



United Way of Allen County

COMMUNITY INSIGHTS SURVEY REPORT

Prepared for the UWAC Community Impact
Committee by the Purdue University Fort Wayne
Community Research Institute, July 8, 2021

Abstract

Information about demographics, jobs and employment, economic stability, student loans, use of public transit, mental health and emotional wellbeing, community investment, neighborhood attributes, diversity and inclusion, civic and volunteer engagement, and philanthropic engagement for adults living in Allen County, Indiana, from a phone and internet survey conducted in spring 2021.

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Executive summary

The U.S. Census Bureau's American Community Survey, the U.S. Bureau of Labor Statistics' Quarterly Census of Employment and Wages, and even state and local government data sources are amazing at telling what has happened locally but often leave experts guessing at the why. This report attempts to answer the why to key issues in Allen County as part of the United Way of Allen County's strategic planning process through the use of a random-sample survey of adults living in Allen County in spring 2021.

Key findings from the survey include:

- Almost half of respondents – 49% – had difficulty paying their bills during the pandemic, with most attributing that difficulty due to effects of the coronavirus.
- 27% indicated they had gotten ahead financially in the past two years but 37% thought they would get ahead after the pandemic.
- 27% of respondents who now or once held student loans indicated monthly payments had negatively affected their credit scores but the debt did not have much effect on getting married or having children.
- The vast majority of respondents – 77% – did not use the local bus service in the past year, indicating they preferred to use their own vehicle.
- 67% of respondents described their emotional wellbeing as favorable always or most of the time in the past year.
- 45% indicated that there was not enough investment in southeast Fort Wayne as compared to 12% who thought the same for downtown Fort Wayne.
- 96% of respondents who lived in neighborhoods indicated little to no crime in neighborhoods was very or somewhat important.
- Respondents' sense of inclusion – being respected, valued, seen, heard, and listened to – was strongest with their families and at work.
- Posting on social media and volunteering were the two most popular forms of civic engagement, with 32% and 30% respectively. Those who did not indicate participating in civic engagement listed being too busy with family, work, or other commitments and wanting to stay away from controversial subjects as the two most popular reasons for avoiding such.
- 60% of respondents donated money to charity in past year, with those who did not indicating a lack of money or need to cover household expenses as top reasons for not giving.

Introduction

The United Way of Allen County (UWAC) contracted with the Community Research Institute (CRI) at Purdue University Fort Wayne to conduct a survey of Allen County adults about key issues facing them, their families, and the community. The Community Insights Survey questions were designed to answer questions left unanswered by third-party data sources or to build on existing knowledge about the community. Data secured from other sources is compiled in a separate report prepared by CRI for UWAC: Community Data Report.

The survey questions asked about the following areas:

- Jobs and employment
- Economic stability
- Student loans
- Transportation
- Mental health and wellbeing
- Community investment
- Neighborhood attributes
- Diversity and inclusion
- Civic and volunteer engagement
- Philanthropic engagement

The end of the survey also asked about respondents' demographics including age, education level, race and ethnicity, gender, and household income. CRI provides some demographic analysis to individual charts and answers. The full survey results by demographic segmentation is available in a separate document as compiled by SurveyUSA.

UWAC and CRI wrote the survey questions and contracted with SurveyUSA to interview adults via the internet or phone living in Allen County from March 23, 2021, to April 17, 2021. All questions used "closed" answers so that respondents needed to select a provided answer and could not fill in with their own unique response. For example, many questions offered the answer of something like "other" or "another reason not listed."

The UWAC Community Insights Survey oversampled urban and rural ZIP codes¹ to better reflect Allen County's urban and rural populations. The additional survey responses were then downweighted in the survey results to reflect their statistical share of the county's population. In other words, the survey's sampling was designed to reflect the diversity of adults living in Allen County.

CRI shared the Community Insights Survey results with the UWAC strategic planning task force April 23, 2021.

Survey methodology

CRI contracted with SurveyUSA to administer and conduct the survey and to report the findings. CRI then assembled the results into visuals and charts with supplemental analysis to make them meaningful for UWAC.

SurveyUSA interviewed a total of 527 adults living in Allen County in English between March 23, 2021, to April 17, 2021, with intentional oversamples of the following:

- 1.2x oversample of Fort Wayne zip codes 46802, 46803, 46806 and 46816, which comprise 17% of Allen County but which constitute 19% of the completed interviews for this survey; and
- 3.8x oversample of zip codes 46741, 46743, 46745, 46773, 46797 and 46798, which comprise 5% of Allen County, so that those zip codes, which comprise 5% of the county's population, result in 19% of the completed interviews.

For the reported results here, each of the oversampled regions was downweighted to be representative of its proportional share of Allen County. This report shows that 400 weighted adults representative of the county were interviewed. That is the net effective sample size after the downweighting of the over-sampled ZIP codes.

¹ The oversampled rural ZIP codes were 46797, 46773, 46798, 46745, 46743, and 46741. The oversampled urban ZIP codes were 46802, 46803, 46806, and 46816

SurveyUSA conducted the survey using blended-sample, mixed mode with responses collected by phone or internet. 43% of respondents were interviewed by telephone, by live, trained interviewers, who asked the questions and noted the answers as listed in the survey contained with the Appendix. 57% of respondents administered the questionnaire to themselves, on the display of their smartphone, tablet, or other electronic device, and did not interact with an interviewer. In total, 30% of respondents were reachable on a home telephone, 70% of respondents were not reachable on a home telephone.

The survey used skip patterns so that some questions were only asked of select respondents based on earlier answers. For example, questions about employment were not asked of those who identified that they were retired. The respondent universe is listed within this report for each section or chart as needed.

Respondent demographics

Questions about respondents' demographics came at the end of the survey itself, but CRI opted to share them at the beginning of this report to provide context to the Community Insights Survey results. UWAC and CRI worked together to build the demographic responses to align either with the U.S. Census Bureau's demographic segmentation or existing demographic cohorts at UWAC.

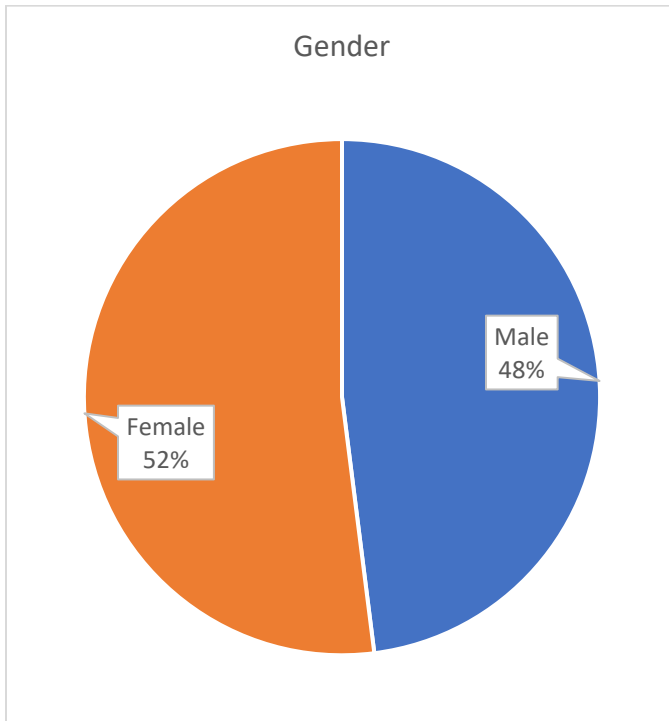
The demographic questions looked at:

- Gender
- Age
- Race and ethnicity
- Educational attainment
- Length of time living in Allen County
- Household structure
- Disability, military service, and language other than English spoken at home
- Household income
- Industry for those employed

Unlike U.S. Census Bureau's American Community Survey (ACS), which asks about sex, the Community Insights Survey asked about gender and included a non-binary answer of "In another way," which did not illicit sufficient answers to be reported here.

Chart 1's results were consistent with the ACS sex category for Allen County at 51.1% from the Census Bureau compared to 52% here.

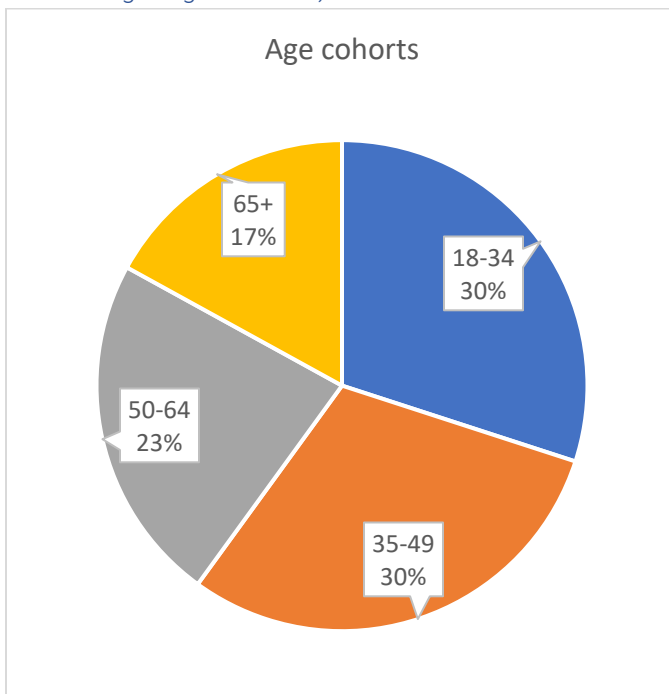
Chart 1: Gender, 2021



Source: UWAC Community Insights Survey

For age cohorts in Chart 2, direct comparisons to ACS data cannot be made because of the different age segmentation that SurveyUSA used, but 17% here were ages 65 and older while they represent 8.4% of Allen County's population in ACS data.

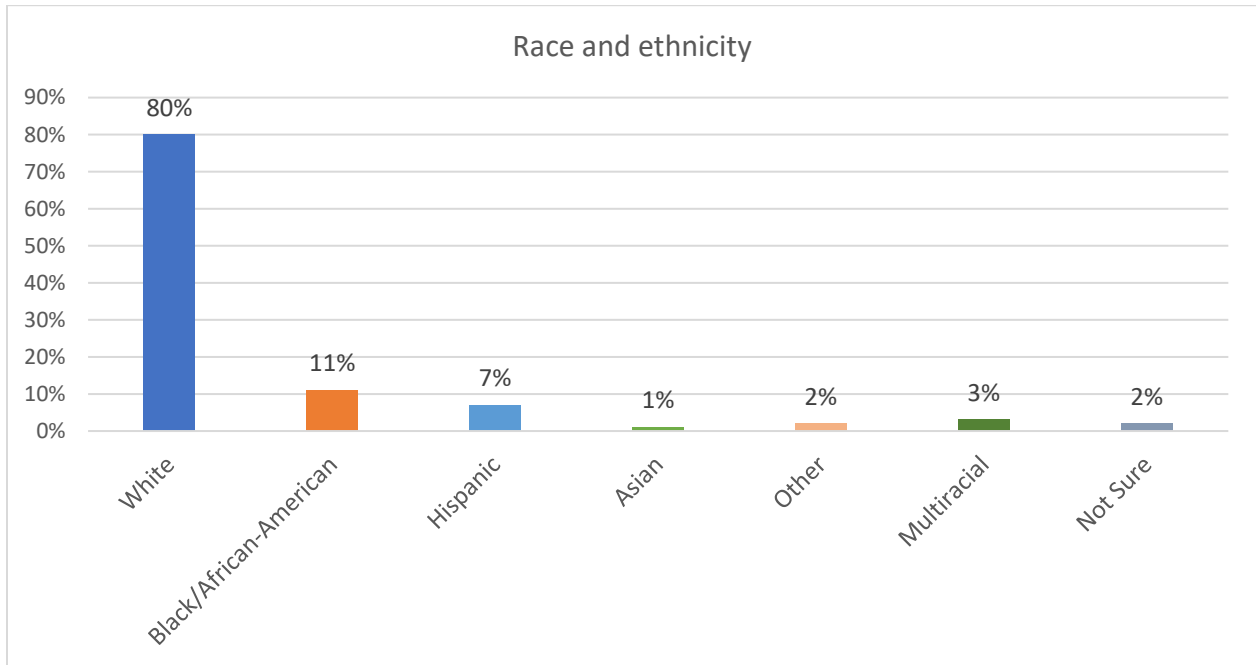
Chart 2: Age segmentation, 2021



Source: UWAC Community Insights Survey

For race and ethnicity in Chart 3, the share of respondents who identified as white, Black, or Hispanic was consistent with ACS data. The share of respondents who identified as Asian was lower than the ACS data, but CRI has seen this in another survey conducted by SurveyUSA locally and believes the underrepresentation could be due in part to the high share of the Asian population with limited English proficiency.

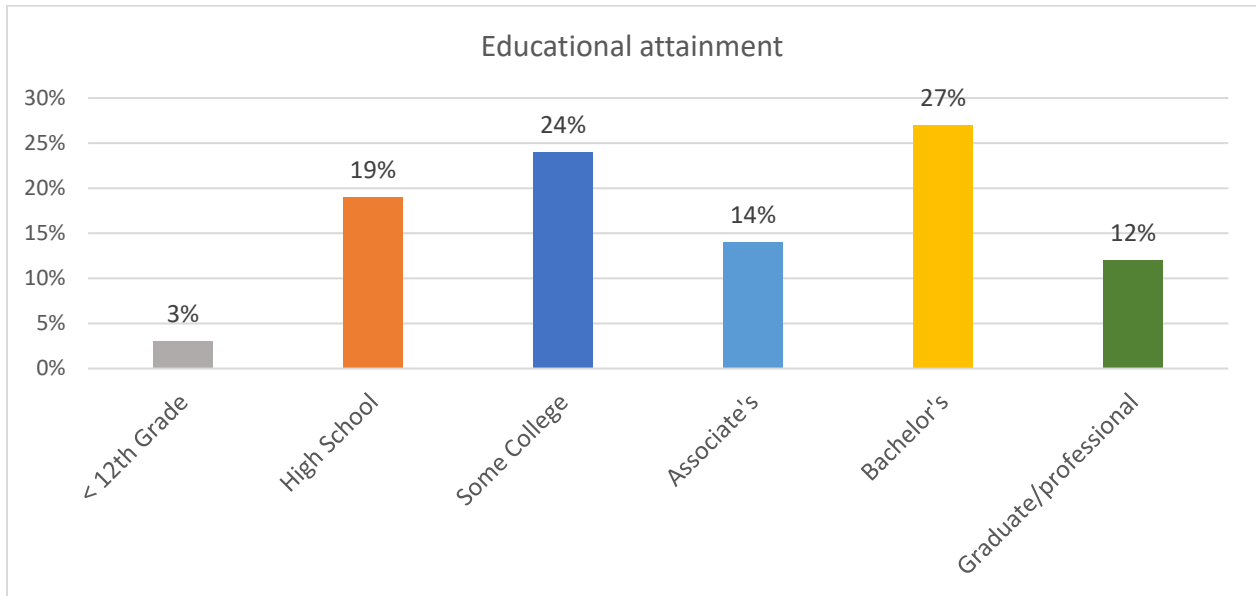
Chart 3: Race and ethnicity, 2021



Source: UWAC Community Insights Survey

The educational attainment in Chart 4 includes all respondents, unlike the ACS data presented in the third party data report, which only included those 25 and older. Regardless, college graduates were overrepresented in the Community Insights Survey respondents, while those who finished their education with a high school diploma or without graduating from high school were underrepresented here. CRI has seen the overrepresentation of people with higher levels of education in random-sample surveys in Allen County so this result is not unexpected.

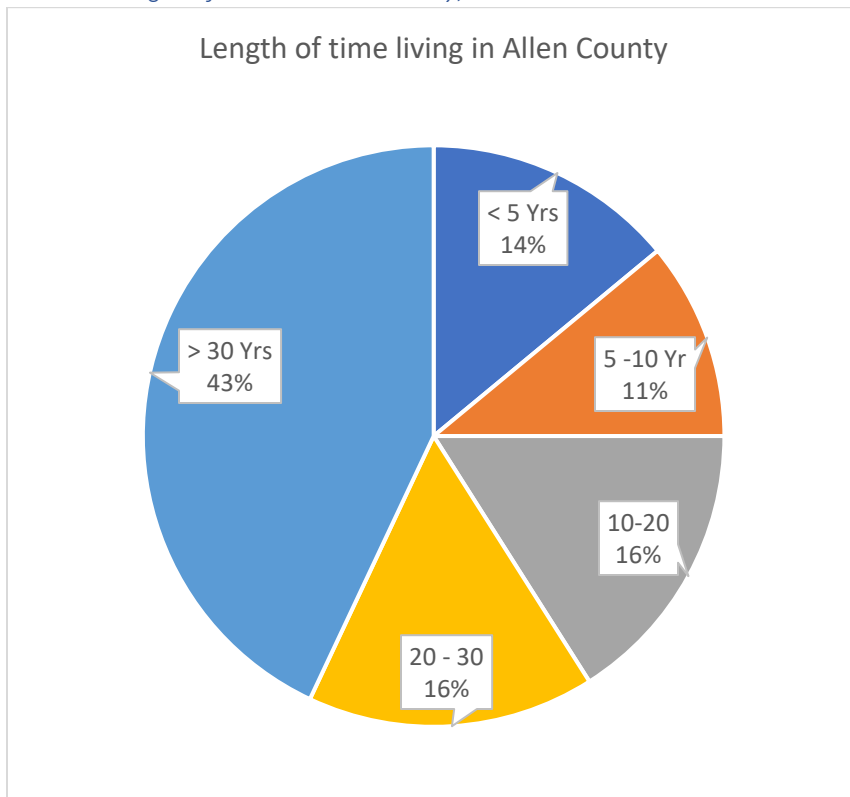
Chart 4: Educational attainment, 2021



Source: UWAC Community Insights Survey

Chart 5 shows that 75% of respondents have lived in Allen County for 10 years or more.

Chart 5: Length of time in Allen County, 2021

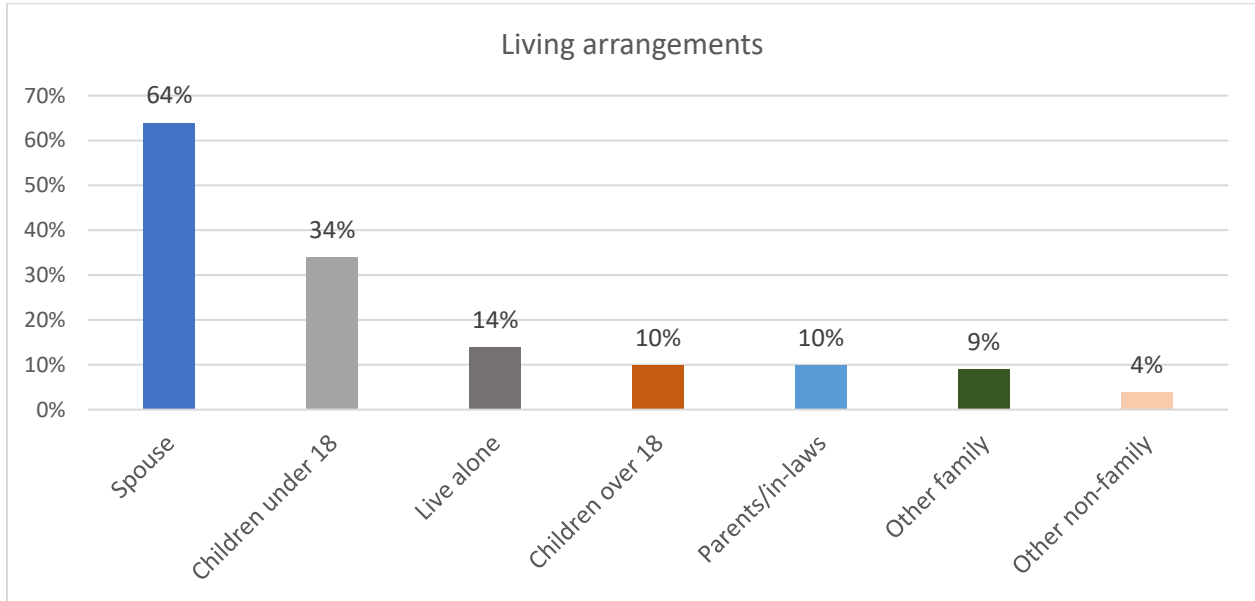


Source: UWAC Community Insights Survey

Comparing the living arrangements of respondents in Chart 6 to ACS data, married couples were overrepresented while people living alone were underrepresented. This question allowed people to pick

all that applied so someone living with their spouse, minor children, and their in-laws could select all three.

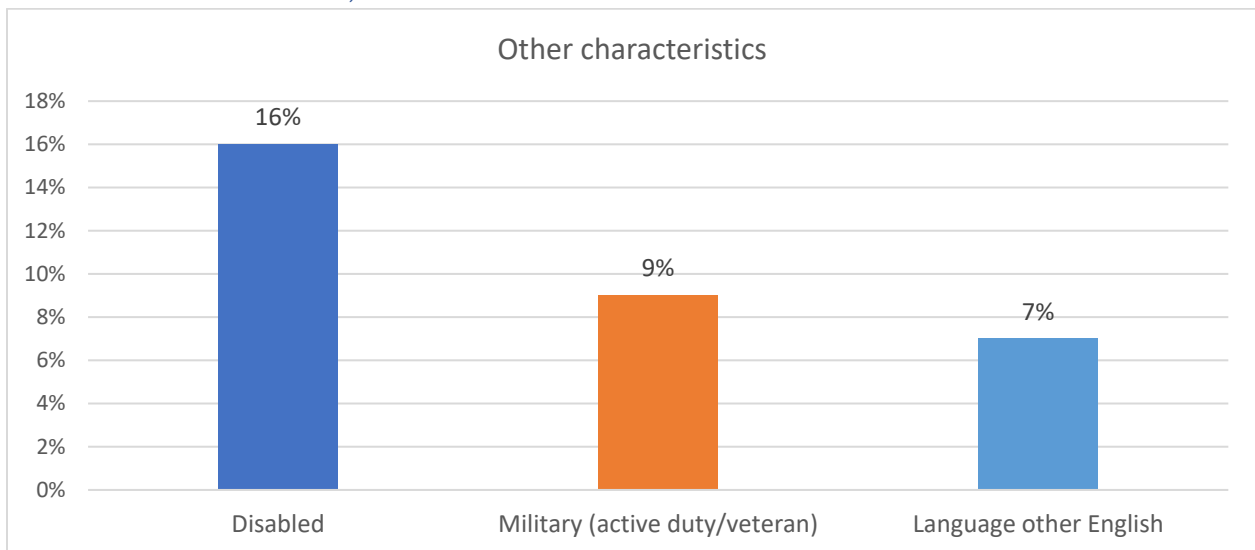
Chart 6: Household structure, 2021



Source: UWAC Community Insights Survey

The share of respondents reporting military service and speaking a language other than English at home on Chart 7 is consistent with ACS data, although veteran status was not part of the other report. It is difficult to make a comparison between ACS data on disability and the Community Insights Survey respondents because of the differences in questions and methodology between the two surveys.

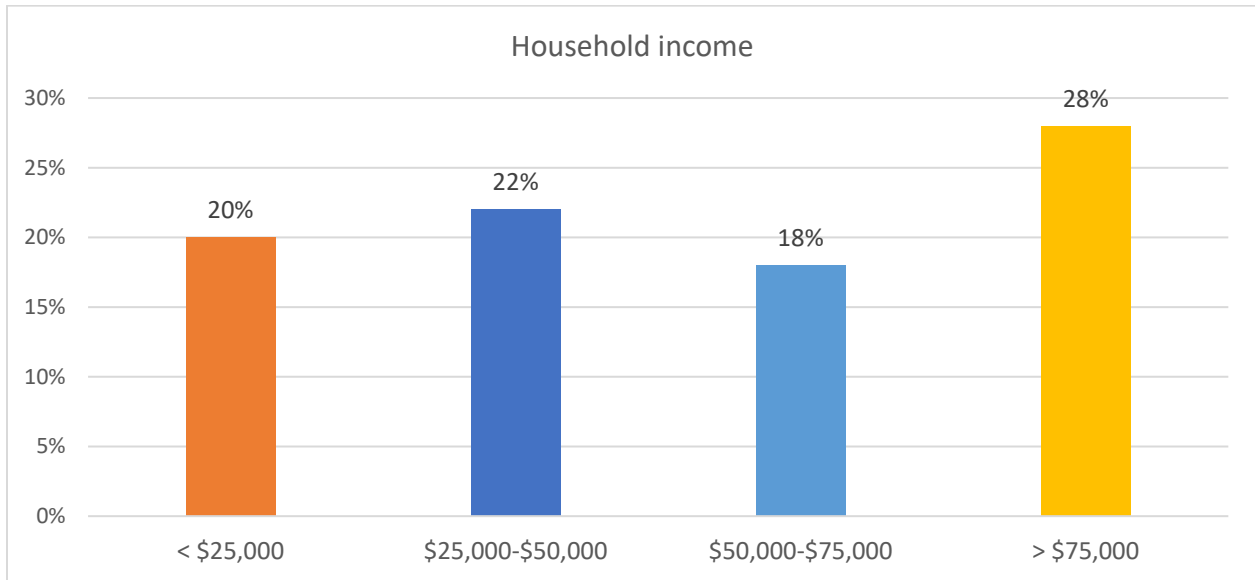
Chart 7: Other characteristics, 2021



Source: UWAC Community Insights Survey

Chart 8 reflects the respondents' reported annual household income in four categories, with 42% reporting \$50,000 or less, while 28% listed more than \$75,000. The household income data in the community data report focused on median income.

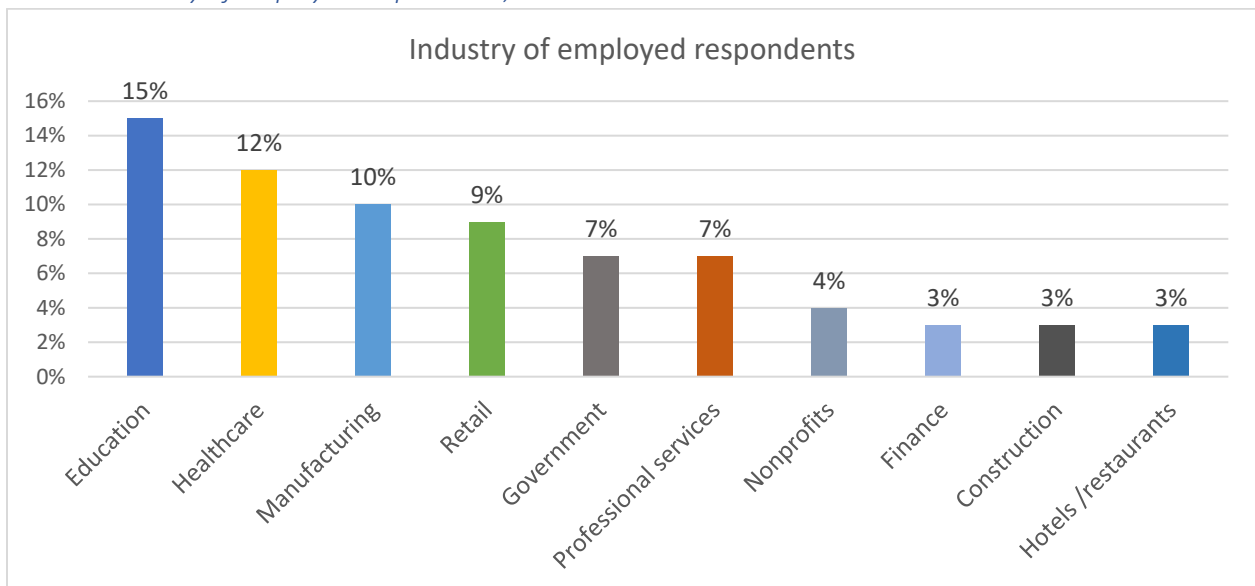
Chart 8: Annual household income, 2021



Source: UWAC Community Insights Survey

Chart 9's industries of employed respondents was designed to align with the categories UWAC uses to track their donors. Here the largest category of answers was in education followed by healthcare. Chart 9's responses cannot be compared to the community data report's industry tallies because that was exclusively private-sector data while this includes government and other public-sector workers like public school teachers.

Chart 9: Industry of employed respondents, 2021



Source: UWAC Community Insights Survey

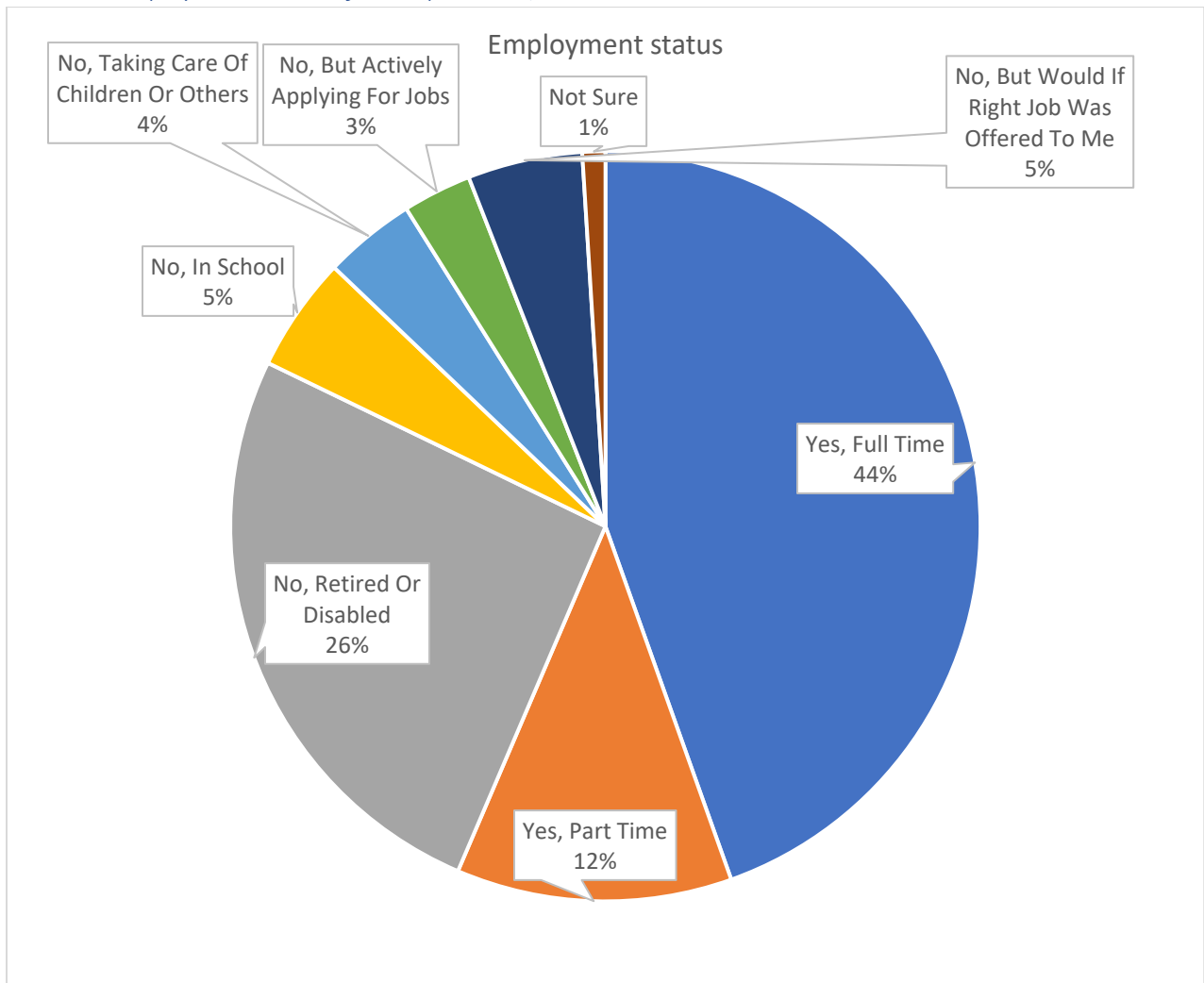
Jobs and employment

This section's purpose was to understand the respondents' employment situation, including job-seeking activities. While the monthly unemployment data from the Indiana Department of Workforce

Development identifies the number of workers who are employed or actively looking for jobs each month, it provides essentially no information about the “context” of the job market such as whether workers are employed full or part time, how long those who are unemployed have been looking for work, and why those who are not working are not working.

