

REAL Services, Inc.

2020 Community Needs Assessment



Introduction

Every three years, Community Action Agencies across the country take a close look at what is going on in their communities. There are many challenges facing Indiana communities right now, and no single organization can meet all the needs. This community needs assessment offers a look at how our neighbors are doing and the challenges that are holding them back. 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.

Created in May of 1966 as part of the planning division of United Way, REAL Services was established to develop a service network to meet the needs of older adults in St. Joseph County. In 1967, REAL Services received the first federal grant in Indiana from the U.S. Administration on Aging (AOA) for Research and Development.

In 1968, REAL Services designed the first program in the entire United States to set up nutrition sites to provide meals and socialization for older adults—a program which has served as a model for nutrition assistance across the country. REAL Services has since established itself not only as a statewide leader, but as a national example in effectively serving the community through innovative ideas, competent management, and sound financial guidance.

Without REAL Services, more than 5,000 older adults each year would have to move to nursing homes to receive the care they need, and 2,000 people in the community would not have access to food each day. The staff and volunteers at REAL Services work tirelessly to help people of all ages, races, nationalities, and income levels to maintain their integrity and independence, and to achieve

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satisfaction in their lives. To do this, REAL Services runs more than 20 distinct programs that promote nutrition, self-sufficiency, education, and protection for 30,000 people in northern Indiana each year.

Executive Summary

As REAL Services plans for services to assist low-income families, the responses contained herein steer the development of program goals. This survey is not intended to reflect the immediate needs brought on by COVID-19. This report represents responses and activities related to the Community Action Programs at REAL Services. It does not include programs for Older Adults or for those caring with for a loved one with Alzheimer's Disease.

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

Rank, a scholar whose work is often in the Certified Community Action Professional (CCAP) body of knowledge, writes “...that American poverty is largely the result of structural, rather than individual, failings. There simply are not enough viable opportunities for all Americans.”¹ Another researcher, when looking at the body of literature on poverty, found, “When available jobs are concentrated in low-skill occupations with shrinking wages, limited benefits, poor working conditions, and fluctuating schedules, labor force participation may not be sufficient to keep some workers and their families out of poverty.”² In short, the causes of poverty are systemic.

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

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

Among the most notable statistics, they revealed:

- 333 respondents (74%) reported that they 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)

- 90% of respondents reported that they did not have emergency savings and 5% preferred not to answer. Of the 5% who reported that they did have emergency savings, the median amount saved was \$800
- 85% of respondents reported that they do not have any retirement savings, and another 10% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout their retirement.

Other Key Statistics from Secondary Sources⁵

POPULATION

- The REAL Services service area counties had a combined population of 618,457; 33% (203,604) of these people lived in Elkhart County; 3% (20,212) lived in Fulton County; 13% (78,806) lived in Kosciusko County; 8% (46,595) lived in Marshall County; 44% (269,240) lived in St. Joseph County. The population of each county is listed in Appendix 4.
- The population of the REAL Services service area increased in the five years from 2013 to 2018 by a little more than 1%. During this same timeframe, the statewide population grew 2%.
- Two of the counties in REAL Services service area lost population from 2013-2018. Fulton County lost more than 2% and Marshall County lost less than 1%. The counties that increased in population are Elkhart County (over 2%), Kosciusko County (over 1%), and St. Joseph County (almost 1%).

DEMOGRAPHICS

- Just over 4% of the total population of the REAL Services service area is African American. The highest proportion of African Americans resides in St. Joseph County (13%). Elkhart County has over 5% African American population and Fulton County has a 1% African American population. Kosciusko County and Marshall County each have less than 1% African American population. The service area figure is well below the state percentage of 9%.
- REAL Services' service area has just over 66,000 Hispanic/Latino residents. Most reside in Elkhart County (31,761). Fulton County has a Hispanic/Latino population of over 1,000, Kosciusko County has over 6,200, Marshall County has over 4,500, and St. Joseph has over 22,901. In total, Hispanic/Latino residents make up over 9% of the population of the area, compared to 7% statewide.
- 23% of REAL Services' service area population is people 60 years old and above. This is slightly lower than the statewide percentage of 24%. Fulton County had the highest rate at 26%. Elkhart County had almost 20%, Kosciusko County had 22%, and St. Joseph County had almost 22%. Marshall County almost tied the state average of 24% with over 23%.

SERVICE AREA POVERTY

- The median household income in each of REAL Services' service area counties ranged from about \$49,000 to almost \$59,000. Where the statewide average was \$52,821, the service area counties were: Elkhart County- \$55,399, Fulton County- \$49,333, Kosciusko County- \$58,402, Marshall County- \$54,229, St. Joseph County- \$50,938. St. Joseph was the only county to have its median income go down (in real dollars) since 2013, declining in value by over \$6,000.
- 21% of households in the service area earned below \$35,000 a year. All of the counties had lower rates than the statewide rate of 39%.
- The REAL Services area counties had 83,090 people in poverty, which is almost 13% of the area's population in 2018. These numbers have declined considerably over the last 5 years (down 14% since 2013). However, it is important to note that because of population size, the 2018 American Community Survey's 5 year averages are

⁵ CAA Secondary Data Tables, Appendix 4

the most recent data available. Additionally, the pandemic's economic impact on the service area is not yet known.

- The poverty rate in the REAL Services service area was below the poverty rate for Indiana as a whole (13%). Three counties surpassed that rate: Elkhart County (over 13%), Fulton County (14%), and St. Joseph County (over 15%). Two counties had poverty rates below the state rate. Kosciusko County had a poverty rate of just over 10% and Marshall County had a poverty rate of over 11%.
- 30,251 children (under the age of 18) were living in poverty in the REAL Services service area in 2018. The percentage of children living in poverty ranged from 14% in Kosciusko County and almost 14% in Marshall County to 19% in both Elkhart and Fulton Counties, to almost 23% in St. Joseph County.
- The female poverty rate for the service area was higher than the poverty rate for males, 15% compared to 11%. This was true for each of the service area counties (Elkhart – female 15%, male 12%; Fulton – female 16%, male 12%; Kosciusko – female 12%, male 8%; Marshall – female 13%, male 10%, St. Joseph – female 17%, male 14%).
- The American Community Survey of the U.S. Census Bureau estimates that 28% of the minority population of ICAP's service area population is living in poverty, compared to 12% 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 24% to 32% and for white residents it is 10% to 13%.
- 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 23%, the possible range is 16% to 30%.
- The Self Sufficiency Standard, a detailed calculation of the amount of income a family needs to meet all its basic needs, generally finds that families need twice the federal definition of the poverty level, or 200% of the poverty level. When we consider this calculation, actual numbers and percent of people who need assistance increase dramatically.
- Living below 200% of the Federal Poverty Level is a common measure for determining if people have "low-incomes." In the REAL Services service area, over 200,000 people lived with low incomes in 2018, or 33% of the entire population. The majority of these people live in St. Joseph County (90,495). All of the counties had a higher rate of those living with low-incomes than the statewide rate at 22% (Elkhart County-34%, Fulton County-32%, Kosciusko County-29%, Marshall County-34%, St. Joseph-35%).

