2024

Community Needs Assessment

JobSource

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Introduction

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

About JobSource

For over 40 years, JobSource has been supporting people as they pursue a better life and brighter future for their families. As a designated Community Action Agency, the organization is now providing access to education, tutoring, talent development and household support to individuals and families who are striving to build better lives.

JobSource programs are funded by multiple federal, state and local granting organizations. We also receive the support of individual donors and corporate sponsors.

Our programs target two-generation households in order to disrupt the cycle of inherited poverty. We seek to positively impact everyone in the home and provide support and eliminate barriers to growth for each person, at any age. By understanding and using all resources available to our families, we can remove all the barriers possible so participants can focus on their education, family, and future.

Service Area & Programs

JobSource serves Hoosiers in Grant and Madison Counties, as well as Howard, Tipton and Delaware counties.

Their extended service area includes all of Central Indiana, with clients receiving services as far as South Bend, Indianapolis, and New Castle.

Programs offered include:

- Learning/Education/Resource Centers
- Community Needs Assessments
- Weatherization Program

Direct Service Area Statistics

In 2023, JobSource served 513 households, which included 1,291 individuals.

Seniors

- 30 vulnerable adults were assisted

Adult Students

- 53 adults were served and 665 education services were provided, totaling over 325 hours

K-12 Students

- 870 K-12 students received education services

Volunteers

- 90 community service hours were provided by volunteers

Homes

- 32 households received emergency assistance
- 69 homes were weatherized, including air sealing measures and 10-year carbon monoxide/smoke detectors

Overview of the Causes and Conditions of Poverty

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

What is Poverty?

Both domestically and globally, scholars, nonprofits, politicians, and countless others have made different, and sometimes opposing efforts to end poverty. In 1964, President Lyndon Johnson declared war on poverty in his State of the Union address, proclaiming, "Our aim is not only to relieve the symptom of poverty, but to cure it and, above all, to prevent it." He launched a movement that resulted in the development of Community Action Agencies, which still carry forward the mission of ending poverty and promoting community development today. Community Action Agencies fight poverty by providing direct services for education, employment and family-centered support to low-income families. Sargent Shriver, who led the development of solutions, described the War on Poverty as "a means of making life available for any and all pursuers. The War on Poverty tries only to create the conditions by which the good life can be lived."

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

How is Poverty Measured?

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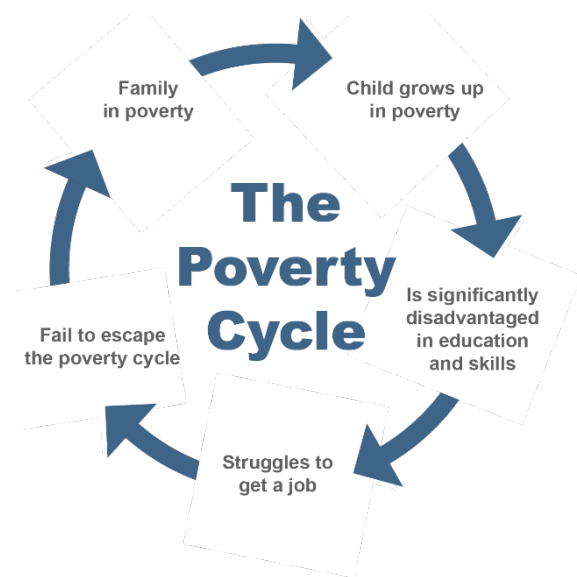
Understanding the Causes and Conditions of Poverty

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

The Poverty Cycle

- Family in poverty
- Child grows up in poverty
- Is significantly disadvantaged in education and skills
- Struggles to get a job
- Fail to escape the poverty cycle

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

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

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

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

Community Action Agencies can:

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

Methodology

Client and Community Partners Surveys

Between September and December 2023, the Indiana Community Action Poverty Institute created and conducted both a client and community partner survey using SurveyMonkey for JobSource. The client survey consisted of 76 questions that were reviewed by JobSource staff and revised according to their needs. A link to the survey was sent to clients of JobSource in November and December of 2023 by email, and the survey was active for eight weeks. The survey consisted of multiple choice and open-ended questions. One hundred forty-three clients completed the survey over this time. Survey participants were from Grant (3.5%) and Madison (96.5%) Counties. The community partner survey consisted of 23 multiple choice and open-ended questions. It was sent in December of 2023 and completed by 126 participants.

During the data analysis process, incomplete surveys were included in the findings to honor the time spent by all participants in their attempt to complete the survey. Survey responses were filtered by the counties that the agency serves through Community Action. Due to respondents not having to answer all the questions, some tables will not include all participants. The survey team utilized SurveyMonkey analysis software to analyze multiple choice survey questions. Open-ended survey questions were exported to NVIVO for further analysis.

Secondary Data

While a primary focus of the community needs assessment is elevating the voices and expressed needs of low-income Hoosiers, secondary data drawn from the U.S. Census Bureau's American Community Survey and other sources provide valuable supplemental information about the service area throughout the report. The American Community Survey is conducted yearly and sent to a sample of approximately 3.5 million addresses in the 50 states, District of Columbia, and Puerto Rico. It asks about a range of topics, including education, employment, internet access, and transportation and typically achieves a high response rate (84.4% in 2022). Local, state, and national leaders depend on the American Community Survey to understand local issues, develop programs, and distribute funding. These secondary data are intended to help speak to the scope of needs facing local communities and thereby assist in strategic planning.

Service Area Demographics & Poverty Statistics

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

Population for Whom Poverty Status is Determined[1]

	Service Area	Madison	Grant
POPULATION			
Total	185,676	61,218	124,458
AGE			
Under 5 years	10,630	3,782	6,848
5 to 17 years	29,975	10,001	19,974
18 to 34 years	37,015	11,453	25,562
35 to 64 years	72,466	23,730	48,736
65 years and over	35,590	12,252	23,338
GENDER			
Male	91,395	29,940	61,455
Female	94,281	31,278	63,003
RACE & ETHNICITY			
White alone	160,510	52,563	107,947
Black or African American alone	13,208	4,267	8,941
American Indian and Alaska Native alone	391	175	216
Asian alone	1,123	402	721
Native Hawaiian and Other Pacific Islander alone	*	0	*
Some other race alone	2,560	738	1,822
Two or more races	7,882	3,073	4,809
Hispanic or Latino origin (of any race)	8,593	2,990	5,603

Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

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[1] The population for whom poverty status is determined excludes individuals living in Institutional group quarters (such as prisons or nursing homes), college dormitories, military barracks, living situations without conventional housing (and who are not in shelters), and unrelated individuals under age 15 (such as foster children).

Poverty

Across the counties JobSource serves, an estimated 29,270 Hoosiers experience poverty (15.8%). Poverty was highest in Grant County (19.1%) and lowest in Madison (14.1%). Hoosiers in poverty are more likely to be female, age 35-64, and White.[2] At the same time, a higher proportion of children under 5 (29.3%), children age 5-17 (21.6%), individuals age 18-34 (18.5%), Black (36.6%), Other Race (27.6%), Two or More Races (28.2%), and Hispanic/Latino (29.2%) Hoosiers in the service area experienced poverty.