Chart 10 looks at all respondents’ answers to their employment status. Using the labor force participation rate (LFPR) metric of those working full or part time and those actively seeking work, the respondent pool’s LFPR was 59%, which is below the ACS 2015-2019 LFPR for Allen County of 66.9%. Since the Community Insights Survey respondent pool was overrepresented by people ages 65 and older, the reduced LFPR is not unexpected.

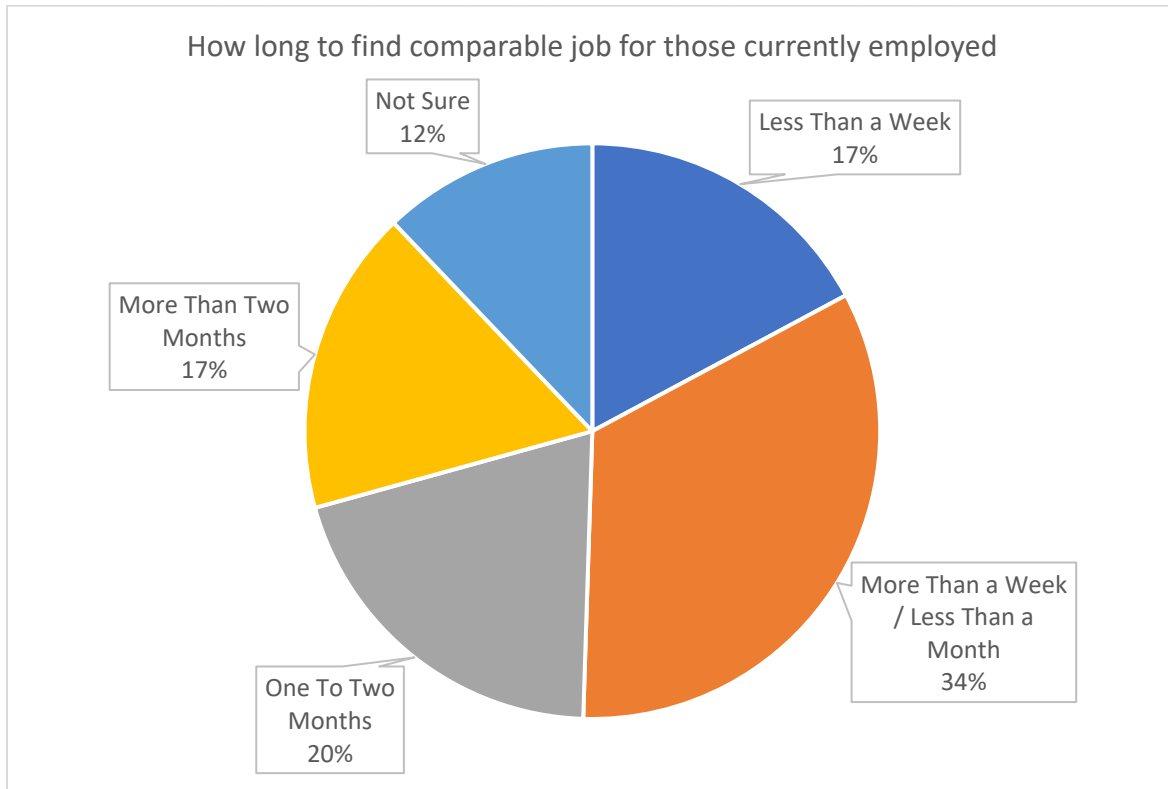
Chart 10: Employment status of all respondents, 2021



Source: UWAC Community Insights Survey

Chart 11 asked people currently working how long they believed it would take them to find a comparable job with similar pay and benefits if they became unemployed, with 51% believing they could find such in less than a month. Only 17% thought it would be more than two months to find a similar job.

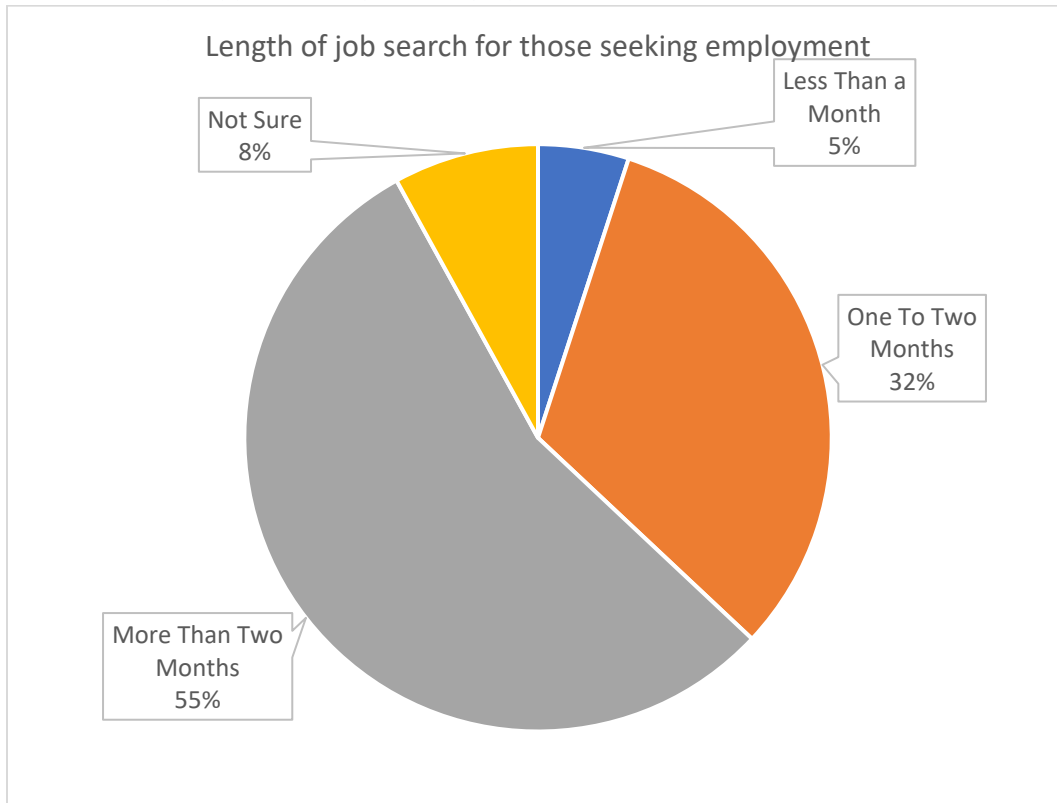
Chart 11: How long to find comparable job (pay and benefits) for currently employed, 2021



Source: UWAC Community Insights Survey

The question for Chart 12 was only asked of those currently unemployed: the length of their job search. While a small sample size with only 12 respondents out of the 400-survey pool, it does indicate that those in the job search may find it difficult to replace their job, with 55% unemployed at more than two months. Additionally, the survey did not ask about how long the worker had been in their current job so it is possible that a meaningful segment of the people listed in Chart 10 may have started their jobs recently as the labor market improved throughout the end of 2020 and the start of 2021.

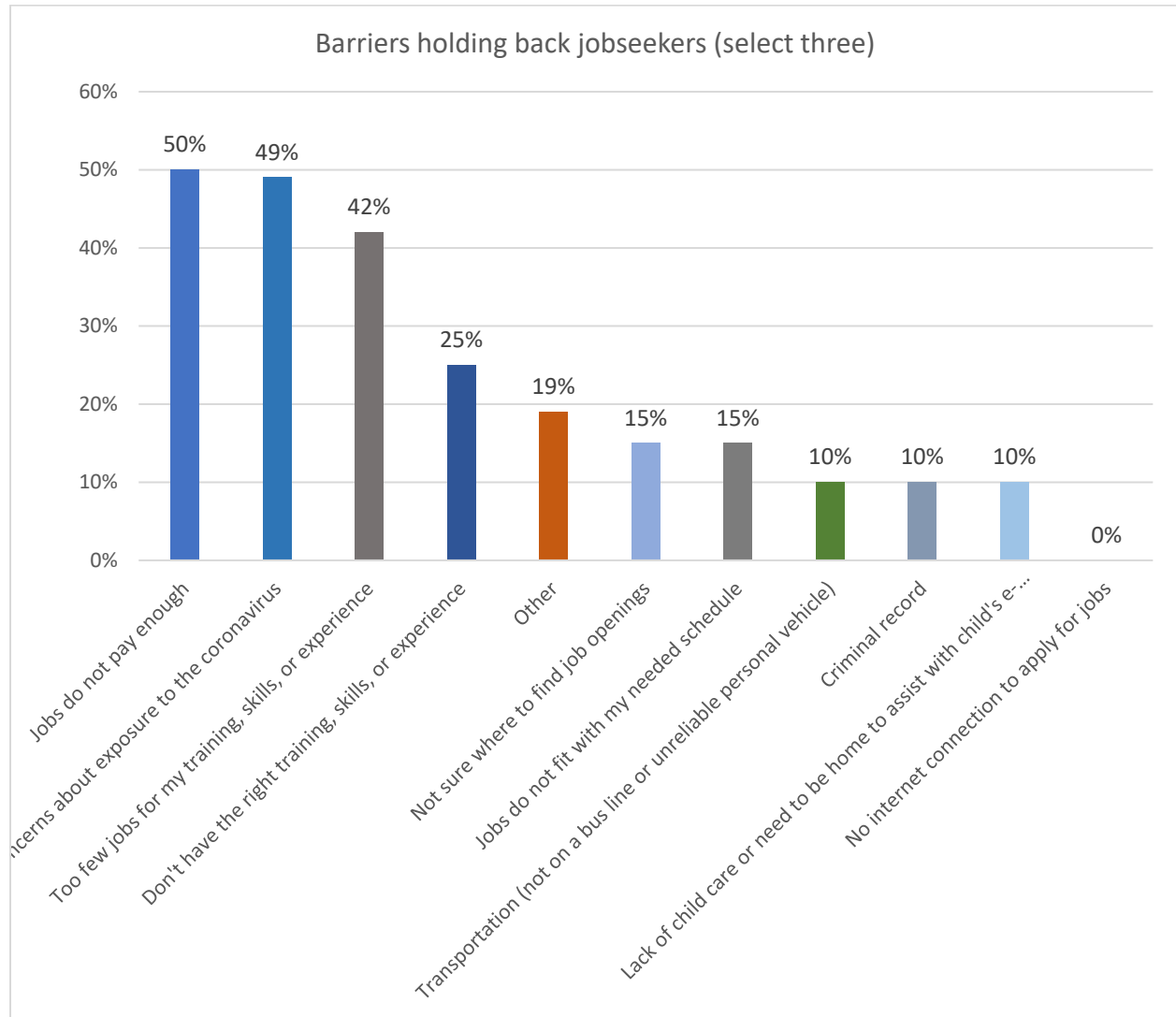
Chart 12: Length of job search for unemployed, 2021



Source: UWAC Community Insights Survey

Chart 13 continues with job seekers to look at what they believe is holding back their employment, allowing them to select the top three answers. The top two answers at 50% and 49% respectively were jobs that don't pay enough and concerns about the coronavirus. Remember this survey was conducted in March and April, before the vaccine was widely available and especially for younger workers so CRI would expect virus exposure concerns would be reduced but probably not eliminated if the survey were taken in July 2021. Rounding out the top three on Chart 13 was a lack of jobs based on the person's experience and training level at 42%. No one indicated that lack of internet access to apply for jobs was a problem.

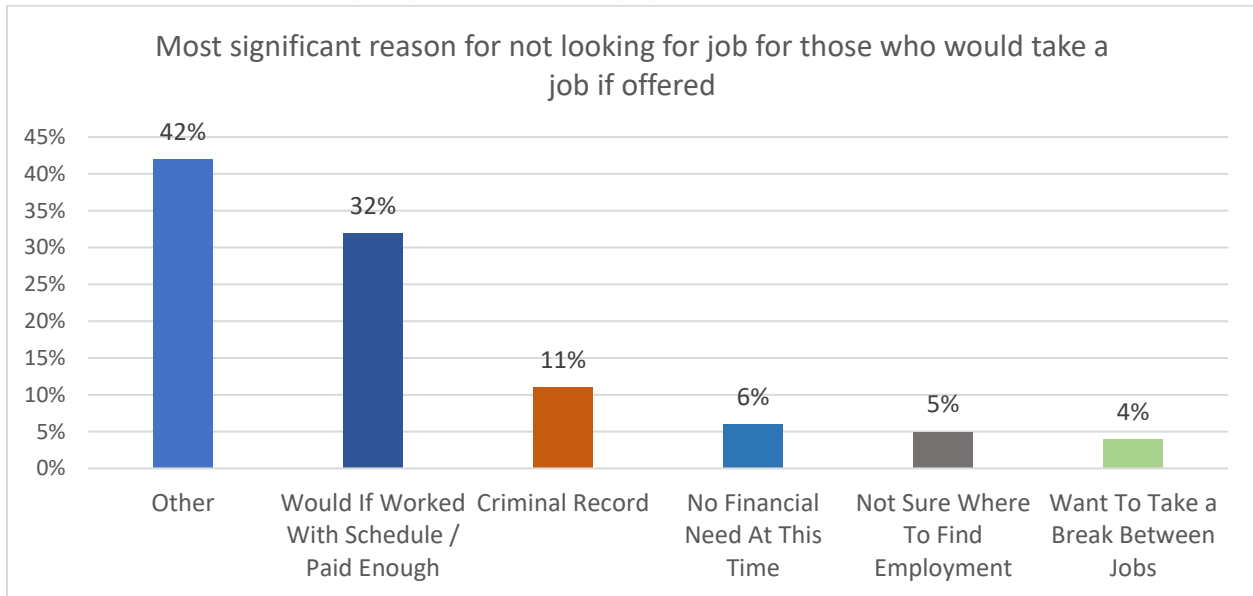
Chart 13: Job seekers' barriers, 2021



Source: UWAC Community Insights Survey

Chart 14 shifts universes to what approximates “marginally attached” workers, as in they are not actively looking for work like the unemployed but who would work if they encountered the right job opportunity. This universe was slightly larger than the unemployed at 18 respondents. The question focused on the most significant reason – a single response – that these respondents were not looking for employment. The most common answer at 42% was the slightly mysterious other while 32% indicated they would work if the job paid enough or worked with their schedule.

Chart 14: Not currently looking respondents' most significant reason, 2021



Source: UWAC Community Insights Survey

Jobs and employment key points

- Those currently working believed they could find a comparable job quickly if they became unemployed.
- Job seekers identified low pay, exposure to the coronavirus, and jobs that don't align with their skills to be problems for finding new employment.

Economic stability

In light of the lack of 2020 data in early 2021 from CRI's preferred sources such as the U.S. Census Bureau and the U.S. Bureau of Economic Analysis, UWAC and CRI opted to include a series of questions in the Community Insights Survey to understand local residents' economic stability during the pandemic.

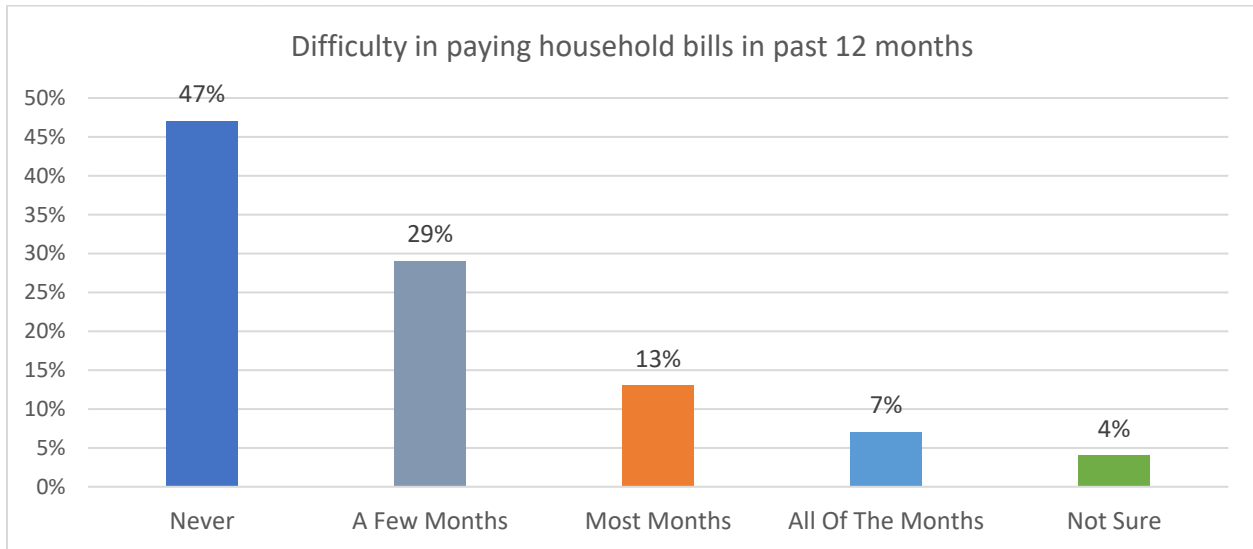
These questions focused on four areas:

- Respondents' ability to pay their monthly bills defined as minimum payments made on time during the pandemic
- Effects of the pandemic on personal finances
- What respondents thought was holding them back from getting ahead
- Belief in the ability to get ahead financially after the pandemic

The question for Chart 15 was "When you think about your household's ability to pay your bills – including your rent or mortgage, utilities, car payments, credit cards, student loans, or medical bills – every month in the past year, how often was it difficult to make all your minimum monthly payments on time?" As written, it was designed to discern respondents' ability to make minimum monthly payments on time for all of their bills but did not ask if the pandemic affected the ability to pay. The pandemic's effects were captured in the question used for Chart 16.

Almost half the respondents or 49% had difficulty paying their monthly payments at some point in past year, with one in five indicating it was most or all months.

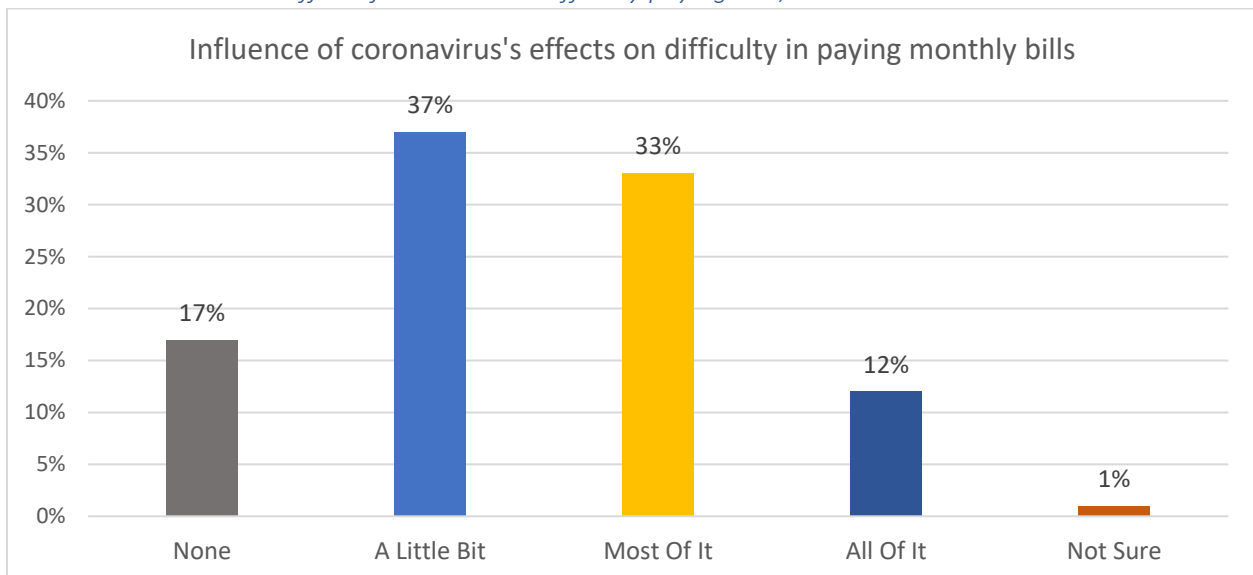
Chart 15: Difficulty in paying bills during past year, 2021



Source: UWAC Community Insights Survey

The question for 16 was asked of those who indicated they had difficulty in paying their bills, where 82% attributed the difficulties to coronavirus to some degree with 45% indicating the pandemic was most or all of the difficulty.

Chart 16: Coronavirus's effects for those with difficulty paying bills, 2021

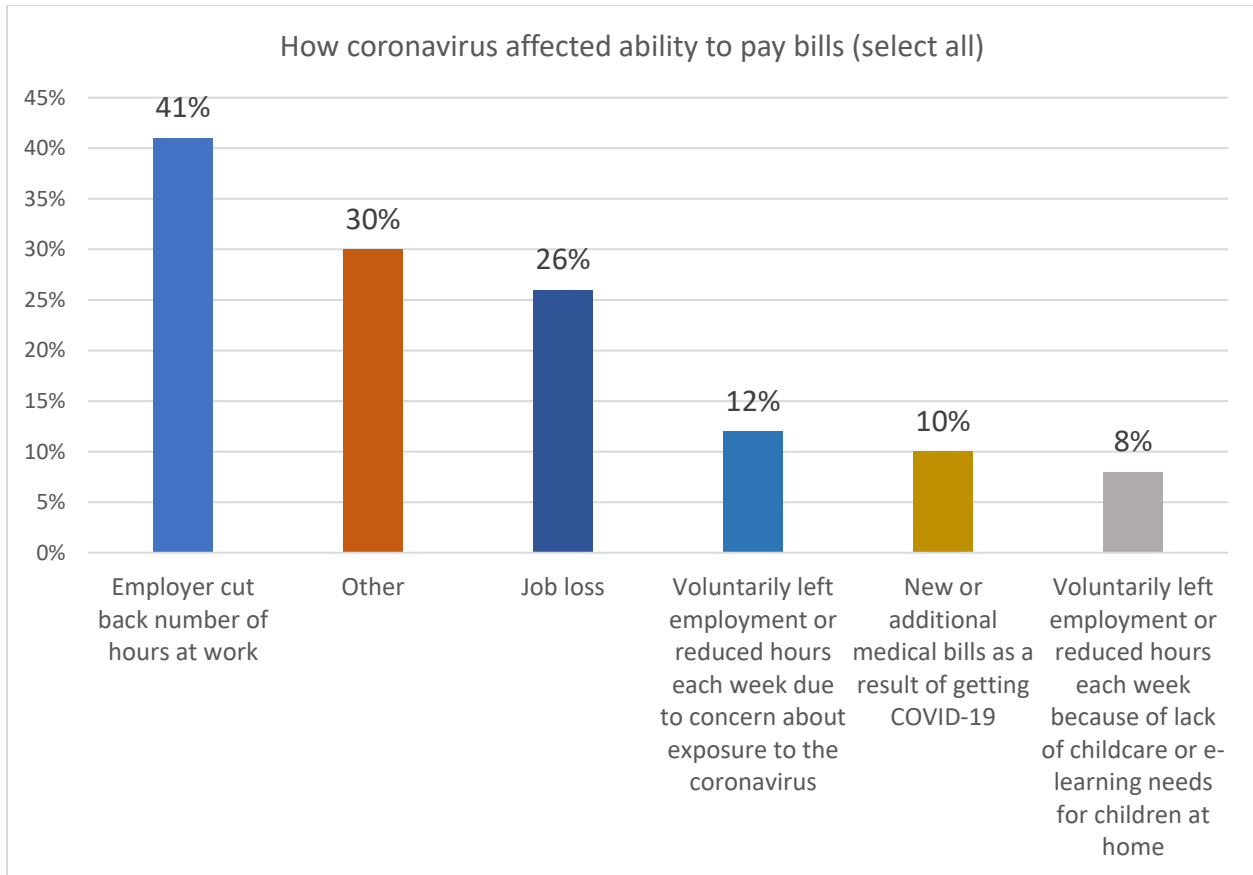


Source: UWAC Community Insights Survey

The question for Chart 17 focused on the "why" as it related to the difficulty of paying bills in the pandemic, i.e. how did the virus cause the difficulty? The question allowed respondents to select all applicable answers. Hours being cut at work was the most popular response with 41% of answers. Other was the second most common answer at 30%, which as discussed in the introduction, was a closed-

ended answer so no additional information was collected. Slightly more than quarter listed job loss as a cause for financial difficulties, and 12% indicated they voluntarily left employment due to the virus.

Chart 17: How coronavirus affected ability to pay bills for those with difficulty paying bills, 2021



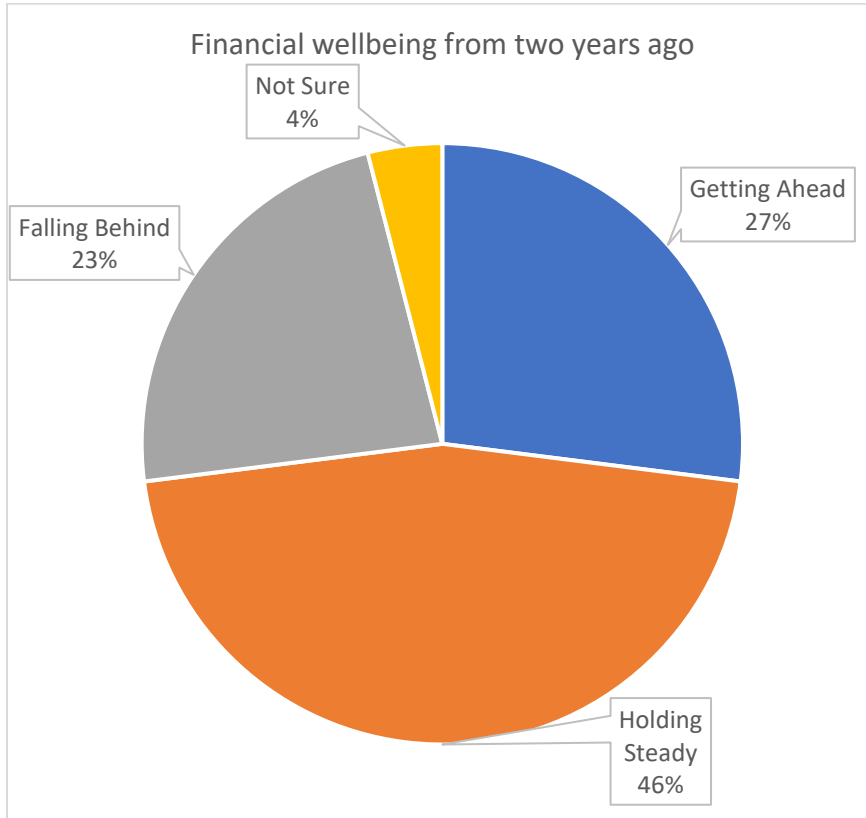
Source: UWAC Community Insights Survey

The questions on Charts 18 and 20 were asked of all respondents about their financial wellbeing, defined as one's ability to pay monthly bills and save for the future. The first question, listed on Chart 18, asked about their financial wellbeing in the past two years. Chart 20's question switched over to looking ahead after the pandemic. Chart 19's question was asked of those who did not get ahead in the past two years.

UWAC and CRI opted to ask about financial wellbeing in the past two years to mitigate the effects of the pandemic. CRI believes that while many people experienced new and additional financial difficulties in 2020, much of the coronavirus's negative economic effects such as low hourly wages and budget fragility existed before the pandemic. The public health crisis accentuated existing difficulties.

The split between those who indicated they got ahead and got behind in the past two years did not have a large split, as shown in Chart 20, at 27% and 23% respectively, while 46% believed they held steady financially.

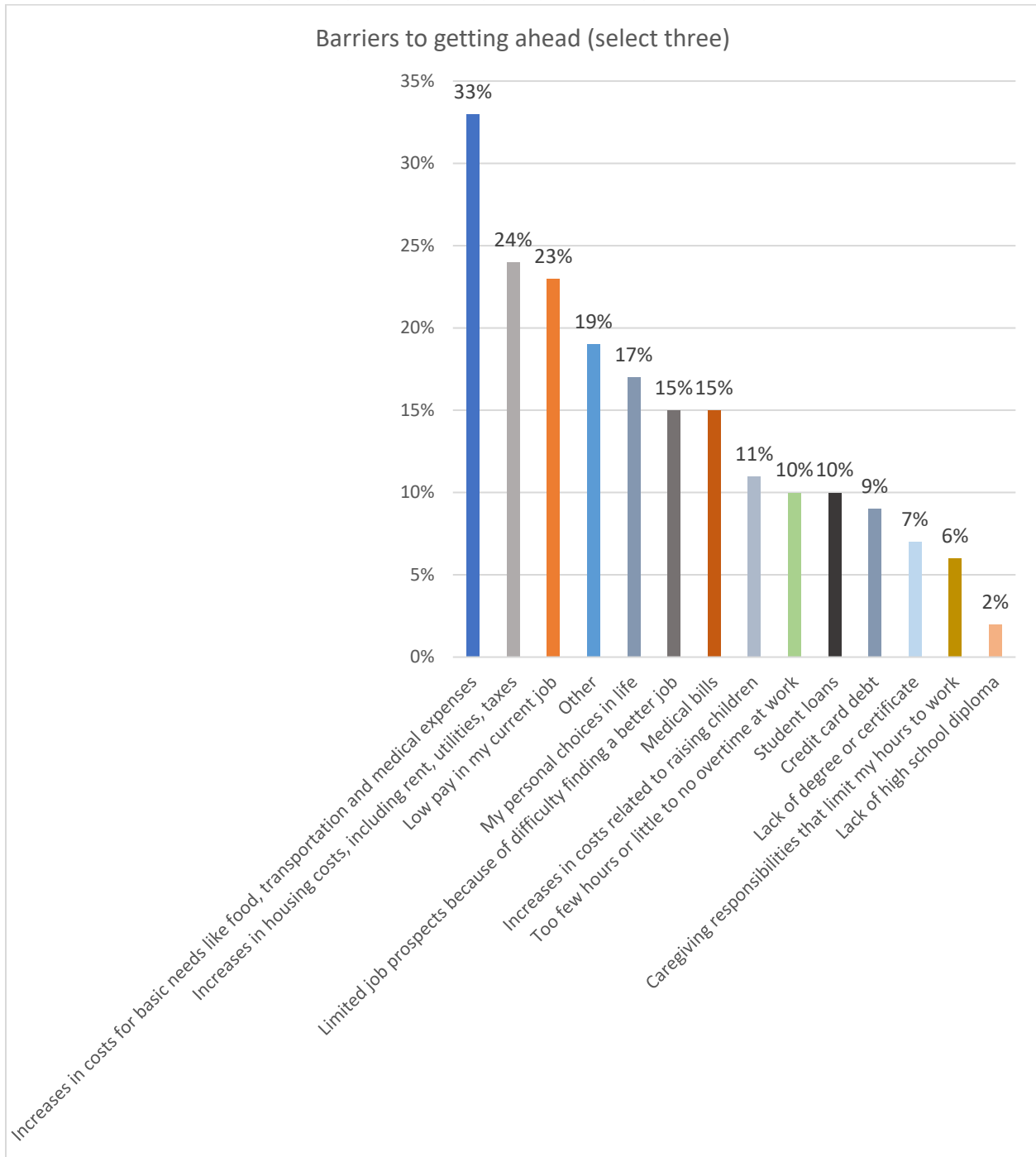
Chart 18: Financial wellbeing from two years ago for all respondents, 2021



Source: UWAC Community Insights Survey

The question for Chart 19 – answers for the top three barriers – was asked of those who did not indicate they were getting ahead on Chart 18. The three most selected choices were increased costs for food, medical services, and transportation; housing including rent and utilities; and then low pay in the current job at 33%, 24%, and 23% respectively. The survey did not provide a definition for “personal choices in life,” and the lack of a degree or certificate was not a meaningful driver of difficulty at 7%.

