

# 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		CAPWI	
Emergency rent, utilities, shelter	57%	Emergency rent, utilities, shelter	54%
Food or nutrition	35%	Food or Nutrition	40%
Know more of what's available	30%	Know more of what's available	39%
Health-related or medical	29%	Health-related or medical	35%
Transportation	26%	Other	35%
Other	25%	Transportation	31%
Housing situation improvement	24%	Housing situation improvement	26%
Education	21%	Education	25%

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 CAPWI to at least 100% of the FPG, it would generate an additional \$12,256,289 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 CAPWI:

Community Action Program, Inc. of Western Indiana  
 PO Box 188  
 Covington, IN 47932  
 Phone: 765.793.4881  
 Fax: 765.793.4884  
 Web Site: [www.capwi.org](http://www.capwi.org)



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

For more information about IHEDA please visit [www.in.gov/ihcda/](http://www.in.gov/ihcda/).

# Community Action Agencies



laying the  
**groundwork**  
 for our  
**communities**  
 2008 Community Needs Assessment



# 2008 Community Needs Assessment

## A Research Report Community Action Program, Inc. of Western Indiana (CAPWI)

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 Program, Inc. of Western Indiana (CAPWI) 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 CAPWI's services.

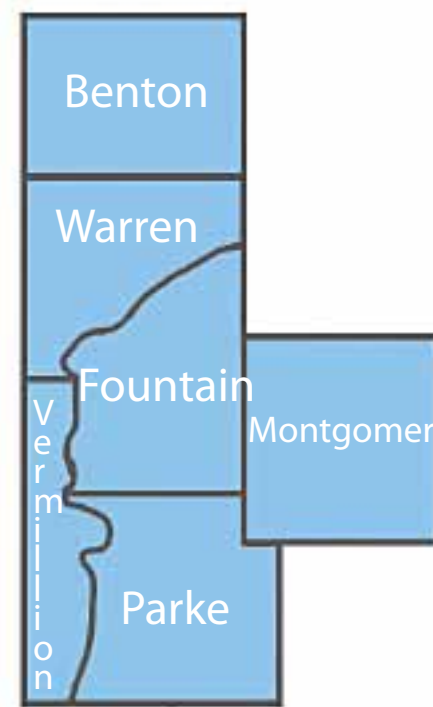
In 2007, CAPWI served 9,232 low-income Hoosiers.

Of those served...

- 99% were Caucasian
- 54% lived in rental housing
- 40% were children
- 25% of heads of households were working
- 21% were single-parent female headed households
- 14% were 70 years old or older
- 1% had two or more years of post-secondary education
- 1% were Hispanic/Latino

### CAPWI Service Area

Indiana's West Central Region



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

CAPWI is eager to share its findings with others who wish to serve low-income families in West 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 CAPWI's service area population, or 11,729 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 8%, or 8,972 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 Benton County would need to make \$2,939 monthly or \$35,268 annually to reach economic self-sufficiency. For this same family type in the remainder of CAPWI's service area, it would take the following for this family to meet economic self-sufficiency:

- Fountain County** \$2,814 monthly or \$33,772 annually
- Montgomery County** \$2,888 monthly or \$34,657 annually
- Parke County** \$2,720 monthly or \$32,638 annually
- Vermillion County** \$2,634 monthly or \$31,606 annually
- Warren County** \$2,872 monthly or \$34,460 annually

	2007 Poverty Rate	# All Persons & Ages in Poverty, 2007	2000 Poverty Rate	# All Persons & Ages in Poverty, 2000
Benton	10%	873	6%	505
Fountain	12%	2,057	9%	1,502
Montgomery	10%	3,795	8%	3,024
Parke	17%	2,595	12%	1,842
Vermillion	11%	1,714	10%	1,558
Warren	8%	695	7%	541
Indiana	12%	755,245	10%	559,484

Source: U.S. Census Bureau

Twenty-seven percent, or 27,776, of the CAPWI 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 CAPWI, with the exception of Parke County, were at or below the statewide average. The child poverty rates for the counties served by CAPWI are as follows:

Benton County 14%

Fountain County 17%

Montgomery County 16%

Parke County 28%

Vermillion County 15%

Warren County 12%

It is estimated that 4,156 children (under the age of 18) in the CAPWI service area were living in poverty in 2007.

### Working Poor

Forty-one 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 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 CAPWI 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
Benton	4%	3%
Fountain	4%	3%
Montgomery	4%	3%
Parke	5%	3%
Vermillion	6%	5%
Warren	3%	3%
Indiana	5%	3%

Source: Bureau of Labor Statistics

### Other Barriers

#### Renting vs Homeownership

In 2007, 54 percent of CAPWI client survey respondents lived in rental units compared to 28 percent of Indiana residents who lived in rental units statewide. Whereas 37 percent of CAPWI 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 CAPWI service area population, it means 53 families have been homeless in the last 12 months.

#### Transportation

Thirty percent of CAPWI client survey respondents did not have a car in working order. Of those who do not have a car, 42% consider this to be a barrier or problem, and 24% 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 \$1,293.

### 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 (65%) worked less than 36 hours per week. When accounting for spouses, 48% 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, CAPWI'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. Twenty-two percent of client survey respondents were eligible to receive child support, but only one-third of those families (35%) actually received their support regularly over the last year.

### Health Insurance

Sixty-six 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.