

2014 Lorain County Community Needs Assessment of Low-Income Households.

Lorain County Community Action Agency. 2014 November 7. Frank Prihoda, Director of CSBG Services, (440) 204-3153.

Current Status of Economy

According to most economists, we have come out of the 2007 Great Recession. Many aspects of the economy have not adjusted back to pre-2007 figures. Some of the figures will never return to where they were. The surveys we can document, that from 2008, 2011, and 2014, show that the economy in Lorain county has improved, but that the poverty situation has not improved in comparison to the economy. As jobs have returned, the demand placed on the educational level required for those jobs has increased. Even as companies plan to add staff, they will be looking for workers that have skills which, prior to the Recession, might not have been needed. Today's technology demand of most jobs requires a high level of skills in the individuals hired.

Background and Overview

The Lorain County Community Action Agency (LCCAA) has been serving Lorain County since 1966. To stay current with community needs, the agency conducts a comprehensive community needs assessment every three years. Within our agency, the completed assessment aids us in forming programs, decision making, serves to substantiate funding requests, helps pinpoint our pursuit of collaborative relationships, and feeds directly into our strategic planning process.

Community Needs Assessment survey findings relate to low-income households—that is, households living at or below 200% of federal poverty guidelines.

We conduct our community assessment respective of the following legislative acts and/or funder's requirements:

Community Services Block Grant (CSBG) Act – Section 676(b)(11)

“...an assurance that the State will secure from each eligible entity in the State...a community action plan...*that includes a community-needs assessment for the community served*, which may be coordinated with community-needs assessments conducted for other programs.”

Head Start Performance Standard 1305.3(c)

“Each Early Head Start and Head Start grantee agency *must conduct a Community Assessment within its service area once every three years*. The Community Assessment must include the collection and analysis of...information about the grantee's Early Head Start or Head Start area.”

Survey Methodology

In order to apply survey results to the general population, a random sampling method was used. A 42-question, multiple-choice survey was mailed to 6,000 households throughout the county with estimated annual household incomes below \$50,000. Every zip code was represented. The cover letter explained the purpose of the survey, random address selection, voluntary participation, confidentiality of replies, and provided contact information for questions or concerns.

Questions were grouped as household demographics, respondent demographics, household issues and programming preferences. Ample comment space with lines was provided to encourage respondents to expand on service needs. Reply envelopes were enclosed.

The response rate was 10.5% (629 surveys). Assessment findings show a 95% confidence level with a 4% confidence interval (4%).

Household Demographics of Survey Respondents

Demographics for households are as follows:

- The average family size was 2.086 persons; average income per household was \$31,694.00. This is just slightly over the 200% level of the poverty guideline for a two person family unit. (See the 2014 Poverty Income Guidelines in the appendix).

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- Households reported a 17.83% loss of income in the last 12 months; and 10% reported unemployed. This equates to 112 households reporting a loss of income and 61 reporting unemployed out of the 629 respondents.
- The make-up of the respondents was 55% retired and 45% working. Of those working, 19% reported working full-time and 10% reported working part-time. This gives a good indication of the current recovery position that many of the individuals are working poor.
- A further indication of the need for higher education for the current job market is that the education data in the survey showed that 36% had a High School Diploma/GED, 29% had some college, 10% had a 2 year degree, and 16% had a 4 year degree or higher. The demands from employers have changed from High School diploma to a 2 year degree and possibly a 4 year degree depending on the nature of the job or from requirements of the government/industry standards.
- The housing situations showed 73% were home-owners, 22% were renting, 1% lived with family or friends, and 4% listed "Other". Many of the homeowners (in the comments section) detailed the repairs which are needed on their homes. Weatherization is a key as the Household section indicates.

