

Owen County Recommendation with Case Study



Allyson Ragan, Sydney Scorza, Bradly Cline, Bryce Marsh



United Way
of Monroe County

Table of Contents

I. Introduction.....	3
II. Executive Summary.....	3
III. Research.....	5
IV. Recommendations.....	8
V. Action Plan.....	12
VI. Appendix.....	13
VII. References.....	14

I. Introduction

United Way of Monroe County (UWMC) works with member agencies and community partners to bring about lasting change and improve people's lives. UWMC believes that by focusing on the building blocks for a better life- education, earnings, and essentials- solutions to the most pressing community issues can be created and sustained. UWMC works to raise money from local residents and companies and then redistributes that money to 25 different agencies. To help decide how to allocate money amongst these agencies, UWMC refers to a research report called a *Service Community Assessment of Needs* (SCAN). It's important to note that while UWMC is based in Bloomington, they also serve Greene, Lawrence, and Owen County. For this project, our team has focused on Owen County in particular. We have compiled primary data for UWMC's SCAN and researched recommendations for "earning a living", one of UWMC's main areas of focus. When researching recommendations, we particularly looked at how other United Ways across the country have tackled this issue with specific programs. Our team of researchers, while all coming from different backgrounds, has been dedicated to compiling accurate data and generating a feasible and effective recommendation.

II. Executive Summary

Problem Statement

United Way of Monroe County serves Monroe, Lawrence, Owen, and Greene counties in Indiana, by partnering and working with local member agencies and community partners. Since the last SCAN assessment in 2012, there are still pressing issues in the community. Families are barely able to make an adequate living, and lack the skills to do so. This SCAN report will address and work to combat this issue.

The SCAN 2018 report includes:

- A profile of Owen County
- An in depth look at the factors that contribute to earning a living

- A recommendation on how to improve the issue of earning a living in Owen County

Methodology

Primary sources were used to gather our data. The United States Census Bureau served as the main source for data on Owen County, such as information on educational attainment, median household income, and self-sufficiency wages, among other crucial data. The United Way of Monroe County website was also used, along with information from agency websites. Attached below is a summary of key findings.

Research Results

In 2016, an adult with a preschooler and school age child spent \$41,516 on self-sufficiency wages alone. This just includes basic necessities, such as food, transportation, housing, and healthcare. Compared to the 2016 median income of \$46,069 in Owen County, this is a substantial number. Owen County residents are left with very little disposable income, room for emergencies, or ability to live comfortably. Further, 72% of Owen County residents only have a high school degree. This means that they are likely missing important skills to advance in the workplace and obtain a substantial income. Another factor contributing to lack of substantial income in Owen County is the 4.5% unemployment rate, a high number compared to the 3.6% Indiana rate. All of these factors contribute to the critical problem in Owen County of residents being unable to make an adequate living.

Recommendations

We recommend that United Way of Monroe County continues to partner with agencies and partners that help residents improve upon their skill base. As a result, wages will go up, and residents will earn a better living. Currently, United Way of Monroe County partners with WorkOne in Bloomington, Indiana to help residents develop skills. However, we propose that UWMC partners with the WorkOne located in Spencer, IN directly in Owen County. By using a more local partner, the level of convenience will rise. This will likely encourage

residents to take advantage of these courses to improve upon their skills. Further, UWMC already partners with the Owen County Public Library, meaning there are numerous resources in the town that WorkOne can utilize. We believe that these skills will be invaluable, and utilizing the already existing source of WorkOne directly in Owen County will increase residents' ability to earn a living.

III. Research

In order to understand the economic profile of Owen County, it's important to first understand the household demographics being served. When looking at Figure 4.1 below, we see that 72% of people have a high school diploma, while only 12% have a bachelor's degree or higher. This is important because it shows that our final recommendation must be tailored toward those with only a high school diploma. Typically, there are two ways in which people with a high school diploma can move up: (1) earn a higher education or (2) acquire new skills.

