

# 2010 Community Assessment

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# *2010 Community Needs Assessment*

*Prepared by Community Action Agency  
May 2010*

## **Introduction**

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2009 is the sixth year Community Action Agency (CAA) has asked clients an extended series of questions, gathering data on our clients' views on a variety of community indicators, their priority concerns, as well as their satisfaction with local public and private services. As part of this survey, we also asked that respondents share some new demographic information about themselves, including past use of public services and current asset development.

The following pages summarize the information from two separate questionnaires completed by 3,780 respondents throughout the 2009 calendar year. This year's Assessment is expanded by comparisons to U.S. Census data collected through the American Community Survey (ACS) for 2006-2008 and through a more detailed examination of indicators tied to asset development, found on pages 16-25.

As always, Community Action Agency uses all of the information shared by clients to gain insight into how, as an Agency, we can better achieve our mission of helping clients achieve self-sufficiency. The information generously provided by clients assists us in designing and refining programs, documenting local unmet needs and providing the data needed to improve the systems that impact on low-income clients' lives. Ongoing analysis of this data is available on Community Action Agency's website: <http://www.caajlh.org>.

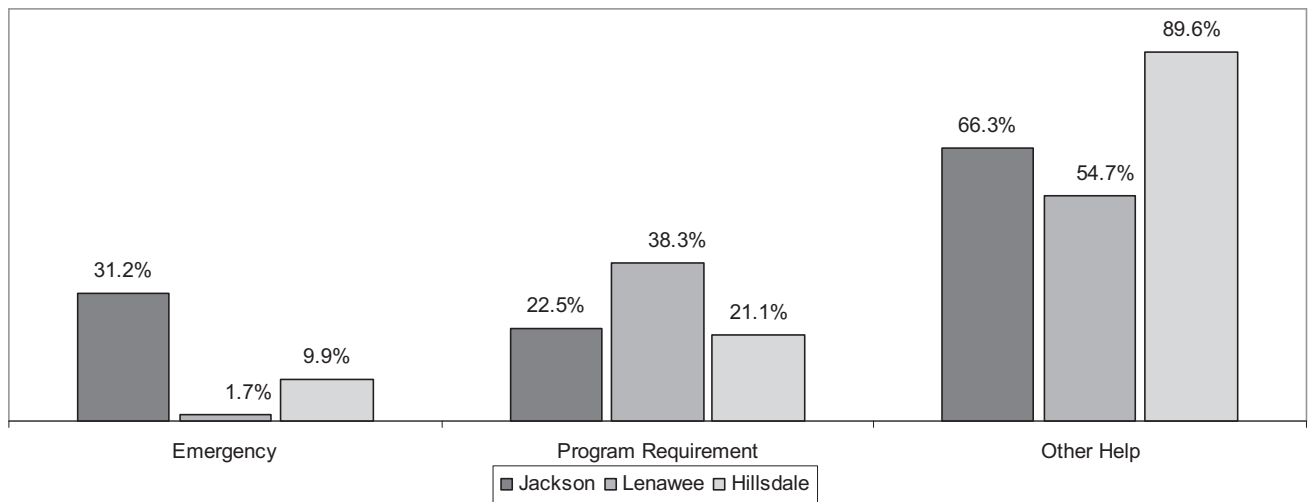
## Why Clients Come to CAA

Overall, 17.7% of CAA clients completing the survey reported the reason they came to the office was for resolving an emergency, 28.8% indicated it was an on-going program requirement and 65.8% said they needed help in a non-emergency matter, and came to CAA as a community resource to resolve the matter.

The responses for “an emergency” and “non-emergency help” were both higher in 2009 than in 2008, while the percentage of clients indicating they were meeting a program requirement was down (from 38.1% in 2008).

There are significant differences to this survey question by county, a difference that has grown since 2008.

RESPONSES BY COUNTY



These differences, which impact the characteristics of the CAA client profile by count, need to be kept in mind in analyzing the survey data.

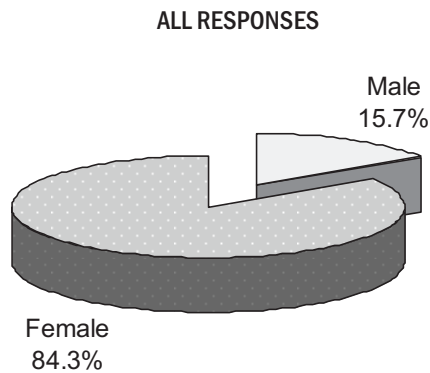
As an example, in 2009, more African Americans came to CAA for help with an emergency (at 27.8%) than did Hispanics (12.0%) or White clients (at 15.2%).

The client characteristic least likely to make a difference in whether a client came to CAA for an emergency need or some other reasons is whether the client receives food stamps. 17.4% of those receiving food stamps came to CAA because of an emergency, while 17.8% of those not receiving food stamps did. This may be a factor of how many Michigan residents are receiving food stamps.

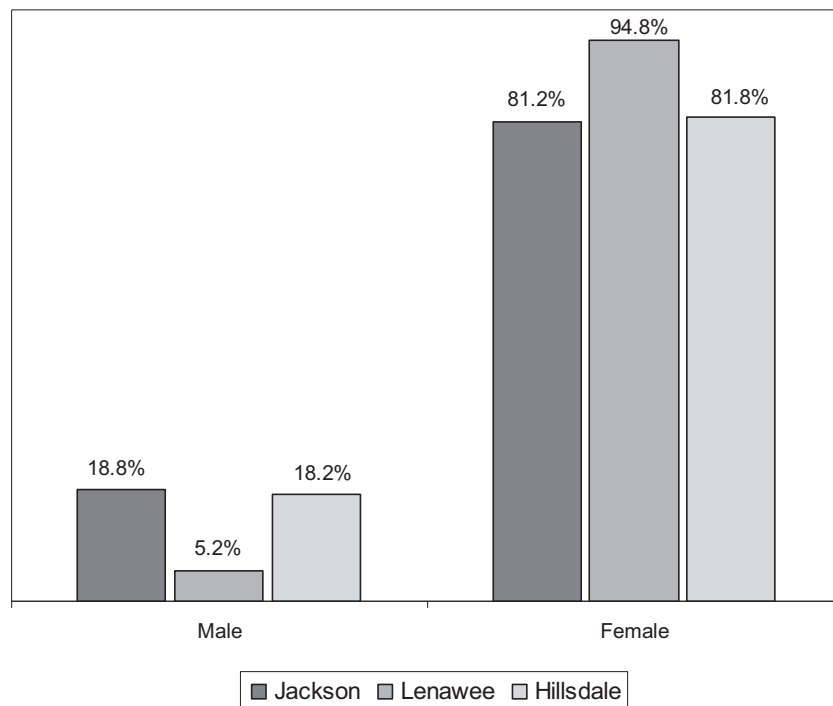
*More divorced clients came for emergency assistance (26.7%) than did Never married (17.5%) or Married (12.5%) clients.*

