

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		Real Services	
Emergency rent, utilities, shelter	57%	Emergency rent, utilities, shelter	49%
Food or nutrition	35%	Know more of what's available	32%
Know more of what's available	30%	Other	31%
Health-related or medical	29%	Transportation	27%
Transportation	26%	Food or Nutrition	26%
Other	25%	Health-related or medical	23%
Housing situation improvement	24%	Employment Services	23%
Education	21%	Housing situation improvement	20%

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 Real Services to at least 100% of the FPG, it would generate an additional \$81,990,566 per year in income. This money would then be spent in the community, further stimulating the local economy. \$81,990,566



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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- Each of Indiana's 24 Community Actions Agencies, without their participation and resources, success on this project could not be achieved;
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For questions or to see the full Community Needs Assessment Report, please contact Real Services:

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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 Real Services, Inc. (Real Services)

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 Real Services, Inc. (Real Services) board and staff participated in a state-wide 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 Real Services, Inc. services.

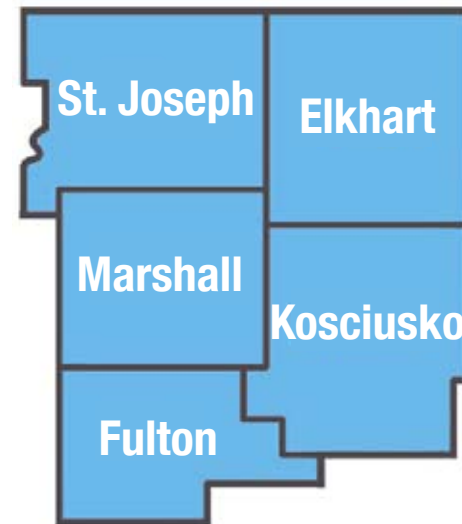
In 2007, Real Services served 33,949 low-income Hoosiers.

Of those served...

- 97%** of heads of households were working
- 63%** lived in rental housing
- 48%** were children
- 38%** were single-parent female headed households
- 38%** were African American
- 13%** had two or more years of post-secondary education
- 9%** were Hispanic/Latino
- 5%** were 70 years old or older

Real Services Service Area

Indiana's North Central Region



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

Real Services is eager to share its findings with others who wish to serve low-income families in North 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 Real Services service area population, or 68,411 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 8%, or 49,500 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 Elkhart County would need to make \$3,064 monthly or \$36,766 annually to reach economic self-sufficiency. For this same family type in the remainder of Real Services service area, it would take the following for this family to meet economic self-sufficiency:

- Fulton County** \$2,733 monthly or \$32,801 annually
- Kosciusko County** \$3,044 monthly or \$36,528 annually
- Marshall County** \$2,980 monthly or \$35,756 annually
- St. Joseph County** \$3,216 monthly or \$38,596 annually

Twenty-six percent, or 146,047, of the Real Services 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
Elkhart	11%	21,669	8%	14,058
Fulton	11%	2,155	8%	1,531
Kosciusko	9%	6,388	6%	4,668
Marshall	9%	4,306	7%	3,017
St. Joseph	13%	33,893	10%	26,226
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 Real Services, with the exception of St. Joseph County, were below the statewide average. The child poverty rates for the counties served by Real Services are as follows:

- Elkhart County 16%
- Fulton County 16%
- Kosciusko County 12%
- Marshall County 13%
- St. Joseph County 20%

It is estimated that 26,799 children (under the age of 18) in the Real Services service area were living in poverty in 2007.

Working Poor

Thirty-five 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-five 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 Real Services 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
Elkhart	5%	2%
Fulton	5%	4%
Kosciusko	4%	2%
Marshall	5%	3%
St. Joseph	5%	3%
Indiana	5%	3%

Source. Bureau of Labor Statistics

Other Barriers

Renting vs Homeownership

In 2007, 52 percent of REAL SERVICE client survey respondents lived in rental units compared to 28 percent of Indiana residents who lived in rental units statewide. Whereas 40 percent of REAL SERVICE client survey respondents owned 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 Real Services service area population, it means 792 families have been homeless in the last 12 months.

Transportation

Thirty-nine percent of Real Services client survey respondents did not have a car in working order. Of those who do not have a car, 66% consider this to be a barrier or problem, and 56% 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 \$750. Client respondents, 25 years old and older, with a two-year post-secondary degree, had an average monthly income of \$982.

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, three-quarters (76%) worked less than 36 hours per week. When accounting for spouses, 68% worked less than 36 hours per work. These figures were significantly higher than the statewide averages, which were 63% and 55% respectively.

Child Support

For single-parent families, child support is a crucial income source to help these families meet their basic needs. Fifty-one 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

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