Poverty Rates by County

Madison	Grant
14.1%	19.1%

Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Total Population	29,270	15.8%	12.3%
Male	13,091	14.3%	11.1%
Female	16,179	17.2%	13.5%
Under 5	3,119	29.3%	18.4%
5 to 17	6,487	21.6%	15.3%
18 to 34	6,840	18.5%	15.8%
35 to 64	9,719	13.4%	9.7%
65+	3,105	8.7%	8.1%
White	21,340	13.3%	10.1%
Black	4,840	36.6%	25.1%
American Indian / Alaska Native	32	8.2%	17.2%
Asian	124	11.0%	14.8%
Native Hawaiian / Pacific Islander	*	--	14.2%
Other	707	27.6%	19.9%
Two or More Races	2,225	28.2%	17.3%
Hispanic / Latino[3]	2,510	29.2%	18.3%

Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

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[2] At the county level, particularly when disaggregating by gender, race, or age, sample sizes tend to be smaller and therefore results have a wider margin of error. Use caution in interpreting results.
[3] In addition to questions about race/ethnicity, the Census Bureau asks individuals if they identify as Hispanic/Latino or not Hispanic/Latino.
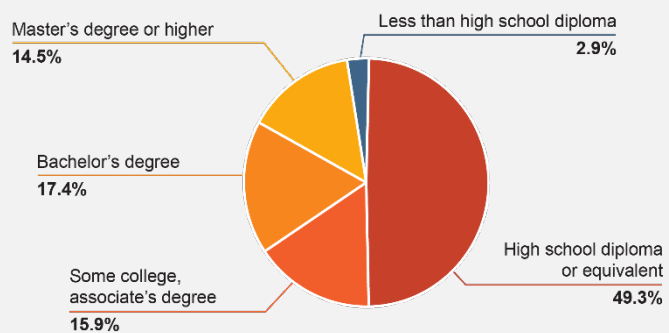
Community Satisfaction and Needs

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

Client Survey Participants

Among the 143 survey respondents:

- The majority were between age 35-49 (36.4%) or 50-64 (34.3%) years of age, while 19.6% were under age 34 and 9.8% were over age 64.
- 81.8% were female, 15.4% were male, and 2.8% preferred not to say.
- 75.5% of survey participants identified as White, 20.3% as Black, and 2.8% preferred not to say.
- 2.1% identified as Hispanic or Latino/a.
- 59.8% of survey participants stated that there are children who live in their household at least part-time, and of those, 15.4% stated that the children in their household are either their grandchildren.
- 35.9% indicated they were single and 55.4% that were married. 6.5% had a partner, and 2.2% live with a roommate.
- Of participants who answered questions about food security, 25 survey participants reported that someone in their household cut the size of their meal or went hungry at least one to two days each week and 11 said they experienced this 3 or more days each week.
- 21 survey participants reported that they or a member of their family had a disability, 12 receive SSI, SSDI, or VA benefits, one has applied for benefits and are waiting to hear back, and four applied for benefits and have been denied.

Pie chart segments:
- Less than high school diploma 2.9%
- High school diploma or equivalent 49.3%
- Some college, associate's degree 15.9%
- Bachelor's degree 17.4%
- Master's degree or higher 14.5%

Community Partners Survey Participants

Gathering information from key sectors of the community can provide valuable information in assessing needs and resources. These sectors include community-based organizations, faith-based organizations, private sector, public sector, and educational institutions. We engaged community partners in a survey to understand the effectiveness and scope of assistance being provided to deal with the causes and consequences of poverty in the service area. 126 community partners responded to the survey. Below are the ways in which community partners identified themselves on the survey (note that respondents could select more than one affiliation).

Community Partner Survey Participant Sectors
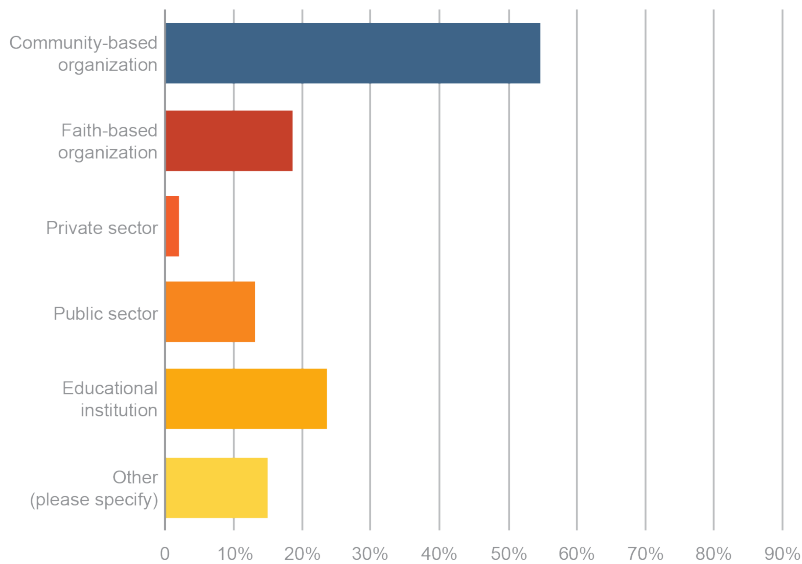
Community Satisfaction

Clients of JobSource were asked five agency-specific questions to assess customer satisfaction of the agency. Satisfaction was assessed by having clients rank how satisfied they were with the services, time it took, staff knowledge and treatment, and overall satisfaction of the agency. The results are presented below.
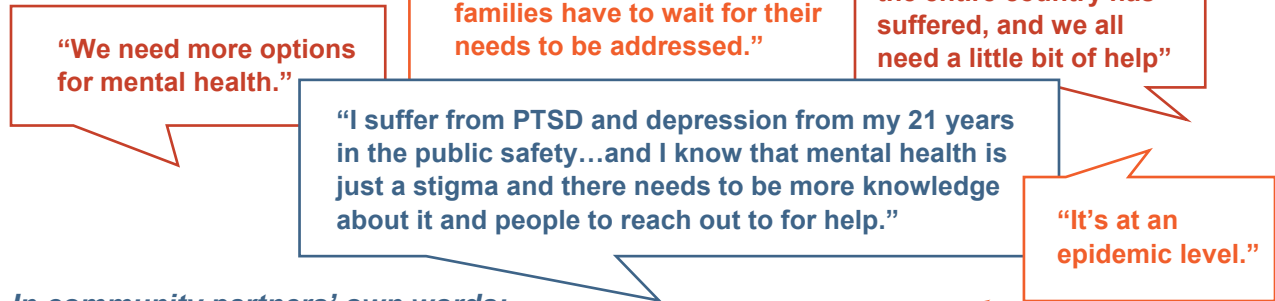
Client Satisfaction
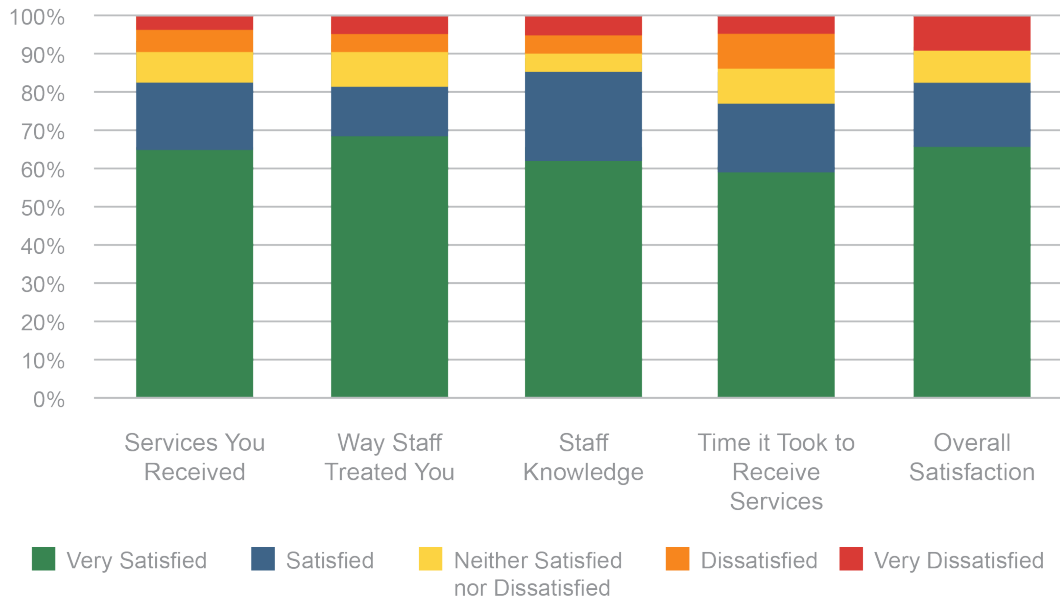
Top Community Needs