## Gender

As is true of Community Action Agency's overall client base, the majority of those completing surveys are female. This year 84.3% of all respondents were female and 15.7% male. This statistic is consistent with the fact that CAA programs mostly serve low-income people and more women are in poverty than are men. Many more respondents in the VITA tax assistance project are male (31.6%) than in Head Start (9.4%) or Community Services' Warm the Children project (5.3%).



RESPONSES BY COUNTY



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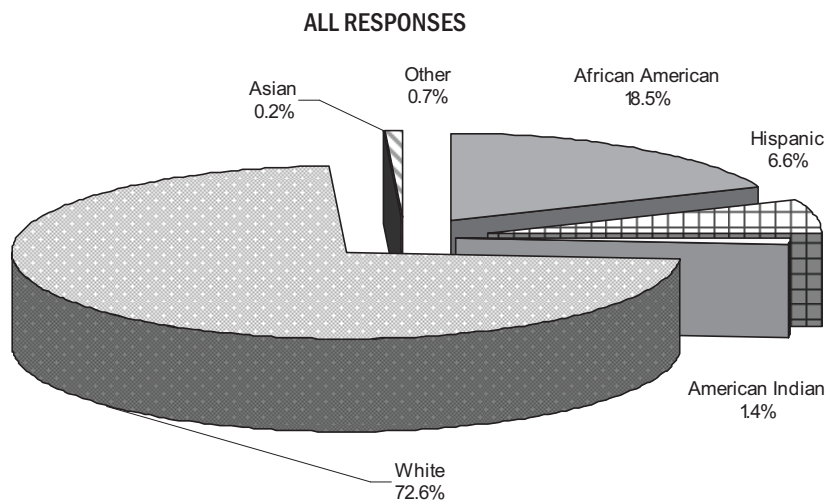
*By county, Lenawee has the highest percentage (94.8%) of female respondents, while Jackson has the lowest percentage, at 81.2%. In Lenawee, the WIC program has the most clients, which influences the female survey response number.*

## Race/Ethnicity

Most (72.6%) Community Action Agency respondents identify as White.

By county this year, Lenawee served the highest percentage of Hispanics (16.1%) while Jackson served the highest percentage of African Americans (26.5%). 5.5% of all CAA clients surveyed in Hillsdale are minorities.

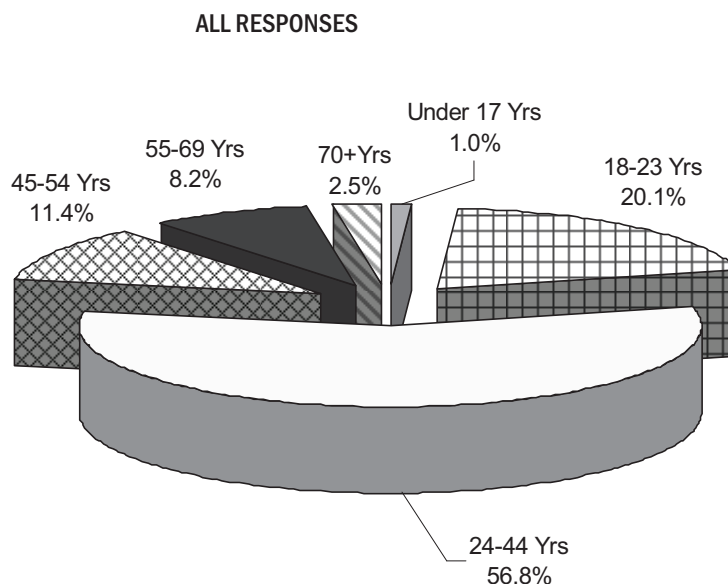
In Jackson County, according to the Census 2006-08 ACS estimates, 7.89% of the population identifies as African American and 2.7% identifies as Hispanic. According to this Census data, 2.2% of the population in Lenawee identifies as African American and 7.4% as Hispanic/Latino. In Hillsdale's general population, according to the Census data, the total minority population is 3.7% of all residents. Thus, the percent of minorities served by CAA, exceeds the percentage in the general population statistics in every county.



*According to U.S. Census estimates for 2008, the median age for Jackson County residents is 38.3; Lenawee County is 38.0 and Hillsdale County is 38.0 years old.*

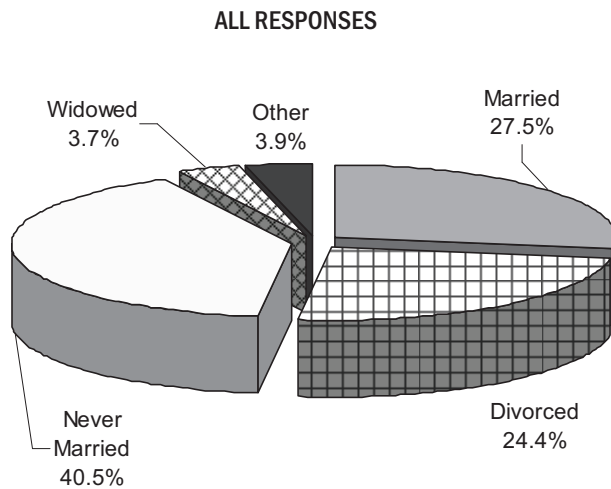
## Age

Most CAA clients surveyed are younger adults, between 24 and 44 years old. The age spread in 2009 is consistent with the last survey. The youngest average age is found in Lenawee, again, this is likely a factor of WIC programming in Lenawee.



