

Brightpoint

2020 Community Needs Assessment



Introduction

Every three years, Community Action Agencies across the country take a close look at what is going on in their communities. This community needs assessment offers a look at how our neighbors are faring and the challenges that are holding them back. There are many challenges facing Indiana communities right now, and no single organization can meet all the needs. In partnership with leaders in our community, we can work together to make sure that everyone in this part of Indiana has the chance to reach their full potential.

About Brightpoint

Brightpoint is a Community Action Agency serving northeast Indiana since 1965. Our mission is to help communities, families, and individuals remove the causes and conditions of poverty. We do that with a variety of services and initiatives that help children develop into healthy adults, promote self-sufficiency among families, and build assets within households and communities. Brightpoint's service area includes 15 counties in Northeast Indiana, but our designated Community Action territory includes six counties: Allen, Dekalb, Lagrange, Noble, Steuben, and Whitley Counties. This region is the focus of this community assessment.

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Executive Summary

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

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

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

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

Among the most notable statistics, they revealed:

- 61% respondents reported that they **could not pay all of their bills** in the month of the survey.
- From March through the month of September, there were 91,743 initial unemployment insurance claims in the Brightpoint service area.⁵
- 54% of respondents reported that they are BEHIND on paying back debt
- **Median monthly housing cost:** \$487, which is 41% of the median monthly income reported. Individuals who pay over 30% for housing are consider cost-burdened.
- Even though the majority of respondents owned their vehicles, many still struggled with transportation concerns. 40% responded that they struggle to afford car maintenance and repairs and 26% of respondents said they struggle to afford gas.

¹ Rank, 2006

² Rynell, 2008

³ Rynell, 2008

⁴ Kim, Wilmarth and Henager 2017

⁵ Indiana DWD Unemployment Data

Other Key Statistics from Secondary Sources⁶

POPULATION

- The Brightpoint service area counties had a combined population of 567,236. More than 370,000 (65%) of these people lived in Allen County; 8% (42,704) lived in DeKalb County; 7% (38,942) lived in LaGrange County; 8% (47,451) lived in Noble County; 6% (34,474) lived in Steuben County; and 6% (33,649) lived in Whitley County. The population of each county is listed in Appendix 3.
- The population of the Brightpoint service area increased in the five years from 2013 to 2018 by more than 2%. During this same timeframe, the statewide population also grew 2%.
- All six of Brightpoint's service area counties gained population from 2013-2018. LaGrange County gained the most with almost 4%; Allen County gained more than 3%; DeKalb, Steuben, and Whitley Counties each gained about 1%.

DEMOGRAPHICS

- Just over 2% of the total population of the Brightpoint service area is African American. The highest proportion of African Americans resides in Allen County (11%). All of DeKalb, LaGrange, Noble, Steuben, and Whitley Counties have an African American population of under 1%. The service area figure is well below the state percentage of 9%.
- Brightpoint's service area has just over 36,500 Hispanic/Latino residents. Number wise, most reside in Allen County (27,170), but Noble County has the bigger percentage (10%). DeKalb County has a Hispanic/Latino population of 1,188; LaGrange County has a Hispanic/Latino population of 1,544; Steuben County has a Hispanic/Latino population of 1,206; and Whitley County has a Hispanic/Latino population of 675. In total, Hispanic/Latino residents make up 5% of the population of the service area, compared to 7% statewide.
- Across the service area there are about 14,500 Asian residents making up 3% of the total population in the service area. Allen County had the highest percentage of Asian residents with 4%. Noble County has 1% and the remaining counties (DeKalb, LaGrange, Steuben, and Whitley) each had less than a percent.
- About 3% of the service area population are multiracial (about 17,500 residents). Allen County has a rate of 4% and each of the remaining counties in the services area have 2% of residents who are multiracial.
- Almost 18% of Brightpoint's service area population is people 60 years old and above. This is lower than the statewide percentage of 24%. LaGrange County had the highest rate at 36%. Allen County had a percentage rate of nearly 11%; Both DeKalb County and Steuben County had a percentage rate of almost 10%; Noble County had a percentage rate of almost 16%; and Whitley County had a percentage rate of 7%.

SERVICE AREA POVERTY

- The median household income in each of Brightpoint's service area counties ranged from about \$53,000 to over \$61,000. (Allen County – \$53,402, DeKalb County – \$53,808, LaGrange County – \$60,675, Noble County – \$55,033, Steuben County – \$56,101, and Whitley County – \$61,153). Each county was above the statewide median of \$52,602. All counties increased their median household income from 2013-2018.
- 18% of households in the service area earned below \$35,000 a year. Allen County had the highest rate of households earning below \$35,000 a year with 21% of households. All of the counties had lower rates than the statewide rate of 39%.
- The Brightpoint service area counties had almost 70,000 people in poverty,⁷ 10% of the area's population in 2018. These numbers have declined considerably over the last 5 years (down 11% since 2013). Additionally, the pandemic's economic impact on the service area is not yet known.

⁶ CAA Secondary Data Tables, Appendix 3

⁷ In 2018, the federal poverty guidelines for a family of three was \$20,870. In 2020, it was \$21,720.

- All of the counties were below Indiana’s statewide poverty average (13%) except Allen County (14%). DeKalb County had a poverty rate of almost 11%; LaGrange County had a poverty rate of 7%; Noble County had a poverty rate of 8%; Steuben County had a poverty rate of 11%; and Whitley County had a poverty rate of 9%.
- 26,522 children (under the age of 18) were living in poverty in the Brightpoint service area in 2018. The percentage of children living in poverty ranged from 8% in LaGrange County, 9% in Noble County, 14% in DeKalb County, 19% in Steuben County, and 16% in Whitley County. All of the counties were below the statewide average of 20%, except Allen County (22%).
- The female poverty rate for the service area was higher than the poverty rate for males, 10% compared to 8%. This was true for each of the service area counties (Allen – female 16%, male 13%; DeKalb -female 13%, male 9%; LaGrange – female 8%, male 7%, Noble – female 8%, male 7%, Steuben – female 13%, male 9%, Whitley– female 10%, male 9%).
- The American Community Survey of the U.S. Census Bureau estimates that 30% of the minority population of Brightpoint’s service area population is living in poverty, compared to 9% for white residents. However, it is important to be cautious when drawing conclusions from these estimates because the sample sizes were too small to produce reliable estimates. The possible range for minority residents in poverty is 26% to 33%. The margins of error were lower for white residents, giving a range of 8% to 10%.
- As with race, the sample sizes were too small to be able to rely on the estimate of Hispanic/Latino residents of the service area who were living in poverty. While the official estimate is 11%, the possible range is 5% to 18%.
- The Self Sufficiency Standard, a detailed calculation of the amount of income a family needs to meet all its basic needs, generally finds that families need twice the federal definition of the poverty level, or 200% of the poverty level. When we consider this calculation, actual numbers and percent of people who need assistance increase dramatically.

Living below 200% of the Federal Poverty Level⁸ is a common measure for determining if people have “low-incomes.” In the Brightpoint service area, almost 180,000 people, or 30% of the entire population, lived with low-incomes in 2018. Most of these people (122,392) lived in Allen County. With the exception of Whitley County (24%), all of the counties in the service area had a higher rate of low-income residents than the statewide rate;. Statewide there were 2.1 million low-income Hoosiers, or 32% of the state’s population.