The following top five needs were identified based on client and community partners' responses, and are compared to the needs identified in JobSource's 2021 needs assessment. They are listed in order from greatest to least. The clients' top five identified needs are discussed in depth below.

Comparison of the Top 5 Needs Identified on Current and Previous Surveys			
	2024 Client Survey	**2024 Community Partners Survey**	**2021 CNA**
1	*Mental health and/or counseling*	*Good jobs with higher wages and benefits*	*Programs for youth*
2	*Good jobs with higher wages and benefits*	*Mental health and/or counseling*	*Budgeting classes and/or credit counseling*
3	*Quality and affordable housing*	*Quality and affordable housing*	*Help with job search and applications*
4	*Youth programs*	*Transportation support*	*Counseling services*
5	*Affordable and accessible childcare*	*Affordable and accessible childcare*	*Legal services*

Mental Health Services

In clients' own words:

> "Mental health [is a top need] due to the length of time families have to wait for their needs to be addressed."

> "In the past three years, the entire country has suffered, and we all need a little bit of help"

> "We need more options for mental health."

> "I suffer from PTSD and depression from my 21 years in the public safety…and I know that mental health is just a stigma and there needs to be more knowledge about it and people to reach out to for help."

> "It's at an epidemic level."

In community partners' own words:

> "We have so many students with trauma that has happened that are unable to receive services."

> "Having access to counseling before 6-8 weeks."

> "Mental health and addiction services for youth in the Anderson area are severely lacking, especially in crisis."

> "More long-term supports or more intensive supports for mental health. We have situations where students need residential placement, and families need support getting Medicaid reinstated/started to receive support."

> "Affordable and easily accessible mental health programs with medication management."

> "School based mental health."

Mental and physical health conditions are both a cause and condition of poverty.[xiixvii] There are vicious cycles at work that allow people to continually stay in poverty and ultimately produce intergenerational effects related to a person's mental and physical health. Those experiencing low income or poverty are one and a half to three times more likely to experience depression or anxiety. A loss in income can produce stress and anxiety for a person and their household while mental illness can also worsen economic outcomes.[xiii] The effects of depression and anxiety such as a loss of attention span and distorted memory are likely to influence a person's economic decisions regarding their work and consumption habits. [xvii]
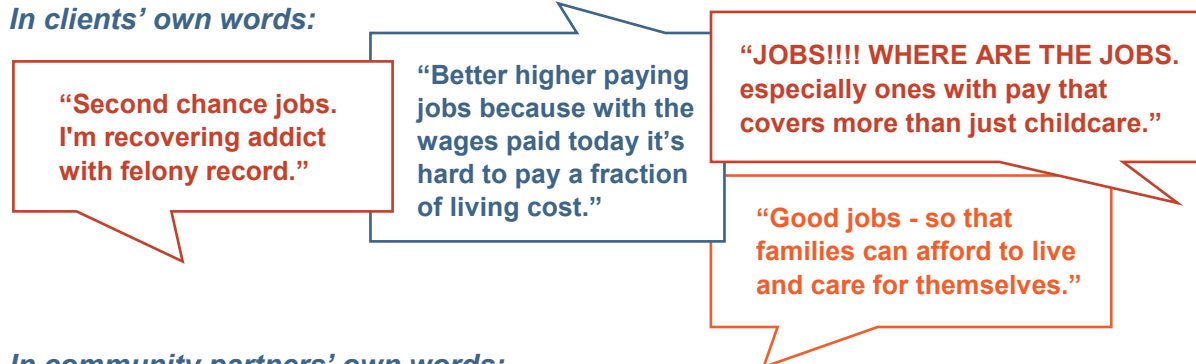
Interventions to address mental and physical health and poverty must be complementary in order to make progress. In order to be economically productive, mentally equilibrium is essential. On a positive note, interventions such as cash transfers and broader antipoverty programs have been shown to reduce depression and anxiety.[xiv]

Community Action Agencies can:

- Connect with, co-locate, or offer health services and education to ensure that clients can receive treatment for physical and mental health
- Embed screening and referral systems for physical and mental health in other client services
- Equip frontline staff to be responsive to physical or mental health needs

Good Jobs with Adequate Wages, Benefits, and Opportunities
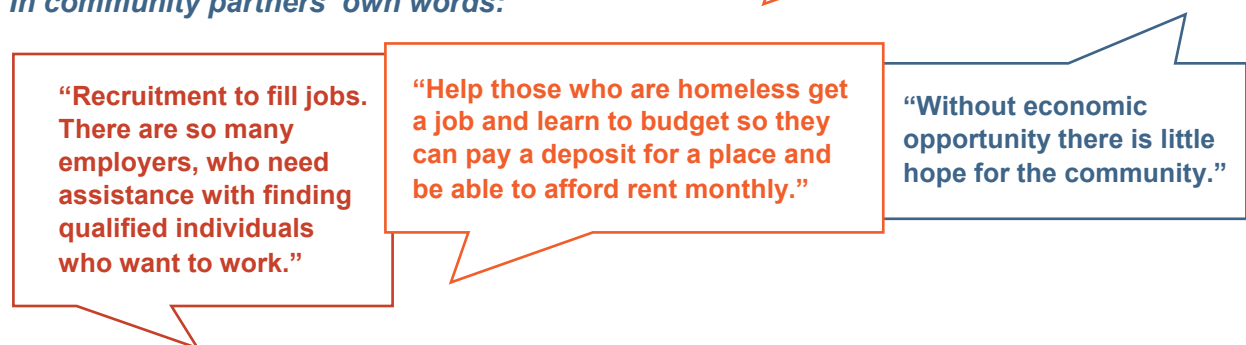
In clients' own words:

"Second chance jobs. I'm recovering addict with felony record."