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those REAL Services, Inc. served through Community Action Programs in 2019.⁶

- REAL Services served 23,061 individuals and 11,711 households in 2019.
- Clients served included 3,359 individual children ages 0 to 5 years, 4,544 individual children ages 6 to 13 years, and 2,026 individual children ages 14 to 17 years. Together these individual children were over 43% of all the people REAL Services served.
- In 2019, REAL Services documented serving 4,160 individual senior citizens age 60 and over, which is 18% of those served.
- 26% of households served in 2019 had incomes below 50% of the Federal Poverty Level.
- 4,556 of households were enrolled in Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program

⁶ Data from REAL Services' 2019 CSBG Report, Module 4.

(SNAP), and/or the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) at the time when REAL Services served them.

- Households served were generally small; households with one, two, or three people accounted for 80% of households served.
- Almost 73% of the households served lived in rental housing.
- Among the 22,874 people served, 46% were White; almost 40% were African American. About 8% served were of Hispanic/Latino origin.
- About 40% of persons over age 25 who were served in 2019 had less than a high school diploma or general equivalency diploma (GED). Only about 10% had two or more years of post-high-school education.

SURVEY VALIDITY

From September to October 2020, researchers sent surveys via text and email to financially vulnerable households in REAL Services' service area. The REAL Services' household survey had 888 unique survey attempts, with 448 completions, providing a 95% confidence level and a 4.54 confidence interval. Respondents were somewhat more likely to be female, White, and have a disability than REAL Services' typical Community Action Program client population.

Very few questions were required, and for many questions "Prefer not to say" was a possible response. Because of these two circumstances, some tables will not add up to 100%. Some tables also allowed respondents to check all the options that applied to them. In those instances, the tables could add up to more than 100%.

NOTE: This information and that which follows will be used to help determine our service programming for the next three years. It is very important to note that this survey was taken during the pandemic with the respondents being primarily low-income individuals who readily had access to technology. Also to be taken into consideration is the fact that, due to CDC and Indiana COVID-19 safety orders, REAL Services could not conduct normal survey strategies as we have in the past. Thus, the survey results contained herein omit a large number of senior clients that would have, undoubtedly, impacted the survey.

HOUSEHOLD SIZE

- Average household size: 2.9
- Ten respondents (2%) indicated that they were living with others to save money, while 6% were living with others to help them financially. Six percent indicated living with others to give or receive care (child care/elder care).
- "They were homeless," one respondent replied, explaining why they have a roommate. Another reported she has "custody of 2 of my grandchildren since my son passed away." One respondent shared that she lived with her "grandson to [get] help with things I cannot do."

GENERAL WELL-BEING

The median monthly income among those who reported their income (441) was \$1200/month.

WELL-BEING	U.S. Population (2019)	REAL Services Sample
Living Comfortably	36%	3%
Doing OK	39%	14%
Just Getting By	18%	40%
Finding it Difficult to Get By	6%	43%

- 333 respondents (74%) 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 the month of September there were 109,648 initial unemployment insurance claims in the REAL Service' service area.⁷
- 51% felt their household was worse off financially since COVID-19, while 211 (47%) households said they were "about the same." Just 9 respondents (2%) reported that they were "better off."
 - "I have added expenses, such as buying masks and gloves, which are expensive. I know that I have to protect myself from the coronavirus. I have additional bills, such as homeowners insurance and car insurance payments, medicines, and Medicare coverage and additional medical insurance coverage without any additional income."
 - "COVID is still going on and everything is opening, bills are still piling up, and it's difficult to keep employment. Every few weeks either me or one of my children have been exposed to someone who has tested positive. When my kids have to self-quarantine, that goes for me as well because I can't send them to child care, which causes me to lose employment."
 - "Extra SNAP made it possible."
 - "Got some bills caught up with stimulus check."
 - "Hours cut at work, no more overtime."
 - "I thought I could sell some of my better possessions to help me make ends meet, but no one is buying anything."
 - "I was quarantined for 24 days and couldn't get out. My medical condition has worsened."
 - "My employer closed and I'm a single mom that isn't receiving child support. My bills are all on disconnect."
 - "My home received some desperately needed home repairs that I would have never been able to afford without the extra money allotted to my unemployment benefits. "
 - "My hours have been cut drastically, my son's school now has crazy hours, and it's difficult for me to work the times I need. I can't afford daycare but need it to work later days since I have to work around his school schedule."
 - "People are dying and all this state cares about is money."
 - "Porque mi hija estubo muchos meses sin trabajo y no podiamos pagar nada."
 - "Prices are higher. Car not working properly."
 - "Prices going up on most things."
 - "The landlord raised our rent \$75 more a month because of COVID. We were denied rental assistance because our income was not affected by COVID."
 - "Unemployment has been very helpful."

⁷ Indiana DWD Unemployment Data

- “Was scheduled to start job training, but it was canceled to COVID. Had to care for grandchildren because their mom is a nurse.”

ASSISTANCE	Yes	On Waiting List or Want/Need This Kind of Assistance
SNAP	61%	13%
Housing Assistance	31%	17%
TANF	1%	10%
Child Care Assistance	6%	7%
Stimulus	79%	10%
Unemployment	16%	7%

In September 2020, just over 500 families in all of the REAL Services’ service area were participants in the TANF program. Although this is a 36% increase over September of 2019, it still seems very low when you consider that nearly 3,000 families served by REAL Services had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.⁸

Also in September 2020, families were 24,910 receiving SNAP benefits. This is an increase of 15% over September 2019.

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

- **Help with navigation:**
 - “I didn't know about these programs.”
 - “I am emotionally drained and overwhelmed. I wish I could reach out to someone for assistance.”
 - “I'm unable to write so a digital or online application process would help with self-reliance. “
 - “Just on housing, I've applied on line and got a confirmation number, but nothing since then.”
- **Expanded eligibility:**
 - “Yes, some of these programs need to have the thresholds lowered. You say people make too much, but they don't. They have trouble getting help.”
 - “I believe housing income guidelines are too high, making my portion of the rent higher, which I cannot afford.”
 - “Child care program holding vouchers for people who are laid off. People who do not have assets or funds available are the people whose daycare expenses that have doubled.”
- **More aid/reduce wait times:**
 - “I am grateful for the increased SNAP during COVID! That has helped a lot! But there has been virtually no monetary help for my all-electric monthly bills. Since I have been home more, this particular monthly bill has gone up. Payment plans and hold offs on disconnects do not help someone on a fixed income. All that does is create a backed up income flow and additional emotional and financial stress. I need real help to PAY this monthly bill right now!”
 - “Moratorium on bills and another stimulus payment.”
 - “Our whole lives are affected by COVID. Income is not the only thing affected. Cleaning supplies. Higher utilities. Gas for appointments. My daughter has cancer. She has several appointments each week.”
 - “My paid leave has only been 2/3 of my income, which significantly reduces my funds.”