Direct Service Statistics & Survey Methodology

KEY STATISTICS

Household statistics among those Brightpoint served in Community Action Programs during 2019.⁹

- Brightpoint served 30,089 individuals and 17,444 households in 2020.
- Clients served included 3,732 individual children ages 0 to 5 years, 4,575 individual children ages 6 to 13 years, and 3,091 individual children ages 14 to 17 years. Together these individual children were over 38% of all the people Brightpoint served.
- In 2020, Brightpoint documented serving 6,277 individual senior citizens age 60 and over, which is 21% of those served.
- 24% of households served in 2020 had incomes below 50% of the Federal Poverty Level.
- 8,791 households were enrolled in TANF, SNAP, and/or WIC at the time when Brightpoint served them.
- Households served were generally small; households with one, two, or three people accounted for 83% of households served.
- 38% of the households served lived in rental housing.

⁸ In 2018, 200% of the federal poverty guidelines was \$41,560. In 2020, it was \$43,440.

⁹ Data comes from Brightpoint’s 2020 CSBG Report, Module 4.

- Among the 30,089 people served, 35% were White, 30% were African American, and 5% served were of Hispanic/Latino origin.
- About 16% of persons over age 25 who were served in 2020 had less than a high school diploma or GED. Only about 7% of household heads had two or more years of post-high-school education.

SURVEY VALIDITY

From September to December 2020, researchers sent surveys via text and email to financially vulnerable households in Brightpoint's service area. The Brightpoint household survey had 496 unique survey attempts, providing a 95% confidence level and a 5.71 confidence interval. Respondents were more likely to be female, white, and aged from 25-44 years old than Brightpoint's client population.

COMPLETED SURVEYS VS. CLIENT POPULATION

The tables below compare the demographics of the survey respondents to those of the client population based on the statistics provided in the 2020 CSBG Report, Module 4.

GENDER	Client Population	Survey
Male	38%	20%
Female	62%	79%
Other	Less than 1%	0%
Unknown	Less than 1%	1%

AGE	Client Population	Survey
18-24	5%	2%
25-44	21%	39%
45-54	9%	21%
55-59	6%	12%
60-64	7%	12%
65-74	10%	11%
75+	4%	4%

LATINO/NOT LATINO	Client Population	Survey
Hispanic, Latino or Spanish	5%	5%
Not Hispanic, Latino or Spanish	76%	92%
Unknown/Not Reported	19%	3%

RACE	Client Population	Survey
American Indian or Alaska Native	Less than 1%	1%
Asian	3%	0%
Black or African-American	30%	24%
Native Hawaiian or Other Pacific	Less than 1%	0%
White	35%	64%
Other	6%	0%
Multi-Racial	8%	5%
Unknown	18%	1%

DISABILITY?	Client Population	Survey
Yes	20%	45%
No	64%	55%
Unknown	16%	0%

Most common: A physical, mental, or emotional condition makes it difficult for me to concentrate, remember, or make decisions.

COUNTIES REPRESENTED	Allen	DeKalb	LaGrange	Noble	Steuben	Whitley	Other
Survey	390	27	13	49	27	28	28

Survey Findings

HOUSEHOLDS

- Average household size: 2.7
- Nineteen respondents (3%) indicated that they were living with others to save money; while 5% were living with others to help them financially. 3% indicated living with others to give or receive care (child care/elder care).
- “Got evicted had nowhere to live,” one respondent shared. “My sister helps me so I’m not alone,” explained another. “Helping a friend out that lives on the street,” explained a third. “Live at VA shelter right now,” said another respondent.

GENERAL WELL-BEING

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

WELL-BEING	U.S. Population (2019)	BRIGHTPOINT Respondents
Living Comfortably	36%	3%
Doing OK	39%	18%
Just Getting By	18%	38%
Finding it Difficult to Get By	6%	42%

- 341 respondents (61%) reported that they **could not pay all of their bills** in the month of the survey.

- COVID-19 resulted in massive job losses for many Hoosiers and placed additional burdens on households as schools and child care facilities closed. From March through the month of September, there were 91,743 initial unemployment insurance claims in the Brightpoint service area.¹⁰
- 49% felt their household was worse off financially since COVID-19, while 46% of households said they were “about the same.” Just twenty-nine respondents (5%) reported that they were “better off.”
 - “A lot more expenses including food and internet for homeschooling but I couldn't get approved for food stamps.”
 - “About the same due to working in medical.”
 - “After 18 years of being on Social Security Administration decided to kick off of it starting next month because of “new rules”, I'll have \$139.00 for the entire month and it won't even begin to pay for my vehicle let alone rent, electric, gas, insurance for said vehicle, etc.”
 - “After COVID came, I started having daycare problems and eventually lost my job.”
 - “All bills are going up with kids home from school. I feel like we need more of everything to survive.”
 - “Both of us lost our jobs.”
 - “Can't make enough money to offset my bills.”
 - “Can't go anywhere to spend money, so not buying much in groceries, clothes, never eat out, and gas, which also cuts down in car maintenance.”
 - “Due to COVID, membership at the facility is down. Therefore, my hours have been decreased from 29 per week to less than 10 hours.”
 - “Extra food stamps really helps.”
 - “Grocery prices have gone up. If I hadn't gotten the increase in SNAP benefits, I would have had to choose whether to pay all of my bills or skimp on food. I worry each month that it may not be extended.”

ASSISTANCE	Yes, my family receives this assistance	We are on the waiting list or want/need this kind of assistance.
SNAP	62%	10%
Housing Assistance	28%	18%
TANF	2%	7%
Child Care Assistance	5%	5%
COVID-19 Stimulus	77%	9%
Unemployment	16%	6%

In September 2020, just over 570 families in all of the Brightpoint service area were participants in the Temporary Assistance for Needy Families (TANF) program. Although this is a nearly 48% increase over September of 2019, it is low when you consider that more than 3,661 families served by Brightpoint had incomes below 50% of the Federal Poverty Line, the measure for deep poverty.¹¹ Also in September 2020, 21,316 families were receiving SNAP benefits. This is an increase of 15% over September 2019.

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

- **Help understanding programs & eligibility:**
 - “Do not understand why I keep getting turned down for food EBT.”
 - “I feel there is a lot of help out there, but the majority of people do not know how to access it, which I didn't know till I moved here.”

¹⁰ Indiana DWD Unemployment Data

¹¹ CAA Secondary Data Tables, Housing Insecurity, SNAP, TANF

- **Expanded eligibility:**
 - “I became a widow in 2018. I have received 1/3 of his SS and that is how I have \$500 more a month now. It was \$942 and I was told at that time I made too much money and could NOT receive food help.”
- **More aid/reduce paperwork:**
 - “An increase in SNAP benefits would be extremely helpful. Also assistance with utilities would be a lifesaver because I get a limited amount from SSI and SSA disability totaling \$800 per month.
 - “Continued extra unemployment would have helped.
 - “For SNAP I was only eligible for \$15 per month & if any deadlines were missed I would lose my assistance from the state with paying my insurance premium which is more important to me than \$15 a month in food stamps.”
 - “Getting assistance with SNAP required documents has been unattainable due to lack of transportation.”
- **Assistance with rent:**
 - “Don't know if they have a program that will help you with your rent because you have to spend money elsewhere. I'm not behind on my rent because I have children that I borrow money from. Did apply for one but never heard back.”
- **Assistance with repairs:**
 - “I own my home and make payments, it needs a lot of work done to it, I like my location and land so I don't want to move, I've been here since 2008, but my house is falling apart, mold, bugs, rotting, etc. garage roof is done for and whole garage is shifting.”

