CoAction™

2024 Community Needs Assessment

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Introduction

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

About CoAction

Since 1965 CoAction has been helping people and changing lives in northwest Indiana. CoAction is an independent, non-profit organization that provides valuable services and assistance to individuals and families, most of whom are low-income. People experiencing financial hardship find opportunities, resources, and respect at CoAction.

Service Area & Programs

CoAction's Community Service Block Grant (CSBG) service area is Jasper, Lake, Newton, and Porter counties.

Their extended service area includes LaPorte, Pulaski, and Starke Counties.

Programs CoAction offers include:

- Housing
  - Affordable Rentals
  - Permanent Supportive Housing
  - Housing Choice Vouchers
  - Home Modifications & Energy Efficiency Improvements
  - Housing Counseling
- Financial Stability
  - Utility Assistance
  - Matched Savings Accounts
  - Free Tax Preparation
  - Small Dollar Loans
  - Financial Education and Coaching
- Older Adults & Persons with Disabilities
  - Aging & Disability Resource Center
  - In-Home Services
  - Nutrition
  - Senior Companions
  - Ombudsman
- Nutrition
  - Supplemental Nutrition Assistance for Women, Infants, & Children (WIC)
  - Senior Center Meals

Programs CoAction provides financial support for includes:

- Respite Care/Home Health Services
- Home Health Care and Hospice Care Services
- Resource Coordination
- Down Payment Assistance
- Learning/Education/Resource Centers
- Congregate Meals
- Home-delivered Meals (Senior Meals and Nutrition)

Direct Service Area Statistics

In 2022, CoAction served 19,021 households, which included 35,380 individuals.

Community

- 3,170 total returns completed in VITA Coalition in 2023

Housing

- 941 obtained safe and affordable housing

Nutrition

- 128,069 home delivered meals served
- 33,763 individuals and 10,594 enrolled in supplemental nutrition assistance for WIC

Overview of the Causes and Conditions of Poverty

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

What is Poverty?

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

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

How is Poverty Measured?

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

Understanding the Causes and Conditions of Poverty

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

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

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

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

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

Community Action Agencies can:

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

Methodology

Client Surveys

Between September and December 2023, the Indiana Community Action Poverty Institute created and conducted a client survey using SurveyMonkey for CoAction. The client survey consisted of 76 questions that were reviewed by COACTION staff and revised according to their needs. A link to the survey was sent to clients of COACTION in November and December of 2023 by email, and the survey was active for eight weeks. The survey consisted of multiple choice and open-ended questions. 907 clients completed the survey over this time. Survey responses were limited to those from Lake (75.0%), Porter (20.0%), Jasper (3.5%), and Newton (1.5%) counties.

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

Secondary Data

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

Service Area Demographics & Poverty Statistics

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

Population for Whom Poverty Status is Determined[1]

	Service Area	Jasper	Lake	Newton	Porter
POPULATION					
Total	707,296	32,362	491,833	13,585	169,516
AGE					
Under 5 years	39,800	1,823	28,587	745	8,645
5 to 17 years	122,040	5,751	85,830	2,123	28,336
18 to 34 years	145,678	6,136	102,416	2,590	34,536
35 to 64 years	279,975	12,838	192,304	5,568	69,265
65 years and over	119,803	5,814	82,696	2,559	28,734
GENDER					
Male	347,344	16,272	239,832	6,999	84,241
Female	359,952	16,090	252,001	6,586	85,275
White alone	477,378	29,091	288,980	12,420	146,887
Black or African American alone	121,197	261	114,199	148	6,589
American Indian and Alaska Native alone	1,807	19	1,603	*	175
Asian alone	9,746	34	7,379	33	2,300
Native Hawaiian and Other Pacific Islander alone	148	0	129	0	19
Some other race alone	45,694	884	41,331	285	3,194
Two or more races	51,326	2,073	38,212	689	10,352
Hispanic or Latino origin (of any race)	121,036	2,130	99,554	1,013	18,339

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

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

Poverty

Across the counties CoAction serves, approximately 92,315 Hoosiers experience poverty (13.1%). Poverty was highest in Lake County (14.7%) and lowest in Jasper (7.5%). Hoosiers in poverty in the service area are more likely to be female, age 35-64, and White.[2] At the same time, a higher proportion of children under 5 (20.6%), children age 5-17 (19.0%), individuals age 18-34 (14.6%), Black (27.3%), Asian (15.5%), American Indian / Alaska Native (16.8%), Other Race (21.2%), Two or More Races (14.6%), and Hispanic/Latino (16.0%) Hoosiers in the service area experienced poverty.