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

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

table below indicates the percentage of people who answered “yes”. In the counties served by REAL Services, more than 31,000 applicants for public assistance have filled out FSSA’s well-being assessment.⁹

WELL-BEING ASSESSMENTS ¹⁰	% of Assessments Completed
<i>Total assessments completed in REAL Services’ service area: 31,057</i>	
Not enough money for food in the last 12 months	50%
Utilities shut off in last 12 months	36%
Fear of not having stable housing in next 2 months	25%
Problems getting child care	12%
Cost prevented seeing doctor in the last 12 months	23%
Transportation prevented seeing doctor in the last 12 months	30%
Need help reading hospital materials	26%
Fear of being hurt at home	13%
Actively seeking work in last 4 weeks	35%
Not engaged in regular exercise	44%

EDUCATION

The table below compares the educational attainment reported by survey respondents, clients served in CBSG programs, and the service area as a whole as collected by the Census bureau.

EDUCATIONAL ATTAINMENT	Survey Results	Clients Served*	ACS Data for Service Area ¹¹
Some K-12 school, no diploma	11%	40%	15%
High school diploma / GED / alternative credential	31%	45%	34%
Some college, no degree	33%	5%	20%
Associate’s degree	16%	9%	8%
Bachelor’s degree	7%		24%**
Master’s degree or higher	2%	Unknown	

* % of those known as reported on the module 4 report **Bachelor’s Degree or Higher

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

1. Had to take care of children (45%)
2. I struggled to meet basic needs like housing and food (16%)
3. I wanted to work (15%)

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/>.

¹¹ 2018 ACS 5-yr avgs for the whole REAL Services service area

- 4. Tuition was too expensive (14%) / I had illness or health issues (14%)

Other reasons included:

- "I didn't know how to enroll and had no family support/encouragement"
- "Have learning disabilities"

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY¹²

Within the Service Area, Elkhart County had the highest rate of residents that did not have a high school diploma or its equivalent with 19% (Fulton, 13%, Kosciusko, 15%, Marshall, 15%, St. Joseph, 12%). Fulton County had the highest percentage with *only* a HSD/HSE (40%) and the lowest percentage of those with a Bachelor's Degree or higher (14%).

Spotlight on a Community Need

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

FINANCIAL SERVICES, SAVINGS AND DEBT

90% of respondents reported that they did not have emergency savings and 5% preferred not to answer. Of the 5% who reported that they did have emergency savings, the median amount saved was \$800.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	71%
Savings Account	35%
Credit Card	27%
Retirement Savings	8%

- 85% of respondents reported that they do not have any retirement savings, and another 10% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout their retirement.
- 46% of respondents reported that they do not know their credit score. Credit scores play a role not only in ability to access credit, but also in employment decisions, insurance costs, and rental housing. Of those who were willing to share their credit score, the median score was: **573**.

85%

of respondents reported that they do not have any retirement savings

ALTERNATIVE FINANCIAL SERVICES

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

¹² CAA Secondary Data Tables, Education, Appendix 4

ALTERNATIVE FINANCIAL SERVICES	Never	Once or Twice	Three or Four Times	5+ Times
Money Order	63%	23%	4%	8%
Check Cashing	82%	13%	2%	2%
Payday Loan (Storefront)	82%	10%	3%	5%
Pawn Shop Loan	86%	9%	2%	1%
Tax Refund Advance	90%	8%	N/A	N/A
Payday or Installment Loan (Online)	89%	9%	1%	0%

DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 64% reported “I wouldn’t be able to pay for the expense right now,” while 9% 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)	REAL Services Subsample
Put it on my credit card and pay it off over time	15%	10%
Using money from a bank loan or line of credit	3%	3%
By borrowing from a friend or family member	10%	25%
Using a payday loan, deposit advance, or overdraft	2%	7%
By selling something	7%	16%

CURRENT DEBT*

DEBT SOURCES & AMOUNTS	\$0	< \$500	%500 - %1,000	\$1K to \$10K	> \$10K
Medical	27%	11%	10%	22%	10%
Student	57%	0%	1%	8%	23%
Car	60%	1%	2%	17%	13%
Credit Card	49%	8%	10%	19%	4%
Personal	75%	2%	5%	6%	1%
Payday	81%	6%	3%	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.

- 18% reported they could not find a job for themselves, and another 7% reported their spouse/partner could not find a job. Of these, three people reported that both they and their spouse/partner could not find a job.
- 14% of respondents said their employer would not give them more hours and four percent said their employer would not give their spouse/partner more hours.
- 15% said lack of child care was a barrier to working more, and one percent reported lack of child care was a barrier to their spouse/partner working more.
- 43% listed a health issue as a barrier to them working more, and five percent said a health issue limited their spouse/partner from working more.
- Five percent reported that attending school or training limited how much they could work.
- 13% reported a lay-off due to COVID-19 and four percent reported their spouse/partner experienced a lay-off due to COVID-19.
- 17% are afraid to work because of COVID-19 and three percent report their spouse is afraid to work due to COVID-19.
- 10 work two jobs themselves, and 4 reported their spouse works two jobs.

Of those who work, a significant proportion have schedules that vary based on their employers' needs. Irregular scheduling can pose challenges, particularly for families that must arrange child care.

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	63%	57%
Schedule varies, primarily at my / my partner's request	4%	7%
Schedule varies, primarily based on employer's needs	33%	36%

In 2018, 29% of residents in the service area were working in occupations in management, business, science and the arts. The second highest for the service area was in "Production, Transportation, & Material Moving occupations."

OCCUPATION BY COUNTY	Elkhart	Fulton	Kosciusko	Marshall	St. Joseph	Area Totals
Management, Business, Science and Arts	27%	26%	29%	26%	35%	29%
Service	14%	14%	13%	13%	17%	14%
Sales and Office	21%	22%	20%	20%	22%	21%
Natural Resources, Construction and Maintenance	8%	10%	9%	10%	7%	9%
Production, Transportation and Material Moving	31%	28%	30%	31%	19%	28%

The average annual unemployment rate for the service area in 2019 was 3.1.¹³ This is a sharp contrast to the nearly 110,000 initial UI claims seen in the service area from March through September. The "continued claims" for the

¹³ Hoosiers by the Numbers, Indiana Department of Workforce Development, Local Area Unemployment Statistics- Not Seasonally adjusted, Annual Average. <http://www.hoosierdata.in.gov/>

month of September 2020 were 51,851 for the service area with St. Joseph 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	7,169	14%
Admin., Support, Waste Mgt. and Rem. Services	4,754	9%
Agriculture, Forestry, Fishing and Hunting	25	Less than 1%
Arts, Entertainment and Recreation	723	1%
Construction	2,030	4%
Educational Services	1,426	3%
Finance and Insurance	353	1%
Health Care and Social Services	4,297	8%
Information	325	1%
Management of Companies and Enterprises	603	1%
Manufacturing	16,573	32%
Other Services (Except Public Administration)	1,497	3%
Professional, Scientific and Technical Services	1,137	2%
Public Administration	248	Less than 1%
Real Estate and Rental and Leasing	549	1%
Retail Trade	4,061	8%
Transportation and Warehousing	1,281	2%
Unknown Industries	2,841	5%
Utilities	0	0%
Wholesale Trade	1,959	4%

HOUSING

Clients reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Currently without housing	0%
Live with family or friends (not an owner or listed on the rental contract)	2%
Other (please specify)	4%
Own a home free and clear (without a mortgage or loan)	6%
Own a home with a mortgage or loan	21%
Own a mobile home with or without a mortgage, and pay lot rent	4%
Own a mobile home with or without a mortgage on land that I own	1%
Rent a home, apartment or other housing	61%

Median monthly housing cost: \$512, which is 43% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. This tracks closely with housing cost-burdened data from the American Community Survey. The average for the total service area was 40% of renters were paying 30% of their household income on rent. Fulton Counties had the highest rates with 43%.

