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## Employment- Supporting those Entering or Making a Transition

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### Description

Economic resources and opportunities can be a key determinant of quality of life. Having a satisfying, well-paying job can lead to personal fulfillment. It also allows individuals and families to pay for basic needs like food, shelter and health care, or to take advantage of opportunities for additional learning, recreation and culture. In contrast, not having a good job can be a significant disadvantage, adversely affecting many other aspects of life.

The weak national, state and local economies have put a serious financial strain on many households. Local social service providers are reporting an increase in requests for basic needs assistance – food, money for rent and utilities, and prescriptions—at a rate they cannot meet. What is even more disturbing about this trend is who is asking for help. Many of the requests come from individuals who are employed but can't keep up with the increased costs of living for their families. One trustee reported a 200% increase in poor relief in 2002. Some providers refer to these families as “the working poor”.

Some of the issues these families are dealing with include:

- Income thresholds to determine eligibility for child care vouchers and welfare benefits have become so restrictive that many who need those federally-funded services are no longer receiving them.
- A lack of affordable housing forces many families to spend a significant percentage of their income on housing, leaving too little for their other needs.
- Single parents going back to work may lose TANF benefits and food stamps, even at very low wage levels.
- Health care costs are high. Many families can't afford health insurance. An accident or illness can lead to a disastrous chain of events, where the lack of ability to pay for medical bills leads to a bad credit rating which in turn leads to high interest consumer loans; for some this can escalate to a loss of their home. Some become depressed, or may become involved in crime, substance abuse or domestic violence.

The increasing need and requests for assistance puts stress on providers, who have to further stretch already limited staff and resources. Many providers have concerns about the increasing demand for services in the face of a weak economic climate and declining federal and state funding for programs. (In addition to the resident population, over 14,000 individuals commute to work in Monroe County on a daily basis; some of these people receive services from local providers.)

Obviously, efforts to strengthen the local economy, create well-paying jobs, and identify new resources or use existing resources in a more coordinated fashion are critical to the long-term health of our families and community.

But more immediately, it is important to help any qualified individuals who have lost their jobs due to company downsizing or other economic reasons find suitable employment as quickly as possible. Others who would like to increase their earnings may have difficulty finding a better job – many of the positions that are available are either higher skill, higher paying jobs for which they are not qualified, or low skill, low paying jobs which still do not pay enough to make ends meet. These individuals would benefit from additional training and skills development.

Other individuals trying to enter or make a transition in the workplace might need support services, including technical and life skills development, technology training, help with overcoming language barriers, child care assistance, transportation, and more. Several social service agencies and other organizations in the community have excellent programs for employer and employee support services, and business creation.

### Monroe County Fast Facts

- Per Capita Personal Income (annual, 2001): \$25,302
- Median household income: \$33,311 (2000); 87<sup>th</sup> in state [Indiana \$41,567]
- Poverty Rate (2000): 18.9%; 1<sup>st</sup> in state [Indiana, 9.5%]
- Children under 18: 11.8%; 35<sup>th</sup> in state [Indiana 11.7%]
- Total Residential Labor Force (2002): 63,200; 12<sup>th</sup> in state
- Total Employed (2002): 61,030; 12<sup>th</sup> in state
- Unemployment rate: 3.1% (June 2003); 88<sup>th</sup> rank in state [Indiana 4.6%]
- Households: married with children: 8212; single parents 3165

### Commuting Patterns – Top 5 in 2002

Into Monroe from these Counties	Number of Commuters	Percent of Total Employed	Out of Monroe to these Counties	Number of Commuters	Percent of Total Employed
All Areas	14,329	20.7%	All Areas	4,527	7.6%
Lawrence	3,333	4.8%	Marion	1,187	2.0%
Greene	3,248	4.7%	Martin	697	1.2%
Owen	2,438	3.5%	Lawrence	538	0.9%
Morgan	677	1.0%	Morgan	393	0.7%
Brown	561	0.8%	Owen	362	0.6%

(Source: Indiana Department of Revenue)

## Key Findings

The data gathered from SCAN

- Helped define the scope of unemployment, and related unmet human service needs.
- Identified vulnerable populations who are either currently experiencing poverty or are more at risk for doing so.
- Examined challenges and barriers in employment-related services (childcare, transportation, job skills, language barriers, etc).
- Suggested the need for job training, along with challenges and barriers.
- Indicated some promising strategies, partnerships and resources for helping to support individuals and families entering or making a transition in the workforce.
- Showed the need for continued economic development in our county.
- Demonstrated that the lack of employment or underemployment is linked to low income, and in turn, to poverty in our community.

