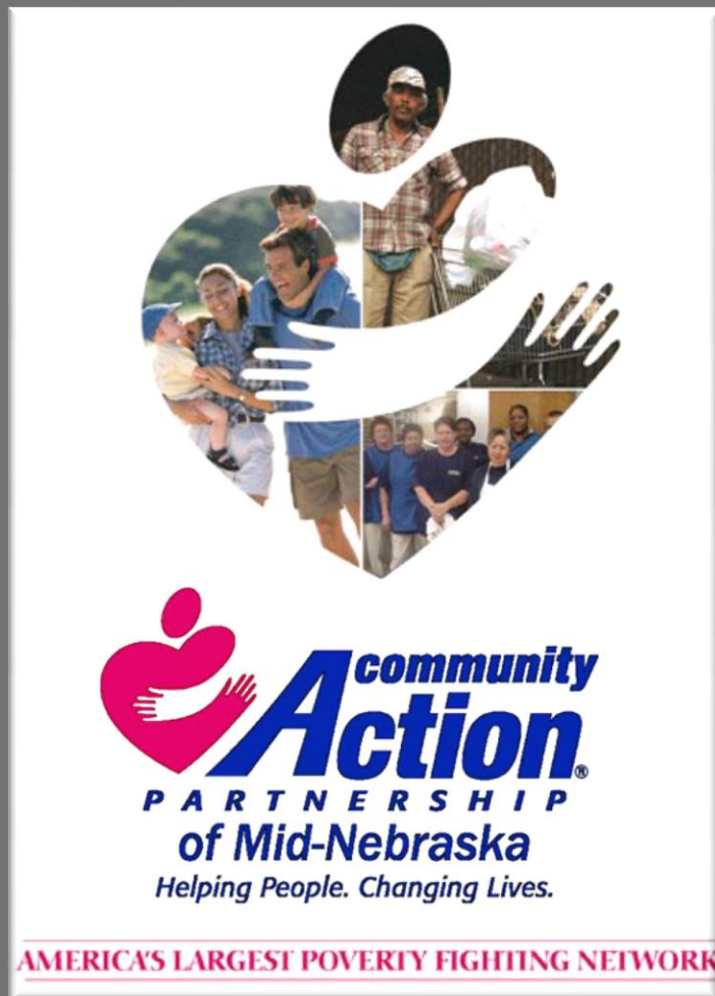


2010

2010 Assessment Survey

Results for
Community Action Partnership of Mid-Nebraska



Report and Results compiled by the Social Sciences Research Center
Wayne State College



Community Action Partnership of Mid-Nebraska

The Project & This Report

This report is based on the results of the 2010 Community Assessment Survey conducted by Community Action of Nebraska in May, 2010. The Assessment was mailed to 10,000 Nebraska residents asking for feedback on the most pressing challenges facing Nebraskans. Respondents were asked about a wide range of topics in a six (6) page questionnaire: about their choices and access to health care, about issues related to raising, educating, and caring for children; issues related to home ownership and household expenses; about employment, income, and debt; and about problems faced in meeting basic needs, access to employment and education services, to health and community services, safe activities for teens, and independent living.

This report focuses on the responses of residents in the area served by the Community Action Partnership of Mid-Nebraska. These results are presented in the context of the responses across the state, noting differences where they occur. Tables are included in the Appendix; however, some are also displayed in the report section for additional clarity.

About Community Action Partnership of Mid-Nebraska

The mission of Community Action Partnership of Mid-Nebraska is: To provide essential programs that help individuals, families, and communities reach their fullest potential through advocacy and partnerships. Our dedicated staff provides access to opportunities in education, health, housing, nutrition, and transportation. These services empower people to make a positive difference in their lives and communities.

