

The Community Foundation of Southern Indiana surveyed Clark and Floyd county residents, nonprofit community service organizations, business and community leaders, and our own fund holders to develop strategic community goals based on needs and priorities. Information from the needs assessment report will be used to guide the Community Foundation in its grant making to support the community’s greatest needs and highest priorities. Basic human needs, education and workforce development, healthful living, economy, arts and culture, and community building were the areas highlighted in the report. While respondents shared that they are proud of this community, its history and culture and they feel safe and enjoy opportunities to engage in the community, they also recognize that more needs to be done to better meet the needs of local residents and build an educated workforce and a strong economy.

Community Perceptions of Needs and Priorities

Economic Priorities for Southern Indiana
1 – Good jobs and living wages
2 – Skilled and qualified working age population
3 – Locally owned businesses
4 – Quality early childhood education and care
5 – Sustainable development strategies

The local economy reflects global, national, state, metropolitan, county and city policies and markets. Historically, the area has been built on the manufacturing, agriculture and shipping industries. Today, major employers in Clark and Floyd counties include hospitals, higher education, manufacturing, barge construction, and logistics.

- The number of people living in poverty in this area has grown significantly over the last 15 years.
- Unemployment rates are relatively low: Floyd County is at 5.6% unemployment and Clark County is slightly higher and even with the state at 6.0%.
- Median earnings in both counties are slightly higher than the state median. The state median is lower than the national median of \$53,046.

Stagnant wages and a proliferation of low wage jobs remain barriers to financial security and economic prosperity. Unfortunately, the area struggles to attract higher skilled and higher paid work because of the low educational attainment and skills of the working age population.

Median Household Income, 2009-2013 (2013 dollars)



When looking at the percent of people below the poverty line, both counties are doing better than the state as whole but the number of people living in poverty has grown tremendously over the last 15 years, placing significant stress on the local economy and the community service system.

Percent Below Poverty Last 12 Months, 2009-2013



A “living wage” is an earning level that allows a full-time worker to support a family above the poverty line (an amount which varies by household size). Definitions range from 100% to 130% of the poverty line and 115% of poverty is commonly used in advocacy efforts.

While our sample is fairly evenly split in their response to "People in our community are able to find living wage jobs"--46.8% agree and 47.9% disagree--the sample has greater consensus around disagreement with the statement that "People in our community are financially secure" (62.4% disagree). This partly reflects the fact that our sample is skewed toward higher income residents who earn living wages and are likely in greatest contact with others who earn living wages, but it may also reflect a misunderstanding of how difficult it is to live on one or even two low-wage incomes. This means that some residents both overestimate how much people are earning and underestimate how much money is needed to make ends meet.

The strong concern around financial security reflects both the struggle of many to find living wage jobs and the very real stagnation in wages that means people working in jobs that used to afford a middle class lifestyle now go into greater consumer debt to support that same lifestyle, making them far less financially secure. U.S. average savings rates are now below zero as the result of decades of wage stagnation amid rising costs of living and this places far more of the population just a paycheck away from financial hardship. Even people who are earning decent wages may be financially insecure as a result of consumer and student loan debt, for example.

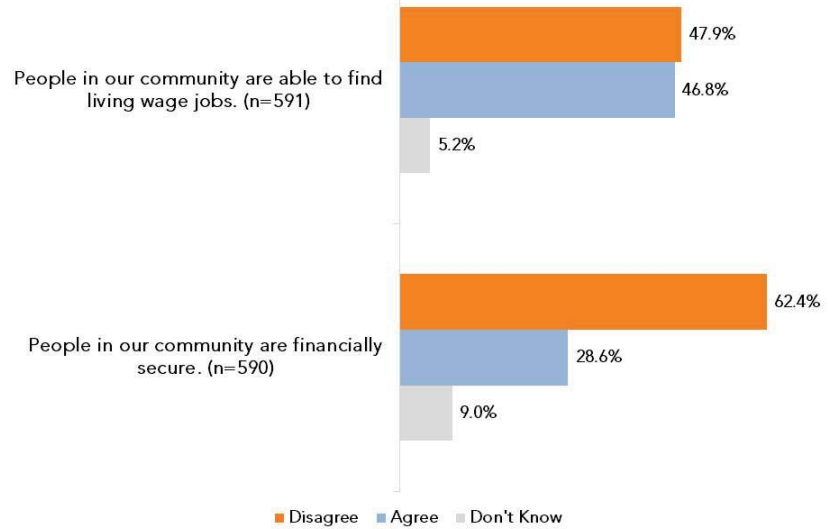
Building, Attracting and Retaining Businesses that Provide Good Jobs

A strong economy is essential to quality of life and creating opportunities for all community members to thrive. Clark and Floyd counties need to build and attract quality businesses and a qualified local labor force to provide better jobs and a stronger local economy. Economic development and environmental concerns may be addressed jointly through sustainable development strategies that create economic opportunity and support clean air and water and healthy food.

Public data suggest that educational attainment is a key factor in accessing living wage jobs. Business and community leaders confirm that the qualifications of the local labor force are a key factor driving economic success.

Public policies and institutions, private enterprise and innovation, and the nonprofit sector all have roles to play to ensure that market growth reaches all portions of the community.

Perceptions of Availability of Living Wage Jobs and Financial Security



Building, Attracting and Retaining Businesses that Provide Good Jobs

(Responses of local business and community leaders in order of importance based on number of mentions, n=117)

- A qualified workforce (95)
- Quality physical infrastructure (roads, water, sewer, logistics) (84)
- High quality education system (74)
- Strong quality of life (72)
- Quality technology infrastructure (broadband capacity) (60)
- Tax incentives for business (54)
- Low start-up costs (31)
- Adequate, accessible, and affordable transportation (31)
- Vibrant downtown community (27)
- Area population with discretionary income to spend (19)
- Industrial space (17)

Applied Research and Education Center. 2014. "Concentrated Poverty in Southern Indiana Louisville-Metro, 1990-2010." New Albany, IN: IU Southeast Applied Research and Education Center.
 Work and Family Researchers Network. "Living Wage, Definitions of" Retrieved 10-1-2015 (<https://workfamily.sas.upenn.edu/glossary/living-wage-definitions>); National Employment Law Project. 2011. "Local Living Wage Laws and Coverage." Retrieved 10-01-2015 <http://www.nelp.org/content/uploads/2015/03/LocalLW-LawsCoverageFINAL.pdf?nocdn=1>)

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