

Jackson County 4Community2 Partners

Focus Groups – Report

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Participants

Brownstown:

Arann Banks, Red Cross
Richard Beckort, Purdue Extension
Donna Fritz, Pershing Township
(Freetown)
Doug Hanner, Financial Planner
Robin Perry, Brownstown Central High
School
Carolyn Shoemaker, Thrivent Lutheran
Mary Jane Wheatley, Brownstown Central
Schools

Crothersville:

Nita Bridges, Child Care Network
Nalona Bush, Town Clerk-Treasurer
Lori Holley, Aisin Drivetrain
Beth Munsinger, Child Care Network
Bill Nagle, retired teacher/Town Council
Janice Read, Child Care Network
Brian Sommers, People's Bank

Medora:

June Cockerham, Senior Center
Vicky Dean, Medora Community Schools
Kristy Fifer, Wal-Mart

Seymour – School Readiness/Day Care

Bill Bailey, Greater Seymour Chamber of
Commerce
Deb Bedwell, Anchor House
Marti Colglazier, Jackson Elementary
Kris Elmore, Central Christina Church
Fay Gardner, Jackson County Public
Library
Jill Hammer, Head Start
Meredith Henry, Centerstone (formerly
Quinco)

Julie Kelly, Redding Elementary
Martha McIntire, Seymour School Board
Lisa Thias, Redding Elementary
Teresa Thompson, Seymour Schools

Seymour #2 – Financial Literacy/Public Transportation

Bill Bailey, Greater Seymour Chamber of
Commerce
Becky Brewer, Jackson County Library
Carolyn Bruce, Jackson County Health
Department
Edie Cotte, Seymour Public
Transportation
Marilyn Cox, READ Jackson County
Rhonda Frische, Ivy Tech Community
College
Martha McIntire, Seymour School Board
Myra Mellencamp, Jamestown
Apartments
Susan Montgomery, IUPUC
Rhea Murray, Turning Point
Shannon Rockey, Community Health
Center
Teresa Thompson, Seymour Community
Schools
Jeff Vance, Seymour Parks and
Recreation

Phone Interviews

Rev. Michael Hogg, Brownstown Christian
Church
Jennifer Isaacs, Brownstown Township
Trustee
Kathy Ross, Brown Elementary School

Methodology

Five focus groups were conducted over a three week period in May, 2008 to obtain community feedback on four issues the Jackson County 4Community2 Partners were investigating (Day Care, Financial Literacy/Education, Public Transportation and School Readiness). Participants

were invited by the United Way of Jackson County to participate because of their knowledge of, and involvement in, their communities.

Two groups were held in Seymour, and one each in Brownstown, Crothersville, and Medora. The groups outside of Seymour discussed all four issues. The two Seymour groups were divided into School Readiness/Day Care and Financial Literacy/Public Transportation.

Additionally, there were three individuals who were unable to attend a group meeting and requested a phone interview. Each had a specific issue or issues he/she wished to discuss and their comments are included in the topic summaries.

Executive Summary

Groups were conducted by community rather than topic because the 4Community2 Partners understand that each community within Jackson County is unique. This was echoed by the group participants during their discussions. Groups were quick to point out that there are fewer opportunities in the rural areas, each community has a different culture and different needs, and they appreciated having their views heard in this manner.

Most groups came to a consensus about the issue/initiative which most affects their community, would have the most impact on their community, and would be both feasible and sustainable. However, the Seymour group discussing Financial Literacy/Financial Education and Public Transportation had a less clear-cut consensus than the others:

- Brownstown – Financial Literacy/Financial Education
- Crothersville – School Readiness, specifically Family Preschool. (Note: This is likely due to the fact that three of the seven participants in this group were from this agency.)
- Medora – Day Care
- Seymour (School Readiness and Day Care Group) – School Readiness
- Seymour (Financial Literacy/Financial Education and Public Transportation Group) – Financial Literacy/Financial Education

While the groups were conducted by community, this report will summarize the discussions by topic, in alphabetical order: Day Care, Financial Literacy/Financial Education, Public Transportation and School Readiness. Participant comments are identified with bullets.

The two issues which generated the most discussion and passion in most groups were Financial Literacy/Financial Education and School Readiness.

Day Care: While all groups felt that Day Care was an issue, only the Medora group felt strongly that Day Care was **the** priority issue for their community because it would encourage residents to seek employment and would also provide employment opportunities in the community. The reasons the other groups gave for not giving this issue priority were (lack of) feasibility and sustainability.

