



CARRIAGE HOUSE EAST

RESIDENT PERCEPTION ASSESSMENT

STUDY FINDINGS

Prepared by

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EXECUTIVE SUMMARY

Introduction

The purpose of this research is to conduct a market study to determine the demand from adults (18 years old and above) residing within the Carriage House East Apartments (within the Far Eastside neighborhood). The goal of this study is to gauge resident's perspectives and thoughts related to financial literacy, employment barriers, obstacles to economic self-sufficiency and financial stability (including cliff effects¹), and workforce development and training.

The Glick Property Management Team in collaboration with the Central Indiana Community Foundation (CICF) seek to improve career readiness, promote family self-sufficiency and financial stability, as well as elevate employment rates among residents. The study assists CICF and its community partners in identifying obstacles to employment, stability, and self-sufficiency; and possible solutions to address these barriers. The data revealed by the study will also be used to determine the interest as well as the extent to which residents would participate in programs developed to adhere to identified impediments.

For this study, questions were grouped in the following categories:

1. General attitudes/thoughts about college or technical school (positive and negative).
2. Thoughts and feelings about the implementation and impacts of an education assistance program for residents in the neighborhoods.
3. Thoughts and feelings about the implementation and impacts of a job readiness assistance program for residents in the neighborhoods.
4. Thoughts and feelings about the implementation and impacts of a financial education/management assistance program for residents in the neighborhoods.
5. Residents' recommendations to the CHE staff to improve the likelihood that residents would participate in assistance programs.
6. Thoughts and attitudes on goals and future interests.
7. Thoughts on mentorship.
8. Final Thoughts and Comments
9. Demographic characteristics

The contents of this report are divided into four sections: Section I presents the study purpose and research methodology. Section II exhibits demographic information and examines detailed survey data for the study area. Section III provides an analysis of interview responses and Section IV explores detailed focus group data. Last, Section V identifies and outlines implications and opportunities to be considered for next steps.

Key Findings

Residents' thoughts related to education and career aspirations.

Overall, survey respondents held a positive view of education and an education assistance program and would use it.

Educational Status and Attainment

A large percentage (77.1%) of survey respondents were not enrolled in school. Of those not enrolled, 18% less than a high school diploma, 33% High school diploma/GED, and 31% Some college. In addition, most respondents (74%) had never completed a degree or earn a certification. Of those who did, most were between ages 30 and 39, female, with no monthly household income from job wages.

Respondents who did not complete a degree or earn a certification identified the need to work-no time available (40%), financial hardship (24%), and health problems (12%) as the top 4 barriers to achieving a degree or certificate.

Overall thoughts on Education

Participants recognized that the costs associated with attending college and the inability to pay as a fear of many individuals thinking about attending or already attending college. However, the participants also recognized several positives of attending college or technical school. Many participants saw college as important and necessary for a better future for career advancement. Additionally, respondents noted that one's education level as important for employment and success. Seventy percent (70%) of respondents thought about going back to school to earn a college degree or a certification for a skill or trade. Of those who thought of returning, most were between the ages of 21 and 39.

Thoughts on Education Assistance Program

Generally, participants were in favor of such a program, however they were split as to whether such programming would be beneficial due to outside circumstances beyond their control, disabilities, or familial /work obligations (i.e., childcare).

Residents' thoughts related to financial wellness.

Financial Stability

Many respondents do not have a bank account (70%). If an unexpected event (e.g. someone in your family lost a job, got sick or had another emergency) were to occur, 46% of respondents were not very confident or confident at all with the ability to could come up with money to make ends meet within a month.

Overall thoughts on financial wellness and debt

A large percentage of respondents owe money on student loan debt (21%) and medical bills (19%). Twenty-one percent (21%) percent of respondents rated their credit rating as "Great" or "Good." Twenty-four percent (24.3%) of respondents would rate their credit score are decent. In comparison, 32.9% would rate their credit score as "Bad" or "Very Bad." On the other hand, 21.4% did not know their credit score.

Financial Education and Opportunities and Thoughts on Financial Education/ Management Assistance Program

Participants were in favor of such a program. Participants noted debt relief, better money management, discipline in spending, and the ability to improve credit score as possible benefits

of this resource if offered. However, participants noted that residents may not view the program as worthwhile and therefore would not use it.

Residents Thoughts Related to Future Goals /Personal Interest

Career and Personal Aspirations and Goals

Most respondents stated a job in the medical field (i.e., EMT, lab tech, medical coding, nurse, ob-gyn, and pharmacist) as their dream job. For a large portion of respondents, success means financial stability (35%), career/job contentment (16%), and achieving goals (17%). Financial hardship (20%) is the biggest barrier to achieving success. More than half (53%) of respondents would like to achieve career and job attainment five years from now.

Overall thoughts on Goal Achievement

The top three programs respondents noted as most helpful in achieving their goals as educational attainment assistance (32%), financial assistance (13%), and job placement/readiness (15%).

Residents' Thoughts Related to Basic Needs, Income, and Employment

Employment and Income Status

Employment status and income level are factors that often contribute to adult student demand for education, as unemployed individuals or those in low-paid positions often seek additional education as a means for job placement or advancing in their career. Twenty-nine percent (29.9%) of respondents are working part-time, while 12.9% are employed for 40 or more hours. In comparison, 31.4% of respondents are not employed, but are looking for work. The majority (55.7%) of respondents were "likely" to use a job readiness program, if it were offered at no cost. Of those, the majority were between age 21 and 39.

Nearly 50/50 of respondents have regular monthly income. Of those, the majority are between the ages of 21 and 39. In these age ranges, 37% do not, while 41% does.

Employment Attainment and Stability

Most respondents have been at their job for less than 5 years. On average, a large percentage are stated they are usually employed with a company either between 6 to 12 months (15%) or longer than 12 months (28%).

Overall thoughts on Basic Needs

Many respondents noted job training/preparation (42%), a degree/better education (35%), a car/transportation (19%), and childcare (4%) as mechanisms that would help them find a better job.

Generally, most respondents' thoughts were:

- Fear the inability to pay all bills to support basic living expenses, such as housing, food, child care, utilities and transportation.
- An individual's level of education and degree is relevant to complete job responsibilities.
- Higher education, including attaining graduate degree, is important for employment and success.
- Have financial goals, but are not confident they can pay down all my debt in a reasonable time frame.
- College is too expensive and financial assistance for college is financially inaccessible.
- Feel that their current income level is insufficient.
- Would like better employment opportunities.

Residents' Recommendations to Improve Participation in Assistance Programs

Overall, participants were in favor of CHE creating a program that would provide education,

employment, and financial management assistance. In hopes of improving participation among residents in the neighborhood, participants from the provided the following suggestions.

1. Provide childcare for program participants.
2. Offer flexible program hours to accommodate all schedules.
3. Find qualified and motivated teachers/trainers to create an environment of excitement around the programs.
4. Identify better marketing communication about available opportunities to advertise and promote the programs and notify residents of these resources.

SECTION I. INTRODUCTION AND METHODOLOGY

Purpose and Scope of Study

The purpose of this research is to conduct a market study to determine the demand from adults (18 years old and above) residing within the Carriage House East Apartments (within the Far Eastside neighborhood). The goal of this study is to gauge resident's perspectives and thoughts related to financial literacy, employment barriers, obstacles to economic self-sufficiency and financial stability (including cliff effects¹), and workforce development and training.

The Glick Property Management Team in collaboration with the Central Indiana Community Foundation (CICF) seek to improve career readiness, promote family self-sufficiency and financial stability, as well as elevate employment rates among residents. The study assists CICF and its community partners in identifying obstacles to employment, stability, and self-sufficiency; and possible solutions to address these barriers. The data revealed by the study will also be used to determine the interest as well as the extent to which residents would participate in programs developed to adhere to identified impediments.

Research Methodology

The *Carriage House East Resident Perception Assessment Study* consists of 3 parts—a main survey (in-person, online, mail, and telephone), interviews, and a focus group among a representative sample of 75 households living in the Carriage House East Multi-family residential complex. All the findings reported in the body of this report reflect the results of the main survey, interviews, and focus group session. The sections below provide details on the data collection and analysis used in the study. For a detailed summary of the research methodology see *Appendix G: Research Methodology Detailed Summary*.

Data Collection

This research employed a mixed-method approach to gather data, utilizing both quantitative (i.e., surveys) and qualitative (i.e., focus groups, interviews) research methods. Data was obtained from three primary sources: 1) in-person, online, and mail surveys, 2) telephone interviews, and 3) a focus group. Sagamore Institute for Policy Research completed 70 total surveys (See Section II. *Survey Data Socio-Demographic Analysis* for more detail). Of the 70 surveys, 5 were removed

from the sample as invalid for one or both following reasons: 1) respondent did not reside in study area and/or 2) the survey was a duplicate.

The survey instruments, interview questions, and focus group format were developed with the assistance of the Glick Property Management and Central Indiana Community Foundation staff. The clear majority of the surveys were in person (N=50 or 71.4%)

In-Person Surveys: In-person surveys were administered at the apartment complex site during the National Night Out, Food Pantry distribution, and management office.

Mail surveys: Surveys were mailed to 100 households from addresses provided by Glick Property Management staff. The addresses were selected using a random sample method. Each mailed survey included an introductory letter explaining the study and compensation for completion.

Online Surveys: Online surveys were disseminated by e-mail and text messaging to property residents via a list provided by the Glick Property Management staff.

All surveys were advertised on the resident newsletters and meetings.

All survey respondents were compensated with \$15 gift cards from Target or Walmart.

Interviews

Interviews were conducted with neighborhood residents within the study area. CHE interview participants were identified by their responses to in-person, telephone, mail, and online surveys, based on their demographic profiles and willingness to participate. Twenty (20) participants were initially recruited via telephone, e-mail, and text messaging, with the expectation that 10 to 12 participants would agree to participate. In addition, a snowball sampling method was also used, by asking people who had already been interviewed to point the researcher to other potential individuals (friends or relatives) who live in the complex. Participants were intentionally recruited to reflect the demographic characteristics of the study area. Overall, there were 11 interview participants.

The telephone interviews were between 45 to 55-minutes in length. Each interview was conducted on the telephone at a time specified by the study participant. Eligible participants were read an informed consent statement at the beginning of each interview (*See Appendix A*). The statement explained the purpose of the project and affirmed participants' willingness to participate. The informed consent statement also informed individuals that their participation was voluntary, that the discussions would be recorded and observed by the research team (i.e., Sagamore Institute, the Central Indiana Community Foundation, and The Glick Property Management staff), and that their participation and everything said during the discussion would stay private.

After the discussion, but before ending the interview session, the interviewer asked participants whether there were any further thoughts they did not get a chance to cover. Upon completion of

the interview, participants were thanked for their time and mailed a \$75 gift card stipend for their participation. Audio recordings of each interview session were subsequently transcribed. Following transcription, qualitative description was used to analyze the data.

Focus Group

A focus group was conducted with neighborhood residents within the study area. CHE focus group participants were identified by their responses to in-person, telephone, mail, and online surveys, based on their demographic profiles and willingness to participate. Seventeen participants were initially recruited via telephone, e-mail, and text messaging, with the expectation that 10 to 15 participants would agree to participate. The research team attended a resident meeting to recruit potential study participants, as well as, a snowball sampling method was also used, by asking people who had been interviewed to point the researcher to potential individuals (friends or relatives) who live in the complex, but had not participated in the initial interview. Participants were intentionally recruited to reflect the demographic characteristics of the study area. Overall, there were 13 focus group participants.

The in-person focus group was 90 minutes in length. Additional time for setup and introduction was allotted for the focus group. The session recruited 17 participants, with the expectation that 10 - 15 participants would show for the group. The focus group was conducted in open room at the food pantry location at a time convenient for both working and non-working participants.

Eligible participants were given an informed consent form when they arrived at the focus group facility (see Appendix B). The form explained the purpose of the project and affirmed participants' willingness to participate. The informed consent statement also informed individuals that their participation was voluntary, that the 90-minute discussions would be recorded and observed by the research team (i.e., Sagamore Institute, the Central Indiana Community Foundation, and The Glick Property Management staff), and that their participation and everything said during the discussion would stay private. The moderator also reviewed the content of the informed consent before proceeding with the discussion.

Participants were identified only by first name throughout the recruitment and sign-in processes and during the focus group discussion. Any personal information about participants obtained during recruitment and or focus groups discussion (e.g., age, number of children, and household income) are confidential, with no other personally identifying information (i.e., phone number, address). No personally identifiable information, including names, was used in the research findings from this research.

All discussions were led by a moderator and co-moderator/research associate. Moderators used a structured moderator's guide (see Appendix C). Per standard focus group methodology, the moderator's guide began with general topics before delving into more specific topics. After the discussion, but before ending the focus group session, the moderator asked participants whether there were any further thoughts they did not get a chance to cover. Upon completion of the group,

participants were thanked for their time and received a \$150 gift card stipend for their participation. Audio recordings of each focus group were subsequently transcribed. Following transcription, qualitative description was used to analyze the data.

Data Analysis

Surveys

Survey responses were input using SPSS Analytical Software. The research results were calculated to provide for frequencies and descriptive statistics for each item in the survey. All responses for questions were analyzed in relation to important demographic factors such as race, age, gender, educational attainment, marital status, and socioeconomic status providing cross-tabulations. (See Section III. *Detailed Survey Findings*). Residents' thoughts on basic needs, education, employment, financial wellness, and income were analyzed overall using a Likert scale in response to reaction statements.