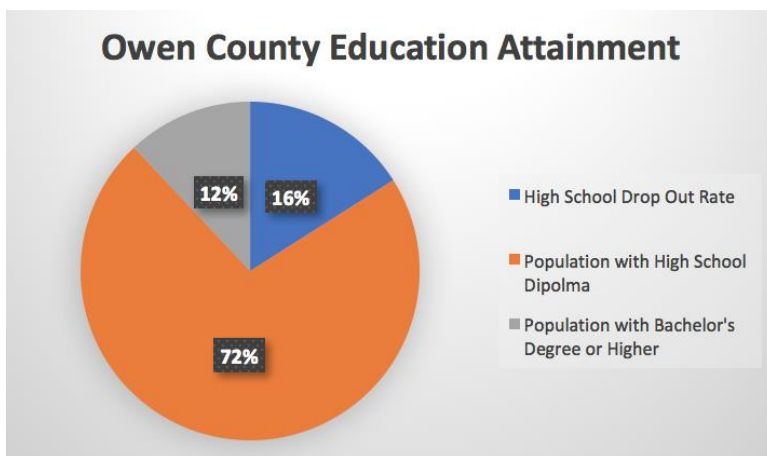


Figure 4.1

Sources: Town Charts, U.S. Census Bureau

The driving force of any economic profile is employment. Unemployment is defined by the Bureau of Labor Statistics as people who do not have a job, have actively looked for work in the past four weeks, and are currently available for work. When looking at Figure 4.2 below, we see that the Indiana unemployment rate (3.6%) is slightly lower than the national average (3.7%). However, the unemployment rate for Owen County (4.5%) is significantly higher than both the Indiana and national average.

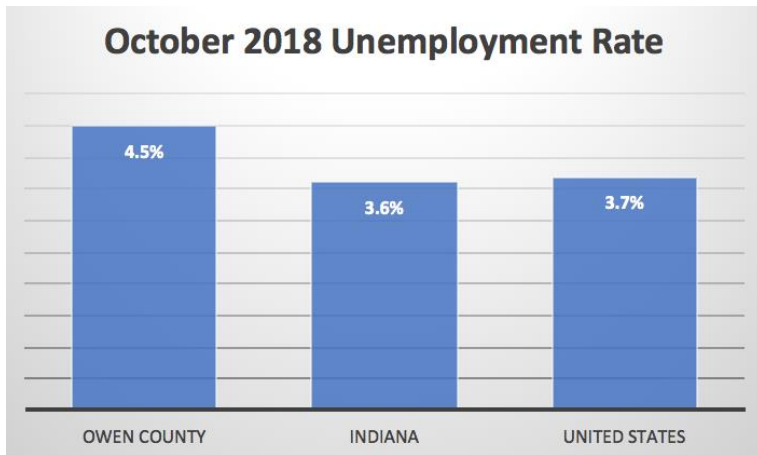


Figure 4.2

Source: Brainerd, Jackson

Median household income is also a good indicator of how a region compares to other areas. Figure 4.3 compares the median household income in Owen County, Indiana, and the United States as a whole. In all three areas, the median household income increased from 2010 to 2016. However, the data indicates that the median household income in Owen County and Indiana was lower than the national average for both years.

Furthermore, Owen County's median household income fell below the Indiana average in both 2010 and 2016.

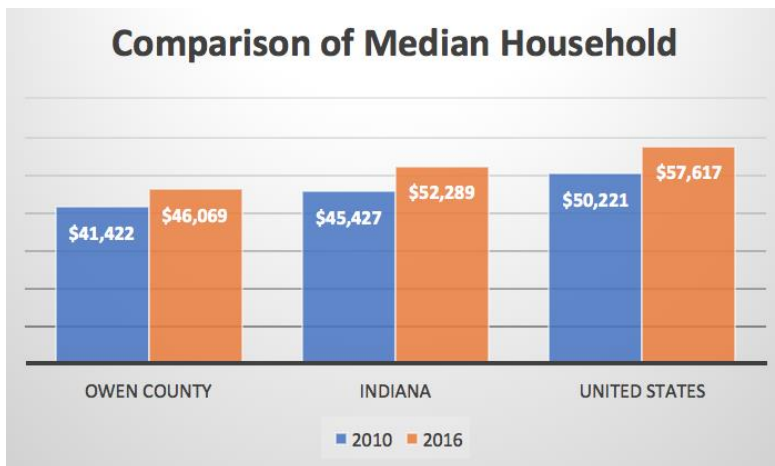


Figure 4.3

Sources:

- (1) STATS Indiana
- (2) UWMC SCAN 2012 (2010 Data)
- (3) Guzman, Gloria G

Earning a living refers to people's ability to find and keep a job that allows them to cover their monthly expenses. Figure 4.4 shows that expenses and exemptions for Owen County residents vary by family makeup.

