2023 Community Needs Assessment

Helping People. Changing Lives.

LHDC

LINCOLN HILLS DEVELOPMENT CORPORATION

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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 customer 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 Lincoln Hills Development Corporation in developing its strategic plan to improve the economic security and well-being of low-income Hoosiers in its service area.

About Lincoln Hills Development Corporation

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

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

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

Equal Opportunity
LHDC provides services to all regardless of age, sex, race, color, religion, disability, veteran status, genetics, national origin, ancestry, sexual orientation, gender identity, pregnancy, or familial status.The agency is an Equal Opportunity Employer.

Service Area & Services Offered

LHDC is the designated community action agency for Crawford, Perry, and Spencer counties. In addition, LHDC also offers some services in Dubois, Gibson, Harrison, Lawrence, Orange, Vanderburgh, and Warrick counties.

Current program offerings include:

- Health Insurance Navigation (Covering Kids & Families) – helps individuals/families access and enroll in affordable health insurance in Crawford, Lawrence, Orange, Perry, Spencer, and Warrick counties
- Energy Assistance Program (EAP) – provides a one-time benefit to eligible households in Crawford, Harrison, Perry, and Spencer counties to assist with the high cost of heating their home
- Emergency Food & Shelter Program – provides financial assistance to local foodbanks in Crawford, Perry, and Spencer counties
- Head Start Birth-5 – provides center-based educational services to children 3-5 years old and home-based services to pregnant women and children 0-3 in Crawford, Harrison, Perry, and Spencer counties
- Housing Counseling – helps individuals/families with first-time homeownership, budgeting, rental assistance, and foreclosure and eviction issues in Crawford, Dubois, Gibson, Harrison, Lawrence, Orange, Perry, Spencer, Vanderburgh, and Warrick counties
- Affordable Housing (various apartment complexes) – provides affordable housing in Crawford, Dubois, Harrison, Perry, Spencer, and Warrick counties
- Individual Development Accounts (IDA) – matched savings account program to be utilized toward a home purchase, rehabilitation, vehicle purchase, job training or post-secondary training, or to start/expand a small business in Crawford, Dubois, Gibson, Harrison, Lawrence, Orange, Perry, Spencer, Vanderburgh, and Warrick counties
- Resource Coordination – assist individuals/families with goal planning to work toward economic security in Crawford, Perry, and Spencer counties
- Retired & Senior Volunteer Program (RSVP) – volunteer opportunities for individuals 55+ in Crawford, Perry, and Spencer counties
- Section 8 Housing Choice Voucher Program – rental assistance program for eligible individuals/families in Crawford, Gibson, Perry, Spencer, Warrick, and Vanderburgh counties
- Senior Farmers' Market Nutrition Program – provides vouchers to eligible elderly and disabled individuals to purchase fresh, nutritious food at local Farmers' Markets in Crawford and Perry counties
- Weatherization Program – provides energy conserving measures for eligible households and homes in Crawford, Perry, and Spencer counties to help conserve energy and reduce the impact of rising energy costs

Overview of the Causes and Conditions of Poverty

We strive to make our communities a place 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 and communities. Although poverty has existed in every society, 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.

What is Poverty?

Globally and here in the United States, there have been longstanding 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 an effort that resulted in the development of Community Action Agencies, which still carry forward the mission of ending poverty and promoting community development today. 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, at its most simplistic level, 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.

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]

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 →

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.

Adding to this, the COVID-19 pandemic has had dramatic effects on our economy, public health, 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

Customer and Community Partners Surveys

Between January and May 2023, the Indiana Community Action Poverty Institute created and fielded both a customer and a community partners survey using SurveyMonkey for LHDC. The customer survey consisted of 50 questions that were reviewed by LHDC and revised according to their needs. The survey was sent to customers of LHDC in March and April of 2023 and was active for 8 weeks. The survey consisted of multiple choice and open-ended questions. One hundred fifty customers completed the survey over this time. The community partner survey consisted of 24 multiple choice and open-ended questions. It was opened and closed in May of 2023 and completed by 34 respondents.

During the data analysis process, incomplete surveys were filtered out and not included in the findings. The completeness of the survey was determined by participants finishing the entire survey, not answering every question. 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. For open-ended survey questions, numbers were exported to Excel for further analysis, and some responses that allowed participants to write in written responses were coded for themes using NVivo software.