## Marital Status

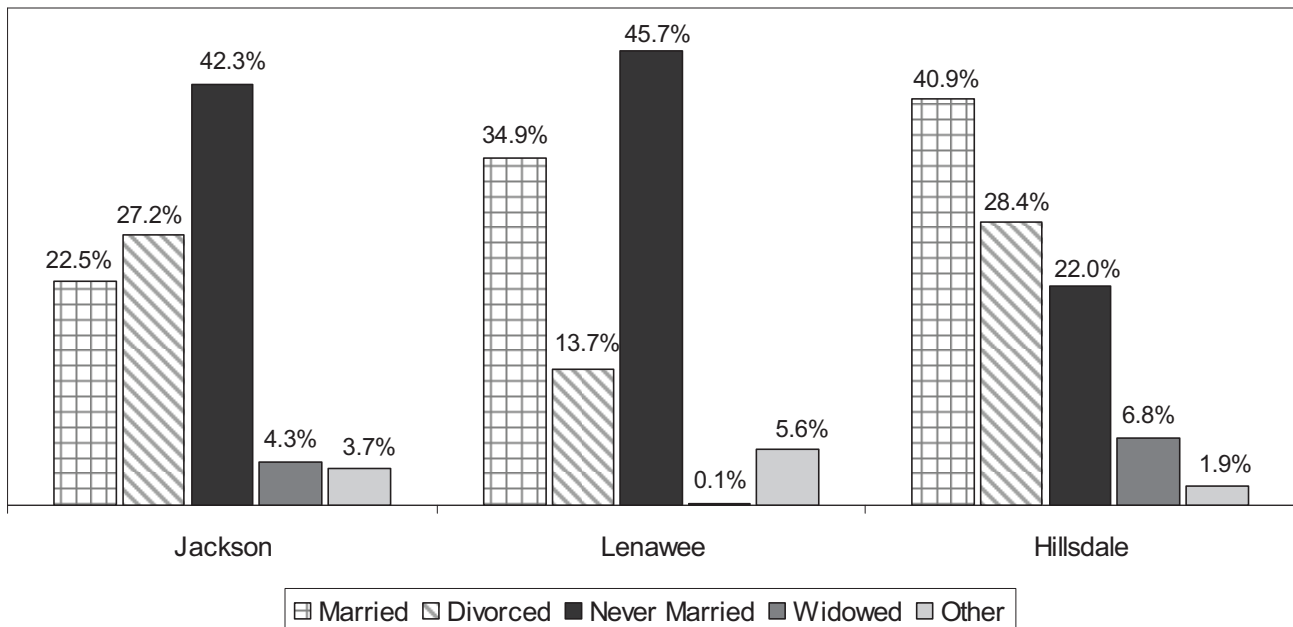
The majority (68.6%) of survey respondents are not currently married—being divorced, widowed, or never married. This is the same percentage reporting not currently married as found in the last survey.



By program, Head Start parents are more likely to be married (36.3%). In Community Services 22.6% are married, 30.7% divorced, 37.7% never married and 6.3% widowed. In comparison, in the VITA tax preparation project—the newest of CAA programs surveyed—16.5% are married and 8.8% are widowed. This is more evidence of the shifting demographics of CAA clients.

This year by county, Hillsdale has the highest percentage of both Married and Divorced persons, while more in Lenawee identify as Never Married. Last year, Jackson County led in both the Never Married and Divorced category.

### RESPONSES BY COUNTY

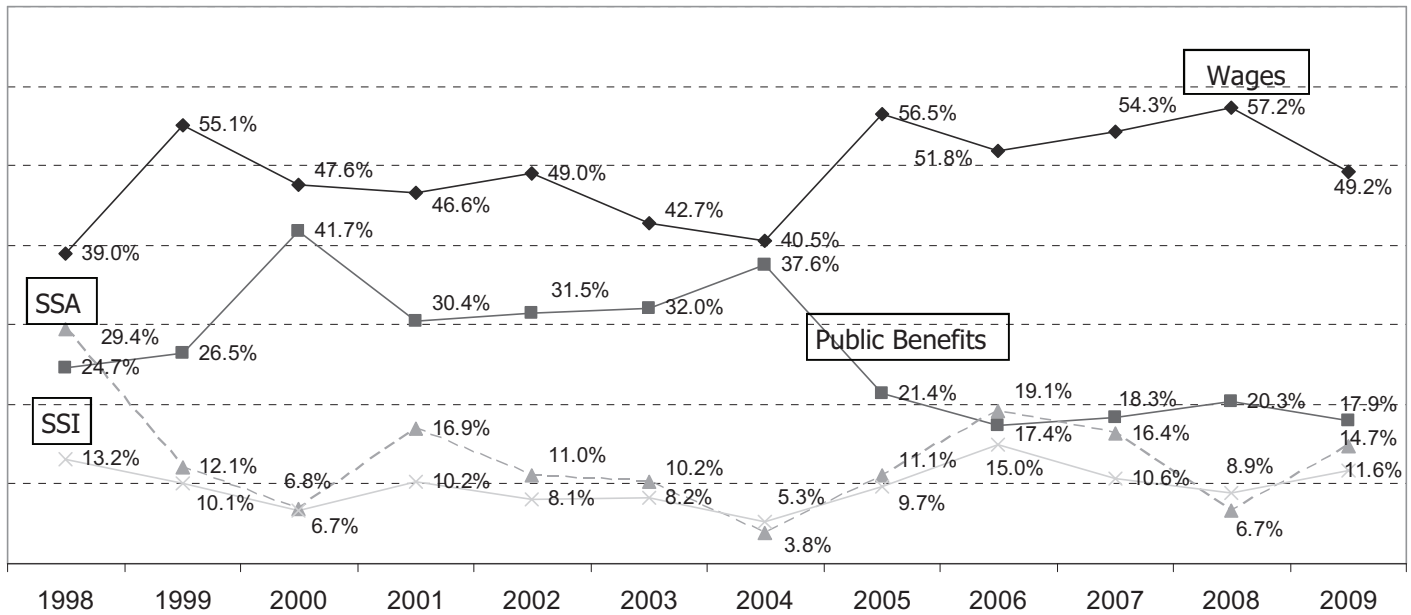


## Sources of Income

For the first time in five years, the percentage of CAA households reporting “Wages” as income has dropped below 50.0%. The percentage of those receiving “Public Benefits” also dropped, slightly, which continues the trend since 2004.