Poverty Rates by County

Jasper	Lake	Newton	Porter
7.5%	14.7%	12.6%	9.3%

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

Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Total Population	92,315	13.1%	12.3%
Male	40,039	11.5%	11.1%
Female	52,276	14.5%	13.5%
Under 5	8,207	20.6%	18.4%
5 to 17	23,248	19.0%	15.3%
18 to 34	21,224	14.6%	15.8%
35 to 64	29,672	10.6%	9.7%
65+	9,964	8.3%	8.1%
White	40,225	8.4%	10.1%
Black	33,081	27.3%	25.1%
American Indian / Alaska Native	303	16.8%	17.2%
Asian	1,507	15.5%	14.8%
Native Hawaiian / Pacific Islander	*	*	14.2%
Other	9,701	21.2%	19.9%
Two or More Races	7,498	14.6%	17.3%
Hispanic / Latino[3]	19,370	16.0%	18.3%

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

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

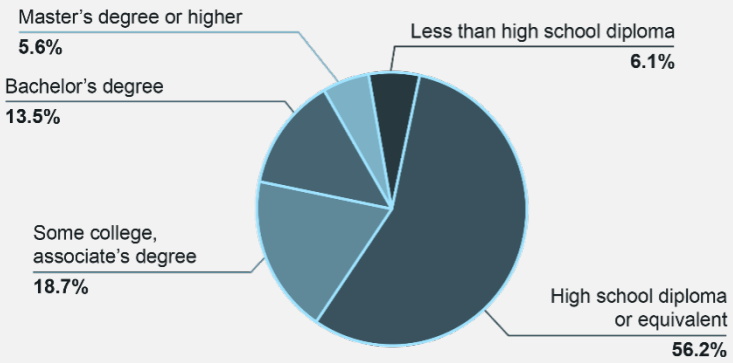
Community Satisfaction and Needs

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

Client Survey Participants

Among the 907 survey respondents:

- The majority were between 35-49 (31.2%) or 50-64 (27.9%) years of age, while 18.7% were age 25-34, 20.5% were over 65, and 1.8% were under 25.
- 85.2% were female, 13.8% were male, and 1.0% were non-binary or preferred not to say.
- 44.2% of survey participants identified as White, 42.9% as Black, 4.2% as two or more races, 0.9% as American Indian or Alaskan Native, 0.3% as Asian, and 7.5% preferred not to share their race or identified as other.

