

# 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		TRI-CAP	
Emergency rent, utilities, shelter	57%	Emergency rent, utilities, shelter	105%
Food or nutrition	35%	Food or Nutrition	62%
Know more of what's available	30%	Other	56%
Health-related or medical	29%	Know more of what's available	41%
Transportation	26%	Transportation	39%
Other	25%	Health-related or medical	39%
Housing situation improvement	24%	Education	32%
Education	21%	Housing situation improvement	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 TRI-CAP to at least 100% of the FPG, it would generate an additional \$49,816,582 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 TRI-CAP:

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For more information about IHEDA please visit [www.in.gov/iheda/](http://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 Dubois-Pike-Warrick Economic Opportunity Committee, Inc. (TRI-CAP)

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 Dubois-Pike-Warrick Economic Opportunity Committee, Inc. (TRI-CAP) 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 TRI-CAP's services.

**In 2007, TRI-CAP served 11,020 low-income Hoosiers.**

## Of those served...

- 56%** of heads of households were working
- 43%** lived in rental housing
- 43%** were children
- 23%** were single-parent female headed households
- 11%** had two or more years of post-secondary education
- 11%** were Hispanic/Latino
- 4%** were 70 years old or older
- 3%** were African-American

## TRI-CAP Service Area

### Indiana's Southwest Region



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

TRI-CAP is eager to share its findings with others who wish to serve low-income families in Southwest 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, 8% of the TRI-CAP's service area population, or 8,451 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 6%, or 5,826 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 Dubois County would need to make \$2,806 monthly or \$33,670 annually to reach economic self-sufficiency. For this same family type in the remainder of TRI-CAP's service area, it would take the following for this family to meet economic self-sufficiency:

**Pike County**  
\$2,724 monthly or \$32,687 annually  
**Warrick County**  
\$3,054 monthly or \$36,642 annually

Twenty percent, or 20,324, of the TRI-CAP'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
<b>Dubois</b>	9%	3,586	5%	2,056
<b>Pike</b>	10%	1,250	8%	1,019
<b>Warrick</b>	6%	3,615	5%	2,751
<b>Indiana</b>	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 TRI-CAP, were below the statewide average. The child poverty rates for the counties served by TRI-CAP are as follows:

Dubois County	9%
Pike County	13%
Warrick County	9%

It is estimated that 2,544 children (under the age of 18) in the TRI-CAP service area were living in poverty in 2007.

### Working Poor

Sixty-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

Twenty-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 TRI-CAP 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
<b>Dubois</b>	3%	2%
<b>Pike</b>	4%	3%
<b>Warrick</b>	4%	3%
<b>Indiana</b>	5%	3%

Source. Bureau of Labor Statistics

## Other Barriers

### Renting vs Homeownership

In 2007, 42 percent of TRI-CAP client survey respondents lived in rental units compared to 28 percent of Indiana residents who lived in rental units statewide. Whereas 28 percent of TRI-CAP client survey respondents owned their home. This is compared to a statewide homeownership rate of 72 percent in 2007.

### Homelessness

Eight percent of client survey respondents have been homeless in the last 12 months. When projecting that out to the entire TRI-CAP service area population, it means 369 families have been homeless in the last 12 months.

### Transportation

Seventeen percent of TRI-CAP client survey respondents did not have a car in working order. Of those who do not have a car, 50% consider this to be a barrier or problem, and 42% 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 \$943. Client respondents, 25 years old and older, with a two-year post-secondary degree, had an average monthly income of \$1,630.

### 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, over two-thirds (70%) worked less than 36 hours per week. When accounting for spouses, 60% 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. Thirty-one percent of client survey respondents were eligible to receive child support, but less than half of those families (44%) actually received their support regularly over the last year.

### Health Insurance

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