Through the administrative office in Kearney and 29 satellite offices, Community Action Partnership of Mid-Nebraska (Mid) serves 139 communities in 27 south central counties in Nebraska and two counties in Kansas. Nebraska counties served include: Adams, Arthur, Buffalo, Chase, Clay, Dawson, Dundy, Franklin, Frontier, Furnas, Gosper, Grant, Harlan, Hayes, Hitchcock, Hooker, Kearney, Keith, Lincoln, Logan, McPherson, Nuckolls, Perkins, Phelps, Red Willow, Thomas and Webster. Kansas locations: Head Start services are available in Norton and Phillips counties.

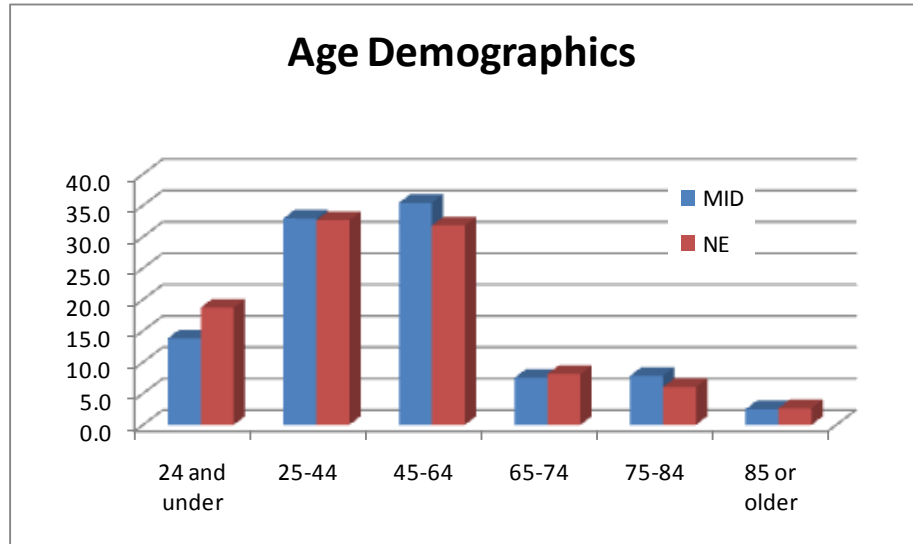
Mid is a private, non-profit organization and an Equal Opportunity Employer. The Mid Board of Directors hires the Chief Executive Officer, sets policy, and reviews and approves all grant applications, budgets, etc. The Board consists of representatives from the following community segments: 1/3 elected public officials, 1/3 private sector, and 1/3 low-income.

Mid also has Policy Advisory Committees (PACs) comprised of local representatives. PACs promote public involvement in our operations, policies, and philosophy. Mid serves individuals of all ages, with emphasis placed upon assisting low-income families, elderly on fixed incomes, and the disabled.

Through Mid's comprehensive services that include Community/Family Development, Small Business Development, Educational Programs, Housing Programs, Health Programs, Nutrition Programs, Public Transportation, and Senior/Volunteer Programs, the agency served 22,193 unduplicated individuals in 9,088 households in 2010.

Demographics

In the report, results were weighted by gender, education, and age. For the state, the respondents were 44% male and 56% female. Throughout most of the agency regions, the split between Male/Female respondents is within the range of 40-60%. Only in one region is the percent of Male respondents greater than female; in one other region the split is 35% Male, 62%



Female. Of the respondents from *Community Action Partnership of Mid-Nebraska* (Mid), 44% were male.

The weighted results for age produced a profile that parallels the census demographics for the state. In that profile, the largest age group is 25-44 (33%), followed by 45-64 (32%). The 24 and under category includes fewer than one in five (19%). The range across all agencies was from 2.4% to 30.6% in that age group. For Mid, the distribution across the age categories parallels that in the statewide sample.

Among Mid respondents, 36% said they are raising children. Across the agency regions the percent of respondents raising children was between 31-50%, with 40.7% of all respondents raising children.

Because education was used as a factor to weight the responses, the survey parallels the state (Census) data. In the weighted results, high school graduates comprise the largest group (29%), followed by those with Some College (22%), and Bachelor's degree (19%). For all survey respondents, one in four (28%) earned a BA degree or higher, with a range of 19% to 49% across the agencies. For Mid, 24% of respondents were high school graduates and 32% of respondents earned a BA degree or higher.