Financial Literacy/Financial Education: The issue of Financial Literacy/Financial Education was one of two issues which generated the most discussion and passion (with the exception of Medora). Participants generally believed that there is a significant community need and that an initiative to address this issue could have significant and long-range effects on the community. There are some significant barriers to implementation including generational poverty and a perception of the middle class judging low-income residents. There was also some discrepancy in the overall impact and feasibility. While one group felt this was something that could be done without the 4Community2 grant, another group felt that the amount of money available would not make a dent.

Public Transportation: While all groups felt that Public Transportation was an issue, none felt that it was **the** priority issue for their community. However, one individual interviewed by phone

felt this was the initiative which would have the most far-reaching impact. Reasons the groups gave for not giving this issue priority were high costs to implement, and (lack of) feasibility and sustainability.

School Readiness:

The issue of School Readiness was one of two issues which generated the most discussion and passion (with the exception of Medora). Participants generally believed that there is a significant community need and that an initiative to address this issue could have significant and long-range effects on the community. The issue, according to participants, impacts and is affected by transportation, day care and financial education.

Day Care

While all groups felt that Day Care was an issue, only the Medora group felt strongly that Day Care was **the** priority issue for their community because it would encourage residents to seek employment and would also provide employment opportunities in the community. Reasons other groups gave for not giving this issue priority were lack of feasibility and sustainability.

- Is the Child Care Issue one of Access, Affordability or Quality?
 - Participants agreed that all three were issues, especially for infants and children with disabilities.
 - Access
 - Transportation
 - Kindergartners to after school care
 - Day care in outlying areas doesn't really help for school age children whose parents work in Seymour (transportation issues)
 - Lack of licensed centers
 - Rules are too hard. The state has forced most people out. Start up costs are \$200,000
 - Church used to have day care, but closed due to financial issues
 - Ministry is easier (to license) than licensed center
 - Special needs children
 - Companies put a lot of restrictions on their employees because of work schedules; difficult to arrange for child care during some hours
 - Before and after school care
 - Not enough access to Head Start. Head Start serves 50 in Seymour (with a waiting list of 100) and 18 in Brownstown
 - Affordability
 - Day cares here won't accept vouchers
 - High cost of infant care (and trust level)
 - Quality
 - Parents (across the county) do not understand what quality child care is and don't know how to interview a provider
 - What does a provider do? What is quality? Who oversees child care quality?
 - Reflects to school readiness. It is difficult for a home child care provider to teach pre-school when they are also dealing with infants and toddlers
 - Need a clean facility that teaches basics of conduct
 - Giant need in our area, but what would be ideal is having school readiness as a part of the overall program
- What is currently going on in the community?
 - Crothersville
 - Two day cares here in town

- Brownstown
 - Brownstown has school transportation to Christian Church and other day cares
 - 2-3 day cares
- Seymour
 - Seymour – number is OK, but quality is an issue
 - No licensed centers other than Head Start –economic development issue
- Medora
 - Preschool – Diamonds in the Rough at Pentecostal Church; day care closed because of lack of staffing/volunteers from church
 - Pre-K, 3 days per week, 2 hours per day; 7 children
 - 3-4 year olds, 2 days per week, 2 hours per day; 13 children
 - When church had day care, capacity was 20 children with a waiting list
 - Similar model to Family Preschool (reduction of tuition if family volunteers)
 - \$50/month
- Before and after school programs
 - Child Care Network in Seymour
 - Brownstown does not have space
 - Freetown, not enough children
 - Crothersville has not asked for service
- Lot of latch-key kids
- Impact
 - Would be obviously nice for those folks who need it, but it's not very many
 - This amount of money wouldn't go very far
 - If parents had a reliable, quality day care, they might go to work; would also provide jobs in Medora. For example, the woman who works for my mother can only work certain days because of child care issues.
 - No summer programs for youth (in Medora)
 - So many programs in Seymour, but our children can't get there. Girls, Inc., used to pick girls up in Brownstown at 8a, don't know if they still do
 - We have kids who would go if there was transportation
 - Summer ball league in evening, but that's evening and not everyone participates
 - Focus on kids now, if you want to change the community
 - Even if they could go just a couple of days a week
- Feasibility
 - Find money for "rural day care" to provide assistance to apply for scholarships
 - There's just not enough money
 - Dealing with Financial Literacy/Financial Education would create a ripple effect to child care
 - Structured day care center with 1-3 hour preschool per week
 - Make them sit down and let teacher teach them discipline
 - Problem of day care and preschool too – if we're trying to help all kids, preschool needs to be included in price
- Sustainability
 - Not sustainable
 - Only if you get grant to fund after building; grants to build are available
 - Has to have another source for sustainability; customers would be there
 - Could be sustaining with tuition after construction/renovation
 - High school students could work there during summer (Note: Could be state regulation issue)