There are several considerations to keep in mind when considering the survey data collected here:

- Estimates employing the *Carriage House East Resident Perceptions Survey* are assumed to be relatively accurate, but there is the possibility for sampling errors or other problems stemming from data collection. These errors are generally negligible when working with large data sets, but have the potential to be amplified when studying smaller populations.
- To account for these errors, the researchers calculated surveys responses utilizing weights. Weighting is generally used in survey analysis to adjust for effects of the sample design and to compensate for patterns of nonresponse that might bias results. The use of these weights in statistical analysis ensures that the demographic characteristics of the sample closely approximate the demographic characteristics of the national population. Small numbers are always a cause for concern in sub-community analysis because it is difficult to carry out any meaningful analysis. Weights correct such bias by adjusting for skewing in representing a population. The weighting for the *Carriage House East Resident Perceptions Survey* was accomplished using weight for population proportions², an iterative sample weighting by proportions that simultaneously balances the distributions of all variables for specific groups or segments which are overrepresented or underrepresented. (See Appendix G for detailed weight formula and calculations).
- The sample demographics were balanced to match overall resident population parameters for gender, age, and income. These parameters came from an analysis of the Carriage House East Resident Roster. Cross-tabulations of socio-demographic characteristics and questions 4, 6, 8, 11, 24, and 35 were calculated and analyzed. (See Section III. *Detailed*

² Vaske, J. J. (2008). *Survey research and analysis: Applications in parks, recreation and human dimensions*. State College, PA: Venture Publishing.

Survey Findings) to determine likelihood and barriers of use of an education, job readiness, and financial assistance opportunities/programs.

- The survey's *margin of error* is the largest confidence interval for any estimated proportion based on the total sample – the one around 50%. The sampling frame for this survey targeted those households/residents living within the Carriage House East residences. The margin of error for the entire sample is ± 2.2 percentage points at a 99% Confidence Level, ± 4.8 percentage points at 95% Confidence Level, ± 6.6 percentage points at a 90% Confidence Level of the true population value. This means that in 99 out every 100 samples drawn using the same methodology, estimated proportions based on the entire sample will be no more than 2.2 percentage points away from their true values in the population. It is important to remember that sampling fluctuations are only one possible source of error in a survey estimate. Other sources, such as respondent selection bias, questionnaire wording and reporting inaccuracy, may contribute additional error of greater or lesser magnitude.

Interviews and Focus Group

The interviews and focus group were audio-recorded. The discussions were also documented in detailed, word-for-word transcripts. These transcripts were used as a basis for the report of findings. The textual data in the transcripts were reviewed and coded, and the major themes/findings were identified. Supporting comments illustrate these themes in the participants' own words. Consistent with the qualitative nature of this analysis, no attempt was made to quantify the number of comments made on any theme. Where appropriate, findings indicate differences by education level, income, marital status, and gender. (See Section V. *Interviews Detailed* and Section IV. *Focus Group Detailed Findings*).

SECTION II. SURVEY RESPONDENTS

SOCIO-DEMOGRAPHIC ANALYSIS

The Sagamore Institute conducted a survey of the community to learn more about residents' thoughts related to basic needs, resident services, and education and career aspirations. The information learned from the surveys will be used to help determine the need and anticipated costs for resident focused programs. In this section, Sagamore Institute provides a general demographic breakdown of the population in Carriage House East Study participants.

Survey Data Socio-Demographic Analysis Findings

Study Survey Participants

There are 70 valid surveys completed. The survey was developed by Sagamore Institute in collaboration with the Central Indiana Community Foundation and the Glick Property Management staff. The vast majority of the surveys were in person (N=50 or 71.4%). In addition, a total of 20 valid online surveys (28.6%) were collected. Most survey respondents lived at Carriage House East less than 2 years (57%).

Table 1. Study Survey Distribution by Type

Survey Type	Number	Percent
IN-PERSON	50	71.4%
ONLINE	20	28.6%
Total	70	100%

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Table 2. Survey Respondents Length of time in CHE

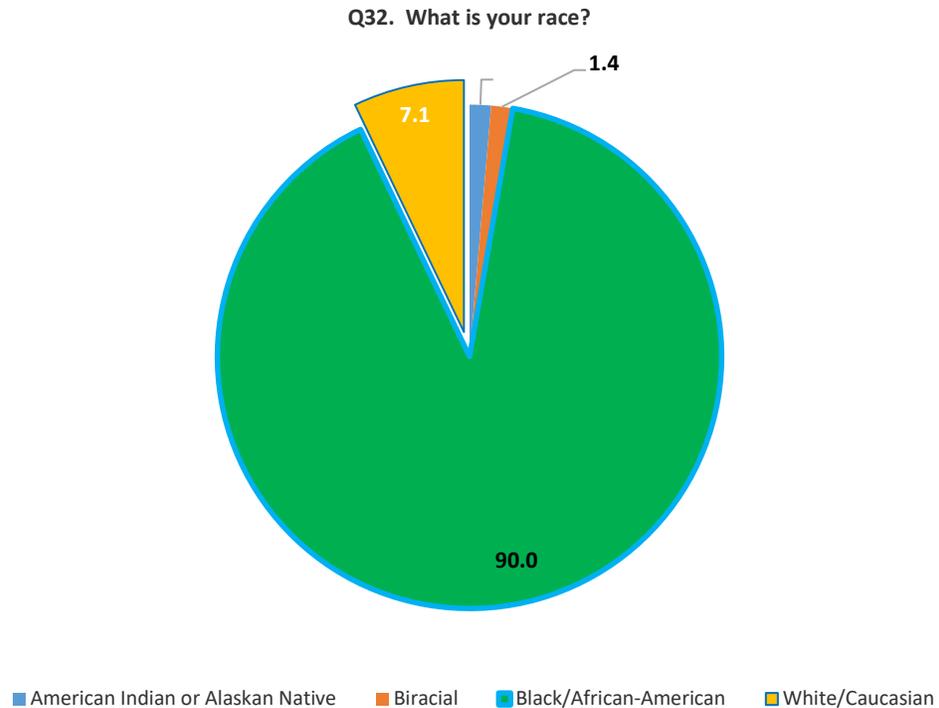
Tenure	Frequency	Percent
No Response	5	7.1
Less than 1 year	24	34.3
1 to 2 years	16	22.9
3 to 4 years	10	14.3
5+ years	15	21.4
Total	70	100

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Racial Composition

The racial breakdown for the study area is provided in Figure 1. The racial composition of survey respondents who reported their race indicates 7.1% of residents are White/Caucasian and 90% are African-American/Black. All other races represented approximately 2.8% of survey respondents. The data show that people self-identifying as Black/African-American are the largest population in the study area by a significant degree.

Figure 1. Survey Respondents Racial Composition

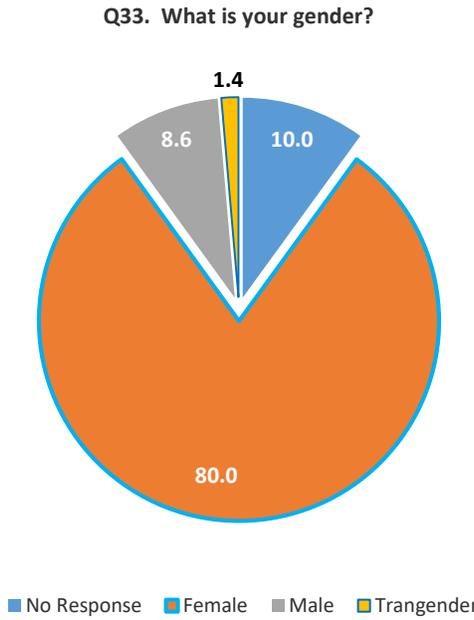


Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Gender and Age

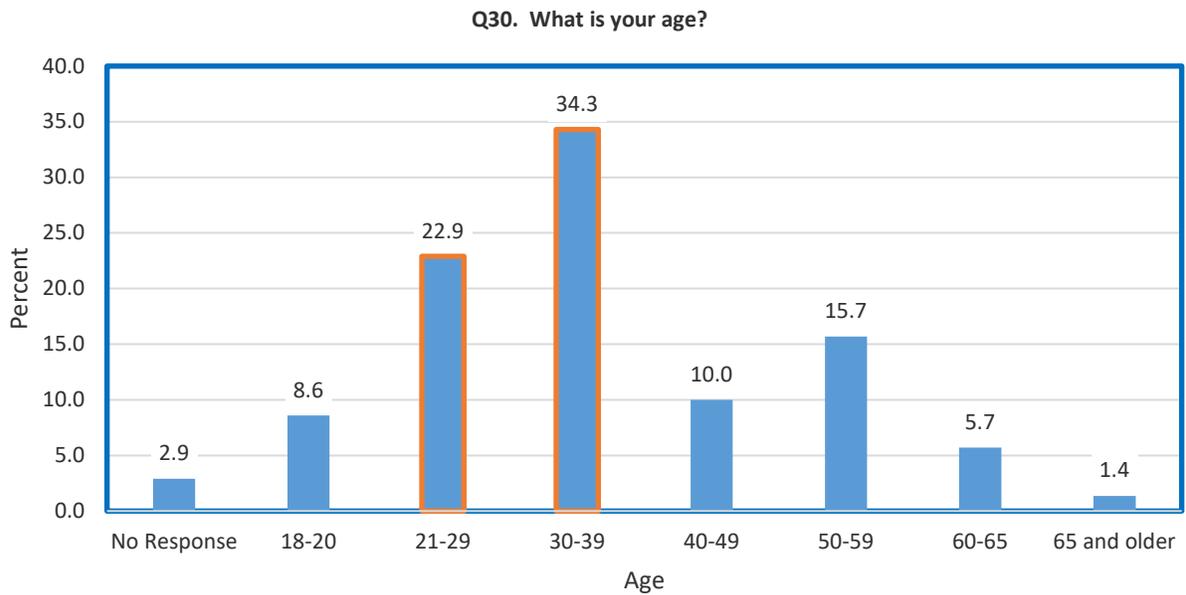
Of the survey respondents, 80% are female and 8.6% are male. Most respondents are in the age cohorts of 21-29 and 30-39. There are a higher percentage of females than males in the market area as well as among survey respondents. This discrepancy could indicate adult education designed to capture a female audience could have success.

Figure 2. Survey Respondents: Gender



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Figure 3. Survey Respondents Age

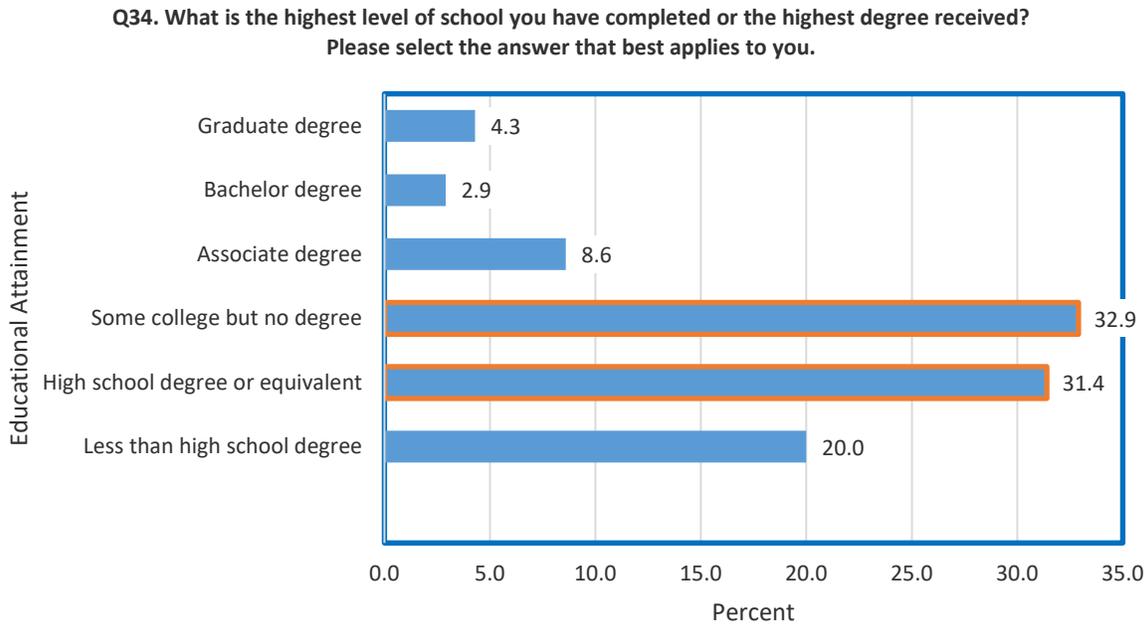


Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Educational Attainment

As illustrated in Figure 4, 20% of survey respondents have less than a high school degree and 31.4% have a high school degree or equivalent. Thirty-two percent (32.9%) of survey respondents have some college education, 8.6% completed their associate degree, 2.9% completed a bachelor degree, and 4.3% completed a graduate degree. This suggests there is a large prospective adult population in the Carriage House East study area that could benefit from an education assistance program.

