

Listening to Families

Client Opinion of Needs

Below are the top eight needs of families, as identified by clients themselves. The percentages are based on the number of families who stated they had social services needs, and identified the particular need from the categories listed in the chart below.



Indiana		AREA IV	
Emergency rent, utilities, shelter	57%	Emergency rent, utilities, shelter	88%
Food or nutrition	35%	Know more of what's available	63%
Know more of what's available	30%	Food or nutrition	53%
Health-related or medical	29%	Health-related or medical	52%
Transportation	26%	Transportation	50%
Other	25%	Education	32%
Housing situation improvement	24%	Mental Health	29%
Education	21%	Housing situation improvement	22%

Source: 2007 Community Services Block Grant (CSBG) Data



Economic Impact

Fighting poverty is not just altruistic; it is a key economic development strategy. Based on client survey data, if we could move each of the families served by Area IV to at least 100% of the FPG, it would generate an additional \$26,369,500 per year in income. This money would then be spent in the community, further stimulating the local economy.



The Promise of Community Action

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

ACKNOWLEDGEMENTS

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For questions or to see the full Community Needs Assessment Report, please contact Area IV:

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For more information about IHEDA please visit www.in.gov/iheda/.

Community Action Agencies



laying the
groundwork
 for our
communities
 2008 Community Needs Assessment



AREA IV AGENCY
 On Aging and Community Action Programs

Executive Summary

2008 Community Needs Assessment

A Research Report from Area IV Agency on Aging & Community Action Programs, Inc. (Area IV)

In order to better serve the low-income residents of the region, it is important that we maintain an up-to-date picture of who they are and what they need. To do this, the Area IV Agency on Aging & Community Action Programs, Inc. (Area IV) board and staff participated in a statewide study which was conducted by the Indiana Community Action Network.

The research was conducted in two parts:

- Background research was conducted using secondary data available from federal, state, and local resources.
- A client survey was designed and administered directly to Hoosiers who use Area IV services.

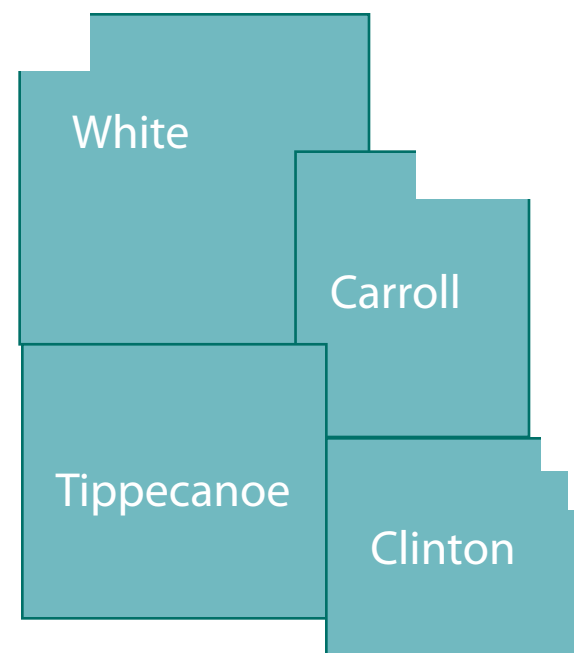
In 2007, Area IV served 12,063 low-income Hoosiers.

Of those served...

- 71%** lived in rental housing
- 41%** were children
- 33%** of heads of households were working
- 27%** were single-parent female headed households
- 20%** were children
- 13%** were African-American
- 13%** had two or more years of post-secondary education
- 10%** were Hispanic/Latino
- 7%** were 70 years old or older

Area IV Service Area

Indiana's Northwest Region



The findings are helpful to the Area IV board and staff who want to better understand Area IV clients and their needs. Area IV is using the findings to plan new strategies and services designed to help reduce poverty.

Area IV is eager to share its findings with others who wish to serve low-income families in Northwest Indiana.

The client survey respondents are a valid and reliable sample of the low-income population. This makes it possible for any community group to factor in these results when considering service for community programs and projects.

Overcoming Poverty and Income Barriers

Service Area Poverty

According to U.S. Census Bureau, in 2007, 15% of the Area IV service area population, or 35,674 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 12%, or 26,478 people, in 2000. In 2007, the FPG for a family of four was \$20,650 a year.

