

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		NWICA	
Emergency rent, utilities, shelter	57%	Emergency rent, utilities, shelter	98%
Food or nutrition	35%	Employment Services	76%
Know more of what's available	30%	Food or Nutrition	76%
Health-related or medical	29%	Transportation	58%
Transportation	26%	Housing situation improvement	57%
Other	25%	Education	48%
Housing situation improvement	24%	Health-related or medical	42%
Education	21%	Help with budgeting	32%

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 NWICA to at least 100% of the FPG, it would generate an additional \$240,467,075 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 NWICA:

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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 Northwest Indiana Community Action Corporation (NWICA)

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 Northwest Indiana Community Action Corporation (NWICA) 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 NWICA's services.

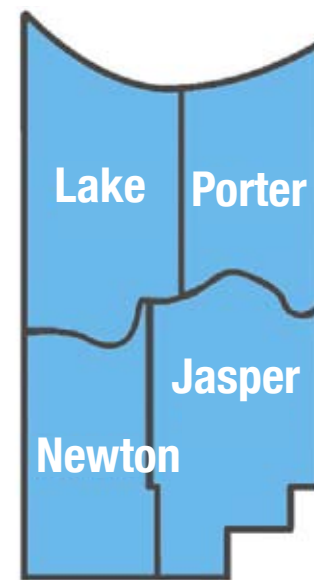
In 2007, NWICA served 27,344 low-income Hoosiers.

Of those served...

- 74%** lived in rental housing
- 58%** were African American
- 45%** were children
- 40%** were single-parent female headed households
- 38%** of heads of households were working
- 12%** were Hispanic/Latino
- 8%** were 70 years old or older
- 6%** had two or more years of post-secondary education

NWICA Service Area

Northwest Indiana Region



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

NWICA is eager to share its findings with others who wish to serve low-income families in Northwest 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 NWICA service area population, or 91,003 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 10%, or 69,797 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 Jasper County would need to make \$3,021 monthly or \$36,251 annually to reach economic self-sufficiency. For this same family type in the remainder of NWICA's service area, it would take the following for this family to meet economic self-sufficiency:

Lake County
\$3,506 monthly or \$42,068 annually
Newton County
\$2,900 monthly or \$34,802 annually
Porter County
\$3,696 monthly or \$44,358 annually

Twenty-six percent, or 169,511, of the NWICA 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
Jasper	8%	2,540	7%	1,923
Lake	15%	72,971	12%	58,380
Newton	9%	1,276	7%	993
Porter	9%	14,216	6%	8,501
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 NWICA, with the exception of Lake County, were below the statewide average. The child poverty rates for the counties served by NWICA are as follows:

Jasper County 11%
Lake County 24%
Newton County 13%
Porter County 12%

It is estimated that 35,320 children (under the age of 18) in the NWICA service area were living in poverty in 2007.

Working Poor

Forty-two 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

Eighty-six 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 NWICA 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
Jasper	5%	3%
Lake	5%	4%
Newton	5%	3%
Porter	4%	3%
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 \$602. Client respondents, 25 years old and older, with a two-year post-secondary degree, had an average monthly income of \$882.

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 (66%) worked less than 36 hours per week. When accounting for spouses, 63% 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, 66 percent of NWICA client survey respondents live in rental units compared to 28 percent of Indiana residents who live in rental units statewide. Whereas 28 percent of NWICA client survey respondents own their home. This is compared to a statewide homeownership rate of 72 percent in 2007.

Homelessness

Six percent of client survey respondents have been homeless in the last 12 months. When projecting that out to the entire NWICA service area population, it means 1,419 families have been homeless in the last 12 months.

Transportation

Forty-five percent of NWICA client survey respondents did not have a car in working order. Of those who do not have a car, 70% consider this to be a barrier or problem, and 68% 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. Thirty-seven percent of client survey respondents were eligible to receive child support, but less than one in four of those families (21%) actually received their support regularly over the last year.

Health Insurance

Seventy-two percent of client survey respondents, who are employed, did not have private health insurance, indicating that the majority work in jobs with little to no health insurance benefits. Twenty-four percent of survey respondents stated that neither they as individuals nor their family had private or public health insurance.