## Work Status

Household residents were asked about their current work status and whether they had experienced difficulties in paying for various necessities during the 12 months prior to the survey. Almost a third of the respondents (29%), said that “finding a job that pays enough to meet the family’s basic needs” was a major or minor problem. By comparison, the clients of service provision agencies found this to be a much greater challenge; 52% had a major problem and 22% had a minor problem. Respondents were also asked about accessing work-related training opportunities. While this was a challenge for less than 10% of the general population, it was a problem for 39% of the individuals in the client provider group.

The Federal poverty measures define eligibility strictly on income level. Several recent measures of poverty, including that of the Indiana Coalition for Housing and Homelessness Issues (ICHHI), defines a Self-Sufficiency Standard based on income and household size, with adjustments for the ages of children and other basic living expenses. A parallel, but simpler analysis of the SCAN data was conducted that defined “low income” as:

- a household size of 1-2 with an income less than \$15,000, or
- a household size of 3-4 with an income of less than \$25,000, or
- a household of 5 or more with an income less than \$35,000.

For families defined as “low income” on the basis on income and size, finding a job to pay the family’s basic needs was a major problem for 25% and a minor problem for 38%.

Question	Major Problem	Minor Problem	No Problem	No Answer
<b>General Population</b>				
Finding a job that pays enough to meet the family's basic needs?	12%	17%	62%	9%
Getting access to needed work-related training opportunities?	2%	7%	87%	4%
<b>Non-Student Households with Income &lt; \$25,000</b>				
Finding a job that pays enough to meet the family's basic needs?	20%	24%	41%	15%
Getting access to needed work-related training opportunities?	4%	13%	78%	5%
<b>Non-Student Households with Income &lt; \$15,000</b>				
Finding a job that pays enough to meet the family's basic needs?	19%	28%	33%	20%
Getting access to needed work-related training opportunities?	5%	19%	71%	5%
<b>Provider Clients</b>				
Finding a job that pays enough to meet the family's basic needs?	52%	22%	26%	0%
Getting access to needed work-related training opportunities?	25%	14%	61%	0%

Respondents were asked about their current employment status. Among non-students, 57% work full time, compared to 8% of students working full time. Non-students report an unemployment rate of 6.3%; while students report that 28% are unemployed, it is likely that many of these individuals are not looking for work and would not meet the standard definition of unemployment. For respondents from the client group, fewer were working full-time; a slightly higher percentage were retired.

The following chart illustrates the data for current work status for all of the households in the study, compared to non-full-time student households, full-time student households and provider clients:

Current Work Status	All Households	Non-Full-time Student Households	Full-time Student Households	Provider Clients
Working full-time for pay	40%	57%	8%	30%
Working part-time for pay	24%	8%	56%	3%
Temporarily unemployed	14%	6%	28%	19%
Retired	15%	22%	0%	27%
Keeping house	5%	6%	1%	5%
Doing something else	2%	1%	6%	16%

The same comparison is shown below for non-student households with \$15,000 and \$25,000 annual income, and households defined as “low income” based on household size and income, versus “non low income.” The higher income households had about the same percentage of retired persons, but had a higher rate of full-time employment, less part-time employment and less unemployment.