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 national surveys 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 (85.3% in 2021). 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

	Service Area	Crawford	Perry	Spencer
POPULATION				
	47,537	10,370	17,475[1]	19,692
AGE				
Under 5 years	2,595	562	1,017	1,016
5 to 17 years	7,873	1,657	2,915	3,301
18 to 34 years	8,760	1,921	3,303	3,536
35 to 64 years	19,028	4,207	6,792	8,029
65 years and over	9,281	2,023	3,448	3,810
SEX				
Male	24,173	5,336	8,818	10,019
Female	23,364	5,034	8,657	9,673
RACE AND HISPANIC OR LATINO ORIGIN				
White alone	45,670	9,917	16,821	18,932
Black or African American alone	320	45	145	130
American Indian and Alaska Native alone	44	16	27	1
Asian alone	190	0	126	64
Native Hawaiian and Other Pacific Islander alone	0	0	0	0
Some other race alone	250	45	63	142
Two or more races	1,063	347	293	423
Hispanic or Latino origin (of any race)	928	83	240	605

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

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[1]The U.S. Census Bureau calculates a total population for whom poverty status can be determined, or poverty universe, that tends to be slightly lower than other population estimates. In the case of Perry County, this difference is more noteworthy, with the Census Bureau's Population Estimates Program (PEP) estimating a population of 19,170 in 2020. For more information on population estimates, please see https://www.census.gov/programs-surveys/saipe/guidance/model-input-data/denominators/poverty.html

Poverty

Across the three counties LHDC serves, approximately 5,305 Hoosiers experience poverty (11.2%). The poverty rate was highest in Crawford County (19.2%) and lowest in Spencer County (7.4%). These Hoosiers were more likely to be female, age 35-64, and White. At the same time, a higher proportion of children under 5 (18.4%), children age 5 to 17 (14.7%), individuals age 18 to 34 (13.2%), Black or African American (14.4%), Two or More Races (35%), and Hispanic/Latino (15%) Hoosiers in the service area experienced poverty.

	Number in Poverty	% in Poverty	State % in Poverty
Total Population	5,305	11.2%	12.5%
Male	2,132	8.8%	11.2%
Female	3,173	13.6%	13.7%
Under 5	478	18.4%	19.2%
5 to 17	1,155	14.7%	16.0%
18 to 34	1,155	13.2%	16.1%
35 to 64	1,742	9.2%	9.8%
65+	775	8.4%	7.7%
White	4,850	10.6%	10.3%
Black	46	14.4%	25.8%
American Indian / Alaska Native	**	**	20.2%
Asian	**	**	14.7%
Native Hawaiian / Pacific Islander	**	**	14.7%
Other	**	**	21.2%
Two or More Races	369	35.0%	18.1%
Hispanic / Latino[2]	143	15.0%	19.4%

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

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[2] Even using a 5-year span of data, sample sizes are sometimes too small to provide reliable information. We use ** to signify lack of sufficient data.
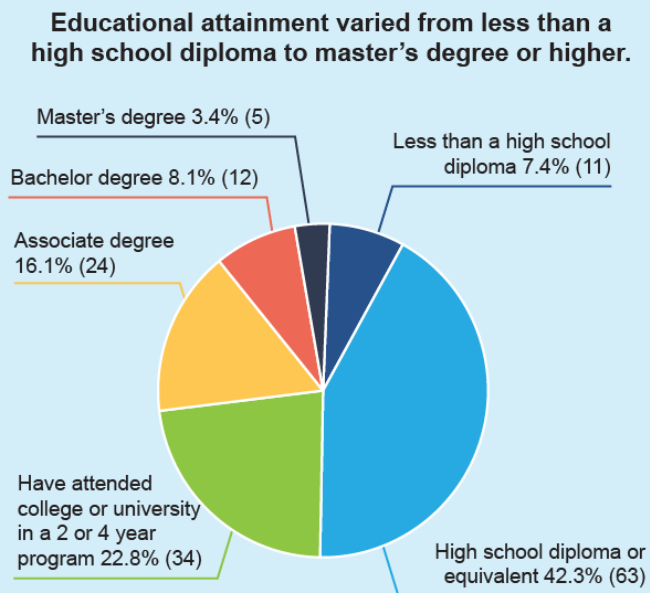
Community Needs

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 customer survey to ask respondents to identify three services that would improve their lives (blank entry) and to rank their top five unmet needs from a pre-established list of 20 common needs. 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. Community partners were also asked to weigh in on top community needs.

Customer Survey Participants

Survey participants were from Spencer (29.3%), Crawford (28.0%), and Perry (42.7%) counties.

Among survey respondents:

- 96.0% of survey participants identified as White, 2.0% as Black, and 2.0% as American Indian or Alaskan Native.
- The majority of respondents were age 50-64 (36.0%) or over age 64 (28.75%), with 12.7% of respondents under age 34, 22.7% age 35-49.
- 1.4% identified as Hispanic or Latinx.
- 77.3% identified as female and 21.3% as male.
- 71.4% were single, 21.1% married, 4.8% lived with a partner, and 2.7% lived with roommates.

Educational attainment varied from less than a high school diploma to master's degree or higher.

