

2019 Lorain County Community Needs Assessment of Low-Income Households.

Lorain County Community Action Agency. 2019 September 30. Frank Prihoda, Director of Planning & Community Services, (440) 204-3153.

Current Status of Economy

Our world has changed significantly from when LCCAA performed our previous Community Needs Survey in 2017. We have passed beyond the Great Recession of 2007 through 2009 and have a different political climate than what we had previously. However, many factors show that we still have an extreme amount of poverty present in the US and especially in Lorain County. Lorain County continues having 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 lower paying jobs than previously were present.

By the surveys LCCAA have done (2008, 2011, 2014, 2017, and now 2019), we can document that the economy in Lorain County has improved (unemployment as of August 2019 equals 4.3%), but the poverty situation has not improved in comparison to the economy. The poverty rate, last reported, is still at 13.7% (down from 14.8% previously). However, most agree that this is still too high. Two individual cities, Elyria 22.1% and Lorain 25.4% report higher poverty rates alone. As jobs have returned, these jobs tend to be in the low-wage sector with the average pay being around \$10.00 per hour. This is far below what a household of four would need to meet their expenses. \$11.97 per each working adult in a household with two adults and two children would need to cover all of the expenses (\$49,795.00 annual household income). If only one adult were working, they would need to make just short of \$24.00 per hour. The poverty level annual income for a household of four being at \$25,750.00.

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 two to three years. Within our agency, the completed assessment aids us in forming programs, decision making, substantiate funding requests, pinpoint our pursuit of collaborative relationships, and feed 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. A 4,000 on-line survey was sent out as well. Results can be found in Appendix A. This gave us 10,000 total.

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 9.7% (582 surveys). This compares to 2017 with a 9.14% 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 2.54 persons; average income per household was \$34,029.37. This is 201% of the poverty guideline for a two-person family unit. (See the 2019 Poverty Income Guidelines in the appendix). In 2017, average income was 222% of the Poverty Level. The income is down 5.6 percent from the 2017 survey (\$36,061.07) which we conducted. However, the average household size has increased slightly.
- 28% (164) of the households surveyed had children in the household. The homes with children reported 2.1 children per household with 21% (123 households) having children under 5.
- Households reported a 16.5% loss of income in the last 12 months; and 6.7% reported unemployed status. This equates to 96 households reporting a loss of income and 39 reporting unemployment out of the 582 respondents.
- The make-up of the respondents was 50% retired and 38% working. Of those working, 30% reported working full-time and 8% reported working part-time.
- In the survey, 31% with had a 4-year degree, 12% reported a 2-year degree and 24% had a High School Diploma/GED. This educational level equates to the potential of employment in the present day job market.
- The housing situations showed 76% were home-owners and 16.5% 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 concern.
- When asked the question: "Compared with people your age, you would **rate your health...**" the answers were very positive. 25% said Much Better, 20% A Little Better, 33.5% Average health for 78.5% total. Only 13.7% stated A Little Below, and 7.6% Well Below. This is a good indicator of how the Affordable Care Act and other health care systems continue to work.

Low-Income Household Issues

Here are some key findings related to household issues:

- 28% of all reporting households cite a problem with **having enough money to pay the bills** (18%-slight, 5%-moderate, and 5%-serious). This ranks it as the largest household issue overall. Compared to 2017, having enough money to pay bills was the largest household issue reported at 35% and those listing it as a serious problem decreased from 9% to 5%.
- Acquiring **access to public assistance** ranked number two in the 2019 survey. This decreased as a problem from 2017.
- **Not having dental insurance** is cited by 22% of respondents as a household issue (7%-slight, 6% moderate, and 10% serious). This ranks dental insurance as the third largest household issue overall.
- **Adequately weatherized** ranked number four as a problem by the respondents. It did decrease to 3% from 7 % as a serious problem.
- Having a **stable job** moved down on the list of household issues. It took the third issue spot in 2017 at 28%. In 2019, it is now down to the seventh ranking of problems at 14%. This is very positive and is a good indicator of how people who are working feel about their jobs.
- **Housing issues** are still a problem. The two of **adequately weatherized** and **affordable rent or mortgage** ranked fourth and fifth. The percentage has decreased but they have moved to slightly higher position as problems.
- **Not having enough food** (12%) increased in position and percentage as a problem. This is significant and substantiates the need for food pantry growth (see table 2).

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

Table 1. Comparison of problems (2019 vs. 2017) submitted by respondents.

2019 Household issue	Slight Problem	Moderate Problem	Serious Problem	Percent		2017 Household issue	Slight Problem	Moderate Problem	Serious Problem	Percent
Money for bills	18%	5%	5%	28%		Money for bills	15%	11%	9%	35%
Public assistance	12%	7%	4%	23%		Have dental insurance	8%	8%	18%	34%
Have dental insurance	7%	6%	10%	22%		Stable Job	5%	7%	15%	28%
Adequately Weatherize	12%	7%	3%	21%		Public assistance	11%	10%	6%	26%
Affordable Rent or Mortgage	11%	3%	2%	17%		Adequately Weatherize	8%	11%	7%	26%
Budget Money	10%	3%	2%	15%		Safe Neighborhood	10%	8%	3%	22%
Stable Job	5%	3%	6%	14%		Affordable Rent or Mortgage	9%	7%	3%	19%
Safe Neighborhood	8%	3%	1%	13%		Have Dentist	4%	5%	7%	17%
Have Dentist	4%	4%	4%	12%		Budget Money	10%	4%	2%	17%
Enough Food	6%	3%	3%	12%		Have health insurance	4%	4%	7%	15%
Have health insurance	4%	3%	4%	11%		Reliable Transportation	3%	3%	6%	12%
Reliable Transportation	4%	2%	2%	8%		Have Doctor	3%	3%	4%	10%
Have Doctor	3%	1%	3%	7%		Enough Food	0%	5%	2%	7%
Safe House	5%	2%	0%	7%		Affordable Child Care	2%	2%	3%	7%
Affordable Child Care	3%	2%	2%	7%		Enough Room	2%	2%	2%	6%
Enough Room	4%	1%	1%	7%		Safe House	2%	3%	2%	6%
Safe Water	2%	1%	0%	4%		Reliable Heat	2%	2%	2%	6%
Reliable Heat	2%	1%	1%	4%		Safe Water	1%	1%	2%	4%
Safe Child Care	1%	0%	1%	2%		Safe Child Care	1%	1%	1%	2%
Read Write English	0%	0%	1%	1%		Read Write English	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. 2017 results have been added to demonstrate any changes.