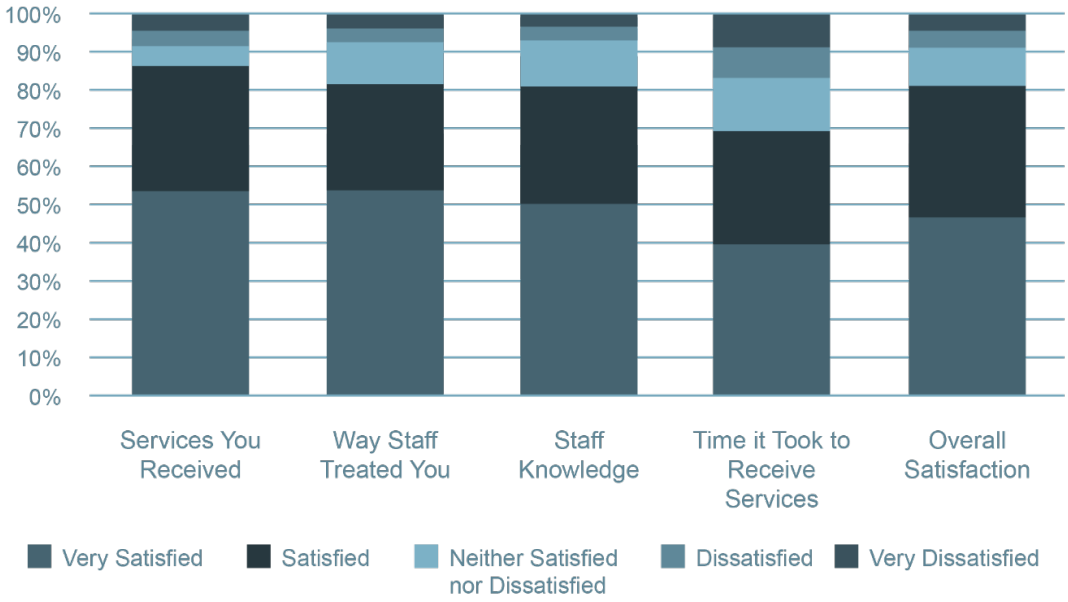


- 11.9% identified as Hispanic or Latino/a.
- 49.9% of survey participants stated that there are children who live in their household at least part-time, and of those, 14.0% stated that the children in their household are their grandchildren.
- 79.7% indicated they were single and 15.5% that were married. 2.0% had a partner, and 2.8% live with a roommate.
- 185 survey participants reported that someone in their household cut the size of their meal or went hungry at least one to two days each week and 113 said they experienced this 3 or more days each week.
- 294 survey participants reported that they or a member of their family had a disability, 229 receive SSI, SSDI, or VA benefits, 25 have applied for benefits and are waiting to hear back, and 33 applied for benefits and have been denied.

Community Satisfaction

Clients of COACTION were asked five agency-specific questions to assess customer satisfaction of the agency. This was assessed by having clients rank how satisfied they were with the services, time it took, staff knowledge and treatment, and overall satisfaction of the agency.

Client Satisfaction



Top Community Needs

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

	Comparison of the Top 5 Needs Identified on Current and Previous Surveys	
	2024 CNA	**2021 CNA**
1	*Quality and affordable housing*	*Good jobs with adequate wages, benefits and opportunities*
2	*Food assistance*	*Programs for youth*
3	*Transportation support*	*Programs for seniors*
4	*Good jobs with adequate wages, benefits and opportunities*	*Budgeting classes and/or credit counseling/repair*
5	*Programs for seniors*	*Tied: Legal services, help to make homes energy efficient, job search support*

Quality and Affordable Housing

In clients' own words:

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, increasing poverty as individuals struggle to access healthcare.[xiii] Weatherization is a strategy for addressing housing quality that also contributes to reduced utility costs, improving a household's financial position.[xiv]

Survey participants who lived in their home for at least one year reported an average rent increase of $166 in the past 12 months. The U.S. Census Bureau asks Hoosiers about housing quality and affordability as part of the American Community Survey. The table below shows the estimated number of housing units in the service area and the percent that have one or more of following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.01 or more occupants per room, 4) selected monthly owner's costs as a percentage of household income greater than 30 percent, and 5) gross rent as a percentage of household income greater than 30 percent.

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

Owner-Occupied Units:	203,097
% Owner-Occupied Units with One or More Condition:	18.5%
Renter-Occupied Units:	74,743
% Renter-Occupied Units with One or More Condition:	45.8%

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

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

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

	Fair Market Rent 2023 One Bedroom	Fair Market Rent 2023 Two Bedroom	Renters paying 30% or more of household income
Jasper	$741	$976	42.4%
Lake	$815	$1,000	51.1%
Newton	$815	$1,000	40.6%
Porter	$815	$1,000	47.6%

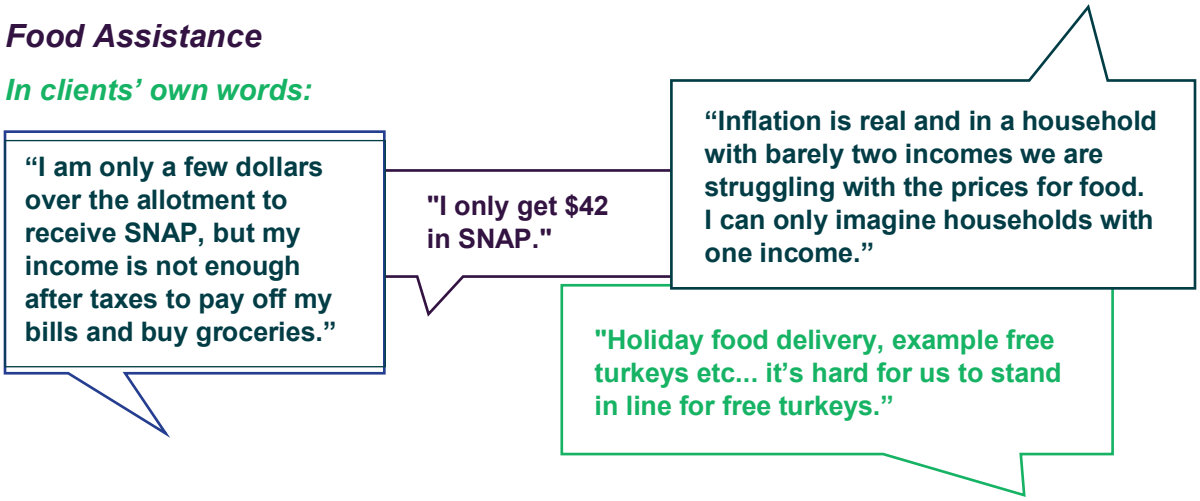
Source: U.S. Department of Housing and Urban Development 2023 FMRs, U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