Monthly expenses include housing, child care, food, transportation, health care, etc. The data indicates that families with one adult, one preschooler, and one school-age child require the highest self-sufficiency wage (\$41,516). It's important to note that this wage is only \$4,553 less than the median household income for Owen County in 2016. This shows that several households are barely making it by and, without adequate savings, one small emergency could result in financial trouble. Furthermore, the data shows that Owen County has a higher percent of unbanked households, or those without a checking or savings account, than Indiana as a whole. However, the percent of unbanked households in Owen County is slightly lower than the national average of 7.0%.

Monthly Expenses	Adult + preschooler	Adult + Preschooler School-age	Adult + School-age teenager
Housing	\$738	\$738	\$738
Child care	\$507	\$835	\$328
Food	\$385	\$582	\$674
Transportation	\$252	\$252	\$252
Health Care	\$461	\$486	\$522
Misc.	\$234	\$289	\$251
Taxes	\$495	\$604	\$386
EITC	(\$66)	(\$55)	(\$219)
Child Care Tax Credit	(\$63)	(\$105)	(\$85)
Child Tax Credit	(\$83)	(\$167)	(\$167)
Self-Sufficiency Wage			
Hourly	\$16.25	\$19.66	\$15.23
Monthly	\$2,860	\$3,460	\$2,680
Annual	\$34,325	\$41,516	\$32,164

	Owen County	Indiana	US
Unbanked Households	6.2%	4.7%	7.0%

Figure 4.4: Self-Sufficiency Standard Data for Owen County

Sources: "The Self-Sufficiency Standard for Indiana 2016."

Figure 4.5 shows the industry breakdown by percentage of involvement within Owen County. The top industries are manufacturing, healthcare and social service, construction, and retail trade. Three of these jobs are ones that only require a high school diploma which correlates with the demographics of Owen County, since 72% of residents only have a high school diploma. We also see that the healthcare and education industries are rising. These careers will require more money, time, and involvement than those of construction and manufacturing. One can notice by looking at the chart that industries that require secondary education have some of the lowest participation rates.

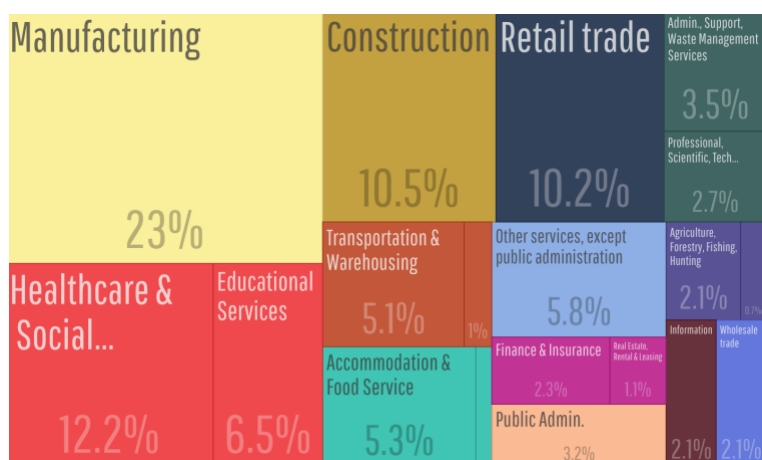


Figure 4.5: Employment by Industry

IV. Recommendation

Narrative Overview

As we've seen from above, the median household income in Owen County is significantly lower than both Indiana and the United States. Families are barely able to make an adequate living, and lack the skills to improve their situation. While there are programs located in neighboring counties, such as WorkOne in Monroe County, United Way is not currently working with any career development programs in Owen County. This creates inconvenience, a lack of community, and has the potential to exclude Owen County residents.