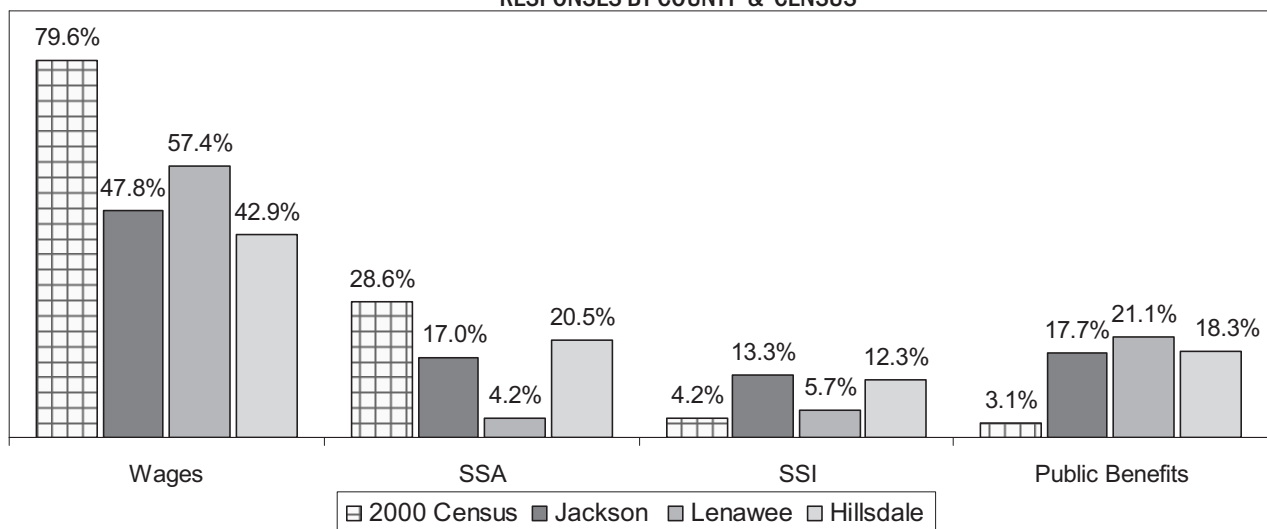
*This year shows an increase in households receiving both SSA (14.7%), and SSI (at 11.6%) compared to last year.*

RESPONSES BY YEAR



The following compares 2000 Census data for the three-county region to CAA survey results by county.

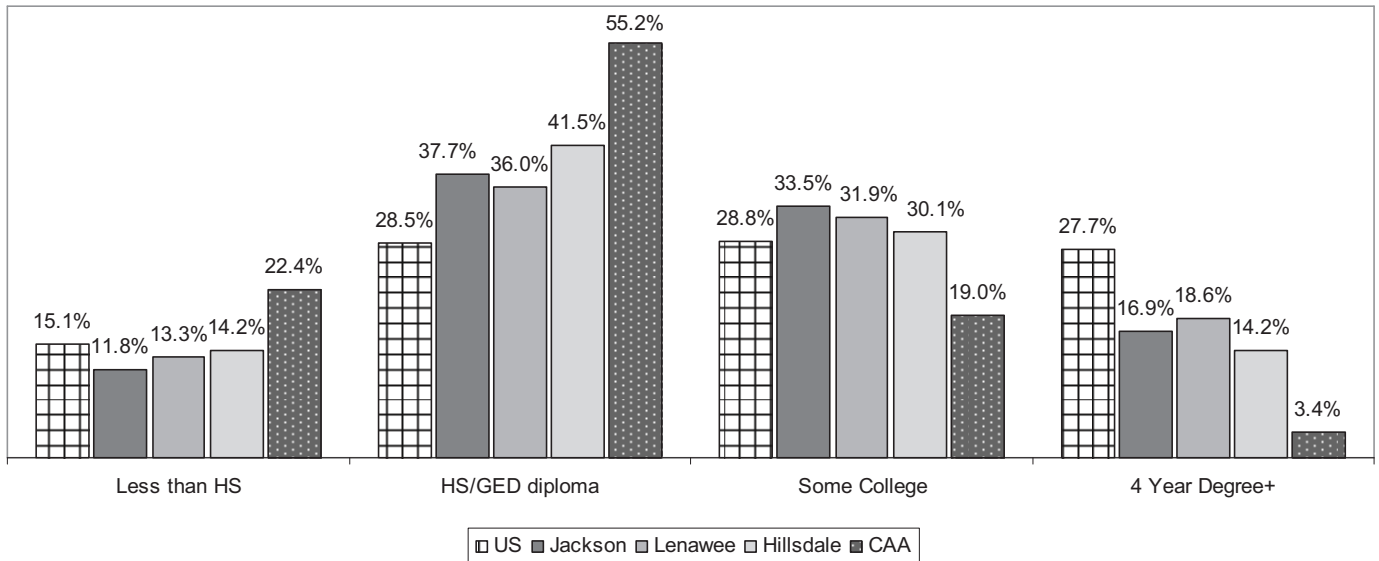
RESPONSES BY COUNTY & CENSUS



## Education

CAA clients report lower educational levels than found in either nationally or in the adult general population of the counties according to Census 2006-08 ACS estimates.