- Master's degree 3.4% (5)
- Bachelor degree 8.1% (12)
- Associate degree 16.1% (24)
- Have attended college or university in a 2 or 4 year program 22.8% (34)
- Less than a high school diploma 7.4% (11)
- High school diploma or equivalent 42.3% (63)

- 34.5% of survey participants stated that there are children who live in their household at least part-time, and of those, 19.6% stated that the children in their household are either their grandchildren or the children of a family member.
- 19.1% of survey participants reported that someone in their household went hungry at least one day each week.
- 60.0% of survey participants reported that they or a member of their family had a disability.

Community Partner 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. Below are the ways in which community partners identified themselves on the survey (note that respondents could select more than one affiliation).
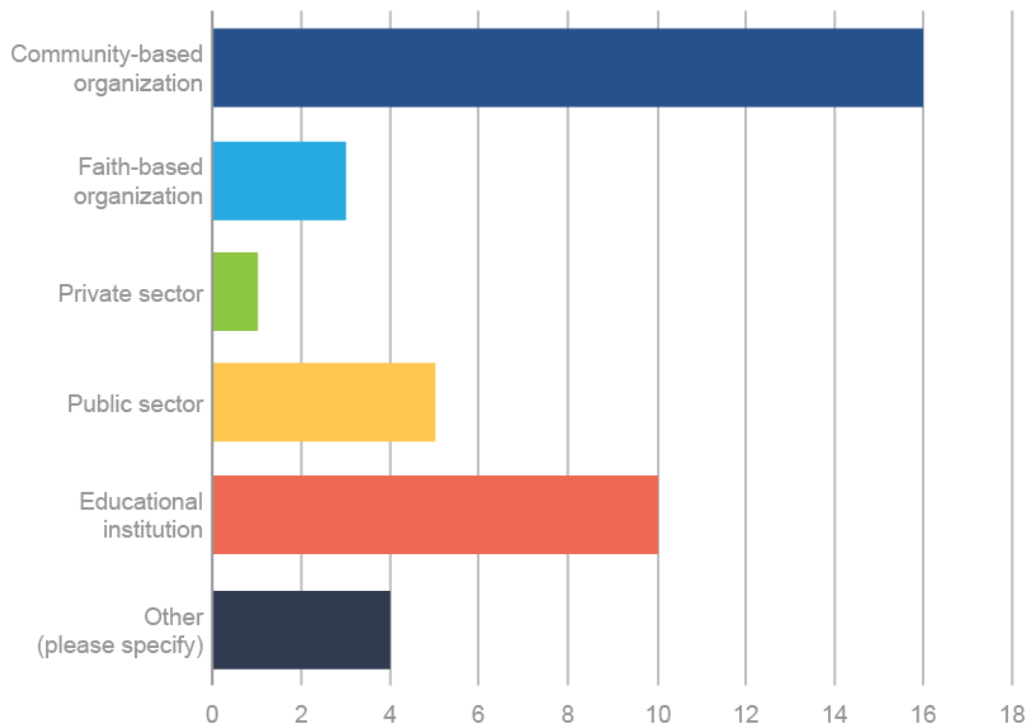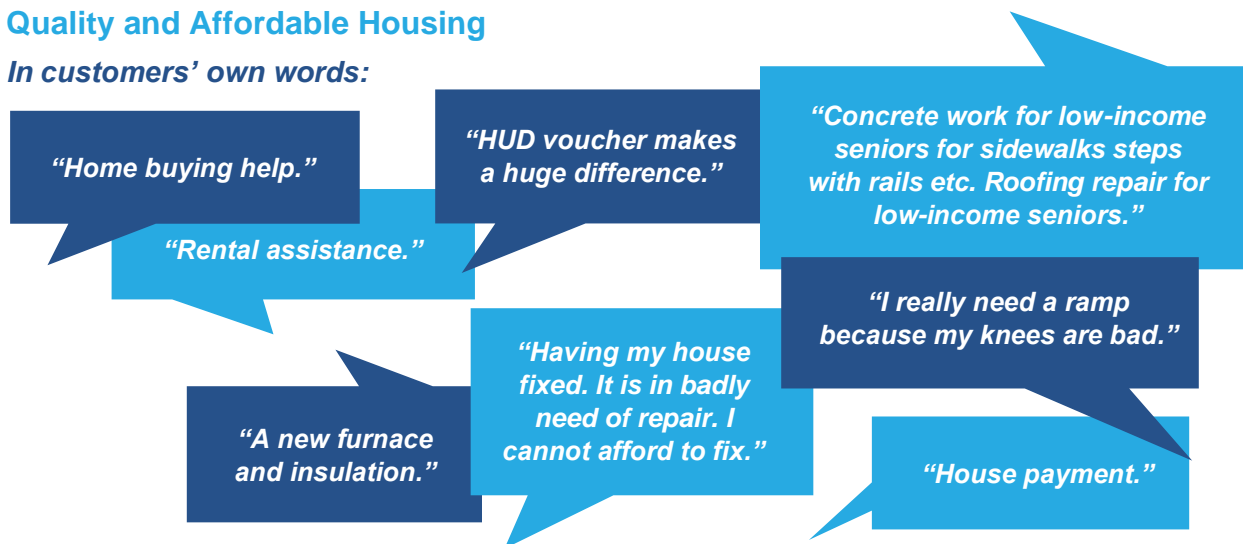
Top Community Needs