Across all survey respondents the 'average' number of persons in the household was 2.68. For Mid, the comparable figure was 2.53.¹

Across all respondents, the most frequent racial/ethnic minority was Hispanic (5.2%), with about 1% each for African American and Native American. Across all agencies, the largest number of responses for any minority other than Hispanic was 15 in any one agency (ENCAP, 5%, African American). Percentages for White respondents ranged from 93-98% (Appendix, Tables 7 & 8).

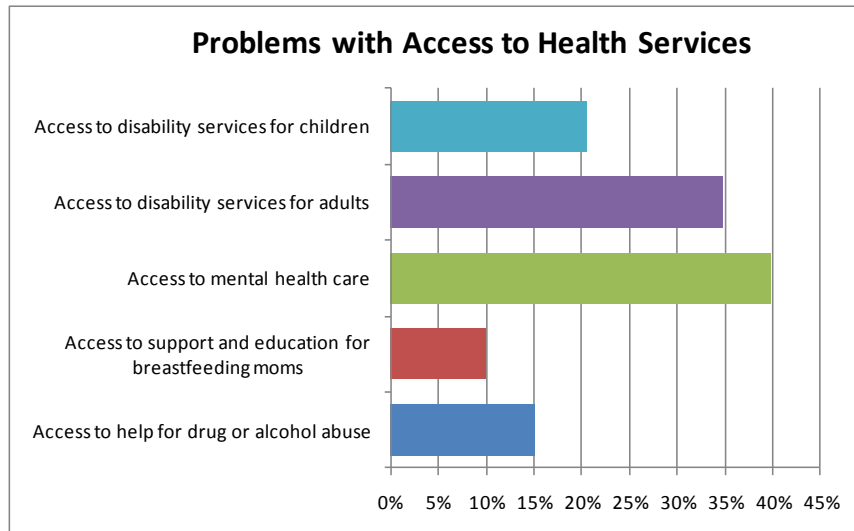
¹ (Note that the question uses response categories that ended at 7, and this last category was used at its face value, meaning that those with more than 7 were excluded from the average.)

Health Care



Meeting health care needs caused difficulties for two-thirds of the Nebraskans in this survey. Access to health care and the cost of health care continue to be pressing issues. Two-thirds of respondents reported difficulties finding affordable medical, eye, and dental care. In a number of households, individuals chose not to seek medical care because of the costs. In the responses statewide, two-thirds (State, 67%; Mid, 70%) of respondents delayed medical care because of cost, with almost half (49%) saying that they “sometimes” delay care, and one in eight (State, 16%; Mid, 16%) saying they “always” delay care because of costs. Typically, delays in medical care range from routine checkups, to visiting a doctor for cold or flu symptoms, or to critically needed medical treatments.

Other health services. In addition, respondents also described difficulties with access to other types of health services. Their greatest concern overall was about access to disability services, including those for adults (31%) and for children (23%). One-fourth (24%) of respondents reported difficulties accessing mental health care.



Where do you go for healthcare?

	Frequency	Mid Percent	State Percent
Regular family doctor	337	79.9	84.6
Walk-in clinic	46	10.9	7.2
Emergency room	3	0.8	0.5
Other	13	3.1	4.4
I do not seek healthcare	22	5.3	3.3
Total	422	100.0	100.0