Community Action Agencies can:

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

Food Assistance

In clients' own words:



One of the most common conditions in the lives of those experiencing poverty is suffering from food insecurity and undernourishment. Food insecurity occurs when people do not have adequate access to sufficient and nutritious food, which can lead to malnutrition.[xvi] The cycle of malnutrition, food insecurity, and poverty fuel each other. Economic stability is affected when individuals' undernourishment harms their physical and mental development, intellectual capacity, productivity, and economic potential. The intergenerational cycle of poverty and malnutrition is evident as malnourished women are at a higher risk of giving birth to malnourished children or having their children grow up to be malnourished. When poverty is experienced in early childhood, the likelihood of malnutrition increases and can cause impaired cognitive development and mental illness as an adult. Therefore, intervention to support the nutrition needs of children are especially important.[xvii]

Interventions targeting nutrition can be specific to an individual's needs, but community engagement and delivery strategies can be equally beneficial if they reach those in the greatest need and incorporate disease and infection prevention.[xviii] Ensuring that individuals in poverty access programs, like the Supplemental Nutrition Assistance Program (SNAP), can also promote access. Communities that lack access to nutritious food and those who serve them will find great success at combating poverty when food access is addressed.

SNAP Participation Rates

	% of Households below poverty not receiving SNAP
Jasper	*6.3%*
Lake	*8.9%*
Newton	*9.8%*
Porter	*7.5%*

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

Community Action Agencies can:

- Continue referrals to and/or offer direct food assistance, such as through pantries or boxes
- Offer mobile pantry and box food services
- Connect clients with programs like SNAP and WIC

Transportation Support

In clients' own words:

Transportation is a complex issue, and the barriers to transportation vary both by individual and by location. Currently there are few resources for individuals struggling with transportation in Indiana. These disparities are even greater in rural areas where 20-25 counties do not have any form of transit.[xix] COVID-19 induced unemployment and financial insecurity, in turn contributing to households losing access to cars, forcing them to depend on unreliable and infrequent transit services.[xx]

Access to a car plays a crucial role in enabling greater participation in society, accessibility to amenities, and social interactions compared to public transportation. Carless households face tangible disadvantages, and episodes of car-lessness are common among low-income households. Losing access to a car typically results in decreased activity participation, and lower quality of life, while regaining a car plays the opposite role.[xxi] Individuals with access to a car experience better employment and economic outcomes,[xxii] eat a wider variety of foods,[xxiii] shop for food more frequently, and consume more produce.[xxiv] Limited transportation access has been associated with lack of regular medical care, uncompleted referrals or follow-up appointments, appointment cancellations, and missed appointments.[xxv]

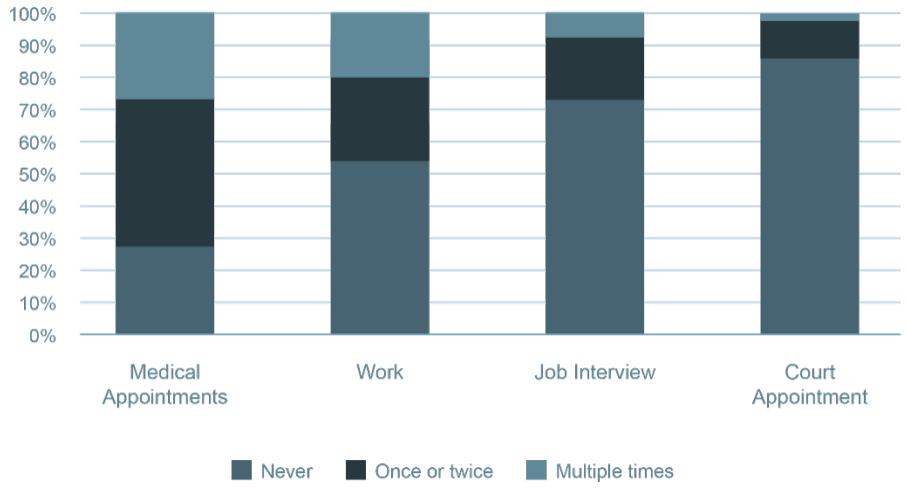
Household Access to Vehicles

	No Vehicle Available	1 Vehicle Available	2 Vehicles Available	3 or More Vehicles Available
Jasper	365	3,345	4,586	4,258
Lake	14,647	67,680	69,836	39,709
Newton	170	1,647	1,950	1,702
Porter	2,494	21,038	27,719	16,694