"Better higher paying jobs because with the wages paid today it's hard to pay a fraction of living cost."

"JOBS!!!! WHERE ARE THE JOBS. especially ones with pay that covers more than just childcare."

"Good jobs - so that families can afford to live and care for themselves."

In community partners' own words:

"Recruitment to fill jobs. There are so many employers, who need assistance with finding qualified individuals who want to work."

"Help those who are homeless get a job and learn to budget so they can pay a deposit for a place and be able to afford rent monthly."

"Without economic opportunity there is little hope for the community."

Addressing unemployment, underemployment, and low-wage work through pathways to high-wage jobs is a key mechanism to address poverty. Paid employment is the primary mechanism through which individuals in the U.S. receive income. Unfortunately, pre-Covid, 44% of the workforce worked in low-wage jobs, earning at or below 200% of the federal poverty threshold.[xv] While some workers in low-wage or unstable jobs adopt a second job or "side hustle" to help make ends meet,[xvi] these added hours can be unsustainable, especially for families with caregiving responsibilities.

Most Common Occupations in Central Indiana Nonmetropolitan Area

Occupation	Estimated Number Employed	Median Hourly Wage
Miscellaneous Assemblers and Fabricators	5,380	$18.39
Fast Food and Counter Workers	5,200	$10.98
Cashiers	3,970	$11.42
Retail Salespersons	3,940	$13.12
Laborers and Freight, Stock, and Material Movers, Hand	3,710	$16.47

Source: U.S. Bureau of Labor Statistics May 2022

Most Common Occupations in Indianapolis-Carmel-Anderson, IN

Occupation	Estimated Number Employed	Median Hourly Wage
Laborers and Freight, Stock, and Material Movers, Hand	48,320	$18.28
Fast Food and Counter Workers	29,520	$12.14
Retail Salespersons	28,580	$14.04
Registered Nurses	25,920	$36.78
Customer Service Representatives	24,550	$18.59

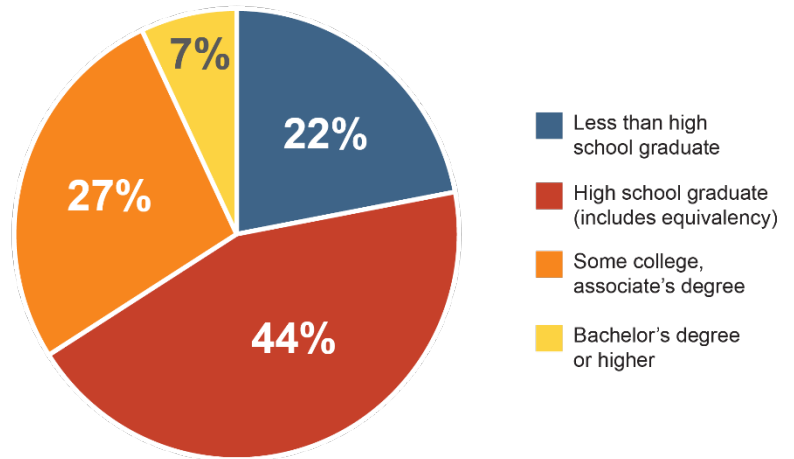*Source: U.S. Bureau of Labor Statistics May 2022*

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

Helping workers think beyond wages to the benefits they will need to maintain employment and financial stability may also prove productive. For example, new parents can experience large income gaps around the birth of a child[xviii] while lack of health insurance coverage or underinsurance can lead to medical debt.[xix] Attending to benefits like health insurance, paid leave, and savings options can insulate families from falling back into poverty in the future. Survey participants were asked to rank what makes a good job good, the weighted average of responses showed that health insurance coverage, high wages, training and opportunities to advance were the top choices.

What Makes a 'Good' Job Good?

Lacking the skills necessary for certain types of employment may also be a barrier, as 83% of businesses in Indiana report that they are struggling to fill open positions, with 48% reporting that applicants lack the skills and qualifications they need.[xx] Among individuals in poverty in the service area, the U.S. Census Bureau estimates that two-thirds have a high school degree or less. The figure below represents the estimated breakdown of educational attainment among individuals in poverty in the service area.
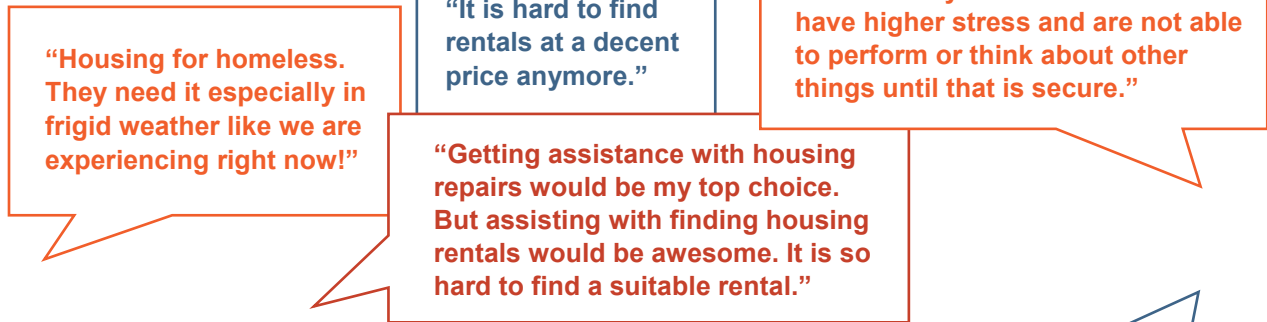

Legend:
- Less than high school graduate
- High school graduate (includes equivalency)
- Some college, associate's degree
- Bachelor's degree or higher

Community Action Agencies can:

- Connect individuals with job search and application services through partnership with WorkOne
- Use the Self-Sufficiency Standard calculator or other tools to help individuals understand what wages will be needed to meet self-sufficiency
- Help individuals plan for benefit cliffs as they move into higher-wage jobs or receive promotions
- Continue to serve as a model employer in the community by offering high wages, attractive benefits packages, and flexibility
- Offer expanded services that support the employment of working-age adults, such as childcare and access to transportation

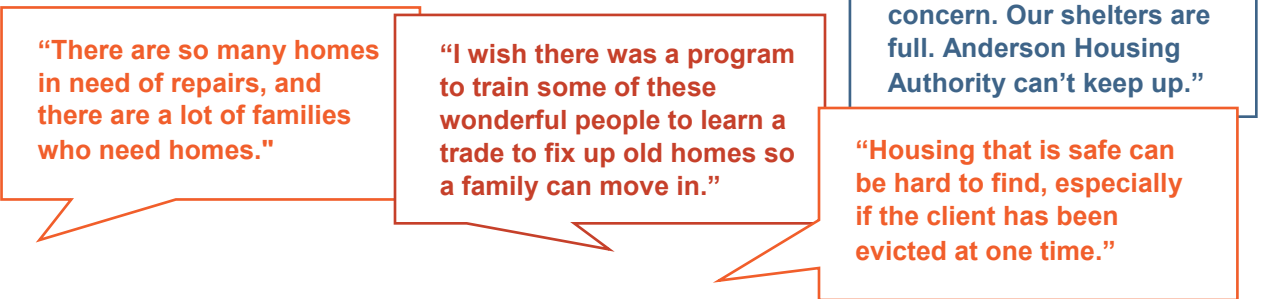## *Quality and Affordable Housing*

In clients' own words:

"Housing for homeless. They need it especially in frigid weather like we are experiencing right now!"