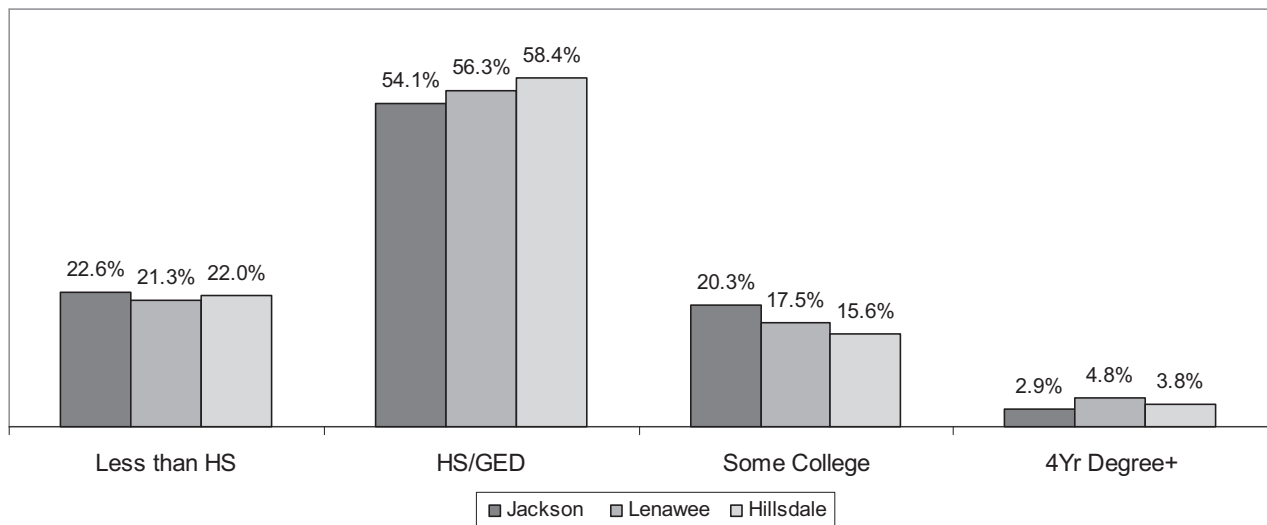
ALL CAA RESPONSES COMPARED TO COUNTY & U.S.



*By county, Lenawee CAA clients report the highest average education levels.*

By program, the percentage of Head Start parents reporting a four year degree has dropped (3.6% from 4.8%) in the last year, while the percentage with a four year degree has gone up in both VITA (3.6% from 3.1%) and Community Services programs (3.5% from 2.8%).

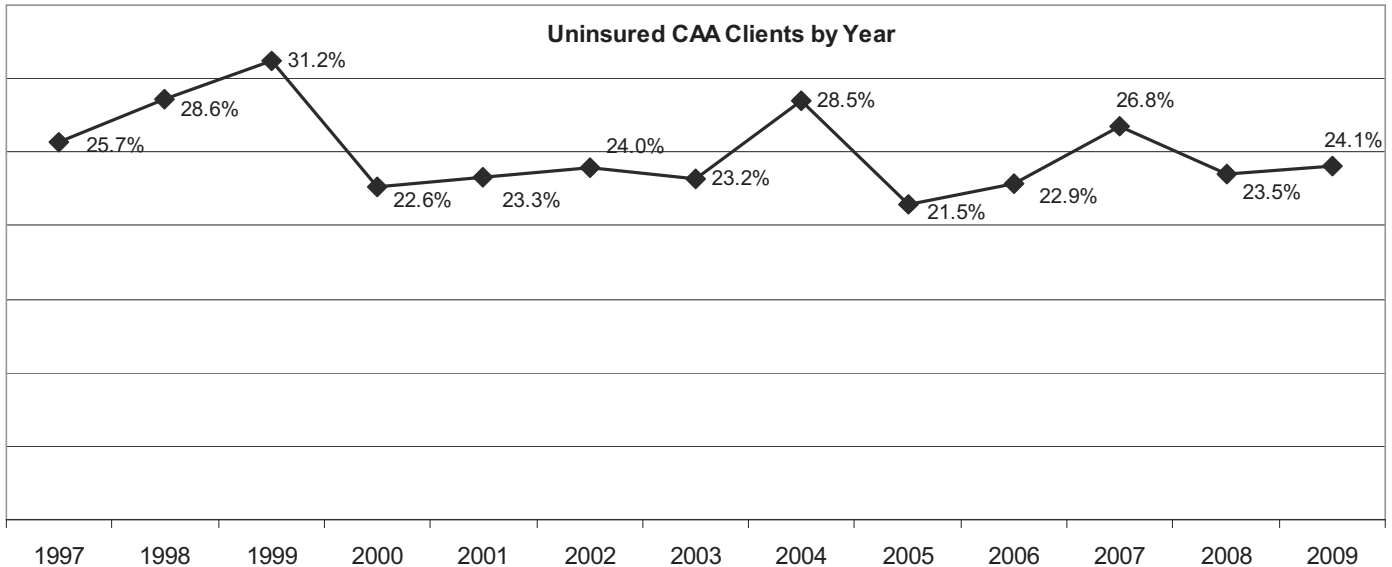
RESPONSES BY COUNTY



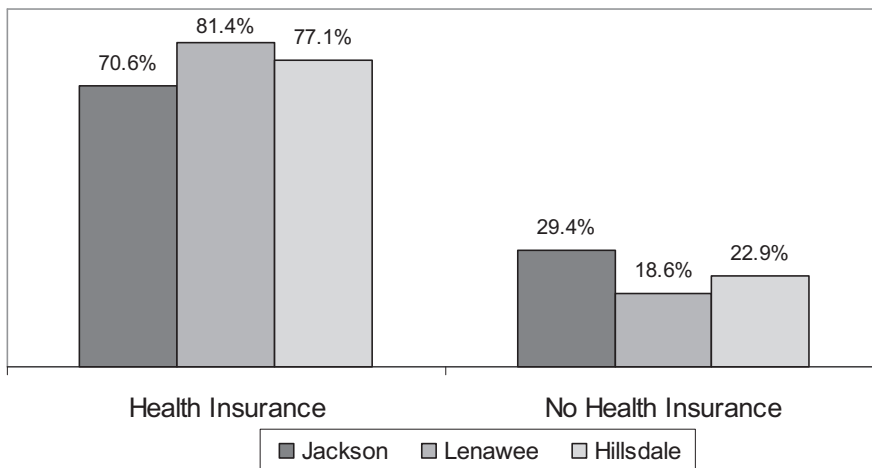
## Health Insurance

Nearly a quarter (24.1%) of surveyed CAA clients did not have health insurance at the time they were surveyed. This percentage of uninsured increased slightly over last year's results.