Case Study

A successful program tailored towards earning a living can be seen in Central Iowa Works. This program works closely with the United Way of Central Iowa to close the skills gap and meet the needs of employers by helping them recruit and hire qualified workers. They also address the needs of job seekers by helping them get trained and hired for jobs. Three main areas of focus for this program include health care, retail, and helping former prisoners obtain work. The United Way of Central Iowa believes one of the clearest paths to economic self-sufficiency is education and training. Job training and readiness programs remain critical to advancing low-wage, low-skilled workers into self-sustaining jobs (“INCOME.”).

We’re specifically focusing on areas that help both employers and employees. Central Iowa Works interacts with employers to find skills that are lacking in the local economy. They then work with people looking for jobs to help them acquire these skills. This not only helps potential employees find jobs, but it helps employers, since they are working with a more qualified workforce. So far, the results have been positive. As of 2016, 1,061 workers had increased their incomes after utilizing this program and obtaining a better job. Over 182 residents of central Iowa gained skills that were in high demand, and over 11,000 residents became financially self-sufficient (“INCOME.”).

We believe that the similar demographics of central Iowa make this program a feasible option for Owen County. We specifically looked at Des Moines, Iowa. In Des Moines, 52.4% of the population has a high school diploma, 34.8% have a higher degree, and 12.8% have no high school diploma (“Educational”)(See Appendix figure 4.6). The majority of Des Moines, Iowa have a high school diploma, giving them a similar skillset to Owen County. Further, the median household income in Des Moines is \$70, 906, however the per capita income is only \$42, 632. While we recognize that this is higher, Des Moines has a higher population of 65,608, so we believe that proportionally this is still a good comparison (“U.S. Census Bureau QuickFacts: West Des

Moines City, Iowa.”). Despite the differences, we believe that overall Des Moines, Iowa has enough similarities to Owen County, and a program similar to Central Iowa Works could be successful in Owen County.

Recommendation

After looking at the different member agencies and community partners of UWMC, as well as examining the Central Iowa case study, we have created a program that we believe is best tailored to Owen County needs. Currently, UWMC is a community partner with WorkOne, a workforce development agency. WorkOne has many programs, including resources to find a job, choose a career, access training, and receiving information about successful workforce strategies (“WorkOne South Central.”). However, UWMC currently only works with the WorkOne located in Bloomington, IN (“Our Initiative Partners.”). However, we think that UWMC is not utilizing a valuable resource in Owen County, which is the WorkOne located in Spencer, IN. This WorkOne is located directly in Owen County, nearby the centrally located Owen County Public Library. Our first recommendation is that UWMC allocate resources to the Owen County WorkOne location. We are not suggesting that UWMC stop supporting the Bloomington location in Monroe County, but rather create an alternative location for Owen County residents. Having a well-supported workforce development location in Owen County makes accessing training significantly more convenient for all residents. When training becomes more convenient, residents are more likely to utilize resources. We recognize that residents of Owen County are able to take advantage of Area 10 Agency on Aging, a low cost bus service to Bloomington, IN (“Member Agencies.”). However, despite this low cost, this still creates a time constraint on residents, which may discourage some from taking advantage of this opportunity.

Our second recommendation is directed towards the improvement of WorkOne’s existing programs. Currently, the only educational opportunities offered by WorkOne are in Ivy Tech Bloomington and Indiana University Bloomington. We recognize this is most likely UWMC solely partners with the Bloomington, IN WorkOne location. However, we believe this leaves people without relevant local workforce skills. We noticed in the

above case study that Central Iowa Works and United Way of Central Iowa partnered with local employers to assess relevant skills for the local job market. We recommend that UWMC allocate additional resources to WorkOne in Owen County to hire a team of professionals to not only go to employers to assess needed skills, but also return to Owen County and teach residents these skills. This would make it possible for residents to stay in Owen County for their training, as opposed to traveling to Bloomington, IN for this training. We also recognize that UWMC is a partner with the Owen County Public Library. This library is a resource that is already available, and could be further utilized for these trainings. We believe that UWMC's allocation of resources to WorkOne in Owen County will make it possible for Owen County residents to gain more skills, and as a result increase their overall wage. This will most likely increase Owen County's median household income, and improve the life of residents.