Figure 4. Survey Respondents Educational Attainment

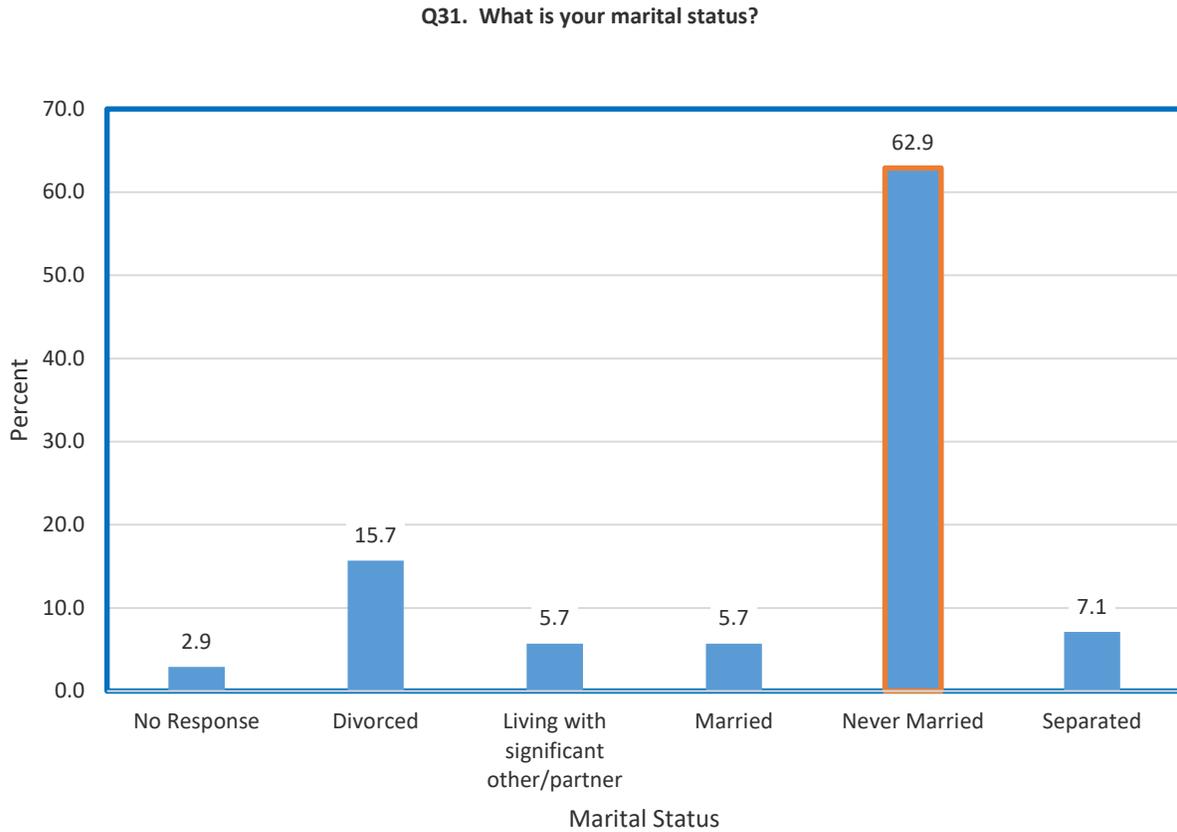


Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Marital Status and Number of Children

Overall, a large majority of residents are single (97.1%). The survey data shows that 5.7% of the study participants are married, while 7.1% are separated. Moreover, 15.7% of participants are divorced and 62.9% never married. In comparison, 5.7% are living with a significant other. (See Figure 5)

Figure 5. Survey Respondents Marital Status

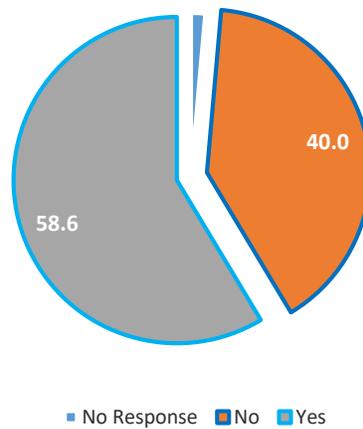


Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Fifty-eight percent (58.6%) of respondents had children under the age of 18 years living in the home.

Figure 6. Survey Respondents Number of Children 18 years and under

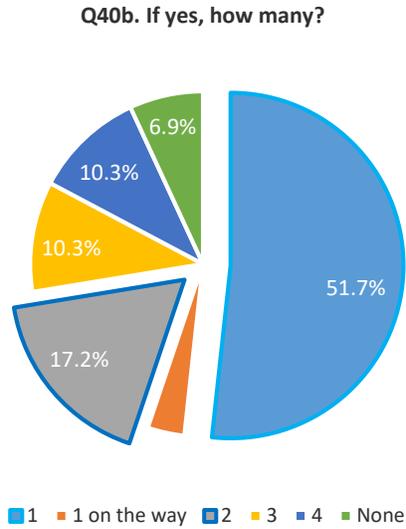
Q40a. Do you have any minor children (under 18)?



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Of respondents with children 18 and under living at home, 26.0% had 1 to 2 children in the household.

Figure 7. Survey Respondents Number of Children 18 years and under

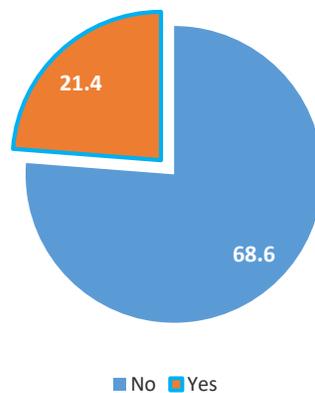


Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Twenty-one percent (21.4%) of the respondents' children attended schools located within the study area, primarily Community Alliance of the Far Eastside (C.A.F.E) Head start, John Marshall, and Phalen/ Francis Scott Key. Other schools their children attend were outside the neighborhood. These include Arsenal Tech, Charles Tinsley, Greenwood High School, and Warren High School.

Figure 8. Survey Respondents Percent of Children Attend Neighborhood School

Q40c. Do any of your children attend school in the neighborhood?



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Table 3. Survey Respondents School Children Attend

**Q40d. If yes, what schools do your children attend?
Please check all that apply.**

Community Alliance of the Far Eastside (C.A.F.E)
Head start

John Marshall IPS 424

Phalen/Francis Scott Key IPS 103

Arsenal Tech

Charles Tinsley

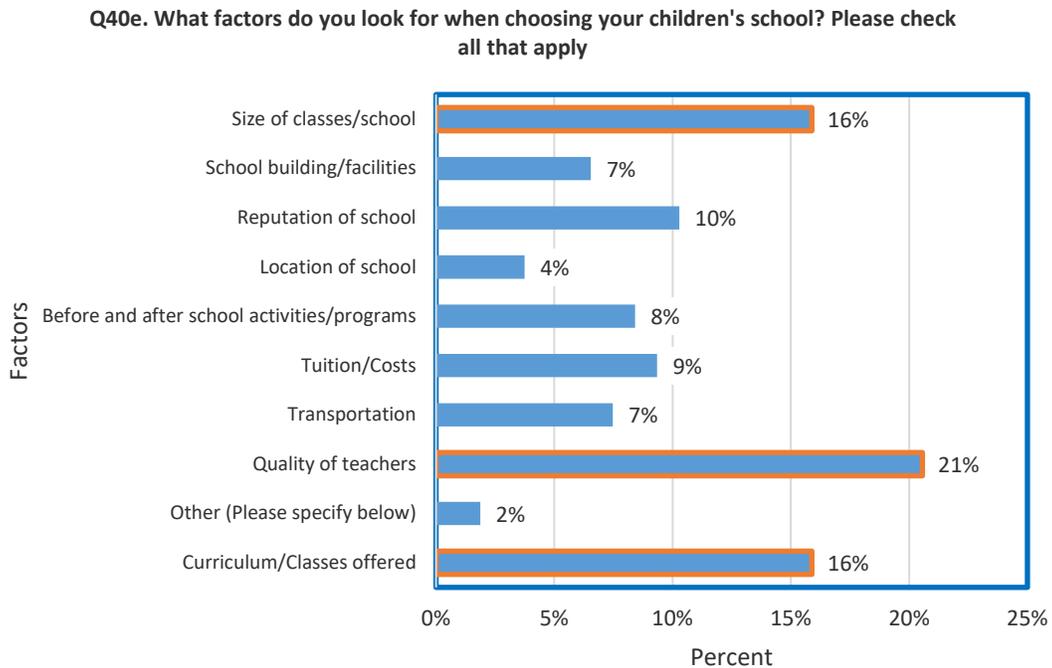
Greenwood High School

Warren high school

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

When choosing their children’s schools, the top three factors the majority of respondents consider are quality of teachers (21%), transportation (16%), and location of the school (16%). (See Figure 9)

Figure 9. Survey Respondents Factors Considered for School Selection



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

When asked whether their childcare provider is reliable, 40% of respondents stated “No.” In comparison, 30% responded “Yes,” while 2.9% noted “Somewhat.” (See Table 4)

Table 4. Survey Respondents Childcare Reliability

Q41. Is your childcare (dependent care) reliable/dependable?		
Response	Frequency	Percent
No Response	19	27.1
No	40	40.0
Sometimes	2	2.9
Yes	21	30.0
Total	70	100.0

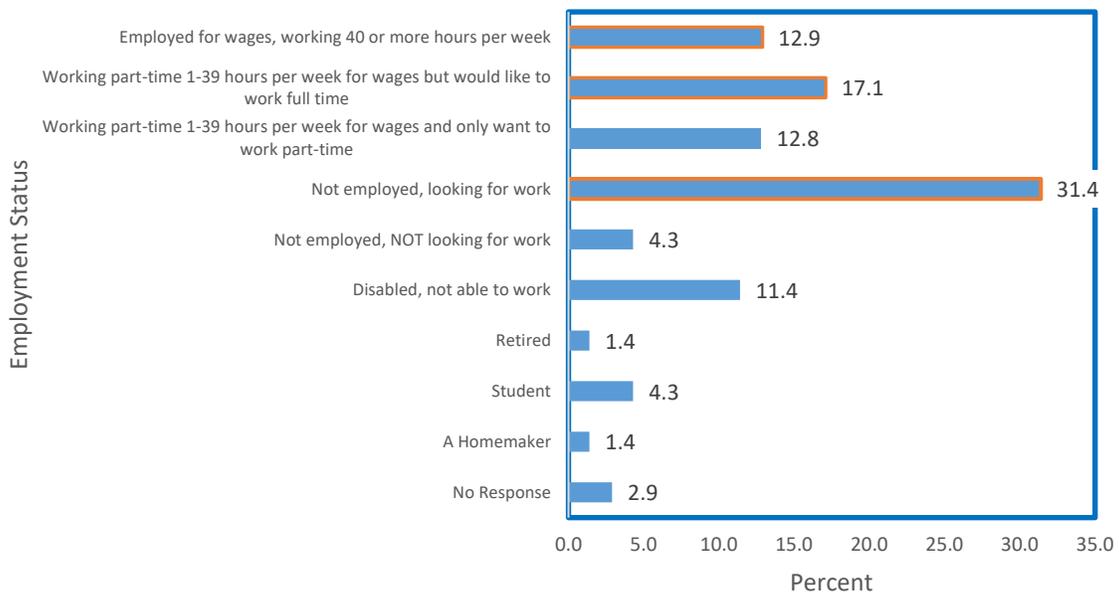
Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Employment and Income

Employment status and income level are factors that often contribute to adult student demand for education, as unemployed individuals or those in low-paid positions often seek additional education as a means for job placement or advancing in their career. Twenty-nine percent (29.9%) of respondents are working part-time, while 12.9% are employed for 40 or more hours. In comparison, 31.4% of respondents are not employed, but are looking for work. (See Figure 10)

Figure 10. Survey Respondents Employment Status

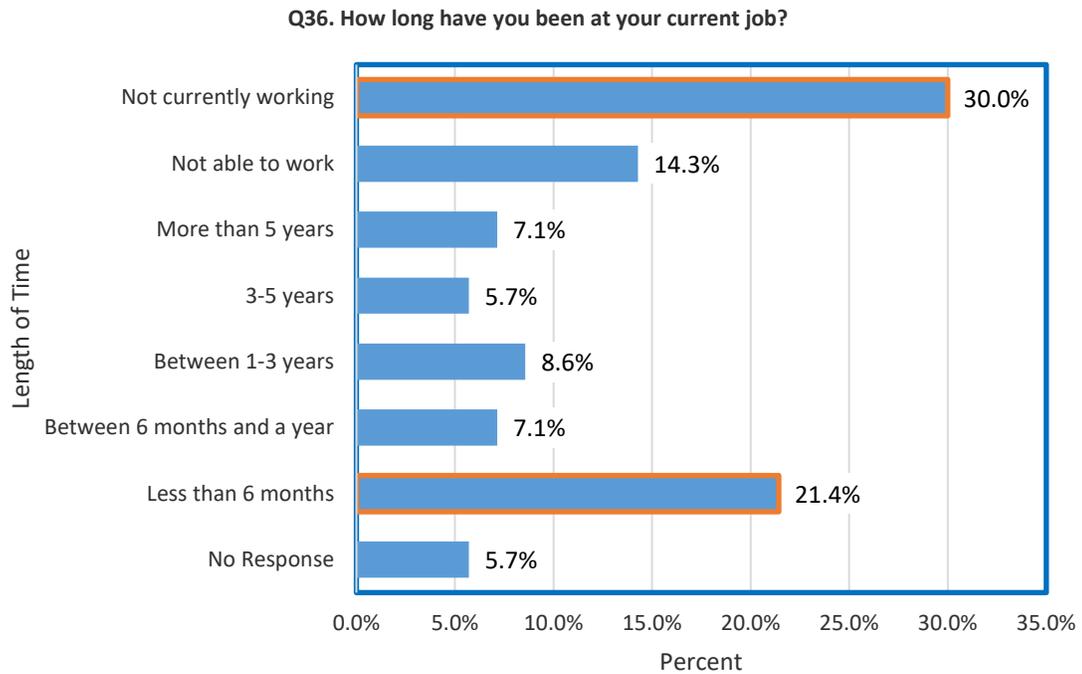
Q27. Which of the following categories best describes your employment status? Please select the answer that best applies to you.