"It is hard to find rentals at a decent price anymore."

"People that have to worry about whether they will have a house have higher stress and are not able to perform or think about other things until that is secure."

"Getting assistance with housing repairs would be my top choice. But assisting with finding housing rentals would be awesome. It is so hard to find a suitable rental."

In community partners' own words:

"There are so many homes in need of repairs, and there are a lot of families who need homes."

"I wish there was a program to train some of these wonderful people to learn a trade to fix up old homes so a family can move in."

"Homelessness is a huge concern. Our shelters are full. Anderson Housing Authority can't keep up."

"Housing that is safe can be hard to find, especially if the client has been evicted at one time."

Poor housing quality and lack of stable housing can be both a cause and condition of poverty. Researchers find that low-cost, decent quality housing in areas with job opportunities can make a significant difference in addressing poverty.[xxi] Conversely, poor-quality housing can lead to poor health outcomes, increasing poverty as individuals struggle to access healthcare.[xxii] Weatherization is one strategy for addressing housing quality that also contributes to reduced utility costs, improving a household's financial position.[xxiii]

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

Units with Poor Housing Affordability/Quality Conditions in JobSource Service Area

Owner-Occupied Units:	55,466
% Owner-Occupied Units with One or More Condition:	16.0%
Renter-Occupied Units:	22,872
% Renter-Occupied Units with One or More Condition:	42.2%

Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

Fair Market Rents are estimates of the 40th percentile gross rents for standard quality units within an area.[xxiv] Spending more than 30% of income on rent is considered being 'cost-burdened.' In the table below, the 2023 FMRs for the service and renters paying 30% or more of their household income in rent are provided.

Fair Market Rents and Renters Paying 30% or More Of Household Income

	Fair Market Rent 2023 One Bedroom	Fair Market Rent 2023 Two Bedroom	Renters paying 30% or more of household income
Madison	$696	$908	47.9%
Grant	$658	$826	43.9%

Source: U.S. Department of Housing and Urban Development 2023 FMRs, U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

Community Action Agencies can:

- Offer HUD housing counseling
- Connect individuals with Individual Development Accounts so they can save to purchase a home
- Provide weatherization and other housing quality improvement services
- Continue to invest in or collaborate to create affordable housing options
- Connect Hoosiers in need with Housing Choice Vouchers and other housing stabilization or homeownership programs

Youth Programs

In clients' own words:

"Youth services, because it's the ONLY WAY….they are not yet ruined."

"Parents are working so much and with technology the way it is kids need to find a way off of their phones and doing more physical activities. Interacting with other kids."

"Youth programs because our youth are running the streets without structure."

In community partners' own words:

"If we had good programs for our youth there would be less crime and less need for other services. Our youth would be equipped to become young adults."

"Structured, mentoring programs/activities could be beneficial for at-risk youth."

"Accessible programs for youth."

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

Community Action Agencies can:

- Make free youth programs available
- Provide affordable high-quality childcare
- Develop free Summer Lunch or Back-to-School Programs
- Design incentivized youth work training programs that introduce responsibility and job readiness
- Involve youth in the decision-making process for youth programs

Affordable and Accessible Childcare

In clients' own words:

"Reliable childcare because without it, as a single parent, it doesn't matter how good of a job I get if I can't go because my kids are sick or the daycare is closed."

"Childcare that is affordable and accessible. Families are not able to work if they do not have reliable, quality care for their children."

"Childcare to enable parents to work and to provide quality care for children."

In community partners' own words:

"Without high quality affordable childcare options parents are forced to either depend on the system or to choose between a good job and loss of childcare."

"Childcare that is affordable with extended hours for healthcare workers who work 24/7 shifts."

"While we have a good number of high-quality childcare options, it still is not enough to meet the need for our families."

"Safe and affordable childcare."

Access to quality and affordable childcare plays a critical role in the state of our economy, and the path to improving it. Currently, the average family with at least one child under age 5 would need to devote about 13% of family income to pay for child care, a number that is unaffordable for most families. This high price often fails to account for the actual costs that childcare providers incur, and rarely, if ever, covers the "true" cost of care—that is, the cost to provide high-quality, developmentally appropriate, safe, and reliable childcare staffed by a professionally compensated workforce.[xxx] Many childcare workers are paid so little that they rely on public services for their own economic needs.[xxxi]

Average Yearly Cost of Care by County and Age

	Infants & Toddlers (6 weeks -35 months)	Preschool (3- 5 years)	School Aged (Kindergarten)
Grant			
Home	$6,434	$6,386	$5,785
Ministry	$6,582	$5,378	$3,380
Center	$6,812	$4,836	$4,875
Madison			
Home	$8,423	$7,802	$6,073
Ministry	$10,381	$9,617	$6,783
Center	$9,213	$8,012	$8,206

Source: Brighter Futures Indiana, 2024

COVID-19 shed light on the disparities that exist in childcare and currently, the childcare system is in an even deeper state of turmoil since the Childcare Relief Funds from The American Rescue Plan ended on September 30, 2023. As a result, in Indiana: 48,701 children are expected to lose care and 1,014 childcare programs are expected to close.[xxxii] Temporary childcare crises can have long-lasting impacts for parents, as their decisions about whether to remain in the labor force, reduce hours, or set sights on a promotion when their children are young can have long-run effects on their career paths and earnings trajectories. Furthermore, children who attend high-quality early childhood education programs, relative to similar children who cannot attend these programs, perform better on grade school tests, have better physical health, and have higher individual and household earnings.[xxxiii] Community-based agencies can and should rally support for this essential infrastructure.

Care Supply and Demand

Care Supply	Licensed Capacity	Demand for Care *Est. for All Children*	Estimated Seats Short
Grant	738	4,987	4,249
Madison	2,568	9,233	6,665
Total	3,306	14,220	10,914

Source: Brighter Futures Indiana 2024

Community Action Agencies can:

- Offer Head Start, childcare, and afterschool programming to support child development and provide parents / guardians time to seek training and jobs
- Connect families to CCDF
- Offer cash assistance to help parents with meeting this basic need
- Compensate workers for professional development time, and offer incentives for completion
- Hire and on-call substitute that can fill-in when workers need time off

Additional Community Needs

In response to the open-ended question, participants also expressed a variety of other needs. Listed below are statements from clients on community needs 6-10:

Services for Those with Physical or Mental Disabilities

"Services for individuals with disabilities - those individuals live in all areas, but services are centralized, creating hardship in accessing services." "I also have a mother in law who is disabled and she struggles in getting services at her home. It seems there is a shortage in at home health aides."

