

2017 Lorain County Community Needs Assessment of Low-Income Households.

Lorain County Community Action Agency. 2017 April 19. Frank Prihoda, Director of Planning & Community Services, (440) 204-3153.

Current Status of Economy

In 2017, by official economic analysis, we have passed beyond the Great Recession of 2007 through 2009. However, many factors have shown that we have not recovered as quickly as prior recessions. Lorain County has had a severe migration of business and subsequent jobs by companies closing or moving operations to other locations. The jobs that do exist or have been created are not the jobs that paid the higher wages which existed previously.

By the surveys LCCAA has have done (2008, 2011, 2014, and 2017), we can document that the economy in Lorain County has improved (unemployment as of February 2017 equals 8.4%), but the poverty situation has not improved in comparison to the economy. The poverty rate for 2015 still is at 13.5% (down from 14.8% the prior year). However, most agree that this is still too high. Two individual cities, Elyria 27.5% and Lorain 35.9% report higher poverty rates alone. As jobs have returned, the demand placed on the educational level required for those jobs has increased. Lack of transportation in the county is a big contributing factor in getting people to where the jobs are. It also is a big cost for them to get to work when they lack this resource.

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 10,000 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 9.14% (914 surveys). This compares to 2014 with a 10.5% (629 surveys) response. Assessment findings show a 95% confidence level with a 4% confidence interval (4%).

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Household Demographics of Survey Respondents

Demographics for households are as follows:

- The average family size was 2.49 persons; average income per household was \$36,061.07. This is 222% of the poverty guideline for a two-person family unit. (See the 2017 Poverty Income Guidelines in the appendix). The income is up 13.8 percent from the 2014 survey which we conducted. However, the average household size has increased.
- 27% (240) of the households surveyed had children in the household. The homes with children reported 1.9 children per household with 38% (90 households) having children under 5.
- Households reported a 16.7% loss of income in the last 12 months; and 6.8% reported unemployed. This equates to 152 households reporting a loss of income and 62 reporting unemployed out of the 914 respondents.
- The make-up of the respondents was 44% retired and 41% working. Of those working, the 41% reported working full-time and none were reported working part-time.
- In the 2017 survey, there were more respondents with a 4-year degree. It shows 32% reported having a 4-year degree, and 11% reported a 2-year degree. 26% had a High School Diploma/GED and 25% reported some college. The demands from employers are increasing with employer expecting education to be obtained at higher levels by their employees.
- The housing situations showed 78% were home-owners and 18% were renting. The small balance reported living with family or friends and/or listed "Other". Many of the homeowners (in the comments section) detailed the repairs which are needed on their homes. Weatherization is still a key as the Household section indicates.
- When asked the question: "Compared with people your age, you would **rate your health...**" the answers were very positive. 21% said Much Better, 27% A Little Better, 33% Average for a total of 81%. Only 12% stated A Little below, and 6% Well Below. This is a good indication of how the Affordable Care Act and other health care systems are working.

Low-Income Household Issues

Here are some key findings related to household issues:

- 35% of all reporting households cite a problem with having enough money to pay the bills (15%-slight, 11%-moderate, and 9%-serious). This ranks it as the largest household issue overall. Compared to 2014, having enough money to pay bills was the largest household issue reported by 37% and those listing it as a serious problem increased from 7% to 9%.
- Not having dental insurance is cited by 34% of respondents as a household issue (8%-slight, 8%moderate, and 18% serious). This ranks dental insurance as the second largest household issue overall.
- Having a stable job moved up on the list of household issues. It took the third issue spot at 28%. In 2014 it was seventh on the list. This is a good indicator of how people who are working feel about their jobs. This movement is very significant, but unfortunately in a detrimental way. People who are working are more afraid of losing their jobs.
- Approximately one in four low-income households (26%) report knowing how to get public assistance as a household issue (11%-slight, 10% moderate, and 6%-serious). But, has move up slightly in the serious category. This ranks it as the fourth largest household issue overall.
- Housing issues are still a problem, but it has fallen lower on the problem issues. Having a home adequately weatherized (26%) ranked fifth in the overall issues. Living in a safe neighborhood (26%) which ranked sixth.

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- Not having enough food (7%) decreased. However, as a service that those surveyed would ask for, it ranked number 1 (see table 2).

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

Table 1. Comparison of problems (2017 vs. 2014) submitted by respondents.