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

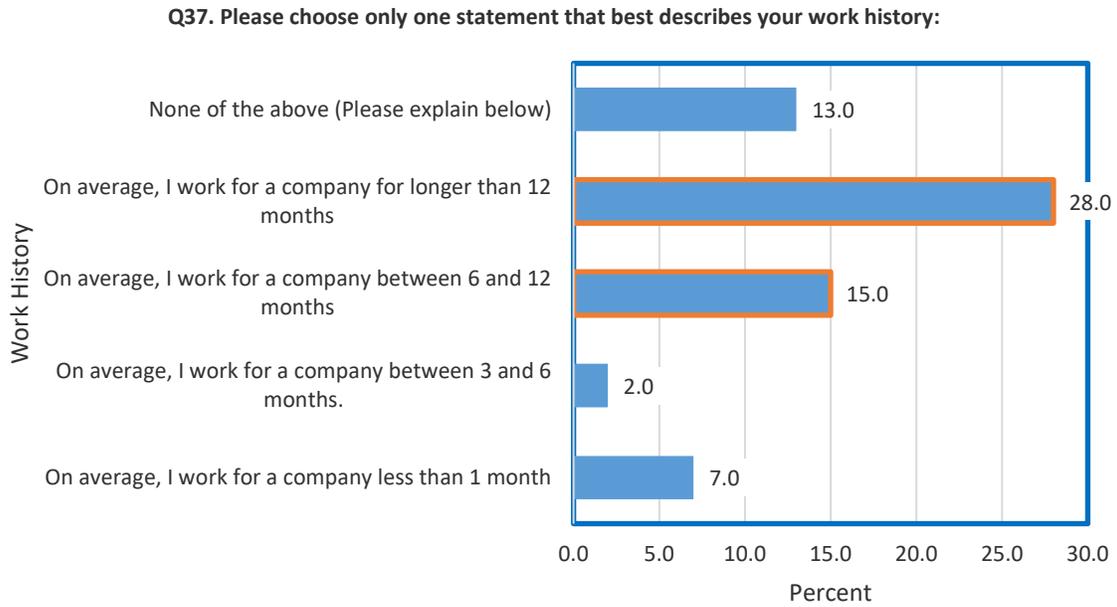
Thirty percent (30%) of respondents are not currently working. The majority of respondents have been at their job for less than 5 years. (See Figure 11). On average, a large percentage are stated they are usually employed with a company either between 6 to 12 months (15%) or longer than 12 months (28%). (See Figure 12)

Figure 11. Survey Respondents Tenure on Job



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Figure 12. Survey Respondents Work History

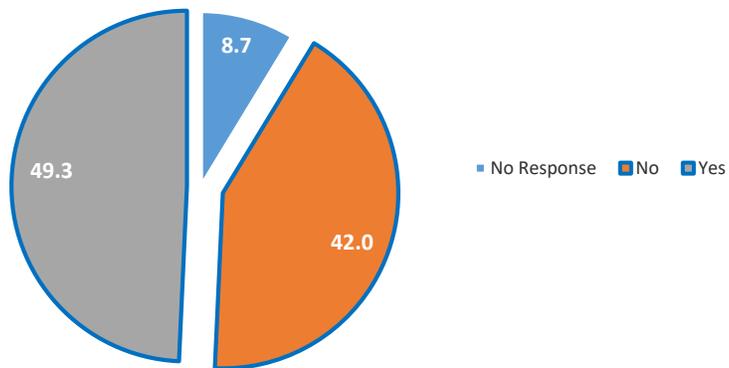


Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016)

- Nearly 50/50 of respondents have regular monthly income. Of those, the majority are between the ages of 21 and 39. In these age ranges, 37% do not, while 41% does.

Figure 13. Survey Respondents Regular Income

Q35. Do you have any regular income (from a job, TANF, disability, child support, etc.) at this time?



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016)

Table 5. Crosstab by Age: Survey Respondents Regular Income

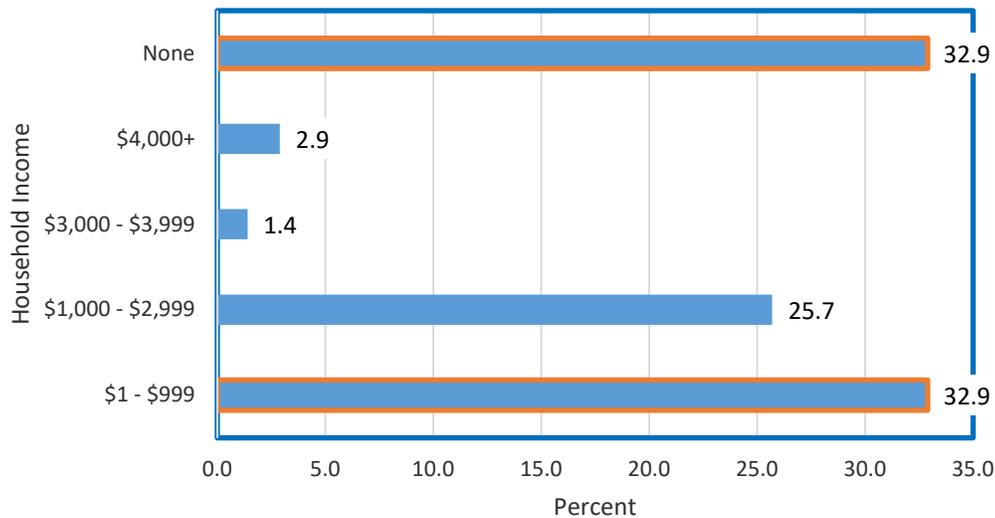
		Q35. Do you have any regular income (from a job, TANF, disability, child support, etc.) at this time?		
		No	Yes	Total
Q30. What is your age?	18-20	4%	1%	5%
	21-29	28%	17%	45%
	30-39	9%	24%	33%
	40-49	4%	1%	5%
	50-59	4%	6%	10%
	60-65	0%	1%	1%
	65 and older	0%	0%	0%
Total		49%	51%	100%

Source: Sagamore Institute for Policy Research. Carriage House East Resident Perception Assessment Data Analysis SPSS Report (09 November 2016). Note: All statistics derived from weighted sample data.

For the majority (65%) of survey respondents, their regular monthly household income from employment falls in the range of \$999 or less. In addition, less than half of respondents noted public benefits as other sources of income (i.e., Medicaid (19%) and Social Security (16%) benefits). (See Figures 14 and 15)

Figure 14. Survey Respondents Monthly Income from Wages

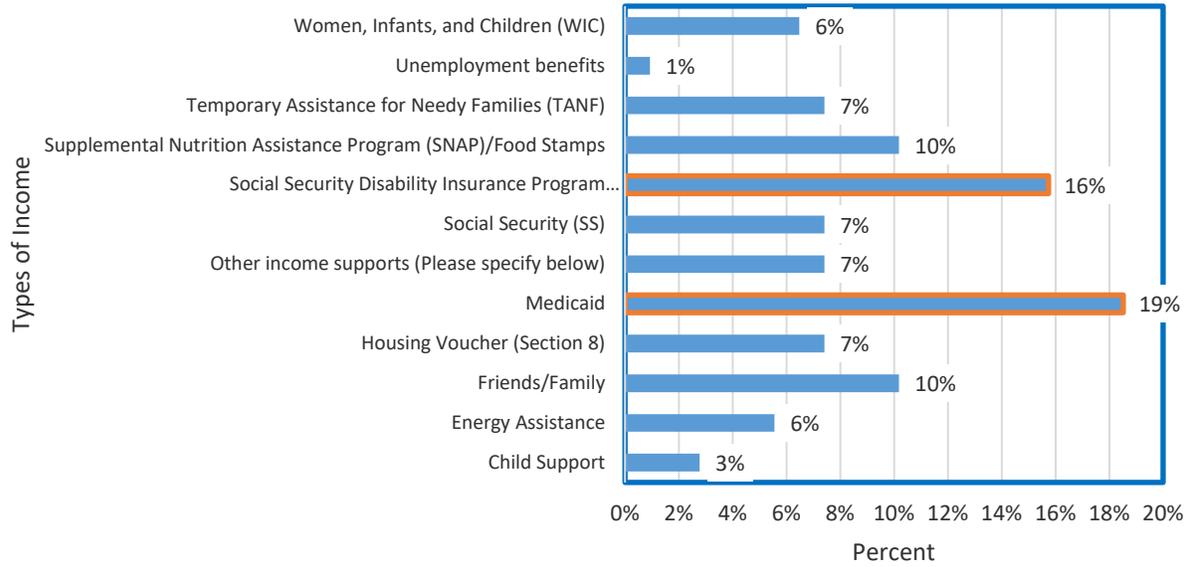
Q38a. What category best describes your monthly household income from job wages only? Please select the answer that best applies to you.



Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016)

Figure 15. Survey Respondents Types of Other Income

Q39. What other types of income do you have? Please select the answer that best applies to you.



Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016)

Section II. Detailed Survey Findings

A survey of Carriage House East area residents was conducted to assess opinions and collect descriptive data from Carriage House East residents related to 1) education status, attainment, and career aspirations; 2) overall thoughts on financial wellness; thoughts on basic needs and resident services; as well as 3) thoughts on the use, implementation, and impacts of a resident focused assistance program.

Survey Overview

Types of Questions

The survey was designed to gather background information from residents on their educational status, education needs and opportunities, and demographic characteristics. The overall goal of these questions was to learn and better understand residents' thoughts related to education, financial wellness and stability, employment and career aspirations, and basic needs.

Questions were grouped in the following categories:

- **Residents' thoughts related to education and career aspirations.**
 - Educational Status
 - Educational Attainment
 - Overall thoughts on Education
 - Thoughts on Education Assistance Program

- **Residents' thoughts related to financial wellness.**
 - Financial Stability
 - Financial Education and Opportunities
 - Overall thoughts on financial wellness and debt
 - Thoughts on Financial Education/Management Assistance Program

- **Residents Thoughts Related to Future Goals /Personal Interest**
 - Career and Personal Aspirations and Goals
 - Overall thoughts on Goal Achievement

- **Residents' Thoughts Related to Basic Needs, Income, and Employment**
 - Employment and Income Status
 - Employment Attainment and Stability
 - Overall thoughts on Basic Needs
- **Demographic Characteristics** (See Section I)³

Survey Results

Various questions were asked to better understand and assess opinions of the residents responding to the survey. These questions and responses are as follows:

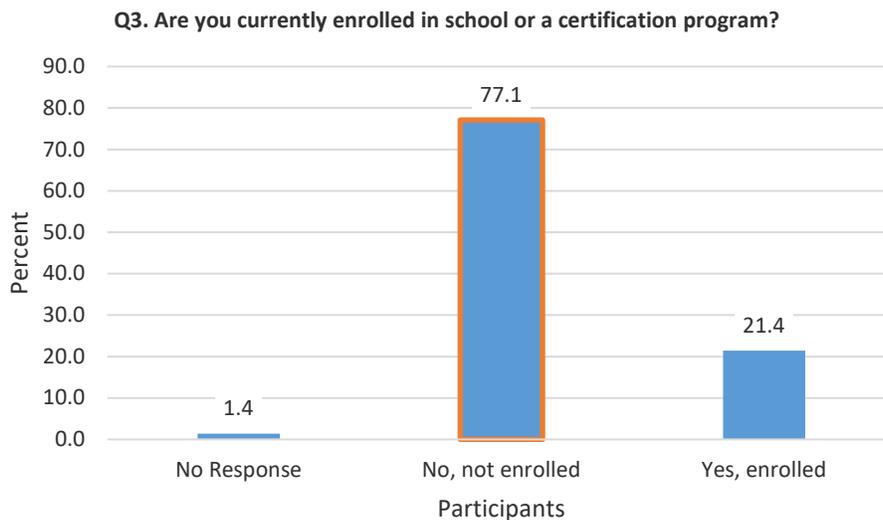
Survey Respondents: Educational Status

Are you currently enrolled in school? (Q.3)

Of the 70 valid surveys, respondents indicated the following related to their current educational status:

- A large percentage (77.1%) of survey respondents **were not enrolled in school**, while 21.4% **were enrolled**.