- Possible partners for funding
 - CCI
 - Bank
 - Feed mill
 - Private citizens might donate if they had proof that it would enhance the community
 - Companies outside Medora where residents work
 - Toyota (Columbus)
 - Aisin
 - Sylvania
 - Wal-Mart
 - Seymour Tubing

Financial Literacy/Financial Education

Financial Literacy/Financial Education was one of two issues which generated the most discussion and passion in most groups (with the exception of Medora). Participants generally believed that there is a significant community need and that an initiative to address this issue could have significant and long-range effects on the community. There are also some significant barriers to implementation including generational poverty and a perception of the middle class “judging” low-income residents. There was also some discrepancy in the overall impact and feasibility in that one group felt this was something that could be done without the 4Community2 grant and another group which felt that the amount of money available would not make a dent in the issue.

- Community Need
 - Affects residents at all income levels
 - Lot of people who can’t balance checkbooks, don’t know how credit card interest works, or don’t have the financial education to budget
 - Foreclosures and law suits
 - Our generation on down has never had to economize
 - Amazed at how many older adults (70+ age group, primarily women who become widowed) do not know how to balance check book or make financial decisions
 - Financial abuse is part of the dynamic of domestic violence; they don’t know how to write a check, what debt they’re in; we try to educate them on finances
 - No idea how to go about getting help with bad credit; a lot of people have major medical bills on their credit history
 - Societal values/Instant Gratification
 - We are a throw-away, consumer oriented society; values have changed
 - Not just people who are impoverished because of bad financial decisions. My son is 13 and I am concerned about his and his friends’ need for instant gratification. He’ll get a short term job to buy things. I see this tendency and it is a real concern.
 - People can have a lot of possessions and look like they’re doing well, but they’re not
 - We are raising the first generation who will not do better than their parents
 - One participant asked the rest of the group, “What percentage of the people you deal with have significant financial issues?”
 - 40-50%
 - More that do than don’t
 - 70%
 - Interrelated with Day Care and School Readiness
 - Low Income

- The working poor. Two paycheck households, two people working or two jobs; wages have not increased at pace with cost of living
 - High percentage of population below poverty; lot more out there than we realize
 - 51% of Crothersville is low to moderate income
 - High percentage of property in Crothersville is rental (45%)
 - Transient (school) population due to trying to stay ahead of bills
 - High percentage of people who pay utility bills late; 50% of 800 rate payers
 - They don't have the money to pay their bills and they certainly don't have the \$90 to get it turned back on
 - 50% percent of children are eligible for free and reduced lunch; job related
 - The low income population we serve has a lot of issues with housing. They have not been financially responsible and end up at places like Anchor House because nobody can rent to them; massive utility bills.
 - Bad credit references keep them out of better quality housing
 - Cycle of Poverty
 - They didn't get here by one bad decision; it's one or two generations
 - Cash-only world, and very little at that; They don't know basic things like budgeting, how to shop to make your money/food stamps last longer; don't have checking accounts.
 - People who make their money in cash and don't pay taxes or Social Security
 - People who "work the system"
 - Government rules (for assistance) sometimes are barriers to breaking the cycle
 - A recent client applied for housing and was turned down because of bad credit rating; she took her tax check and paid down her debt, reapplied and was accepted. She made a good decision. Will she know how to go forward and not make that mistake again? Lot of times, they buy computers, TVs, video games; not responsible decisions.
 - We need to understand and address the mindset of living for today and instant gratification
 - I learned a lot from Ruby Payne (Note: Author of *Bridges Out of Poverty*)
 - It's not that they don't know how to manage money, they don't have much to manage
 - From my perspective, this would be a very big help for our community. I would support this; it really hits home to me
- Should initiative be targeted to adults, teens, middle school, or elementary school age?
 - Need to address each one of these – no one is more important than others
 - Adults
 - Adults won't walk into a bank because of bad financial experiences
 - College planning; bright kids are staying home because they can't afford and don't know where to find the money that's available
 - Need to start with adults. They don't know what they don't know
 - College
 - Our college students know nothing about this; a lot of universities have put out information on web sites to educate students; it's a huge problem
 - High School
 - Most kids have never given a thought to it
 - It won't be long before high school students become adults who have problems; need to break the cycle in high school