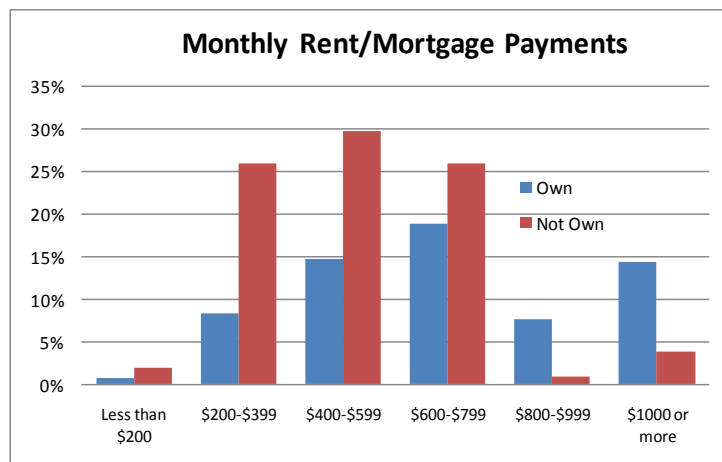
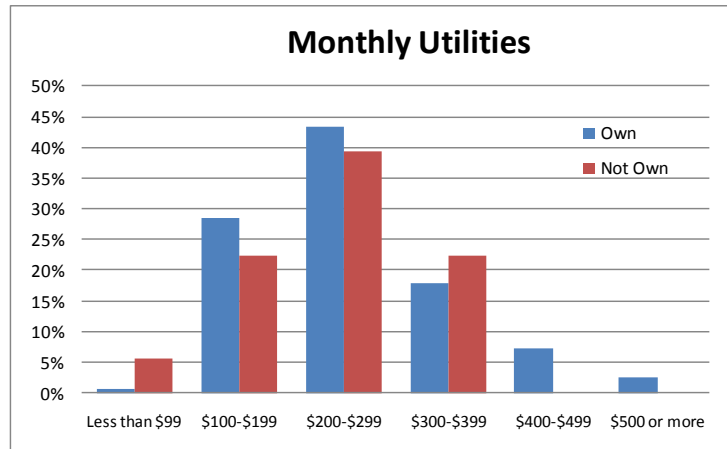


Routine care. Overall, Mid respondents reported access to healthcare similar to that of respondents throughout Nebraska (Mid, 80%; NE, 85%).

Housing

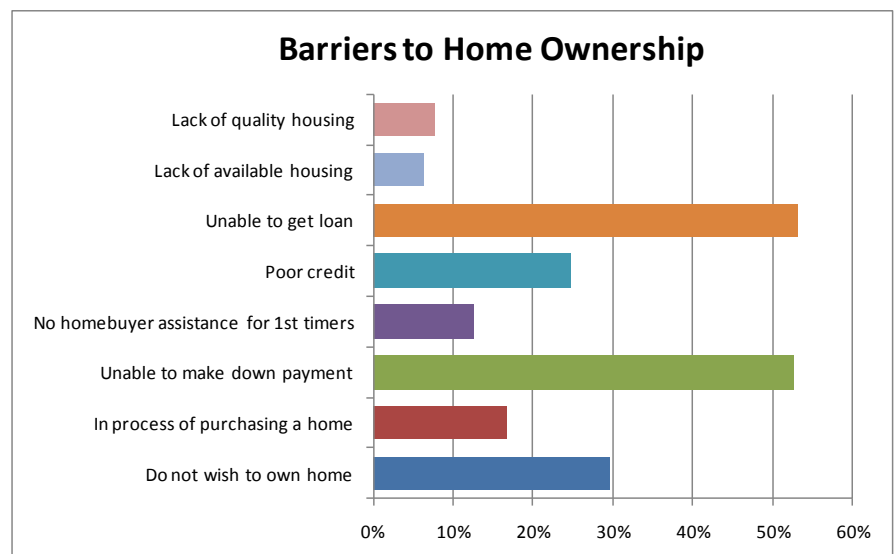
Home ownership rates in Mid (73%) are slightly higher than those of the statewide survey respondents (70%). Home ownership is directly related to the age of the householder, with lower level of ownerships in younger age groups, and the peak ownership among householders 65-74. Across Nebraska, 28% of those under age 24 were home owners; in the Mid area, 25% of those under 24 were homeowners, and for Mid ownership peaked in the 45-64 age demographic (88%).

Monthly Utilities. For monthly utilities paid by home owners/non-home owners, the distribution in each of the categories runs parallel for home owners and non-home owners. Statewide, about 40 percent of home owners pay between \$200-\$299 in utilities each month, while 28% of non-owners pay between \$100-\$199 per month, and 24% pay between \$200-\$299 in utilities each month.