Since August 2018, Indiana's Family and Social Services Administration has been asking applicants for public assistance to fill out an optional well-being assessment. The assessment includes 10 “yes or no” questions (see table below). In the counties served by Brightpoint, nearly 26,000 applicants for public assistance have filled out FSSA's well-being assessment.¹²

WELL-BEING ASSESSMENTS ¹³	% of Assessments Completed
<i>Total assessments completed in BRIGHTPOINT service area: 25,879</i>	
Not enough money for food in the last 12 months	51%
Utilities shut off in last 12 months	31%
Fear of not having stable housing in next 2 months	26%
Problems getting child care	13%
Cost prevented seeing doctor in the last 12 months	27%
Transportation prevented seeing doctor in the last 12 months	25%
Need help reading hospital materials	20%
Fear of being hurt at home	10%
Actively seeking work in last 4 weeks	35%
Not engaged in regular exercise	43%

Values in table reflect percent of total assessments where the respondent answered “Yes.”

¹² FSSA's Well Being Atlas lays out the responses to 10 optional questions that were added to all online applications for health coverage, the Supplemental Nutrition Assistance Program, and Temporary Assistance for Needy Families. These responses have been building since August of 2018 and are added to on a rolling basis.

¹³ 211, Indiana. 2020. *IN211 Overview July27-Aug 3 Weekly Report*. August 3. Accessed November 30, 2020. <https://in211.communityos.org/add-document/event/key/repositorydownloadajax/id/167/cid/1859/fid/169>.

EDUCATION

The table below compares the educational attainment of the respondents of the survey, the clients served by Brightpoint and Census data for the service area.

EDUCATIONAL ATTAINMENT ¹⁴	Survey Results	Clients Served*	ACS Data for Service Area
Some K-12 school, no diploma	12%	27%	12%
High school diploma / GED / alternative credential	37%	52%	32%
Some college, no degree	26%	12%	21%
Associate degree	15%	9%	10%
Bachelor's degree	8%		24%**
Master's degree or higher	2%	Unknown	

* % of those known from the CSBG Report, Module 4. **Bachelor's Degree or Higher

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

1. Had to take care of children (33%)
2. I struggled to meet basic needs like housing and food (21%)
3. I wanted to work (17%)
4. Tuition was too expensive (16%)
5. I simply was not interested in college (13%) / I had illness or health issues (13%)

SERVICE AREA EDUCATIONAL ATTAINMENT DATA FROM THE AMERICAN COMMUNITY SURVEY¹⁵

Within the Service Area, LaGrange County had the highest rate of residents without a high school diploma or its equivalent with 36% (Allen, 11%, DeKalb and Steuben, 10%, Noble, 16%, Whitley, 7%). DeKalb County also had the highest percentage with *only* a HSD/HSE (41%) and LaGrange had the lowest percentage of those with a Bachelor's Degree or higher (10%).

33%

of survey respondents who did not complete higher education listed "had to take care of a child," as their reason why.

DISCRIMINATION AND VIOLENCE

- 10% of respondents reported experiencing discrimination or unfair treatment because of their race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity in the past twelve months.
- 6% respondents reported experiencing property theft in the past 12 months.
- 4% respondents reported experiencing domestic violence or abuse in the past twelve months.
- 1% respondents reported experiencing assault outside the home in the past 12 months.

¹⁴ 2018 ACS 5-yr averages for the whole Brightpoint service area

¹⁵ CAA Secondary Data Tables, Education, Appendix 3

FINANCIAL SERVICES, SAVINGS AND DEBT

85% of respondents reported that they did not have emergency savings. Of the 8% who reported that they did have emergency savings, the median amount saved was \$500.

MAINSTREAM FINANCIAL TOOLS

ACCOUNTS FOR SAVING AND SPENDING	Survey Results
Checking Account	79%
Savings Account	36%
Credit Card	28%
Retirement Savings	7%

- 86% of respondents reported that they do not have any retirement savings, and another 9% reported that while they have some savings, they worry that they will not have enough saved to live comfortably throughout my retirement.
- 41% of respondents reported that they do not know their credit score. Credit scores play a role not only in ability to access credit, but also in employment decisions, insurance costs, and rental housing. Of those who were willing to share their credit score, the median score was **590**.

ALTERNATIVE FINANCIAL SERVICES

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

ALTERNATIVE FINANCIAL SERVICES	Never	Once or Twice	Three or Four Times	5+ Times
Money Order	58%	20%	5%	15%
Check Cashing	80%	13%	4%	1%
Payday Loan (Storefront)	84%	8%	3%	3%
Pawn Shop Loan	84%	9%	3%	1%
Tax Refund Advance	90%	7%	--	--
Payday or Installment Loan (Online)	91%	6%	0%	1%

DEALING WITH BUDGET SHORTFALLS

- Asked how they would deal with a \$400 emergency, 61% reported “I wouldn’t be able to pay for the expense right now,” while 13% said they would use cash or its equivalent (savings or a credit card paid in full). Nationally, 63% of adults in 2019 said they would use cash or its equivalent.
- Asked about their strategies for dealing with the expense, clients responded:

DEBT IN DELINQUENCY	Survey
Medical	29%
Student	18%
Car	12%
Credit Card	22%
Personal	4%
Payday	2%

54% of respondents reported that they are BEHIND on paying back debt. Falling behind on debt can lead to damaged credit and added fees. Prior to the pandemic, nearly one in three Hoosiers with a credit file had a debt in collections.

Spotlight on a Community Need

Assisting individuals with the tools and knowledge they need to manage debt, build savings, and boost credit scores may go a long way to improve financial security.

EMPLOYMENT

- 29% of respondents reported that they were employed, and 11% reported that a spouse or partner was employed.
- 19% reported they could not find a job for themselves, and 6% reported their spouse/partner could not find a job.
- 14% of respondents said their employer would not give them more hours and 3% said their employer would not give their spouse/partner more hours.
- 12% said lack of child care was a barrier to working more, and 2% said lack of childcare was a barrier to their spouse/partner working more.
- 42% listed a health issue as a barrier to them working more, and 7% said a health issue limited their spouse/partner from working more.
- 5% reported that attending school or training limited how much they could work, and 2% said this was a barrier for their spouse/partner.
- 17% are afraid to work because of COVID-19 and 2% report their spouse/partner is afraid to work due to COVID-19.
- 13% reported that they experienced lay-offs or furloughs due to COVID-19, and 4% reported that their spouse or partner experienced lay-offs.
- 4% work two or more jobs.

Among those who work, respondents reported the following work schedules. Individuals who work in occupations with schedules that vary primarily based on employers' needs tend to experience greater financial instability and challenges with budgeting, pursuing higher education, and arranging child care.

WORK SCHEDULES	Self	Spouse/Partner
Normally work the same hours	67%	58%
Schedule varies, primarily at my / my partner's request	5%	5%
Schedule varies, primarily based on employer's needs	28%	37%

In 2018, 31% of residents in the service area were working in occupations in "production, transportation, and material moving". The second highest for the service area was in "Management, business, science, and art occupations."