Figure 16. Survey Respondents Education Enrollment

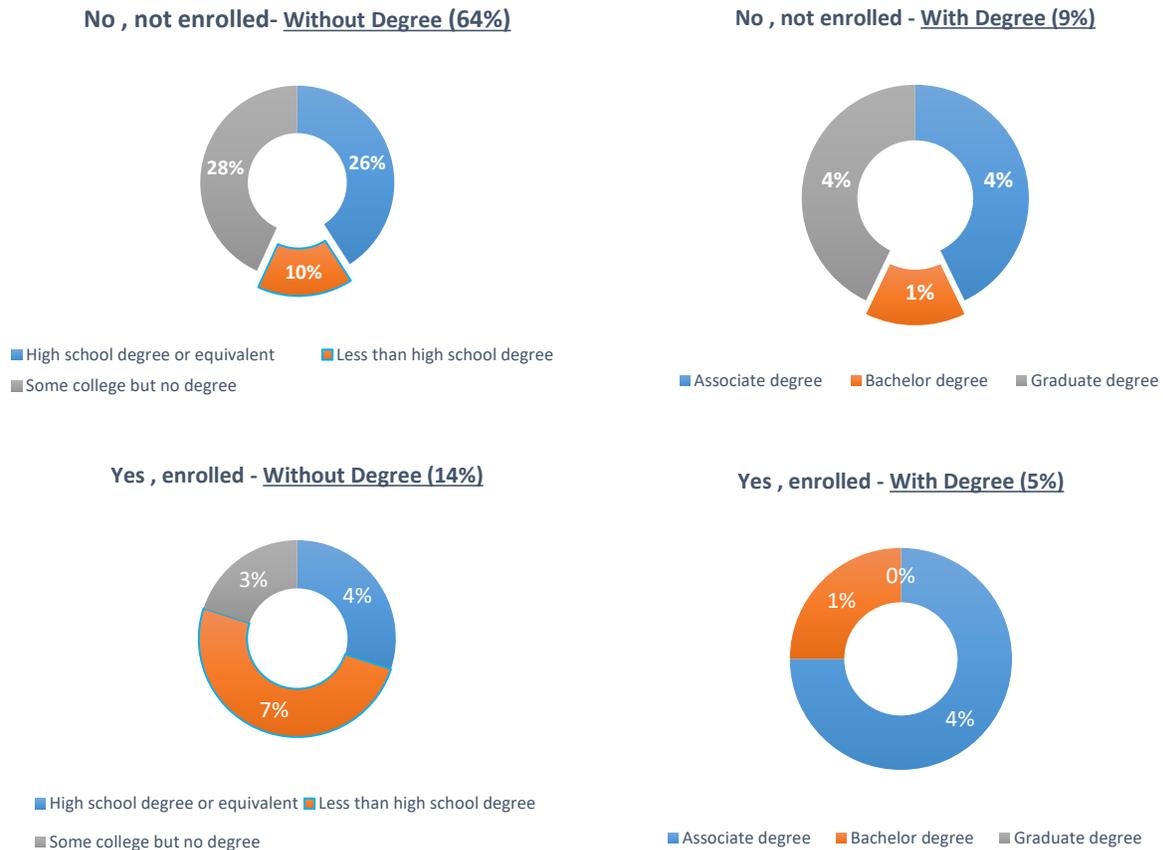


Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

³ The survey findings describing respondent's demographic characteristics are detailed in Section I. Survey Respondents Socio-Demographic Analysis.

- The educational level of **those not enrolled in school and without a degree** 10% have did not graduate with a high school diploma and 26% have a high school diploma, while 28% have some college.
 - In comparison, the educational level of **those not enrolled in school and with a degree**, 1% had a bachelor’s degree and 4% attained an associate’s and graduate degrees, respectively. (See Figure 17)
- The educational level of **those enrolled in school and without a degree** 7% have did not graduate with a high school diploma, 4% have a high school diploma, while 3% have some college.
 - In comparison, the educational level of **those enrolled in school and with a degree**, 1% had a bachelor’s degree and 4% attained an associate’ degree. (See Figure 17)

Figure 17. Crosstab: Educational Attainment and Enrollment in School

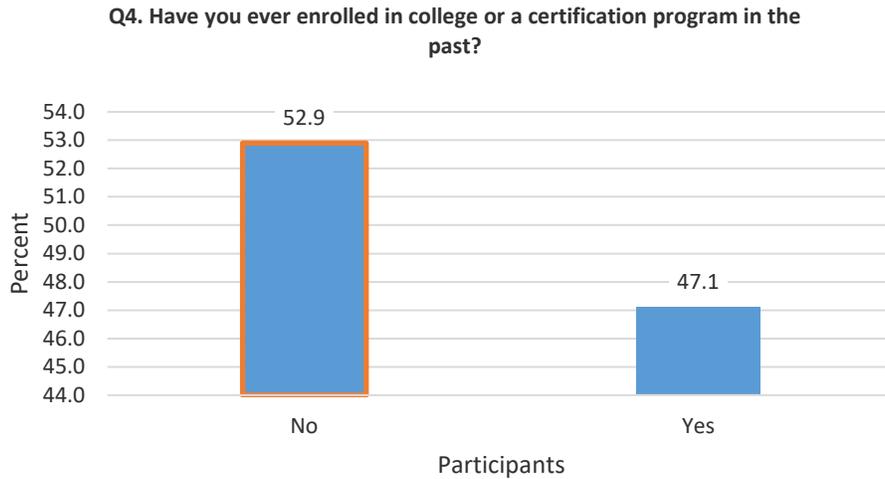


Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

Have you ever enrolled in college or a certification program in the past? (Q4)

- Less than half (47.1%) of those who responded, **had enrolled in college or a certification program in the past, while 52.9% had not enrolled.** (See Figure 18).

Figure 18. Survey Respondents - Previous Enrollment in College Degree or Certification Program



Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

- In regards to age, **over half respondents (59%) in all age had never enrolled in a degree or certification program in the past.** In comparison, 41% of respondents had enrolled in a degree or certification program. Of both groups, data estimates indicate **most respondents being female, under the age of 39, and with no monthly household income from job wages.** (See Tables 5 - 7).

Table 6. Crosstab by Age: Survey Respondents - Previous Enrollment in College Degree or Certification Program

Q30. What is your age?	Q4. Have you ever enrolled in college or a certification program in the past?		Total
	No	Yes	
18-20	7	2	9
21-29	7	4	11
30-39	9	9	18
40-49	4	0	4
50-59	2	5	7
60-65	0	2	2
65 and older	3	0	3
Total	32 (59%)	22 (41%)	54

Source: Sagamore Institute for Policy Research. Carriage House East Resident Perception Assessment Data Analysis SPSS Report (09 November 2016). Note: All statistics derived from weighted sample data.

Table 7. Crosstab by Gender: Survey Respondents - Previous Enrollment in College Degree or Certification Program

		Q4. Have you ever enrolled in college or a certification program in the past?		Total
		No	Yes	
Q33. What is your gender?	No Response	4%	0%	4%
	Female	47%	42%	89%
	Male	8%	0%	8%
Total		58%	42%	100%

Source: Sagamore Institute for Policy Research. *Carriage House East Resident Perception Assessment Data Analysis SPSS Report* (09 November 2016). Note: All statistics derived from weighted sample data.

Table 8. Crosstab by Income: Survey Respondents - Previous Enrollment in College Degree or Certification Program

		Q4. Have you ever enrolled in college or a certification program in the past?		Total
		No	Yes	
Q38a. What category best describes your monthly household income from job wages only?	\$4,000+	6%	6%	11%
	None	52%	37%	89%
Total		57%	43%	100%

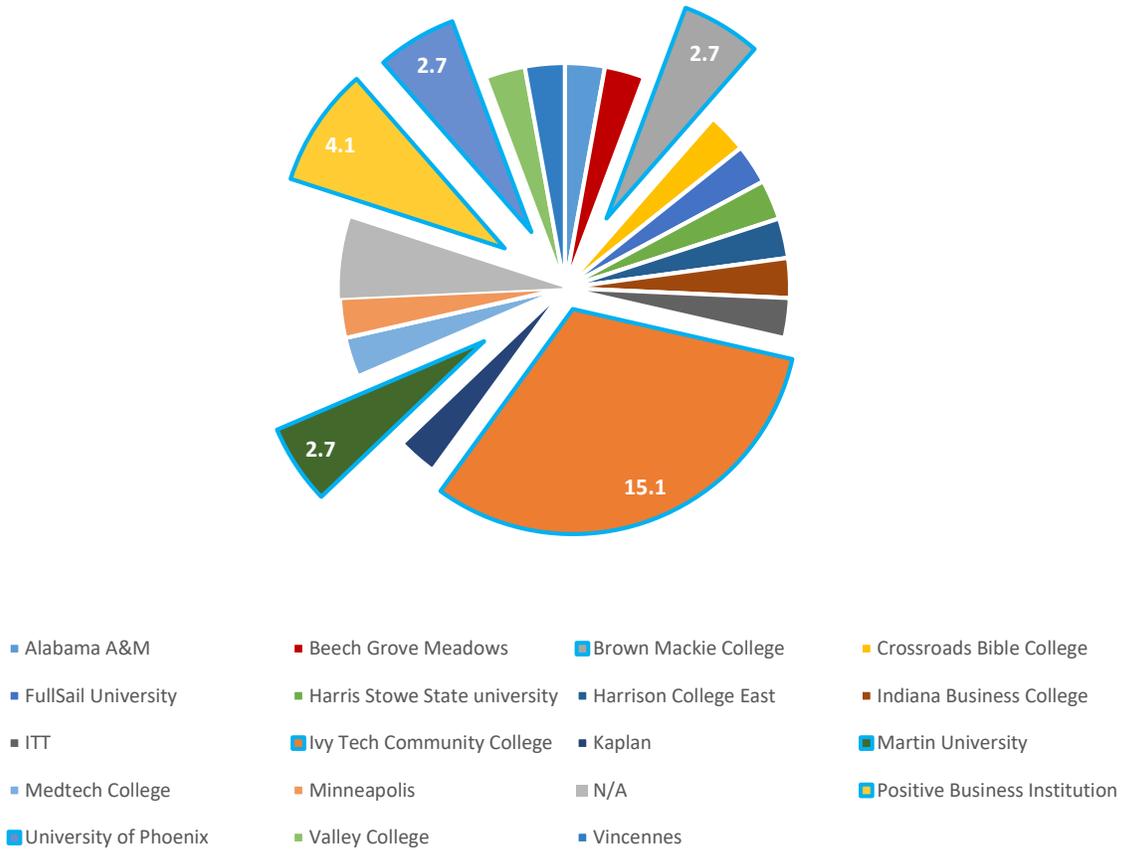
Source: Sagamore Institute for Policy Research. *Carriage House East Resident Perception Assessment Data Analysis SPSS Report* (09 November 2016). Note: All statistics derived from weighted sample data.

At what college or university did you begin your education? (Q5)

- Figure 19 illustrates, **of those who had enrolled in college or certification in the past, the top 4 universities or colleges attended included** Ivy Tech Community College (2.7%), Martin University (15.5%), Positive Business Institute (4.2%), and the University of Phoenix (2.7%).

Figure 19. Survey Respondents - College/University – Institution Education Began

Q5. At which college or university did you begin your education?

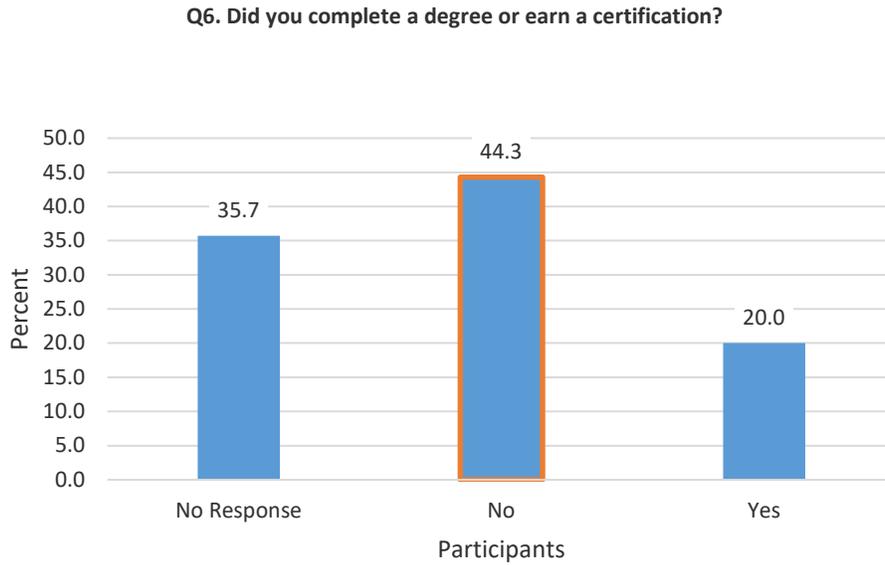


Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

Did you complete a degree or earn a certification? (Q6)

- Approximately 20% of study respondents **completed a degree or earned a certification**. In comparison, 44.3% **did not complete a degree or earn a certification**. The remaining 35.7% of respondents did not reply.

Figure 20. Survey Respondents - Completed Degree or Certification



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

- **Most respondents (74%) had never completed a degree or earn a certification. Of those who did, most were between age 30 – 39, female, with no monthly household income from job wages. (See Tables 8 - 10).**

Table 9. Crosstab by Age: Survey Respondents - Completed a Degree or Certification

		Q6. Did you complete a degree or earn a certification?		Total
		No	Yes	
Q30. What is your age?	18-20	6%	0%	26%
	21-29	20%	0%	20%
	30-39	20%	20%	40%
	40-49	6%	0%	6%
	50-59	9%	6%	14%
	60-65	6%	0%	6%
	65 and older	9%	0%	9%
Total		74%	26%	100%

Source: Sagamore Institute for Policy Research. *Carriage House East Resident Perception Assessment Data Analysis SPSS Report* (09 November 2016). *Note: All statistics derived from weighted sample data.*

Table 10. Crosstab by Gender: Survey Respondents - Completed a Degree or Certification

		Q6. Did you complete a degree or earn a certification?		Total
		No	Yes	
Q33. What is your gender?	Transgendered	0%	0%	0%
	Female	68%	26%	94%
	Male	6%	0%	6%
Total		74%	26%	100%

Source: Sagamore Institute for Policy Research. *Carriage House East Resident Perception Assessment Data Analysis SPSS Report* (09 November 2016). Note: All statistics derived from weighted sample data.

Table 11. Crosstab by Income: Survey Respondents - Completed a Degree or Certification

		Q6. Did you complete a degree or earn a certification?		Total
		No	Yes	
Q38a. What category best describes your monthly household income from job wages.	\$4,000+	17%	0%	17%
	None	57%	26%	83%
Total		74%	26%	100%

Source: Sagamore Institute for Policy Research. *Carriage House East Resident Perception Assessment Data Analysis SPSS Report* (09 November 2016). Note: All statistics derived from weighted sample data.