- They turn 18 in high school and that's when it starts; get credit cards if they save 20% today
 - Need to catch them before they are acclimated to a substandard living condition
 - There should be a required class before age 16 – budgets, costs of things. Students would be enthused to know they can apply this to their lives
 - Often young people don't know that their parents have ruined their credit rating by putting the child's social security number to turn on utilities
- What is currently going on in the community?
 - Churches
 - Dave Ramsey – teaching people to live within their means; done at a lot of churches, but not huge attendance
 - Lilly Endowment grant to help pastors in their financial planning
 - Thrivent Lutheran – financial reps at churches
 - Schools
 - Brownstown – Middle school will hire business education teacher; will be able to offer vocational education classes at high school next year
 - Elective business courses at schools
 - I tell my students my class is one you'll actually use – how to buy car insurance, the stock market, how to budget, credit cards; but not mandatory class
 - Reality Store
 - Financial Park
 - There were classes they don't offer in school anymore. Used to take general business; so many more things that are mandatory now
 - Classes only start at 8th grade; needs to be addressed at younger age
 - Business class at 7th grade
 - National Center for College Costs – tremendous asset to our school; meeting with high school parents on college costs, financial benefits, how to apply; done annually
 - Project Business at middle school but not mandatory; good idea, but maybe too early
 - Purdue Extension office has financial curricula
 - Mary Alice Sharp, Purdue Extension, teaches financial planning at churches for those who come in for help – requirement to receive money
 - Courts order some to go to Mary Alice's classes
 - READ Jackson County has two free DVD's (English and Spanish) unfortunately, you can set them in front of the program, but their goals are so short-term, it pretty much goes over their head; and that's 1 on 1, not a classroom setting.
- Impact
 - One person is a big impact in the community
 - Cut down on government and court costs; private lawsuits, defaults and foreclosures; cut down on desperation thefts
 - Families with less financial stress, fewer divorces, more self-esteem
 - Broad reach
 - Child care
 - Transportation (if they can make a car payment, they'll have transportation)
 - Financially, if household is doing better, the family life for the child will be better, will be more ready for school
 - Everybody has to deal with money
 - More critical now than ever before

- Not enough to move the needle
- What would happen if nothing's done?
 - Problems would continue to escalate for a lot of people
 - Credit cards, gas; it's only going to get worse
- Feasibility
 - Community Education
 - Bank could teach on a volunteer basis; basics, checks, ATM
 - Not sure how many people you would get to show up. Have to have a "carrot."
 - Offer transportation
 - Senior centers – catch a lot of elderly
 - Adults through DFC; link to those people who go through assistance
 - Local accountants or Leadership Jackson County could create DVD; must be simple enough for everyone to understand
 - Office to help people with their credit and finances
 - Schools
 - Financial Park
 - Make financial courses mandatory in high school
 - No room in schedule – scheduling is so tight with state requirements; elective are very few; don't know how to mandate a course
 - State would have to allow; schools don't offer life skills classes anymore
 - Could offer during Freshman Orientation
 - Mentoring/Coaching
 - Have seen a lot of success with mentoring and coaching programs; comfort zone – 1:1 rather than classroom setting
 - Business and industry – how to read their paycheck during 90 day probationary period – mandatory
 - We have HR group that meets – convince them to educate their employees
 - Culture of Poverty
 - Address mindset before you give them tools
 - We are biggest deterrent by being judgmental; If you tell someone to budget money when they don't have money to budget, you won't build trust. Perceived as a "put down."
 - Moral and ethical dilemma – if you don't teach morals and ethics to be responsible, there's a lot lost; there's a moral right and wrong about not paying bills or taking care of your family. It's the right thing to do; they never knew it and need to be taught.
 - Not a behavior change, it's a deep change
 - Some people won't ask for help from church anymore because they don't want to take classes
 - Would love to have Ruby Payne training
 - Could do this without 4C2 funding
- SWOT
 - Strengths
 - READ Jackson County – workplace literacy
 - Church requires people to take classes if they want to continue to receive assistance; makes people take responsibility
 - Project Business
 - 4-H – budget projects; teaches responsibility
 - Purdue Extension