OCCUPATION BY COUNTY	Allen	DeKalb	LaGrange	Noble	Steuben	Whitley	Area Totals
Management, Business, Science and Arts	34%	27%	21%	24%	27%	29%	27%
Service	17%	14%	11%	14%	16%	14%	14%
Sales and Office	23%	18%	16%	17%	21%	19%	19%
Natural Resources, Construction and Maintenance	7%	10%	11%	9%	9%	12%	10%
Production, Transportation and Material Moving	20%	32%	41%	36%	27%	27%	31%

The average annual unemployment rate for the service area in 2019 was 2.9.¹⁶ This is a sharp contrast to the more than 90,000 initial UI claims seen in the service area from March through September. The “continued claims” for the month of September 2020 were 43,349 for the service area with Allen County having the most. The top two industries represented in these continued claims are Manufacturing and Accommodation/Food Service.

More than
90,000
 initial UI claims were filed in Brightpoint's
 service area from March through
 September 2020

UNEMPLOYMENT CLAIMS BY INDUSTRY	Continued U.I. Claims in September	%
Accommodation and Food Services	7,031	16%
Admin., Support, Waste Mgt. and Rem. Services	4,858	11%
Arts, Entertainment and Recreation	601	1%
Construction	1,730	4%
Educational Services	588	1%
Finance and Insurance	497	1%
Health Care and Social Services	3,378	8%
Information	357	1%
Management of Companies and Enterprises	208	1%
Manufacturing	11,872	27%
Other Services (Except Public Administration)	1,451	3%
Professional, Scientific and Technical Services	1,106	3%
Public Administration	191	Less Than 1%
Real Estate and Rental and Leasing	501	1%
Retail Trade	3,527	8%
Transportation and Warehousing	1,500	5%
Unknown Industries	2,438	6%
Wholesale Trade	1,515	4%

¹⁶ Hoosier By the Numbers, Indiana Department of Workforce Development.

HOUSING

Clients reported the following living arrangements:

LIVING ARRANGEMENTS	Survey
Currently without housing	2%
Live with family or friends (not an owner or listed on the rental contract)	2%
Other (please specify)	5%
Own a home free and clear (without a mortgage or loan)	6%
Own a home with a mortgage or loan	20%
Own a mobile home with or without a mortgage, and pay lot rent	4%
Own a mobile home with or without a mortgage on land that I own	1%
Rent a home, apartment or other housing	60%

Median monthly housing cost: \$487, which is 41% of the median monthly income reported. Individuals who pay over 30% for housing are considered cost-burdened. This tracks closely with housing cost-burdened data from the American Community Survey. The average for the total service area was 40% of renters were paying 30% or more of their household income on rent. Allen and Whitley Counties had the highest rates with 44% and 34%, respectively.

Among those who rated each feature, clients offered the following assessment of their housing situation:

HOUSING SELF-ASSESSMENT	Very Dissatisfied	Somewhat Dissatisfied	Somewhat Satisfied	Very Satisfied
Overall quality of neighborhood	8%	11%	35%	38%
Quality of local schools	5%	7%	20%	24%
Safety of neighborhood	9%	10%	33%	40%
Quality of other neighborhood features (e.g., stores, parks)	7%	11%	35%	36%
Overall quality of your housing	10%	16%	35%	33%
Cost of your housing	10%	16%	31%	33%
How close it is to work or school	4%	5%	16%	24%

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

Other aspects of housing respondents felt were important:

- Parks or other amenities for families
- Washer/dryer in unit
- Yard/green space
- Nearby churches
- Proximity to downtown for parking & events
- Proximity to shopping
- Taxes & other homeownership fees
- Good landlords
- Garage
- Accessibility
- Neighbors that look out for each other
- Clean & safe
- Sidewalks
- Maintenance / updates
- Size & amount of space
- Storage options

- Noise levels
- Police responsiveness
- Racial diversity
- Privacy
- Street lights
- Exercise class options nearby
- Assistance with repairs
- Proximity to health care

Among those who wanted to buy or maintain their own home, respondents thought these would be most helpful:

1. A low-interest loan (45%)
2. Help to improve credit score (43%)
3. Help to find an affordable home (37%)
4. Reduce the amount of other debt you owe (32%)
5. Help to make repairs (28%)

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

1. Money for a security deposit (63%)
2. Bad credit (53%)
3. All the places I can afford are unsafe, unhealthy, or too small (37%)
4. Not sure how/where to look (22%)

Spotlight on a Community Need

Using census tract data to target housing developments or recruit participants in housing related programming would benefit families in this service area, particularly in Allen and Whitley Counties.

TRANSPORTATION

- 77% of respondents report owning a vehicle.
- 10% of respondents do not have a vehicle and need one.
- 11% report “my car is unreliable/frequently breaks down.” 40% struggle to afford car maintenance and repairs. 26% struggle to afford gas.
- 15% report “my car payment is too high.”
- 7% have to share a vehicle with other family members.
- 8% of respondents have had a car repossessed.

Transportation challenges led to difficulty:

- Applying for/accepting a job (10%)
- Working a scheduled shift / arriving to work on time (9%)
- Attending school / classes (3%)
- Getting children to/from school on time (9%)

- Visiting the doctor (22%)
- Buying groceries (22%)
- Accessing child care (3%)

Spotlight on a Community Need

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

HEALTH

HEALTH INSURANCE	Percent of Survey Respondents
Hoosier Healthwise / HIP / Medicaid	52%
Insurance through a marketplace plan	1%
Insurance through my employer	7%
Medicare	28%
No insurance	3%

- The residents of the service area had a much higher uninsured rate, just over 13% compared to 3% of respondents. This could indicate that Brightpoint has been successful in helping its customers access insurance options such as HIP and Medicaid. LaGrange County had the highest uninsured rate with 39%; likely due to a large population of Amish in the community who tend not to carry traditional insurance.
- **Cost** was listed as the most significant barrier.
- In terms of **health issues**, respondents expressed concerns about:
 - Diabetes (35%)
 - Heart disease (23%)
 - Cancer (17%)
 - Prenatal care (1%)
 - Receiving services for a loved one with a disability (7%)
 - Substance abuse (2%)
 - Mental health (34%)

MENTAL HEALTH

- Over the past month, 36% of respondents have been bothered more than half the days or nearly every day by being unable to stop or control worrying.
- Over the past month, 28% of respondents have been bothered more than half the days or nearly every day by having little interest or pleasure in doing things.

More than two out of every three respondents (69%) said their stress level has increased since COVID-19.

CHILD CARE

- 14% of respondents reported that they had a child in need of care. **Across the service area nearly 21% of kids under 5 were in poverty.**¹⁷ Of those needing child care, most needed first shift, with after school care second.
- Of families who needed or used child care, top concerns were:
 - I cannot find care that is affordable (19%)
 - I worry that my current care arrangements aren't meeting my child developmental/learning needs (18%)
 - I cannot find care that matches my work schedule (15%)

CHILD CARE NEEDS	Percent of Survey Respondents
First Shift	58%
Second Shift	19%
Third Shift	12%
Weekends	19%
Before School	18%
After School	32%
Highly Irregular Hours	10%
Other	10%

According to the *Child Care Desert* report from the Indiana Business Research Center ¹⁸ there were 45 “low capacity” census tracts and 17 census tracts that are child care desert in the service area. ¹⁹

Spotlight on a Community Need

More child care options in the 17 census tracts that are child care deserts would really help the families in this area to improve their ability to work and be financially stable. Allen County had the most census tracts (12) that were child care deserts.

¹⁷ CAA Secondary Data Tables, Appendix 3.