The following are the top five needs as identified by customers and community partners, as well as the top five from LHDC's 2020 community needs assessments. The top needs were ranked from greatest, and the customers' top five identified needs are discussed in depth below.

Comparison of the Top 5 Needs Identified on Current and Previous Surveys			
	2023 Customers	**2023 Community Partners**	**2020 Customers**
1	Quality and affordable housing	Good jobs with adequate wages, benefits, and opportunities	Good jobs with higher wages and benefits
2	Assistance with legal services	Counseling services	Programs and activities for youth
3	Good jobs with adequate wages, benefits and opportunities	Counselors who work with families toward self-sufficiency	Addiction treatment services
4	Programs and activities for seniors	Addiction treatment services	Quality and affordable housing
5	Counseling services	Quality and affordable housing	Assistance with legal services

Quality and Affordable Housing

In customers' own words:

"Home buying help."

"Rental assistance."

"HUD voucher makes a huge difference."

"Concrete work for low-income seniors for sidewalks steps with rails etc. Roofing repair for low-income seniors."

"I really need a ramp because my knees are bad."

"A new furnace and insulation."

"Having my house fixed. It is in badly need of repair. I cannot afford to fix."

"House payment."

In community partners' own words:

"Being in a rural area, affordable housing is not sufficient."

"Housing, mainly because the increase of seniors and those with disabilities has increased substantially."

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.[xii] Conversely, poor-quality housing can lead to poor health outcomes, causing poverty.[xiii] Weatherization is a strategy for addressing housing quality that also contributes to reduced utility costs, improving a household's financial position.[xiv]

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 the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.01 or more occupants per room, 4) selected monthly owners costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%.

Table 1. Percent of Units with Poor Housing Affordability/Quality Conditions in LHDC's Service Area

Owner-Occupied Units:	15,489
% Owner-Occupied Units with One or More Condition:	15.6%
Renter-Occupied Units:	4,093
% Renter-Occupied Units with One or More Condition:	36.5%

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

Fair Market Rents are estimates of the 40th percentile gross rents for standard quality units within an area.[xv] Spending more than 30% of income on rent is considered being 'cost-burdened.' In Table 2 below, the 2023 FMRs for the service and minimum household income required to avoid being cost burdened are provided.

Table 2. Fair Market Rents and Required Income to Avoid Cost Burden

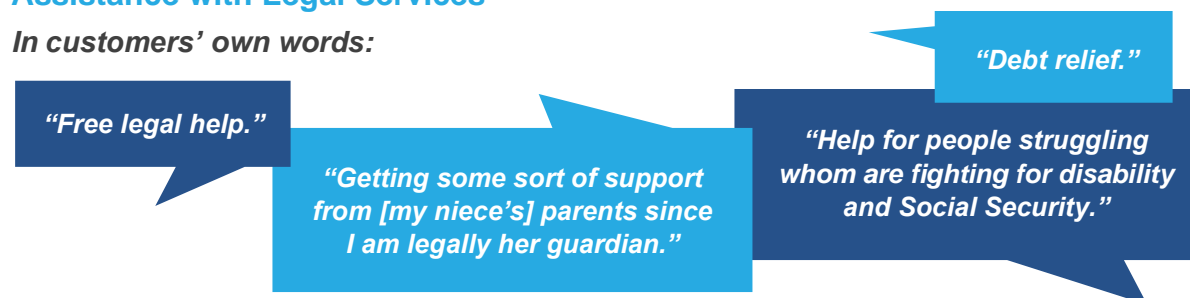|	One Bedroom	Income Required	Two Bedroom	Income Required
Crawford	$651	>$2,170	$826	>$2,753
Perry	$642	>$2,140	$826	>$2,753
Spencer	$628	>$2,093	$826	>$2,753

Source: U.S. Department of Housing and Urban Development 2023 FMR

Community Action Agencies can:

- Provide weatherization and other housing quality improvement services
- Invest in or collaborate to create affordable housing options
- Connect Hoosiers in need with Housing Choice Vouchers and other housing stabilization or homeownership programs

Assistance with Legal Services

In customers' own words:

"Free legal help."

"Getting some sort of support from [my niece's] parents since I am legally her guardian."