Chart 19: Barriers to getting ahead for those not getting ahead in past two years, 2021

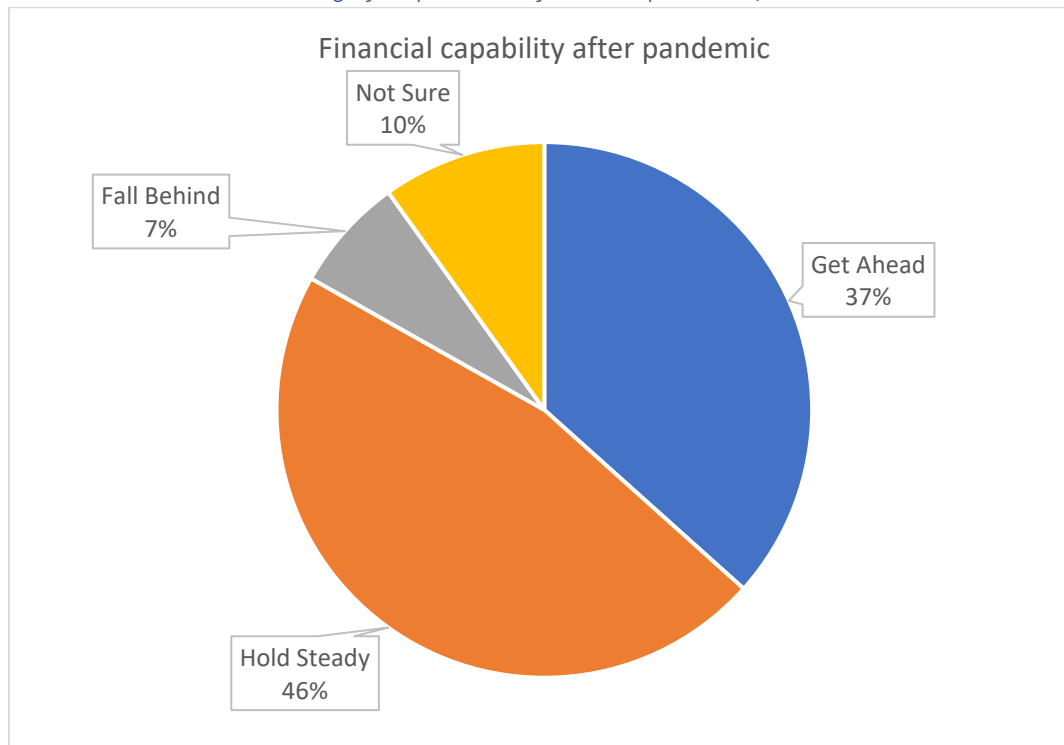


Source: UWAC Community Insights Survey

Chart 20 switches over to looking ahead for financial wellbeing after the pandemic, and was asked of all respondents. This survey was conducted in March and April 2021, as vaccines were starting to become readily available to large segments of the population but not necessarily easily accessible, a falling unemployment rate and plenty of now-hiring signs, and a growing enthusiasm for post-pandemic life. Optimism about the future may be reflected in Chart 20's responses with 37% believing they will get ahead, 46% believing they will hold steady, and only 7% listing they will fall behind while 10% were not

sure. This is a study in contrasts with Chart 18, where 27% believed they had gotten ahead and 23% had fallen behind in the past two years.

Chart 20: Financial wellbeing after pandemic for all respondents, 2021



Source: UWAC Community Insights Survey

Economic stability key points

- Nearly half of survey respondents had problems paying bills on time during the pandemic.
- Coronavirus cut back hours or eliminated jobs for many people who attributed economic difficulty to the pandemic.
- The cost of living – housing, transportation, food, and medical services – plus low pay held respondents back from getting ahead financially.
- 27% of respondents indicated they got ahead financially in the past two years while 37% believe they will get ahead after the pandemic.

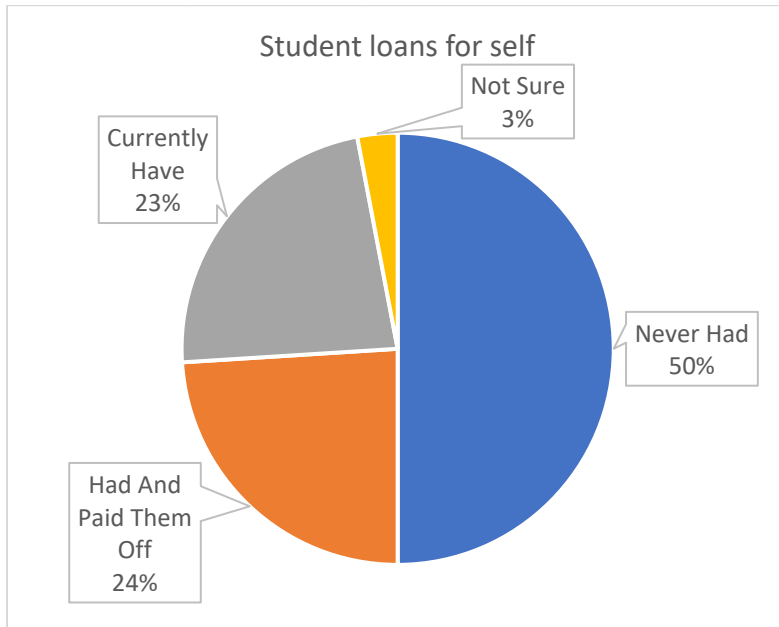
Student loans

Since no current local data exists about the use of student loans and their effects on loan holders, UWAC included a series of questions about student loans in the Community Insights survey. Half of the respondents indicated they never had student loans, while 23% currently had student loans and another 24% had them previously but have since paid them off as shown in Chart 21.

Use of student loans was largely age dependent: 76% of respondents 65 and older never had them vs. 40% of those ages 18 to 34. CRI attributes the age disparity on use of student loans to two factors: 1) the increased cost of higher education over time, making the need for and use of student loans 30 to 50 years ago much lower, and 2) an increase in use of post-secondary education over time coupled with the increased cost so that younger people are more likely to use student loans.

Additionally, the split on student loan use also appeared between Black and white respondents: 54% of white respondents never had but only 33% of Black respondents had not.

Chart 21: Use of student loans for own education, 2021

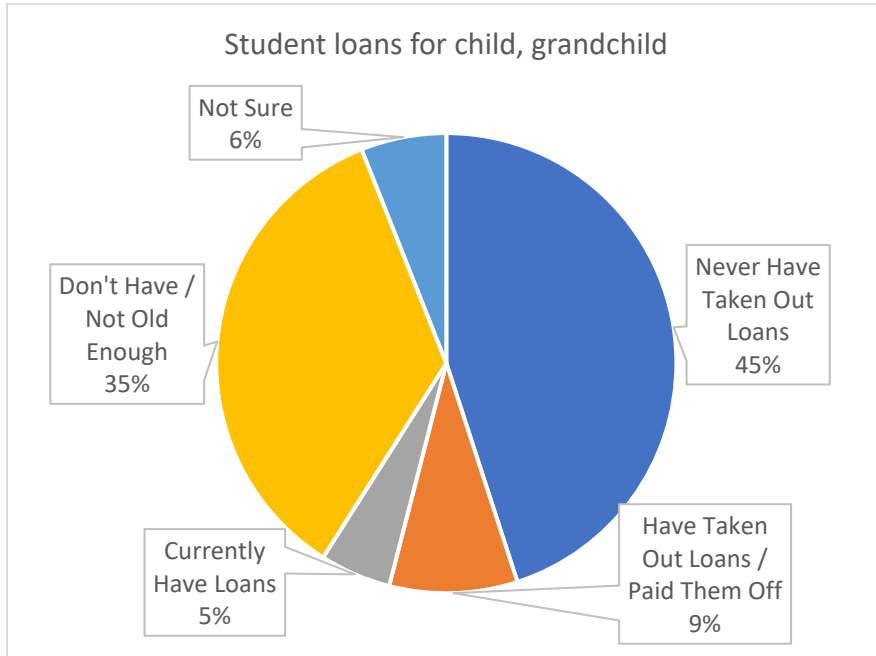


Source: UWAC Community Insights Survey

Chart 22 looks at answers for the question asking about use of student loans for children or grandchildren. Only 14% of respondents indicated they had taken out these loans to pay for the education of their children or grandchildren. 12% of Black respondents indicated they currently held these loans compared to 3% of white respondents.

Curiously 7% of those ages 18 to 34 indicated that they held these loans now, making them the most likely by age to currently have them. In the presentation to the task force, the possibility was raised on their use for private-school K12 education. CRI cannot confirm such since the question did not ask about how the loans were used – K12 vs. higher education – but in the lack of any other information, it is a possibility worth considering as well as any confusion by responding for the respondent instead of his or her children.

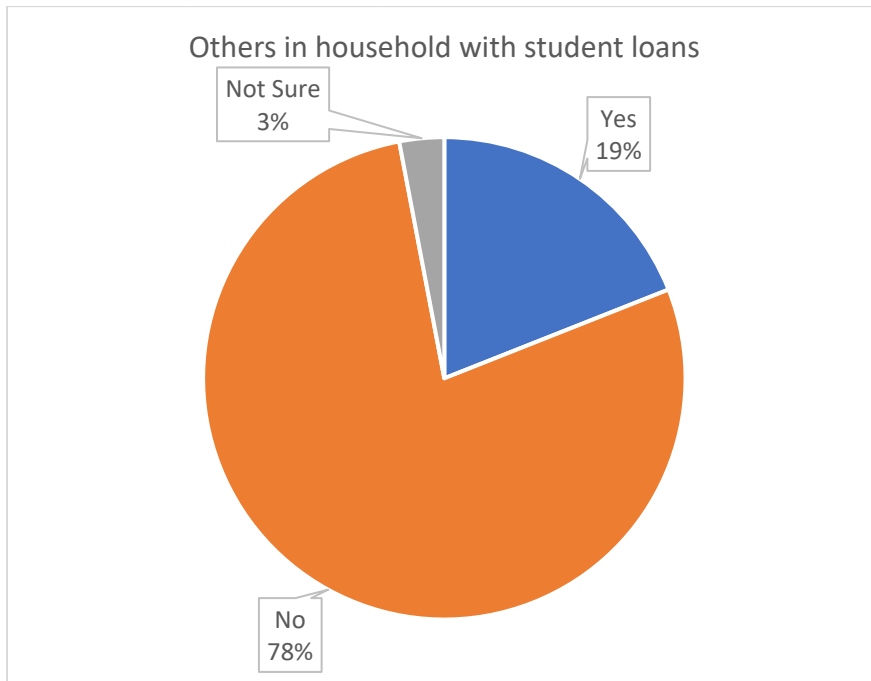
Chart 22: Use of student loans for education of child or grandchild, 2021



Source: UWAC Community Insights Survey

Chart 23 looks at the current use of student loans by another member of the household asked of all respondents, indicating about one in five had another person living with them who presently had a student loan. It did not ask about past use or who held the loan, so it could be a spouse or child living in the same household.

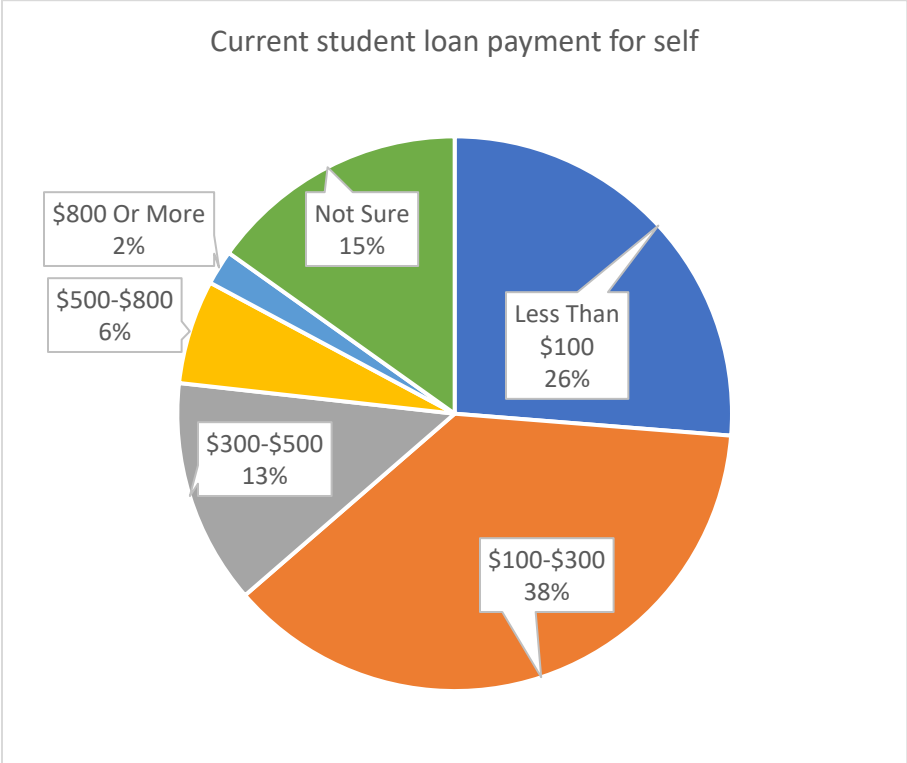
Chart 23: Use of student loans by another member of household, 2021



Source: UWAC Community Insights Survey

The question about current student loan payments for Chart 24, which was asked of those who presently had student loans, included language to acknowledge the pandemic student loan forbearance. In other words, when the loan holder is making payments, how much are they paying each month? 64% of student loan-holding respondents would pay \$300 or less each month when making payments, while 8% pay \$500 or more a month. Notably 15% were not sure what their monthly payment is.

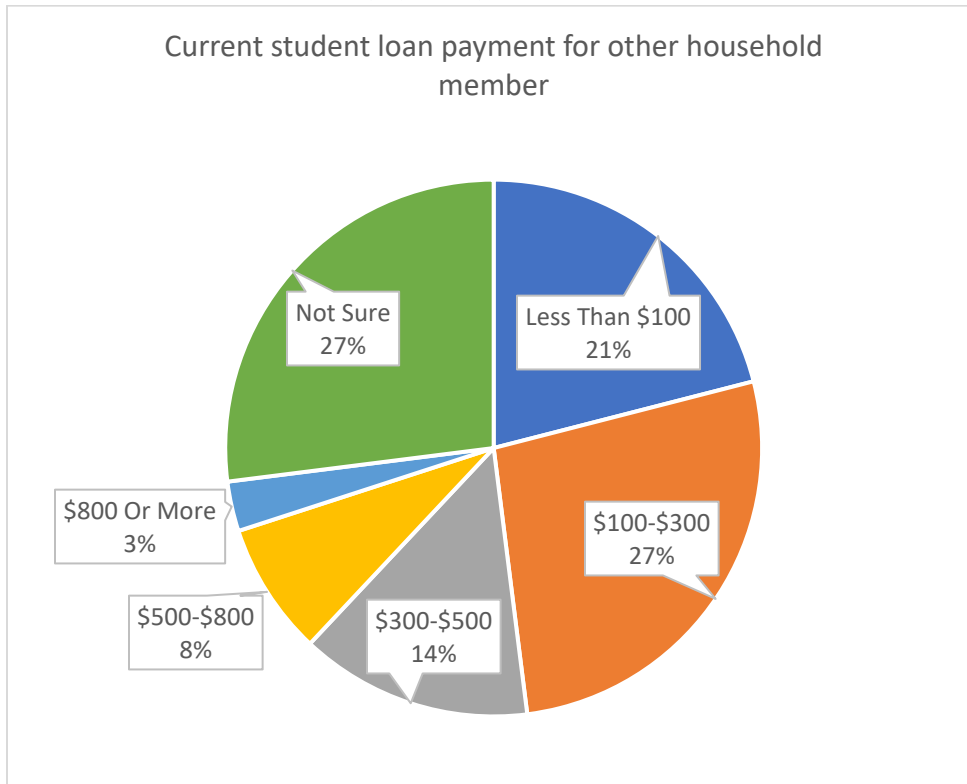
Chart 24: Current student loan payment for self, 2021



Source: UWAC Community Insights Survey

Chart 25 looks at the monthly payment for those who have another student loan holder in the household. More than a quarter of people who live with someone with student loans didn't know what the payment was, while 48% of respondents to this question indicated the payment was \$300 or less each month.

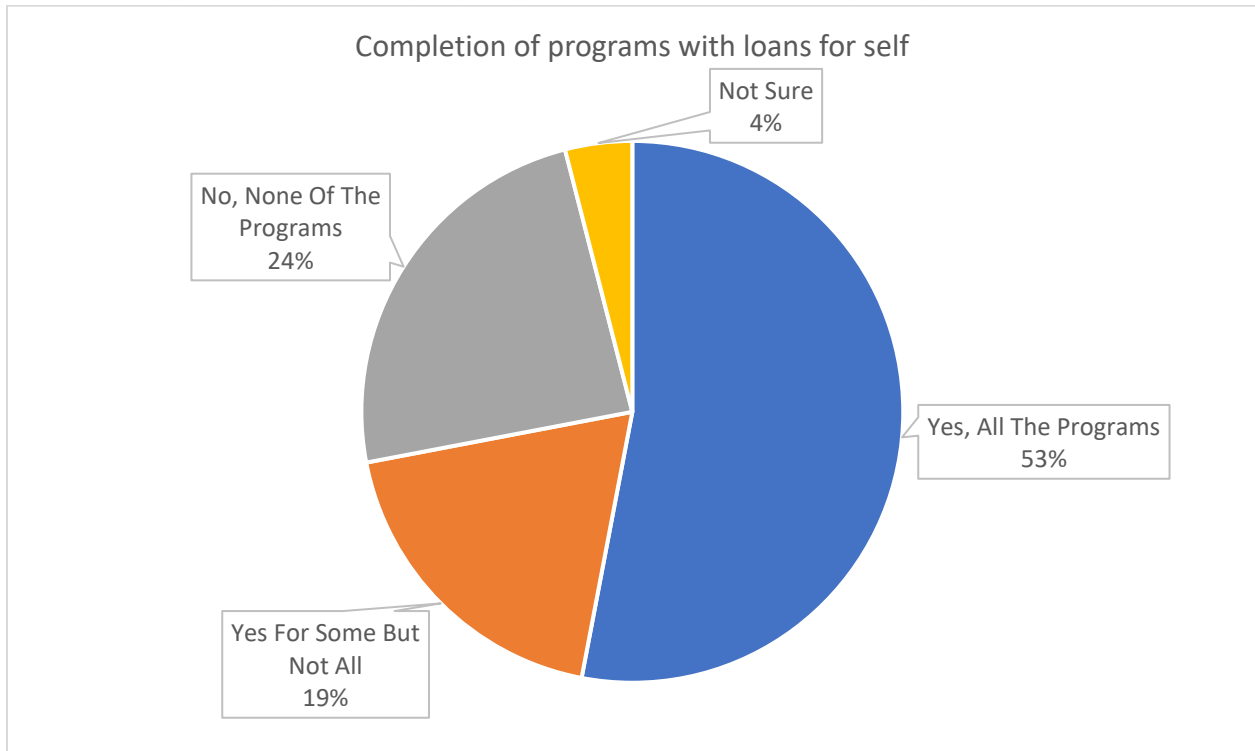
Chart 25: Current student loan payment for other household member, 2021



Source: UWAC Community Insights Survey

With the lack of information about the use of student loans locally, UWAC and CRI wanted to know whether people with student loans completed their academic programs. Chart 26 asked respondents who had or currently have student loans if they completed or graduated from their respective programs. More than half at 53% indicated they had while 19% said they had graduated from some but not all of the programs. 24% said they did not complete any programs, which indicates they have or had the debt from the program without the earning power of the credential.

Chart 26: Completion of academic program for those with student loans for self, 2021

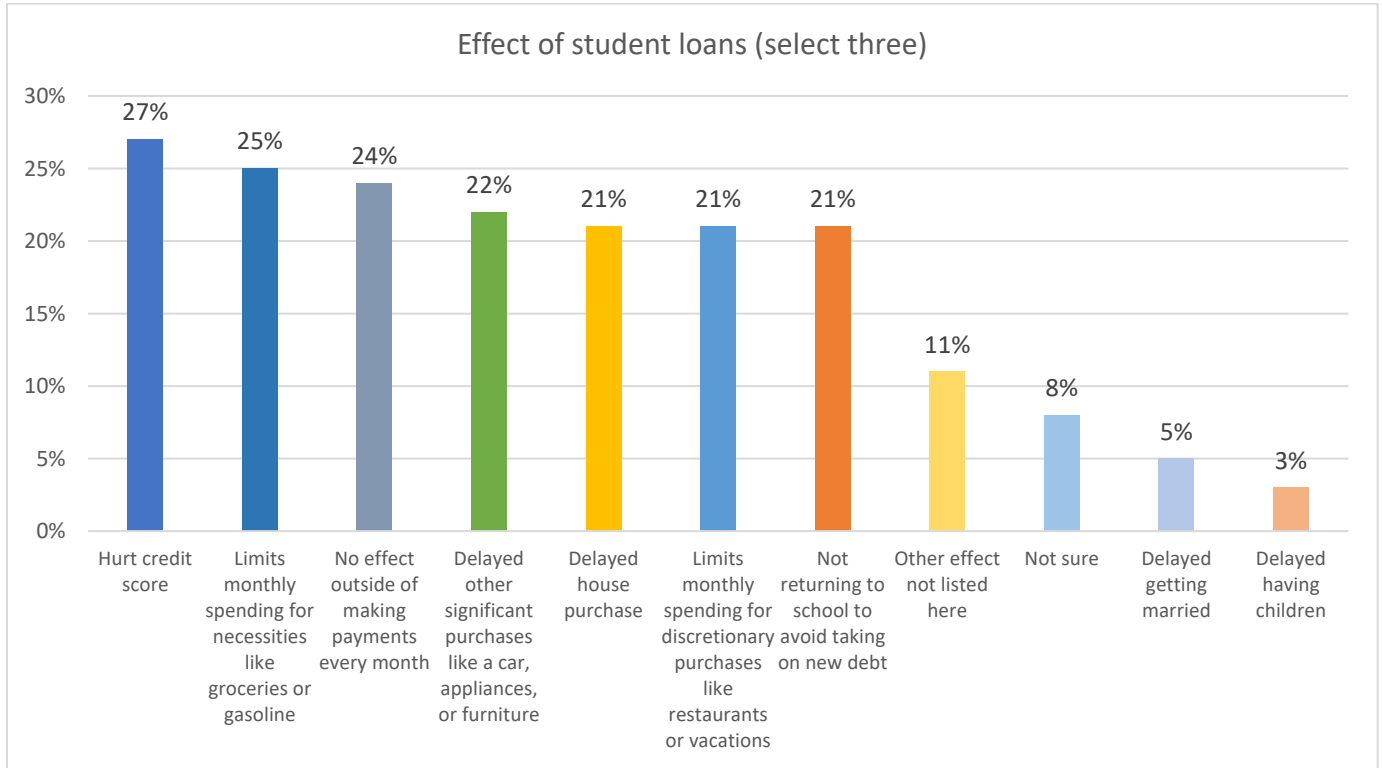


Source: UWAC Community Insights Survey

Chart 27 looks at how student loans affected past or present student loan holders, with respondents being able to select up to three answers. The responses were defused across seven of 11 answers getting answers from at least 20% of respondents in this universe. The three most common negative effects were a lower credit score at 27%, limits on monthly spending for necessities at 25%, and delays in significant purchases like a car, furniture, or appliances at 22%. 21% indicated delaying the purchase of a house, limits on monthly spending for discretionary purchases, and not returning to school to avoid taking on additional debt. Almost a quarter of respondents indicated that student loans had no negative effect outside of making payments, meaning that more than 75% had found their student loan debt to be problematic in one of the ways listed here.

On the positive side, student loans had minimal effects for delaying two key life decisions: getting married and having children at 5% and 3% respectively.

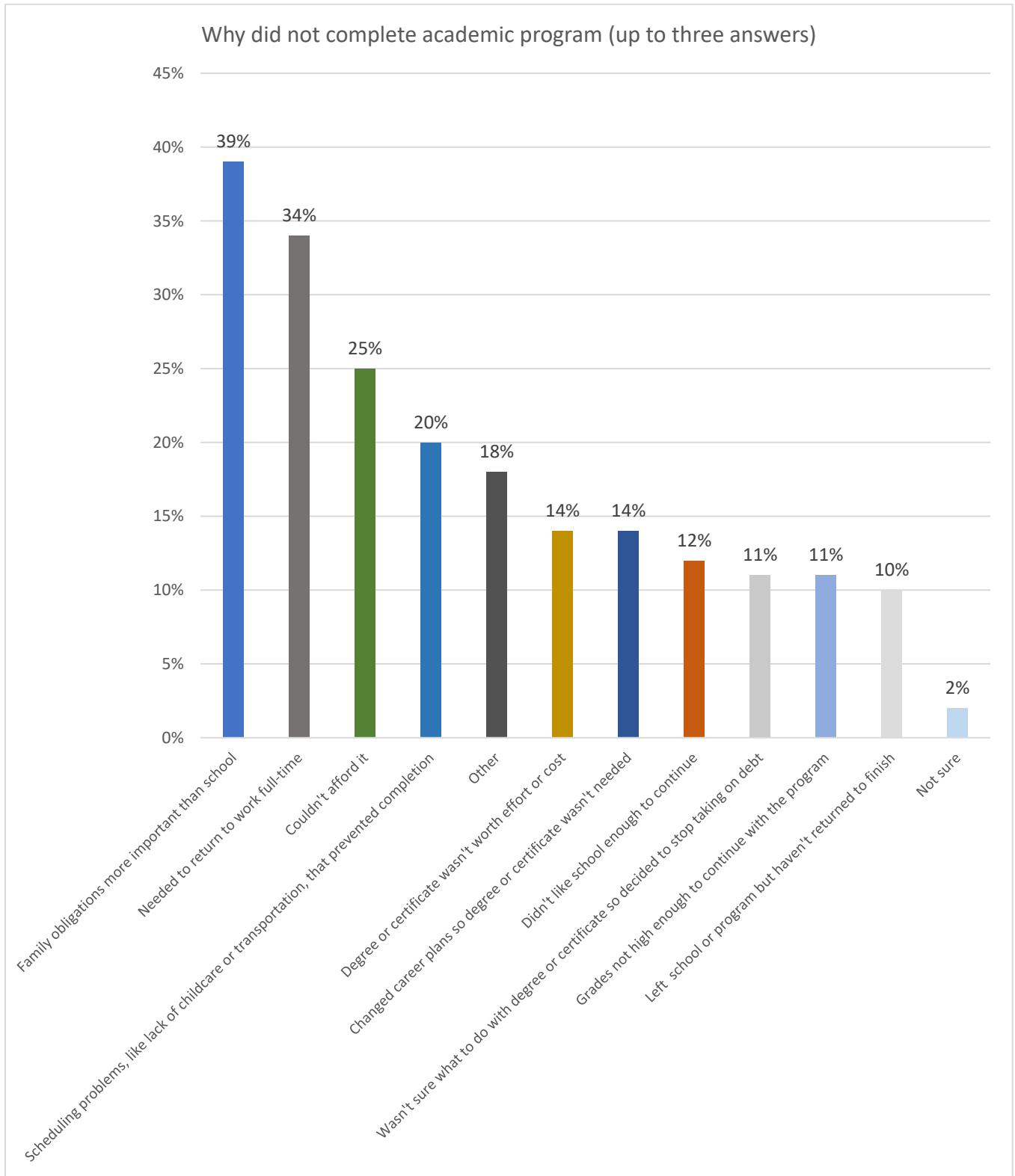
Chart 27: Effects of student loans on loan holders, 2021



Source: UWAC Community Insights Survey

The survey asked non-completers the top three reasons why they left school before completing their program. As shown in Chart 28, “life” was a driver of the decision to leave, namely family obligations, the need to return to full-time employment, and difficulty affording school. Scheduling or lack of childcare and transportation also drove 20% not to finish their program. 14% said the program wasn’t worth the effort or cost while 12% said they didn’t like school enough to continue.

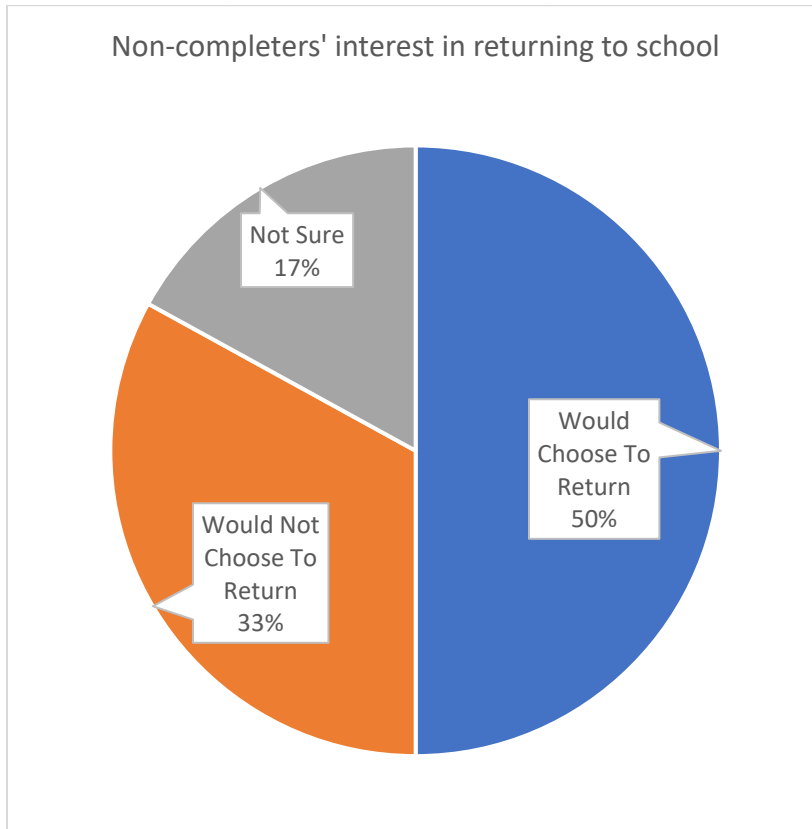
Chart 28: Reasons why non-completers did not finish academic program, 2021



Source: UWAC Community Insights Survey

Chart 29 measures non-completers' interest in returning to school. A significant number would like to go back: half, while a third would not and another 17% were not sure.

