

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		NCCAA	
Emergency rent, utilities, shelter	57%	Emergency rent, utilities, shelter	67%
Food or nutrition	35%	Food or Nutrition	64%
Know more of what's available	30%	Employment services	53%
Health-related or medical	29%	Housing situation improvement	50%
Transportation	26%	Education	50%
Other	25%	Child Care services	47%
Housing situation improvement	24%	Help with budgeting	25%
Education	21%	Know more of what's available	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 NCCAA to at least 100% of the FPG, it would generate an additional \$61,368,589 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 NCCAA:

North Central Community Action Agencies, Inc.
 301 E. 8th St.
 Michigan City, IN 46360
 Phone: 219.872.0351 or 812.817.1201
 Fax: 219.872.0174
 Web Site: www.nccomact.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/iheda/.

Community Action Agencies



laying the
groundwork
 for our
communities
 2008 Community Needs Assessment



2008 Community Needs Assessment

A Research Report North Central Community Action Agencies, Inc. (NCCAA)

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 North Central Community Action Agencies, Inc. (NCCAA) 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 NCCAA's services.

In 2007, NCCAA served 12,377 low-income Hoosiers.

Of those served...

- 59%** lived in rental housing
- 45%** were children
- 30%** were single-parent female headed households
- 24%** were African American
- 7%** were 70 years old or older
- 7%** were receiving public assistance
- 3%** were Hispanic/Latino
- 3%** had two or more years of post-secondary education

NCCAA Service Area

Indiana's Northern Region



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

NCCAA is eager to share its findings with others who wish to serve low-income families in Northern 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, 13% of the NCCAA's service area population, or 18,995 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 9%, or 12,668 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 LaPorte County would need to make \$3,190 monthly or \$38,283 annually to reach economic self-sufficiency. For this same family type in the remainder of NCCAA's service area, it would take the following for this family to meet economic self-sufficiency:

Pulaski County
\$2,797 monthly or \$33,558 annually
Starke County
\$2,752 monthly or \$33,018 annually

Twenty-seven percent, or 38,350, of the NCCAA'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
LaPorte	14%	14,068	8%	8,994
Pulaski	12%	1,562	8%	1,110
Starke	15%	3,365	11%	2,564
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 NCCAA, with the exception of Pulaski County, were above the statewide average. The child poverty rates for the counties served by NCCAA are as follows:

LaPorte County	21%
Pulaski County	17%
Starke County	22%

It is estimated that 7,010 children (under the age of 18) in the NCCAA service area were living in poverty in 2007.

Working Poor

Sixty 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-one 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 NCCAA service area was 5%, making it the same as the statewide unemployment rate of 5%. However, this is an increase of 1% from 2000 for this service area.

Unemployment Rates		
Counties	2007	2000
LaPorte	5%	3%
Pulaski	4%	4%
Starke	6%	5%
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 \$505. Client respondents, 25 years old and older, with a two-year post-secondary degree, had an average monthly income of \$1,441.

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 three-quarters (73%) worked less than 36 hours per week. When accounting for spouses, 57% worked less than 36 hours per work. These figures are significantly higher than the statewide averages, which were 63% and 55% respectively.

Other Barriers

Renting vs Homeownership

In 2007, 60 percent of NCCAA client survey respondents lived in rental units compared to 28 percent of Indiana residents who lived in rental units statewide. Whereas 33 percent of NCCAA 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 NCCAA service area population, it means 256 families have been homeless in the last 12 months.

Transportation

Twenty-six percent of NCCAA client survey respondents did not have a car in working order. Of those who do not have a car, 37% consider this to be a barrier or problem, and 44% 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. Forty-four percent of client survey respondents were eligible to receive child support, but only one-third of those families (36%) actually received their support regularly over the last year.

Health Insurance

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