RESPONSES BY YEAR



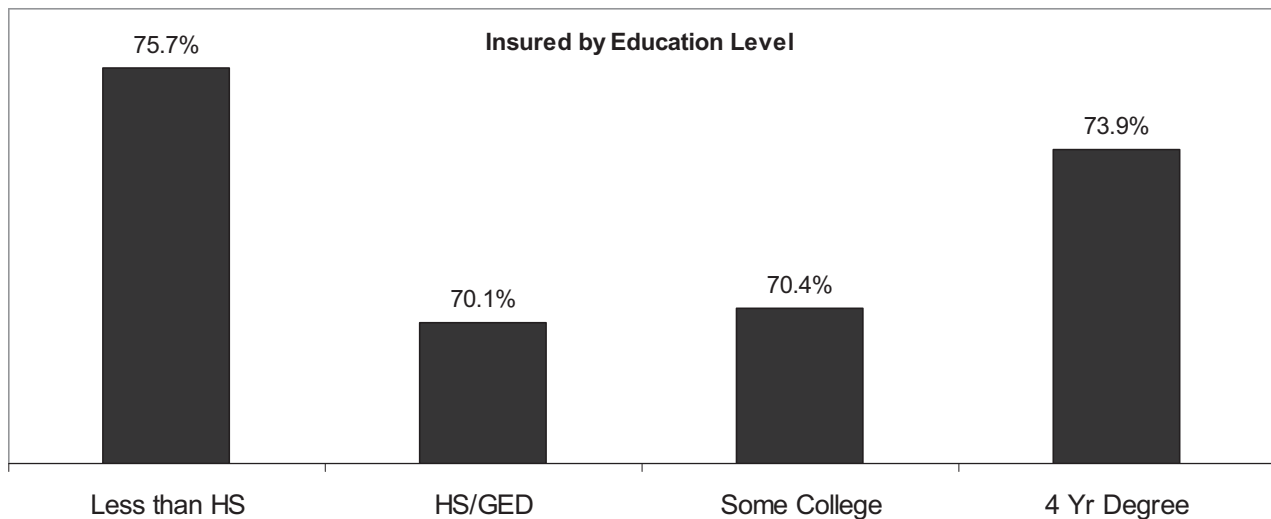
RESPONSES BY COUNTY



*The U.S. Census Bureau estimates that 11.7% of all Michigan residents did not have health insurance during the year in 2008.*

Comparing adult CAA clients by age: the highest rate of health insurance coverage is for those age 70 and older, at 96.7%, while the lowest rate of coverage is for those age 45-54, at 62.6%.

- ◆ By education level, the least likely to have health insurance coverage are CAA clients with only a high school/GED degree (70.1% are insured).



### Source of Health Insurance Coverage

The majority of those reporting health insurance coverage receive their primary coverage from government funded insurance: 70.6% have Medicaid; 16.7% have Medicare and 4.6% have MI Child.

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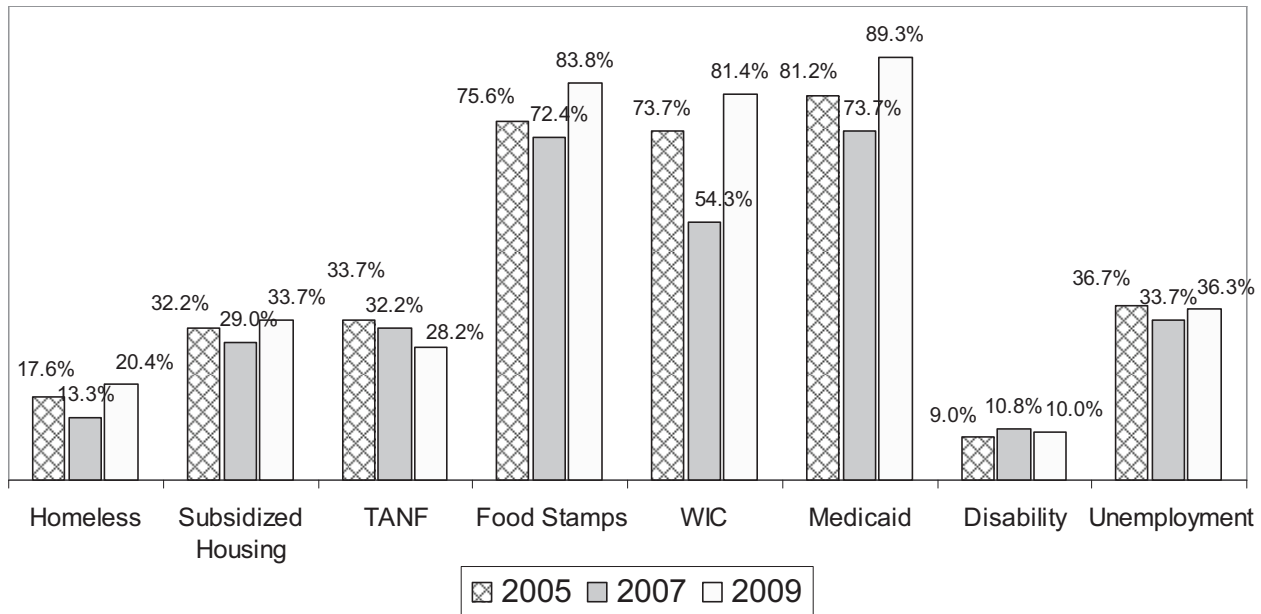
*CAA clients with private health insurance are more likely to be: male (21.6%); White (78.7%); married (40.3%); earning over \$1,000 a month (66.5%); held just one job in the past year (62.3%); have a bachelor's degree (8.2%); contribute towards retirement (39.3%); and a homeowner (55.2%) than the average CAA client.*

- ◆ Of all CAA clients reporting wages as an income source, 33.9% are uninsured (this grew from 25.8% in 2005). Of those with wages who are insured, 52.5% have Medicaid coverage and 35.7% have private health insurance coverage.
- ◆ Of those reporting working full-time, 63.2% report insurance coverage. Of these, 34.6% have private insurance; 55.0% are covered by Medicaid; 5.7% have MI Child; 3.1% have Medicare and 10.5% have "Other" – usually identified as "Health Pay."
- ◆ By county, 76.8% of insured Lenawee clients reported Medicaid coverage, the highest among the three counties. Hillsdale clients report the highest percentage of private insurance coverage, at 23.7%.