Table 2. Comparison of requested services (2019 vs. 2017) submitted by respondents with current programming.

2019 Request for services in the next 12 months			2019 LCCAA Programming &/or Referral to Collaborating Agency	2017 Request for services in the next 12 months		
Home Weatherization	87	15%	none	Food Pantry	116	11%
Food Pantry	81	14%	Food Pantry Grants & Care Cupboard	Home Weatherization	108	10%
Car purchase/repair (added)	77	13%	By Car Program	Utility Payment Assistance	95	9%
Utility Payment Assistance	70	12%	HEAP, PIPP	Furnace and Hot water tank repair/replace	82	7%
Emergency home repair	57	10%	none	Computer Skills Training	76	7%
Furnace and Hot water tank repair/replace (added)	57	10%	HEAP Furnace tune-up	Emergency Home Repair	71	6%
Computer Skills Training	55	9%	Tech Connect	Plant Seed Program	69	6%
Transportation	48	8%	By Car Program	Mental Health Services	56	5%
Tax return preparation	42	7%	none	Tax Return Preparation	56	5%
Hot water repair/replacement (added)	36	6%	none	Budgeting Classes	48	4%
Mental Health Services	36	6%	none	Job Hunting Training	41	4%
Transportation for Doctors app	34	6%	none	Small Business Help	37	3%
Home health care aide	32	5%	none	After School Programs	34	3%
Matched Savings Program	28	5%	none	Matched Savings	33	3%
After School Programs	26	4%	none	Homebuyers Training	28	3%
Small Business Help	23	4%	Head Start	Full Day Child Care	27	2%
Full Day Child Care	22	4%	Head Start	Adult Day Care	23	2%
Job-Hunting Training	22	4%	Tech Connect w/resume & job searching skills	GED Instruction	21	2%
Homebuyers Training	20	3%	none	Part Day Child Care	19	2%
GED Instruction	14	2%	none	Head Start & Early Head Start	11	1%
Part Day Child Care	13	2%	Head Start	Substance Abuse Services	9	1%
Head Start _ EHS	13	2%	Head Start	Foreclosure Counseling	7	1%
Adult Day Care	11	2%	none	Money and Credit Training	7	1%
Child Care w Alt Hours	9	2%	Head Start	Child Care w Alt Hours	6	1%
Substance Abuse Services	8	1%	none	Minor repairs	4	0%
921				1084		

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Education as a need within the low-income sector (2019)

Table 3. Education attainment of those surveyed.

Some high school	25	4.3%	
High school or GED	138	23.7%	48.7%
Some college	146	25.0%	
2-year degree	69	11.0%	41.6%
4-year degree or higher	178	30.6%	
Blank	26	4.4%	
Total	582	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. There is still a high number of those with less than a high school degree which needs to be addressed.

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.

As an agency and a community, we need to address the food concerns and the decrease in overall household income. Household income is decreasing and food insecurity is on the rise.

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Appendix A

From our on-line survey, we see about the same problems rising to the top of the household problem chart. We have also added a data chart showing the age breakdown of the respondents to the on-line survey.

Household problems when viewed for all respondents overall from an on-line survey are shown:

PROBLEM (from on-line survey)	Slight Problem	Moderate Problem	Serious Problem	Total
Enough money to pay other bills.	0%	46%	11%	57%
Mortgage or rent payment	0%	34%	4%	38%
Adequately weatherized.	0%	23%	9%	32%
Budget money.	0%	29%	4%	32%
Public assistance or local services	0%	23%	7%	30%
Have dental insurance.	0%	14%	13%	27%
Neighborhood is safe.	0%	25%	0%	25%
Enough food to eat.	0%	21%	4%	25%
Have health insurance.	0%	16%	5%	21%
Stable job.	0%	16%	4%	20%
Enough room in your home	0%	16%	2%	18%
Have a dentist to see.	0%	11%	7%	18%
A regular way to get to work.	0%	13%	4%	16%
Have childcare that is affordable.	0%	9%	7%	16%
Have a doctor to see.	0%	5%	4%	9%
Housing is safe.	0%	5%	2%	7%
Reliable source of heat.	0%	5%	0%	5%
Have childcare that is safe.	0%	2%	2%	4%
Safe water to drink.	0%	2%	2%	4%
Read and write in English.	0%	0%	2%	2%

The following age demographics is being provided as part of this appendix. It is a general fallacy that only the young are focused on using electronics in the current techno-world. This data shows that two-thirds of the respondents via the on-line survey were over 50 years of age with 27% being over seventy.

Age Categories of On-line survey response												
21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85
1	3	5	3	4	4	3	7	5	6	9	5	1
2%	5%	9%	5%	7%	7%	5%	13%	9%	11%	16%	9%	2%
36%						64%						

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Appendix B

2019 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA	
Persons in family/household	Poverty guideline
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430

For families/households with more than 8 persons, add \$4,420 for each additional person.

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