- Social service agencies – provide financial training as part of case management
 - Dave Ramsey – Financial Peace University
 - Business/Industry – financial education could be part of orientation
 - Community Health Center – catches those caught in the middle for health care
 - Weaknesses
 - Inability to change on a large scale
 - Only help in crisis – reactive not proactive
 - Lack of awareness of programs we already have
 - Changing way people think – breaking the cycle
 - Lack of understanding of why people make poor choices
 - Multiple target audiences
 - People don't like to be told what to do
 - Being judgmental
 - Education requires continuing support
 - Some people are addicted to spending/shopping
 - Value of instant gratification
 - Satisfied with way they are
 - Opportunities
 - Create stable families
 - Show “What’s In It For Me”
 - Improve economy – local and regional
 - Improve individual lives
 - One improvement is important to the whole
 - Create more opportunities for the community
 - Healthier people – more productive
 - Freshman orientation
 - Less stress on social service agencies and churches
 - Involve utilities and other businesses
 - More stable income – better quality of life, better looking community
 - Paradigm shift to more moral/ethical; we have unethical organizations, too
 - Threats
 - Predatory groups would be opposed (Rent to Own, collection agencies, Cash to Go)
 - The more financially sound the community is, the less need there is for social service agencies; could lose funding
 - Alienating people who need help; those who are not sure about the benefit
 - Ashamed or embarrassed to take advantage
 - We have no control over the price of gas, utilities
 - State education requirements
- Potential Partners
 - Township trustees
 - GED
 - Anchor House
 - Division of Family and Children
 - Banks
 - Thrivent Lutheran
 - Schools
 - Churches
 - Extension Office
 - Accountants/Financial Planners

- Businesses
- READ Jackson County
- Sustainability
 - We really just need to modify existing programs. This grant could be used for start-up costs, then tie into existing programs or an organization to sustain. Make existing programs better rather than create a new entity.

Public Transportation

While all groups felt that Public Transportation was an issue, none felt that it was **the** priority issue for their community. Reasons the groups gave for not giving this issue priority were high costs to implement, feasibility and sustainability.

- Community Need
 - Serious problem; horrible
 - In rural communities, you can't walk to the street corner and catch a bus.
 - Elderly/Senior citizens would be interested
 - Keeps people from getting services they need. Difficult to apply for food stamps, Hoosier Healthwise, get to jobs, buy groceries, seek medical care, get to Social Security office
 - Problem for those who don't drive or don't have vehicle that runs
 - Transportation for half-day Kindergarteners to day care
 - The higher gas gets, the bigger the need.
 - Even without gas prices being high, public transportation is a significant issue.
 - Cuts down on getting to domestic violence shelter
 - Because of our county's geographical size and having 4 or 5 basic communities, the one area I see as the greatest need is to help the elderly access health care and groceries. There is a desperate need for this.
- Impact
 - Amount of money could support better carpooling system
 - If we do nothing, service industries will lose employees; cheaper to quit job and stay home
- What is currently going on in the community?
 - Seymour has Recycle2Ride, but nothing outside of city limits
 - Senior Citizens has a bus to go grocery shopping, but several senior centers have cut from 5 to 3 days
 - Transportation for Veterans to Louisville for medical services; 2-3 vans per week
 - Red Cross gets lots of phone calls regarding medical transport; they refer to Catholic Church
 - A lot of people call friends, neighbors and churches; doctors' offices know who in rural communities will give rides
 - Family Medicine delivers prescriptions to homes
 - One of the schools (Seymour) has a web site to arrange car pools for school age children
 - Taxi cabs – based in Seymour
 - \$5 to ride across town; how much would it cost to get anywhere else?
 - Medicab – for medical appointments if you have Medicaid
 - Case workers at social service agencies provide some transportation on voluntary basis
 - Boys & Girls Club and Girls, Inc. have vans for summer transportation and field trips
 - Health clinic has gas vouchers program if you don't have other means

