals	**50,248**	**51,066**	**-818**	**-1.60%**
Indiana Total	**6,637,426**	**6,514,861**	**-122,565**	**1.88%**

Households

Lincoln Hills Development Corporation	**Total Households, 2018**	**Families**		**Non-Family Households**	
		Number	**% of all Households**	**% of Non-Family HH Living Alone**	**% of Non-Family HH Not Living Alone**
Crawford	3,915	2,641	67.5%	88.6%	11.4%
Perry	7465	4,928	66.0%	87.6%	12.4%
Spencer	8109	5,803	71.6%	85.6%	14.4%
Area Totals	**19,489**	**13,372**	**68.4%**	**87.3%**	**12.7%**
Indiana Total	**2,553,818**	**1,705,291**	**67.8%**	**83.6%**	**16.4%**

Lincoln Hills Development Corporation	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
Crawford	2,019	76.4%	354	13.4%	268	10.1%
Perry	3,868	78.5%	753	15.3%	307	6.2%
Spencer	4,923	84.8%	588	10.1%	292	5.0%
Area Totals	**10,810**	**79.9%**	**1,695**	**12.9%**	**867**	**7.1%**
Indiana Total	**1,238,730**	**77.1%**	**306,901**	**15.6%**	**122,762**	**7.3%**

Lincoln Hills Development Corporation	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Crawford	11.50%	54.4%	7.4%
Perry	5.20%	64.0%	30.6%
Spencer	5.10%	48.2%	25.7%
Area Totals	**7.3%**	**55.5%**	**21.2%**
Indiana Total	**6.8%**	**40.1%**	**21.1%**

Race/ Age

Lincoln Hills Development Corporation	Black Population		Latinx Population		Persons over 60 years	
	Number	Percent of Total Population	Number	Percent of Total Population	Number	Percent of Total Population
Crawford	33	0.3%	151	1.4%	2,813	26.6%
Perry	577	3.0%	260	1.4%	4,821	25.2%
Spencer	149	0.7%	589	2.9%	5,322	25.9%
Area Totals	**759**	**1.3%**	**1,000**	**1.9%**	**12,956**	**25.9%**
Indiana Total	**619472**	**9.3%**	**450,267**	**6.8%**	**1,407,682**	**23.6%**

Educational Attainment

Lincoln Hills Development Corporation	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
Crawford	17.80%	46.2%	17.1%	7.4%	11.4%
Perry	10.60%	47.0%	17.6%	9.9%	14.9%
Spencer	9.90%	44.9%	19.5%	10.9%	14.9%
Area Totals	**11.80%**	**46.0%**	**18.2%**	**9.8%**	**14.2%**
Indiana Total	**11.4%**	**34%**	**20.6%**	**8.8%**	**26.1%**

Occupations

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
Lincoln Hills Development Corporation	**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**
Crawford	21.7%	21.1%	15.7%	13.4%	28.2%
Perry	25.5%	18.5%	16.2%	11.5%	28.3%
Spencer	28.1%	13.7%	19.3%	12.6%	26.2%
Area Totals	**25.1%**	**17.7%**	**17.0%**	**12.5%**	**27.6%**
Indiana	**29.2%**	**16.4%**	**19.5%**	**11.0%**	**23.9%**

Incomes

Lincoln Hills Development Corporation	**Median Household Income**			**Median Family Income**		
	2013 (in real dollars)	**2018**	**Difference in real $$**	**2013 (in real dollars)**	**2018**	**Difference in real $$**
Crawford	$42,864	$43,875	$1,011	$50,345	$54,842	$4,497
Perry	$51,390	$51,064	($326)	$62,334	$62,960	$626
Spencer	$55,540	$56,998	$1,458	$65,035	$70,984	$5,949
Area Totals	**$51,390**	**$51,064**	**$1,011**	**$62,334**	**$62,960**	**$4,497**
Indiana Total	**$50,761**	**$52,821**	**$2,060**	**$61,918**	**$64,211**	**$2,293**

Lincoln Hills Development Corporation	**Income Distribution in Households**											
	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**
Crawford	571	14.6%	568	14.5%	499	12.7%	553	14.1%	927	23.7%	797	20.4%
Perry	877	11.7%	931	12.5%	676	9.1%	1,160	15.5%	1,503	20.1%	2,318	31.1%
Spencer	607	7.5%	834	10.3%	759	9.4%	1,245	15.4%	1,808	22.3%	2,856	35.2%
Area Totals	**2,055**	**11.3%**	**2,333**	**12.4%**	**1,934**	**10.4%**	**2,958**	**15.0%**	**4,238**	**22.0%**	**5,971**	**28.9%**
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