What are the reasons why you did not complete the degree or certification program? (Q7)

Of those survey respondents who did not complete a degree or earn a certification, the majority identified the need to work-no time available (40%), financial hardship (24%), and health problems (12%) as the **top 4 barriers to achieving a degree or certificate**.

Table 12. Survey Respondents' Barriers to Completion - a College Degree/Certification

Q7. What are the reasons why you did not complete the degree or certification program? Please check all that apply.		
Responses	Frequency	Percent
Dislike of school	1	2%
Financial Hardship	10	24%
Been out of school too long	2	5%
Childcare	3	7%
Classes too difficult	2	5%
Didn't graduate from high school	1	2%
Health problems	5	12%
Need to work - no time available	17	40%
Transportation	1	2%
Total	38	100%

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Survey Respondents: Educational and Career Aspirations

Of the 70 valid surveys, respondents indicated the following related to their educational aspirations:

In the past 12 months, have you thought about going back to school to earn your college degree or certification for a skill or trade? (Q8).

- In the past 12 months, 70% **thought about going back to school to earn a college degree or a certification for a skill or trade.** In contrast, 22% of survey respondents **specified no thought of returning to school to earn a college degree or a certification for a skill or trade,** while 13% indicated maybe. (See Table 6).

Table 13. Survey Respondents - Thoughts about Returning to School to Earn a Degree or Certification

Q8. In the past 12 months, have you thought about going back to school to earn your college degree or a certification for a skill or trade?		
Response	Frequency	Percent
Maybe	2	9%
No	5	22%
Yes	16	70%
Total	24	100%

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

- **Of those who thought of returning, most were between the ages of 21 and 39.** (See Tables 13).

Table 14. Crosstab: Survey Respondents - Thoughts about Returning to School to Earn a Degree or Certification

		Q8. In the past 12 months, have you thought about going back to school to earn your college degree or a certification for a skill or trade?			Total
		Maybe	No	Yes	
Q30. What is your age?	18-20	0%	0%	3%	3%
	21-29	6%	6%	35%	48%
	30-39	3%	3%	23%	29%
	40-49	3%	0%	3%	6%
	50-59	0%	6%	6%	13%
	60-65	0%	0%	0%	0%
	65 and older	0%	0%	0%	0%
Total		30%	13%	16%	71%

Source: Sagamore Institute for Policy Research. *Carriage House East Resident Perception Assessment Data Analysis SPSS Report* (09 November 2016). *Note: All statistics derived from weighted sample data.*

How much further in school do you plan to go? (Q9)

- When asked about **further educational attainment**, respondents reported multiple answers as to whether they plan to continue further in school. Overall, the majority (80%) planned to continue to further their education:

Further Education

- o 15% planned to attend graduate or professional school or degree.
- o 16% planned to attend college for a bachelor’s degree.
- o 13% of respondents planned to attend college for a two year/associate’s degree.
- o 4% planned on acquiring some other non-degree certification/licensing/training (e.g., teaching certificate, continuing learning requirements, language learning).
- o 24% planned on completing high school.

Not Further Education or Unsure

- o 11% planned to go no further.
- o 9% did not know.

Table 15. Survey Respondents - Thoughts about Future Educational Aspirations

Q9. How much further in school do you plan to go? Please check the answer that best applies to you.		
Response	Frequency	Percent
Finish high school	15	21.4%
Technical, trade, or vocational school	5	7.1%
Attend college, no degree	2	2.9%
Attend college, 2 year/associate’s degree	6	8.6%
Attend college, bachelor’s degree	11	15.7%
Graduate or professional school or degree	10	14.3%
Some other non-degree certification/licensing/training (e.g. teaching certificate, continuing learning requirements, language learning)	5	7.1%
Undecided	5	7.1%
No further	8	11.4%
Total	55	100%

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

- When asked about if they **went back to school to earn a degree or certification, what would be their major/focus**, respondents the top two professions were Counseling/Psychology (8.7%) and Healthcare/Medical (e.g., physician’s assistant, nursing, sonogram tech) (19.6%),

Table 16. Survey Respondents - Thoughts about Degree or Certification Major/Focus

Q9a. If you went back to school to earn a degree or certification, what would be your major/focus?

Major/Focus	Frequency	Percent
Associate of Arts in Teaching	1	2.2
Auto Technician	1	2.2
Accounting/Business/Business Management	5	10.9
CAN	1	2.2
Counseling/Psychology	4	8.7
Criminal Justice	2	4.3
EMT/CMT	1	2.2
Fine Arts Acting	1	2.2
Finish Surg. Tech	1	2.2
Hair/Cosmetology	1	2.2
Healthcare/Medical	9	19.6
High School Diploma	2	4.3
Hvac	1	2.2
Logistics or medical	1	2.2
Marketing	1	2.2
Math	1	2.2
Music/Music Production	2	4.3
Own a business	1	2.2
Pharmacist/Pharmacy Tech	2	4.3
Real Estate	1	2.2
Religion	1	2.2
Science	1	2.2
Social work	1	2.2
To Learn More	1	2.2
Veterinarian	1	2.2
Work with children/Teacher	2	4.3
Total	46	100.0

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Is there a program at your job to reimburse you for college expenses? (Q10)

- Fifty-five (55.7%) of respondents stated that **their job did not reimburse for college expenses.**

Table 17. Survey Respondents Job to reimburse for college expenses

Q10. Is there a program at your job to reimburse you for college expenses?		
Response	Frequency	Percent
No Response	5	7.1%
Don't Know	19	27.1%
No	39	55.7%
Yes	7	10.0%
Total	70	100%

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

If a job readiness program were offered at no cost how likely would you be to use it? (Q11)

- The majority (55.7%) of respondents were **“likely” to use a job readiness program**, if it were offered at no cost. In comparison 44.3% were not likely.

Table 18. Survey Respondents Likelihood of Using Job Readiness Program

Q11. If a job placement/readiness program were offered at little to no cost how likely would you be to use it?		
Response	Frequency	Percent
Extremely likely	13	18.6%
Very likely	26	37.1%
Not very likely	15	21.4%
Not likely at all	16	22.9%
Total	59	100%

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Table 19. Crosstab by Age: Survey Respondents Likelihood of Using Job Readiness Program

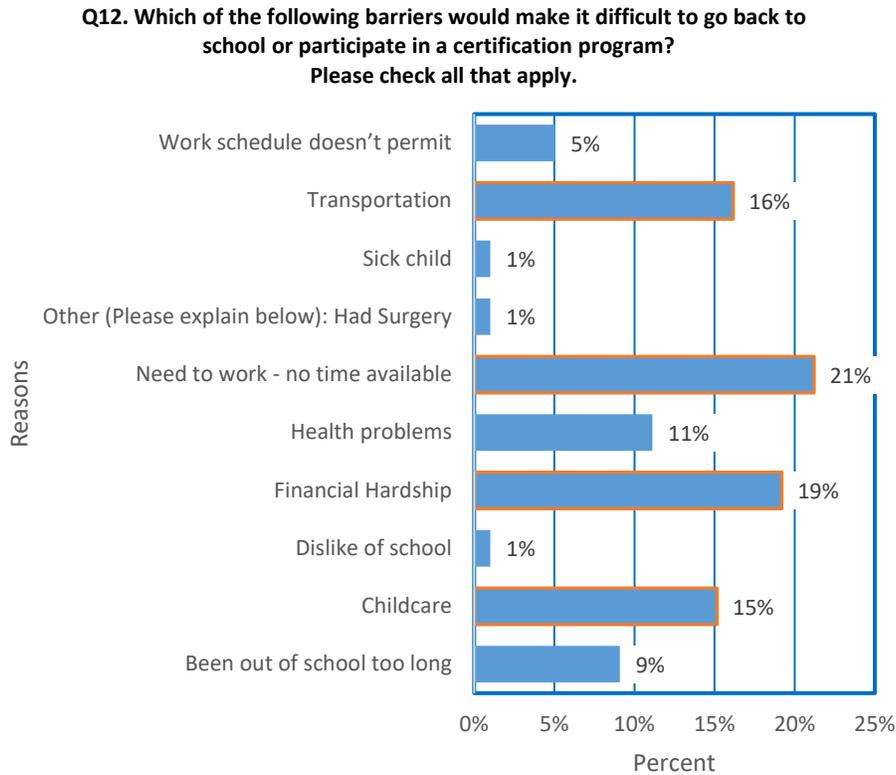
		Q11. If a job placement/readiness program were offered at little to no cost how likely would you be to use it?				Total
		Extremely likely	Very likely	Not very likely	Not likely at all	
Q30. What is your age?	18-20	1%	1%	1%	0%	4%
	21-29	3%	22%	10%	12%	47%
	30-39	7%	14%	3%	7%	30%
	40-49	1%	1%	1%	0%	4%
	50-59	4%	4%	3%	4%	15%
	60-65	0%	0%	0%	0%	0%
	65 and older	0%	0%	0%	0%	0%
Total		16%	42%	18%	23%	100%

Source: Sagamore Institute for Policy Research. *Carriage House East Resident Perception Assessment Data Analysis SPSS Report* (09 November 2016).
 Note: All statistics derived from weighted sample data.

What are the barriers to go back to school or complete a degree or certification program? (Q12)

- Respondents noted the following barriers to completing a degree or earn a certification, the majority identified **the need to work-no time available (21%)**, **financial hardship (19%)**, **child care (15%)**, and **transportation (16%)** as the top 4 barriers to returning to school or attaining a degree or certificate.

Figure 21. Survey Respondents Barriers: To Go Back To School Or Participate In A Certification Program



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Survey Respondents: Financial Wellness

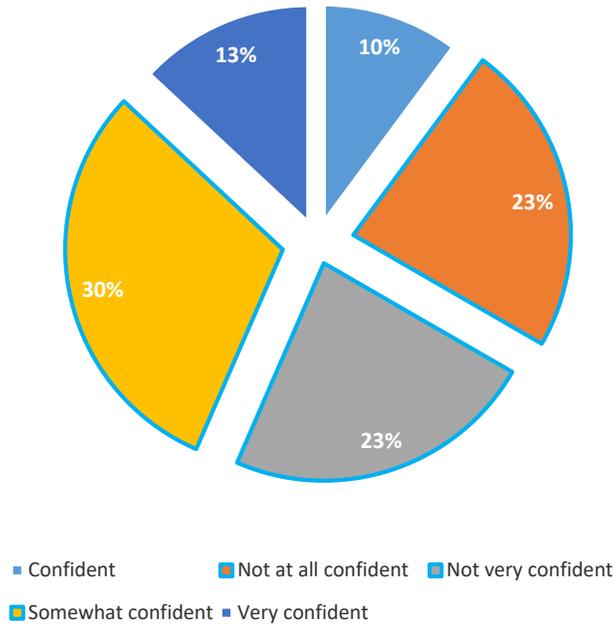
Of the 70 valid surveys, respondents indicated the following related to their financial wellness:

If you had an unexpected event (e.g. someone in your family lost a job, got sick or had another emergency) how confident are you that your family could come up with money to make ends meet within a month? (Q13)

- Thirty percent (30%) of respondents were somewhat confident.
- In comparison **46% of respondents were not very confident or confident at all.**

Figure 22. Survey Respondents: Financial Stability in Emergency

Q13. If you had an unexpected event (e.g. someone in your family lost a job, got sick or had another emergency) how confident are you that your family could come up with money to make ends meet within a month?



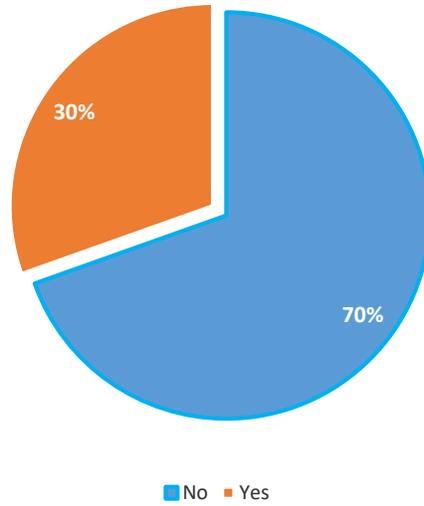
Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Do you have a bank account? (Q14) Have you had a negative experience with banks in the past? (Q15)

- The majority of respondents **do not have a bank account (70%)**.
- In addition, **a large portion (65%) have not experienced a bad encounter with a banking institution**. (See Figures 23 and 24)

Figure 23. Survey Respondents Bank Account Status

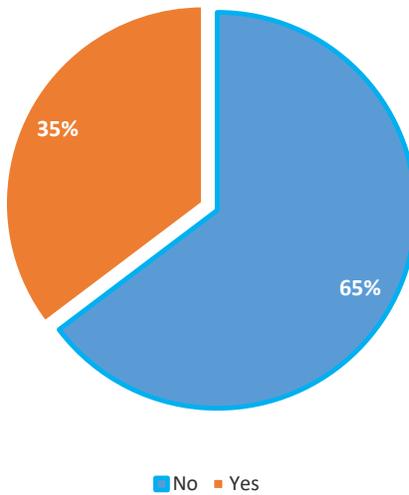
Q14. Do you have a bank account?



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Figure 24. Survey Respondents Experience with Banks

Q15. Have you had a negative experience with banks in the past?

