Introduction

Purpose: Determine the ability of the community to contribute to quality of life by helping people build resources: personal development resources, such as parenting and language improvement, and wider resources, such as reliable and affordable public transportation and child care.

The assessment beginning May 7, 2014 was conducted the last three weeks of the Getting Ahead program. The Getting Ahead workbook suggested investigating nine areas: Economic, Housing, Financial, Jobs & Wages, Predators, Education, Public Services, Health, and Leadership. There are ten statements per area, each to be answered by “true”, “False”, or “?” indicating “Don’t Know”. Some of these statements were either not applicable in our community or only slightly so. Our answers to all statements for each area are listed in this report with notes where available. These are followed by a page containing a bar chart rating each of the nine areas. This chart is a “good” picture of our findings, but should be tempered by the detail pages preceding it.

It should be noted that this was not a scientific study and only reflects our impression about the state of our community from our informal investigation.

The Process

The investigators, facilitator, and co-facilitators conducted the assessment through a series of interviews with community leaders and visits to the local library to explore online resources. All Getting Ahead sessions began with a thirty minute lunch provided by volunteers from Greencastle. Beginning in week three we invited one or two different community leaders to join us for lunch. It turned out that this was very successful as it gave Getting Ahead investigators and community leaders an opportunity to meet in an informal setting with no agenda prior to the actual interviews. A nice side-effect was it helped investigators begin to build “bridging social capital”.

A chart listing the community leaders we interviewed or hoped to interview is presented at the end of this document.

A Proposal

“Micro loans are more available to low-income people.” This is one of the ten statements from the financial/banking area and it is false. We believe there is a need to establish a program to support very low interest micro loans to people with specific needs. For example, a small loan might allow a person to have her car repaired so she will have reliable transportation to work. Another person might use a loan to help purchase textbooks for a course at IVY Tech. It seems clear to us that a Getting Ahead graduate might at some time need a small loan to help cross a particular hurdle on the way to realizing his or her future life story.

Although there are many questions, complexities, and legal issues involved in establishing such a program, we believe it is possible. Thus we recommend forming a group to explore the idea. We think the group should be composed of two of our Getting Ahead graduates, the facilitator from the spring 2014 Getting Ahead class, and an appropriate number of knowledgeable members from the Greencastle community.

An issue that arose in a Getting Ahead session was that of affordable laundry facilities in Greencastle. Cases were cited of people driving to a laundromat in another city because it was less expensive (depending on gas prices) than doing laundry locally. Investigators expressed a desire for more affordable laundry facilities in Greencastle.
The Nine Areas of Community Assessment

1. Economic Conditions: Score - 2.0

1. **true:** The percentage of people in poverty is going down.

2. **false:** The percentage of people in or near poverty (200% of the Federal Poverty Guideline) is going down.

3. **false:** The free and reduced lunch rate in all schools is going down.

4. **false:** Income disparity is decreasing.
   - It seems we may be getting back to pre-recession levels.

5. **false:** The number and value of business loans in low income areas is growing.

6. **true:** There is growing diversity in employment sectors, such as manufacturing, service, technology, knowledge, health, resource extraction, construction, tourism, etc.
   - From our interviews, the feeling is that we have experienced a 20% to 25% increase.

7. **false:** The number of people employed by locally owned businesses is growing.

8. **true:** There is a mix of employment opportunities so more people can move up economically.

9. **false:** The annual investment in the community’s infrastructure is rising.
   - Comment: Although helpful to the community for improved downtown business and town-gown relations, the Stellar Community project not helping develop infrastructure for the community.

10. **true:** The downtown vacancy rate is declining.
2. Housing Conditions: Score - 3.0

1. true: Rental units for low income renters that are 30 percent of income are more available than in previous years.
   - This number is on the rise as the economy recovers. The old hospital has recently been purchased for opportunity housing. Section 8 housing is growing and now has county wide responsibility.

2. true: Percent of households able to afford a median single family house is rising

3. false: Utilization of homeless shelters is going down.

4. ?: Doubling up (people living together) is going down.
   - True based on observation of those interviewed, false according to Getting Ahead class members.

5. true: The number of vacant and abandoned houses and other structures is going down.
   - Because of repossession purchases

6. true: Segregated housing by economic class is going down.
   - This is hard to determine. We will always have areas by economic class; perhaps this statement is not appropriate here because of our small town.