## Prior Use of Safety Net Programs

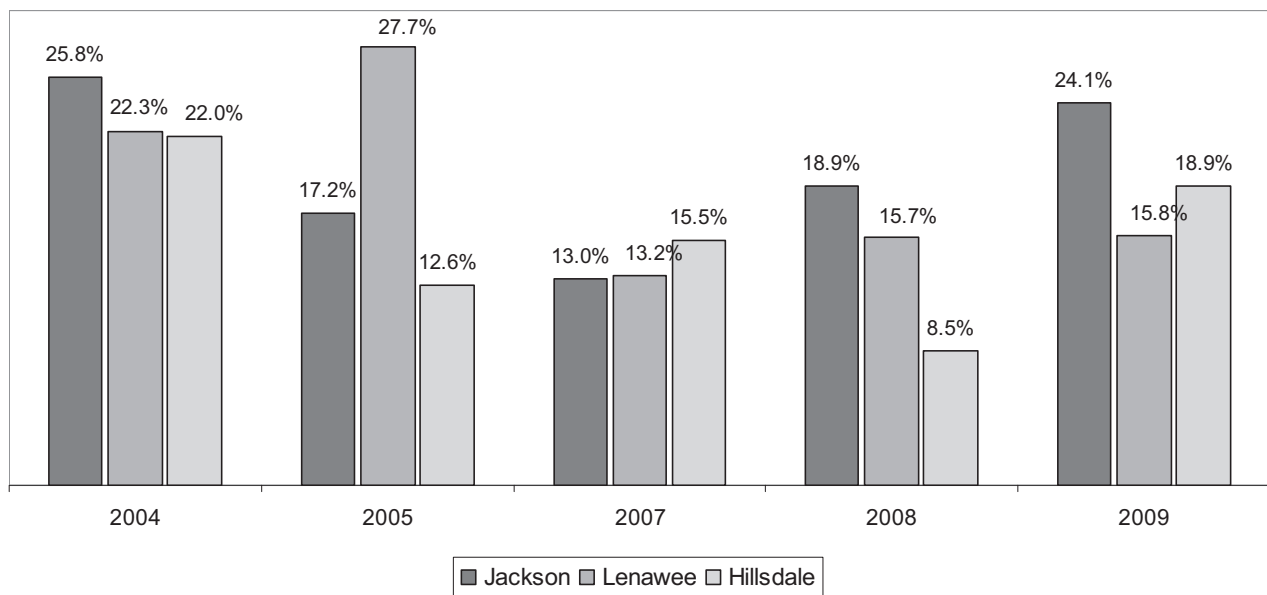
We asked about CAA clients' history of needing and using a number of public assistance programs. Clients were asked whether, as an adult they had ever been homeless or used one of the following programs.

RESPONSES BY YEAR



In 2009, Jackson again lead the other counties in reporting homelessness.

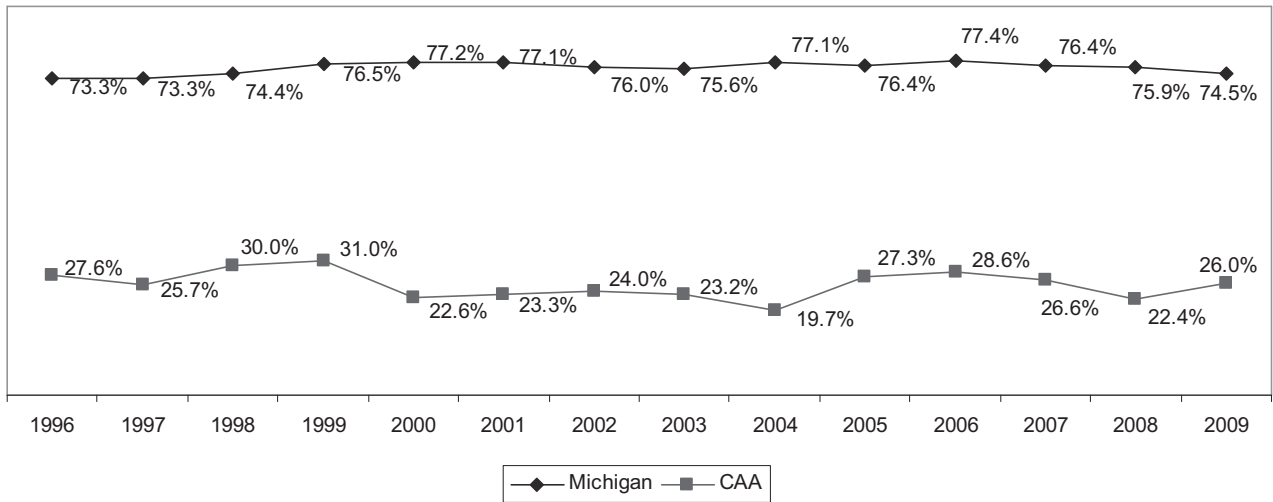
RESPONSES ON HOMELESSNESS BY COUNTY & YEAR