- School bus takes to after school care
- Feasibility
 - There was a study for a county-wide transportation system several years ago. It would take a lot of money – maintenance, payroll, gas. A countywide transportation has to be partially funded by the county and the county says it doesn't have the money. Our ultimate goal was to go from Kurtz to Indianapolis.
 - Stumbling block is matching funds
 - Jackson County in line to receive if federal grant was released; actively in line, but money has not been released
 - Extending Recycle2Ride
 - Extended hours; currently operates 6a to 6p, not on weekends
 - Because gas has gone up, ridership has increased, but so have costs of operating transportation; raise fares or cut services
 - Coordinated, scheduled times for grocery shopping, medical appointments would be helpful
 - How much money do people have to ride the bus? Would have to raise the fare so high, to go to Kurtz to pick someone up
 - Centralized pick-up point – schedule pickup and return
 - We need a vehicle to make a route throughout the county twice a day. Seymour has the health care services and Brownstown is the county seat.
 - Purchase a bio-fuel vehicle. Rose Acre Farms produces biodiesel.
 - Could we maybe support an entrepreneur to run a transit system – 15 passenger van to run between North Vernon, Columbus, Seymour, outlying areas? Great opportunity if they could work out prices, funding, support from businesses
 - Churches
 - A lot of churches that have vans. Reimburse them for wear and tear and gas.
 - Vans are there – probably have insurance
 - Inventory of vans was done as part of the countywide transportation study, but didn't go so far as to find out if churches were interested or not
 - Over 15 passengers requires a CDL
 - Paid drivers vs. volunteers
 - Would church boards approve
 - Most churches already have a difficult time purchasing a van in the first place
 - System to coordinate – one day a week, take turns with all the churches in Brownstown; every day would be covered
 - Financial hardship placed on congregations; issue of liability insurance, increased maintenance costs
 - Most church vans are not accessible for the elderly or disabled. You would eliminate half the population you intended to serve if you relied on church vans.
 - School buses
 - We already have enough problems
 - Semi trailers don't haul back an empty load; do the same with school buses
 - (IAUW Grant) wouldn't be even a start; unless you have schools who are willing share
 - Kindergarten not mandated, so that schools don't have to provide transportation
 - Organized car pooling
 - People used to car pool; people don't even know their neighbors now
 - Employers and college scheduled do not make it easy to carpool because of staggered hours. Employers should encourage carpooling.
 - We were a 9-5 society, now we're 24 hours

- Lot who could carpool but don't
 - Real heavy traffic on 50 between 3:30 and 5:30; most cars only have one person
 - In the 80's Bob Kendall organized a voluntary program through churches of volunteers who would take riders; worked for a long time
 - Needs to be a state initiative
 - Insurance industry has had negative impact
 - Fear of being sued
 - Real problem but I don't know that \$170,000 would help
- SWOT
 - Strengths
 - Better ability to get to work, doctors
 - Spend money other places to stimulate the economy
 - We have enough support to work together
 - Experience of Recycle2Ride, medical dispatch
 - Saving gas – going green
 - Create more parking spaces
 - Giving older people and those with disabilities more freedom
 - Weaknesses
 - Money
 - Gas prices
 - Sustainability
 - Attitude to public transportation
 - Large rural area – 290 square miles
 - Population is lopsided (concentrated in northeast)
 - Opportunities
 - Increase economy – can't spend money if you can't get there
 - People and businesses would be more willing to move here
 - Cut down on growing isolation of people; riding the bus creates a social environment
 - Improve health
 - Organized pick-ups in outlying communities
 - For industry to create a transportation network – pick up their employees in outlying areas; reduce absenteeism, run three shifts, recruit new employees
 - Promote transition for domestic violence victims
 - Threats
 - Single parent couldn't use it if they have children who need to go to daycare
 - No freedom to "go" if child is ill or hurt
 - Stigma of carpooling and public transportation

School Readiness

The issue of School Readiness was one of two issues which generated the most discussion and passion in most groups (with the exception of Medora). Participants generally believed that there is a significant community need and that an initiative to address this issue could have significant and long-range effects on the community. The issue, according to participants, impacts and is affected by transportation, day care and financial education.

Each of the groups included at least one representative from schools, and most had more than one. This could be one of the reasons that this issue received so much attention. One group that consisted of several educators suggested the development of a "Volunteer Coordinator" to oversee such a project, but the discussion seemed to gravitate to the implementation at the elementary level, rather than focusing on readiness for elementary school.