Lincoln Hills Development Corporation	**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**	
Crawford	1,608	15.5%	2,063	19.6%	**-22.1%**	4,056	39.0%	4,337	41.2%	**-6.5%**
Perry	2,434	14.1%	1,932	10.9%	**26.0%**	5,358	31.0%	5,955	33.7%	**-10.0%**
Spencer	1,893	9.4%	2,588	12.6%	**-26.9%**	5,159	25.5%	5,790	28.1%	**-10.9%**
Area Totals	**5,935**	**13.0%**	**6,583**	**14.4%**	**-9.8%**	**14,573**	**31.8%**	**16,082**	**32.9%**	**-9.4%**
Indiana	**908,359**	**13.1%**	**969,881**	**15.4%**	**-6.3%**	**2,102,705**	**32.1%**	**2,206,873**	**34.9%**	**-4.7%**

Lincoln Hills Development Corporation	Under the age of 18 below 100% poverty level (2018)		Under the age of 18 below 100% poverty level (2013)		Percent Change from 2013 to 2018	Under the age of 5 below 100% poverty level (2018)	
	Number	Percent	Number	Percent		Number	Percent
Crawford	472	21.3%	655	26.7%	**-27.9%**	67	12.9%
Perry	927	23.8%	557	14.0%	**66.4%**	408	41.8%
Spencer	629	14.0%	924	19.4%	**-31.9%**	235	20.9%
Area Totals	**2,028**	**19.1%**	**2,136**	**20.0%**	**-5.1%**	**710**	**27.1%**

Lincoln Hills Development Corporation	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
Crawford	195	10.1%	235	14.6%
Perry	303	9.3%	236	8.2%
Spencer	242	6.6%	314	9.7%
Area Totals	**740**	**8.4%**	**785**	**10.8%**
Indiana	**71,995**	**7.7%**	**60,818**	**7.3%**

Lincoln Hills Development Corporation	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Crawford	14.2%	16.8%
Perry	11.2%	17.0%
Spencer	6.1%	12.7%
Area Totals	**10.5%**	**15.5%**

Lincoln Hills Development Corporation	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
Crawford	0.0%	**49.8%**	71.6%	11.6%	14.6%	17.6%
Perry	0.0%	**23.5%**	34.4%	11.5%	13.7%	15.9%
Spencer	0.0%	**12.5%**	22.4%	7.6%	9.3%	11.0%
Area Totals	**0.0%**	**23.5%**	**36.4%**	**10.2%**	**12.5%**	**14.8%**

Lincoln Hills Development Corporation	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Crawford	29.1%	55.8%	82.5%
Perry	0.0%	23.0%	47.2%
Spencer	1.4%	18.2%	35.0%
Area Totals	**10.2%**	**32.3%**	**54.9%**

Housing Insecurity

Lincoln Hills Development Corporation	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
Crawford	674	225	33.4%
Perry	1,684	588	34.9%
Spencer	1,542	486	31.5%
Area Totals	**3,900**	**1,299**	**33.3%**
Indiana Totals	**771,924**	**336,867**	**43.6%**

SNAP and TANF Participation

Lincoln Hills Development Corporation	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Crawford	419	434	416	4.33%	10	13	11	18.2%
Perry	783	769	691	11.29%	11	11	12	-8.3%
Spencer	568	605	546	10.81%	17	18	17	5.9%
Area Totals	**1,770**	**1,808**	**1,653**	**9.38%**	**38**	**42**	**40**	**5.0%**
Indiana Totals	**292,108**	**296,081**	**252,167**	**17.41%**	**7,604**	**7,846**	**5,344**	**46.8%**

Lunches, Computers, Internet Access

Lincoln Hills Development Corporation	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
Crawford	961	63.1%	16.6%	14.7%	30.0%
Perry	1,399	47.7%	7.8%	13.6%	13.2%
Spencer	1,228	36.2%	10.2%	11.4%	21.3%
Area Totals	**3,588**	**49.0%**	**11.5%**	**13.2%**	**21.5%**
Indiana total	**522,888**	**47.2%**	**10.3%**	**10.0%**	**15.6%**

Approved by the LHDC Board of Directors on June, 14, 2021.