Current Work Status	Non-student Households, inc<\$15,000	Non-student Households, Inc<\$25,000	“Low Income” Households	“Non Low Income Households”
Working full-time for pay	33%	43%	48%	59%
Working part-time for pay	5%	11%	11%	7%
Temporarily unemployed	14%	11%	11%	5%
Retired	38%	30%	22%	22%
Keeping house	10%	6%	8%	6%

Respondents were also asked if they were working more than one job to make ends meet. About 14% of the non-student households said “yes”; 86% said “no”. For non-student households earning less than \$15,000, 38% worked more than one job. In the client provider group, only one person reported working an additional job, but many did not answer this question.

## Income Level

When asked, “Last year, before taxes and including all sources, what was your total household income,” the responses were:

Income Level	All Households (N=307)	Non-Full-time Student Households	Full-time Student Households	Provider Clients
Less than \$15,000	23%	10%	49%	70%
\$15,001 to \$25,000	18%	16%	21%	24%
\$25,001 to \$35,000	9%	12%	4%	2%
\$35,001 to \$50,000	12%	16%	3%	2%
\$50,001 to \$75,000	11%	13%	6%	2%
More than \$75,000	12%	16%	4%	--
Don't know/No answer	16%	17%	4%	--

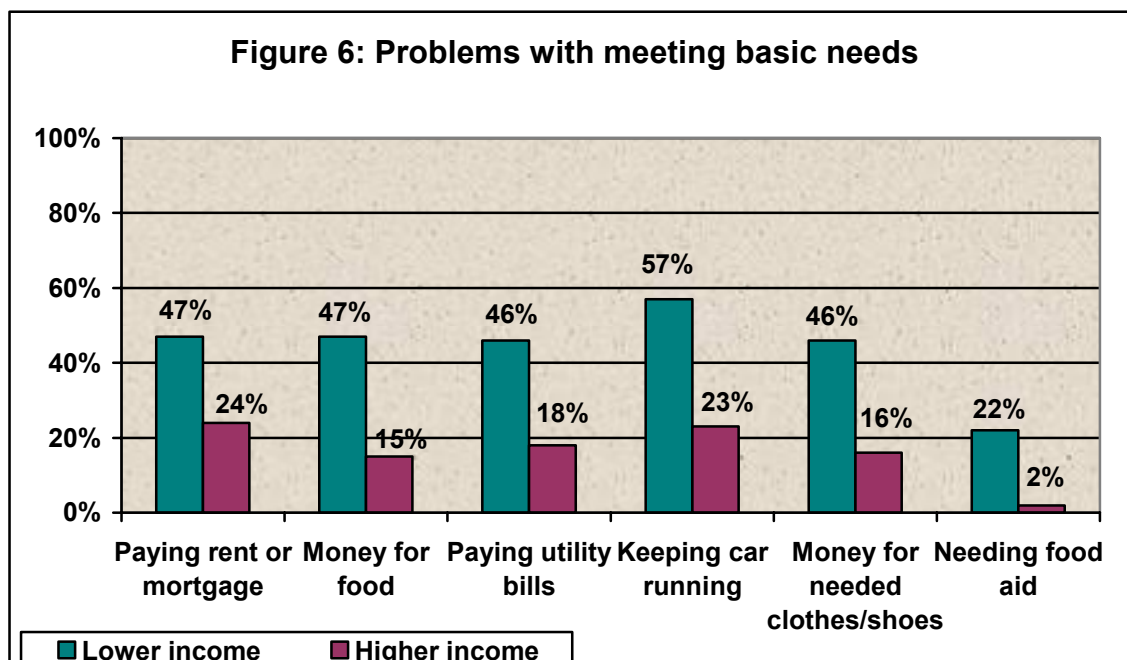
Among those who are not full-time students, 26% reported an income of \$25,000 or less during the past year. The chart above shows the distribution of incomes for both full-time students and non-students. Student incomes are concentrated in the lower categories.

Of those who were interviewed at the service provider locations, 70% had incomes below \$15,000. Many of these individuals are dependent on social security and/or disability payments as their primary income. Another 24% fell in the \$15,000 to \$25,000 category, still considered an at-risk bracket for a family by most determinations.

