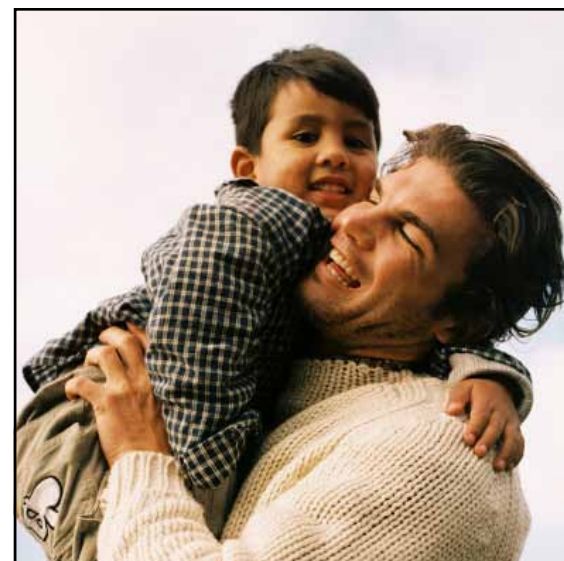


Listening to Families

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		CFSI	
Emergency rent, utilities, shelter	57%	Emergency rent, utilities, shelter	51%
Food or nutrition	35%	Food or Nutrition	31%
Know more of what's available	30%	Education	24%
Health-related or medical	29%	Health-related or medical	24%
Transportation	26%	Housing situation improvement	23%
Other	25%	Know more of what's available	21%
Housing situation improvement	24%	Transportation	17%
Education	21%	Mental Health	16%

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 CFSI to at least 100% of the FPG, it would generate an additional \$43,716,899 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

The Indiana Community Action Association would like to recognize and thank groups and individuals for their support and participation with the Community Needs Assessments:

- Each of Indiana's 24 Community Actions Agencies, without their participation and resources, success on this project could not be achieved;
- The Indiana Housing and Community Development Authority, who funded these Community Needs Assessments in whole or in part with CSBG-D funds;
- The Indiana Community Action Association's Board of Directors Program Committee, who have provided valuable feedback and support on this project; and
- Special thanks are extended to Steve Hoffman with the Community Action of Northeast Indiana and Lora Olive with the Indiana Community Action Association, for their dedication to making these Community Needs Assessments a success.

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

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The Community Needs Assessments are funded in part by The Indiana Housing and Community Development Authority with CSBG-D funds.

For more information about IHCD please visit www.in.gov/ihcda/.

Community Action Agencies



laying the
groundwork
 for our
communities
 2008 Community Needs Assessment



Executive Summary

2008 Community Needs Assessment

A Research Report from Community and Family Services, Inc. (CFSI)

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 Community and Family Services, Inc. (CFSI) 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 CFSI's services.

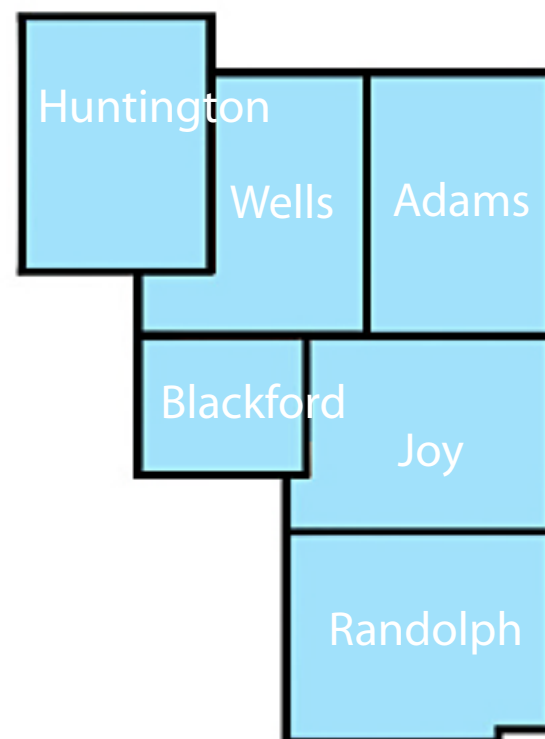
In 2007, CFSI served 5,785 low-income Hoosiers.