Mortgage/Rent Payments. National housing figures show that 32% of owner-occupied housing units were owned free and clear. About one-third (35.5%) of home owners in the survey have paid off their mortgage. About two-thirds of non-home owners pay between \$200 and \$600 each month for rent. **At the lower income levels, results from the survey suggest that on average payments for utilities and mortgage/rent consume as much as half of their annual household income.**

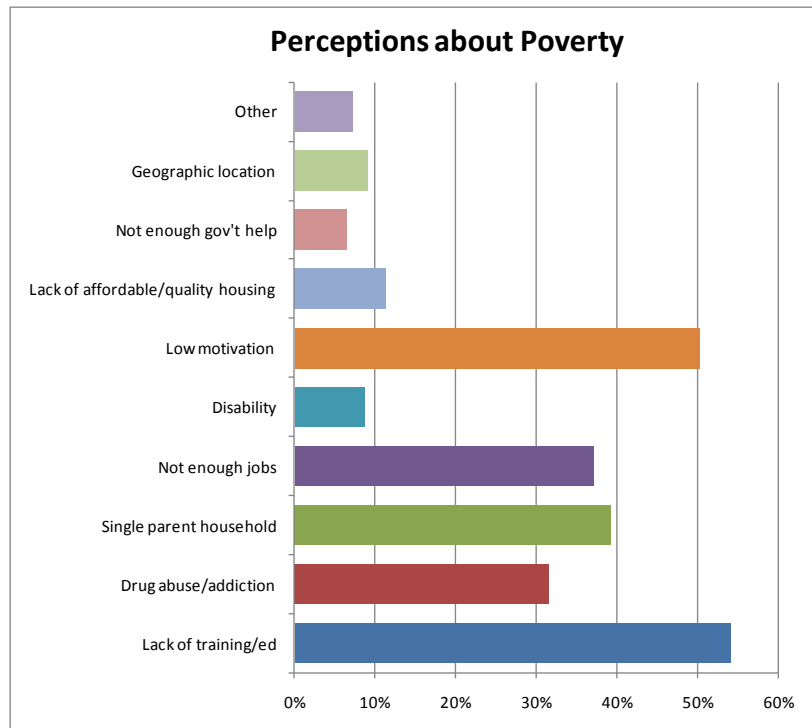
Non-owners. For those statewide who were not home owners, the most frequent explanation was that they were “Unable to make a down payment” (NE, 44%; Mid, 53%). Related factors selected were a “Poor credit rating” (NE, 35%; Mid, 25%), “Unable to get a



loan” (NE, 34%; Mid, 53%), and “No assistance for 1st time home buyers” (NE, 19%; Mid,13%). About one third of respondents statewide (NE, 36.2%; Mid, 30%) said they did not want to own a home at this time.

Perceptions about Poverty

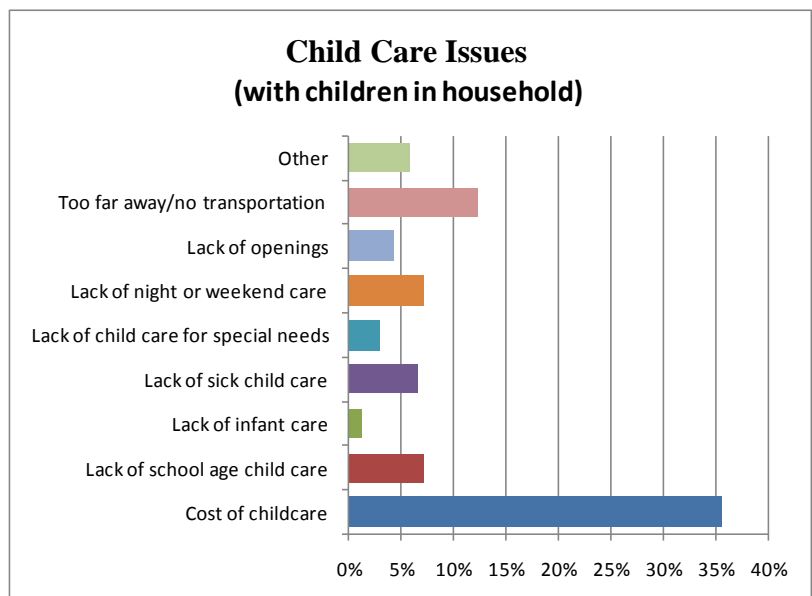
This survey asked respondents to identify the top three causes of poverty. Overall, the respondent viewpoint was that poverty is caused by: lack of training and education (NE, 56%; Mid, 54%); low motivation (NE, 51%; Mid 50%); drug abuse and addiction (NE, 37%; Mid, 32%); single parent households (NE, 37%; Mid, 39%); and not enough jobs (NE, 35%; Mid, 37%). Though ranked in a slightly different order, the most frequently cited causes were the same for Mid as in the state.