4% of respondents said receiving an eviction notice contributed to them leaving their last residence.

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	10%	13%	35%	39%
Quality of local schools	5%	8%	22%	23%
Safety of neighborhood	11%	13%	34%	37%
Quality of other neighborhood features (e.g., stores, parks)	9%	11%	38%	34%
Overall quality of your housing	10%	18%	38%	30%
Cost of your housing	9%	17%	38%	28%
How close it is to work or school	4%	5%	21%	22%

*Disclaimer: this section is not fully representative of the needs of REAL Services clients, as reported by REAL Services staff.

Other comments about current housing:

- "Elevators that work all the time"
- "Handicapped accessible, more bedrooms"
- "I am worried about cost of lot rent going up \$65.00 a month"
- "Laundry facility"
- "Los billes, mantenimiento y limpieza de mi casa, y seguridad"
- "I can walk to my doctor's office and the drug store. Everything else requires using public transportation."
- "Privacy"
- "There are no parks in town."
- "There aren't any sidewalks."
- "Public transportation"
- "Updated electricity and insulation"
- "Wish we could have work done on our house."
- "We need stop signs, handicap parking signs, and signs indicating a disabled child lives in the neighborhood."
- "I would love a grocery store back in the neighborhood where I live. There are no fresh vegetables or fruits unless you go to Walmart, but not everyone has transportation."

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

1. Help to improve credit score
2. A low-interest loan
3. Help to find an affordable home
4. Help to make repairs
5. Reduce the amount of other debt owed

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

1. Money for a security deposit (64%)

2. Bad credit (51%)
3. All the places I can afford are unsafe, unhealthy, or too small (45%)
4. Eviction on my record (13%) / don't have a car and can't find locations on public transit lines or near work/school (13%)

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 Fulton County.

TRANSPORTATION

*Disclaimer: this section is not fully representative of the needs of REAL Services clients, as reported by REAL Services staff.

- 73% of respondents report owning a vehicle.
- 11% of respondents do not have a vehicle and need one.
- 12% report "my car payment is too high."
- Six percent have to share a vehicle with other family members.
- 11% of respondents have had a car repossessed.

Maintenance & Repair

12% report "my car is unreliable/frequently breaks down," and 35% struggle to afford car maintenance and repairs. 25% struggle to afford gas.

Transportation challenges led to difficulty:

- Applying for/accepting a job (10%)
- Working a scheduled shift / arriving to work on time (10%)
- Attending school / classes (3%)
- Getting children to/from school on time (9%)
- Visiting the doctor (24%)
- Buying groceries (23%)
- Accessing child care (4%)

Spotlight on a Community Need

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

HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	46%
Insurance through a marketplace plan	0%
Insurance through my employer	9%
Medicare	29%
No insurance	6%
Other	8%

- Overall service area residents have a higher uninsured rate than in the REAL Services sample: nearly 12% compared to 6% of respondents. This could indicate that REAL Services has been successful in helping its customers access insurance options such as HIP and Medicaid. Elkhart County had the highest uninsured rate with 15%.
- **Cost** was listed as the most significant barrier.
- In terms of **health issues**, respondents expressed concerns about:
 - Diabetes (29%)
 - Heart disease (25%)
 - Cancer (16%)
 - Receiving services for a loved one with a disability (8%)
 - Substance abuse (3%)
 - Mental health (27%)

Spotlight on a Community Need

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

MENTAL HEALTH

- Over the past month, 13% of respondents have been bothered by not being able to stop or control worrying more than half the days, and 20% have been unable to stop or control worrying every day.
- Over the past month, 15% of respondents have been bothered by having little interest or pleasure in doing things more than half the days, and 11% have had little interest or pleasure in doing things every day.
- **70% of** respondents said their stress level has increased since COVID-19.

CHILD CARE

- 18% of respondents reported that they had a child in need of care. **Across the service area, nearly 23% of kids under 5 were in poverty.**¹⁴ Of those needing child care, most needed first shift, with after school care second.

¹⁴ CAA Secondary Data Tables, Appendix 4.

- Of families who needed or used child care, top concerns were:
 1. I cannot find care that is affordable (34%)
 2. I worry that my current care arrangements aren't meeting my child's developmental/learning needs (18%)
 3. I cannot find care that matches my work schedule (16%).

CHILD CARE NEEDS	Percent of Survey Respondents
First Shift	69%
Second Shift	24%
Third Shift	5%
Weekends	25%
Before School	14%
After School	40%
Highly Irregular Hours	8%
Other	5%

- According to the *Child Care Desert* report from the Indiana Business Research Center ¹⁵ there were 54 “low capacity” census tracts and 20 census tracts that are child care desert in the service area. ¹⁶

Spotlight on a Community Need

More child care options in the 20 census tracts that are child care deserts would really help the families in this area improve their ability to work and be financially stable. Elkhart County had the most census tracts (8) that were child care deserts.

FOOD INSECURITY

A significant number of respondents (60%) reported that they couldn't get enough food to eat - or not the kinds of foods they wanted - in the week of the survey:

- 43% of respondents said they “couldn't afford to buy more food”
- 14% said they “couldn't get out to buy food (e.g. because of transportation or health issues)”
- 7% said they were afraid to go out
- 3% said they couldn't get groceries or meals delivered
- 5% said stores near them didn't have the foods they wanted

As of September 2020, nearly 25,000 households were receiving SNAP benefits, a 15% increase over 2019. In 2018, 53,271 kids were on Free and Reduced Lunch accounting for 50% of all school aged kids in the service

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

¹⁶ From report linked above: To be considered a “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.”

area. This indicates that while the pandemic has certainly exacerbated food insecurity it was a problem that predated the COVID-19 public health crisis.

CONNECTIVITY

CELL PHONES

- 70% of respondents have a cell phone with unlimited minutes/data vs 26% with limitations.

LAND LINES

- 6% of respondents have a land line

COMPUTER/LAPTOP

- 64% of respondents do not have a computer or laptop

INTERNET

- 33% of respondents report having fast, reliable internet versus 26% with slow/unreliable internet.

According to the 2018 American Community Survey, 10% of the residents across the service area had a computer but did not have internet at all, 13% had a computer but ONLY had a cellular data plan for their internet. Only 11% 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 or creating a loan or rental program.