Addiction Treatment Services

"I had 2 brothers that struggle with addiction. Both were recently in prison. One, luckily, has a good personality that worked well in achieving work. The other had mental health issues and struggled to get help due to his record. He committed suicide this year after being out of prison for just one week. His mental health issue should have been addressed first thing." "We need more affordable and available mental health and substances abuse facilities."

Transportation Support

"Transportation. Without this, families can't get to jobs, can't be flexible about their schedules, lose jobs, can't access childcare/food/resources."

Food Assistance

"We need more stores on the west side." "Food assistance."

Education/Job Skills Training

"Education and job skills training is my top choice because there are plenty of jobs at our fingertips. Work is out there." "I guess it would be to help young adults stay on the right track with job training and skills so they don't end up like the homeless and hopeless people out here in our streets." "People need to learn trades and job skills."

Civic Engagement

Community Action has a long history of dedication to civic engagement. As has been noted by the Community Action Partnership,[xxxiv]

> *A primary goal of the original Community Action Program was to empower all residents of a community to create opportunity-rich environments where they could thrive – "to help people help themselves and each other." The architects of the program recognized that effectively fighting poverty required not just coordinating services, but also the "maximum feasible participation" of groups receiving those services. They understood that poverty and political exclusion are intertwined, partially by design. Throughout our history, and even today, the persistent and violent disenfranchisement of the customers and communities we serve has exacerbated that exclusion.*
>
> *The first programs also understood that restoring inclusivity required programs to instill a sense of political empowerment in their customers. Actual, meaningful access to the polls gives people experiencing low incomes the chance to help shape their own futures. In the words of Robert Kennedy, "maximum feasible participation means giving the poor a real voice in their institutions.*

For the first time, the 2024 Community Needs Assessment survey asked questions about civic participation. Of the 65 Hoosiers who responded to this question set on civic engagement, respondents were most likely to have voted in an election (78.5%). Only 18.5% of respondents to this section did not participate in any civic engagement activities.

Civic Engagement Activities in the Past Two Years
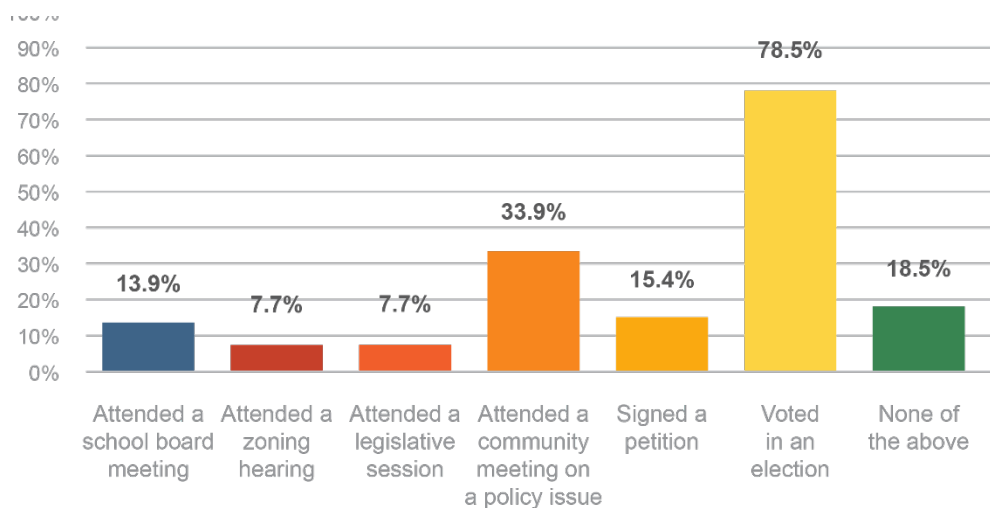
Among Hoosiers who shared that they did not vote (n=12), the most common reason was "it feels like my vote doesn't matter."

Non-Voters Reasons for Not Voting
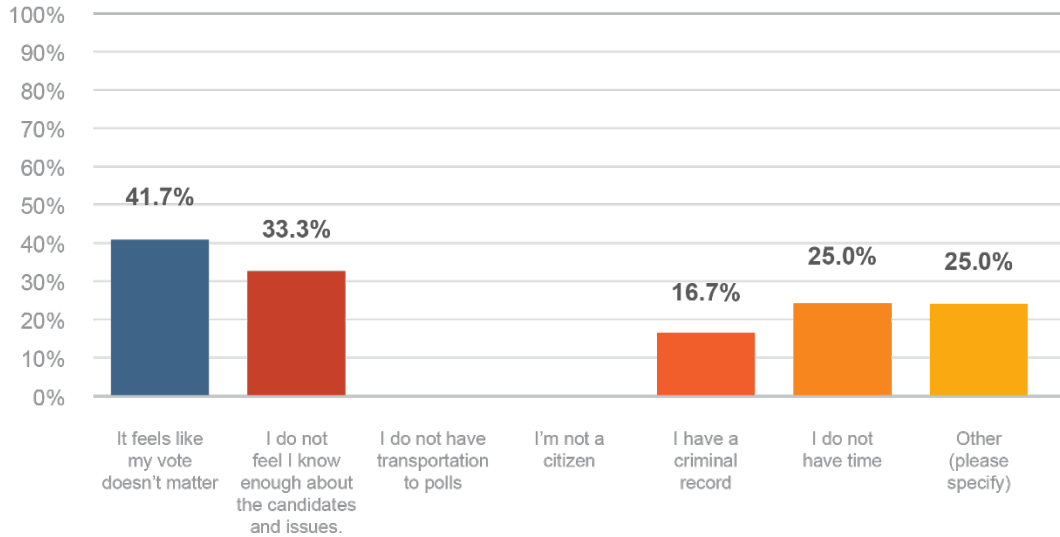
Methods of Dissemination

The needs assessment serves as a guide for JobSource to secure new funding sources, recognize the impact of the services they provide, and understand how they can improve their agency. JobSource will share the needs assessment with the community by all available means. This includes but is not limited to:

- JobSource website, social media, agency handbook,
- shared with internal/external stakeholders,
- published in local newspapers, and
- presented at board meetings.

Final Thoughts

JobSource is already actively working to address the top needs through its programs and referrals to its robust network of community partners. Continuing to address the top identified needs will require resources and interventions at the family, agency, and community levels.

Family

- Resources to better meet basic needs such as housing, child care, and food
- Connection to existing resources

Agency

- Funding to expand programming
- Partnerships to meet community needs
- Professional development and networking opportunities to build staff capacity

Community

- Greater supply of affordable housing
- Employers offering family-sustaining wages/benefits and education/skills pathways to good jobs
- Programs and services to provide greater access to nutrition, transportation, child care, and employment services
- Coalitions to advocate for policy change related to foundational needs, jobs, and social programs

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

Appendix 1: Client Survey Questions

Question 1:
What county do you live in?

Question 2:
Your age group: [18-24] [25-34] [35-49] [50-64] [65-69] [70+]

Question 3:
Your gender: [Male] [Female] [Non-Binary] [Prefer not to say]

Question 4:
Your race: [White/Caucasian] [Black/African American] [American Indian or Alaskan Native] [Asian] [Native Hawaiian or Other Pacific Islander] [Two or More Races] [Prefer not to say] [Other]

Question 5:
Do you identify as: [Hispanic, Latino, or Spanish Origin] [Not Hispanic, Latino, or Spanish Origin] [Prefer Not to Say]

Question 6:
What Community Action Agency have you used or requested services from most recently?