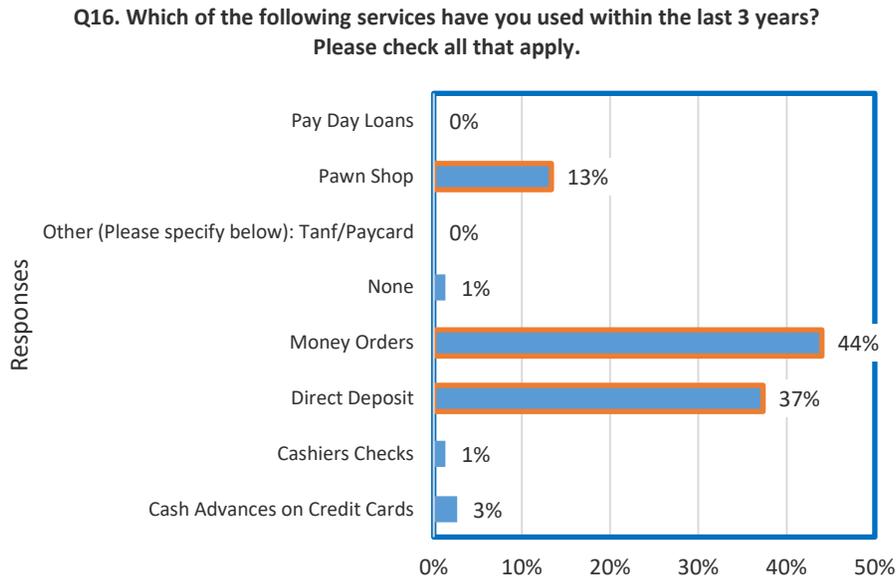


Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Which of the following services have you used within the last 3 years? (Q16)

- The top three financial services respondents used in the past 3 years are money orders (44%), direct deposit (37%), and pawn shops (13%).

Figure 25. Survey Respondents: Financial Services Used

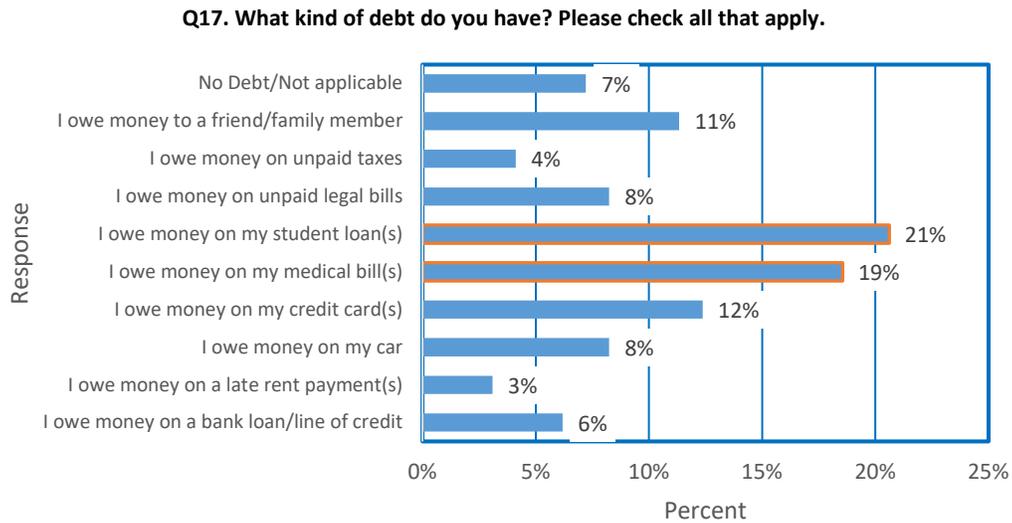


Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

What kind of debt do you have? (Q17)

- A large percentage of respondents owe money on student loan debt (21%) and medical bills (19%).

Figure 26. Survey Respondents: Types of Debt



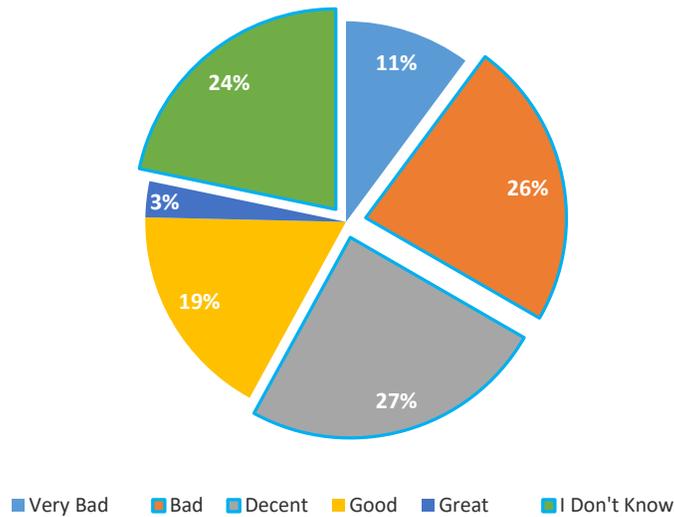
Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

How would you rate your credit score? (Q18)

- **Twenty-one percent (21%)** percent of respondents rated their credit rating as “Great” or “Good.” **Twenty-four percent (24.3%)** of respondents would rate their credit score are decent. In comparison, **32.9%** would rate their credit score as “Bad” or “Very Bad.” On the other hand, **21.4%** did not know their credit score.

Figure 27. Survey Respondents Credit Score Ratings

Q18. How would you rate your credit score?



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

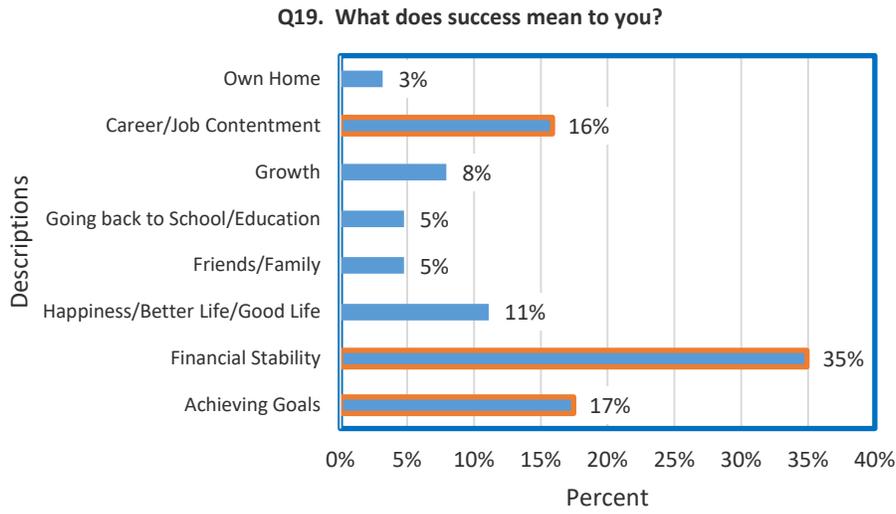
Survey Respondents: Future Goals/Personal Interest

Of the 70 valid surveys, respondents indicated the following related to their financial wellness:

What does success mean to you? (Q19) What are your biggest barriers to achieving success? (Q20)

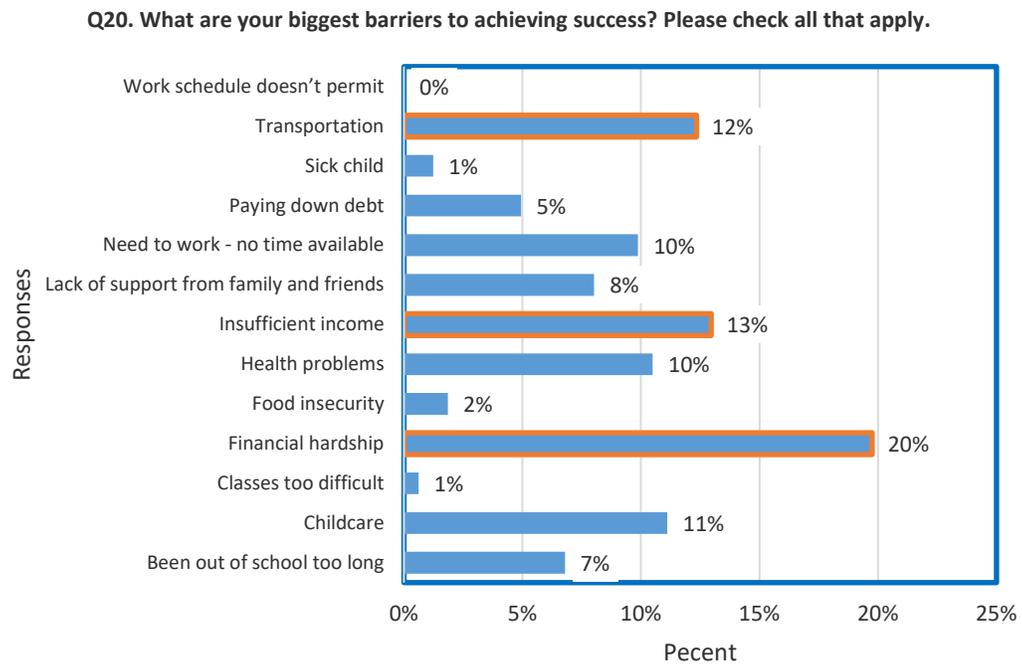
- For a large portion of respondents, **success means financial stability (35%), career/job contentment (16%), and achieving goals (17%).** (See Figure 28)
- **Financial hardship (20%) is the biggest barrier to achieving success.** (See Figure 29)

Figure 28. Survey Respondents: Definition of Success



Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

Figure 29. Survey Respondents Barriers to Success

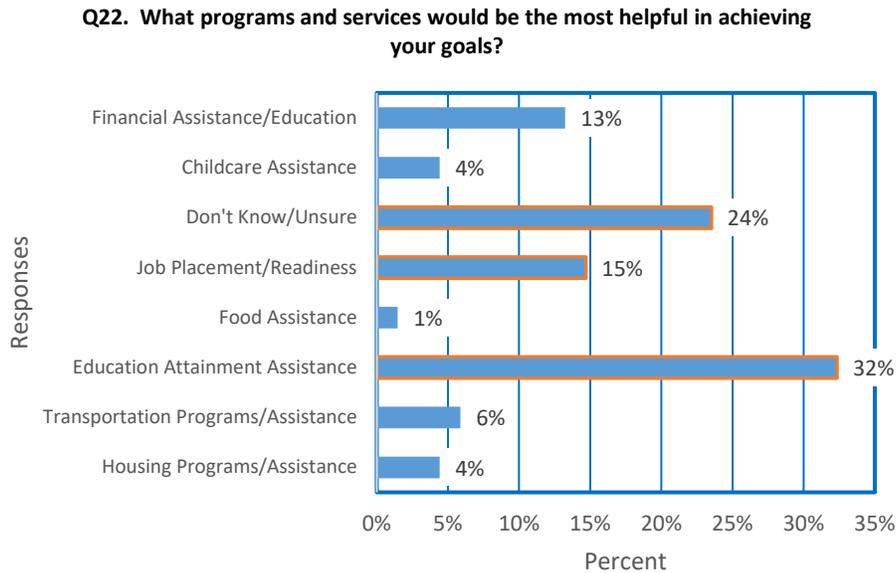


Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

What programs and services would be the most helpful in achieving your goals? (Q22)

- The top three programs respondents noted as most helpful in achieving their goals as **educational attainment assistance (32%)**, **financial assistance (13%)**, and **job placement/readiness (15%)**.

Figure 30. Survey Respondents: Helpful Programs



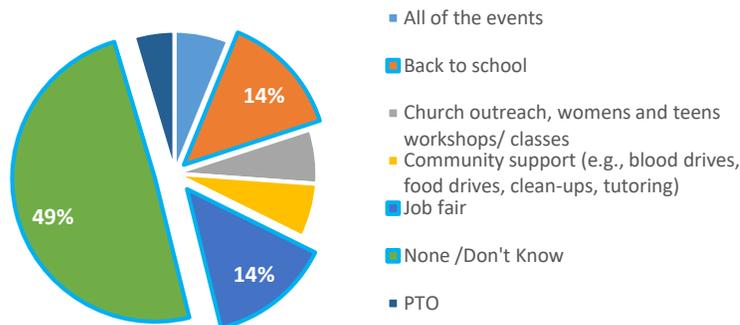
Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

What kinds of community events do you attend outside of the apartment community? (i.e., PTO meetings, community clean-ups) (Q23)

- **Most respondents do not attend community events (49%)**. Of those that attend community events, 14% attend back to school events and 14% attend job fairs.

Figure 31. Survey Respondents: Community Events Attended

Q23. What kinds of community events do you attend outside of the apartment community? (i.e., PTO meetings, community clean-ups):



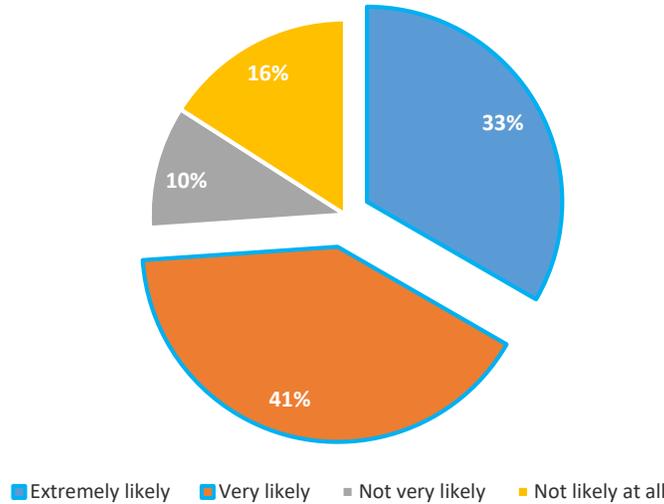
Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

If a financial coach were available to you (at no cost) as a resource to help you reach your financial goals how likely would you be to use this resource? (Q24)

- **Most (74%) respondents were “likely” to use the resource.** (See Figure 32)

Figure 32. Survey Respondents Likelihood of Using Financial Assistance Program

Q24. If a financial coach were available to you (at no cost) as a resource to help you reach your financial goals how likely would you be to use this resource? Please check the answer that best applies to you.