¹⁸ Early Learning Indiana & The Indiana Business Research Center. 2019. Deserts and Hubs: Child Care Access Across Indiana-An ELI Story Map. Study, Indianapolis: INContext. <http://www.incontext.indiana.edu/2019/jan-feb/article2.asp>

¹⁹ From report linked above: To be considered a “child care desert,” a tract must meet the original CAP threshold of at least three children for each child care space, as well as both of the following criteria:

- Working parents: In Indiana, all parents are part of the labor force in 67% of households that are home to children under age 6. A tract can be labeled a desert if it is at least 85% of this mark (i.e., 57% of households with all parents in the labor force).
- Presence of jobs: Indiana’s ratio of labor force to jobs is 0.76. A tract can be labeled a desert if that tract is at least 75% of this mark (i.e., a ratio of labor force to jobs in the tract of 0.57).

Tracts that meet the original CAP threshold of at least three children for each child care space, but do not meet the additional criteria above are labeled “low capacity.”

FOOD INSECURITY

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

- 40% of respondents said they “couldn’t afford to buy more food”
- 9% said they “couldn’t get out to buy food (e.g. because of transportation or health issues)”
- 7% said they were afraid to go out
- 3% said they couldn’t get groceries or meals delivered
- 7% said stores near them didn’t have the foods they wanted

As of September 2020, nearly 21,300 households were receiving SNAP benefits, a 15% increase over 2019. In 2018, more than 40,000 kids were on Free and Reduced Lunch accounting for nearly 42% of all school-aged kids in the service area. This indicates that while the pandemic has certainly exacerbated food insecurity, it was a problem that pre-dated the COVID-19 public health crisis.

CONNECTIVITY

CELL PHONES

- 74% of respondents have a cell phone with unlimited minutes/data versus 24% with limitations, such as limited minutes, text messages, or data.

LAND LINES

- 7% of respondents reported having a land line

COMPUTER/LAPTOP

- 32% of respondents have a computer or laptop

INTERNET

32% of respondents report having fast, reliable internet.

Because surveys were mostly emailed and texted to participants, survey data for connectivity skews toward clients who have cell phones and access to computers. This makes looking at other data sources important for getting the full picture. According to a Pew Research Center survey,²⁰ nationally 96% of Americans own a cell phone. That rate only dropped to 95% for rural Americans and for American’s earning less than \$30,000/year.²¹ According to the 2018 ACS, 7% of the residents across the service area had a computer but did not have internet at all, 18% had a computer but ONLY had a cellular data plan for their internet. Only 13% did not have a computer. This is a much lower rate than what was reported by our survey.

Spotlight on a Community Need

Many community members need help with access to digital assets, such as computers, tablets, internet access, etc. Solutions could include purchasing assets on their behalf, but also a loan or rental program.

²⁰ Pew Research Center 2019

COMMUNITY RESOURCES AND NEEDS

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

- 211
- Salvation Army
- Oak Street Medical Facility
- Trustees Offices
- Aging and in-home services
- Area churches
- Bowen Center
- Lighthouse Shelter
- Boys and Girls Club
- Broadway Christian Church
- Catholic Charities
- Lutheran Social Services
- Indiana Legal Services
- In As Much Ministries
- Common Grace Ministries
- Friendship Connection
- Community Harvest Food Bank
- United Way
- Council on Aging
- The Mission
- Project Help
- FSSA
- Grabill Food Bank
- LaGrange Food Bank
- Methodist Church
- Ave Maria House
- Neighborlink
- Blessing Boxes
- Turning Point
- Miami County Helping Hands
- The Nazarene Church Food Pantry
- The Cross Church
- Matthews Market
- Veterans House

Community Needs

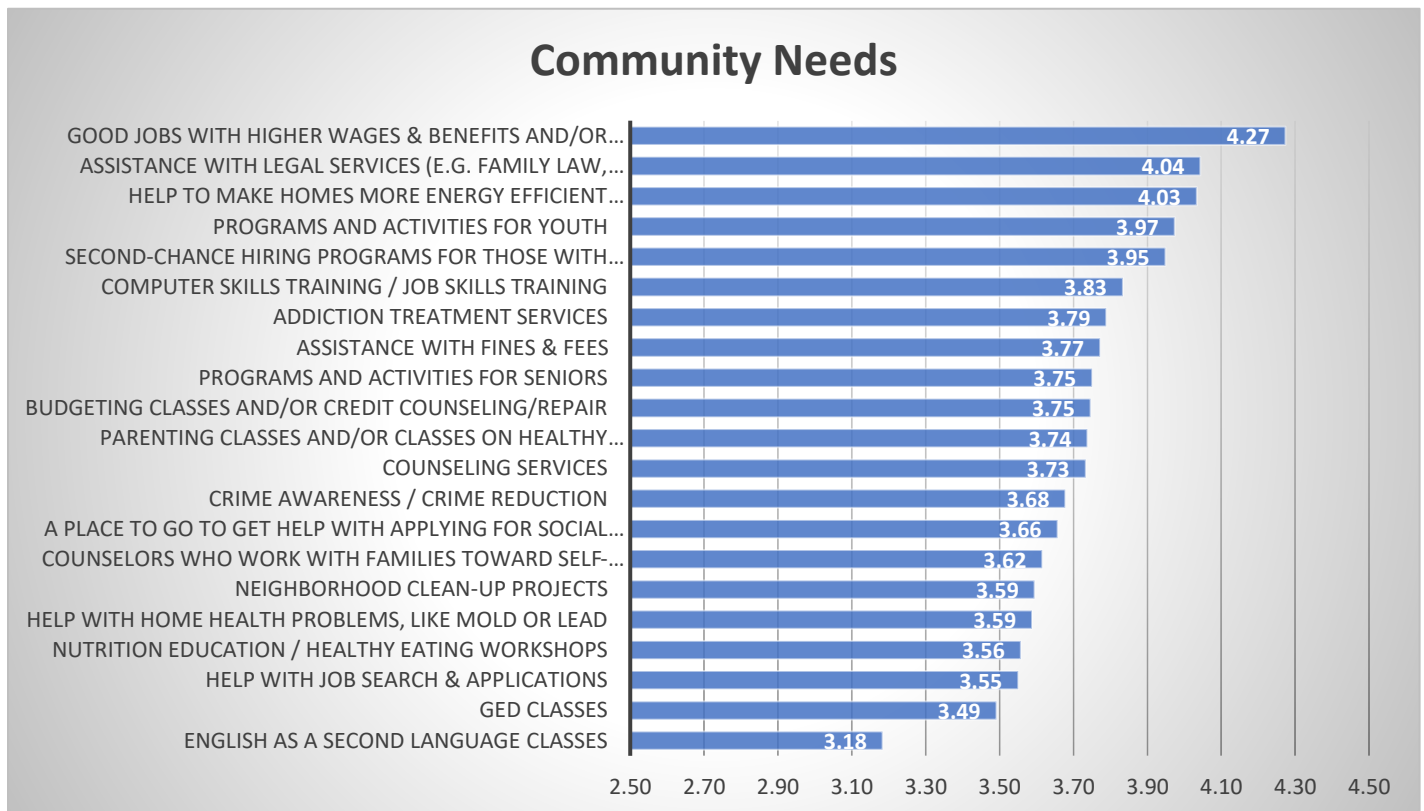
On a scale of 1-5, with “1” being “not needed” and 5 being “needed very much,” respondents ranked the following services:

TOP 5:

1. Good jobs with higher wages and benefits
2. Assistance with legal services
3. Help to make homes more energy efficient
4. Programs and activities for youth
5. Second-chance hiring programs