Low-Income Household Issues

Here are some key findings related to household issues:

- 37% of all reporting households cite a problem with having [enough money to pay the bills](#) (20%-slight, 10%-moderate, and 7%-serious). This ranks it still as the largest household issue overall. Compared to 2011, having enough money to pay bills was the largest household issue reported by 47% and those listing it as a serious problem decreased from 14% to 7%.
- [Not having dental insurance](#) is cited by 28% of respondents as a household issue (9%-slight, 6%-moderate, and 14% serious). This ranks dental insurance as the second largest household issue overall.
- Housing issues pervade low-income households. Having a [home adequately weatherized](#) (32%) ranked third in the overall issues. Increasing in importance to the respondents was [living in safe neighborhoods](#) (21%) which ranked fifth. This was 8 (25%) on the 2011 survey.
- Approximately one in four low-income households (25%) report [knowing how to get public assistance](#) as a household issue (15%-slight, 6% moderate, and 4%-serious). This ranks it as the fourth largest household issue overall.
- Ability to [budget money](#) is an issue for approximately 1 in 12 low-income households (16%).
- [Lack of health insurance](#) is cited by 11% of respondents as a household issue (5%-slight, 2%-moderate, 4%-serious).
- Approximately 1 in 5 households overall report [not having enough food](#) (14%). This percentage has decreased since the 2011 Survey which reported the same percentage. If with the decrease, it is a percentage which is too high.
- [Lack of stable employment impacts approximately](#) 1 in 12 households overall (16%). This household issue affected 27% in 2011 and (21%) in 2008. This does show an optimistic trend.

The overall conclusion is that the problems still remain significant in the low –income sector of the county. However, with the significant percentage of problem decrease, it does show some hope that things have improved. The one strong outstanding feature is that the need for food has remained high. This is still a significant problem. It is further highlighted in the second table in this report.

Household problems when viewed for all respondents overall are shown in Table 1.

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Table 1. Comparison of problems (2014 vs. 2011) submitted by respondents.

2014 Household issue	Slight Problem	Moderate Problem	Serious Problem	Percent	2011 Household issue	Slight Problem	Moderate Problem	Serious Problem	Percent
Money for bills	20%	10%	7%	37%	Money for Bills	21%	13%	14%	47%
Have dental insurance	9%	6%	14%	28%	Have dental insurance	9%	7%	20%	36%
Adequately Weatherize	13%	9%	6%	28%	Know How to Get Assistance	17%	9%	7%	34%
Know How to Get Assistance	15%	6%	4%	25%	Adequately Weatherize	13%	10%	8%	32%
Safe Neighborhood	12%	8%	1%	21%	Stable Job	7%	7%	13%	27%
Affordable Rent or Mortgage	11%	5%	3%	19%	Affordable Rent or Mortgage	14%	8%	5%	27%
Stable Job	4%	5%	7%	16%	Have Health Insurance	8%	4%	15%	27%
Budget Money	11%	3%	2%	16%	Safe Neighborhood	14%	6%	4%	25%
Have Dentist	6%	3%	6%	15%	Budget Money	16%	4%	4%	23%
Enough Food	9%	4%	1%	14%	Have Dentist	8%	5%	10%	23%
Have health insurance	5%	2%	4%	11%	Enough Food	13%	5%	4%	22%
Reliable Transportation	4%	2%	3%	9%	Have Doctor	6%	4%	8%	18%
Have Doctor	4%	1%	2%	8%	Reliable Transportation	5%	3%	5%	12%
Safe House	3%	3%	0%	6%	Safe House	7%	2%	2%	11%
Enough Room	3%	2%	1%	5%	Reliable Heat	3%	3%	2%	8%
Reliable Heat	2%	2%	1%	5%	Enough Room	4%	1%	2%	7%
Safe Water	2%	1%	1%	4%	Affordable Child Care	3%	2%	2%	7%
Affordable Child Care	1%	1%	1%	3%	Safe Water	3%	1%	1%	6%
Read Write English	1%	0%	1%	2%	Read/Write English	2%	1%	1%	3%
Safe Child Care	1%	0%	0%	1%	Safe Child Care	2%	0%	1%	3%

Low-Income Household Requested Services

The next section on the survey was to ask the customer to list the services they could project needing and using over the next 12 months. These questions are to see what the perceived needs are of the customers and to compare our current programming and future programming to address these requested services.

Table 2 presents these requested services and the current programming we have to address these requests. 2011 results have been added to demonstrate any changes.