7. false: Housing cooperatives and mutual rental or home ownership (people not related each other) are going up.

8. true: Housing that is inadequate, overcrowded, or costs over 30% of income is going down

9. true: Waiting time for subsidized housing is going down.

10. false: Number of homeless people is going down.
3. Financial/Banking Conditions: Score - 2.5

1. false: Bank loans for small business start-ups is going up.
   - Banks inherit government regulations and thereby cannot make high risk loans to small businesses just starting. Credit unions also do not make loans to startups, but startups are increasing and support is available once they are established.

2. ?: Community Reinvestment Act (CRA) scores for local banks are improving.
   - These scores have typically not been reported to the (local) banks. But since local banks have not been criticized for violating CRA guidelines, they are probably in compliance.

3. ?: Participation in the CRA plans of banks by people in poverty and near poor is going up.
   - This doesn’t apply in Greencastle. Investment is more focused on community improvement; supporting the south side community center and the downtown main street focus, for example.

4. true: More banks are providing typical and fair financial services to low wage workers.
   - Yes, but this does not mean that banks and credit unions will take on high risk loans.

5. true: More credit unions and banks are offering fair loans to low wage workers.
   - But a good credit score is still necessary to secure a loan. Teachers Credit Union (TCU), in particular, will generally work with individuals to help them figure out how to establish good credit.

6. true: More financial literacy classes are available to people in poverty and near poverty.
   - This kind of support is not generally offered by banks, but Area 30 and some churches have classes; TCU will provide a class to schools, prisons, etc. if asked and gives lots of one-on-one education.

7. false: Micro loans are more available to low-income people.
   - We have a recommendation to establish such a program. See the first page of this report.

8. true: Percent of disposable personal income that is being saved is rising.
   - Yes and no, probably going down for the short term because interest rates are so low, but retirement savings are increasing.

9. true: The dollars spent in the local economy (local businesses, local labor, and local resources) is growing.
   - This is true more for the local big box stores (which also provide local jobs), but not so much for “mom and pop” businesses.

10. false: Per capita debt is going down.
    - After the recession debt went down in part because of the forgiving of loans due to foreclosures. Now debt is probably going up along with an improving economy.
4. Jobs, Wages, and Wealth-Creating Conditions: Score - 0.5

1. **false**: The median household income is going up. No data.

2. **true**: Weekly average earnings are going up. No data.

3. **false**: Hours of labor required to meet basic needs is going down. No data.

4. **false**: Employee owned businesses are on the rise.

5. **false**: The ratio of CEO salary to front line staff employee wages is going down.

6. **false**: Employers are using fewer temporary and part-time employees.

7. **false**: The availability of affordable, high-quality childcare is on the rise.
   - The number of qualified centers is going down, especially home centers.

8. **false**: Transportation to work and services is becoming more reliable and affordable.

9. **false**: The community has a living wage ordinance.
   - We do not have such an ordinance and if we did it would be difficult to monitor. If average wage could be used as a valid measure, we would probably be healthy regarding living wage.

10. **false**: The number of businesses using *Bridges* concepts is on the rise.
5. Protection from Predators Conditions: Score – 1.0

1. **false:** The number of payday lenders, cash-advance shops, check-cashing outlets is going down.
   - Fifteen years ago, we had few or no predators. Now we have several.

2. **false:** Alternatives to payday lenders, cash-advance shops, and check-cashing outlets are going up.
   - Government regulations prevent lenders from taking risks, which payday loans are. However, being a small town sometimes helps if the lender knows the person requesting the advance. An approach is to educate people about predators and to find ways the community can provide alternatives.

3. **false:** Employers are developing low-interest loans and savings strategies for low wage workers.

4. **false:** Alternatives are being developed for buy-here/pay-here car dealers.

5. **false:** The Better Business Bureau, Chamber of Commerce, and other business leaders are taking a stand against predatory businesses.
   - In Greencastle, no, in larger cities yes. Education is probably the best local option.

6. **false:** Employers that “ask” employees to work “off the clock” without pay are declining. No data, but are reporting false because of anecdotal evidence.

7. **false:** Minimum-wage violations are going down.
   - Probably not, unless “off the clock” work is occurring, thus effectively lowering hourly rates.