COMMUNITY RESOURCES AND NEEDS

We asked survey participants “What are other places in the community that individuals can turn to for help besides REAL Services?” They answered:

- 211
- Advocacy Center
- St. Vincent’s
- The Kroc
- Township Trustees
- ARC
- Salvation Army
- Northern Indiana Food bank
- Churches
- Bread of Life
- Helping Hands
- Church Community Services
- Combined Community Services
- Compass
- Council of Aging
- Online Facebook group “We are our relief”
- Grace Baptist Church
- FSSA
- Ivy Tech
- Little Flower Church
- Harvest with a Heart
- North Webster Food Pantry
- United Way
- Warsaw Community Church
- Women’s Care Center

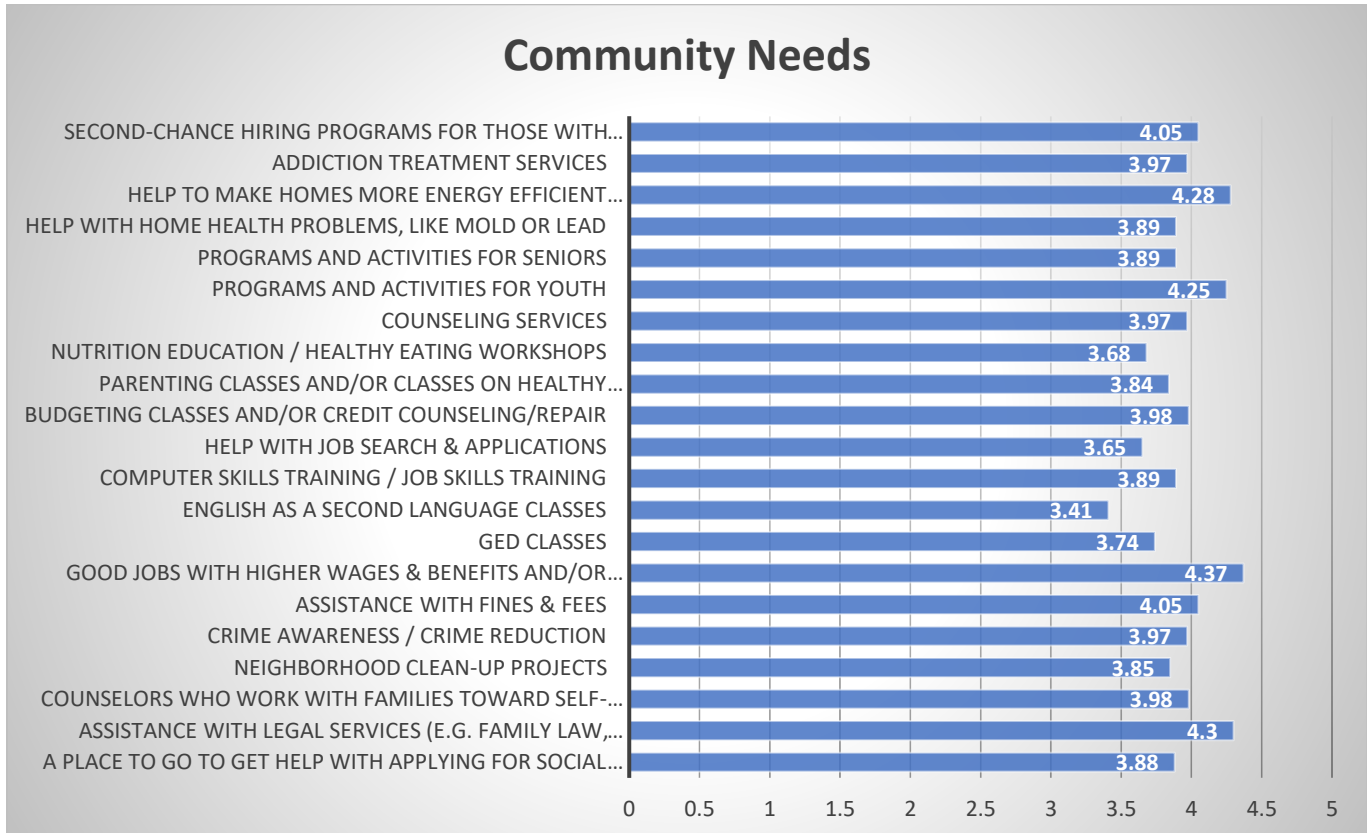
On a scale of 1-5, with “1” being “not needed” and 5 being “needed very much,” respondents ranked the following Services:

TOP 5:

1. Good jobs with higher wages and benefits
2. Assistance with legal services
3. Help to make homes more energy efficient
4. Programs and activities for Youth
5. Assistance with fines and fees; and Second-chance hiring programs for those with prior felonies

Spotlight on a Community Need

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



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

Feedback on REAL Services' Service Delivery

FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Percent of Survey Respondents
Adult Guardianship	1%
Aging and Disability Resource Center	7%
Caregiver Connection Center	3%
Energy Assistance Program	88%
Family Development Programs	5%
Home Weatherization In-Home Services	14%
Lunch & Learn	3%
Meals on Wheels	4%
Need Based Care Management Services	3%
Nutrition Program Options Counseling	2%
Other	5%
Transportation	7%
Volunteer Services	3%

Clients provided the following ratings and suggestions for Real Services' staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	2%	13%	38%	47%
The reliability of the program staff in doing what they said they would do	4%	12%	36%	46%
The timeliness of program staff in responding to your questions or needs	4%	16%	36%	43%
The knowledgeability of program staff	3%	14%	38%	44%

Feedback

- "Your help is VERY much appreciated!"
- "A big thank you for being there and able to help us in any way that we might need."
- "Anytime I've gone to one of your offices your staff is amazingly friendly and very kind !!!"
- "COVID hit and staff was working from home. My case manager answered all my questions and followed up on a missed call. Very responsive. Thank you so much."
- "Excelente"
- "I took classes on handling my finances/how credit ratings work and it really changed my perspective about how to handle money! I am also deeply grateful for my EBT food stamps! Thank you all!"
- "I am thankful for the way the staff try so hard to help the people they are talking with."
- "I can say that you've always helped my family in the need of crisis when we needed it the most you've always been there for us and I praise you guys very much because I don't know where I'd be without the help of you guys."

- “I could not pay my bills without the help of real Services programs.”
- “I didn't know these services were offered.”
- “I love going to the centers for senior lunches. It is where I can get with my friends.”
- “I love the energy assistance program they treat me so good every year.”
- “I thank God that we have a program like that in our area or in our state it has been such a blessing to have someone to help you in your financial needs it is such a blessing.”
- “I think this is the most helpful program in this county.”
- “The services provided are an amazing help for struggling families. It's very much appreciated by people who need it.”
- “They always treated me with courtesy and respect. Especially when I feeling overwhelmed.”

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on REAL Services' programs and services. The first was a focus group, 17 community leaders (representing community based organizations, faith-based organizations, private sector, public sector, and educational institutions) were invited to participate in a focus group, nine community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey, 56 partners participated.

We asked community partners about the needs in the community they served. When asked what the community could use more of affordable housing, better transportation, more financial literacy services, non-predatory lending options all emerged as major themes. Community partners went on to discuss permanent and more-supportive housing, dental care, childcare (particularly 3rd shift care) as well as the needs of the un-and under-insured. One participant mentioned being concerned that families were experiencing isolation and stress due to COVID-19.

When asked about which programs from REAL Services that they liked the best or that they think supported families the most, Energy Assistance and Team Heat were the favorites. Food Assistance programs, such as, Meals on Wheels, were also given high marks.