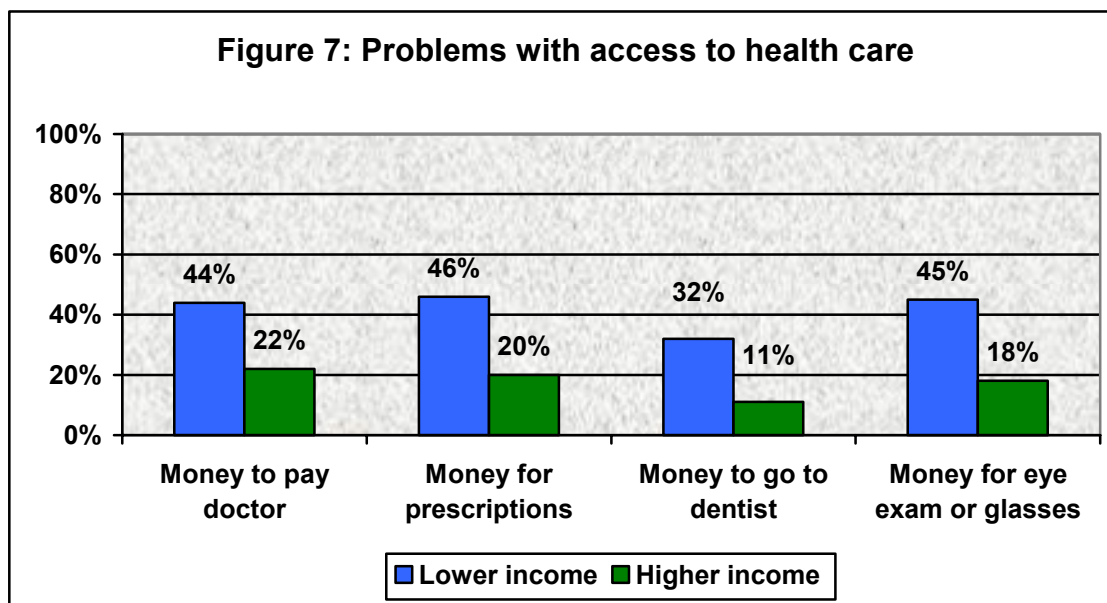
The POL (Indiana University Public Opinion Lab) analysis of demographic factors by income level further indicated:

- Age differences between the income groups are significant. While 33% of those in the lower income group are over 65, just 7% of those in the higher income group are over 65. About 73% of the higher income respondents are between 30 and 65, while 31% of the lower income respondents are in this age category.
- A greater percentage of women (68%) are in the lower income group than men (50%)
- Households in the lower income group are more likely to include an elderly or disabled member. About 37% of these households include such a resident, compared with 15% in the higher income group.

- Respondents in the lower income group are more likely (49%) to report their highest education level to be high school or less compared to 22% of the higher income respondents.
- Over half of the respondents in the lower income group indicate that they rent their current residence, while less than one quarter of respondents in the higher income group rent their residence.
- There was also a significant relationship between income group and current work status. Close to 30% of lower income respondents are retired, while 12% of higher income respondents are retired. About 43% of lower income respondents report working full-time, compared to 70% of higher income respondents. Lower income respondents are also more likely than higher income respondents to be temporarily unemployed or working part time. (A number of the provider clients are on permanent disability.)
- As would be expected, respondents in the lower income groups are more likely to have experienced several problems related to finances. Many did not have enough money for basic necessities such as food, housing, utilities, and clothing during the past twelve months. They are also more likely to have had trouble keeping the car running. Over 22% report needing emergency or supplemental food assistance during the past year.



- Another major area of difficulty for respondents in lower income categories was health care. Respondents with lower incomes were significantly more likely to report difficulty paying for doctor visits, prescription medication, dental care and vision care.



- Respondents in the lower income group were also more likely to report a problem with obtaining a loan at a reasonable interest rate (32% lower income; 10% higher income) and affording needed legal help (32% lower income; 10% higher income).

