

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		CANI	
Emergency rent, utilities, shelter	57%	Emergency rent, utilities, shelter	92%
Food or nutrition	35%	Employment Services	46%
Know more of what's available	30%	Food or Nutrition	46%
Health-related or medical	29%	Know more of what's available	46%
Transportation	26%	Transportation	43%
Other	25%	Education	39%
Housing situation improvement	24%	Housing situation improvement	37%
Education	21%	Child Care Services	31%

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 CANI to at least 100% of the FPG, it would generate an additional \$80,841,339 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 CANI:

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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



2008 Community Needs Assessment

A Research Report from Community Action of Northeast Indiana (CANI)

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 Action of Northeast Indiana (CANI) board and staff participated in a statewide study which was conducted by the Indiana Community Action Network.

- 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 CANI's services.

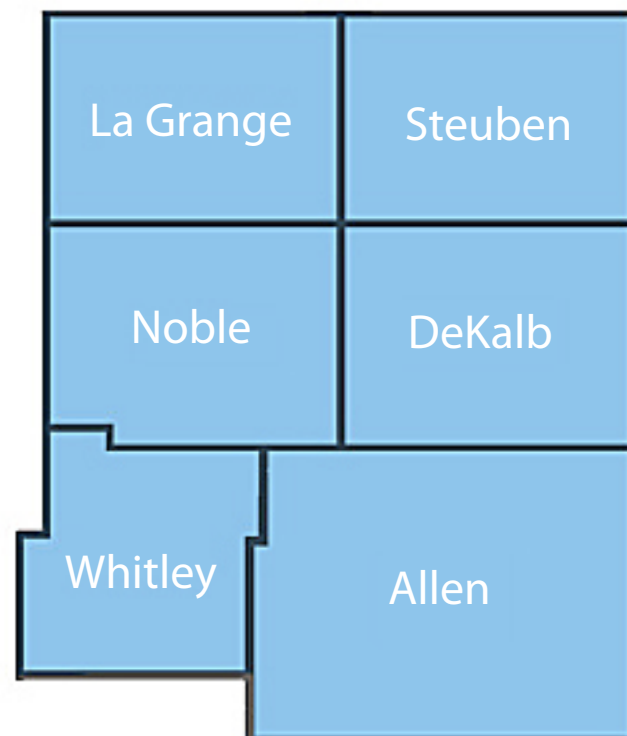
In 2007, CANI served 26,729 low-income Hoosiers.

Of those served...

- 70%** lived in rental housing
- 49%** were children
- 48%** of heads of households were working
- 41%** were single-parent female headed households
- 38%** were African-American
- 8%** had two or more years of post-secondary education
- 6%** were Hispanic/Latino
- 5%** were 70 years old or older

CANI Service Area

Indiana's Northeast Region



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

CANI is eager to share its findings with others who wish to serve low-income families in Northeast 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, 10% of the CANI's service area population, or 55,039 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 8%, or 42,032 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 Allen County would need to make \$3,192 monthly or \$38,300 annually to reach economic self-sufficiency. For this same family type in the remainder of CANI's service area, it would take the following for this family to meet economic self-sufficiency:

- DeKalb County** \$2,847 monthly or \$34,166 annually
- Lagrange County** \$2,958 monthly or \$35,501 annually
- Noble County** \$2,832 monthly or \$33,982 annually
- Steuben County** \$3,028 monthly or \$36,336 annually
- Whitley County** \$2,857 monthly or \$34,279 annually

	2007 Poverty Rate	# All Persons & Ages in Poverty, 2007	2000 Poverty Rate	# All Persons & Ages in Poverty, 2000
Allen	11%	37,441	9%	29,807
DeKalb	9%	3,617	6%	2,331
Lagrange	9%	3,300	8%	2,668
Noble	10%	4,679	8%	3,588
Steuben	12%	3,740	7%	2,154
Whitley	9%	2,262	5%	1,484
Indiana	12%	755,245	10%	559,484

Source. U.S. Census Bureau

Twenty-four percent, or 122,651, of the CANI 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 CANI were below the statewide average. The child poverty rates for the counties served by CANI are as follows:

- Allen County 16%
- DeKalb County 12%
- Lagrange County 14%
- Noble County 14%
- Steuben County 16%
- Whitley County 9%

It is estimated that 21,416 children (under the age of 18) in the CANI service area were living in poverty in 2007.

Working Poor

Fifty-six 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

Seventy-seven 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 CANI 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
Allen	5%	3%
DeKalb	6%	3%
Lagrange	5%	2%
Noble	5%	3%
Steuben	6%	3%
Whitley	4%	2%
Indiana	5%	3%

Source. Bureau of Labor Statistics

Other Barriers

Renting vs Homeownership

In 2007, 63 percent of CANI client survey respondents lived in rental units compared to 28 percent of Indiana residents who lived in rental units statewide. Whereas 30 percent of CANI client survey respondents owned their home. This is compared to a statewide homeownership rate of 72 percent in 2007.

Homelessness

Five percent of client survey respondents have been homeless in the last 12 months. When projecting that out to the entire CANI service area population, it means 522 families have been homeless in the last 12 months.

Transportation

Thirty-three percent of CANI client survey respondents did not have a car in working order. Of those who do not have a car, 58% consider this to be a barrier or problem, and 60% 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 \$835. Client respondents, 25 years old and older, with a two-year post-secondary degree, had an average monthly income of \$979.

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 half (61%) worked less than 36 hours per week. When accounting for spouses, 56% 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, CANI's clients had a higher 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. Fifty percent of client survey respondents were eligible to receive child support, but only one-third of those families (33%) actually received their support regularly over the last year.

Health Insurance

Seventy-one 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. Eleven percent of survey respondents stated that neither they as individuals nor their family had private or public health insurance.