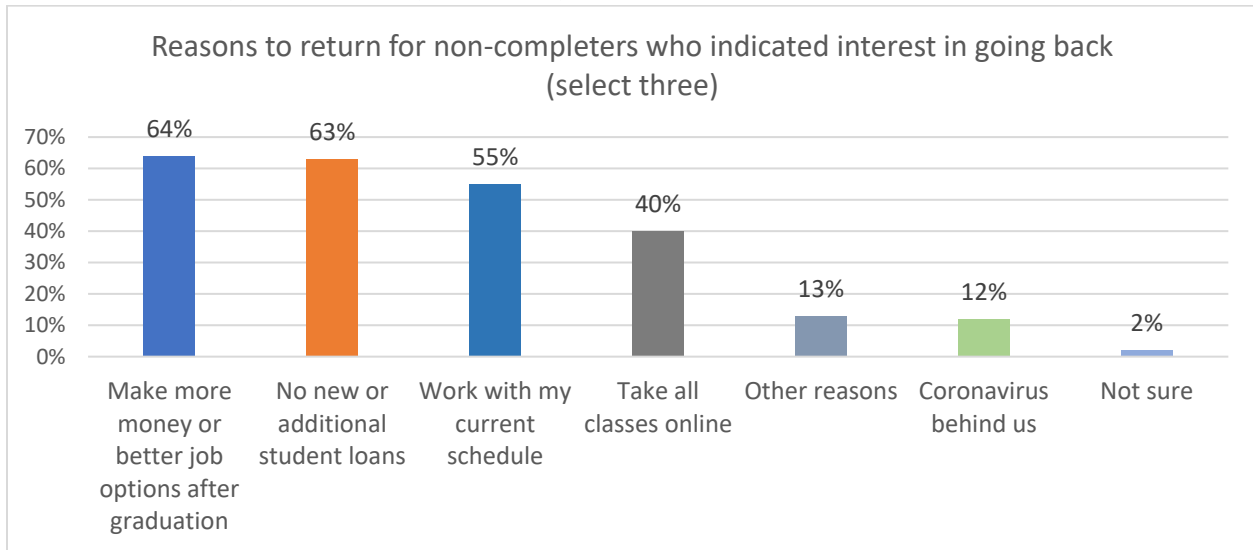
Chart 29: Non-completers' interest in returning to school, 2021



Source: UWAC Community Insights Survey

For that half of non-completers who would return, Chart 30 looks at why, using the top three choices from each respondent. Three answers garnered more than 50%: 1) the desire to make more money or get a better job, 2) no new loans, and 3) need to work with the current schedule. CRI finds it worth noting the disconnect between the earlier responses that difficulty finding a job did not rest with not having a degree or certificate, but those who did not complete see an academic credential as a mechanism to make more money and have better job options.

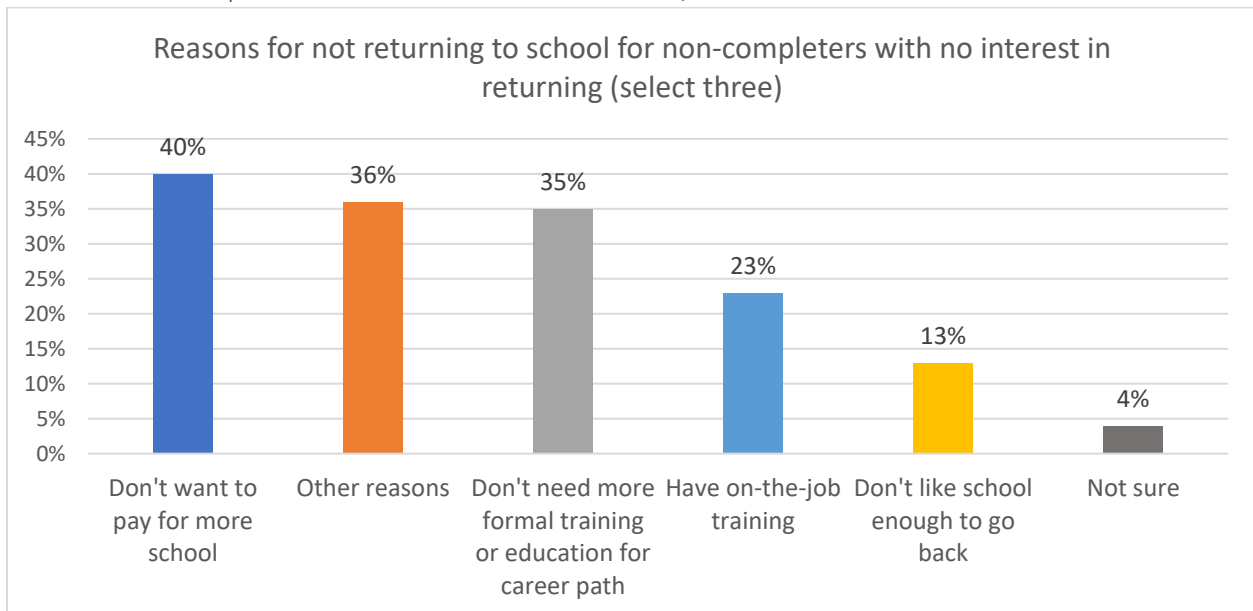
Chart 30: Non-completers' reasons for returning to school, 2021



Source: UWAC Community Insights Survey

Chart 31 flips over to the third of non-completers who indicated they did not want to return to school, with the choice of the top three answers for each respondent. The desire not to pay for more school, other reasons, and no need for more education were the top three responses at 40%, 36%, and 35% respectively from the six-answer panel. The high use of the other-reasons category may reflect the lack of answers on things such as family obligation or scheduling difficulties since the listed answers focused on career-focused responses.

Chart 31: Non-completers' reasons not to return to school, 2021



Source: UWAC Community Insights Survey

Student loan key points

- 23% of respondents indicated they currently hold student loans while 24% listed they once had them but have seen paid them off while 19% live with someone who has a student loan

- Reduction in credit score and limits on spending on necessities were the most common negative financial effects of student loans on loan holders while less than a quarter indicated no negative effects aside from making monthly payments.
- Non-completers tended to leave school due to “life” like a need for full-time employment or family responsibilities but half would consider returning to school.

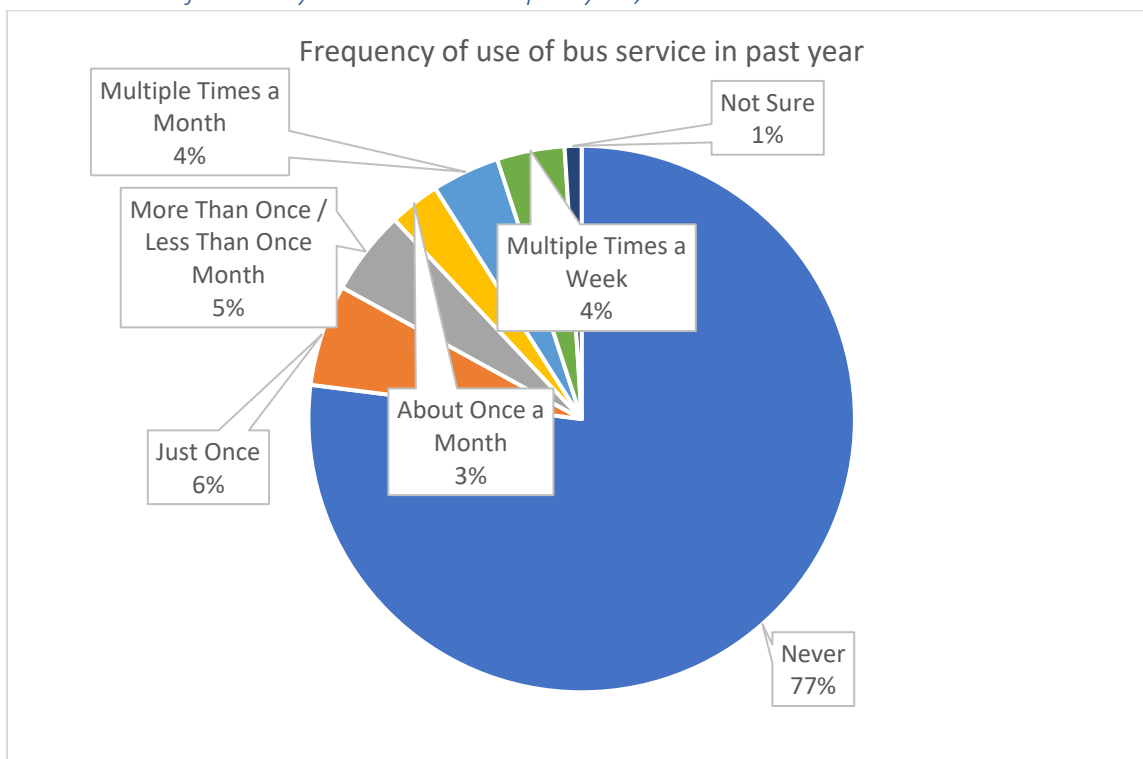
Transportation

Transportation is a multifaceted situation: use of private vehicles, costs associated with car ownership, availability of public transit, and more. With information from the U.S. Census Bureau about household availability of vehicles from the American Community Survey and included in the sister UWAC-CRI report, UWAC opted to use the Community Insights Survey to understand use of local public transit services for frequency of use and then why they do not use it more often.

Chart 32 shows how often respondents used Fort Wayne’s bus service, Citilink, in the past year. CRI acknowledges that using the one-year timeframe for this question could skew the responses due to the pandemic, i.e. people who would have used the bus but for the pandemic, but asking the question about usage in the past two years added in respondents’ uncertainty about frequency of use that was more than a year ago.

22% of respondents indicated they had used the bus in the past year. Younger respondents were more likely to have used the bus at 37% of those 18 to 34 compared to 6% for those 65 and older. The share of respondents who indicated using the bus multiple times a week and multiple times a month was consistent with the ACS data for households-without-a-vehicle data at 8% vs. 5.9%.

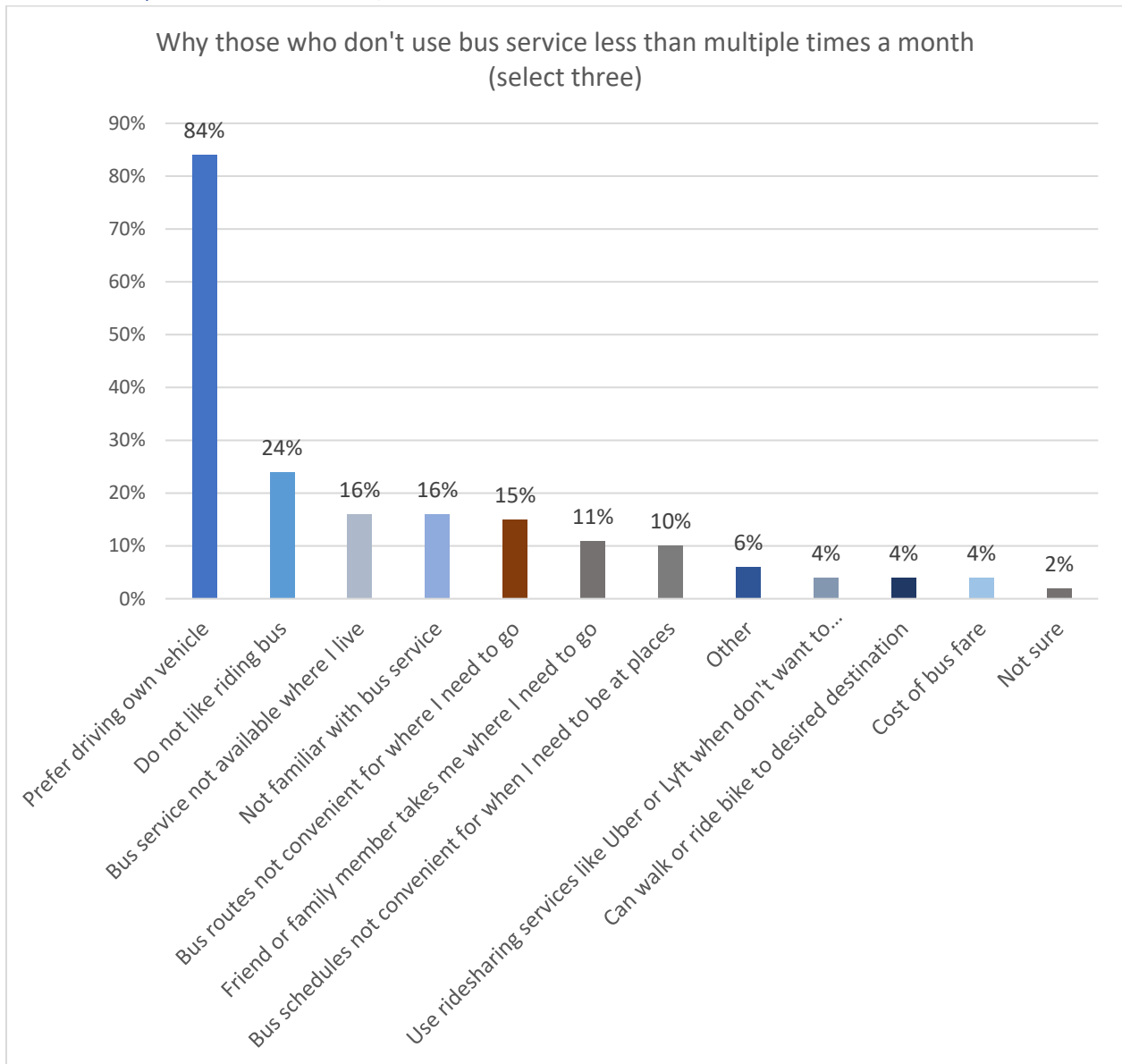
Chart 32: Use of Fort Wayne’s bus service in past year, 2021



Source: UWAC Community Insights Survey

The question for Chart 33 about why they did not use the local bus services was asked of people who indicated they used the bus less than multiple times a month, using a pick-three answer format. Preference for driving one’s own vehicle was the overwhelming top choice at 84% with 24% indicating they did not like riding the bus as the second most popular answer. Ride sharing services of Uber and Lyft did not seem to be a replacement for bus service, with only 4% selecting that as a reason for not riding the bus – the same number who indicated cost of bus fare as a barrier. Inconvenient routes or schedules also did not appear as a significant driver of why respondents did not use the bus.

Chart 33: Why don't use bus service, 2021



Source: UWAC Community Insights Survey

Transportation key points

- The overwhelming majority of respondents did not use the local bus service in past year, with non-users preferring to drive.

- Schedules and availability of bus service did not drive non-riders' choice not to use the bus and nor did the use of ride sharing services like Uber and Lyft.

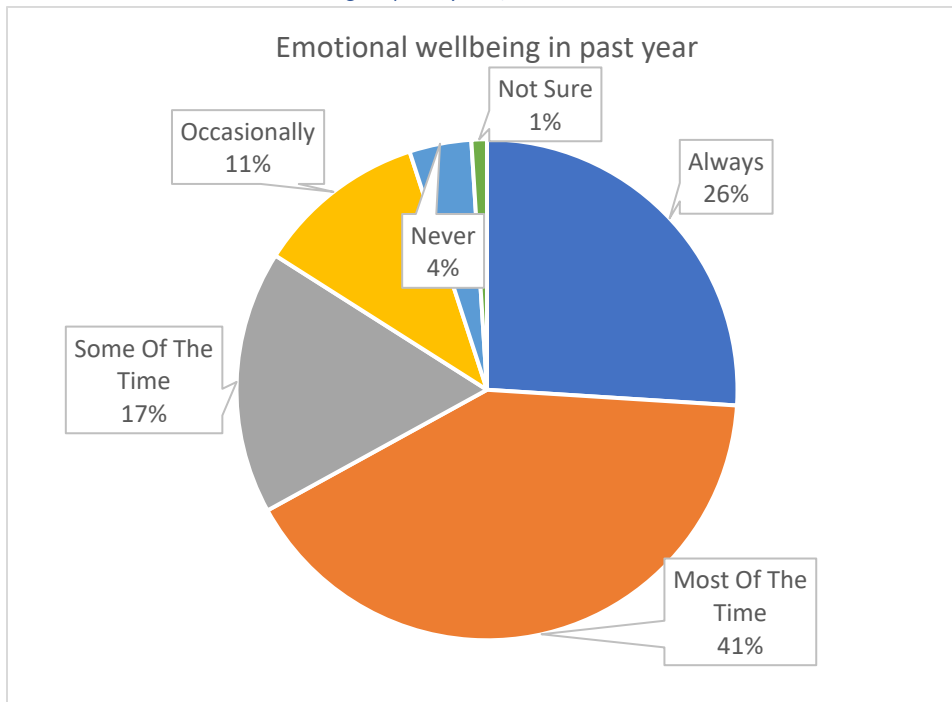
Mental health and emotional wellbeing

The UWAC Community Insights Survey questions about mental health and emotional wellbeing focused on four areas:

- Identifying emotional resilience in past year
- Use of mental health professionals
- Why people who thought they could benefit from professional mental health services did not seek treatment
- The person who provides the most emotional support

The question for Chart 34 defined emotional wellbeing as “being confident and positive and being able to cope with the ups and downs of life.” Since this was asked in March and April 2021, it happened to capture the first 12 months of the pandemic. 67% of respondents indicated they were confident always or most of the time, but interesting splits emerged when looking at demographic groups. Older respondents were more confident than their younger counterparts: 86% for those 65 and older compared to 55% for the 18 to 34 respondent cohort. Men were more confident than women at 75% vs. 60%.

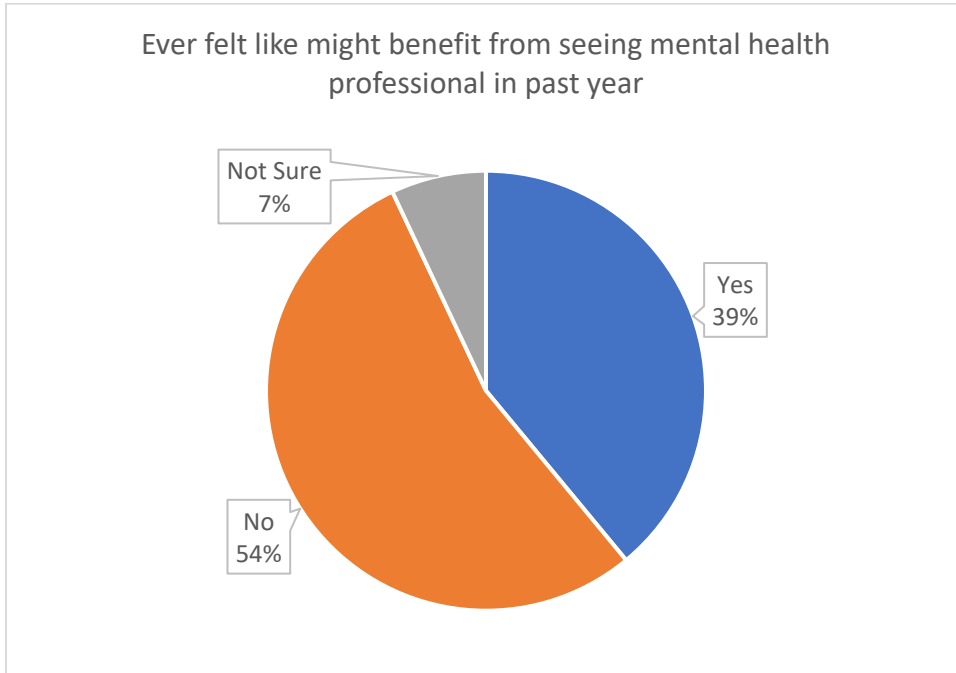
Chart 34: Emotional wellbeing in past year, 2021



Source: UWAC Community Insights Survey

The question for Chart 35 asked respondents if they “ever felt [they] might benefit from seeing a mental health professional, such as a therapist, counselor, psychologist, or psychiatrist” in the past year. More than half said no while almost 40% said yes.

Chart 35: Benefit from seeing mental health professional in past year, 2021

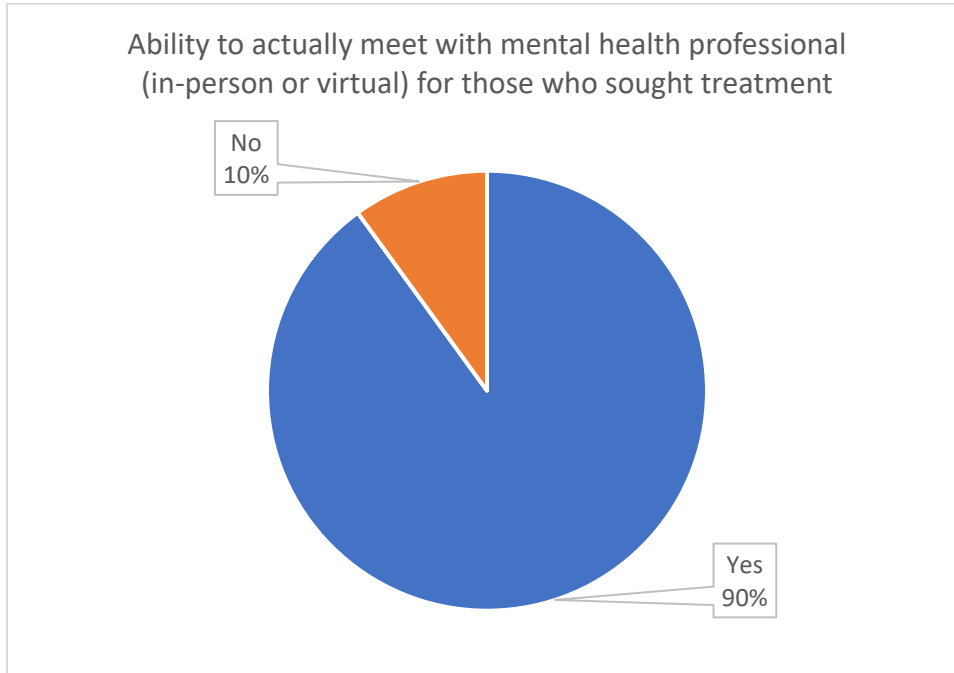


Source: UWAC Community Insights Survey

Not shown in a chart, the Community Insights Survey asked the people who thought they might benefit or who were not sure about seeing a mental health professional about actually seeing a mental health professional. 35% sought treatment, 62% did not, and 3% were not sure.

The question for Chart 36 was asked of the 35% who sought treatment to know if they actually met with a mental health professional in person or virtually. Those who sought treatment were a small share of respondents at 65 people, but they were overwhelmingly able to meet with the professional at 90%.

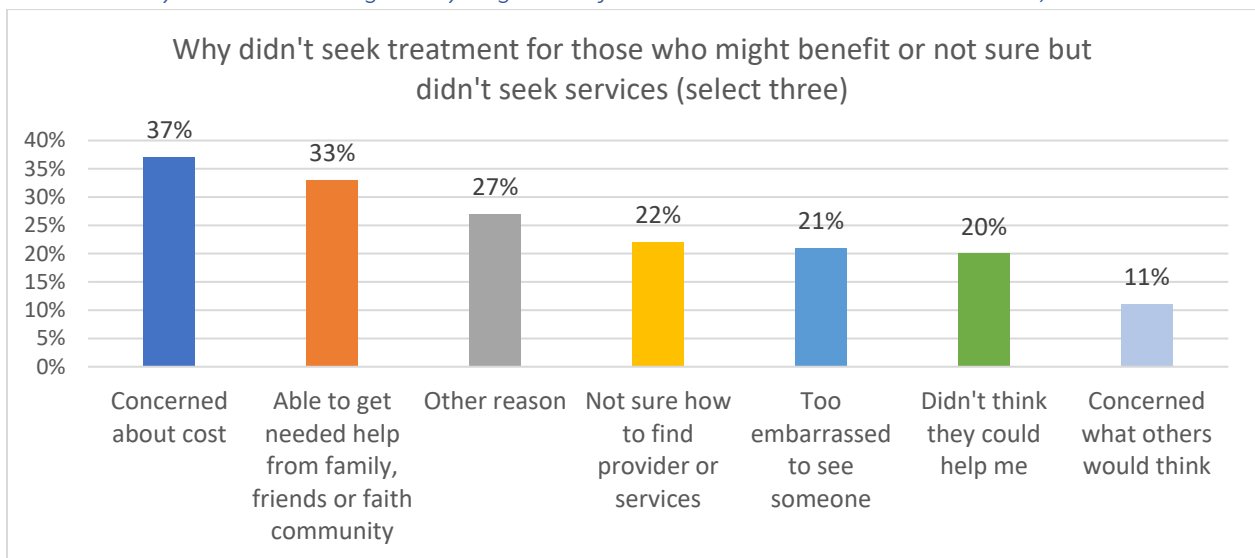
Chart 36: Ability to meet with mental health professional in person or virtually, 2021



Source: UWAC Community Insights Survey

The universe for Chart 37 was who thought they would benefit from treatment but did not seek professional services. This question looked to answer the why, allowing up to three answers. Cost was the most popular at 37%, while a third were able to get the help they needed from family, friends, or their faith community. Just over a quarter of people indicated an unlisted reason, while more than one in five did not know how to find a provider or were too embarrassed to see someone. 20% thought a mental health professional could not help them. Concerns about what others would think was not a significant driver of not seeking services coming in at 11%.

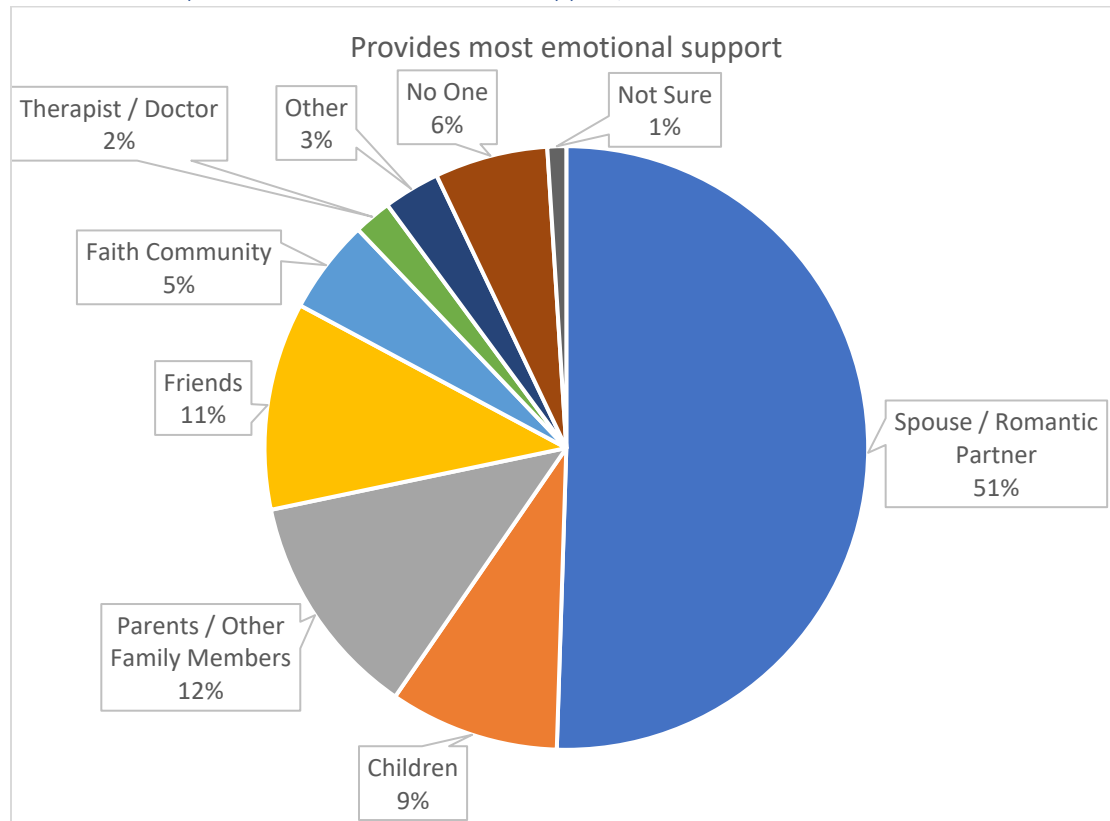
Chart 37: Why those who thought they might benefit did not seek mental health services, 2021



Source: UWAC Community Insights Survey

Chart 38 reflects the full panel of respondents to understand who provides the most emotional support as defined by relationship to the respondent. Spousal support was the most common answer but it showed a distinction by gender: 57% for men but 44% for women. People in middle age, those ages 35 to 49, had the largest share for spouse or romantic partner at 59%. Black respondents had 29% for spouse and the highest group listing no one for emotional support at 14%. Young adults, ages 18 to 34, had the highest share listing parents or other family at 21%. For adults ages 65 and older, 17% listed their children as providing the most emotional support.

Chart 38: Who provides the most emotional support, 2021



Source: UWAC Community Insights Survey

Mental health key points

- More than half of respondents indicated emotional wellbeing was positive most or all of the time in the past year.
- The vast majority at 90% who sought services from a mental health professional in the past year saw one either in person or virtually.
- The cost of mental health services and assistance from friends, family, or their faith community were drivers of not seeking professional help when people otherwise thought they could benefit from such.
- Spouses or romantic partners provided the most emotional support for just over half of the respondents while 6% indicated no one provided emotional support.