Source: U.S. Census Bureau, 2018-22 American Community Survey 5-Year Estimates

Survey participants were asked what they find most difficult about getting where they need to go. 43.4% of respondents said the cost of gas, insurance, and monthly payments while 20.5% percent chose paying for repairs. Additionally, some participants commented that they needed reliable public transportation. Survey participants were also asked if they missed one of the following appointments due to transportation issues. The chart below shows the results of missed medical appointments, work, job interviews, and court appointments. Medical appointments and work were the most commonly missed appointments.

Missed Appointments Due to Transportation Issues



Community Action Agencies can:

- Continue to provide transportation to clients and improve accessibility
- Provide license reinstatement support
- Conduct car maintenance workshops to teach basic car repairs (oil change, change headlights, check fluids, etc.)
- Partner with local mechanics to provide reliable client referrals, and car donation programs
- Help individuals plan for benefit cliffs as they move into higher-wage jobs or receive promotions
- Partner with local insurance companies that provide affordable rates for individuals that may have had a lapse in coverage
- Offer gas cards

Good Jobs with Adequate Wages, Benefits, and Opportunities

In clients' own words:

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.[xxvi] While some workers in low-wage or unstable jobs adopt a second job or "side hustle" to help make ends meet,[xxvii] these added hours can be unsustainable, especially for families with caregiving responsibilities.

Most Common Occupations in Chicago-Naperville-Elgin, IL-IN-WI

Occupation	Estimated Number Employed	Median Hourly Wage
Laborers and Freight, Stock, and Material Movers, Hand	167,430	$17.62
General and Operations Managers	140,130	$48.76
Retail Salespersons	102,020	$15.08
Registered Nurses	94,640	$38.54
Fast Food and Counter Workers	92,840	$13.80

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

Most Common Occupations in Northern Indiana Nonmetropolitan Area

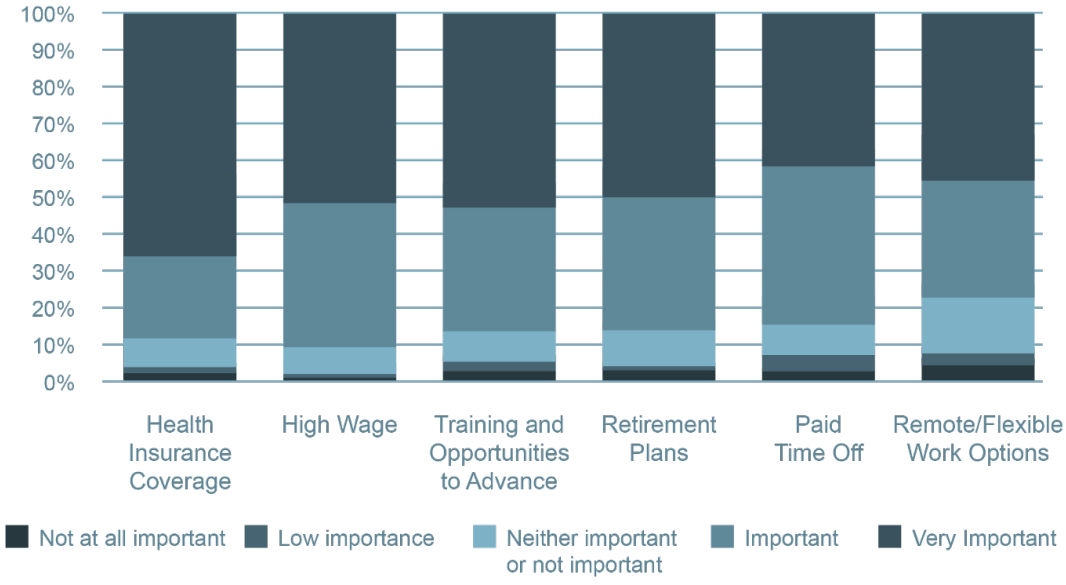
Occupation	Estimated Number Employed	Median Hourly Wage
Miscellaneous Assemblers and Fabricators	9,930	$18.80
Laborers and Freight, Stock, and Material Movers, Hand	6,920	$16.95
Fast Food and Counter Workers	5,390	$10.94
Office Clerks, General	4,980	$17.22
Cashiers	4,970	$11.28