Spotlight on a Community Need

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



Feedback on Brightpoint's service delivery

FEEDBACK FROM FAMILIES

SERVICES RESPONDENTS USED	Number of Survey Respondents
Health Coverage Assistance - Covering Kids and Families	69
Energy Assistance	468
Early Head Start / Head Start / On-My-Way Prek	93
Jobs for Americas Graduates	10
Child Care Assistance	53
Housing Choice Voucher Program (Section 8)	65
Weatherization	79
COVID Outcomes Financial Assistance (COFA)	30
Supportive Housing	14
Other	58

Clients provided the following ratings and suggestions for Brightpoint staff:

ASSESSMENTS OF STAFF	Poor	Fair	Good	Excellent
The way staff treated you	1%	9%	36%	54%
The reliability of the program staff in doing what they said they would do	2%	11%	37%	51%
The timeliness of program staff in responding to your questions or needs	4%	12%	37%	47%
The knowledgeability of program staff	2%	11%	39%	48%

FEEDBACK FROM COMMUNITY PARTNERS

Community partners had two opportunities to provide feedback on Brightpoint's programs and services. The first was a focus group where 70 community leaders representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions were invited to participate in a focus group. 33 community leaders participated in the focus group. Dozens of partners were also invited to fill out an online survey; 24 people participated.

We asked community partners about the needs in the community they served. Some listening session participants were concerned about clients who wouldn't be served because of the restrictions COVID puts on vehicle capacity or day service capacity. Others noted that the housing stock is not well maintained, so there is a need for assistance fixing homes or doing maintenance. Another said, "affordable, accessible housing for people with disabilities who want to live in the community instead of in a nursing home". Other topics included public transportation, emergency shelter options for families in particular, low-cost or free technology, and more high quality, affordable childcare.

When asked about which programs from Brightpoint they liked the best or they think supported families the most, participants noted all the “safety net” programs they ran, like Head Start and Early Head Start, Energy Assistance, childcare, and financial assistance. Another person mentioned Hopewell Point, a complex that helps residents work toward home ownership.

When asked how Brightpoint could improve, one person said they wanted to see Brightpoint use their microloan program to uplift minority owned and women owned businesses in an effort to close the wealth gap. Participants also wanted to see an expansion of the community loan center, whether that was through Brightpoint or as a community effort. A few people wanted an expansion of case management, though they recognized the high financial cost of doing so. There were also comments about the size of Brightpoint and how that can make it difficult to navigate and reach the right person. While Brightpoint cannot control when federal money comes in, there was a hope that Brightpoint could have a more integrated staff instead of hiring temporary workers each EAP season.

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

- Free childcare
- A living wage or increased minimum wage
- Free transportation
- Eliminating benefit cliffs
- Eliminate payday lending and “pay here, buy here” car lots
- Making it easier for people with felony convictions to move past that label
- Universal basic income instead of assistance programs with stipulations on spending

We asked community leaders, “If I won the lottery and gave you unlimited amounts of money, what program in your community would you invest in FIRST?” Transportation was echoed as a huge priority. Postsecondary education, specifically free college or certification leading to a high-wage job, was another wish. One participant said investing in the longevity and expansion of case management. Another said help with housing and utility costs, the end goal being helping folks gradually become self-sufficient. Others would make family shelters for those experiencing homelessness and free, quality childcare.

In the online survey there were 24 responses representing community based organizations, education, faith-based organizations, as well as both the public and the private sectors. According to their rankings, services that the area needs more of include:

- Good jobs with higher wages
- Counseling services
- Assistance with higher wages and benefits and/or opportunities to advance
- Help with home health problems like mold or lead
- Assistance with legal services

Respondents were overall very satisfied with Brightpoint. They thought staff were knowledgeable and liked the way staff treated clients.

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

“Brightpoint has been a good convener for this community.”

“Brightpoint has really been very helpful with getting them the right insurance and that navigation aspect and then the housing and utility assistance has been also an extreme benefit for the patients that we serve.

“Brightpoint does an amazing job of distributing the Energy Assistance Program each year in NE Indiana. Hundreds of families maintain utilities and therefore stable housing because of the efficient work done by Brightpoint. Their

staff are adaptive and collaborative in partnering with other community organizations to leverage even more long term help for families.”

”Brightpoint holds a significant role in this community. Without Brightpoint and the services provided there NE Indiana would be at a significant loss and many families would lose stable housing and utilities.”

“Brightpoint has been very creative about providing needed services in our community.”

“I feel Brightpoint has a good holistic approach to helping clients.”

Appendix 1: Survey Questions

YOU & YOUR FAMILY

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

GENERAL WELL-BEING & COVID-19

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

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

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

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

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

KEY AREA – EMPLOYMENT

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

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

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

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

KEY AREA - HOUSING

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

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

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

Are there other features that are important to you?

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

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

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

KEY AREA – FINANCIAL SERVICES AND DEBT

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

KEY AREA – TRANSPORTATION

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

KEY AREA – PHYSICAL & MENTAL HEALTH

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

KEY AREA – CHILD CARE

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

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

KEY AREA – FOOD

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

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

KEY AREA – COMMUNICATIONS/CONNECTIVITY

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

COMMUNITY NEEDS

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

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

AGENCY SATISFACTION

55. Which programs/services did you use? Check all that apply. Energy Assistance Program Weatherization Assistance Program Housing Choice Voucher Program Head Start

56. Please tell us to what extent you agree or disagree with the following statements when thinking about the assistance you received from our agency TOP ROW: Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree COLUMN: I deal more effectively with daily problems I feel better about myself I am better able to control my life I am better able to deal with crisis My housing situation has improved I have become more independent I am more financially stable

57. Please rate the following. TOP ROW: Poor Fair Good Excellent COLUMN: The way staff treated you The reliability the program staff in doing what they said they would do The timeliness of program staff in responding to your questions or needs The knowledgeability of program staff

58. What other feedback would you like to give us about our programs/services?

59. Please let us know if you would like to participate in any of the following follow-up activities: Please contact me to provide assistance with the needs I mentioned in this survey. I am willing to participate in a follow interview with someone from the research team. Please contact me about engaging in advocacy to change laws & policies so that more Hoosiers can be financially secure. Please enter me in the gift card raffle.

60. Providing your contact information is optional, but we need this information to follow up with you if you checked "yes" to any of the above. Name Phone Email

Appendix 2: Sources and Methodology

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Survey Distribution

Current and former clients received the needs survey through text messaging and direct communication from the agency. The survey link was also posted on the agencies social media pages. The sample size/confidence interval was determined using Households served on the 2019 CSBG report, module 4 and an online sample size calculator: <https://www.surveysystem.com/sscalc.htm>.