Community investment

The questions about community investment were used to identify perceptions on the “level of investment and attention” for various locations in Allen County using the following scale:

- Not enough
- Right amount
- Too much
- Not sure

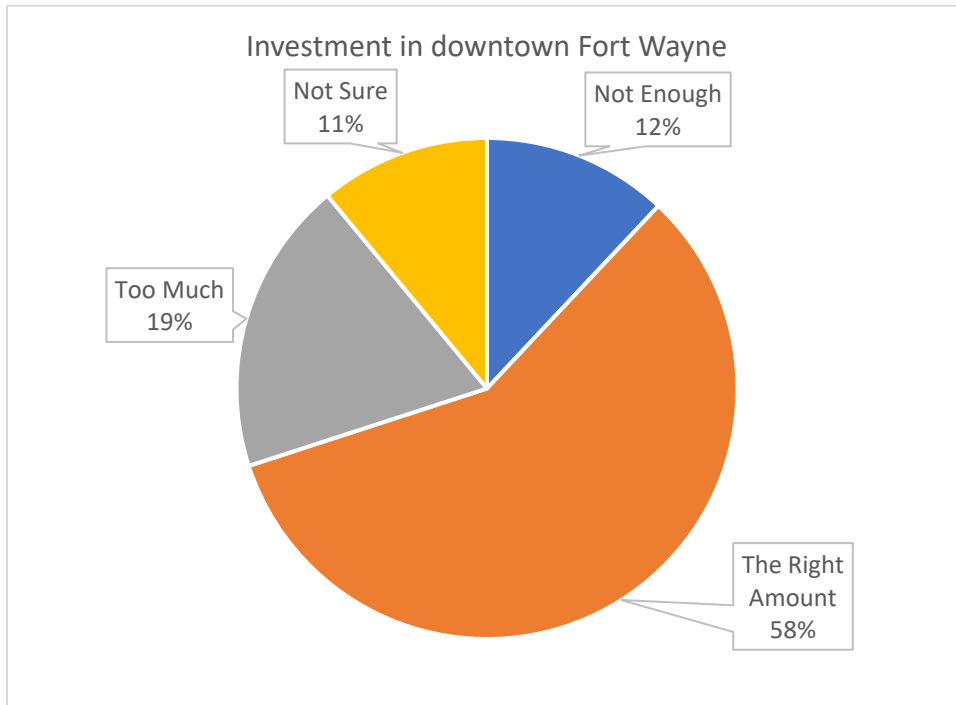
The survey did not define what constituted investment or attention, so it is not possible to determine if the investment should be from private or public sectors, but rather a generalized sense regardless of funding source.

The survey asked about the following locations, without defined boundaries since CRI believed that these were self-explanatory for Allen County residents:

- Downtown Fort Wayne
- Southeast Fort Wayne
- Fort Wayne neighborhoods
- Other Allen County cities and towns
- Neighborhoods in other parts of Allen County
- Rural areas of Allen County

Chart 39 looks at downtown Fort Wayne with 58% indicating this was the right amount compared to 19% who listed too much and 12% at not enough. Since this was asked as the present level of investment, it is not appropriate to interpret this as a forward-looking statement to determine whether more or less money or attention to be given to the urban core of Allen County.

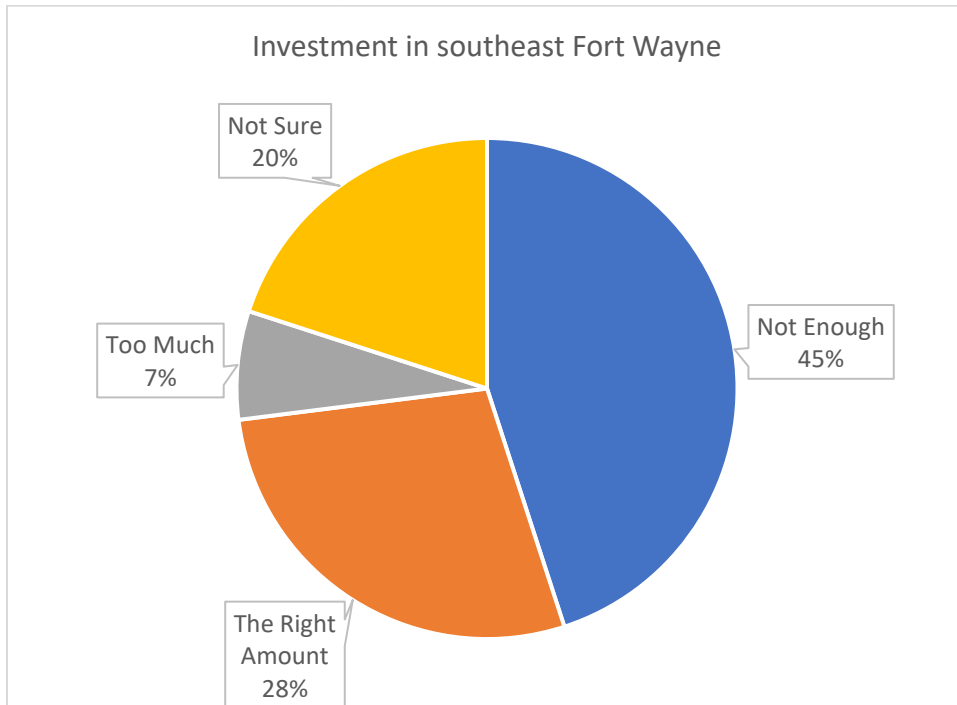
Chart 39: Downtown Fort Wayne, 2021



Source: UWAC Community Insights Survey

For southeast Fort Wayne on Chart 40, 45% indicated not enough, compared to 28% at the right amount and 7% at too much. A few interesting splits emerged for demographically based answers. 62% of rural respondents and 75% of Hispanic respondents indicated not enough, while 44% of white and 46% of Black respondents didn't think it was enough. More education also indicated a stronger interest in southeast Fort Wayne investment.

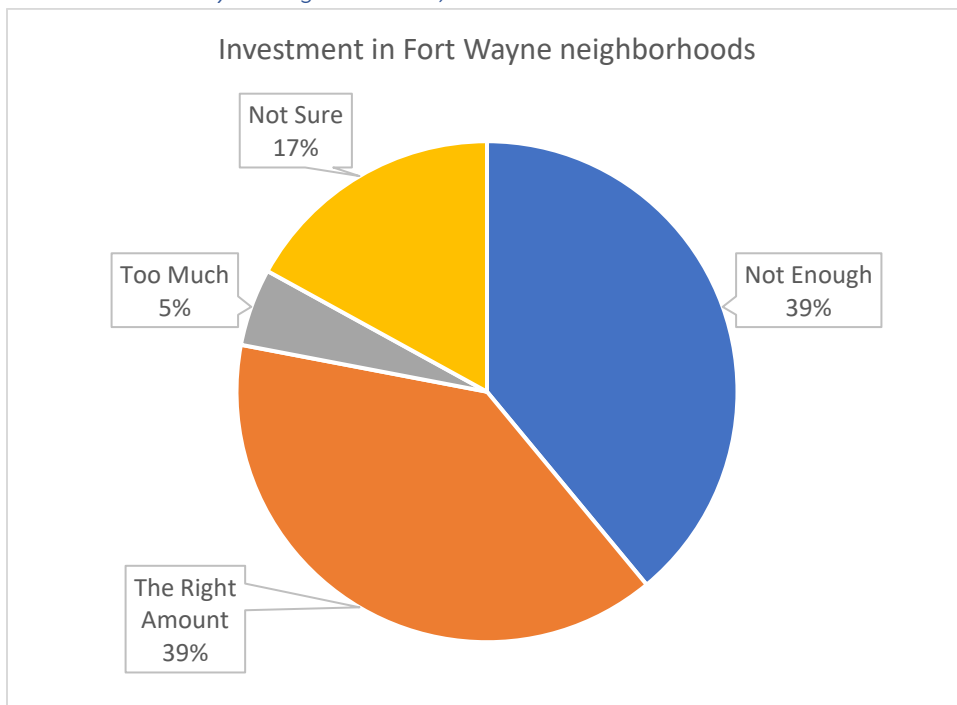
Chart 40: Southeast Fort Wayne, 2021



Source: UWAC Community Insights Survey

For Fort Wayne’s neighborhoods in Chart 41, there was an even split between not enough and right amount at 39%, compared to 5% with too much.

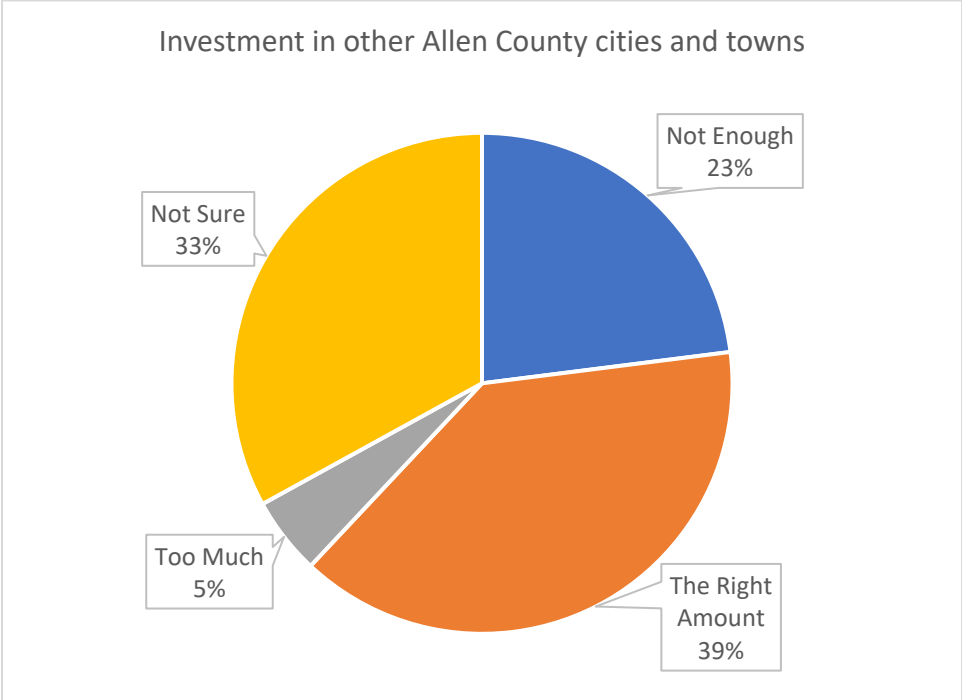
Chart 41: Fort Wayne neighborhoods, 2021



Source: UWAC Community Insights Survey

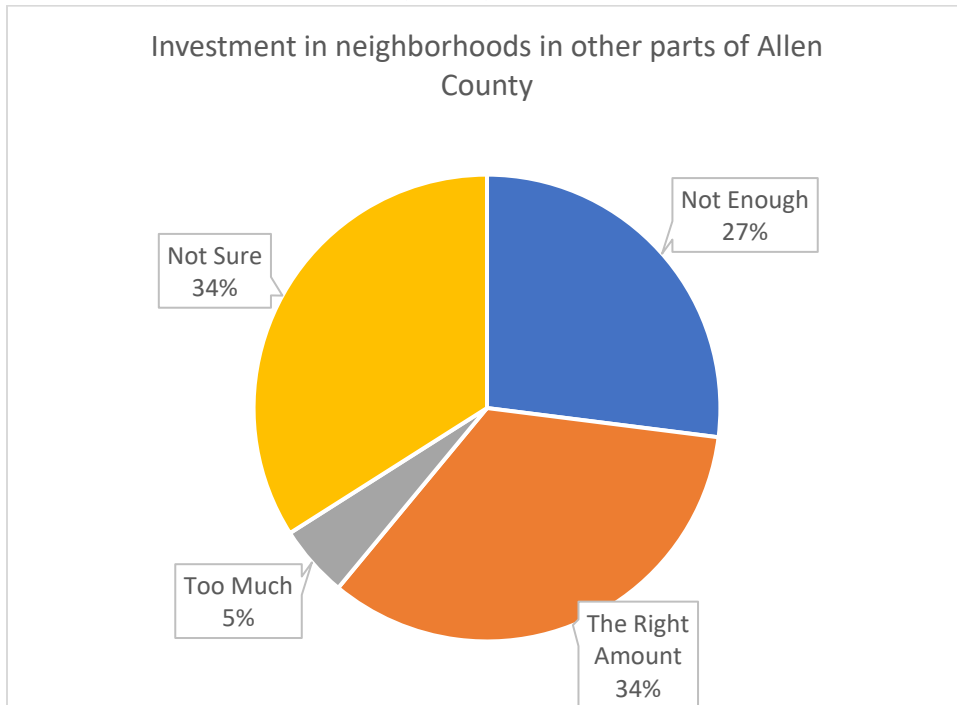
The next three charts – 42, 43, 44 – look at locations outside of Fort Wayne and had a consistent third of responses indicating not sure. Chart 42 asks about other Allen County cities and towns, where 39% thought it was the right amount compared to 23% with not enough and 5% at too much. Chart 43's other neighborhoods outside Fort Wayne had 34% with the right amount, 27% at not enough, and 5% at too much. Rural areas in Chart 44 had 31% at the right amount, 29% for not enough, and 6% with too much. More than half of respondents from rural ZIP codes indicated the level of investment and attention for the three locations were at the right amount.

Chart 42: Other Allen County cities and towns, 2021



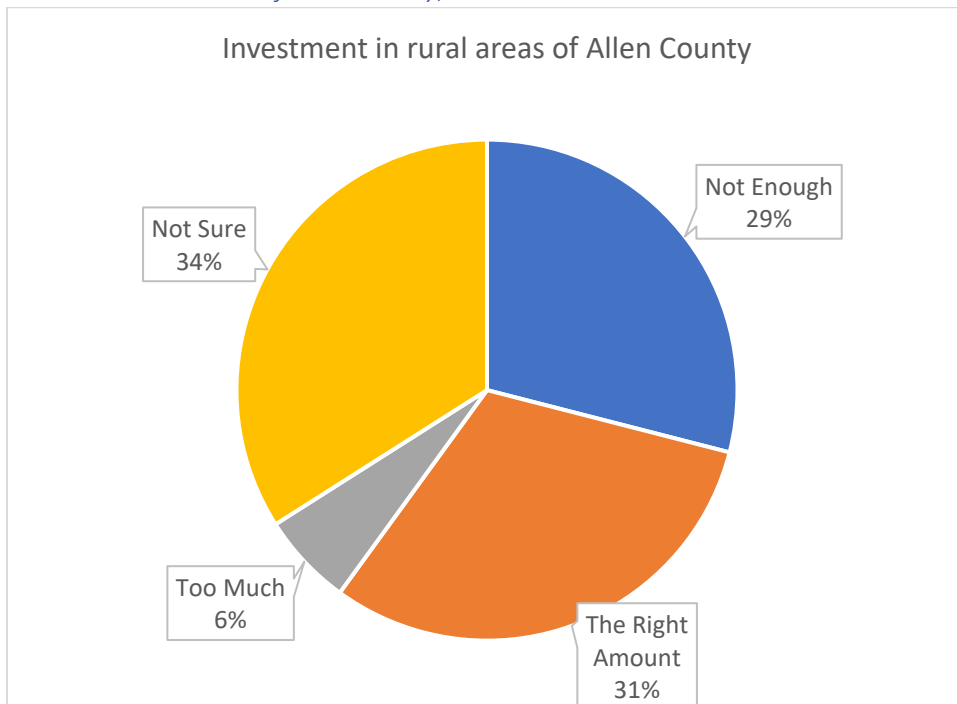
Source: UWAC Community Insights Survey

Chart 43: Neighborhoods in other parts of Allen County, 2021



Source: UWAC Community Insights Survey

Chart 44: Rural areas of Allen County, 2021



Source: UWAC Community Insights Survey

Community investment key points

- Respondents were largely satisfied with downtown Fort Wayne’s level of investment and attention.

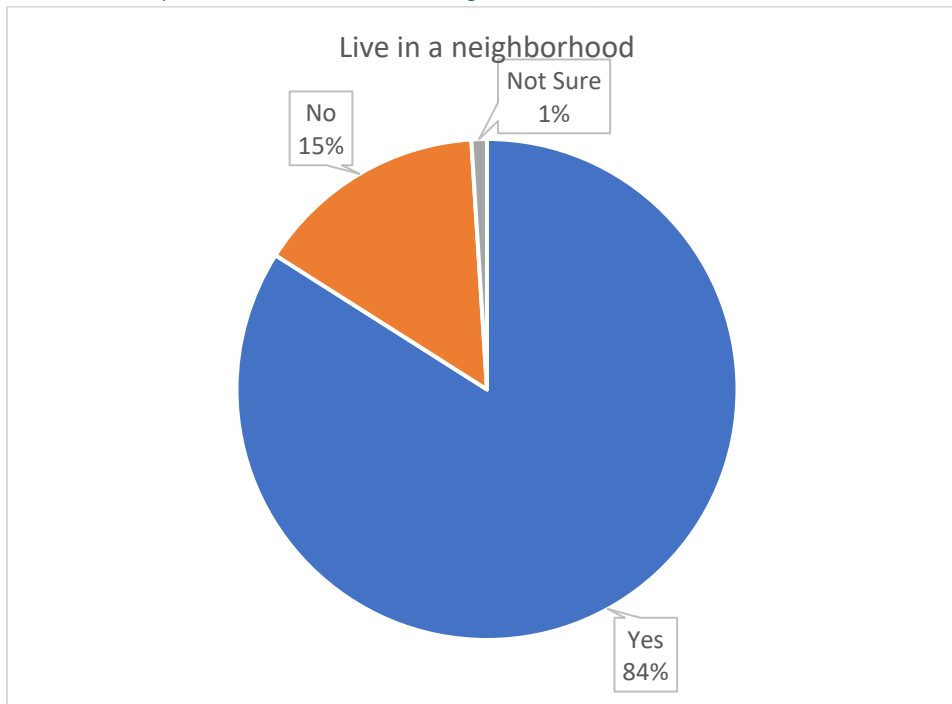
- Southeast Fort Wayne followed by Fort Wayne’s neighborhoods were identified with the largest share of respondents at 45% and 39% respectively indicating not enough investment and attention.
- Allen County locations of non-Fort Wayne neighborhoods, other cities and towns, and rural areas had similar splits of opinions between right amount, not enough, too much, and not sure, but showing the right amount as the largest group for each of the three areas while about a third were not sure.

Neighborhood attributes

This section focuses on what people want in and from their neighborhoods. Specifically, these questions look at how connected people are to their neighborhoods; the importance of little to no crime, physical attributes, and neighborhood features; and how long they have lived in their neighborhood.

These questions were asked of people who self-identified as living in a neighborhood, although the survey did not define what constituted a neighborhood under CRI’s belief that such was self-explanatory for Allen County residents. The questions did not differentiate between people who owned or rented their homes. 84% of survey respondents indicated they lived in a neighborhood, as shown on Chart 45.

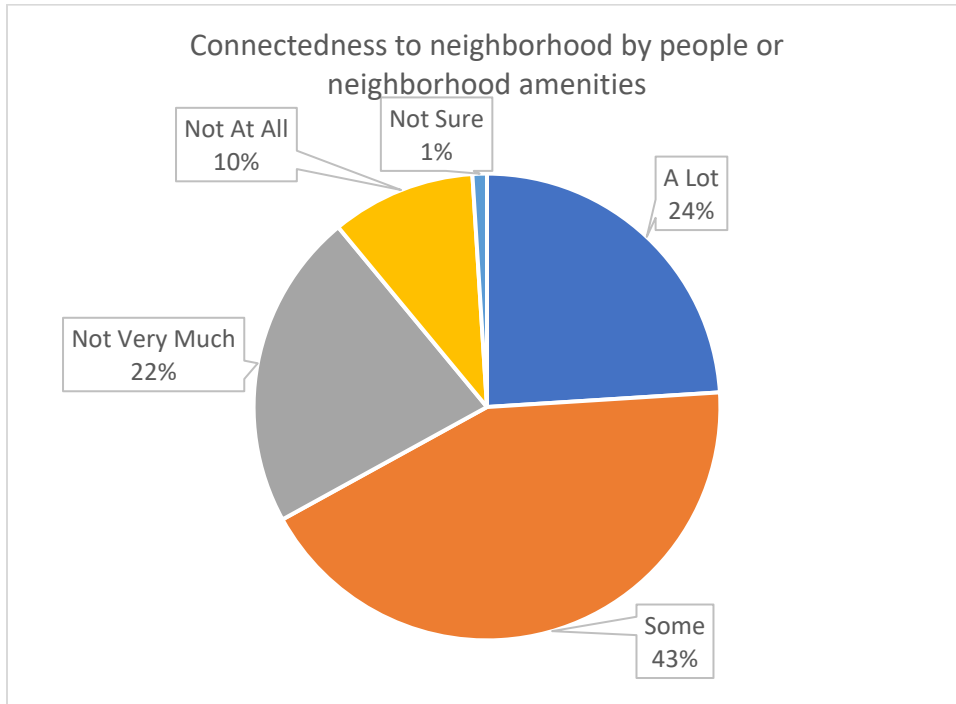
Chart 45: Respondents who live in a neighborhood, 2021



Source: UWAC Community Insights Survey

Chart 46 measures neighborhood residents’ connectedness to their neighborhood by either their neighbors – the people – and the neighborhood’s amenities – the physical structures. For example, someone may enjoy their neighbors but not feel any connection to the actual neighborhood while another person may not be connected to their neighbors but enjoy the walkability and parks or common areas where they live. 67% of neighborhood respondents identified as some or a lot connected to their neighborhood compared to 10% with not at all.

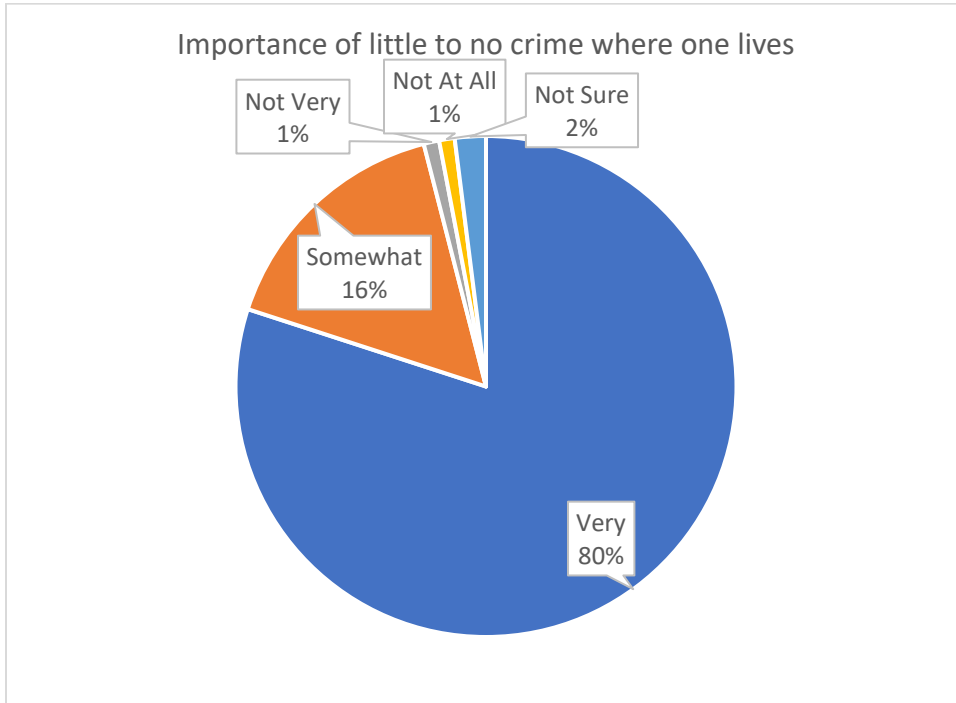
Chart 46: Connectedness to neighborhood, 2021



Source: UWAC Community Insights Survey

Chart 47 looks to answer the question about the role of crime in neighborhoods. The survey did not distinguish between property and violent crimes, but left it as a generic "crime" reference. Little to no crime was incredibly important to respondents who lived in neighborhoods with 96% indicating it was very or somewhat important with 80% listing it as very important. Not very or not at all only garnered a 1% response each.

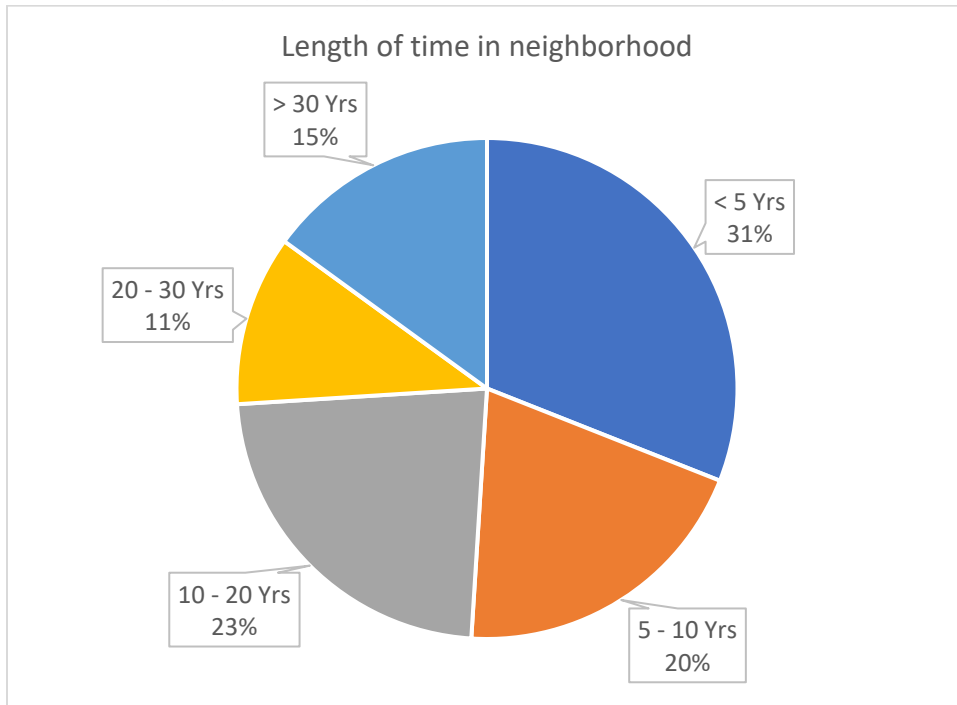
Chart 47: Importance of little, no crime in neighborhood, 2021



Source: UWAC Community Insights Survey

Chart 48 looks at how long neighborhood respondents have lived in their current neighborhood. People proved to be far more mobile within Allen County than moving into Allen County, as listed on Chart 5. More than half of respondents to this question had lived in their current neighborhood for 10 years or less, while 24% of survey respondents have lived in Allen County for 10 years or less from the earlier chart. This question does have a slightly smaller universe because it excludes people who did not identify as living in a neighborhood.

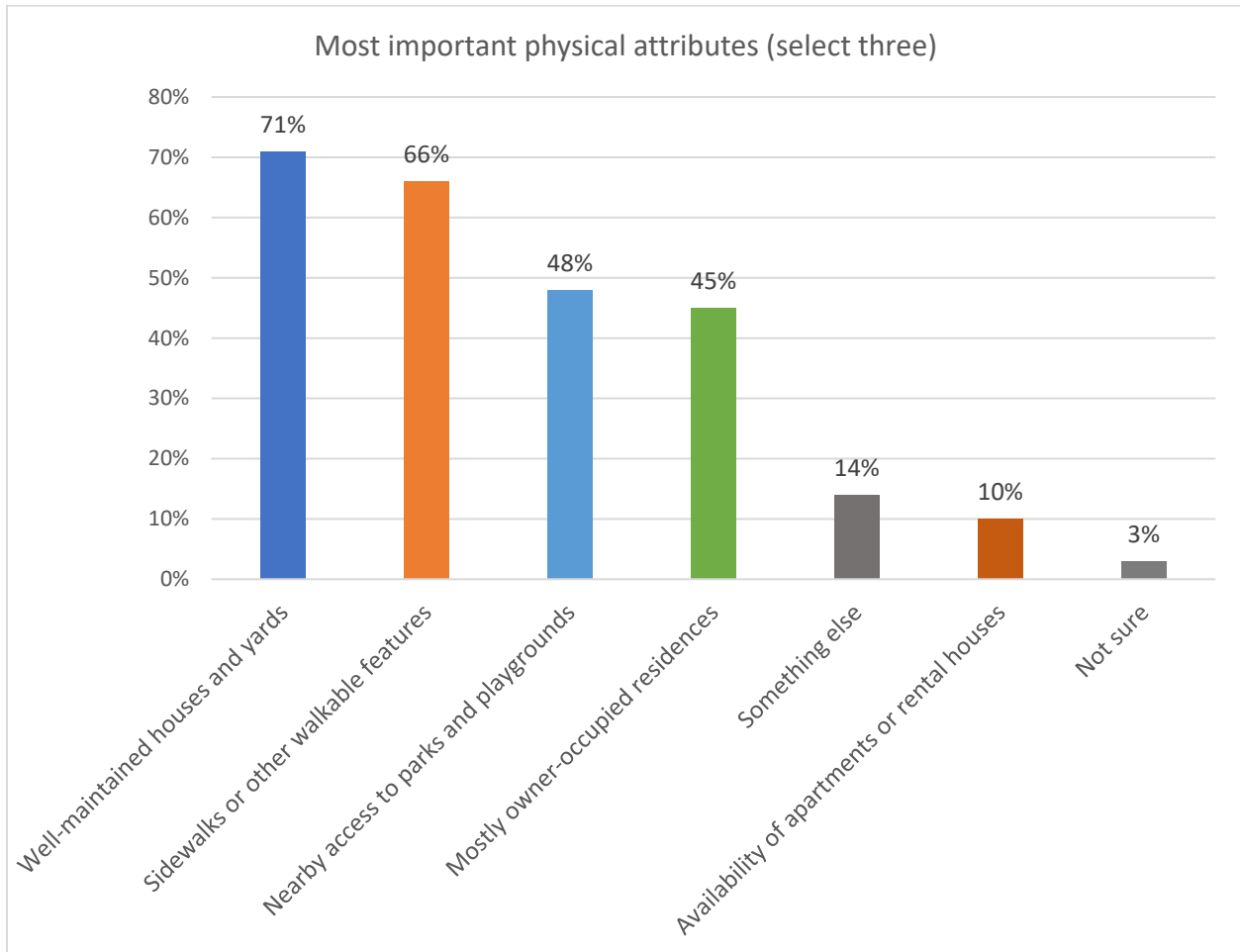
Chart 48: Length of time in neighborhood, 2021



Source: UWAC Community Insights Survey

Chart 49 lists what respondents indicated as the most important physical attributes of their ideal neighborhood. Two answers gained more than 50% of responses: well-maintained houses and yards at 71% and sidewalks or other walkable features at 66%. 48% wanted access to parks and playgrounds while 45% listed a desire for owner-occupied residences. Only 10% indicated availability of apartments or rental homes as an important physical attribute of a neighborhood.

