

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		CASI	
Emergency rent, utilities, shelter	57%	Emergency rent, utilities, shelter	60%
Food or nutrition	35%	Know more of what's available	41%
Know more of what's available	30%	Transportation	39%
Health-related or medical	29%	Food or Nutrition	38%
Transportation	26%	Health-related or medical	32%
Other	25%	Other	32%
Housing situation improvement	24%	Housing situation improvement	23%
Education	21%	Education	18%

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 CASI to at least 100% of the FPG, it would generate an additional \$21,571,087 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 CASI:

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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 Southern Indiana (CASI)

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 Southern Indiana (CASI) 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 CASI's services.

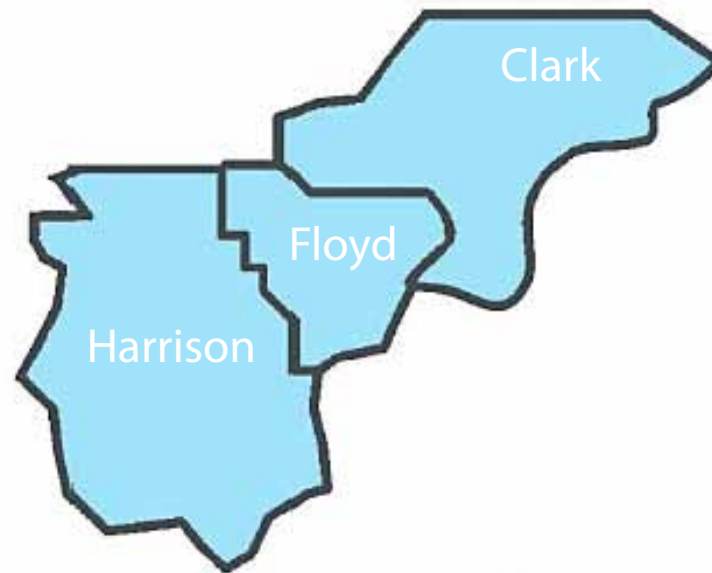
In 2007, CASI served 10,883 low-income Hoosiers.

Of those served...

- 70%** lived in rental housing
- 44%** were children
- 32%** were single-parent female headed households
- 23%** were African-American
- 17%** of heads of households were working
- 6%** were 70 years old or older
- 2%** had two or more years of post-secondary education
- 2%** were Hispanic/Latino

CASI Service Area

Indiana's Southeast Region



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

CASI is eager to share its findings with others who wish to serve low-income families in Southeast 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 CASI's service area population, or 21,926 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 8%, or 15,938 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 Clark County would need to make \$3,040 monthly or \$36,477 annually to reach economic self-sufficiency. For this same family type in the remainder of CASI's service area, it would take the following for this family to meet economic self-sufficiency:

Floyd County
\$3,039 monthly or \$36,469 annually
Harrison County
\$2,970 monthly or \$35,643 annually

Twenty-four percent, or 47,684, of the CASI's 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
Clark	14%	10,637	8%	7,683
Floyd	12%	7,784	9%	6,096
Harrison	15%	3,505	6%	2,159
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 CASI, were are below the statewide average. The child poverty rates for the counties served by CASI are as follows:

Clark County 15%
Floyd County 16%
Harrison County 14%

It is estimated that 7,677 children (under the age of 18) in the CASI service area were living in poverty in 2007.

Working Poor

Twenty-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

Sixty-eight 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 CASI 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
Clark	4%	3%
Floyd	4%	3%
Harrison	4%	3%
Indiana	5%	3%

Source: Bureau of Labor Statistics

Other Barriers

Renting vs Homeownership

In 2007, 65 percent of CASI client survey respondents lived in rental units compared to 28 percent of Indiana residents who lived in rental units statewide. Whereas 31 percent of CASI 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 CASI service area population, it means 73 families have been homeless in the last 12 months.

Transportation

Thirty-two percent of CASI client survey respondents did not have a car in working order. Of those who do not have a car, 60% consider this to be a barrier or problem, and 33% 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 \$869. Client respondents, 25 years old and older, with a four-year post-secondary degree, had an average monthly income of \$1,429.

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, 60% 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, CASI's clients had a significantly 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. Twenty-four percent of client survey respondents were eligible to receive child support, but only one in five of those families (21%) actually received their support regularly over the last year.

Health Insurance

Seventy 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.