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

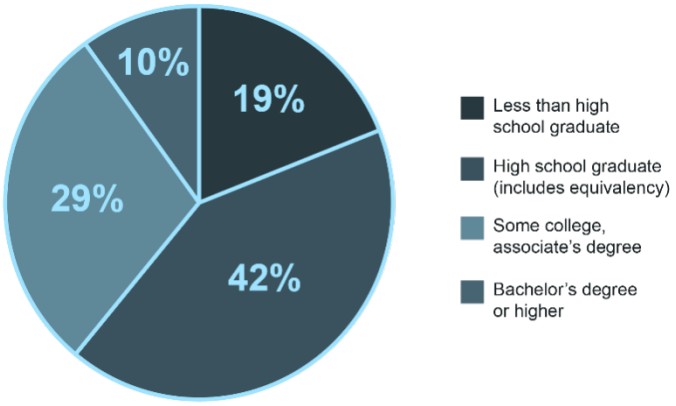
Job search supports and other supportive services such as stabilizing housing and providing childcare and transportation are essential to creating pathways to good jobs. Preserving attachment to the workforce also requires addressing mental and physical health, as concentration and productivity can be affected by health concerns, and the social stigma of mental illness may further worsen employment prospects or outcomes.[xxviii] 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[xxix] while lack of health insurance coverage or underinsurance can lead to medical debt.[xxx] Attending to benefits like health insurance, paid leave, and savings options can insulate families from falling back into poverty in the future. Survey participants were asked to rank what makes a good job good, the weighted average of responses showed that health insurance coverage, high wages, training and opportunities to advance were the top choices.

What Makes a 'Good' Job Good?



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



Community Action Agencies can:

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

Programs for Seniors

In clients' own words:

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.[xxxii] 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.[xxxiii] Nearly two out of three households headed by an individual age 65 or older has debt, with a median amount owed of $55,300.[xxxiv] 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.[xxxv] 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.[xxxvi]

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.

Community Action Agencies can:

- Develop screening tools to better understand seniors' unmet needs
- Provide transportation and domestic assistance services to seniors
- Offer adult day services

Additional Community Needs

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

Mental Health and/or Counseling Services

"Mental illness, because it is so prevalent in the community! "It takes a healthy mind to create a healthy life." "Without good mental health none of the other resources can even be utilized. Need a solid platform to help those in emotional crisis and strategies for community repair."

Services for those with Mental or Physical Disabilities

"Programs for disabled adults." "Better service for those with physical disabilities. I am disabled and reached out for help but got nothing. I was told I needed to call 100 other places." "Disability services. I struggle to pay for someone to maintain my yard and then get fined."

Debt Relief

"Debt relief, because I have credit card debt, and I am currently unemployed." "I rely on credit cards for gas and food creating a revolving door of debt." "Debt relief/consolidation, which does not only include credit card debt. It also includes personal debt, federal and state, tax debt, and student loan debt."

Legal Services

"Sometimes seniors may need legal assistance and can't afford the legal costs." "I have a history of domestic abuse and because I was staying home (mom of minor children), without earnings I couldn't afford legal representation and my abusive ex-husband used it for his advantage."

Top Legal Needs Among Survey Respondents:

1. Family matters, such as divorce, custody, child support or wills (95 respondents)
2. Government services (e.g. Medicaid, SNAP, TANF) (72 respondents)
3. Problems with landlords or mortgage companies (70 respondents)
4. Debt and/or wage garnishment (70 respondents)
5. Problems related to illness or injury (61 respondents)

Programs for Youth

"Younger generations need guidance so that they don't turn to criminal activities." "Children need sports and recreational activities to help develop." "There are no enough affordable youth programs." "Activities that are educational and uplifting."