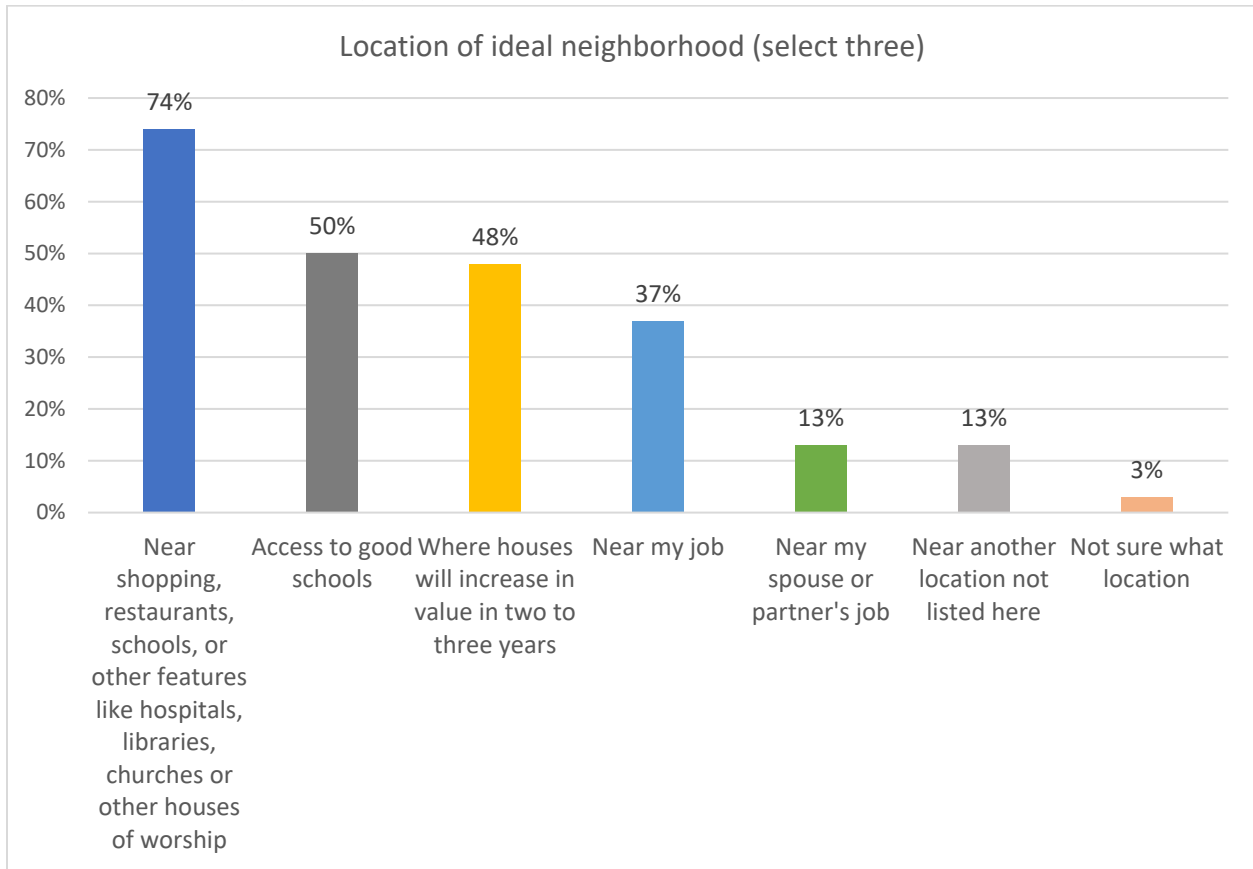
Chart 49: Most important physical attributes of ideal neighborhood, 2021



Source: UWAC Community Insights Survey

Chart 50 stuck with a top-three answer system to look at the physical location of the ideal neighborhood. In other words, what do Allen County residents want to be near in their neighborhood? Turns out proximity to locations for daily living – shopping, schools, restaurants, houses of worship, hospitals, and libraries – was incredibly important at 74%. Half listed access to good schools, without a definition of what makes a school good. The value of “good schools” was higher for those ages 18 to 49 at 65% compared to 30% for those ages 50 and older and 77% for those with children younger than 18. Almost half indicated houses with appreciating property values was important. Well less than half indicated proximity to the respondent or spouse’s employment was important, but that may reflect the share of people not in the paid labor force since those who are retired do not need to go to their place of employment.

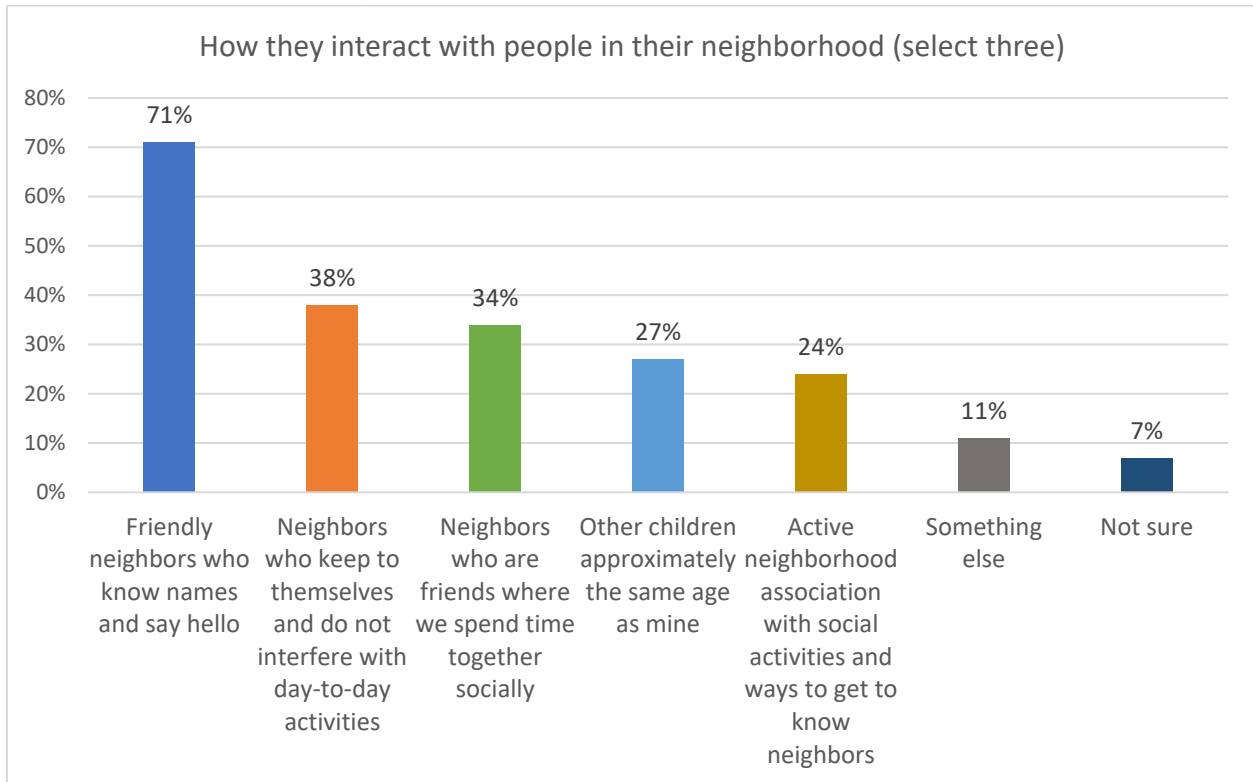
Chart 50: Location of ideal neighborhood, 2021



Source: UWAC Community Insights Survey

Chart 51 seeks to understand how neighborhood residents wanted to engage with their neighbors. Again with a pick-three response model, 71% of current neighborhood residents wanted friendly neighbors who know names and say hello. The next two dropped off dramatically to 38% and 34% respectively at neighbors who keep to themselves and neighbors-as-friends. Less than a quarter wanted an active neighborhood association with social activities. Looking at respondents with children under 18, 48% indicated that they wanted to live in a neighborhood with other children the same age as own children. In other words, children in neighborhoods were not a driver for parents' social engagement with the neighborhood.

Chart 51: Interactions with neighbors, 2021



Source: UWAC Community Insights Survey

Neighborhood attributes key points

- Little to no crime was very important to neighborhood residents.
- Neighborhood respondents largely wanted neighborhoods with well-maintained homes and yards, walkable neighborhoods near shopping, schools, restaurants, and other features; and friendly neighbors who know their names.
- Active neighborhood associations with social activities were not a significant driver of how respondents wanted to interact with their neighbors.

Diversity and inclusion

The questions in the diversity and inclusion section focused on two things:

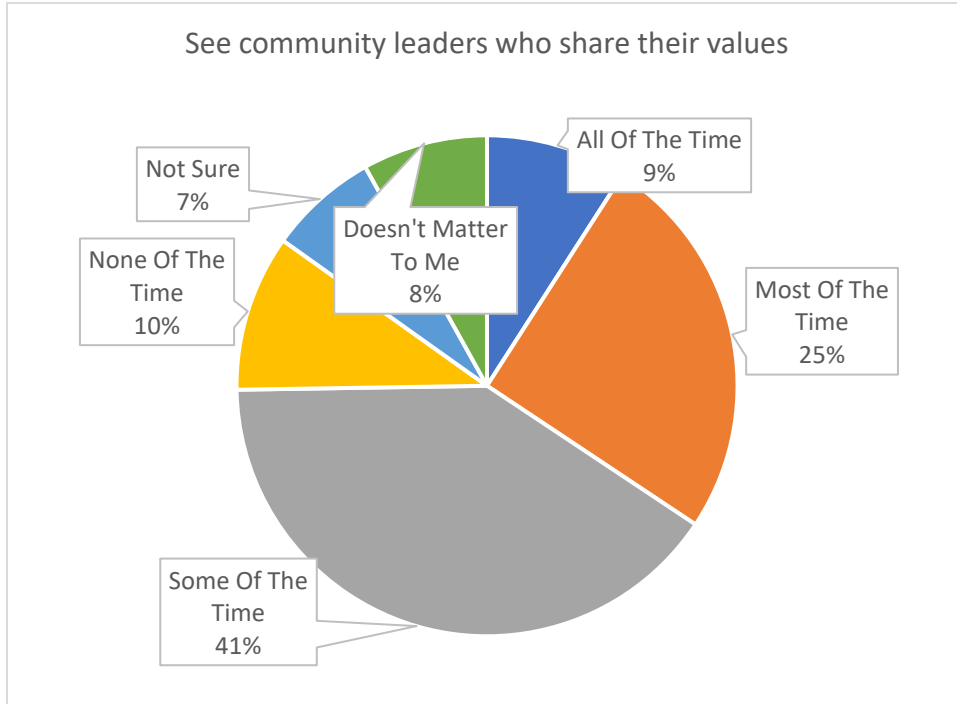
1. Identify if community leaders shared their values, or their race, gender, ethnicity or age
2. Measure the degree of inclusion within family, work, school, faith community, neighborhood, public places, and volunteering

The next two charts asked all respondents about the frequency they see community leaders who “share their values” and community leaders who “look like them.” Community leaders were defined as “business owners, elected officials, pastors or other faith leaders, or neighborhood advocates.”

In Chart 52, 34% indicated they see community leaders who share their values all or most of the time, compared to 41% at some of the time and 10% for none of the time. 8% said it didn’t matter to them. 64% of Hispanic respondents indicated they see community leaders who share their values all or most of

the time compared to 32% white respondents and 45% of Black respondents. Male respondents indicated all or most of the time on the values measure at 41% compared to 28% for female respondents.

Chart 52: Community leaders who share their values for all respondents, 2021



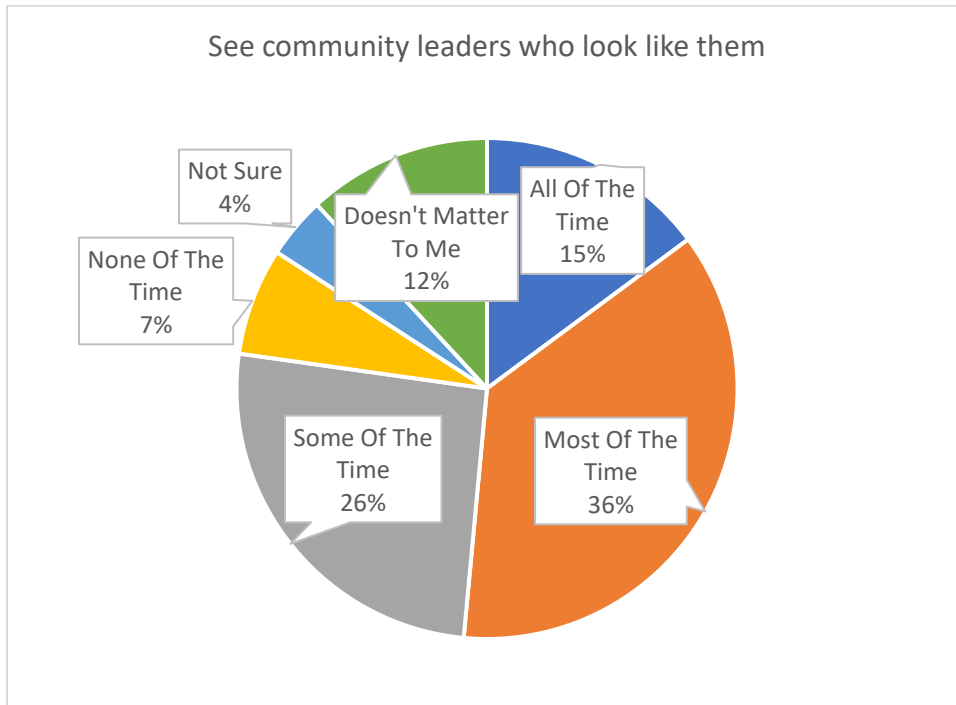
Source: UWAC Community Insights Survey

Chart 53 flipped over to the same community leaders but focused on race, gender, ethnicity, and age. In other words, this looked at demographic representation. 51% of respondents indicated they see community leaders who look like them all or most of the time, 26% at some of the time, 7% for none of the time, and 12% who listed it didn't matter to them.

For segmentation by race, ethnicity, and gender, the following found that they saw people who looked like them all or most of the time:

- Hispanic: 71%
- Black: 45%
- White: 54%
- Men: 55%
- Women: 49%

Chart 53: Community leaders who look like them, 2021



Source: UWAC Community Insights Survey

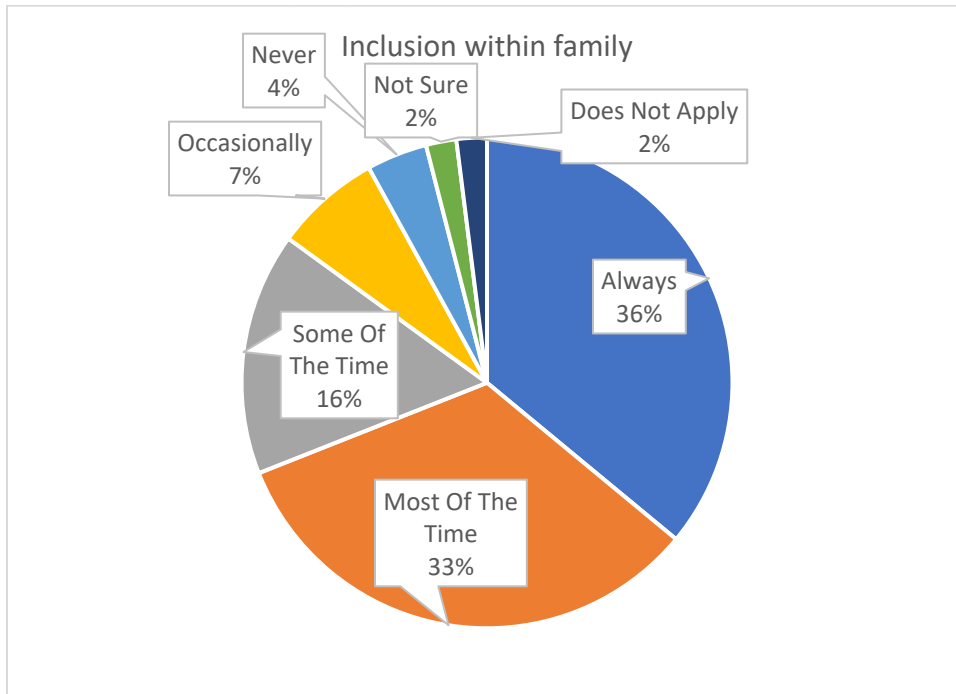
The questions for charts 54 to 60 asked respondents about their degree of inclusion in seven situations:

- Family
- Work
- School
- Faith community
- Neighborhood
- Places open to the public
- Volunteering

The survey defined inclusion “as being respected, valued, seen, heard, and listened to for who you are as a person.” Unlike some of the earlier questions that focused on the past year or two years, this did not provide a time frame. The question was written in present tense, intended to measure the current state but there is no guarantee that respondents did not think about their past experiences in these contexts.

Chart 54’s inclusion with family found 69% of all respondents indicated they were included always or most of the time compared to 11% at occasionally or never.

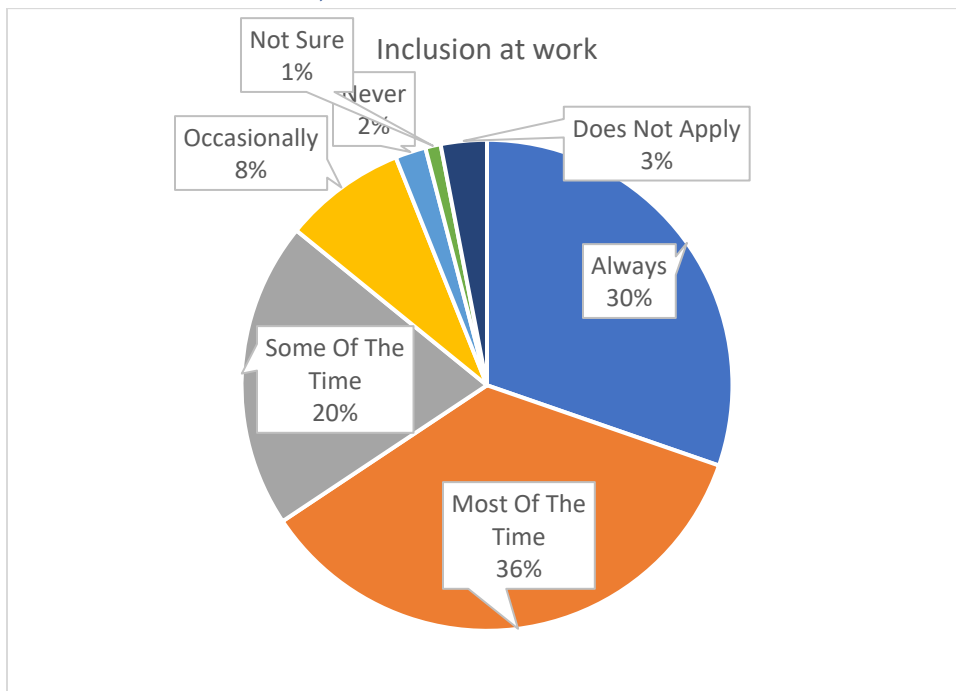
Chart 54: Inclusion with family, 2021



Source: UWAC Community Insights Survey

The question about work on Chart 55 was only asked of respondents who indicated earlier in the survey that they were working. The share of workers who felt included all or most of the time at work was very similar to Chart 54: 66% compared to 69%. Only 10% of working respondents indicated they felt included occasionally or never.

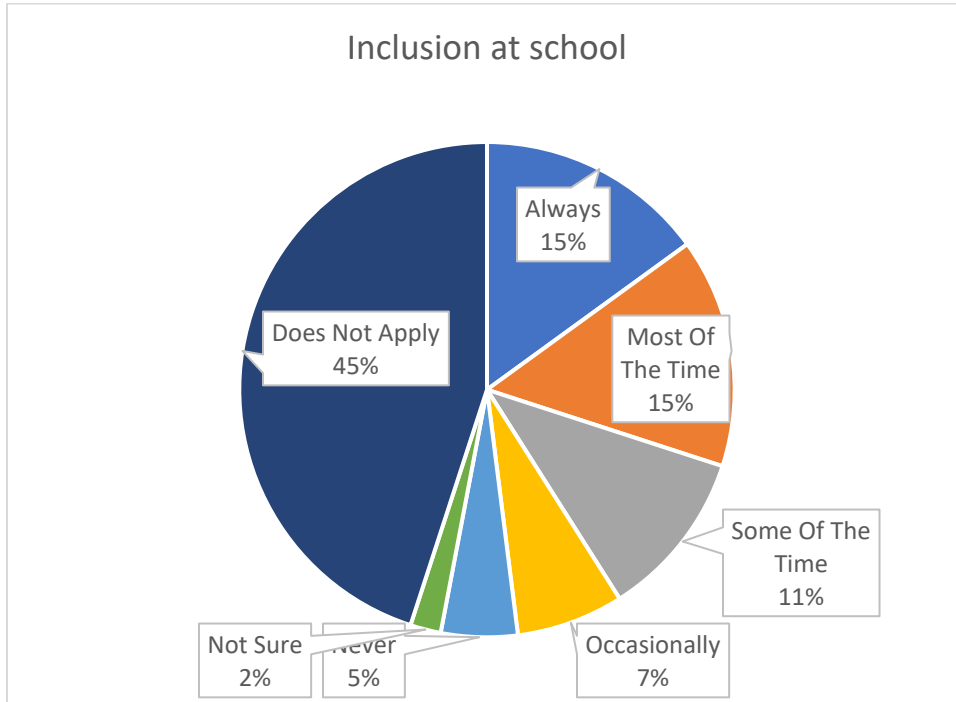
Chart 55: Inclusion at work, 2021



Source: UWAC Community Insights Survey

Chart 56's question about school for respondent or child was asked of all respondents because no earlier question permitted sufficient segmentation of people connected to schools, so 45% indicated this question did not apply. 30% indicated always or most of the time compared to 12% for occasionally or never.

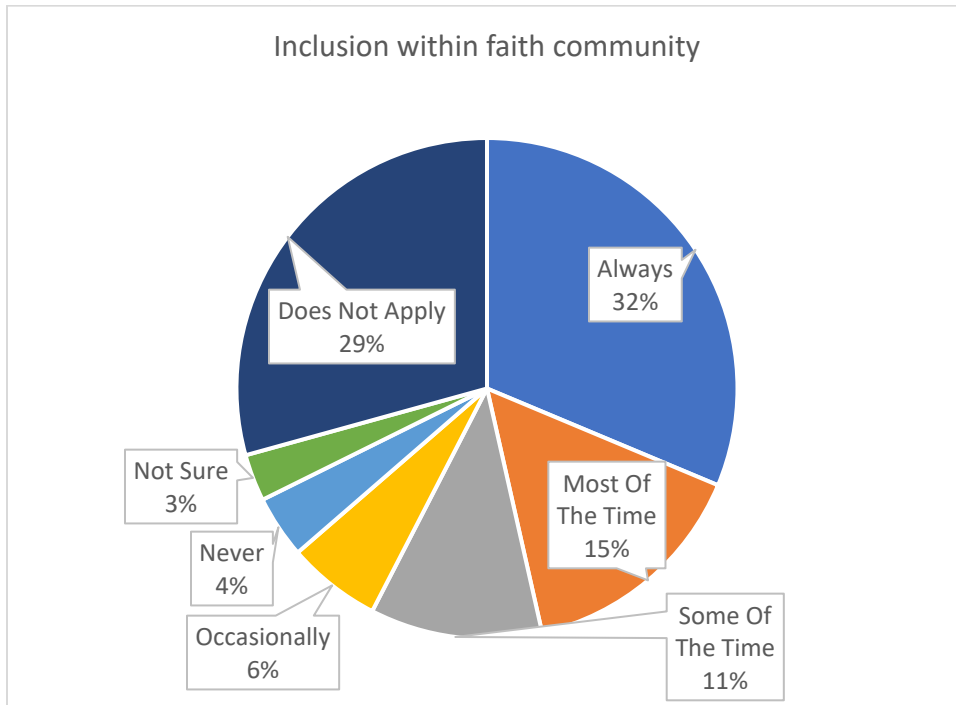
Chart 56: Inclusion at school, 2021



Source: UWAC Community Insights Survey

Like the previous question, Chart 57 about faith communities indicates a large share of “does not apply” at 29% because there was no other question that indicated participation in a church, house of worship, or other faith-based group so the question was asked of all respondents. 47% listed always or most of the time, while 10% listed occasionally or never.

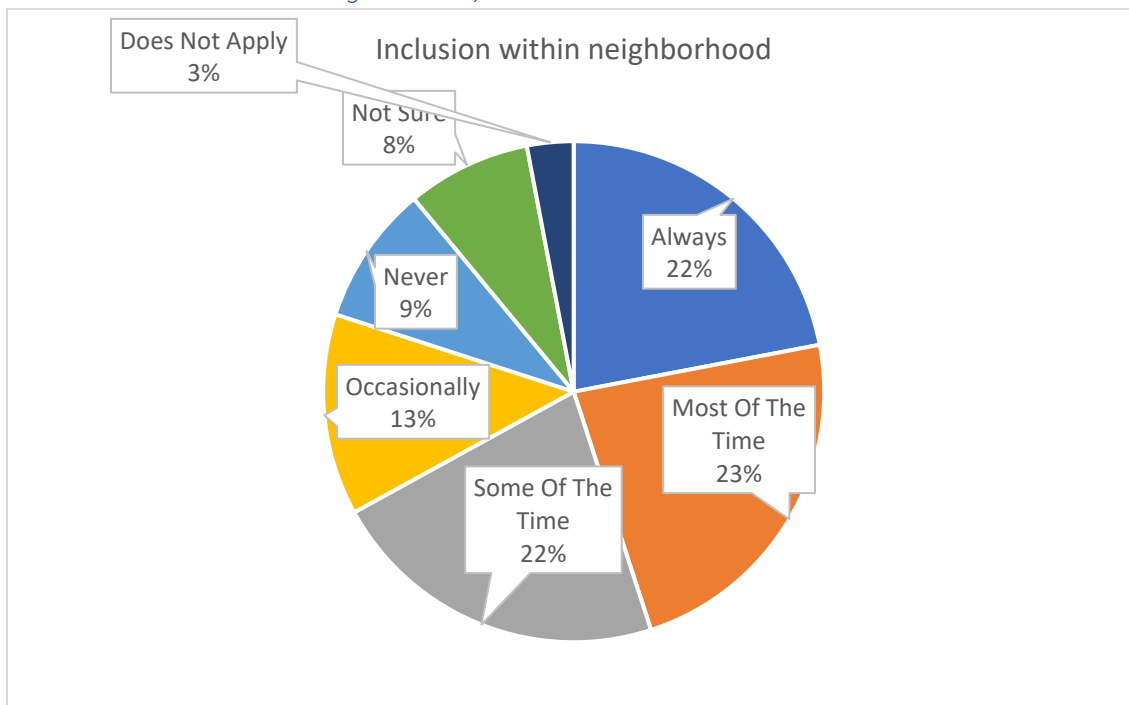
Chart 57: Inclusion within faith community, 2021



Source: UWAC Community Insights Survey

Chart 58's inclusion within a neighborhood looks at answers from respondents living in a neighborhood. 45% indicated they were included all or most of the time while 22% listed occasionally or never.

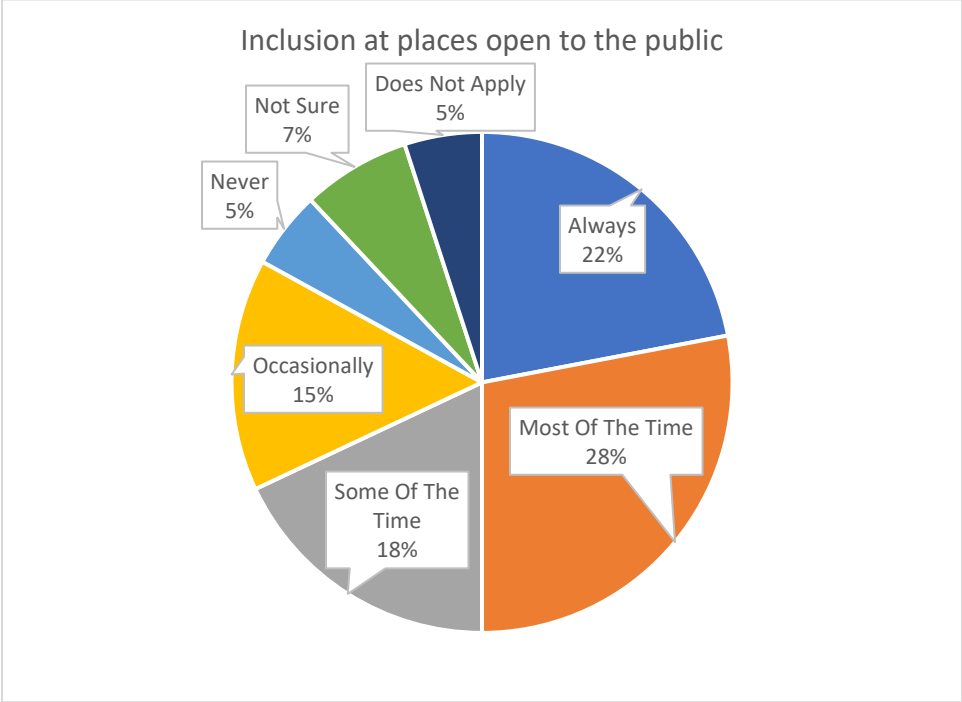
Chart 58: Inclusion within neighborhood, 2021



Source: UWAC Community Insights Survey

Chart 59's places open to the public included both private-sector and public sector venues. The examples given in the survey were grocery stores, restaurants, libraries, community centers, and parks. This question was asked of all respondents. Half indicated they were included at these places always or most of the time compared to 20% for occasionally or never.

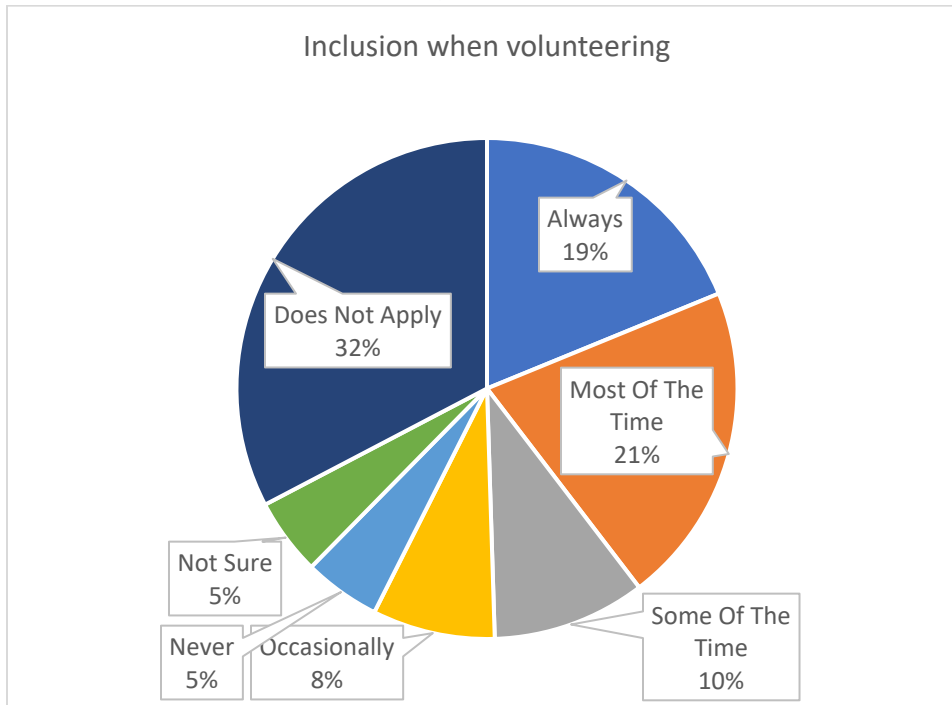
Chart 59: Inclusion at places open to public, 2021



Source: UWAC Community Insights Survey

Chart 60 closes out the inclusion section with all respondents evaluating inclusion when volunteering. Like the schools and faith community questions, this had a large does-not-apply answer at 32% because there was no way to identify respondents who did and did not volunteer based on the questions asked to this point in the Community Insights Survey. 40% indicated they were included all or most of time compared to 13% occasionally or never.