## Jobs and Workforce Development

During their interview, a majority of key informants mentioned job creation, training and retention among the priority needs in the community. Individuals without a higher level of education tend to be employed in lower-paying, lower-skill jobs. Those who are unemployed or underemployed are experiencing a widening gap in their ability to make ends meet. While some of the recent jobs that have been created in the community are higher skilled and higher paying (life science-related, especially), there are even more that are in large retail, hospitality and similar fields that traditionally pay less. (See the *Statistical Supplement* starting on page 22 for an analysis of income by field.)

Job creation and job training are significant needs that will require a longer-term investment by the community. In the interim, many people cannot earn enough money to rent a home or pay for child care. For those experiencing difficulties, short-term assistance is available from the Office of Family and Children, the township trustees' offices, the faith-based community and social service agencies. Many of



these organizations have limited resources and do not have the capacity to both address improving the long-term prospects for the individual and family, and meet their immediate needs. Additional job training and support are needed to increase job entry and retention. Individuals may require financial aid to be able to participate in the job training that could lead to employment with higher compensation. Temporary support services, including child care and transportation, may be necessary while an individual is becoming established.

The following is a summary of the data from community members on the issue of unemployment and workforce development. Comments are grouped into four categories: barriers to job entry, job retention, job training and employment issues. Survey results concerning employment support services follow.

### ***Barriers to Job Entry***

- Some employers are not willing to devote significant time and money to cultivating potential employees who present challenges prior to or upon entry into the workforce. There are enough other potential employees who do not present these challenges and individual employers have little incentive to invest resources in building a workforce.
- Some individuals are denied employment when background checks reveal that they have a bad credit rating. Others may find themselves permanently hampered by a criminal history.
- Underemployment is an issue. Many individuals can't find a suitable job that pays enough for them to cover their basic household expenses. There has been a decline in the number of light manufacturing jobs that paid better wages for individuals with minimal education.
- Some individuals do not have the educational credentials, technology and other work skills, or life skills needed to be competitive in the job market.
- Confidentiality of client information is an issue. Under the present system, agencies and organizations don't have an accepted way to make cross-referrals or exchange information about a client, even if the client agrees. Some organizations believe that they could help more individuals if they could discuss unemployment and job information with nonprofit providers. They also believe it would be helpful to have more information on employer needs to assist with potential matches.
- The lack of coordinated community data prevents organizations from applying for additional funding to support workforce development efforts.
- Many employers are not aware of the resources and incentives available to them to hire people with disabilities. (Hire Potential Indiana is now helping to provide this information.)

**Job Retention**

- Improving job retention is a critical issue that needs to be addressed. Maintaining employment is a particular challenge for clients who have difficulty finding transportation to work and accessing child care, financial aid and other support services.
- Some individuals do not have the life skills to maintain employment. Providers also report working with clients who lack motivation, or who have gotten discouraged and given up.
- Individuals with education and experience in health care and computer systems often leave Monroe County for the Indianapolis market because the pay scale for comparable jobs is better.

**Job Training**

- Employers prefer to hire trained workers, rather than investing resources in training programs.
- There are many local resources available for job training; but not all are affordable or accessible.
- Some employees need budgeting classes and financial training to help them make better decisions about handling their income.
- Job training is needed for homeless populations. Such a training program could include a rehabilitation element for individuals with substance abuse problems. (There are currently not enough rehabilitation programs in the community.)
- Many social service agencies do not have the expertise, or the liability insurance, to conduct job training. More collaborative efforts are needed with organizations that do have this capacity.
- There is a lack of coordination among job development providers that serve different target populations.

**Compensation and Benefits**

- Many workers lack benefits, including those holding full-time employment in low-end food service and retail. Providers also cited examples of seasonal workers, like school bus drivers, who hold other jobs during the summer, and usually do not have health insurance. Others have heard that employers pay workers in cash and do not provide worker's compensation.