Sources for CAA Secondary Data Tables:

- **Population:** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Table B01003
- **Households:** U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates, Tables:
 - **Household Types:** B11001
 - **Family Poverty:** S 1702
- **Race-Age-Education,** U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates, Tables:
 - **S1501, S0101, B03001, B02001**
- **Occupations,** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables: S2401
- **Income** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables:
 - **Median Household Income:** B19013
 - **Median Family Income:** B19113
 - **Income Distribution (2018 only):** B19001
- **Poverty** U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Tables:
 - **Poverty Status, Poverty by Race, by Gender, by Ethnicity:** S1701
 - **Specified Characteristics of People at Specified Levels of Poverty:** S1703
 - **Ratio of Poverty to Income:** B17002
- **Housing Insecurity, SNAP & TANF Participation**
 - U.S. Census Bureau, 2013 & 2018 American Community Survey 5-Year Estimates, Table B25070

- Indiana Family & Social Services Administration, Division of Family Resources, Monthly Management Report- September 2020
- **Lunches, Computers, Internet**, U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates
 - **Computers & Internet Access Table:** B28008
 - **Lunches: STATS Indiana:**
http://www.stats.indiana.edu/dms4/new_dpage.asp?profile_id=314&output_mode=

Appendix 3: CAA Secondary Data Tables

Population

Population, U.S. Census				
Brightpoint	Total 2018	Total 2013	Change 2013-2018	% Change, 2013-2018
Allen	370,016	358,324	11,692	3.3%
DeKalb	42,704	42,253	451	1.1%
LaGrange	38,942	37,463	1,479	3.9%
Noble	47,451	47,509	-58	-0.1%
Steuben	34,474	34,190	284	0.8%
Whitley	33,649	33,274	375	1.1%
Area Totals	567,236	553,013	14,223	2.6%
Indiana Total	6,637,426	6,514,861	-122,565	1.9%

Households

Brightpoint	Total Households	Families		Non-Family Households	
		Number	% of all Households	% of Non- Family HH Living Alone	% of Non- Family HH Not Living Alone
Allen	143,500	93,312	65.0%	83.3%	16.7%
DeKalb	16,789	11,431	68.1%	86.1%	13.9%
LaGrange	12,079	9,446	78.2%	81.3%	18.7%
Noble	18,090	12,754	70.5%	85.1%	14.9%
Steuben	14,156	9,512	67.2%	79.3%	20.7%
Whitley	13,548	9,675	71.4%	84.8%	15.2%
Area Totals	218,162	146,130	70.1%	83.3%	16.7%
Indiana total	2,553,818	1,705,291	67.8%	83.6%	16.4%

Brightpoint	Married Couples		Female Householder, no spouse present		Male Householder, no spouse present	
	Number	% of all Family HHs	Number	% of all Family HHs	Number	% of all Family HHs
Allen	67,608	72.5%	18,705	20.0%	6999.00	7.5%
DeKalb	8,560	74.9%	1,791	15.7%	1080.00	9.4%
LaGrange	8,041	85.1%	1,052	11.1%	353.00	3.7%
Noble	9,983	78.3%	1,743	13.7%	1028.00	8.1%
Steuben	7,648	80.4%	1,197	12.6%	667.00	7.0%
Whitley	7,825	80.9%	1,210	12.5%	640.00	6.6%
Area Totals	109,665	78.7%	25,698	14.3%	10,767	7.1%
Indiana total	1,238,730	77.1%	306,901	15.6%	122,762	7.3%

Brightpoint	2018 Poverty Rate for Family Types WITH Children		
	Married Couple Parents	Single Mothers	Single Fathers
Allen	7.40%	41.0%	18.2%
DeKalb	6.80%	35.3%	0.6%
LaGrange	3.60%	25.0%	12.4%
Noble	2.20%	26.1%	13.2%
Steuben	5.90%	49.7%	1.9%
Whitley	2.20%	40.7%	25.6%
Area Totals	4.7%	36.3%	70.1%
Indiana total	6.8%	40.1%	21.1%

Race/Age

Brightpoint	Black Population		Latinx Population		Persons over 60 years	
	Number	Percent of Total Population	Number	Percent of Total Population	Number	Percent of Total Population
Allen	42,187	11.4%	27,170	7.3%	73,156	19.8%
DeKalb	114	0.3%	1,188	2.8%	9,343	21.9%
LaGrange	31	0.1%	1,544	4.0%	7,577	19.5%
Noble	243	0.5%	4,858	10.2%	10,279	21.7%
Steuben	93	0.3%	1,206	3.5%	9,092	26.4%
Whitley	139	0.4%	675	2.0%	8,198	24.4%
Area Totals	42,807	2.6%	36,641	5.0%	117,645	22.3%
Indiana Total	619,472	9.3%	450,267	6.8%	1,407,682	23.6%

Education

Brightpoint	Educational Attainment, Adults, 25 yrs. & over				
	Percent Less than a H.S. Diploma	Percent H.S. Graduate	Percent Some College No Degree	Percent with Associates Degree	Percent Bachelor's degree or higher
Allen	10.7%	28.7%	21.9%	10.5%	28.2%
DeKalb	9.8%	41.8%	20.6%	10.1%	17.7%
LaGrange	36.3%	32.4%	15.2%	5.8%	10.4%
Noble	15.9%	40.7%	19.4%	9.8%	14.3%
Steuben	9.9%	38.3%	21.4%	9.8%	20.6%
Whitley	7.3%	39.7%	20.5%	11.6%	20.9%
Area Totals	12.4%	32.3%	21.1%	10.1%	24.1%
Indiana Total	11.4%	34%	20.6%	8.8%	26.1%

Occupation

Occupations of Employed Persons, Percent Distribution, 2018 American Community Survey					
Brightpoint	Percent in Management, business, science, and arts occupations	Percent in Service occupations	Percent in Sales and office occupations	Percent in Natural resources, construction, and maintenance occupations	Percent in Production, transportation, and material moving occupations
Allen	33.8%	16.7%	22.6%	7.4%	19.6%
DeKalb	26.9%	13.8%	17.7%	10.0%	31.6%
LaGrange	21.3%	11.3%	15.9%	11.1%	40.5%
Noble	23.6%	14.4%	16.6%	9.4%	36.0%
Steuben	26.8%	15.8%	21.4%	8.6%	27.4%
Whitley	28.5%	14.3%	18.7%	11.5%	27.1%
Area Totals	26.8%	14.4%	18.8%	9.7%	30.4%
Indiana	29.2%	16.4%	19.5%	11.0%	23.9%

Incomes

Brightpoint	Median Household Income			Median Family Income		
	2013 (in real dollars)	2018	Difference in real \$\$	2013 (in real dollars)	2018	Difference in real \$\$
Allen	\$53,305	\$53,402	\$97	\$65,719	\$66,713	\$994
DeKalb	\$51,013	\$53,808	\$2,795	\$61,069	\$64,954	\$3,885
LaGrange	\$51,412	\$60,675	\$9,263	\$56,061	\$67,980	\$11,919
Noble	\$50,873	\$55,033	\$4,160	\$61,935	\$64,824	\$2,889
Steuben	\$51,912	\$56,101	\$4,189	\$60,788	\$67,799	\$7,011
Whitley	\$56,052	\$61,153	\$5,101	\$66,023	\$72,770	\$6,747
Area Totals	\$51,662	\$55,567	\$4,175	\$61,502	\$67,256	\$5,316
Indiana Total	\$50,761	\$52,821	\$2,060	\$61,918	\$64,211	\$2,293

Brightpoint	Income Distribution in Households 2018											
	Less than \$15,000		\$15,000 to \$24,999		\$25,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Allen	15,166	10.6%	15,043	10.5%	15,960	11.1%	20,861	14.5%	28,967	20.2%	47,503	33.1%
DeKalb	1,378	8.2%	1,680	10.0%	2,080	12.4%	2,568	15.3%	3,861	23.0%	5,222	31.1%
LaGrange	839	6.9%	1,010	8.4%	1,074	8.9%	1,844	15.3%	2,829	23.4%	4,483	37.1%
Noble	1,306	7.2%	2,107	11.6%	1,988	11.0%	2,796	15.5%	4,153	23.0%	5,740	31.7%
Steuben	890	6.30%	1,464	10.30%	1,552	11.00%	2,273	16.10%	3,179	22.50%	4,798	33.90%
Whitley	888	6.60%	1,146	8.50%	1,226	9.00%	2,078	15.30%	3,079	22.70%	5,131	37.90%
Area Totals	20,467	7.6%	22,450	9.9%	23,880	10.6%	32,420	15.3%	42,989	22.5%	728,77	34.1%
Indiana Total	274,883	12.6%	258,625	12.9%	265,364	13.3%	362,108	18.0%	486,270	25.3%	919,927	40.4%