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Table 2. Comparison of requested services (2014 vs. 2011) submitted by respondents with current programming.

2014 Request for services in the next 12 months			2014 LCCAA Programming &/or Referral to Collaborating Agency	2011 Request for services in the next 12 months		
Home Weatherization	108	17%	HWAP	Adult Day Care	216	38%
Utility Payment Assistance	103	16%	HEAP, PIPP	Utility Payment Assistance	149	26%
Food Pantry	96	15%	Food Pantry Grants	Foreclosure Counseling	113	20%
Emergency Home Repair	71	11%	Emergency Home Repair w/ Office on Aging	Home Weatherization	109	19%
Computer Skills Training	61	10%	Tech Connect	Food Pantry	97	17%
Tax Return Preparation	54	9%	none	Tax Return Preparation	96	17%
Credit Repair	47	7%	none	Computer Skills Training	91	16%
Plant Seed Program	35	6%	none	Emergency Home Repair	73	13%
Mental Health Services	29	5%	none	Tenant Services	62	11%
Budgeting Classes	28	4%	Financial Literacy class in By Car Program	GED Instruction	61	11%
Job Hunting Training	27	4%	Tech Connect w/resume & job searching skills	Mental Health Services	60	10%
After School Programs	23	4%	none	Credit Repair	53	9%
Matched Savings	22	3%	none	Job Hunting Training	40	7%
Money and Credit Training	21	3%	Financial Literacy class in By Car Program	Budgeting Classes	37	6%
Small Business Help	15	2%	none	Plant Seed Program	35	6%
Full Day Child Care	12	2%	Head Start	After School Programs	33	6%
Homebuyers Training	11	2%	Financial Literacy class in By Car Program	Money and Credit Training	33	6%
Adult Day Care	9	1%	none	Small Business Help	32	6%
Head Start & Early Head Start	8	1%	Head Start	Homebuyers Training	32	6%
Part Day Child Care	7	1%	Head Start	Matched Savings	32	6%
Tenant Services	7	1%	none	Full Day Child Care	23	4%
GED Instruction	6	1%	none	Part Day Child Care	22	4%
Child Care w Alt Hours	6	1%	none	Child Care w Alt Hours	18	3%
Foreclosure Counseling	5	1%	none	Substance Abuse Services	16	3%
Substance Abuse Services	3	0%	none	Head Start & Early Head Start	12	2%

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Education as a need within the low-income sector

Table 3. Education attainment of those surveyed.

Some high school	42	7%	
High school or GED	228	36%	65%
Some college	184	29%	
2-year degree	65	10%	26%
4-year degree or higher	103	16%	
Blank	7	1%	
Total	629	100%	

Our county has changed significantly over the past 50 years. 50 years ago, it was quite easy to obtain a job with just a high school diploma. In some cases this was not even a requirement. As our county has moved from a manufacturing based economy to a more services focused economy, the demands for attainment of a higher level of education are needed. For example, the health care industry has grown significantly. Our largest employers within the county are hospitals/medical facilities along with educational facilities. These two categories account for 65% of jobs for the top 10 employers in the county (9,758 jobs). These employers do require a higher level of education attainment. For future programming, LCCAA along with other institutions will need to adapt programming to help the low-income sector move to a self-sufficiency life style by improving education.

The programming will need to take a long-term view. As children begin with our Head Start and Early Head Start programs, they will be receiving the skills necessary to have them achieve higher grades and skills as they move through the K through 12 academic years. We can support these skills by offering programs which will be used to support them through school. Data has shown that by creating programming which emphasizes the arts; children from a low socioeconomic status will perform better in school and will be future focused in college.

Summary

The Community Needs Survey has demonstrated that our current programs are focused in the most needed areas. We will continue as an agency to use this data to make important decisions regarding future programming. Taking a long-term view and strategically using this information will help us better serve the Lorain County community.