- Community Need
 - The need is great
 - It's not one of those things you hear about at the ballpark; usually you hear about tutoring, keeping kids off the streets. It's not that it's not needed, but you don't hear about it.
 - There are a lot of things that happen between Kindergarten and high school that affect the drop-out rate
 - Family Pre-school has been well attended and highly sought after. There are many seeking a preschool environment, but Family Preschool and Head Start serve a small fraction of the children compared to the need. We have a large Hispanic population and the ESL program has helped. This is a group that is actively seeking to help their children succeed in school.
 - Preschool/Kindergarten
 - It's a different world than it used to be. The standard of education is so much higher. What children learn today in kindergarten, they used to learn in first grade.
 - Teachers can tell when a child is in first grade who will make it (to graduation), who will not make it, and who will just survive.
 - We found several years ago that those not going to Kindergarten are not ready. If we could get 4 year-olds to school, that would be great.
 - Many people can't afford preschool. It's not a choice not to do it, but they are worried about food, rent and car expenses.
 - With only half-day Kindergarten, the children are not ready for school. Full day would be a whole lot better, but there are financial issues. It costs money to hire new teachers and until some help comes from the state, it won't happen.
 - Kids who didn't go to preschool can't hold scissors and their parents don't know either, so they can't teach them
 - Need to let parents know what is expected for Kindergarten
 - Would help if there was better child care available
 - Since Kindergarten is not mandatory, parents take kids out of school "on a whim." However, if you enroll a child in Kindergarten, the attendance officer had jurisdiction.
 - Parents
 - There's a difference between parents who were successful in school and those who were not and they are not able to nurture their children in their education. If parents didn't have that experience, they literally don't know what to do and they can't help their children. They don't have the money to buy educational toys and don't know how to nurture their children.
 - The two greatest indicators of a child's success in school are parent's income and parents education
 - Transportation
 - An issue with half-day Kindergarten
 - Need more home based services – going to families; transportation is such a big issue
 - Bus service is limited
 - Recycle2Ride does what they can do, but very limited; picking up Kindergarteners – all 5 schools get out at same time
 - Bus driver is responsible for that child
 - Children are on bus with other riders and sometimes not a safe or wise situation
- In what areas are children lacking?
 - Vocabulary; literacy and language development

- Motor skills; ability to hold pencils and scissors
- Listening and manners – how to be quiet when others are talking
- No breakfast
- Not dressing appropriate to weather
- No motivation; don't see the reward, no encouragement at home
- Divorced homes; lack of discipline and lack of respect for teachers; “sue happy” society; state regulations
- Arguments, no social skills; they become the same kind of workers
- School supplies
 - Tangible supplies are there. Banks and churches do supply drives
 - Could use a tracking system of all who are donating, central registry would be helpful to reduce number of families who double and triple dip; make list available for distribution through schools
 - Teachers take care of the children. We know who needs supplies.
- What kinds of help do parents need?
 - Get parents to set the alarm clock to get the kids to school on time
 - Changing parents' perception of school
 - There are a lot of parents who were not successful in school, so they predetermine it's not going to work for their child
 - You can't blame the parents if it (lack of success in school) is the only thing they know
 - Need to change that attitude – help them be successful so they can support their children. We need to convince parents we're on their side.
 - Parents need an incentive to participate. We need to show them what we are going to do for them; more than helping them see their child succeed
 - There are low income parents who believe education is the answer; it's the most important thing on their agenda.
 - Reading Recovery involves parents; it's a whole family program.
 - Success of GED program is that it was moved out of the high school
- What is currently going on in the community?
 - Head Start
 - Serves 50 in Seymour, with a waiting list of 100; 18 in Brownstown
 - Provides transportation, but is limited by income guidelines. It's not enough.
 - There is a stigma.
 - Special needs preschool house at Jackson School for whole district; referrals from First Step
 - Family Preschool at Brown Elementary
 - Maximum enrollment of 15; no waiting list; only advertisement is word of mouth
 - 3 days per week, 3 hours per day
 - \$20 per week base; \$10 per week if financially eligible; \$5 per week if family member volunteers
 - Financial eligibility determined by “mirror programs” such as their eligibility for WIC, Hoosier Healthwise
 - Parents have to be accountable; must pay in advance (although there are exceptions)
 - No transportation provided
 - Program gets parents into the school to learn that school is OK. Parents learn how to cut and glue along with children. They become fabulous supporters of education.

- Has been asked to do other communities, but there's no money to pay extra teachers. Could have huge impact in other communities.
 - Annual budget is \$22,000 (teachers receive \$25 per hour and do a lot of extra work voluntarily).
 - Currently provides ESL classes during preschool time; financial classes would be helpful, too.
 - Schools do Kindergarten testing; if a student scores low, have to work with them over summer
 - Lutheran preschool is greatest thing that happened to Brownstown. Need more programs like that.
 - Tutors go to Freetown Elementary – 75% of kids involved and 50 volunteers; Four Star school
 - Medora
 - Preschool – Diamonds in the Rough at Pentecostal Church; day care closed because of lack of staffing/volunteers from church
 - Pre-K, 3 days per week, 2 hours per day; 7 children
 - 3-4 year olds, 2 days per week, 2 hours per day; 13 children
 - When church had day care, capacity was 20 children with a waiting list
 - Similar model to Family Preschool (reduction of tuition if family volunteers)
 - \$50/month
 - Active Parenting at Anchor House
 - Could this be prerequisite for participation in voucher program?
- What if we do nothing?
 - We will see more low income families in bad situations; worried about getting to work; more two-job families where the child gets less attention and falls farther behind. We'll have more dropouts.
- Impact
 - Would help improve the community
 - An investment in the future
 - We have evidence that kids who go through preschool do better in school; no doubt it would work
 - Capacity adjustment – double Head Start or have Head Start within an existing center
 - Where's the incentive in this? Parents could send their kids to preschool or day care, but they don't. If they made it available, would parents use it?
 - Issues need to be resolved; lack of attendance is a symptom, not the real issue.
- SWOT
 - Strengths
 - Caring people
 - Teachers who don't let families fall through the cracks
 - Head Start
 - First Steps
 - Library – free
 - Foster grandparents
 - Free & reduced breakfast and lunch
 - Book rental
 - Supplies available
 - Recycle2Ride
 - Kids Club – before and after school
 - Churches (for sustainability)