2017 Household issue	Slight Problem	Moderate Problem	Serious Problem	Percent		2014 Household issue	Slight Problem	Moderate Problem	Serious Problem	Percent
Money for bills	15%	11%	9%	35%		Money for bills	20%	10%	7%	37%
Have dental insurance	8%	8%	18%	34%		Have dental insurance	9%	6%	14%	28%
Stable Job	5%	7%	15%	28%	←	Adequately Weatherize	13%	9%	6%	28%
Public assistance	11%	10%	6%	26%		Know How to Get Assistance	15%	6%	4%	25%
Adequately Weatherize	8%	11%	7%	26%		Safe Neighborhood	12%	8%	1%	21%
Safe Neighborhood	10%	8%	3%	22%		Affordable Rent or Mortgage	11%	5%	3%	19%
Affordable Rent or Mort	9%	7%	3%	19%		Stable Job	4%	5%	7%	16%
Have Dentist	4%	5%	7%	17%		Budget Money	11%	3%	2%	16%
Budget Money	10%	4%	2%	17%		Have Dentist	6%	3%	6%	15%
Have health insurance	4%	4%	7%	15%		Enough Food	9%	4%	1%	14%
Reliable Transportation	3%	3%	6%	12%		Have health insurance	5%	2%	4%	11%
Have Doctor	3%	3%	4%	10%		Reliable Transportation	4%	2%	3%	9%
Enough Food	0%	5%	2%	7%		Have Doctor	4%	1%	2%	8%
Affordable Child Care	2%	2%	3%	7%		Safe House	3%	3%	0%	6%
Enough Room	2%	2%	2%	6%		Enough Room	3%	2%	1%	5%
Safe House	2%	3%	2%	6%		Reliable Heat	2%	2%	1%	5%
Reliable Heat	2%	2%	2%	6%		Safe Water	2%	1%	1%	4%
Safe Water	1%	1%	2%	4%		Affordable Child Care	1%	1%	1%	3%
Safe Child Care	1%	1%	1%	2%		Read Write English	1%	0%	1%	2%
Read Write English	1%	0%	0%	1%		Safe Child Care	1%	0%	0%	1%

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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. 2014 results have been added to demonstrate any changes.

Table 2. Comparison of requested services (2017 vs. 2014) submitted by respondents with current programming.

2017 Request for services in the next 12 months			2017 LCCAA Programming &/or Referral to Collaborating Agency	2014 Request for services in the next 12 months		
Food Pantry	116	11%	Food Pantry Grants	Home Weatherization	108	17%
Home Weatherization	108	10%	none	Utility Payment Assistance	103	16%
Utility Payment Assistance	95	9%	HEAP, PIPP	Food Pantry	96	15%
Furnace and Hot water tank repair/replace	82	7%	none	Emergency Home Repair	71	11%
Computer Skills Training	76	7%	Tech Connect	Computer Skills Training	61	10%
Emergency Home Repair	71	6%	none	Tax Return Preparation	54	9%
Plant Seed Program	69	6%	none	Credit Repair	47	7%
Mental Health Services	56	5%	none	Plant Seed Program	35	6%
Tax Return Preparation	56	5%	none	Mental Health Services	29	5%
Budgeting Classes	48	4%	Financial Literacy class in By Car Program	Budgeting Classes	28	4%
Job Hunting Training	41	4%	Tech Connect w/resume & job searching skills	Job Hunting Training	27	4%
Small Business Help	37	3%	none	After School Programs	23	4%
After School Programs	34	3%	none	Matched Savings	22	3%
Matched Savings	33	3%	By Car Program	Money and Credit Training	21	3%
Homebuyers Training	28	3%	none	Small Business Help	15	2%
Full Day Child Care	27	2%	Head Start	Full Day Child Care	12	2%
Adult Day Care	23	2%	none	Homebuyers Training	11	2%
GED Instruction	21	2%	none	Adult Day Care	9	1%
Part Day Child Care	19	2%	Head Start	Head Start & Early Head Start	8	1%
Head Start & Early Head Start	11	1%	Head Start	Part Day Child Care	7	1%
Substance Abuse Services	9	1%	none	Tenant Services	7	1%
Foreclosure Counseling	7	1%	none	GED Instruction	6	1%
Money and Credit Training	7	1%	none	Child Care w Alt Hours	6	1%
Child Care w Alt Hours	6	1%	none	Foreclosure Counseling	5	1%
Minor repairs	4	0%	none	Substance Abuse Services	3	0%

Education as a need within the low-income sector (2017)

Table 3. Education attainment of those surveyed.

Some high school	50	5.6%	
High school or GED	234	26.0%	49.8%
Some college	214	23.8%	
2-year degree	98	11.0%	43.4%
4-year degree or higher	291	32.4%	
Blank	12	1.3%	
Total	899	100%	

This survey has showed a significant increase in the 4-year degree educational level of the communities. This is a significant piece of information which should be shared with potential employers as they want to add employees. The labor pool in Lorain County is getting better with significant efforts of the schools and social service agencies. education.

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.

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Appendix A

2017 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA	
Persons in family/household	Poverty guideline
1	\$12,060
2	\$16,240
3	\$20,420
4	\$24,600
5	\$28,780
6	\$32,960
7	\$37,140
8	\$41,320

For families/households with more than 8 persons, add \$4,180 for each additional person.

Source: U. S. Department of Health and Human Services
<https://aspe.hhs.gov/poverty-guidelines>