"Debt relief."

"Help for people struggling whom are fighting for disability and Social Security."

The federal government recognized the importance of legal services to poverty reduction and began to fund civil legal aid as part of the War on Poverty in the 1960s. This support has yielded many benefits as cases brought by civil legal aid programs have increased rights for tenants, welfare recipients, consumers, and other low-income Americans. However, current funding for legal services in Indiana is insufficient to serve low-income Hoosiers seeking such aid. In a typical year, four out of five low-income families experience at least one civil legal problem. An estimated 30% of the cases for which households sought assistance - and an even greater proportion of the civil legal problems low-income households faced - were not served at all by Indiana's legal aid system.[xvi]

The top three legal areas in which unrepresented parties often appear are family issues (73.9%), consumer and finance issues (64.4%) and rental housing (52.0%). Given the complexity of civil matters, unrepresented parties receive worse outcomes than people who receive counsel; unrepresented parties were never or rarely successful in legal issues and are estimated to have a fail rate of 65.9% in disability cases, 57.6% in employment cases, 57.6% in veterans' affairs cases, and 49.4% in medical services cases.[xvii] Representation matters.

Community Action Agencies can:

- Screen for legal needs and refer to appropriate resources
- Offer "Know Your Rights" sessions or materials
- Establish CAA-legal partnerships modeled after medical-legal partnerships that embed legal professionals in their organization

Good Jobs with Adequate Wages, Benefits, and Opportunities

In customers' own words:

"A suitable job."

"Gas vouchers for work."

"Better health insurance and a higher income."

"Better education."

In community partners' own words:

"Good jobs with higher wages; not only do we have an issue with persons on disability needing food assistance, but also issues with working hungry - persons who have a job but cannot make ends meet with their current job."

"Higher paying jobs and job skills would be at the top of my list."

"Good jobs. We have a very high unemployment rate."

"Employment opportunities with higher incomes to hopefully encourage more families to stay or move here so that they can give back to 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.[xviii] While some workers in low-wage or unstable jobs adopt a second job or "side hustle" to help make ends meet,[xix] these added hours can be unsustainable, especially for families with caregiving responsibilities. Table 3 shows the most common occupations for the Southern Indiana Non-Metropolitan Area.

Table 3. Most Common Occupations in Southern Indiana Nonmetropolitan Area

Occupation	Estimated Number Employed	Median Hourly Wage
Misc. Assemblers and Fabricators	11,590	$19.53
Heavy and Tractor-Trailer Truck Drivers	5,110	$23.52
Fast Food and Counter Workers	4,750	$10.91
Laborers and Freight, Stock, and Material Movers	4,660	$16.83
Cashiers	4,630	$11.25

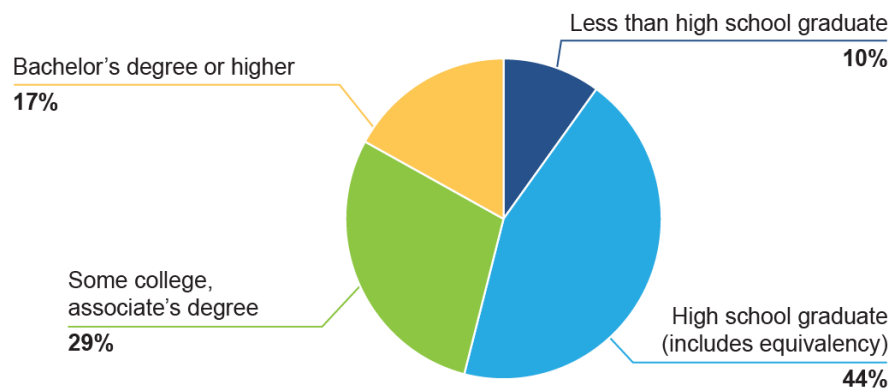*Source: U.S. Bureau of Labor Statistic Occupational Employment and Wage Statistics May 2022*

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.[xx] 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[xxi] while lack of health insurance coverage or underinsurance can lead to medical debt.[xxii] Attending to benefits like health insurance, paid leave, and savings options can insulate families from falling back into poverty in the future.

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.[xxiii] Among individuals in poverty in LHDC's service area, the U.S. Census Bureau estimates that more than half have a high school degree or less. Figure 1 represents the estimated breakdown of educational attainment among individuals in poverty in the service area.