Poverty

Brightpoint	Below 100% of poverty level (2018)		Below 100% of Poverty Level (2013)		Percent Change from 2013 to 2018
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	
Allen	52,158	14.3%	53,836	15.3%	-3.1%
DeKalb	4,536	10.8%	5,175	12.4%	-12.3%
LaGrange	2,806	7.3%	6,112	16.5%	-54.1%
Noble	3,461	7.5%	6,608	14.2%	-47.6%
Steuben	3,613	11.0%	3,784	11.5%	-4.5%
Whitley	3,046	9.2%	2,704	8.2%	12.6%
Area Totals	69,620	10.0%	78,219	13.0%	-11.0%
Indiana	908,359	13.1%	969,881	15.4%	-6.3%

Brightpoint	Below 200% of poverty level (2018)		Below 200% of Poverty Level 2013		Percent Change from 2013 to 2018
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	
Allen	122,392	33.7%	121,678	34.60%	0.6%
DeKalb	12,852	30.5%	13,957	33.40%	-7.9%
LaGrange	12,511	32.5%	17,131	46.30%	-27.0%
Noble	14,025	30.2%	17,668	38.00%	-20.6%
Steuben	9,937	30.3%	10,973	33.50%	-9.4%
Whitley	8,035	24.2%	8,584	26.20%	-6.4%
Area Totals	179,752	30.2%	189,991	35.00%	-5.4%
Indiana	2,102,705	32.1%	2,206,873	34.90%	4.7%

Brightpoint	Under the age of 18 below 100% poverty level (2018)		Under the age of 18 below 100% poverty level 2013		Percent Change from 2013 to 2018
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	
Allen	20,547	21.8%	20,710	22.1	-0.8%
DeKalb	1,425	13.9%	1,825	16.8	-21.9%
LaGrange	1,044	8.3%	3,067	24.2	-66.0%
Noble	1,002	8.6%	2,566	20.8	-61.0%
Steuben	1,286	18.9%	1,246	16.8	3.2%
Whitley	1,218	15.9%	833	10.5	46.2%
Area Totals	26,522	18.5%	30,247	18.5	-12.3%
Indiana	292,675	19.7%	342,185	21.80%	-14.5%

Brightpoint	Older Adults Percent over 65% in Poverty (2018)		Older Adults Percent over 65% in Poverty (2013)	
	Number	Percent	Number	Percent
Allen	3253	6.6%	2,843	6.8%
DeKalb	492	7.6%	276	5.1%
LaGrange	320	6.4%	357	8.3%
Noble	448	6.7%	376	6.4%
Steuben	307	4.8%	236	4.6%
Whitley	264	4.7%	261	5.6%
Area Totals	5084	6.4%	4,349	6.1%
Indiana	71995	7.7%	60,818	7.3%

Brightpoint	Gender	
	Percent of Male Population in Poverty	Percent of Female Population in Poverty
Allen	13.0%	15.6%
DeKalb	8.7%	12.9%
LaGrange	6.9%	7.7%
Noble	7.1%	7.8%
Steuben	9.0%	13.0%
Whitley	8.5%	9.9%
Area Totals	8.0%	10.3%

Brightpoint	Minority Poverty Rate Ranges			Non-Minority in Poverty Rate Ranges		
	ALL Minority % in Poverty Lower Est.	ALL Minority % in Poverty Estimate	ALL Minority % in Poverty- Upper Est.	Non-Minority in Poverty- Lower Estimate	Non-Minority in Poverty- Estimate	Non-Minority in Poverty- Upper Estimate
Allen	27.0%	30.2%	33.0%	9.7%	10.2%	10.7%
DeKalb	5.4%	25.3%	35.6%	8.8%	10.4%	12.0%
LaGrange	0.0%	7.2%	19.0%	6.0%	7.3%	8.6%
Noble	0.0%	21.8%	32.8%	5.8%	7.0%	8.2%
Steuben	18.3%	28.1%	33.7%	8.9%	10.6%	12.3%
Whitley	9.2%	29.4%	38.0%	6.8%	8.6%	10.4%
Area Totals	25.9%	29.7%	33.0%	7.7%	9.0%	10.4%

Brightpoint	Hispanic/Latinx		
	Hispanic/Latinx % in poverty Lower Est.	Hispanic/Latinx In poverty Estimate	Hispanic/Latinx % in poverty Upper Est.
Allen	22.6%	25.5%	28.4%
DeKalb	5.9%	12.2%	18.5%
LaGrange	0.0%	11.9%	25.7%
Noble	2.0%	4.3%	6.6%
Steuben	0.0%	4.8%	10.6%
Whitley	0.0%	9.8%	19.6%
Area Totals	5.1%	11.4%	18.2%

Housing Insecurity

Brightpoint	Percent of Rental Households Spending Over 30 Percent of Household Income on Rent		
	Total renter-occupied units	Renters paying over 30% of income on rent	Percent
Allen	45,551	19,495	42.8%
DeKalb	3,929	1326	33.7%
LaGrange	2091	520	24.9%
Noble	4,341	1,400	32.3%
Steuben	3,187	1,015	31.8%
Whitley	2282	786	34.4%
Area Totals	61,381	24,542	40.0%
Indiana Totals	771,924	336,867	43.6%

SNAP and TANF Participation

Brightpoint	SNAP Participation				TANF Families			
	Aug-20	Sep-20	Sep-19	Annual Change	Aug-20	Sep-20	Sep-19	Annual Change
Allen	16,279	16,580	14,276	16.1%	428	460	292	57.5%
DeKalb	1,200	1,252	1,143	9.5%	35	35	30	16.7%
LaGrange	650	667	583	14.4%	28	27	15	80.0%
Noble	1,116	1,142	1,086	5.2%	22	22	22	0.0%
Steuben	917	957	881	8.6%	20	21	20	5.0%
Whitley	687	718	621	15.6%	10	12	12	0.0%
Area Totals	20,849	21,316	18,590	14.7%	543	577	391	47.6%
Indiana Totals	292,108	296,081	252,167	17.4%	7,604	7,846	5,344	46.8%

Lunches, Computers, Internet Access

Brightpoint	Kids on Free and Reduced Lunch 2018		Technology		
	Number	% of all School Age kids	Percent of Households with Computer but without Internet	Percent of Household without a Computer	Percent of HH with Computer but only a Cellular Data Plan
Allen	27,849	43.2%	8.1%	7.2%	11.3%
DeKalb	3,053	44.9%	6.8%	8.1%	17.4%
LaGrange	2,127	39.2%	5.7%	41.1%	23.8%
Noble	3,621	47.9%	6.2%	8.9%	21.7%
Steuben	1,857	46.2%	7.7%	8.0%	20.5%
Whitley	1,503	31.3%	8.8%	6.3%	12.2%
Area Totals	40,010	42.1%	7.2%	13.3%	17.8%
Indiana Totals	522,888	47.2%	10.3%	10.0%	15.6%