In the statewide analysis, perceptions about poverty vary by income; in particular, those in higher income levels are more likely to say that poverty is the result of low motivation. *Other surveys with questions about poverty find the public divided about the causes of poverty, with about half saying the poor are not doing enough to help themselves out of poverty, and the other half attributing poverty to circumstances beyond the control of the poor. In the results of this survey, that difference appears across different levels of income.*

Childcare

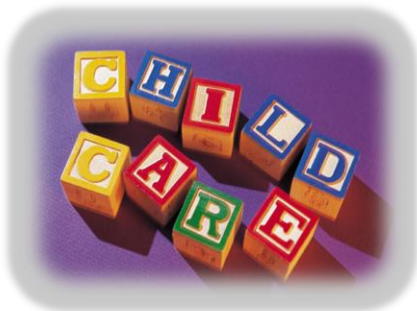
The 2010 Community Assessment Survey elicited information about child care, educational services for children birth through 5 years of age, problems related to raising children and access to safe activities for teenagers. The context of issues related to childcare must be considered within the context of the age of child and by the proportion of children who spend time in non-parental childcare.



Families with older children, for example, are less likely to need child care.

When asked to identify problems meeting *basic needs* for their household, two-thirds (NE, 66%; Mid, 60%) of respondents identified affordable child care.

Children Birth to 5. Statewide, respondents were asked what type of educational services they would favor for children 5 and under. Two-thirds (68%) identified Preschool for ages three through five. Also, 42.3% favored early childhood care for birth to age three, and one-third (32.4%) favored part-day educational services.

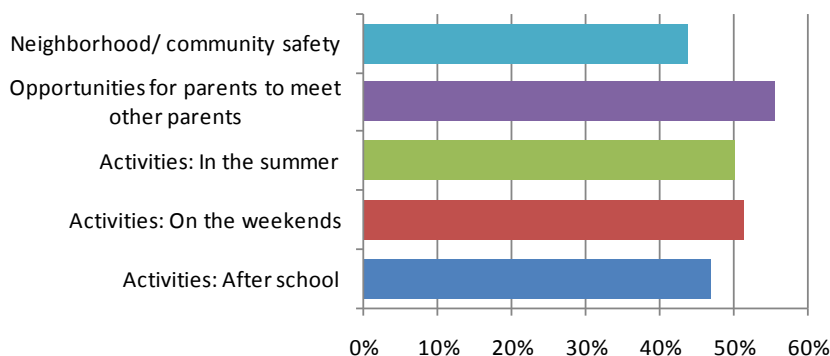


For Mid households with children birth through five years:

- Two-thirds (70%) identified preschool education for 3-5 years as greatest need for education.
- About half (49%) cited a need for early childhood education services. (birth to 3)
- About half identified a need for part-day educational services (41%).
- One-third (31%) identified a need for full day educational services for young children.