Figure 1. Educational Attainment of Individuals in Poverty in LHDC's Service Area

Less than high school graduate
10%

Bachelor's degree or higher
17%

Some college, associate's degree
29%

High school graduate (includes equivalency)
44%

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

Programs for Seniors

In customers' own words:

> *"Disability caregiver assistance."*

> *"Housekeeping."*

> *"Help for older people."*

> *"Meals delivered."*

> *"A handyman a few hours a month to do things like changing light bulbs or furnace filters, misc. little things that I don't need often but still have to be done."*

> *"Loans for seniors with low interest rates to pay off their bills to get rid of high interest loans."*

> *"Lawn care."*

While Social Security lifts an estimated 15.4 million adults age 65 and older out of poverty, it does not eliminate poverty or economic instability for seniors entirely.[xxiv] Older women are far more likely to live in poverty than men due to a lifetime of lower earnings and diminished savings, even as they have longer life expectancies.[xxv] Nearly two out of three households headed by an individual age 65 or older has debt, with a median amount owed of $55,300.[xxvi] This means that many seniors may lack the economic supports necessary to meet their monthly expenses or acquire the services needed to support aging in place.[xxvii] While some seniors may be able to have needs met by family caregivers, lack of sufficient wages or paid time off among 'the sandwich generation' may affect who is able and available to provide care.[xxviii]

Programs for seniors can address the causes and conditions of poverty in multiple ways. First and foremost, they can fill in the gaps left by insufficient retirement savings or Social Security benefits and rising costs. They can also support re-employment, facilitate aging in place, and reduce social isolation. Finally, they may alleviate caregiving demands on family members, allowing them to devote more of their time and resources to meeting their own basic needs.

Counseling Services

In customers' own words:

"Mental health services."

"Mental/emotional/financial support."

In community partners' own words:

"There is a wait list, and it is not practical for working families."

"Generations of abuse, neglect and normalization of substance abuse has crippled our community members."

Mental and physical health conditions are both a cause and condition of poverty. 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. The effects of depression and anxiety such as loss of attention span and a distorted memory are likely to influence a person's economic decisions regarding their work and consumption habits.[xxix]

Interventions to address mental and physical health and poverty must be complementary in order to make progress. In order to be economically productive, mental equilibrium is essential. On a positive note, interventions such as cash transfers and broader antipoverty programs have been shown to reduce depression and anxiety.[xxx]

Community Action Agencies can:

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

Additional Community Needs

In response to the open-ended question, participants also expressed a variety of other needs, including:

Food/Nutrition
"More food pantries in the Rockport, IN area." "Fresh foods including meat." "Food box delivered to my house. I'm legally blind and don't drive."

Cash Assistance
"A daily living allowance such as paper products cleaning supplies hygiene items." "Having more income than $914 a month. After I pay my bills, I have about $20 left over to my name." "Emergency cash."

Transportation
"The savings program toward a better vehicle." "Auto repairs." "Transportation services for when my vehicle is unreliable."

Debt Consolidation/Relief
"Loans for seniors with low interest rates to pay off their bills to get rid of high interest loans." "Debt relief." "Help with medical bills."

Connectivity
"Internet accessibility." "Internet access for remote work."

Interestingly, community partners prioritized the following in their top five, which were not in the top five for customers:

Counselors who work with families toward self-sufficiency
In community partners' own words: "Teaching families to budget their money, live within their means and set priorities." "Budgeting/financial literacy is becoming a much needed skill in our region." "Counseling to help families work toward self-sufficiency - how to utilize the resources that are available to them."

Addiction treatment services
In community partners' own words: "More counseling services for mental health and addiction." "Drug enforcement and rehab." "Individuals seeking help are forced to travel for any type of inpatient treatment."

Methods of Dissemination

The needs assessment serves as a guide for LHDC to seek new funding sources, recognize the impact of the services they provide, and understand how they can improve their agency. The results of the evaluation will be disseminated in the following ways:

- LHDC's website and social media,
- publications in local newspapers,
- reports for funders,
- marketing materials, such as flyers, guides, pamphlets, etc.,
- and presentations at meetings with community partners.

Final Thoughts

Addressing the top identified needs will require resources and interventions at the family, agency, and community levels.

Family
- Financial education and resources to better meet basic needs such as food, transportation, child care, and housing.
- Connection to existing resources to obtain employment.
- Legal assistance to understand rights.
- Mental health services.

Agency
- Funding to expand housing supports.
- Partnerships to meet community needs for legal assistance and counseling.
- Professional development 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 developed in collaboration with seniors.
- Coalitions to advocate for change related to foundational needs, jobs, and 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.

Lincoln Hills Development Corporation and the programs offered by LHDC are valuable resources that offer support and provide opportunities to southern Indiana communities and community members. Together, LHDC and community partners can make meaningful contributions moving forward and connect families and individuals to valuable tools to address their needs, setting more Hoosiers on a path to financial stability.