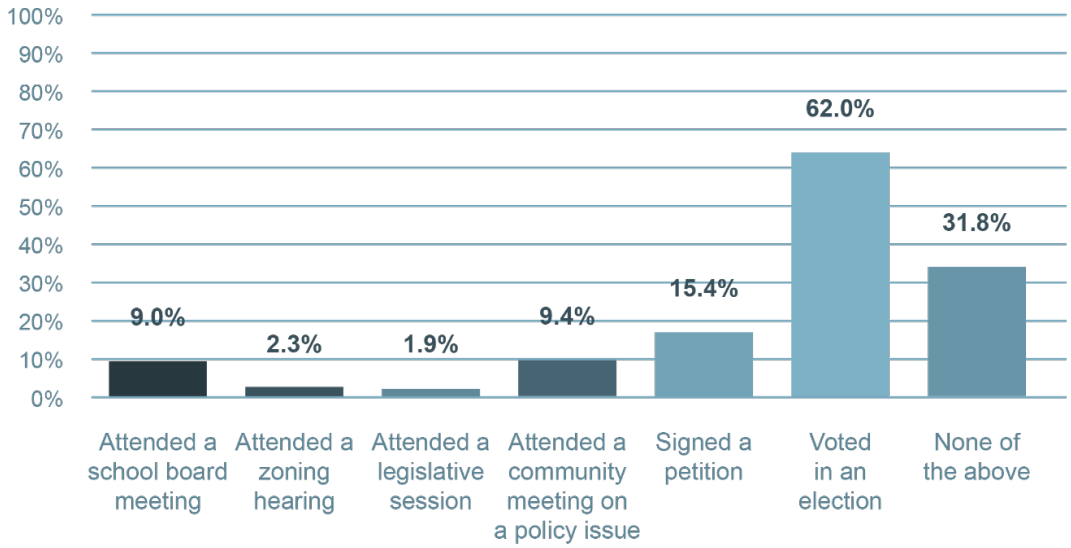
Civic Engagement

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

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

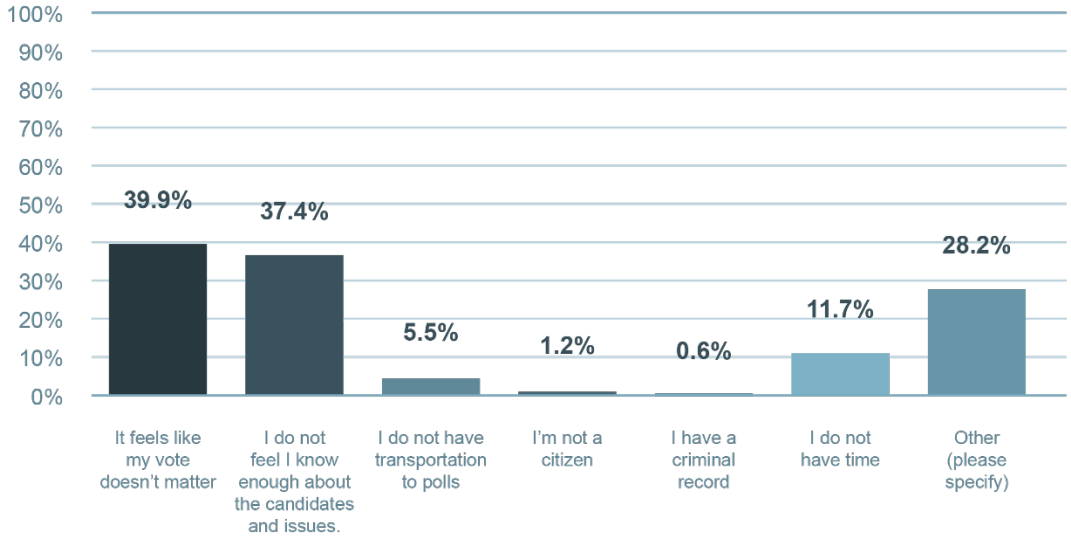
For the first time, the 2024 Community Needs Assessment survey asked questions about civic participation. Five hundred thirty two respondents answered questions in this section. Notably, 62% of respondents (330) reported voting, while 31.8% had not participated in any of the listed civic engagement activities in the past two years.

Civic Engagement Activities in the Past Two Years



Among those who did not vote, the feeling that my vote doesn't count (39.9%) and not knowing enough about candidates or issues (37.4%) were the most common reasons selected for not voting.