Chart 60: Inclusion when volunteering, 2021



Source: UWAC Community Insights Survey

Diversity and inclusion key points

- Respondents were more likely to see community leaders who looked like them than community leaders who shared their values.
- Respondents' inclusion was strongest with family and at work.
- One's neighborhood were where they were most likely to "never" feel included.

Civic and volunteer engagement

The Community Insights Survey asked questions about respondents' engagement with civic and volunteer activities in the past two years to capture time before the pandemic. For those who didn't participate, the survey asked why not.

Chart 61 shows respondents' civic and volunteer activities in the past two years with a check-all-that-apply approach. The two most popular options at 32% and 30% respectively were posts to social media about political or social matters and volunteering time with faith community, a non-profit, sports team, or other community project. 18% attended a live or virtual public meeting while 16% attended a live or virtual neighborhood meeting. 29% indicated they did none of the listed options. Voting was not asked because information already existed about voter participation rates from the Indiana Secretary of State's office and was included in the UWAC-CRI community data report.

Social media use was similar between genders but younger respondents were more likely to post than older respondents. By race and ethnicity, 41% of Hispanic respondents had posted compared to 33% of white respondents and 13% of Black respondents.

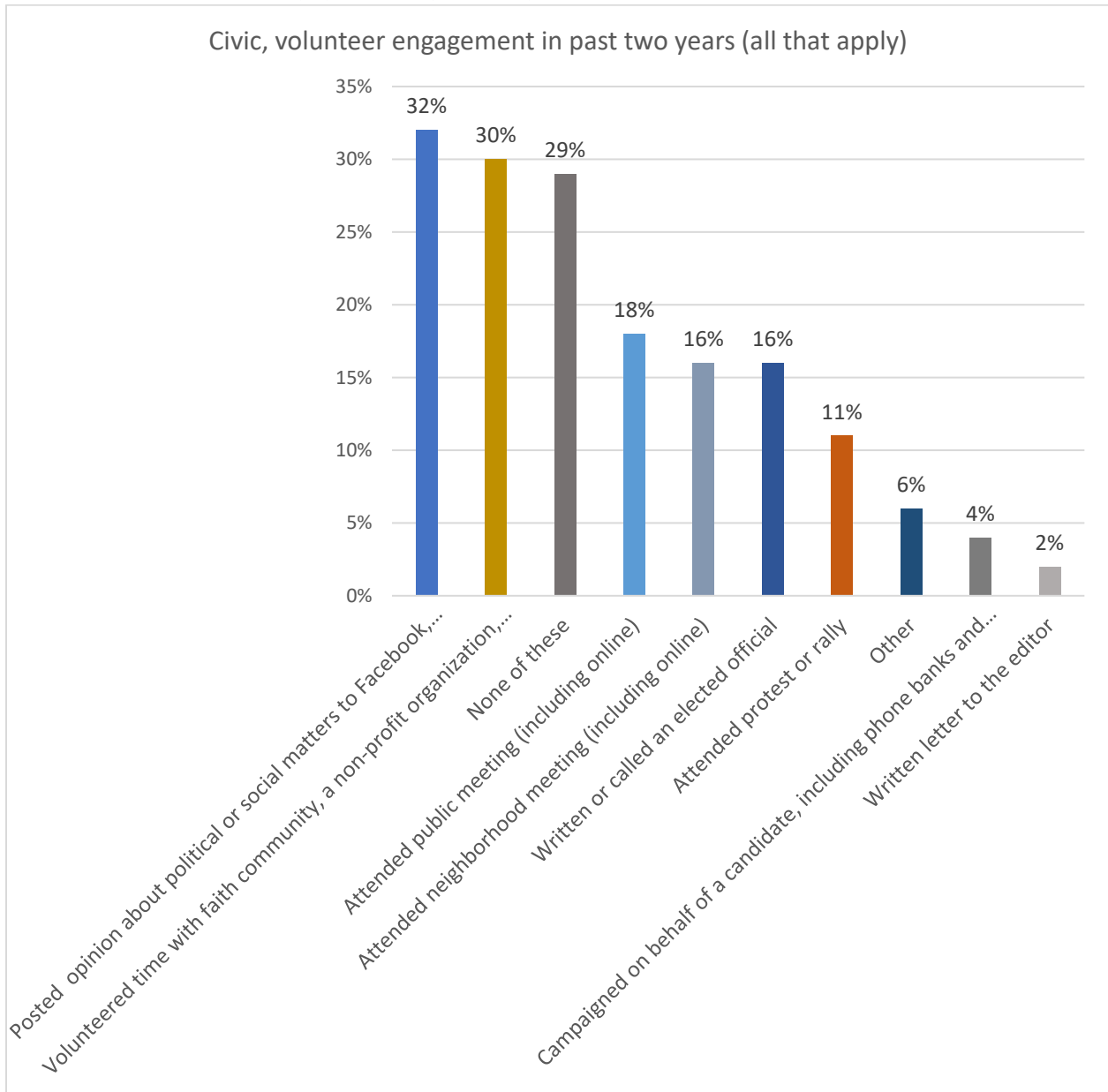
Volunteering was essentially evenly split by gender. 44% of Hispanic, 38% of Black, and 29% of white respondents volunteered.

CRI included protests in the list of civic activities due to the Black Lives Matter protests in June 2020 in downtown Fort Wayne. While 11% listed participation in a protest or rally in total, 25% of respondents ages 18 to 34 and 16% of Black respondents indicated they had participated in such.

For neighborhood meetings, men were twice as likely as women to attend at 22% vs. 11%, while only 3% of Hispanic respondents indicated such attendance.

For those indicating no civic or volunteer engagement, 44% of those 65 and older listed such, which could also be influenced by the coronavirus, even though the question asked about the past two years. Nonparticipation was fairly evenly split between genders. 18% of Black and 10% of Hispanic respondents indicated none compared to 32% of white respondents.

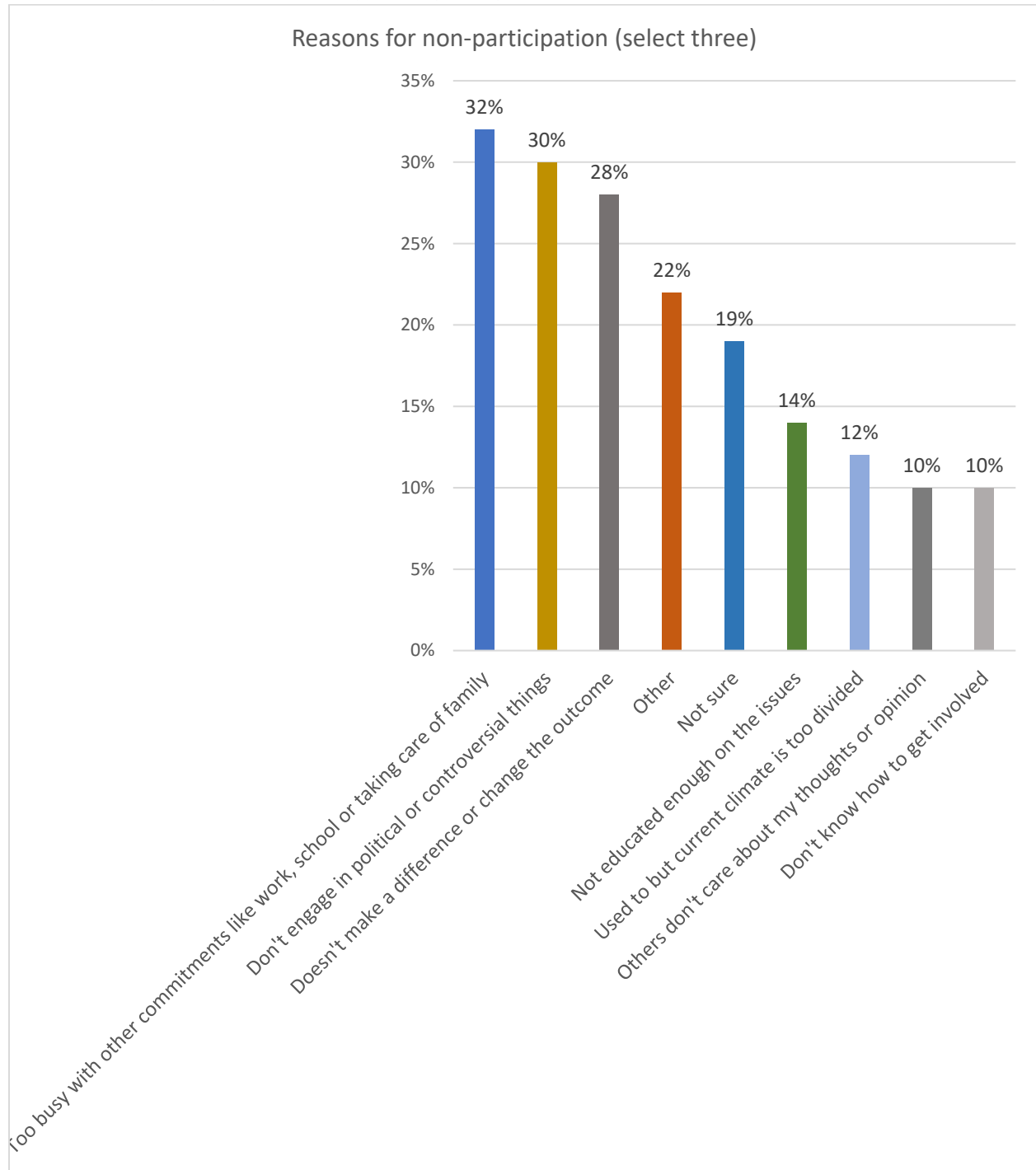
Chart 61: Civic, volunteer engagement in past two years, 2021



Source: UWAC Community Insights Survey

The question for Chart 62's reasons for not participating was asked of those who listed in none of these in the question for Chart 61. It allowed for up to three responses. The most popular, at almost a third of responses, was being too busy with family or work commitments, while 30% didn't engage with political or controversial things. 28% of respondents believed it didn't make a difference or change the outcome. 22% indicated other reasons while almost one in five were not sure why they did not participate.

Chart 62: Non-participants' reasons for non-participation, 2021



Source: UWAC Community Insights Survey

Civic and volunteer engagement key points

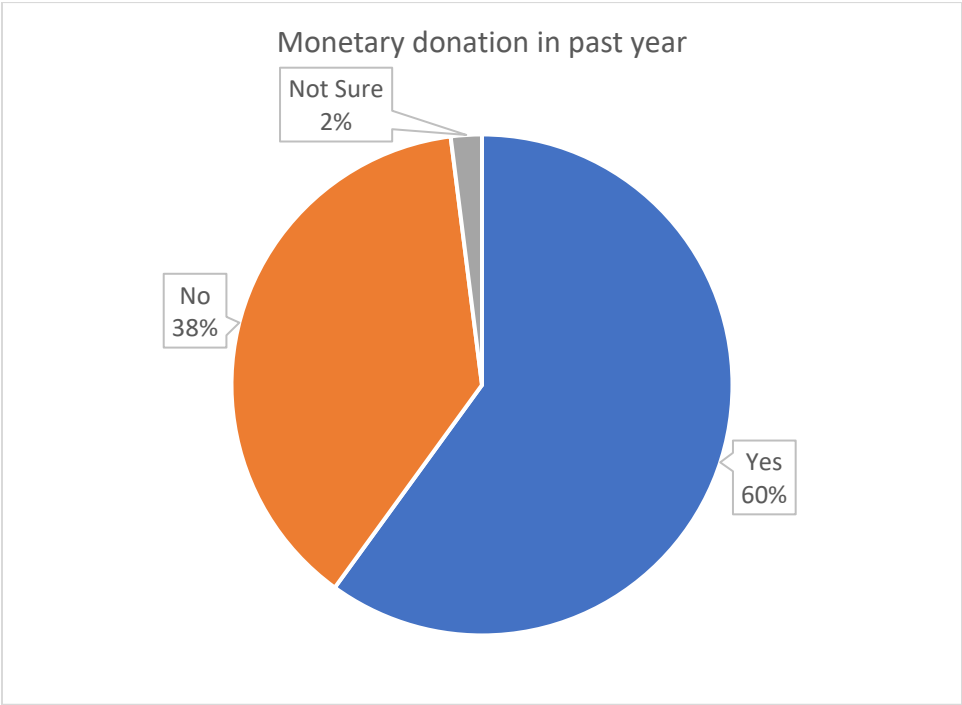
- Of the listed activities on the survey, the two most common was to have posted on social media or volunteered in the past two years.
- Non-participation was driven by other time commitments and a desire to stay away from controversial things.

Philanthropic engagement

The final section of this report focuses philanthropic engagement. The questions asked about motivations for monetary gifts to non-profits, how donors prefer to give to charities, why people do not give money, and identify the reputation and name recognition of select non-profits in Allen County.

Chart 63 shows whether respondents donated to charity in the past year, with 60% indicating they did.

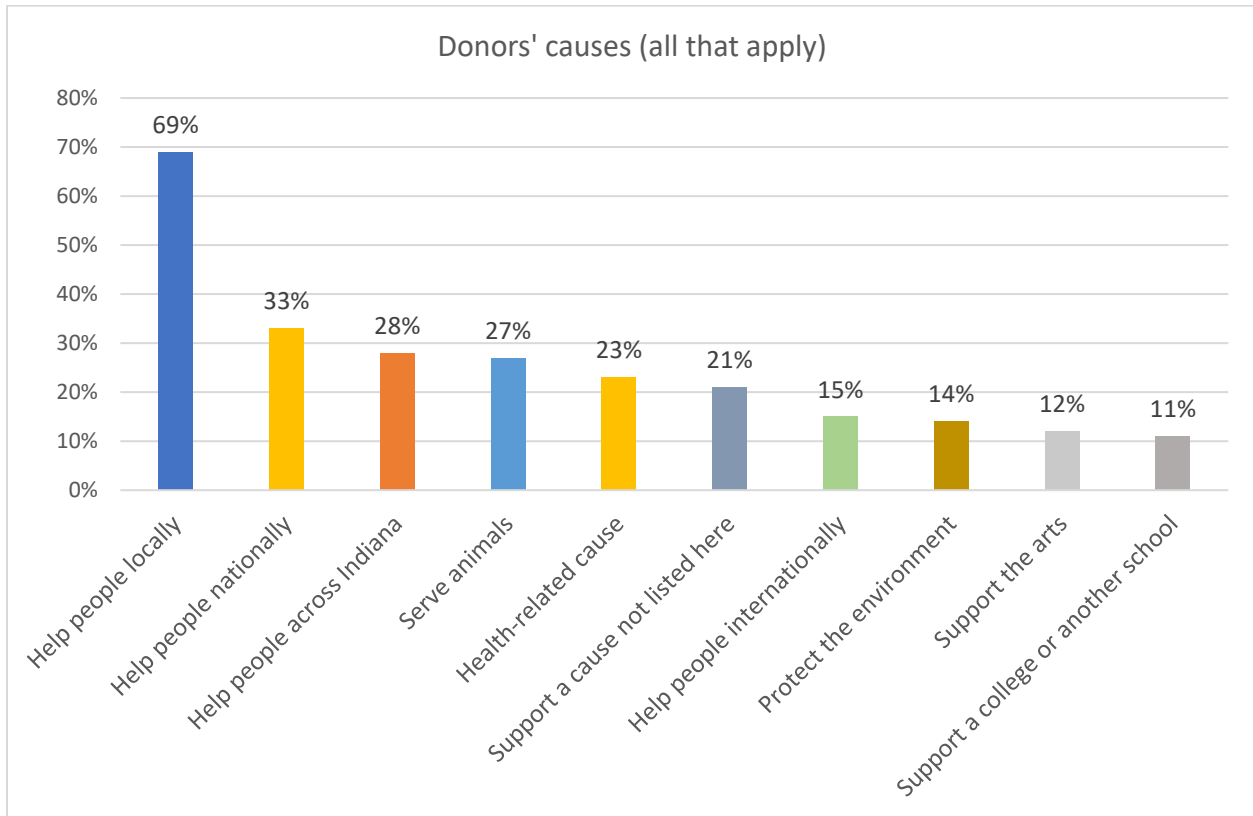
Chart 63: Monetary donation to charity in past year, 2021



Source: UWAC Community Insights Survey

The question for Chart 64 was asked of the 60% of respondents who indicated they donated money to charity to see the causes they gave money. The question allowed an all-that-apply response. 69% indicated they gave to causes that helped people locally making it the most common answer. The remaining responses ranged from 33% for helping people nationally down to 11% to support a college or other school.

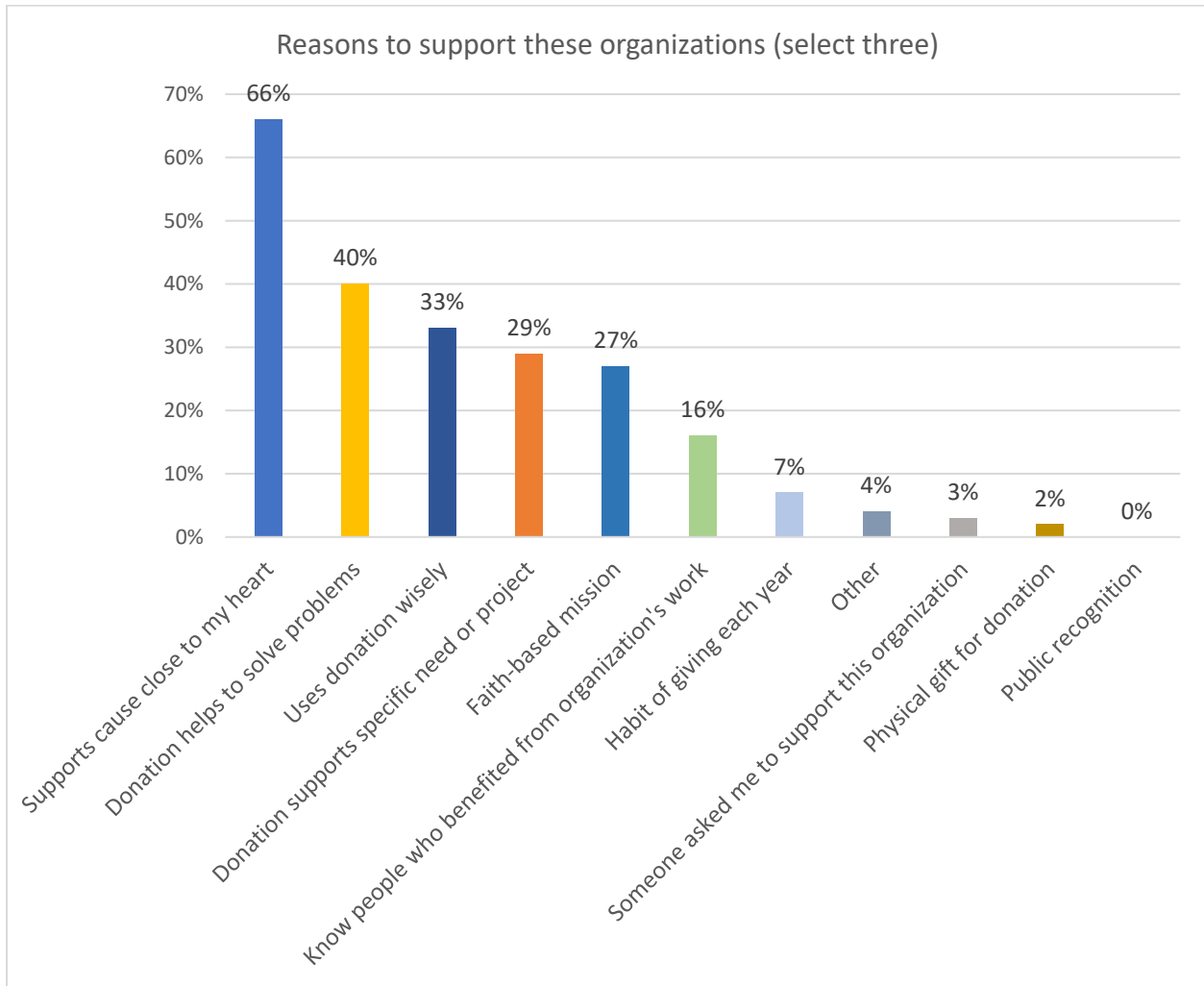
Chart 64: Charitable causes donors gave to in past year, 2021



Source: UWAC Community Insights Survey

The universe for Chart 65 continues with respondents who donated to charity in the past year to identify the top three “whys” for the donations from Chart 64. CRI identified the reasons for this question from research around motivations for philanthropic giving. Two thirds of donor respondents indicated they donated to causes that were close to their heart. No definition of what constituted “close to my heart” was given in the survey. 40% gave money to solve problems while one third knew the organization would use their donation wisely. Four of the responses got less than 10%: habit of giving every year, other, someone asked for support of the organization, and physical gift. 0% was motivated by public recognition.

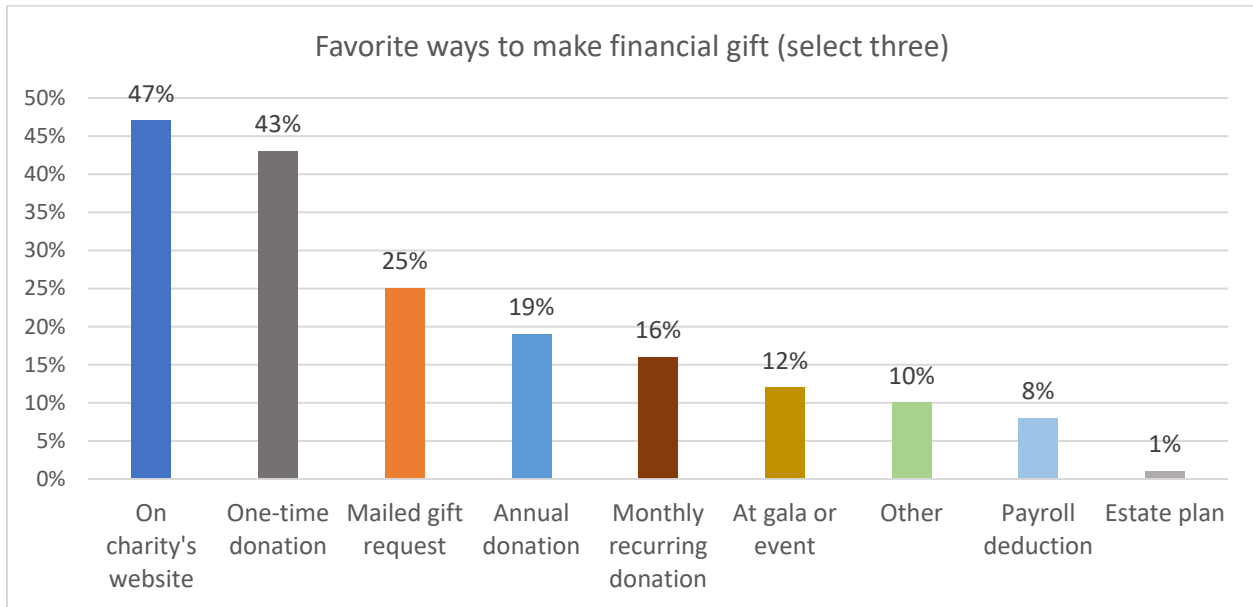
Chart 65: Reasons donors support their charities, 2021



Source: UWAC Community Insights Survey

Chart 66 explores donor respondents' favorite ways to donate financially to charity using the pick-three answer format. The most popular at 47% was a donation on the organization's website. Least popular was an estate plan at 1%. 43% indicated they preferred a one-time donation compared to 19% for an annual donation and 16% for a monthly recurring donation. A quarter liked the mailed gift request while 12% liked giving at a gala or event and 8% for a payroll deduction.

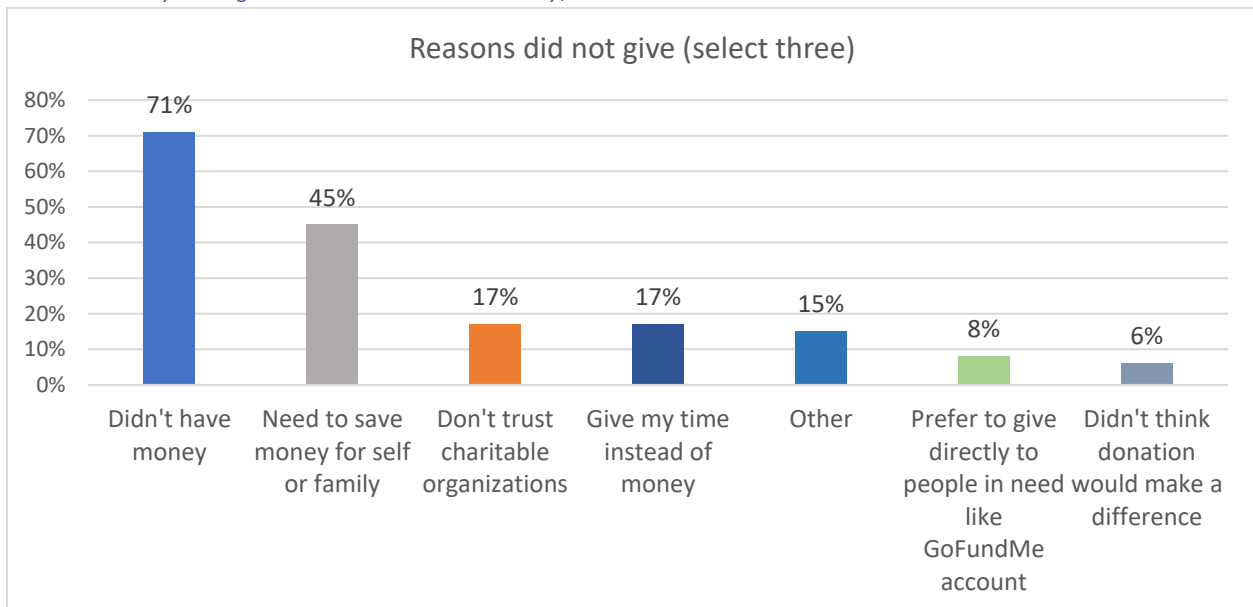
Chart 66: Favorite ways to make financial gift to charity, 2021



Source: UWAC Community Insights Survey

The question for Chart 67 was asked of the non-givers on Chart 63 with a select-three answer format. Financial concerns dominated with 71% indicating they did not have the money and 45% said they needed to save their money for self or family. Giving directly to those in need was not large at 8%, while 6% didn't think their donation would make a difference. 17% both didn't trust charitable organizations or opted to give time instead of money.

Chart 67: Why non-givers do not donate money, 2021



Source: UWAC Community Insights Survey

Charts 68 to 73 look at all respondents' opinions, donors and non-donors alike, of the following local organizations:

- United Way of Allen County
- Community Foundation of Greater Fort Wayne
- Boys and Girls Club
- Arts United
- Northeast Indiana Rescue
- Courageous Healing

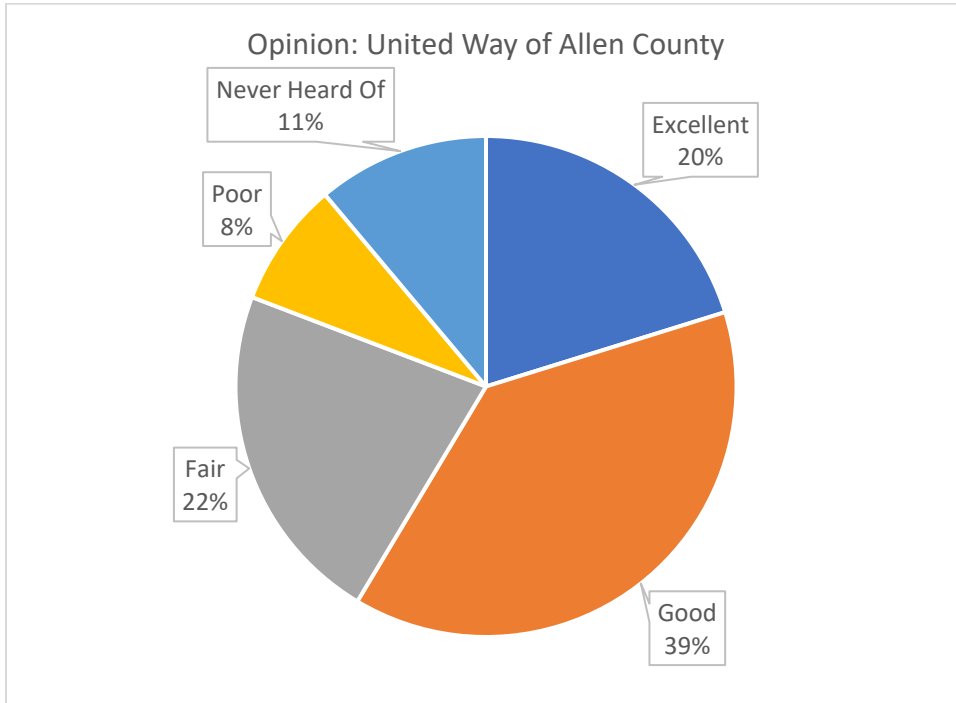
If Northeast Indiana Rescue does not look familiar, that is because it does not exist. This was included to measure goodwill and knowledge overall. In other words, this provides some context to the other answers, indicating that people may have positive feelings toward an organization with little to no information about such.

The survey then asked respondents about their opinion of these organizations using the following scale:

- Excellent
- Good
- Fair
- Poor
- Never heard of

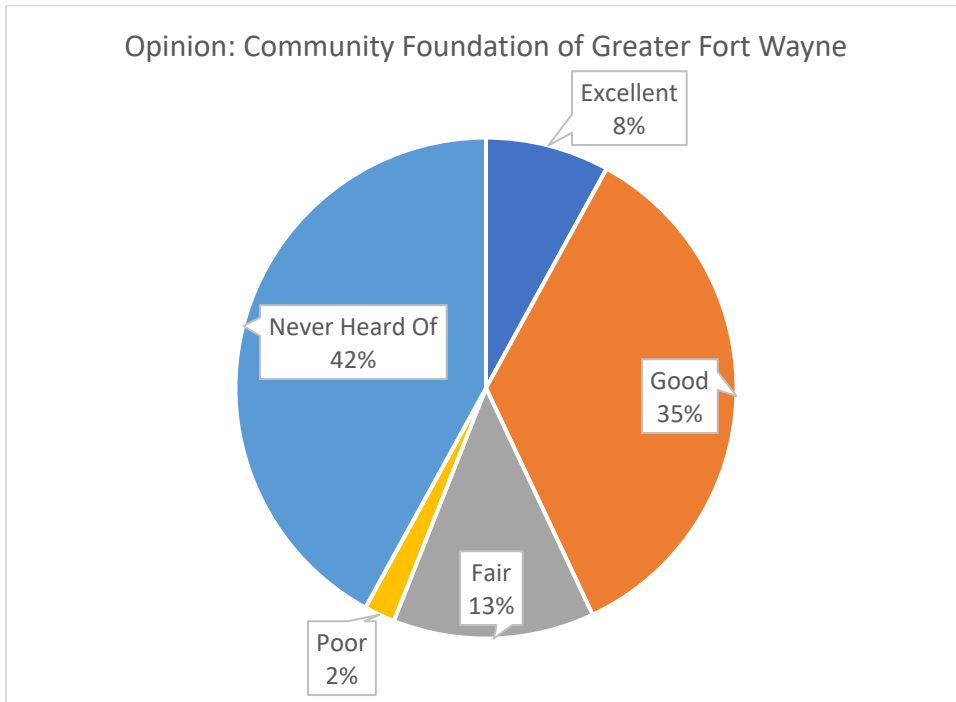
All organizations enjoyed a more favorable (excellent and good answers) than negative reputation, ranging from 72% for the Boys and Girls Club to 24% for Courageous Healing. That organization had the lowest name identification with 64% indicating they had never heard of it, but the split by race and ethnicity indicated markedly better recognition by Hispanic and Black respondents with more than half having had heard of Courageous Healing, compared to 28% of white respondents.