8. **true:** Worker’s compensation violations are going down. We have seen no evidence of violations, but really have no data.

9. **true:** Human trafficking is going down.

10. **false:** Drug trafficking is going down.
6. Education Conditions: Score - 2.25

1. **false:** High quality, affordable preschool opportunities are on the rise.
   - It is not rising for any class; if a person makes too much money, but not enough to enroll in unsupported programs, they cannot enroll their children in supported programs.

2. **false:** The percentage of children enrolled in Early Head Start is on the rise.
   - We are given a certain number of slots are required to use them all and we do. So the percentage is controlled by the number of slots we are granted.

3. **true:** The graduation rate of high school students is on the rise.

4. **false:** School “report cards” on standardized test scores is rising.

5. **false:** The graduation rate of first generation, low-income college students is on the rise.

6. **true:** Apprenticeship and certificate programs that lead to well-paying jobs are on the rise.
   - Employers want more and more technology; Area 30 provides training and internships.

7. **true:** Worker skills are increasingly meeting the needs of the employers.

8. **false:** The cost of a college education is declining.

9. **true:** The digital divide (the gap between those with access to computers and the internet and those who don’t) in narrowing.

10. **n/a:** The number of community colleges, colleges, and universities that are using Bridges concepts is on the rise.
7. Public Sector Conditions: Score - 2.5

1. false: The tax base for maintaining high-quality police and fire services is secure.

2. false: The tax base for maintaining high-quality schools and recreational facilities is secure.

3. true: The tax base for public transportation, water, sewer, garbage collection, and street cleaning is secure.

4. false: Public transportation is adequate enough to move people to and from the workplace, school, healthcare facilities and grocery stores.
   - There are scheduling and affordability issues with Rural Transit.

5. true: Governmental services treat all people in a respectful and timely manner.

6. true: Agencies collaborate to serve clients more effectively and efficiently.

7. true: Governmental and non-profit organizations are providing a safety net (financial support for the aged, disabled, young, unemployed, etc) and increasingly providing support for those who are transitioning out of poverty.
   - We are just getting started, e.g. the Transformer projects.

8. false: Percent of taxpayer satisfaction with services is going up.

9. false: Percent of people who trust local government in going up.

10. true: The public sector is increasingly using Bridges concepts in programming and service delivery.
8. Health Conditions: Score - 2.0

1. **false:** The number of uninsured community members is declining.

2. **false:** The cost of health care is declining.

3. **false:** High-quality food is accessible and affordable to all.
   - It is accessible, but not affordable.

4. **true:** Environmental safety is improving for all.

5. **true:** Transportation and easy access to health care is improving.
   - It is available, but underutilized and not widely known.

6. **true:** Neighborhood crime is going down.
   - There is less neighborhood crime this year than last, but still more than we would like.

7. **false:** Mental health and addiction treatment is affordable and accessible.

8. **false:** Preventive health care is on the rise for all.

9. **true:** The overall fitness of the community members is rising.

10. **false:** Health disparities are on the decline.
9. Leadership Conditions: Score - 3.5

1. false: The leadership in each sector increasingly ensures that people from all classes and races are engaged in planning, program design, implementation, and evaluation of major initiatives. 
   - This is not really thought of by leadership because we are not so diverse; but bringing Getting Ahead graduates to the table is a beginning.

2. false: The leadership in each sector is increasingly intentional about helping people in poverty transition to a stable economic situation. 
   - The leadership in some sectors are, but not nearly enough as.

3. true: The leadership increasingly creates a culture of mutual respect for people of all classes and races.

4. true: The leadership is increasingly collaborative and less prone to operating in “silos.”

5. true: The leadership is increasingly able to work across political lines to serve the whole community.

6. true: The leadership increasingly supports locally owned and small businesses with incentives and tax breaks.

7. false: The leadership is increasingly representative of the population in terms of race, ethnicity, and class. 
   - Yes, in the “industries”.

8. true: Citizen participation in community projects is increasing.

9. true: Your community has a Bridges Steering Committee or a group by another name that coordinates the work on poverty based on the 10 Core Constructs of Bridges.

10. true: The leadership is increasing the application of Bridges concepts in their area of influence.
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* Persons who were not interviewed, either because of investigator time constraints or scheduling issues.