Lincoln Hills Development Corporation (LHDC)
302 Main Street/P.O. Box 336
Tell City, IN 47586
1-800-467-1435
info@lhdc.org

Appendix 1: Customer Survey Questions

<u>Question 1:</u>
What county do you live in?
  Zip Code

What is your age group?
  [18-24] [25-34] [35-49] [50-64] [65-69] [70+]

What is your gender?
  [Male] [Female] [Non-Binary] [Prefer not to say]

What is your race/ethnicity? Check all that apply.
  [White]
  [Black]
  [American Indian or Alaskan Native]
  [Asian American or Pacific Islander]
  [Hispanic or Latinx]
  [Prefer not to say]
  [Other (please specify)]

What languages are spoken in your home: Check all that apply.
  [English] [Spanish] [French] [Portuguese] [American Sign Language] [Haitian Creole] [Arabic]
  [Burmese] [Chinese] [Farsi] [Korean] [Kurdish] [Somali] [Tagalog] [Vietnamese]
  [Other (please specify)]

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

How many adults – including yourself – are in your household?

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

How many children, by age, are in your household?

Are any of the children in your household your grandchildren or the children of another family member?
  [Yes] [No]

Are you eligible to receive child support for the children in your household?
  [Yes] [No]

Choose the statement that BEST describes your child support situation:
  [We receive it regularly for all eligible children]
  [We receive it regularly for some but not all the children]
  [We receive it sometimes but not regularly]
  [We do not receive it but have attempted to receive it]
  [We do not receive it and do not want to pursue it]
  [Other (please specify)]

Which of the following best describes your access to childcare?
   [Childcare is provided by a family member or friend]
   [Children not enrolled in childcare]
   [Children on a waitlist for enrollment in childcare]
   [Child enrolled in childcare voucher program for care at a home-based, center or ministry]
   [Child enrolled in childcare that we pay for completely]
   [Children are old enough/capable to care for themselves]
   [Other (Please specify)]

Which of the following BEST describes the reason that your children are not enrolled in childcare (a licensed home, a center, or a ministry)?
   [We prefer for our children to be cared for by family or friends]
   [We can't afford childcare]
   [We can't find childcare near our home or work]
   [We can't find childcare for the hours we need it]
   [We can't find childcare to support our child's/children's special needs]
   [Other (please specify)]

What is the MONTHLY income of all household members combined? (Please use whole numbers only.)

What is your employment status?
   [Unemployed, looking for work]
   [Unemployed, not looking for work]
   [Employed, work part-time]
   [Work full time at one job]
   [Work more than one job]
   [Retired]
   [Stay-at-home caregiver]

Which of the following statements best describes why you are struggling to find employment?
   [Can't find the hours/schedule I'm looking for]
   [Do not have the skills I need to get the job I want]
   [Can't find the wage I need to get by]
   [Can't find a job because of prior criminal history]
   [Other (please specify)]

Which of the following statements best describes why you are working part-time?
   [Can't get enough hours]
   [Want to work part time]
   [Other (please specify)]

Why do you prefer to work part time?

What is your highest level of education:
   [Less than a high school diploma]
   [High school diploma or equivalent]
   [Have attended college or university in a 2 or 4 year program but didn't finish it]
   [Associate's Degree]
   [Bachelor's Degree]
   [Master's degree or higher]

What is your experience with training certificates or licensing programs?
   [Have never done a training program]
   [Have attended a training program but did not finish it]
   [Participated in an on-the-job training program at my work, but it did not include a certificate]
   [Have a certificate or license from a specific job training program]

Which public and/or charitable programs do you and your families receive support from?
(Check all that apply)
  [Temporary Assistance for Needy Families (TANF)]
  [SNAP (formerly Food Stamps)]
  [Women, Infants, and Children Nutrition Program (WIC)]
  [Free or Reduced School Lunch]
  [Housing Choice Voucher (Section 8)]
  [Emergency Rental Assistance]
  [Medicaid]
  [Children's Health Insurance Program]
  [Affordable Care Act Subsidies]
  [Child Tax Credit]
  [Earned Income Tax Credits]
  [Child Care Vouchers/ CCDF/ On-My-Way-PreK]
  [Food Banks]
  [Free Health Clinics]
  [Other (please specify)]

Which of the following services have you received from LHDC?
  [Multiple Choice Program Specific Services]
  [None of the above]
  [Other (please specify)]

How many days a week are you or someone in your household experiencing hunger?

Please rank the following bills from MOST LIKELY to delay paying if you are struggling to make ends meet to least likely to delay paying?
  [Rent/Mortgage]
  [Car Insurance]
  [Utility bill (gas, electric, propane)]
  [Child Care]
  [Health Insurance]
  [Groceries]
  [Gas for Car]
  [Child support payments]
  [Medical expenses]

What THREE services would make your life better?