Teen Activities Areas of Concern

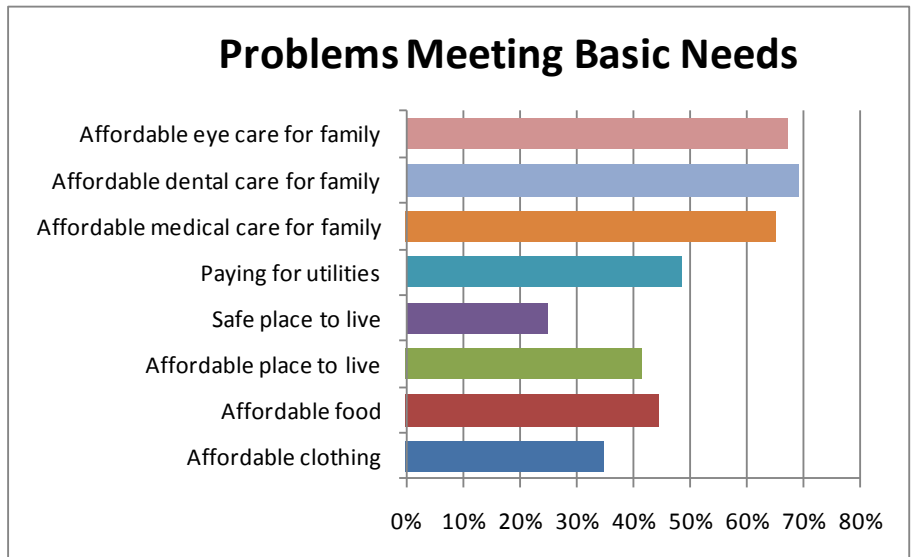


Teens. Over half of the respondents statewide expressed concern about safe teenage activities, including activities in the summer (NE, 57%; Mid, 50%), on the weekends (NE, 54%; Mid, 51%), and after school (NE, 50%; Mid, 50%).

Meeting Basic Needs

Respondents were asked about the difficulties they have experienced meeting basic “Basic Needs” which encompassed health related items, along with essentials such as food, clothing, and housing. *Meeting health care needs* included medical, dental, and eye care, each presenting problems for two-thirds of respondents statewide and for Mid respondents. *Basic household expenses* were a problem for over one-third of respondents:

Affordable food (NE, 41%; Mid, 45%); Affordable clothing (NE 35%, Mid, 35%). Nearly half statewide (NE, 44%; Mid, 49%) reported problems keeping up with utility costs, while a lower proportion (NE, 18%; Mid, 25%) reported difficulty finding a “safe place to live.”



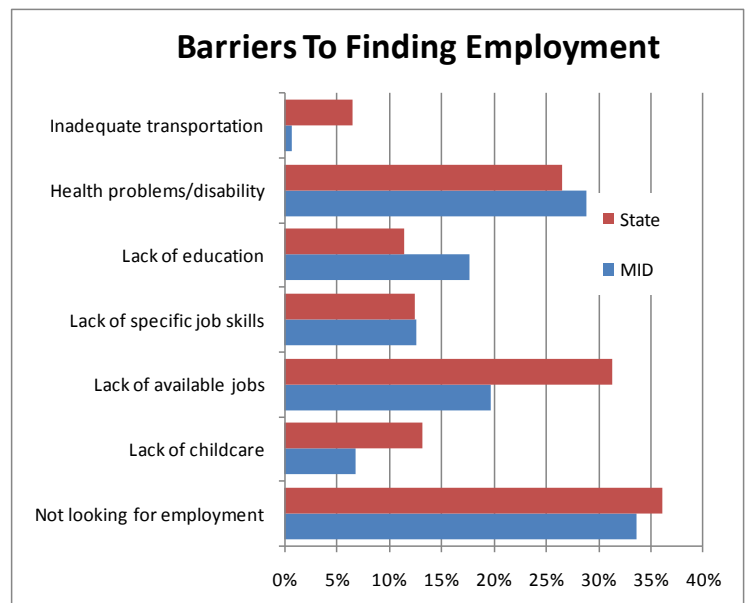
In 2010, Mid served 4,856 individuals with emergency food, fuel, utility, rent or mortgage assistance.