Self-Sufficiency Standard

Studies have shown that it actually takes about twice the FPG for a family to actually be economically self-sufficient. According to the 2005 Indiana Self-Sufficiency Standard, a family of four (two adults, one infant, and one preschooler) in Carroll County would need to make \$2,759 monthly or \$33,107 annually to reach economic self-sufficiency. For this same family type in the remainder of Area IV's service area, it would take the following for this family to meet economic self-sufficiency:

Clinton County
\$2,999 monthly or \$35,986 annually
Tippecanoe County
\$3,325 monthly or \$39,904 annually
White County
\$2,930 monthly or \$35,163 annually

Twenty-nine percent, or 61,169, of the Area IV service area population lived below 200% FPG in 2007.

	2007 Poverty Rate	# All Persons & Ages in Poverty, 2007	2000 Poverty Rate	# All Persons & Ages in Poverty, 2000
Carroll	9%	1,791	7%	1,348
Clinton	11%	3,674	9%	2,824
Tippecanoe	19%	28,009	15%	20,567
White	9%	2,200	7%	1,739
Indiana	12%	755,245	10%	559,484

Source: U.S. Census Bureau

Children in Poverty

In 2007, Indiana's child poverty rate was 17%. All counties served by Area IV, were at or below the statewide average. The child poverty rates for the counties served by Area IV are as follows:

Carroll County	12%
Clinton County	17%
Tippecanoe County	17%
White County	14%

It is estimated that 8,545 children (under the age of 18) in the Area IV's service area were living in poverty in 2007.

Working Poor

Thirty-three percent of client survey households with adults under 65 years old had at least one adult working, compared to 48% for the state as a whole.

Single-Parent Female Headed Households in Poverty

Sixty-two percent of female client survey respondents under 40 years old, who had incomes below 100% of FPG, were single-parents.

Employment and Education

Unemployment Rates

In 2007, the unemployment rate in the Area IV service area was 4%, making it lower than the statewide unemployment rate of 5%. However, this is an increase of 1% from 2000 for this service area.

Unemployment Rates		
Counties	2007	2000
Carroll	4%	3%
Clinton	5%	3%
Tippecanoe	4%	3%
White	4%	3%
Indiana	5%	3%

Source: Bureau of Labor Statistics

Education Level and Income

Post-secondary education is becoming increasingly important to the earning potential of families. For client survey respondents 25 years old and older, without any post-secondary education, the average monthly income was \$871. Client respondents, 25 years old and older, with a two-year post-secondary degree, had an average monthly income of \$1,147.

Full Time vs Part Time Employment

A key indicator of yearly household income is number of hours worked (increased hours worked having a far greater impact on overall income than an increase in hourly wage). Of those client survey respondents who were employed, nearly two-thirds (62%) worked less than 36 hours per week. When accounting for spouses, 63% worked less than 36 hours per work. The figure for number of hours worked was similar to the statewide average of 63%, however, when accounting for spouses, Area IV's clients had a significantly higher percentage than the statewide average of 55%.

Other Barriers

Renting vs Homeownership

In 2007, 64 percent of Area IV's client survey respondents lived in rental units compared to 28 percent of Indiana residents who lived in rental units statewide. Whereas 35 percent of Area IV's client survey respondents owned their home. This is compared to a statewide homeownership rate of 72 percent in 2007.

Homelessness

Three percent of client survey respondents have been homeless in the last 12 months. When projecting that out to the entire Area IV service area population, it means 116 families have been homeless in the last 12 months.

Transportation

Thirty-two percent of Area IV's client survey respondents did not have a car in working order. Of those who do not have a car, 50% consider this to be a barrier or problem, and 46% feel they could acquire better employment if they had a car in working order.

Child Support

For single-parent families, child support is a crucial income source to help these families meet their basic needs. Thirty-three percent of client survey respondents were eligible to receive child support, but less than half of those families (47%) actually received their support regularly over the last year.

Health Insurance

Sixty-nine percent of client survey respondents who were employed, did not have private health insurance, indicating that the majority work in jobs with little to no health insurance benefits. Fourteen percent of survey respondents stated that neither they as individuals nor their family had private or public health insurance.