Question 7:
How did you learn about this Community Action Agency?

Question 8:
What services have you used? Check all that apply. [Business Loan/Assistance] [Case Management] [Covering Kids and Families] [Energy/Utility Assistance Program] [Head Start or Early Head Start] [Health & Wellness Program] [Housing Assistance Program] [Meals and Nutrition Program] [Senior Programs] [Support Groups] [Supportive Services for Veteran Families] [Transportation Services] [Weatherization] [WIC] [Youth Programs] [Other (please specify)]

Question 9:
How satisfied are you with: [Scale: Very satisfied to very dissatisfied]
    The services you received
    The way staff treated you
    Staff knowledge
    Time it took to receive services
    Overall satisfaction

Question 10:
Is there a service you wish this agency had, but does not?

Question 11:
Please share anything else you would like us to know about this agency and their services.

Question 12:
What is your household status? [Single] [Married] [Partner] [Living with roommate/s]

Question 13:
Are there children who live in your household at least part of the time? [Yes] [No]

Question 14:
How many children are in your household? [1] [2-3] [4-5] [6 or more]

Question 15:
Are any of the children in your household your grandchildren? [Yes] [No]

Question 16:
What are the age ranges of the children in your household? Check all that apply. [less than 1 year old] [1-5 years old] [6-12 years old] [13-17 years old]

Question 17:
Do you use child care services? [Yes] [No] [No, but I need child care]

Question 18:
Why do you not have child care? Check all that apply. [I cannot afford it] [There are no opening where I want to enroll my child] [There is not a child care facility close by] [My child has a disability that cannot be accommodated] [Other (please specify)]

Question 19:
Are you satisfied with the child care you receive? [Scale: Very dissatisfied to very satisfied]

Question 20:
How important is it that your child care has the following: [Scale: Not at all important to very important]
            Long/Flexible hours
            Reasonable cost
            Is close to home
            Have certified teachers
            Have similar ideas about raising children

Question 21:
What are the TOP 5 needs in your community? Choose only 5. [Legal services (e.g. family law, evictions, expungement, debt collection)] [Crime awareness / crime reduction] [Debt relief] [Good jobs with higher wages & benefits and/or opportunities to advance] [Education/job skills training] [Internet & computer access and skills] [Budgeting classes and/or credit counseling/repair] [Domestic violence supports] [Food assistance] [Mental health and/or counseling services] [Youth programs] [Senior citizen programs] [Addiction treatment services] [Second-chance hiring programs for those with criminal records] [Housing assistance (e.g. rental assistance, weatherization)] [Child care that is affordable and accessible] [Transportation support (e.g. gas cards, help with repairs, transit services)] [Programs that teach English, or translate official documents] [Services for those with physical or mental disabilities]

Question 22:
Which is your TOP choice and why?

Question 23:
Is there something that was NOT on the list that you and your community need?

Question 24:
How connected do you feel you are with your local community? [Scale: Very Connected to very disconnected]

Question 25:
What would make you feel more connected to your community?

Question 26:
Do you feel safe in your community? [Yes] [No]

Question 27:
What is the MONTHLY income of all household members combined? [$0-500] [$500-1,000] [$1,000-2,000] [$2,000-3,000] [$3,000 or more]

Question 28:
What are the sources of income for your household? Check all that apply. [Wages/Salary] [Small Business] [Social Security / SSI] [Pension] [TANF] [Unemployment] [Other (please specify)]

Question 29:
As a child, did your family receive government assistance or any other type of public assistance? [Yes] [No] [Don't know]

Question 30:
Have you or someone in your household experienced a life-changing event that suddenly changed your financial status? Check all that apply. [An accident that led to you or a household member being disabled] [Severe illness] [Caring for a loved one who is sick or disabled] [Lost job/lay off] [A significant expense that made it difficult to meet your basic needs] [Loss of child care] [Death of a family member who contributed to your income] [Extreme medical debt from a serious illness] [A tragic event (housefire, death of a child, mental illness, etc.)] [No] [Other (please specify)]

Question 31:
In the past year, have you received support from any of the following? Check all that apply. [Temporary Assistance for Needy Families (TANF)] [SNAP (formerly Food Stamps)] [Women, Infants, and Children Nutrition Program (WIC)] [Housing Choice Voucher (Section 8)] [Emergency Rental Assistance] [Medicaid / HIP] [Child Care Vouchers / CCDF / On-My-Way PreK] [Food Banks] [Free Health Clinics] [Township Trustees] [Other (please specify)] [None of the above]

Question 32:
What types of debt does your household currently have? Check all that apply. [Medical Bills/Debt] [Credit Card] [Auto Loans] [Student Loans] [Payday Loans] [Mortgage] [Property Taxes] [Income Taxes] [Utility Debts] [None] [Other (please specify)]

Question 33:
Why did you take out a payday loan? Check all that apply. [Unexpected expense (car repair, etc.)] [Household expense (to pay for rent, groceries, etc.)] [Leisure (to pay for a vacation, Christmas gift, etc.)] [Other (please specify)]

Question 34:
What was the APR on the loan?

Question 35:
How many times have you renewed the loan? [1-2 times] [3-4 times] [5-6 times] [6 or more times] [None]

Question 36:
Are you behind on payments or in collections on any of your debts? [Yes] [No]

Question 37:
Are your wages currently being garnished? [Yes] [No]

Question 38:
What is your highest level of education completed:
[Less than a high school diploma]
[High school diploma or equivalent]
[Associate's degree]
[Bachelor's degree]
[Master's degree or higher]

Question 39:
Is there anything holding you back from additional education or training? Check all that apply. [I do not want any more education or training] [Cost of tuition] [Child care] [Transportation] [Other (please specify)]

Question 40:
Are you working or looking for work? [I am currently working] [I am looking for work] [No, I am not working or looking for work]

Question 41:
What makes a 'good' job a good job? [Scale: Not at all important to very important]
        High wages
        Paid time off
        Health insurance coverage
        Retirement plans
        Remote/flexible work options
        Training and opportunities to advance

Question 42:
What else is important to you in a job?

Question 43:
Have you ever declined a raise or promotion because it would mean losing benefits like Medicaid, CCDF, SSD, or SNAP? [Yes] [No]

Question 44:
In the last 12 months, have you worried if you'd run out of food before you got money to buy more? [Often] [Sometimes] [Never]

Question 45:
How often do you or someone in your household cut the size of meals or skip meals because there isn't enough money for food? [1-2 days a week] [3-4 days a week] [5 or more days] [Never]

Question 46:
Have YOU needed or wished you had legal assistance with any of the following in the past two years? Check all that apply. [Problems with landlords or mortgage companies] [Problems with employment] [Government services (e.g. Medicaid, SNAP, TANF)] [Debt and or wage garnishment] [Problems related to injury or illness] [Being the victim of a crime] [Being arrested or charged with a crime] [Family matters, such as divorce, custody, child support or wills] [Immigration] [Suspended license] [Criminal record expungement] [Eviction record expungement] [Other (please specify)] [None of the above]

Question 47:
Are you registered to vote? [Yes] [No] [Unsure]

Question 48:
In the past 2 years have you: [Attended a school board meeting] [Attended a zoning hearing] [Attended a legislative hearing] [Attended a community meeting on a policy issue] [Signed a petition] [Voted in an election] [None of the above]

Question 49:
If you have not or do not vote please share why? Check all that apply. [It feels like my vote doesn't matter.] [I do not feel I know enough about the candidates and issues.] [I do not have transportation to the polls.] [I'm not a citizen.] [I have a criminal record.] [I do not have time.] [Other (please specify)]

Question 50:
What motivated you to vote?