Chart 68: Opinion: United Way of Allen County, 2021



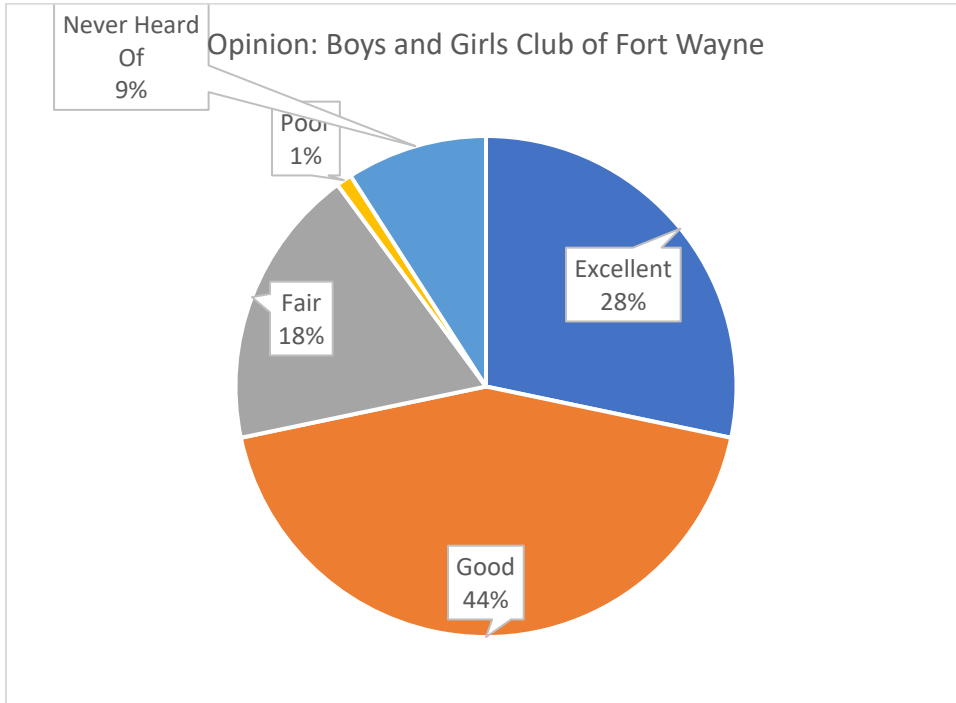
Source: UWAC Community Insights Survey

Chart 69: Opinion: Community Foundation of Greater Fort Wayne, 2021



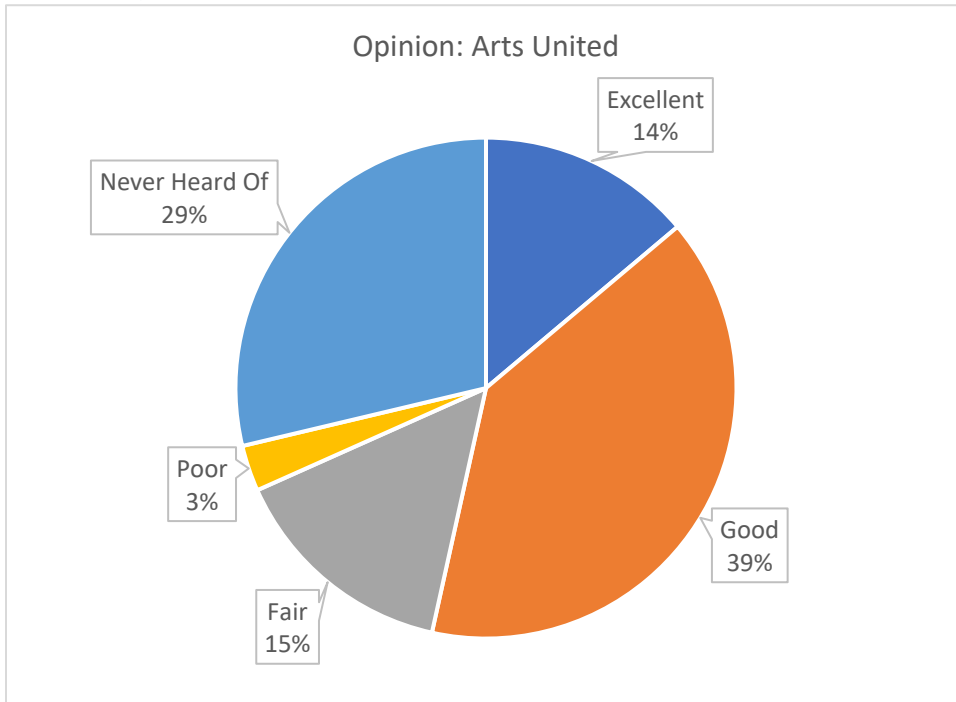
Source: UWAC Community Insights Survey

Chart 70: Opinion: Boys and Girls Club, 2021



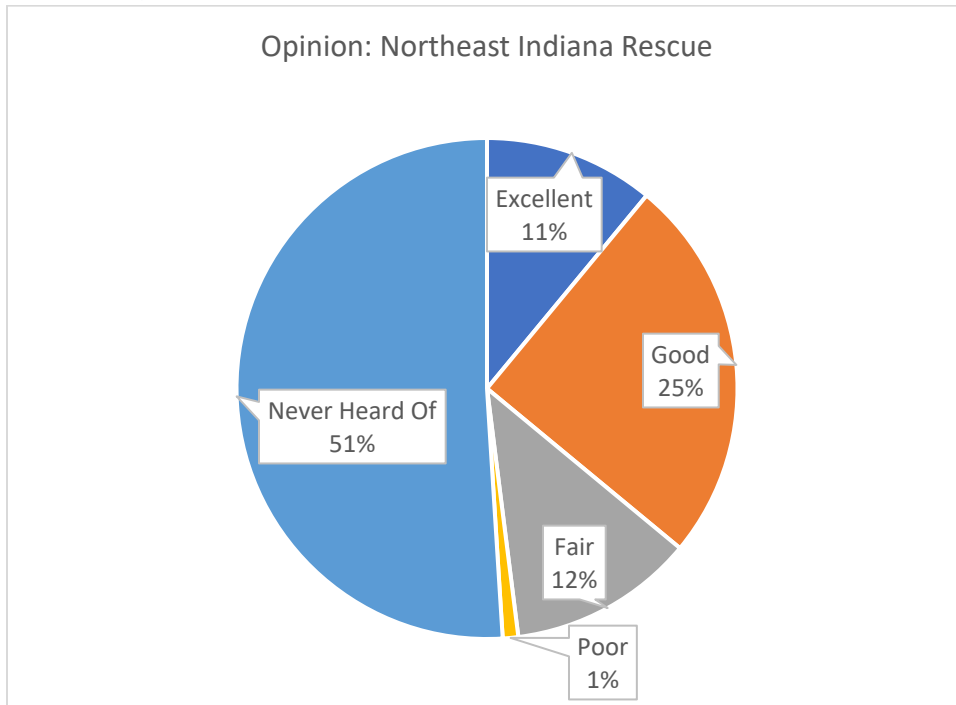
Source: UWAC Community Insights Survey

Chart 71: Opinion: Arts United, 202



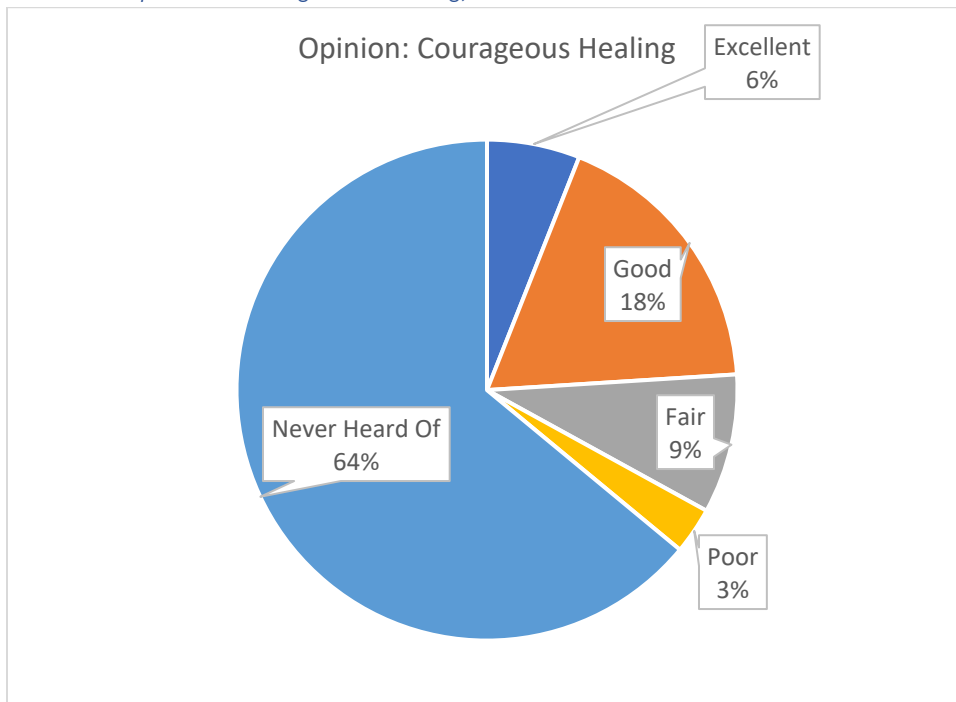
Source: UWAC Community Insights Survey

Chart 72: Opinion: Northeast Indiana Rescue, 2021



Source: UWAC Community Insights Survey

Chart 73: Opinion: Courageous Healing, 2021



Source: UWAC Community Insights Survey

Philanthropic key points

- Most respondents donated money to charity in the past year with a priority of helping local people with the cause close to the donor's heart.

- Non-donors' decision not to give was largely driven by financial concerns as in not having money to give away.
- Name identification varied among the local non-profits listed in the survey but all enjoyed more favorable than negative reputation.

Conclusion

Using the themes gained from UWAC's Community Conversations paired with the information gathered from the third-party data sources, the 2021 Community Insights Survey sought to answer questions with information that was not available elsewhere. Using a random sample of adults living in Allen County plus the oversample of rural and urban residents gave this survey additional credibility in understanding local conditions and perceptions in spring 2021. Responses to these questions may be different if the survey were conducted now, but what is here should not be discounted on that alone. Rather, they can help policy makers and community leaders make informed decisions going forward about a variety of local issues with information that is not available elsewhere. The UWAC's public release of this data will make this information available to the public at large and other organizations working to make lives better for all Allen County residents.

Appendix: Community Insights Survey instrument

The following is the list of questions as used by SurveyUSA while the survey was conducted of adults living in Allen County from March 23, 2021, to April 17, 2021.

SurveyUSA / Allen County United Way Final As Built 03/24/2021 7:05 pm ET

1. **Today, we are focused on individuals who live in certain parts of Indiana. Do you live in ... ?**

[randomize answer choices except last 2 choice, which remain anchored in last position]

Adams County	[thank and terminate]
Wells County	[thank and terminate]
Whitley County	[thank and terminate]
DeKalb County	[thank and terminate]
Allen County	[continue]
Some other county	[thank and terminate]
Not sure	[thank and terminate]

Jobs and employment

1. **Are you currently employed?**
 - a. Yes, full time [continue]
 - b. Yes, part time [continue]
 - c. No, retired or disabled [skip to Q6, Monthly Costs]
 - d. No, in school right now [skip to Q6, Monthly Costs]
 - e. No, taking care of children or others [skip to Q6, Monthly Costs]
 - f. No, but actively applying for jobs [skip to Q3, Looking for job]

- g. No, but would work if the right job was offered to me [skip to Q5, Not looking for job]
- h. Not sure

2. [Asked of those currently employed]

If you lost your job this week, how long do you think it would take to find a comparable job with the same pay and benefits?

- a. Less than a week
- b. More than a week but less than a month
- c. One to two months
- d. More than two months
- e. Not sure

[skip to Q6, Monthly Costs]

3. [Asked of those looking for a job]

How long have you been looking for a new job?

- a. Less than a month
- b. One to two months
- c. More than two months
- d. Not sure

4. [asked of those looking for a job]

What are the top three barriers holding you back from finding a job?

Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Don't have the right training, skills, or experience
- b. Jobs do not pay enough
- c. Too few jobs for my training, skills, or experience
- d. Not sure where to find job openings
- e. No internet connection to apply for jobs
- f. Jobs do not fit with my needed schedule
- g. Transportation (not on a bus line or unreliable personal vehicle)
- h. Criminal record
- i. Lack of child care or need to be home to assist with child's e-learning
- j. Concerns about exposure to the coronavirus
- k. Other

[skip to Q6, monthly costs]

5. [asked of those not currently looking]

What is the most significant reason you are not looking for a job currently?

- a. Would take a job if it worked with my schedule and paid enough
- b. Want to take a break between jobs
- c. No financial need at this time for employment
- d. Not sure where to find employment in my desired industry
- e. Criminal record
- f. Other

Monthly costs

6. **When you think about your household's ability to pay your bills – including your rent or mortgage, utilities, car payments, credit cards, student loans, or medical bills – every month in the past year, how often was it difficult to make all your minimum monthly payments on time?**

- a. Never [skip to Q9]
- b. A few months
- c. Most months
- d. All of the months
- e. Not sure [skip to Q9]

7. [asked of those who have had trouble making payments]

How much of your difficulty in paying your bills would you attribute to the effects of the coronavirus?

- a. None [skip to Q9]
- b. A little bit
- c. Most of it
- d. All of it
- e. Not sure [skip to Q9]

8. [asked of those who have had trouble making payments due in part or whole to effects of Coronavirus]

In what ways did the coronavirus affect your household's ability to pay your bills? Check all that apply to anyone in your household

- a. Employer cut back number of hours at work
- b. Job loss
- c. Voluntarily left employment or reduced hours each week due to concern about exposure to the coronavirus
- d. Voluntarily left employment or reduced hours each week because of lack of childcare or e-learning needs for children at home
- e. New or additional medical bills as a result of getting COVID-19
- f. Other

9. **When you compare your financial wellbeing, including your ability to pay your monthly bills and save for your future, from two years ago to today, do you feel like you are:**

- a. Getting ahead [skip to Q11]
- b. Holding steady
- c. Falling behind
- d. Not sure [skip to Q11]

10. [asked of those holding steady or falling behind]

What are the top three reasons holding you back from getting ahead financially?

Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Limited job prospects because of difficulty finding a better job
- b. Low pay in my current job
- c. Lack of high school diploma

- d. Lack of degree or certificate
- e. Too few hours or little to no overtime at work
- f. Caregiving responsibilities that limit my hours to work
- g. My personal choices in life
- h. Increases in housing costs, including rent, utilities, taxes
- i. Increases in costs related to raising children
- j. Increases in costs for basic needs like food, transportation and medical expenses
- k. Student loans
- l. Medical bills
- m. Credit card debt
- n. Other
- o. Not sure

11. When the pandemic is over, do you believe you will financially:

- a. Get ahead
- b. Hold steady
- c. Fall behind
- d. Not sure

Student loans

12. Thinking about student loans ... when it comes to your *own* education, which of these best applies to you?

I never had student loans

I had student loans in the past and have paid them off

I currently have student loans

Not sure

13. And when it comes to the education of your children or grandchildren, which of these best applies to you?

I never have taken out student loans for the education of my children or grandchildren

I have taken out student loans for my children or grandchildren, and have paid them off

I currently have student loans for my children or grandchildren

I do not have children or grandchildren or do not have any old enough for college loans

Not sure

14. [asked only of those who have or who had loans for themselves, choice 2 or 3 on Q12]

Did you complete or graduate from the academic program or programs for which you took out your loan?

- a. Yes, all the programs
- b. Yes for some but not all the programs
- c. No, none of the programs
- d. Not sure

15. [asked only of those who currently have student loans for themselves or for child/grandchild, choice 3 on Q12 or Q13]

Payments on student loans are currently suspended for many borrowers. When you are making student loan payments, how much are your total scheduled payments each month?

- a. Less than \$100
- b. \$100-\$300
- c. \$300-\$500
- d. \$500-\$800
- e. \$800 or more
- f. Not sure

16. **Does anyone else in your household have student loan payments?**

- a. Yes
- b. No [skip to Q18]
- c. Not sure [skip to Q18]

17. **When they are making student loan payments, how much are their total scheduled payments each month?**

- a. Less than \$100
- b. \$100-\$300
- c. \$300-\$500
- d. \$500-\$800
- e. \$800 or more
- f. Not sure

18. [asked of those who ever had student loans for self, for child/grandchild, or who have someone else in household making payments]

What are the top three ways your student loans have affected your life?

Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Delayed the purchase of a house
- b. Delayed other significant purchases like a car, appliances, or furniture
- c. Delayed getting married
- d. Delayed having children
- e. Hurt my credit score ~~due to missed or late payments~~
- f. Limits my monthly spending for necessities like groceries or gasoline
- g. Limits my monthly spending for discretionary purchases like restaurants or vacations
- h. Not returning to school to avoid taking on new debt
- i. No effect outside of making payments every month
- j. Other effect not listed here [exclusive answer choice]
- k. Not sure

19. [asked of those who did not complete a program, choice 2 or 3 on Q14]

What were the three main reasons you did not complete your academic program?

Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Decided degree or certificate wasn't worth effort or cost

- b. Changed career plans so degree or certificate wasn't needed
- c. Had family obligations that became more important than school
- d. Had scheduling problems, including lack of childcare or transportation, that prevented me from finishing
- e. Wasn't sure what I could do with a degree or certificate so decided to stop taking on debt
- f. Left that school or program but haven't returned to finish
- g. Grades were not high enough to continue with the program
- h. Didn't like school enough to continue
- i. Needed to return to work full-time
- j. Couldn't afford it
- k. Other
- l. Not sure

20. [asked of those who did not complete a program, choice 2 or 3 on Q14]

If given the opportunity, would you choose to return to school to complete a degree or certificate?

- | | |
|----------------------------|-------------------------------|
| Would choose to return | [continue to Q21] |
| Would not choose to return | [skip to Q22] |
| Not sure | [skip to Q23, transportation] |

21. [asked of those who would return, choice 1 on Q20]

What are the top three reasons you would return to school to complete a degree or certificate? Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. If I didn't have to take on new or additional student loans
- b. If it would allow me to make more money or have better job options after graduation
- c. If it would work with my current schedule
- d. If the coronavirus was behind us
- e. If I could take all my classes online
- f. For other reasons
- g. Not sure

22. [asked of those who would not return, choice 2 on Q20]

What are the top three reasons you would not return to school to complete a degree or certificate? Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Don't need any more formal training or education for my career path
- b. Have on-the-job training
- c. Don't want to pay for any more school
- d. Don't like school enough to go back
- e. For other reasons
- f. Not sure

Transportation

23. In the past year, how often have you used Fort Wayne's bus service?

- a. Never
- b. Just once
- c. More than once but less than once month
- d. About once a month
- e. Multiple times a month [skip to mental health, Q25]
- f. Multiple times a week [skip to mental health, Q25]
- g. Not sure [skip to mental health, Q25]

24. [asked of those who don't use bus at least multiple times a month]

What are the three most common reasons you do not use the bus more frequently? Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Prefer driving my own vehicle
- b. Bus service is not available where I live
- c. Not familiar with our bus service
- d. Do not like riding the bus
- e. Bus routes not convenient for where I need to go
- f. Bus schedules not convenient for when I need to be at places
- g. Use ridesharing services like Uber or Lyft when I don't want to drive
- h. A friend or family member takes me where I need to go
- i. Can walk or ride my bike to my desired destination
- j. Cost of bus fare
- k. Other
- l. Not sure

Mental Health

25. Emotional wellbeing is being confident and positive and being able to cope with the ups and downs of life. In the past year, how often have you felt confident about being able to handle life's ups and downs?

- a. Always
- b. Most of the time
- c. Some of the time
- d. Occasionally
- e. Never
- f. Not sure

26. In the past year, have you ever felt you might benefit from seeing a mental health professional, such as a therapist, counselor, psychologist, or psychiatrist?

- Yes [continue]
- No [skip to Q30, emotional support]
- Not sure [continue]

27. [asked of those who thought they might benefit or who were not sure]

In the past year, have you sought treatment from a mental health professional?

- a. Yes
- b. No [skip to Q29]

- c. Not sure [skip to Q29]

28. [asked of those who sought treatment]

Were you able to actually meet with a mental health professional, whether in-person or virtually through Zoom or another online method?

- a. Yes [skip to Q30]
- b. No

29. [asked of those who felt they might benefit or who were not sure, but who did not seek treatment]

Why did you not seek treatment? Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Able to get the help I needed from family, friends or my faith community
- b. Not sure how to find a provider or services
- c. Didn't think they could help me
- d. Too embarrassed to see someone
- e. Concerned what others would think of me
- f. Concerned about cost
- g. Other

30. Who provides the most important emotional support to you?

- a. Spouse or romantic partner
- b. Children
- c. Parents or other family members including siblings, in-laws, cousins
- d. Friends
- e. Faith community
- f. Therapist/Doctor
- g. Other
- h. No one
- i. Not sure

Economic disparities

Allen County has seen new construction and the rehabilitation of buildings and infrastructure in recent years. How do you feel about the level of investment and attention for each of the following locations?

[online respondents will experience this question as a grid]

31. Downtown Fort Wayne

- a. Not enough
- b. ~~Enough~~ The right amount
- c. Too much
- d. Not sure

32. Southeast Fort Wayne

- a. Not enough
- b. The right amount
- c. Too much

d. Not sure

33. Other cities and towns in Allen County

- a. Not enough
- b. The right amount
- c. Too much
- d. Not sure

34. Neighborhoods in Fort Wayne

- a. Not enough
- b. The right amount
- c. Too much
- d. Not sure

35. Neighborhoods in other parts of Allen County

- a. Not enough
- b. The right amount
- c. Too much
- d. Not sure

36. Rural areas of Allen County

- a. Not enough
- b. The right amount
- c. Too much
- d. Not sure

Strong neighborhoods

37. Do you live in a neighborhood?

- a. Yes
- b. No [skip to diversity & inclusion section]
- c. Not sure [skip to diversity & inclusion section]

38. When you think about your relationship with neighbors or your neighborhood amenities features, how connected do you feel to your neighborhood?

- a. A lot
- b. Some
- c. Not very much
- d. Not at all
- e. Not sure

39. How important is having little to no crime near where you live?

- a. Very important
- b. Somewhat important
- c. Not very important
- d. Not at all important
- e. Not sure

40. How long have you lived in your current neighborhood?

- a. Less than 5 years

- b. 5 to 10 years
 - c. 10 to 20 years
 - d. 20 to 30 years
 - e. More than 30 years
41. **When you think about your ideal neighborhood, what are the three most important physical attributes you would like it to have: Check up to 3 answers that apply.** [allow up to 3 choices to be selected]
- a. Well-maintained houses and yards
 - b. Mostly owner-occupied residences, where the owner lives in the house
 - c. The availability of apartments or rental houses
 - d. Sidewalks or other walkable features
 - e. Nearby access to parks and playgrounds
 - f. Something else
 - g. Not sure
42. **When thinking about the location of your ideal neighborhood, which three are the most important? Check up to 3 answers that apply.** [allow up to 3 choices to be selected]
- a. Access to good schools
 - b. Where houses will increase in value in two to three years
 - c. Near shopping, restaurants, schools, or other features like hospitals, libraries, and churches or other houses of worship
 - d. Near my job
 - e. Near my spouse or partner's job
 - f. Near another location not listed here
 - g. Not sure
43. **What are the top three features as it relates to how you interact with people in your neighborhood: Check up to 3 answers that apply.** [allow up to 3 choices to be selected]
- a. An active neighborhood association that offers social activities and ways to get to know neighbors
 - b. Friendly neighbors where we know names and say hello
 - c. Neighbors who I consider to be my friends where we spend time together socially
 - d. Other children approximately the same age as mine
 - e. Neighbors who keep to themselves and do not interfere with my day-to-day activities
 - f. Something else
 - g. Not sure

Diversity and inclusion

44. **When thinking about people you consider "community leaders," like business owners, elected officials, pastors or other faith leaders, or neighborhood advocates, how often do you see people who share your values?**
- a. All of the time
 - b. Most of the time
 - c. Some of the time

- d. None of the time
- e. Not sure
- f. Doesn't matter to me

45. Thinking about these same community leaders, how often do you see people who look like you in terms of race, gender, ethnicity or age?

- a. All of the time
- b. Most of the time
- c. Some of the time
- d. None of the time
- e. Not sure
- f. Doesn't matter to me

If inclusion is defined as being respected, valued, seen, heard, and listened to for who you are as a person, how often do you feel included at:

46. Your family

- a. Always
- b. Most of the time
- c. Some of the time
- d. Occasionally
- e. Never
- f. Not sure
- g. Does not apply

47. [look back to Q1, display only to those employed full or part time]

Work

- a. Always
- b. Most of the time
- c. Some of the time
- d. Occasionally
- e. Never
- f. Not sure
- g. Does not apply

48. School where you or your child is enrolled

- a. Always
- b. Most of the time
- c. Some of the time
- d. Occasionally
- e. Never
- f. Not sure
- g. Does not apply

49. Church, temple, synagogue or other faith community:

- a. Always

- b. Most of the time
- c. Some of the time
- d. Occasionally
- e. Never
- f. Not sure
- g. Does not apply

50. [look back to Q37, display only to those who live in a neighborhood]

Neighborhood:

- a. Always
- b. Most of the time
- c. Some of the time
- d. Occasionally
- e. Never
- f. Not sure
- g. Does not apply

51. Places open to the public including grocery stores, restaurants, libraries, community centers, and parks:

- a. Always
- b. Most of the time
- c. Some of the time
- d. Occasionally
- e. Never
- f. Not sure
- g. Does not apply

52. Volunteering:

- a. Always
- b. Most of the time
- c. Some of the time
- d. Occasionally
- e. Never
- f. Not sure
- g. Does not apply

Civic and Volunteer engagement

53. Which of the following have you done in the past two years? Check all that apply.

- a. Attended a public meeting (including online)
- b. Attended a neighborhood meeting (including online)
- c. Written or called an elected official
- d. Written a letter to the editor of the newspaper
- e. Posted your opinion about political or social matters to Facebook, Twitter or other social media apps
- f. Attended a protest or rally

- g. Campaigned on behalf of a candidate, including phone banks and door knocking
- h. Volunteered time with a faith community, a non-profit organization, sports team or other community project
- i. Other
- j. None of these

[if “none of these,” continue to Q54; otherwise, skip to philanthropic engagement, Q55]

54. [asked only of those who had no civic/volunteer engagement]

What are the top three reasons do you not participate in these things? Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Doesn't make a difference or change the outcome
- b. Others don't care about my thoughts or opinion
- c. Don't engage in political or controversial things
- d. Too busy with other commitments like work, school or taking care of family
- e. Don't know how to get involved
- f. Not educated enough on the issues
- g. I used to but the current climate is too divided
- h. Other
- i. Not sure

Philanthropic engagement

55. In the past year, did you give money to charitable causes?

- a. Yes
- b. No [skip to Didn't Give question, currently Q59]
- c. Not sure [skip to Name ID question, currently Q60]

56. Did the causes you gave to...(Check all that apply)

- a. Help people locally
- b. Help people across Indiana
- c. Help people nationally
- d. Help people internationally
- e. Serve animals
- f. Support the arts
- g. Protect the environment
- h. Health-related cause
- i. Support a college or another school
- j. Support a cause not listed here

57. What are the top three reasons you to select the organizations you support?

Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Supports cause close to my heart
- b. Donation helps to solve problems
- c. Uses my donation wisely
- d. Know people who benefited from organization's work
- e. Faith-based mission

- f. Donation supports specific need or project
- g. Someone asked me to support this organization
- h. Habit of giving each year
- i. Physical gift for donation
- j. Public recognition
- k. Other

58. What are your three favorite ways to make a financial gift to your favorite charities?

Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. On the charity's website
- b. Mailed gift request
- c. Payroll deduction
- d. Monthly recurring donation
- e. Annual donation
- f. One-time donation
- g. At gala or event
- h. Estate plan
- i. Other

59. [asked only of those who did not give, "no" on Q55]

What are the top ~~two~~ three reasons you did not give? Check up to 3 answers that apply. [allow up to 3 choices to be selected]

- a. Didn't have the money
- b. Didn't think my donation would make a difference
- c. Don't trust charitable organizations
- d. Prefer to give directly to people in need like a GoFundMe account
- e. Give my time instead of money
- f. Need to save my money for myself or my family
- g. Other

What is your opinion of each of the following organizations?

Excellent? Good? Fair? Poor? Or have you never heard of the organization?

60. Community Foundation of Greater Fort Wayne

61. Boys and Girls Clubs of Fort Wayne

62. United Way of Allen County

63. Northeast Indiana Rescue

64. Arts United

65. Courageous Healing

Demographics

You are doing great.

We're almost done.

Just a few more quick questions for statistical purposes ...

1. Do you identify as:

- Male
- Female
- In another way

2. How old are you? [record age]

3. Do you identify as Hispanic or Latino?

- Yes
- No
- Not sure

4. Do you identify as ...

- White
- Black or African American
- Asian
- Some other race
- Multiracial
- Not sure

5. What is the highest level of education you have completed?

- Less than 12th grade
- High school graduate or equivalent
- Some college, no degree
- Associate's degree
- Bachelor's degree
- Graduate or professional degree

6. What is your housing situation?

- Own your home
- Rent your home
- Have some other living arrangement

7. How long have you lived in Allen County?

- Less than 5 years
- 5 to 10 years
- 10 to 20 years
- 20 to 30 years
- More than 30 years

8. What is your five-digit zip code?

9. Do you live with ... ?

[ask as check all that apply online, as multiple yes/no questions on phone:]

- A spouse or partner
- With children under 18
- With children over 18
- With parents or in-laws
- With other family members
- With non-family members
- Live alone [exclusive choice]

10. Do you identify as any of the following:

[ask as check all that apply online, as multiple yes/no questions on phone:]

- Disabled
- Speak a language other than English at home
- Member of the active military or a military veteran

11. In what industry do you work? Only ask of people who are employed in Q1

- Healthcare
- Finance
- Nonprofit
- Education
- Government and utilities
- Manufacturing
- Construction
- Retail
- Professional services
- Hotels and restaurants
- Other

12. What is your total annual household income from all income earners?

- Less than \$25,000
- \$25,000 to \$50,000
- \$50,000 to \$75,000
- More than \$75,000
- Not sure