

# 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                            |     | ACTION                             |     |
|------------------------------------|-----|------------------------------------|-----|
| Emergency rent, utilities, shelter | 57% | Emergency rent, utilities, shelter | 44% |
| Food or nutrition                  | 35% | Child care services                | 29% |
| Know more of what's available      | 30% | Education                          | 28% |
| Health-related or medical          | 29% | Employment services                | 22% |
| Transportation                     | 26% | Know more of what's available      | 19% |
| Other                              | 25% | Housing situation improvement      | 16% |
| Housing situation improvement      | 24% | Food or nutrition                  | 16% |
| Education                          | 21% | Transportation                     | 13% |

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 Action, Inc. to at least 100% of the FPG, it would generate an additional \$61,949,093 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 Action, Inc.:

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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 Action, Inc. of Delaware and Grant Counties (Action, Inc.)

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 Action Inc. of Delaware and Grant Counties (Action, Inc.) 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.

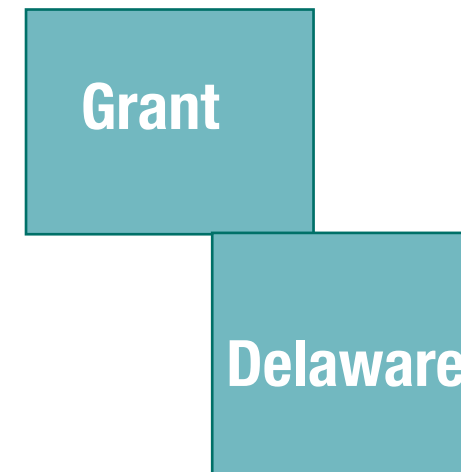
- A client survey was designed and administered directly to Hoosiers who use Action, Inc. services.

**In 2007, Action, Inc. served 16,892 low-income Hoosiers.**

### Of those served...

- 66%** lived in rental housing
- 45%** of heads of household were working
- 43%** were children
- 31%** were single-parent female headed households
- 21%** were African American
- 11%** had two or more years of post-secondary education
- 6%** were 70 years old or older
- 3%** were Hispanic/Latino

### Action, Inc Service Area Indiana's East-Central Region



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

Action, Inc. is eager to share its findings with others who wish to serve low-income families in Northeast 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, 17% of the Action, Inc. service area population, or 30,507 people, lived below the Federal Poverty Guidelines (FPG). These numbers have increased from 14%, or 24,974 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 Delaware County would need to make \$3,220 monthly or \$38,635 annually to reach economic self-sufficiency. For this same family type in Grant County, the family would need to make \$2,890 monthly or \$34,680 annually to meet the self-sufficiency standard. Thirty-two percent, or 58,434, of the Action, Inc. 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>Delaware</b> | 18%               | 19,454                                | 15%               | 16,862                                |
| <b>Grant</b>    | 17%               | 11,053                                | 12%               | 8,112                                 |
| <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%. Both counties served by Action, Inc. were well above the statewide average. The child poverty rate was 22% in Delaware County and 26% in Grant County.

It is estimated that 8,645 children (under the age of 18) in the Action, Inc. 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-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 Action, Inc. service area was 6%, making it higher than the statewide unemployment rate of 5%. This is an increase of 3% from 2000 for this service area.

| Unemployment Rates |      |      |
|--------------------|------|------|
| Counties           | 2007 | 2000 |
| <b>Delaware</b>    | 5%   | 3%   |
| <b>Grant</b>       | 6%   | 4%   |
| <b>Indiana</b>     | 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 \$753. Client respondents, 25 years old and older, with a two-year post-secondary degree, had an average monthly income of \$1,292.

### 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 (63%) worked less than 36 hours per week. When accounting for spouses, 52% worked less than 36 hours per work. These figures were similar to the statewide averages, which were 63% and 55% respectively

## Other Barriers

### Renting vs Homeownership

In 2007, 70 percent of Action Inc. client survey respondents lived in rental units compared to 28 percent of Indiana residents who lived in rental units statewide. Whereas 23 percent of Action Inc. 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 Action, Inc. service area population, it means 450 families have been homeless in the last 12 months.

### Transportation

Twenty-three percent of Action, Inc. client survey respondents did not have a car in working order. Of those who do not have a car, 69% consider this to be a barrier or problem, and 75% 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. Fifty-eight 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-four 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. Ten percent of survey respondents stated that neither they as individuals nor their family had private or public health insurance.