Question 51:
Please rate your current housing situation: [Very high quality] [High quality] [Neither high nor low quality] [Low quality] [Very low quality]

Question 52:
Are you facing housing challenges? Check all that apply. [Lack of affordable rental options] [Landlords won't make needed repairs] [I cannot afford needed repairs on a home I own] [Need emergency shelter for homeless individuals] [Need help finding housing after an eviction or foreclosure] [Other (please specify)]

Question 53:
Have you been homeless in the last 12 months? [Yes] [No]

Question 54:
Please describe the housing arrangement where you currently live. [I am currently without housing]
[I live with family or friends (not an owner or listed on the rental contract)] [I rent my home] [I own my home]

Question 55:
Have you lived in the same place for at least 1 year? [Yes] [No]

Question 56:
How much has your rent increased in the last 12 months? [0 – 1000]

Question 57:
How have rent increases affected you?

Question 58:
Have you ever received an eviction or foreclosure notice? [Yes] [No]

Question 59:
Do you experience challenges with transportation? [Yes/Sometimes/No]

Question 60:
What do you find MOST difficult about getting to where you need to go? [The cost of gas, insurance, or monthly payments] [Finding someone reliable to fix your vehicle] [Paying for repairs] [I have to share a car with someone else] [I do not have a license or my license is suspended] [I have a disability that prevents me from driving] [Other (please specify)]

Question 61:
In the past 12 months, have you or anyone in your household missed any of the following due to transportation issue? [Scale: Never, Once or twice, Multiple times]
> Work
> Job Interview
> Medical Appointment
> Court Appointment

Question 62:
If you missed any of the above because of transportation issues, please share how missing an appointment affected you or your household?

Question 63:
Do you or someone in your household NOT have health insurance? [Yes/No]

Question 64:
Why do they not have health insurance? [Too expensive] [Don't know how to get it] [Don't care to have it] [I don't know] [Other (please specify)]

Question 65:
Do you or someone in your household have a disability? [Yes/No]

Question 66:
Do you/they receive any of the following benefits: [SSI] [SSDI] [Veterans Disability Compensation] [I/We have applied and am/are waiting to hear back from social security or the VA.] [I/We applied for SSI or SSDI and was/were denied.]

Question 67:
What services would make your/their life better?

Question 68:
Do you have high speed internet in your home?
[Yes, it always works]
[Yes, but it doesn't always work]
[No, I cannot afford it]
[No, I do not need it]
[Other (please specify)]

Question 69:
Do you have a personal computer or laptop at home? [Yes] [No]

Question 70:
If you were asked how to do the following how confident would you be that you could do it [Scale: Not at all confident to extremely confident]:
        Search for jobs and submit a resume online
        Find reliable health and medical information
        Access online banking and financial services
        Apply for government services
        Use Zoom for work, school, or telehealth
        Check, send, or delete email
        Create a document in Microsoft Word or Google Docs

Question 71:
How would you like to receive help learning digital skills? Please slide to rank the following options from most helpful to least helpful. [I'd like a place I can call for help] [I'd like for someone to visit my home and walk me through the task] [I'd like a course at a place in my community] [I'd like an instructional video] [I'd like a support person or help desk at a place in my community]

Question 72:
If you had one wish for yourself or your community what would it be?

Question 73:
Is there anything else that you would like to tell us about your community, social services, or the Community Action Agency that you visit?

Question 74:
From time to time, the Indiana Community Action Poverty Institute offers paid and unpaid research studies. Would you be interested in participating in other research studies? [Yes] [No]

Question 75:
Would you be interested in Indiana Community Action Poverty Institute newsletters and advocacy opportunities? [Yes] [No]

Question 76
If you said 'yes' above, please provide your contact info here: [NAME:] [EMAIL]

Appendix 2: Community Partners Survey Questions

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

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

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

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

Question 5:
Which counties do you serve?
STATEWIDE
[County Selection]

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

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

Question 8:
On a scale of 1 to 5, with 1 being "not needed" and 5 being "needed very much", how much do you think each of the following are needed in your community? If your community already has this resource, select "our community already has this."

Assistance with legal services (e.g. family law, evictions, expungement, debt collection)
Crime awareness / crime reduction
Good jobs with higher wages & benefits and/or opportunities to advance
Debt relief
Learning English or receiving translation services for official documents
Services for those with physical or mental disabilities
Education/job skills training
Budgeting classes and/or credit counseling/repair
Nutrition education / healthy eating workshops
Mental health and/or counseling services
Programs and activities for youth
Programs and activities for seniors
Transportation support (gas card, help with repairs, transit services, etc.)
Housing assistance (e.g. rental assistance, weatherization, home repairs)
Addiction treatment services
Second-chance hiring programs for those with criminal records
Internet and computer access skills
Domestic violence support
Food assistance
Childcare that is affordable and accessible
[Other (please specify)]

Question 9:
Which of the above is the top need in your community and why?

Question 10:
Which of the above is the second most important need in your community and why?

Question 11:
Are there any additional needs in your community that you'd like to share?

Question 12:
Which Community Action Agencies/programs have you worked with?
[Drop Down List of Agencies, Other, None of the Above]

Question 13:
Which Community Action Agency/program are you providing feedback on:
[Drop Down List of Agencies, Other, None of the Above]

Question 14:
What impact has community action had on your community?

Question 15:
Can you give a specific example to illustrate why you provided that answer?

Question 16:
What else could community action be doing to end poverty in your community?

Question 17:
How would you describe your level of engagement with this agency?

Question 18:
Rate the following for the agency you work with [Scale: Very Dissatisfied to Very Satisfied]:

The way the staff treats clients.
The reliability and timeliness of the staff in following through
The knowledgeability of program staff
Overall satisfaction with the agency

Question 19:
What other feedback would you like to give about this agency's programs/services?

Question 20:
What else would you like us to know about this agency specifically?

Question 21:
Would you like to be added the Institute's email list to keep up to date on research and advocacy related to poverty and financial well-being in Indiana?

Question 22:
If yes, please provide your contact information.

Question 23:
Which policy area(s) is/are most important to you?
[The quality of jobs (e.g. wages, paid leave, scheduling practices)]
[Safety net programs (eligibility, benefit levels, cliff effects)]
[Consumer protections (interest rate caps, cost of credit, debt collection, bankruptcy laws)]
[Asset development (creating opportunities to build wealth)]
[Wage & wealth gaps]
[Housing]
[Tax and budget issues (tax credits, state priorities for spending)]
[Other (please specify)]

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