V. Action Plan



What could go wrong?

- WorkOne Bloomington becomes frustrated
- Disconnect between what is wanted from employers and what is relayed to residents
- Owen County Public Library doesn't get on board
- Residents might not take advantage of new opportunities



Partners

- Owen County WorkOne
- Owen County Public Library
- Owen County Employers



Goals and Objectives

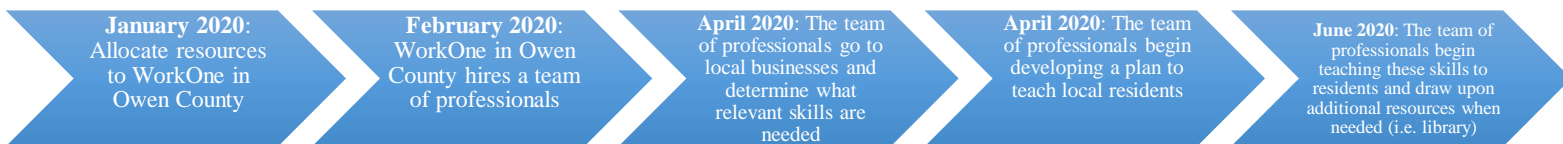
- For Owen County residents who currently utilize the Bloomington WorkOne to successfully integrate into the Owen County WorkOne
- Increase overall wages and financial stability of the community
- Effectively allocate training resources towards skills that are in high demand in the local economy



Outcomes and Benchmarks

- By the end of 2021, have 25% of residents who were using Bloomington WorkOne utilize the Owen County location
- Increase 3,000 residents' overall wages and financial stability

Timeline and First Five Steps



Cost

- The majority of the cost for this program will be funded by grants brought in by UWMC's community network
- We estimate it will take a 5-person team at first
- An entry level recruiter gets paid roughly \$50,000/year. We believe that a \$250,000 grant will get this program started, and it will eventually be able to earn money back

("Salary: Recruiter." Glassdoor, www.glassdoor.com/Salaries/recruiter-salary-SRCH_KO0,9.htm)