- Child Care Network
 - Human Services – Fatherhood Education
 - Girls, Inc.
 - Boys and Girls Club
 - Centerstone (case management)
 - Healthy Families
 - GED for adults
 - Goodwill – employment , vouchers for clothing
 - Anchor House (parenting classes)
- Weaknesses
 - Not enough early childhood education
 - Transportation
 - No required parenting education at the high school level
 - Infant day care
 - Lack of resource guide of all services available (was a Leadership Jackson County project)
 - Licensed day care centers (lack of)
 - Churches – They are all around, are close to schools, have caring people, have buses, have kitchens, gyms, and classrooms but are underutilized. Churches should spend some of their mission dollars locally.
 - Lack of coordination with child care providers
 - Parents – not motivated, bad feelings about school
- Opportunities
 - Churches
 - 100 children on Head Start waiting list
 - Exposing children to new opportunities
 - Larger use of seniors in community
 - Retired teachers and other professionals
 - Foster grandparents
 - More parent training in schools – Project Business
 - Publicize need for volunteers
 - School – use community rooms more. School buildings should never sit empty.
- Threats
 - Things will get worse if nothing’s done
 - Fixing “the system”
 - Volunteers (risk of using) – “issues,” background checks
 - Churches – risk of indoctrination
- Are you familiar with others’ experience, examples of solutions elsewhere?
 - Book Buddies in Columbus; volunteers at schools read with kids
 - Big Brothers/Big Sisters – High Five; school-based relationship program
 - School supply programs
 - Some school corporations have opened up communication between schools and day cares to help providers understand what children need to be ready and to better assess children in child care homes. However, it is difficult for a day care provider to teach a 4-year-old when also dealing with infants.
- Who are potential partners?
 - Big Brothers/Big Sisters
 - Businesses – release time for volunteers
 - Churches
 - PTO’s (under utilized)

- Kids Club
- Head Start
- Healthy Families
- Child Care Resource & Referral
- Library
- First Steps
- Girls, Inc.
- Boys and Girls Club
- Schools
- Mental health agencies
- Anchor House
- Sororities/Civic Clubs
- Chamber Education Committee
- Feasibility
 - Hire a Volunteer Coordinator to put it all together. Two year salary commitment under United Way; could then be picked up by another agency or agencies
 - Parenting classes
 - Book Buddies
 - Big Brothers/Big Sisters
 - READ Jackson County
 - Getting volunteers to schools and day cares; creating relationships with children – someone who's not the teacher; kids need cheerleaders
 - Financial literacy
 - Get collaborative meeting between schools and day cares
 - Bi-lingual
 - Schools don't have time to train volunteers but could use them if they are trained
 - How would you find families? Where are they going to met? How are you going to advertise to recruit families?
 - Big Brothers/Big Sisters has 50 unmatched kids now
 - Who's to say volunteers are better prepared than their parents?
 - More narrow the focus, more successful
 - Custodians, bus drivers, cafeteria workers, secretaries
 - They have affect on kids
 - Know that kids aren't there
 - Children at risk gravitate to those people, not teachers
 - Use older students as peer mentors
 - Is this just one more thing for the schools to do?
 - Don't take the child out of needed instruction time; use before/after school, recess
 - Kindergarten Round-ups at places where children/families already are
 - Libraries
 - Churches
 - Day care centers
 - Wal-Mart
 - Expand Family Preschool to other communities
- Sustainability
 - Crothersville businesses might be interested in supporting Family Preschool
 - Enough money to be sustained, but to what degree?
 - Wouldn't be a whole lot of leverage; sort of "build it and they would come"