**2014 POVERTY GUIDELINES FOR THE 48
CONTIGUOUS STATES
AND THE DISTRICT OF COLUMBIA**

Persons in family/household	Poverty guideline
1	\$ 11,670
2	\$ 15,730
3	\$ 19,790
4	\$ 23,850
5	\$ 27,910
6	\$ 31,970
7	\$ 36,030
8	\$ 40,090

For families/households with more than 8 persons, add \$4,060 for each additional person.

Source: U. S. Department of Health and Human Services
<http://aspe.hhs.gov/poverty/14poverty.cfm>

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Appendix B

JobsOhio Network - Cleveland (Northeast Ohio) Industry Employment Projection Report: 2010-2020

NAICS CODE	Description	Employment		Projected Change	
		2010 Annual	2020 Projected	in Employment 2010- 2020	Percent
TOTAL		2,003,100	2,189,200	186,100	9.3%
Goods Producing		348,300	360,400	12,100	3.5%
Natural Resources, incl. Agriculture and Mining		36,500	35,700	-800	-2.2%
211	Oil & gas extraction	500	800	300	60.0%
212	Mining (except oil & gas)	1,400	1,400	0	0.0%
213	Support activities for mining	800	1,000	200	25.0%
Construction		62,300	76,600	14,300	23.0%
236	Construction of buildings	13,700	17,000	3,300	24.1%
237	Heavy & civil engineering construction	7,200	8,600	1,400	19.4%
238	Specialty trade contractors	41,400	51,100	9,700	23.4%
Manufacturing		249,600	248,000	-1,600	-0.6%
311	Food manufacturing	17,500	17,800	300	1.7%
312	Beverage & tobacco product manufacturing	1,100	1,100	0	0.0%
313	Textile mills	700	600	-100	-14.3%
314	Textile product mills	1,500	1,400	-100	-6.7%
315	Apparel manufacturing	600	400	-200	-33.3%
322	Paper manufacturing	7,300	6,700	-600	-8.2%
324	Petroleum & coal products manufacturing	1,300	1,000	-300	-23.1%
325	Chemical manufacturing	18,500	17,400	-1,100	-5.9%
331	Primary metal manufacturing	19,500	18,800	-700	-3.6%
332	Fabricated metal product manufacturing	51,100	55,600	4,500	8.8%
333	Machinery manufacturing	28,900	26,500	-2,400	-8.3%
334	Computer & electronic product mfg.	8,800	7,500	-1,300	-14.8%
335	Electrical equipment and appliance mfg.	9,300	8,000	-1,300	-14.0%
337	Furniture and related product mfg.	5,400	5,700	300	5.6%
339	Miscellaneous manufacturing	10,800	9,500	-1,300	-12.0%
Service-Providing		1,540,500	1,717,600	177,100	11.5%
Trade and Transportation and Utilities		345,300	371,600	26,300	7.6%
Wholesale Trade		81,500	87,300	5,800	7.1%
423	Merchant wholesalers, durable goods	49,200	50,900	1,700	3.5%
424	Merchant wholesalers, nondurable goods	24,800	27,600	2,800	11.3%
425	Electronic markets and agents and brokers	7,400	8,700	1,300	17.6%
Retail Trade		207,100	220,800	13,700	6.6%
441	Motor vehicle and parts dealers	25,800	29,000	3,200	12.4%