Of those served...

- 99% were Caucasian
- 66% lived in rental housing
- 22% of heads of households were working
- 22% were single-parent female headed households
- 14% were 70 years old or older
- 11% were children
- 2% were Hispanic/Latino
- 1% had two or more years of post-secondary education

CFSI Service Area

Indiana's Northeast Central Region



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

CFSI is eager to share its findings with others who wish to serve low-income families in Northeast Central 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, 11% of the CFSI's service area population, or 16,758 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 8%, or 12,787 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 Adams County would need to make \$2,733 monthly or \$32,798 annually to reach economic self-sufficiency. For this same family type in the remainder of CFSI's service area, it would take the following for this family to meet economic self-sufficiency:

- Blackford County** \$2,733 monthly or \$33,273 annually
- Huntington County** \$2,988 monthly or \$35,855 annually
- Jay County** \$2,649 monthly or \$31,787 annually
- Randolph County** \$2,638 monthly or \$31,657 annually
- Wells County** \$2,857 monthly or \$34,281 annually

	2007 Poverty Rate	# All Persons & Ages in Poverty, 2007	2000 Poverty Rate	# All Persons & Ages in Poverty, 2000
Adams	13%	4,146	9%	3,002
Blackford	13%	1,634	9%	1,204
Huntington	10%	3,472	6%	2,030
Jay	11%	2,288	9%	1,955
Randolph	11%	2,883	11%	3,007
Wells	9%	2,335	6%	1,589
Indiana	12%	755,245	10%	559,484

Source: U.S. Census Bureau

Twenty-seven percent, or 42,581, of the CFSI service area population lived below 200% FPG in 2007.

Children in Poverty

In 2007, Indiana's child poverty rate was 17%. All counties served by CFSI, with the exception of Huntington and Wells Counties, were above the statewide average. It is estimated that 7,005 children (under the age of 18) in the CFSI service area were living in poverty in 2007. The child poverty rates for the counties served by CFSI are as follows:

- Adams County 23%
- Blackford County 20%
- Huntington County 14%
- Jay County 20%
- Randolph County 20%
- Wells County 11%

Working Poor

Fifty-eight 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

Fifty-four 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 CFSI service area was 5%, making it the same as the statewide unemployment rate of 5%. However, this is an increase of 2% from 2000 for this service area.

Unemployment Rates		
Counties	2007	2000
Adams	4%	3%
Blackford	6%	4%
Huntington	5%	3%
Jay	4%	3%
Randolph	6%	4%
Wells	4%	2%
Indiana	5%	3%

Source: Bureau of Labor Statistics

Other Barriers

Renting vs Homeownership

In 2007, 57 percent of CFSI client survey respondents lived in rental units compared to 28 percent of Indiana residents who lived in rental units statewide. Whereas 34 percent of CFSI client survey respondents owned their home. This is compared to a statewide homeownership rate of 72 percent in 2007.

Homelessness

Two percent of client survey respondents have been homeless in the last 12 months. When projecting that out to the entire CFSI service area population, it means 124 families have been homeless in the last 12 months.

Transportation

Eighteen percent of CFSI client survey respondents did not have a car in working order. Of those who do not have a car, 54% consider this to be a barrier or problem, and 57% feel they could acquire better employment if they had a car in working order.

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 \$703. Client respondents, 25 years old and older, with a two-year post-secondary degree, had an average monthly income of \$1,414.

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, over two-thirds (70%) worked less than 36 hours per week. When accounting for spouses, 53% worked less than 36 hours per work. The figure for number of hours worked by CFSI's clients was significantly higher than the statewide average of 63%. However, when accounting for spouses, CFSI's clients had a slightly lower percentage than the statewide average of 55%.

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 (44%) 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. Twelve percent of survey respondents stated that neither they as individuals nor their family had private or public health insurance.