Non-Voters Reasons for Not Voting



Community Action Agencies can:

- Provide opportunities for clients and community members to meet and learn about elected officials and opportunities for engagement
- Offer leadership development or civic engagement programming to empower residents

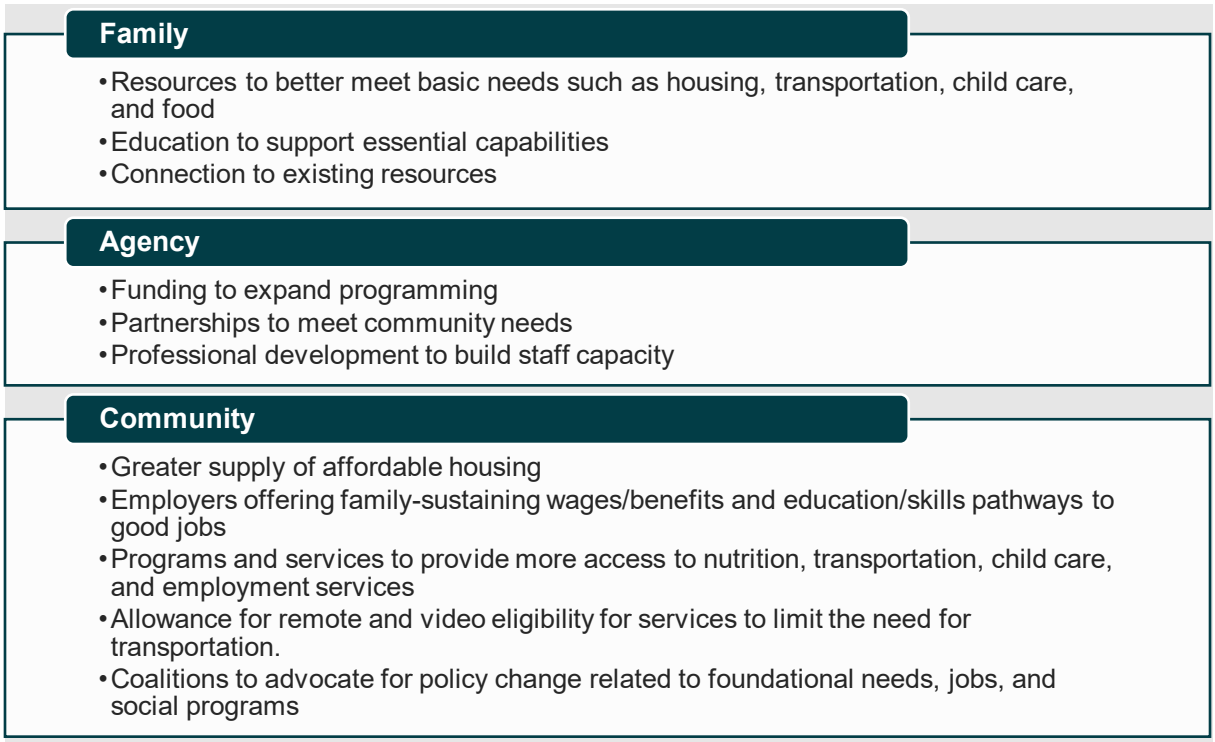
Methods of Dissemination

The needs assessment serves as a guide for CoAction to secure 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:

- CoAction's website and social media pages,
- reports and grant applications and,
- shared with internal and external community partners and stakeholders.

Final Thoughts

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



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

Appendix 1: Client Survey Questions

Question 1:
What county do you live in?

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

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

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

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

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

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

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

Question 9:
How satisfied are you with: [Scale: Very satisfied to very dissatisfied]

- The services you received
- The way staff treated you
- Staff knowledge
- Time it took to receive services
- Overall satisfaction

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

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

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

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

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

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

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

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

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

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

Question 20:
How important is it that your child care has the following: [Scale: Not at all important to very important]

- Long/Flexible hours
- Reasonable cost
- Is close to home
- Have certified teachers
- Have similar ideas about raising children

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

Question 22:
Which is your TOP choice and why?

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

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

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

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

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

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

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

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

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

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

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

Question 34:
What was the APR on the loan?

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

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

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

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

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

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

Question 41:
What makes a 'good' job a good job? [Scale: Not at all important to very important]

- High wages
- Paid time off
- Health insurance coverage
- Retirement plans
- Remote/flexible work options
- Training and opportunities to advance

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

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

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

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

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

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

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

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

Question 50:
What motivated you to vote?

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

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

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

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

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

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

Question 57:
How have rent increases affected you?

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

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

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

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

- Work
- Job Interview
- Medical Appointment
- Court Appointment

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

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

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

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

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

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

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

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

Question 70:
If you were asked how to do the following how confident would you be that you could do it [Scale: Not at all confident to extremely confident]:

- Search for jobs and submit a resume online
- Find reliable health and medical information
- Access online banking and financial services
- Apply for government services
- Use Zoom for work, school, or telehealth
- Check, send, or delete email
- Create a document in Microsoft Word or Google Docs

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

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

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

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

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

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

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