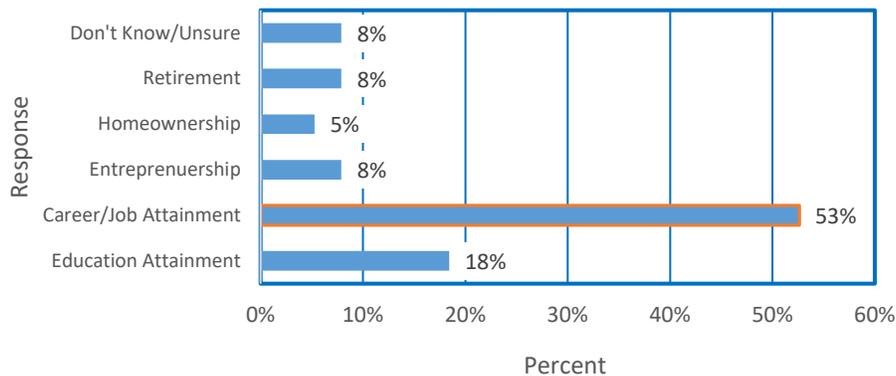
Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

What would you like to be doing 5 years from now? (Q25)

- **More than half (53%) of respondents would like to achieve career and job attainment five years from now.** (See Figure 33)

Figure 33. Survey Respondents: Future Goals/Aspirations

Q25. What would you like to be doing 5 years from now?



Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

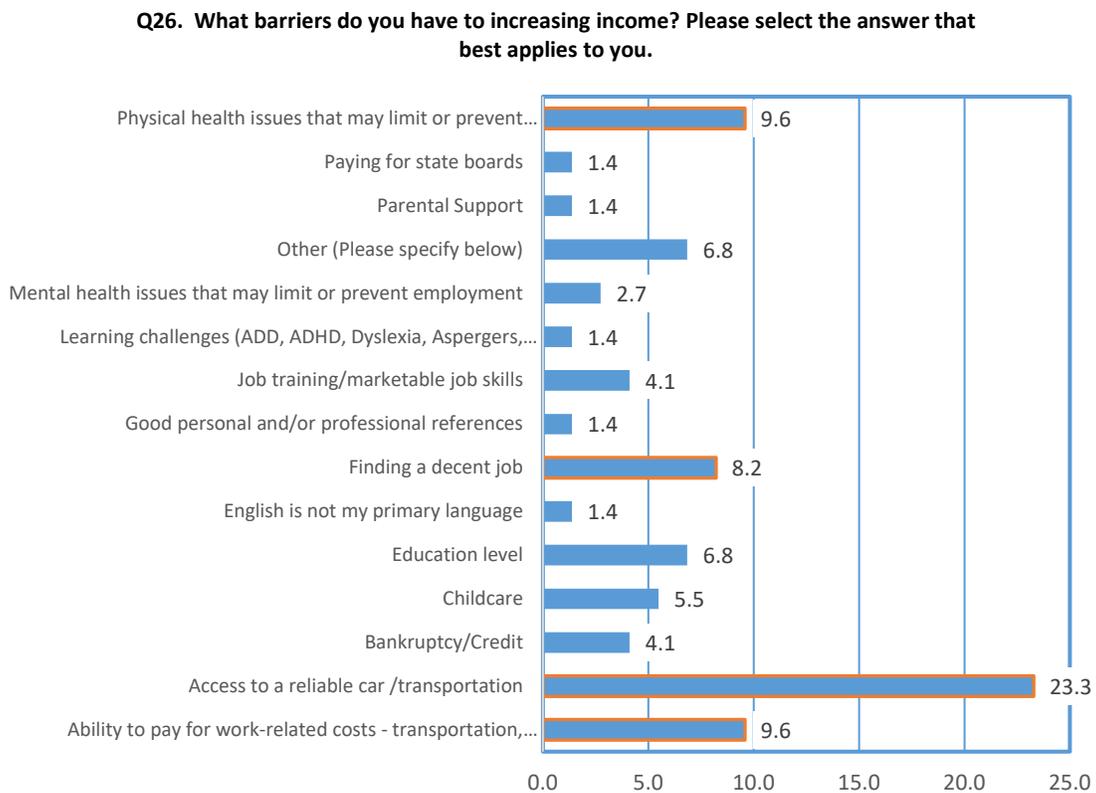
Survey Respondents: Basic Needs, Income, and Employment

Of the 70 valid surveys, respondents indicated the following thoughts related to their basic needs, income, financial stability, and employment:

What barriers do you have to increasing income? (Q26)

- Respondents noted the following **top four barriers to increasing their income: Access to a reliable car/Transportation (23.3%), ability to pay for work-related cost (9.6%), physical health issues (9.6%), and finding a decent job (8.2%).**

Figure 34. Survey Respondents Barriers to Increasing Income



Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

Table 20. Survey Respondents Overall Perceptions on Basic Needs, Education, Employment, Financial Wellness, and Income

Opinions/Perceptions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	No Response
A. I am confident that my current level of education will help me be successful.	22.9	22.9	31.4	8.6	8.6	5.7
B. I am satisfied with my current level of education or job training.	8.6	24.3	30.0	20.0	10.0	7.1
C. I'm confident that my level of education has helped me in my job.	12.9	27.1	22.9	21.4	8.3	7.1
D. I believe with a higher education, I would be more successful.	41.4	30.0	13.9	7.1	2.9	4.3
E. Graduate degrees are no longer necessary to get a higher paying job.	1.4	20.0	22.2	20.0	27.1	8.6
F. A degree is not relevant to my job.	7.1	22.9	14.3	31.4	17.1	7.1
G. I am looking to increase my level of education or training.	41.4	31.4	12.9	5.7	4.3	4.3
H. It is important for me to advance my education or training.	45.7	24.3	20.0	1.4	4.3	4.3
I. Going to college is financially out of reach.	21.4	20.0	24.3	21.4	7.1	5.7
J. Financial assistance for college is inaccessible and/or confusing.	14.3	15.7	31.4	30.0	2.9	5.7
K. I am confident that I can pay down all my debt in a reasonable time frame.	8.6	18.6	25.7	21.4	20.0	5.7
L. I have financial goals for myself or my family.	38.6	40.0	11.4	4.3	0.0	5.7
M. It is important for me to make and achieve my financial goals.	44.3	42.9	4.3	2.9	0.0	5.7
N. I would like to improve my financial situation.	60.0	31.4	4.3	1.4	0.0	2.9
O. Thinking about the past 6 months, my income was about the same from one month to the next.	37.1	30.0	12.9	10.0	5.7	4.3
P. I am satisfied with my level of income.	8.6	11.4	17.1	15.7	41.4	5.7
Q. It is important for me to increase my current level of income.	52.9	24.3	10.0	4.3	2.9	5.7
R. I regularly put money aside for savings.	14.3	21.4	21.4	18.6	20.0	4.3
S. I am satisfied with my job.	8.6	4.3	25.7	24.3	32.9	4.3
T. I am likely to seek a better job in the future.	54.3	17.1	11.4	7.1	4.3	5.7
U. It is important for me to find a better job.	50.0	22.9	12.9	5.7	4.3	4.3
V. I am able to pay all bills to support basic living expenses, such as housing, food, child care, utilities and transportation.	15.7	18.6	18.6	25.7	17.1	4.3

Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

Respondents were asked to respond to a series of statements. The following are residents opinions on basic needs, education, employment, financial wellness, and income overall.

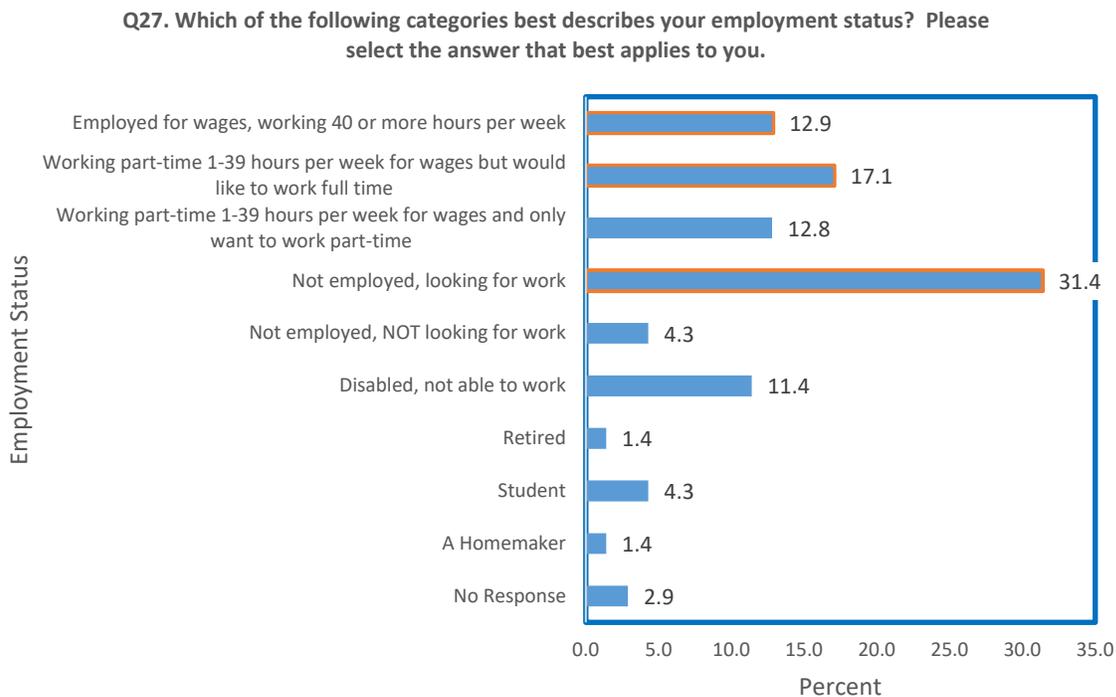
Generally, most respondents' thoughts were:

- Fear the inability to pay all bills to support basic living expenses, such as housing, food, child care, utilities and transportation.
- An individual’s level of education and degree is relevant to complete job responsibilities.
- Higher education, including attaining graduate degree, is important for employment and success.
- Have financial goals, but are not confident they can pay down all my debt in a reasonable time frame.
- College is too expensive and financial assistance for college is financially inaccessible.
- Feel that their current income level is insufficient.
- Would like better employment opportunities. (See Table 11).

Which of the following categories best describes your employment status? (Q27)

- Twenty-nine percent (29.9%) of respondents are working part-time, while 12.9% are employed for 40 or more hours. In comparison, **35.7% of respondents are not employed. Of those not employed, 31.4 are looking for work.**
- **Of those working part-time, 17.1 would like to be employed full-time.**

Figure 35. Survey Respondents Employment Status



Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

What is your job? (Q28a)

- Of those who responded, a large number (45%) of respondents noted jobs in administrative support and service related industries, such as grounds keeper, housekeeping, order processor, and warehouse worker. Others (21%) identified jobs in professional fields, such as CNAs, teaching assistants, sheriff's department.

Figure 36. Survey Respondents Job

Q28a. What is your job?	Percent
Professional	21%
Adm. Support/Service-Related	45%
Unemployed	34%

Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

What would help you find a better job? (Q28b)

- Of those who responded, a majority of respondents noted job training/preparation (42%), a degree/better education (35%), a car/transportation (19%), and childcare (4%) as mechanisms that would help them find a better job.

Table 21. Survey Respondent Mechanisms to Find Better Jobs

Q28b. What would help you find a better job?	Percent
Car/Transportation	19%
Childcare	4%
Degree/Better Education	35%
Job Training/Preparation	42%

Source: Sagamore Institute. Carriage House East Assessment Data Analysis

What would be your dream job? (Q28c)

- Of those who responded, most respondents stated a job in the medical field (i.e., EMT, lab tech, medical coding, nurse, ob-gyn, and pharmacist) as their dream job.

Table 22. Survey Respondents Desired Job

Profession	Percent
Accounting	7%
Auto	4%
Culinary	4%
Don't Know	19%
Medical	44%
Own Business	4%
Performing Arts	7%
Sales	4%
Social Work	4%
Veterinary	4%

Source: Sagamore Institute. Carriage House East Assessment Data Analysis SPSS Report (20 September 2016).

What are your top three concerns in meeting basic needs? (Q29)

- Of those who responded, **the top three concerns of meeting basic needs are paying rent (22.8%), transportation (22%), and job opportunities (17.3%).**

Table 23. Survey Respondents Concerns on Meeting Basic Needs

Q29. What are your top three concerns in meeting basic needs? Please select the answer that best applies to you.	Percent
Access to affordable food choices	4.7%
Access to education	11.0%
Access to healthcare	3.1%
Access to healthy food choices	3.1%
Job Opportunities	17.3%
Other (Please specify below)	5.5%
Paying rent	22.8%
Paying utilities	10.2%
Transportation	22.0%

Source: Sagamore Institute. *Carriage House East Assessment Data Analysis SPSS Report* (20 September 2016).

ⁱ “The benefit “cliff” that occurs when an increase in hourly wages leads to the complete termination of a benefit, and a dramatic net loss of resources), and workforce development and training. The unintended consequence of this design either leads to a disincentive towards economic mobility, or leads to a situation in which the parent or guardian is working harder, but is financially worse off.