When asked how REAL Services could improve, everyone agreed that they would like to see more marketing and promotion of REAL Services' services. One participant said “... when you find out everything they do you are like, “WOW, they are really vital.” Expanded the agencies presence online and with social media was mentioned as a possible solution. They communicated that REAL Services was doing great work, but they wondered if some of the services could be expanded to outlying area. People in the focus group did raise concerns about ease of navigating all of REAL Services departments and suggested that front desk staff sometimes lack sensitivity.

On the policy front, community leaders would like to see policies in our state that support our citizens returning from justice involvement, rather than further penalizing them. Housing and other benefit restrictions for people with prior felony convictions was specifically lifted up. Other policy concerns included: health care, the benefits cliff, and asset building policies.

We asked community leaders, “If resources were endless for programs in your community what would you invest in FIRST?” Responses to that questions were: more affordable housing, support for education to have smaller class sizes, mental health services, and wraparound supports for families.

In the online survey there were 56 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: good jobs with higher wages and benefits, second-chance hiring programs for those with criminal records, assistance with legal services, assistance with fines and fees and counseling services.

When asked which existing community programs it was important to keep doing, community partners responded with: legal services, counselors who work with families toward self-sufficiency, counseling services, help with home health problems, like mold or lead, programs and activities for youth, and high school equivalency classes.

The results of the survey were overwhelmingly positive. Community partners were very satisfied with REAL Services. Respondents ranked REAL Services staff as knowledgeable, reliable, and that they treated their customers well.

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

- “People are better fed, seniors are helped, people in poverty get help working toward self-sufficiency.”
- “Our classroom grandmas have brought a lot of joy to the classrooms, and I recommend the weatherization to families every year.”
- “The biggest impact in our community is the heat assistance program and meals for seniors.”
- “Tremendous impact.”

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

Appendix 1 Survey v. Client populations

GENDER	Client Population	Survey
Male	38%	12%
Female	62%	88%
Other	0%	0%
Unknown	0%	0%

AGE	Client Population	Survey
18-24	5%	1%
25-44	20%	39%
45-54	8%	20%
55-59	5%	11%
60-64	6%	11%
65-74	8%	15%
75+	5%	2%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	8%	8%
Not Hispanic, Latino or Spanish	91%	92%
Unknown/Not Reported	2%	0%

RACE	Client Population	Survey
American Indian or Alaska Native	0%	0%
Asian	0%	0%
Black or African-American	39%	30%
Native Hawaiian or Other Pacific	0%	0%
White	46%	59%
Other	12%	2%
Multi-Racial	1%	7%
Unknown	1%	2%

DISABILITY?	Client Population	Survey
Yes	21%	41%
No	79%	57%
Unknown	1%	2%

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

COUNTIES REPRESENTED	Elkhart	Fulton	Kosciusko	Marshall	St Joseph	Other
Survey	72	7	52	32	273	11

Appendix 2: Survey Questions

YOU & YOUR FAMILY

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

GENERAL WELL-BEING & COVID-19

13. Overall, which one of the following best describes how well you are managing financially these days? Living comfortably Doing okay Just getting by Finding it difficult to get by
14. Which best describes your ability to pay all of your bills in full this month? Able to pay all bills Can't pay some bills Please explain:
15. In general, do you feel your overall financial situation is better off, worse off, or about the same since COVID-19? Better off Worse off About the same Please explain:
16. In the past 12 months, have you and/or your family received any of the following? TOP ROW: Yes I have applied & am waiting for determination / on a waiting list No, but I think I am eligible & want this assistance No, I am not eligible or did not need this assistance I'm not sure or prefer not to answer
COLUMNS: Supplemental Nutrition Assistance Program (SNAP or food stamps) Housing assistance (Section 8, subsidized housing) Free or reduced price school lunches TANF (cash welfare) Child care assistance (e.g. CCDF or On My Way Prek) Unemployment Stimulus check (economic impact payment) Paid leave through the Families First Coronavirus Response Act

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

17. Have you set aside any emergency or rainy day funds? No Prefer not to answer Yes, I have saved approximately:

18. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply. Put it on my credit card and pay it off in full at the next statement Put it on my credit card and pay it off over time With the money currently in my checking/savings account or with cash Using money from a bank loan or line of credit By borrowing from a friend or family member Using a payday loan, deposit advance, or overdraft By selling something I wouldn't be able to pay for the expense right now Other (please specify)

19. In the past twelve months, have you or a member of your household experienced: Discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity? Domestic violence or abuse? Assault outside the home? Property theft? None of the above or prefer not to answer

KEY AREA - EMPLOYMENT

20. Are you and your spouse / partner currently employed?

21. Did any of the following contribute to you and/or your partner not working or not working as much as you wanted last month? Could not find a job Employer would not give me more hours Lack of child care Caring for a family member Health/medical limitations or disability Going to school or in training Lay-offs or furloughs due to COVID-19 Afraid to work due to COVID-19 None of the above / not applicable

22. If you are working, do you normally start and end your main job around the same time each day that you work or does it vary? Normally work the same hours Schedule varies, primarily at my / my partner's request Schedule varies, primarily based on employer's needs

23. How many total jobs including your main job (i.e. counting part time or gig jobs) did you work last month?

KEY AREA - HOUSING

24. Please describe the housing arrangement where you currently live. Do you: Own a home with a mortgage or loan Own a home free and clear (without a mortgage or loan) Rent a home, apartment or other housing unit Own a mobile home with or without a mortgage, and pay lot rent Own a mobile home with or without a mortgage on land that I own Live with family or friends (not an owner or listed on the rental contract) I am currently in temporary housing (shelter, etc.) I am currently without housing Other (please specify)

25. How much do you pay EACH MONTH for housing (mortgage, insurance, & property tax or rent)?

26. How satisfied are you with each of the following aspects of your housing situation? TOP ROW: Very dissatisfied Somewhat dissatisfied Somewhat satisfied Very satisfied N/A COLUMNS: Overall quality of neighborhood Quality of local schools Safety of neighborhood Quality of other neighborhood features (e.g. stores, parks) Overall quality of your housing Cost of your housing How close it is to work or school

Are there other features that are important to you?