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443	Electronics and appliance stores	6,100	6,300	200	3.3%
444	Building material & garden supply stores	16,800	19,600	2,800	16.7%
445	Food and beverage stores	42,700	43,700	1,000	2.3%
446	Health and personal care stores	15,200	17,200	2,000	13.2%
447	Gasoline stations	11,300	10,100	-1,200	-10.6%
448	Clothing and clothing accessories stores	16,500	17,900	1,400	8.5%
451	Sporting goods, hobby, book, and music stores	8,700	9,000	300	3.4%
453	Miscellaneous store retailers	10,300	9,700	-600	-5.8%
Transportation and Warehousing		50,600	58,400	7,800	15.4%
481	Air transportation	4,300	4,400	100	2.3%
484	Truck transportation	20,800	25,200	4,400	21.2%
485	Transit and ground passenger transportation	3,300	3,800	500	15.2%
492	Couriers and messengers	6,400	7,200	800	12.5%
493	Warehousing and storage	7,200	8,500	1,300	18.1%
Utilities		6,100	5,100	-1,000	-16.4%
Information		25,800	25,300	-500	-1.9%
511	Publishing industries	10,200	9,400	-800	-7.8%
512	Motion picture and sound recording industries	1,900	1,800	-100	-5.3%
515	Broadcasting (except internet)	2,200	2,300	100	4.5%
517	Telecommunications	9,200	9,200	0	0.0%
519	Other information services	700	800	100	14.3%
Financial Activities		93,900	100,500	6,600	7.0%
Finance and Insurance		70,800	75,000	4,200	5.9%
522	Credit intermediation and related activities	31,500	32,000	500	1.6%
523	Securities, commodity contracts, investments	7,100	8,100	1,000	14.1%
524	Insurance carriers and related activities	31,200	33,700	2,500	8.0%
Real Estate and Rental and Leasing		23,000	25,500	2,500	10.9%
532	Rental and leasing services	6,600	7,500	900	13.6%
Professional and Business Services		219,500	259,800	40,300	18.4%
Professional and Technical Services		77,600	95,300	17,700	22.8%
5411	Legal services	15,500	16,400	900	5.8%
5412	Accounting and bookkeeping services	13,300	14,400	1,100	8.3%
5414	Specialized design services	1,200	1,600	400	33.3%
5415	Computer systems design and related services	12,900	18,100	5,200	40.3%
5417	Scientific research and development services	3,100	3,300	200	6.5%
5418	Advertising, PR, and related services	3,900	4,700	800	20.5%
5419	Other professional and technical services	6,300	7,700	1,400	22.2%
5611	Office administrative services	4,200	5,100	900	21.4%
5612	Facilities support services	1,700	2,100	400	23.5%
5613	Employment services	39,200	49,800	10,600	27.0%
5614	Business support services	16,700	19,700	3,000	18.0%
5615	Travel arrangement and reservation services	1,400	1,400	0	0.0%
5616	Investigation and security services	9,700	11,300	1,600	16.5%

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5617	Services to buildings and dwellings	21,400	24,500	3,100	14.5%
5619	Other support services	3,000	3,000	0	0.0%
Education and Health Services		460,700	545,600	84,900	18.4%
Educational Services		160,300	172,000	11,700	7.3%
Health Care and Social Assistance		300,400	373,600	73,200	24.4%
621	Ambulatory health care services	89,300	120,300	31,000	34.7%
622	Hospitals	109,200	125,600	16,400	15.0%
623	Nursing and residential care facilities	67,600	79,800	12,200	18.0%
624	Social assistance	34,300	47,900	13,600	39.7%
Leisure and Hospitality		176,800	193,200	16,400	9.3%
Arts, Entertainment, and Recreation		25,200	29,500	4,300	17.1%
711	Performing arts and spectator sports	5,600	6,300	700	12.5%
712	Museums, historical sites, and similar institution	1,800	2,000	200	11.1%
713	Amusement, gambling, and recreation	17,800	21,100	3,300	18.5%
Accommodation and Food Services		151,600	163,700	12,100	8.0%
721	Accommodation	12,500	13,600	1,100	8.8%
722	Food services and drinking places	139,000	150,100	11,100	8.0%
Other Services		84,900	90,900	6,000	7.1%
811	Repair and maintenance	16,100	17,500	1,400	8.7%
812	Personal and laundry services	21,900	23,200	1,300	5.9%
813	Membership associations and organizations	39,600	43,000	3,400	8.6%
Government		133,600	130,800	-2,800	-2.1%
Federal Government		27,800	23,000	-4,800	-17.3%
Postal Service		9,800	7,000	-2,800	-28.6%
Federal government, except postal service		18,000	16,000	-2,000	-11.1%
State Government		12,300	12,000	-300	-2.4%
Local Government		93,500	95,700	2,200	2.4%
Self Employed & Unpaid Family Workers		114,300	111,200	-3,100	-2.7%

Source: Ohio Department of Job and Family Services, Bureau of Labor Market Information.