**Employment Related Support Services**

Household Survey respondents were asked to report difficulties with employment-related issues, including finding day care during working hours, finding transportation, and getting care for disabled or elderly members of their households. The results follow:

Question	Major Problem	Minor Problem	No Problem	Don't Know
Finding day care during the work hours you need it?	0%	53%	47%	0
Finding transportation to get any children in your household to day care?	0%	76%	24%	0
Having access to adequate public transportation to go to and from work?	9%	11%	70%	10%
Getting needed services for any of the people in your household who are disabled?	21%	12%	63%	4%
Getting elder care for a member of your household?	3%	6%	80%	11%
Have you or anyone in your household had problems finding or keeping housing or employment because of your race, ethnicity or sexual orientation?	1%	1%	98%	0%

### ***Transportation***

Accessing transportation to and from work is a problem for close to 20% of the respondents. Public transportation options are limited by route and schedules, particularly for outlying areas of the county. A Transportation Commission is currently conducting a more detailed assessment of needs. Adding additional routes to rural areas presents challenges, including increased costs for liability insurance. Additional transportation would help clients get to work and access other community organizations and programs. The clients of many social service agencies rely on Bloomington Transit services. For example, WonderLab would like to have more low-income children attend, but parents have difficulties getting children to a program.

Other regulations limit the creation of innovative programs. For example, any kind of program that helps provide vehicles for use by clients is limited to 11 cars; otherwise the organization has to be a registered auto dealer. Additional needs include transportation for people with disabilities who are unable to use the fixed route system. Many elderly may no longer be able to drive, yet may not meet the eligibility requirements for transportation under the Americans with Disabilities Act and suffer a loss of independence as a consequence.

*(Child care, elder care and services for people with disabilities are presented in later sections of this report.)*

## Community Resources

Much has been done since the last community needs assessment (SPAN/MC, 1998) to improve local public transportation in the city. Bloomington Transit has worked in partnership with the Indiana University bus service so that more stops have been added, customers can purchase joint passes, and sliding fee scales are available. Many social service organizations and faith-based organizations purchase passes for clients who need them.

Middle Way House has achieved state and national recognition for its approach to business creation. Their programs have generated interest from other communities interested in duplicating the mechanism and creating similar alliances. Middle Way House would like to establish relationships with existing businesses to provide them with consulting services on working with challenging populations. The job training and economic development programs that it offers can help clients living in poverty.

Stone Belt Center is another example of a provider that has formed a partnership with an existing business. Clients are trained to work as skilled craftsmen under the mentorship of the business's founder. In addition to this new program, Stone Belt will continue to provide the support services and job skills training its clients need to have a successful employment experience. Additional service providers who support the efforts of people with disabilities to find jobs in Monroe County include Options for Better Living, the Center for Behavioral Health and Goodwill Industries.

The Franklin Initiative works cooperatively with the local school systems to place community volunteers in the schools, and to connect businesses with student interns who can investigate potential careers while learning valuable job skills.

The Small Business Development Center, Ivy Tech State College – Bloomington and Indiana University Division of Continuing Studies have formed a partnership to help small businesses and people interested in starting small businesses participate in a sequential curriculum to develop critical skills and competencies.

Hire Potential Indiana is a business led entity designed to inform employers about the benefits of hiring people with disabilities and the resources available to them. It is a collaboration among employers, state agencies and local providers.

## Places to Start

- Community partners should continue effective efforts, and let others interested in similar endeavors know what successes and difficulties were encountered.
- Create a comprehensive community strategy that focuses on developing all potential members of the workforce, including young adults considering career options, adults seeking to enter the workforce and incumbent workers. The strategy should consider the needs of both the employer and the employee,

and suggest a means of providing information, removing employment barriers, and facilitating access to job development support services. Employers will benefit by having a more productive, educated and trained workforce. Employees will benefit from improved economic well-being and quality of life from enhanced skills and employment opportunities.

- Continue to develop the local economy by seeking additional desirable employment opportunities in high growth areas with good compensation and benefits, and by strengthening the small businesses that form a significant part of our employment base.
- Work closely with community stakeholders, including those in education, workforce development, and family support services.
- Look for opportunities to build affordable housing near basic employment areas to help alleviate transportation issues.