27. Did any of the following contribute to your moving from your previous home? Check all that apply. Received an eviction notice Landlord told you, or a person you were staying with, to leave You missed a rent payment and thought you would be evicted City/county condemned the property and forced you to leave Bank took possession of your home in foreclosure Received a notice from bank that they planned to foreclose Missed mortgage payments and thought bank would foreclose None of the above Other (please specify)

28. To buy and maintain your own home, what type of help would you need? A low-interest loan Help to improve your credit score Reduce the amount of other debt you owe Help to find an affordable home Help with a loan application Help to make repairs Find a higher-paying or more stable job I own a home or I do not need assistance Other (please specify)

29. If you are looking for rental housing, what is making it difficult for you? Check all that apply. Bad credit Can't find units for household member with special needs Criminal record Money for security deposit & first/last month's rent Eviction on my record I don't have a car and can't find locations on public transit lines or near work/school All the places I can afford are unsafe, unhealthy, or too small Not sure how/where to look I am not looking for rental housing

KEY AREA – FINANCIAL SERVICES AND DEBT

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

KEY AREA – TRANSPORTATION

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

KEY AREA – PHYSICAL & MENTAL HEALTH

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

KEY AREA – CHILD CARE

45. Do you currently have a child/children who need or attend child care / afterschool care? Yes No
46. When do you typically need care? First shift Second shift Third shift Weekends Before school After school Highly irregular hours Other (please specify)
47. Are any of the following true for you? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My current care is too far from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable My current care is unreliable None of the above
48. Which of these is the BIGGEST concern for you and your family? I worry that my current care arrangements are unsafe I worry that my current care arrangements aren't meeting my child developmental/learning needs My

current care is too far from my home or work I cannot find care that matches my work schedule I cannot find care that is affordable My current care is unreliable

KEY AREA – FOOD

49. Getting enough food can be a problem for some people. How would you describe the food eaten in your household in the last week? We were able to get enough of the kinds of food we wanted to eat We got enough, but not always the kind we wanted Sometimes not enough to eat Often not enough to eat

50. Why did you not have enough to eat or not what you wanted? Couldn't afford to buy more food Couldn't get out to buy food (e.g. because of transportation or health issues) Afraid to go out Couldn't get groceries or meals delivered The stores near me didn't have the food I wanted Other (please specify)

KEY AREA – COMMUNICATIONS/CONNECTIVITY

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

COMMUNITY NEEDS

52. What are places in the community that individuals can turn to for help besides Ohio Valley Opportunities? Our community already has enough of this resource 1- Not needed 2 3 - Somewhat needed 4 5 - Needed very much Not sure A place to go to get help with applying for Social Security, SSDI, WIC, TANF, etc. Assistance with legal Services (e.g. family law, evictions, expungement, debt collection) Counselors who work with families toward self-sufficiency

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

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 3: SOURCES & 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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- Early Learning Indiana & The Indiana Business Research Center. 2019. *Deserts and Hubs: Child Care Access Across Indiana-An ELI Story Map*. Study, Indianapolis: INContext.
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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 4: CAA SECONDARY DATA TABLES

Population

Population, U.S. Census				
REAL Services, Inc.	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Elkhart	203,604	198,662	4,942	2.5%
Fulton	20,212	20,698	-486	-2.3%
Kosciusko	78,806	77,527	1,279	1.6%
Marshall	46,595	47,057	-462	-1.0%
St. Joseph	269,240	266,694	2,546	1.0%
Area Totals	618,457	610,638	7,819	1.3%
Indiana Total	6,637,426	6,514,861	-122,565	1.9%

Households

REAL Services, Inc.	Total Households, 2018	Families		Non-Family Households	
		Number	% of all Households	% of Non-Family HH Living Alone	% of Non-Family HH Not Living Alone
Elkhart	72,329	52,027	71.9%	80.9%	19.1%
Fulton	7,884	5,108	64.8%	84.1%	15.9%
Kosciusko	30,676	21,685	70.7%	77.2%	22.8%
Marshall	17,245	11,921	69.1%	84.8%	15.2%
St. Joseph	101,241	101,241	63.6%	84.4%	15.6%
Area Totals	229,375	191,982	68.0%	82.3%	17.7%
Indiana Total	2,553,818	1,705,291	67.8%	83.6%	16.4%

REAL Services, Inc.	Married Couples		Female Householder, no spouse present		Male Householder, no spouse present	
	Number	% of all Family HHs	Number	% of all Family HHs	Number	% of all Family HHs
Elkhart	38,630	74.2%	9,310	17.9%	4,087	7.9%
Fulton	4,109	80.4%	597	11.7%	402	7.9%
Kosciusko	17,180	79.2%	3,101	14.3%	1,404	6.5%
Marshall	9,540	80.0%	1,549	13.0%	832	7.0%
St. Joseph	47,093	73.2%	13,038	20.3%	4,212	6.5%
Area Totals	116,552	77.4%	27,595	15.4%	10,937	7.2%
Indiana Total	1,238,730	77.1%	306,901	15.6%	122,762	7.3%

REAL Services, Inc.	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Elkhart	6.4%	41.0%	19.0%
Fulton	8.0%	56.2%	22.2%
Kosciusko	4.7%	35.7%	5.1%
Marshall	6.3%	38.4%	18.3%
St. Joseph	6.8%	44.5%	20.5%
Area Totals	6.4%	43.2%	17.0%
Indiana Total	6.8%	40.1%	21.1%

Race/Age

REAL Services, Inc.	Black Population		Latinx Population		Persons over 60 years	
	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population	Number, 2018	Percent of Total Population
Elkhart	10,720	5.3%	31,761	15.6%	39,638	19.5%
Fulton	204	1.0%	1,029	5.1%	5,246	26.0%
Kosciusko	553	0.7%	6,245	7.9%	17,458	22.2%
Marshall	443	1.0%	4,585	9.8%	11,084	23.8%
St. Joseph	34,965	13.0%	22,901	8.5%	58,319	21.7%
Area Totals	46,885	4.2%	66,521	9.4%	131,745	22.6%
Indiana Total	619,472	9.30%	450,267	6.8%	1,407,682	23.6%

Educational Attainment

REAL Services, Inc.	Educational Attainment, Adults, 25 yrs. & over				
	Percent Less than a H.S. Diploma	Percent H.S. Graduate	Percent Some College No Degree	Percent with Associates Degree	Percent Bachelors degree or higher
Elkhart	18.8%	35.2%	19.9%	6.9%	19.2%
Fulton	12.6%	40.3%	24.4%	8.3%	14.4%
Kosciusko	14.5%	35.2%	20.0%	7.6%	22.7%
Marshall	15.2%	39.0%	17.0%	8.3%	20.5%
St. Joseph	11.6%	30.7%	20.6%	8.0%	29.2%
Area Totals	14.6%	33.7%	20.1%	7.6%	24.0%
Indiana Total	11.4%	34.0%	20.6%	8.8%	26.1%

Occupations

REAL Services, Inc.	Percent in Management, business, science, and arts occupations	Percent in Service occupations	Percent in Sales and office occupations	Percent in Natural resources, construction, and maintenance occupations	Percent in Production, transportation, and material moving occupations
Elkhart	27.0%	13.7%	20.6%	7.6%	31.2%
Fulton	25.6%	14.0%	21.9%	10.4%	28.2%
Kosciusko	28.8%	13.0%	19.6%	8.8%	29.7%
Marshall	26.4%	13.2%	19.8%	10.0%	30.5%
St. Joseph	35.3%	16.8%	22.3%	7.1%	18.5%
Area Totals	28.6%	14.1%	20.8%	8.8%	27.6%
Indiana Totals	29.2%	16.4%	19.5%	11.0%	23.9%

Incomes

REAL Services, Inc.	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Elkhart	\$49,335	\$55,399	\$6,064			
Fulton	\$43,370	\$49,333	\$5,963	\$51,528	\$63,040	\$11,512
Kosciusko	\$54,913	\$58,402	\$3,489	\$65,565	\$66,984	\$1,419
Marshall	\$49,352	\$54,229	\$4,877	\$62,205	\$64,830	\$2,625
St. Joseph	\$57,215	\$50,938	(\$6,277)	\$70,105	\$66,073	(\$4,032)
Area Totals	\$49,352	\$54,229	\$4,877	\$63,885	\$65,452	\$2,022
Indiana Total	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