What are your TOP 5 unmet needs? (Choose only 5)
   [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 job 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]
   [Help to make housing more affordable (e.g. rental assistance, housing voucher)]

Do you have health insurance?
   [Insurance through my employer]
   [Insurance through a marketplace plan / plan I purchased for myself]
   [Medicare]
   [Hoosier Healthwise /HIP /Medicaid]
   [TRICARE or Health Care Provided by Dept. Of Veterans Affairs]
   [No insurance]
   [Other]

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)]

Are any of these true for you or a member of your family?
   [Deaf or have serious hearing difficulty]
   [Blind or having serious difficulty seeing even when wearing glasses]
   [A physical condition or disability that impedes daily activities]
   [A developmental/mental/emotional condition that impedes daily activities]
   [None of the above]

Question 9:
Which family members in your household are deaf or have serious hearing difficulty?
(Check all that apply)
   [You]
   [Spouse]
   [Child under 12]
   [Child 12-17]
   [Child over 18]
   [Other family member who lives in the home]

Question 10:
Which family members in your household are blind or having serious difficulty seeing even when wearing glasses? (Check all that apply)
   [You]
   [Spouse]
   [Child under 12]
   [Child 12-17]
   [Child over 18]
   [Other family member who lives in the home]

Question 11:
Which family members in your household has a physical condition or disability that impedes daily activities? (Check all that apply)
   [You]
   [Spouse]
   [Child under 12]
   [Child 12-17]
   [Child over 18]
   [Other family member who lives in the home]

Question 12:
Which family members in your household has a physical condition or disability that impedes daily activities? (Check all that apply)
   [You]
   [Spouse]
   [Child under 12]
   [Child 12-17]
   [Child over 18]
   [Other family member who lives in the home]

Question 13:
Does anyone in your household have a drug/alcohol problem?
   [Yes, someone in my household misuses drugs/alcohol and is not receiving treatment]
   [Yes, someone in my household misuses or has a dependence on drugs/alcohol but is receiving treatment]
   [Someone in my household has misused or had a dependence to drugs/alcohol, received treatment, and is currently not using]
   [No, no one in my household has an addiction to drugs/alcohol]

Which of the following best describes your access to transportation?
   [No access to transportation]
   [Use public transportation]
   [Have a car, but can't afford to maintain it]
   [Have a car that I can afford and it is dependable]

Do you (and your spouse/partner, if applicable) have.... (Check all that apply)
   [a checking account?]
   [a savings account?]
   [a credit card?]
   [an account designated for retirement savings (like a 401k or IRA)?]

In the past 12 months, did you and/or your partner:
   [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 payday or personal installment loan online]
   [Used a rent-to-own center to get furniture, electronics, etc...]

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

Do you or anyone in your household have medical debt greater than $500?
   [Yes] [No] [Other (please specify)]

Please describe the housing arrangement where you currently live.
   [I am currently without housing]
   [I rent my home]
   [I own my home]
   [Other (please specify)]

Question 14:
You responded that you are currently without housing. Which of these best describes your sheltering circumstances?
   [I am currently in temporary housing (shelter, etc.)]
   [Live with family or friends (not an owner or listed on the rental contract)]
   [Living in a car]
   [Living outside (unsheltered)]

Question 15:
You responded that you rent your home. Which of these best describes your renting arrangement?
   [Rent a subsidized home, apartment or other housing unit]
   [Rent an unsubsidized home, apartment or other housing unit]
   [Other (please specify)]

Question 16:
How much is your rent per month? (Please use whole numbers only)

Are you currently behind on rent?
   [Yes]
   [No]

Question 17:
You responded that you own your home. Which of these best describes your home ownership status?
   [Own a home with a mortgage or loan]
   [Own a home free and clear (without a mortgage or loan)]
   [Own a home on land contract or with a rent to own/lease to own agreement]
   [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]

Question 18:
How much is your mortgage payment? (Please use whole numbers only.)

Are you currently behind on mortgage payments?
   [Yes] [No]

Question 19:
How much are the payments on your rent/lease to own agreement? (Please use whole numbers only)

Are you currently behind on these payments?
   [Yes] [No]

Appendix 2: Community Partners Survey Questions

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)]

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

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

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)]

5. Which counties do you serve?

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)]

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

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".
   [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 cleanup 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 seniors]
   [Help with home health problems, like mold or lead]
   [Help to make homes more energy efficient (weatherization)]
   [Help to make housing more affordable (e.g. rental assistance, housing vouchers, housing development)]
   [Addiction treatment services]
   [Second-chance hiring programs for those with criminal records]
   [Other (please specify)]

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

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

11. You indicated that your community already has these. How important is it to continue providing these resources?
   [1- Not important] to [5- Very important]

12. Which community action agencies/programs have you worked with?
   [List of Southern Agencies]

13. What impact has community action had on your community?

14. Can you give a specific example to illustrate why you provided that answer?

15. What else could community action be doing to end poverty in your community?

Appendix 3: Resources

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