Employment

Responses in this survey indicated that one-third of the households (NE, 29%; Mid, 30%) have at least one adult who is unemployed.

As a follow-up, respondents were asked what is preventing their unemployed person from finding employment. One-third (NE, 36%; Mid, 34%) are not currently looking for employment; one-third (NE, 31%; Mid, 20%) cited “Lack of available jobs,” and about one-fourth (NE, 26.5%; Mid, 29%) cited “Health problems/disability.” “Lack of education” was perceived as a greater barrier for Mid respondents than it was statewide (NE, 12%; Mid, 18%).



Income and Finances

When asked to describe their current financial status compared to last year:

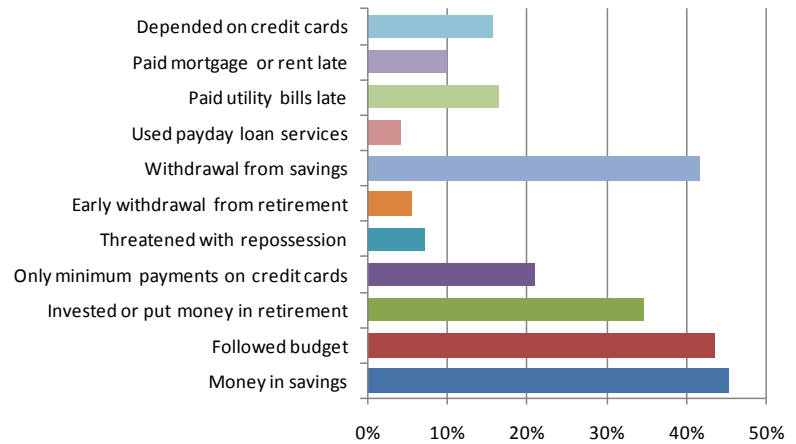
- One in four (Mid, 27%; NE, 30%) thought they were worse off.
- One in six (Mid, 15%; NE, 16%) thought they were better off than a year ago.

Spending and Saving

In behaviors related to spending and saving, the most frequent responses reflected 'positive' behaviors on the part of respondents. Half (Mid, 45%; NE, 41%) put money into savings, and a similar proportion (Mid, 44%; NE, 36%) reported following a

budget, while one-third (Mid, 35%; NE, 37%) invested in retirement accounts. On the other hand, about half (Mid, 42%; NE, 40%) withdrew money from savings during the past 12 months. Between 10-20% reported actions that could be characterized as negative during the past 12 months: paying utility bills late (Mid, 16%; NE, 18%); paying only the minimum on credit card bills (Mid, 21%, NE, 18%); and making late payments for housing (Mid, 10%; NE, 10% mortgage or rent).

Which of the following have you done in the past 12 months?



Financial Planning Success Story

Audrey was referred to Community Action Partnership of Mid-Nebraska in August of 2010, as she was unable to pay her rent. Audrey is a 21 year old single mom with a full time job, a child under a year old, and was receiving no child support. Audrey's hours had been cut and she felt the only option left to pay bills was to get a cash advance. By the time she came to Community Action she was visiting three cash advance places every payday and falling farther behind.

Audrey worked very closely with the agency's Community Services Coordinator, sometimes meeting twice a week. Utilizing community partnerships, Audrey was able to receive assistance with her rent and utilities and continued to work with the Community Services Coordinator on budgeting. Just as it seemed Audrey was nearing self-sufficiency; there was another bump in the road. Audrey had her wages garnished; found herself faced with a large car repair, and a worker's compensation claim for carpal tunnel that effected her ability to work.

Despite the setbacks, Audrey remained positive and dedicated to being 'debt free', meticulously following a budget! She has a high desire to succeed in all areas of life and has taken advantage of Financial Peace Classes and has completed a Food Education Program. Audrey has applied to the Early Head Start program in hopes of giving her wonderful son a jumpstart on life while reducing her enormous daycare expenses.

Without community partnerships, the varied resources available and our continued contact, Audrey stated she would have just given up. Community Action, helping people and changing lives.