REAL Services, Inc.	Income Distribution in Households 2018											
	Less than \$15,000		\$15,000 to \$24,999		\$25,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Elkhart	965	12.2%	727	9.2%	864	11.0%	1442	18.3%	1,564	19.8%	2,322	29.5%
Fulton	2,031	6.6%	2,832	9.2%	3,054	10.0%	4870	15.9%	6,776	22.1%	11,113	36.2%
Kosciusko	1,838	10.7%	1,815	10.5%	1,890	11.0%	2408	14.0%	3,644	21.1%	5,650	32.8%
Marshall	12,334	12.2%	11,767	11.6%	11,029	10.9%	14758	14.6%	18,540	18.3%	32,813	32.4%
St. Joseph	17,168	10.4%	17,141	10.1%	16,837	10.7%	23478	15.7%	30,524	20.3%	51,898	32.7%
Area Totals												
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%

REAL Services, Inc.	Below 100% of poverty level (2018)		Below 100% of Poverty Level (2013)		Percent Change from 2013 to 2018	Below 200% of poverty level (2018)		Below 200% of Poverty Level 2013		Percent Change from 2013 to 2018
	Number	Percent	Number	Percent		Number	Percent	Number	Percent	
	Elkhart	26,675	13.3%	32,619		16.7%	-18.2%	68,202	34.1%	
Fulton	2,778	14%	3,164	15.5%	-12.2%	6,492	32.7%	8,765	42.8%	-25.9%
Kosciusko	7,913	10.3%	9,040	11.9%	-12.5%	22,351	29.0%	25,290	33.3%	-11.6%
Marshall	5,232	11.4%	7,024	15.2%	-25.5%	15,705	34.3%	16,929	36.6%	-7.2%
St. Joseph	40492	15.7%	45,002	17.7%	-10.0%	90,495	35.2%	96,166	37.8%	-5.9%
Area Totals	83,090	12.9%	96,849	15.4%	-14.2%	203,245	33.1%	224,666	37.9%	-9.5%
Indiana Totals	908,359	13.1%	969,881	15.4%	-6.3%	2,102,705	32.1%	2,206,873	34.9%	-4.7%

Poverty

REAL Services, Inc.	Under the age of 18 below 100% poverty level (2018)		Under the age of 18 below 100% poverty level pre recession		Percent Change from 2013 to 2018	Under the age of 5 below 100% poverty level (2018)	
	Number	Percent	Number	Percent		Number	Percent
	Elkhart	10,705	19.2%	13,902		25.2%	-23.0%
Fulton	890	19.3%	1,150	22.7%	-22.6%	201	17.7%
Kosciusko	2,635	14.1%	3,342	17.2%	-21.2%	707	14.2%
Marshall	1,578	13.8%	2,581	21.4%	-38.9%	382	13.5%
St. Joseph	14,443	22.8%	17,105	26.9%	-15.6%	4,605	26.9%
Area Totals	30,251	19.7%	38,080	22.7%	-20.6%	9,458	22.9%
Indiana Totals	292,675	19.7%	342,185	21.8%	-14.5%	88,535	22.4%

REAL Services, Inc.	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
Elkhart	1,643	6.0%	1,586	6.7%
Fulton	318	8.7%	267	8.1%
Kosciusko	906	7.5%	593	5.8%
Marshall	807	10.6%	661	9.8%
St. Joseph	3,554	9.0%	2,632	7.5%
Area Totals	7,228	8.0%	5,739	7.6%
Indiana Totals	71,995	7.7%	60,818	7.3%

REAL Services, Inc.	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Elkhart	11.5%	15.2%
Fulton	12.1%	15.8%
Kosciusko	8.2%	12.3%
Marshall	9.7%	13.2%
St. Joseph	14.2%	17.2%
Area Totals	11.1%	14.7%

REAL Services, Inc.	Minority Poverty Rate Ranges			Non-Minority in Poverty Rate Ranges		
	ALL Minority % in Poverty Lower Est.	ALL Minority % in Poverty Estimate	ALL Minority % in Poverty- Upper Est.	Non-Minority in Poverty- Lower Estimate	Non-Minority in Poverty- Estimate	Non-Minority in Poverty- Upper Estimate
Elkhart	24.2%	29.4%	33.5%	10.0%	11.1%	12.2%
Fulton	3.3%	20.0%	32.5%	10.8%	13.6%	16.4%
Kosciusko	2.8%	14.4%	21.4%	8.8%	10.0%	11.2%
Marshall	0.0%	11.3%	17.6%	10.0%	11.4%	12.8%
St. Joseph	26.6%	29.8%	32.6%	11.1%	11.9%	12.7%
Area Totals	24.0%	28.1%	31.5%	10.1%	11.6%	13.1%

REAL Services, Inc.	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Elkhart	19.8%	23.8%	27.8%
Fulton	12.6%	26.9%	41.2%
Kosciusko	12.9%	19.6%	26.3%
Marshall	10.1%	16.8%	23.5%
St. Joseph	22.9%	26.0%	29.1%
Area Totals	15.7%	22.6%	29.6%

Housing Insecurity

REAL Services, Inc.	Percent of Rental Households Spending Over 30 Percent		
	Total renter-occupied units	Renters paying over 30% of income on rent	Percent
Elkhart	22,545	8,784	39.0%
Fulton	1,839	795	43.2%
Kosciusko	8,113	2,687	33.1%
Marshall	4,276	1,784	41.7%
St. Joseph	32,566	13,688	42.0%
Area Totals	69,339	27,738	40.0%
Indiana Totals	793,086	344,699	43.5%

SNAP and TANF Participation

REAL Services, Inc.	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Elkhart	6,934	7,053	6,092	15.8%	162	160	115	39.1%
Fulton	837	868	721	20.4%	22	25	18	38.9%
Kosciusko	1,969	2,017	1,794	12.4%	54	54	35	54.3%
Marshall	1,338	1,360	1,223	11.2%	34	39	30	30.0%
St. Joseph	13,389	13,612	11,909	14.3%	265	258	217	18.9%
Area Totals	24,467	24,910	21,739	14.8%	537	536	415	36.2%
Indiana Totals	292,108	296,081	252,167	17.4%	7,604	7,846	5,344	46.8%

Lunches, Computers, Internet Access

REAL Services, Inc.	Kids on Free and Reduced Lunch		Technology		
	Number	% of all School Age kids	Percent of Households with Computer but without Internet	Percent of Household without a Computer	Percent of HH with Computer but only a Cellular Data Plan
Elkhart	19,525	52.6%	7.3%	12.0%	14.5%
Fulton	1,412	49.6%	11.9%	10.3%	13.9%
Kosciusko	6,226	47.6%	9.8%	8.9%	13.8%
Marshall	4,175	51.4%	10.4%	14.3%	14.7%
St. Joseph	21,933	48.8%	8.8%	10.0%	9.8%
Area Totals	53,271	50.0%	9.6%	11.1%	13.3%
Indiana Total	522,888	47.2%	10.3%	10.0%	15.6%