VI. Appendix

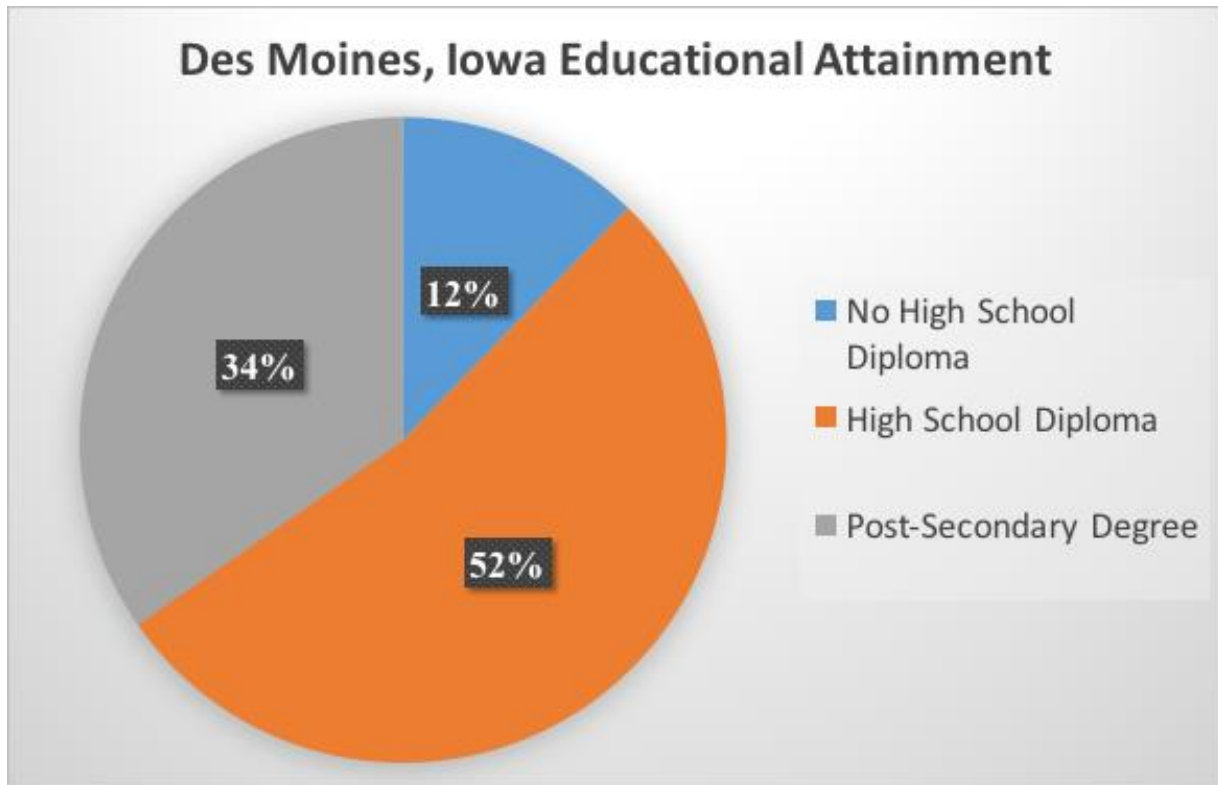


Figure 4.6 details the educational attainment percentage rates within Des Moines, Iowa. This includes the population with no high school diploma, those who have obtained a high school diploma, and those who have completed post-secondary education.

Source: "Educational Attainment in Des Moines, Iowa (City)."

VII. References

- Brainerd, Jackson. *Affirmative Action / Overview*,
www.ncsl.org/research/labor-and-employment/national-employment-monthly-update.aspx.
- Guzman, Gloria G. "Household Income: 2016." United States Census Bureau,
<https://www.census.gov/content/dam/Census/library/publications/2017/acs/acsbr16-02.pdf>
(Note: Copy and paste link in a browser other than Safari, such as Google Chrome.)
- "Educational Attainment in Des Moines, Iowa (City)." *Educational Attainment in the United States - Statistical Atlas*, <https://statisticalatlas.com/place/Iowa/Des-Moines/Educational-Attainment>
- "INCOME." *United Way of Central Iowa*, www.unitedwaydm.org/income.
- "Member Agencies." *How We Help / United Way Monroe County*,
www.monroeunitedway.org/memberagencies.
- "Our Initiative Partners." *How We Help / United Way Monroe County*,
www.monroeunitedway.org/initiativepartners
- "Owen County, IN." *Data USA*, <https://datausa.io/profile/geo/owen-county-in/#categorywages>
- "Owen County, Indiana." *InDepth Profile: STATS Indiana*,
http://www.stats.indiana.edu/profiles/profiles.asp?scopechoice=a&county_changer=18119
- "Prosperity Now Scorecard." *Prosperity Now Scorecard*,
<http://scorecard.prosperitynow.org/data-by-location#county/18119>
- "Salary: Recruiter." *Glassdoor*,
www.glassdoor.com/Salaries/recruiter-salary-SRCH_KO0,9.htm.
- "The Self-Sufficiency Standard for Indiana 2016." *The Self-Sufficiency Standard for Indiana 2016*, 2016, <http://www.incap.org/iwlf/self-sufficiency/2016-Self-sufficiency-report.pdf>
(Note: Copy and paste link in a browser other than Safari, such as Google Chrome. The chart is located on page 96.)
- "UWMC SCAN 2012 (2010 Data)."
<https://www.monroeunitedway.org/sites/monroeunitedway.org/files/SCAN2012-Ch4.pdf>
(Note: Copy and paste link in browser other than Safari, such as Google Chrome. Data is located on page 74.)

“U.S. Census Bureau QuickFacts: West Des Moines City, Iowa.” *Census Bureau QuickFacts*,
United States Census Bureau,
<https://www.census.gov/quickfacts/fact/table/westdesmoinescityiowa/INC110216>

“WorkOne South Central.” *About Us: WorkOne South Central*, Indiana Department of
Workforce Development, <http://www.workonesouthcentral.org/>