## Home Status

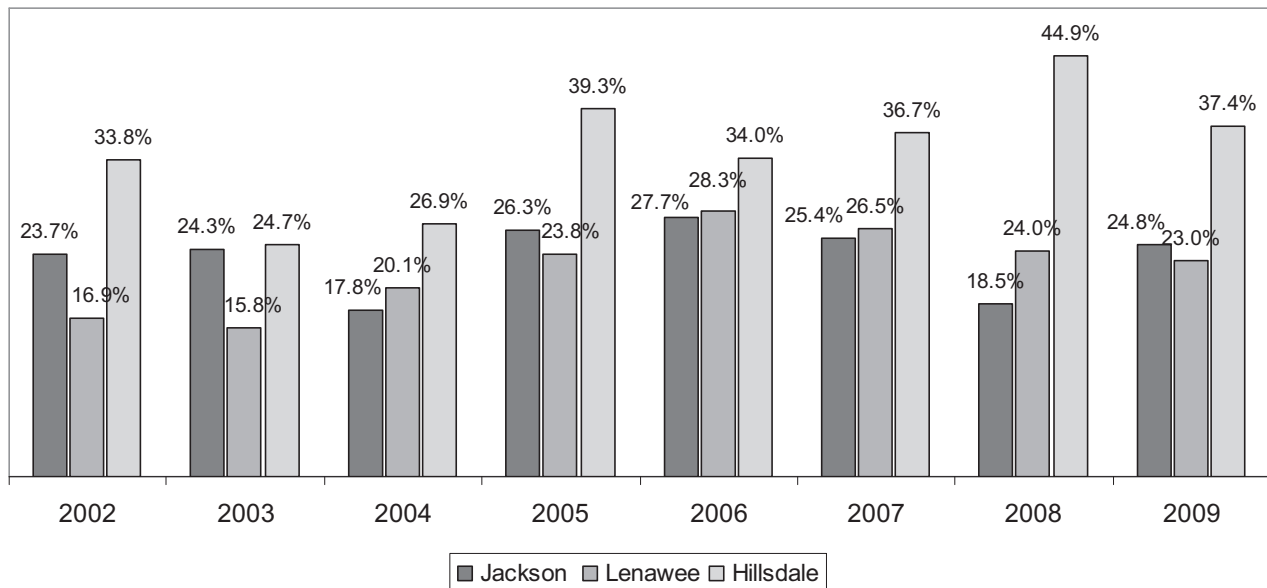
This year, 26.0% of surveyed CAA clients are homeowners, up from the all time low of 22.4% in 2008. The longer range trend, however, is that the percentage of homeowners served by CAA is stabilizing while homeownership statewide is dropping.

COMPARING CAA AND MICHIGAN RESPONSES



By county, Hillsdale clients continue to report the highest rate of homeownership.

RESPONSES BY COUNTY



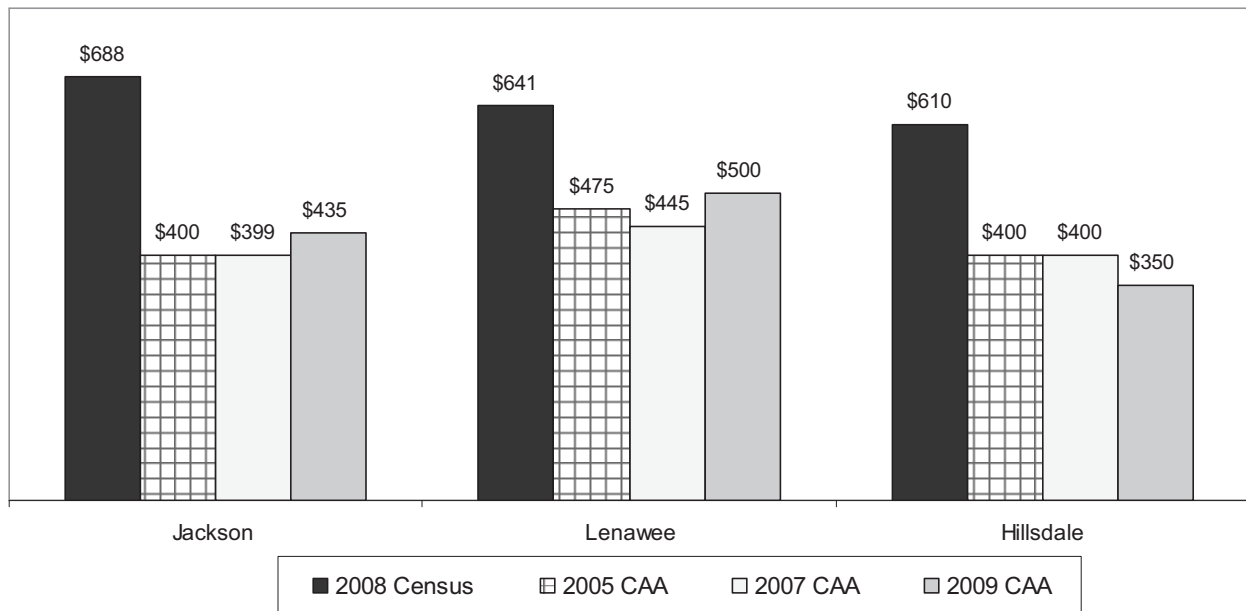
Homeownership continues to correlate to the age and education of CAA clients. The highest percentage of homeownership is held by clients age 70 and older (62.5%). The lowest percentage of homeownership is found among those age 18-23 (9.4%). Only 16.7% of clients with less than a high school diploma were homeowners, and this grew steadily to a 55.6% homeownership rate for those with a 4 year degree.

### Average Housing Costs

Median rents reported by CAA clients increased in the past year, to \$449.50 per month, while median mortgage costs dropped from \$565 per month in 2007 to \$535 in 2009. This is still lower than the comparable median costs for the general population, found in the 2006-08 ACS Census estimates. As a percentage of average median income, CAA clients are paying an average of 47.7% of their income for rental housing and 56.7% for homeowner mortgages. In comparison, 2006-08 Census data indicates for renters in Jackson, 49.7% are spending 30% or more on housing; in Lenawee 43.3% of renters are spending 30% or more and in Hillsdale, 43.2% of renters are doing the same.

*The 2009 average sale price for a home in Jackson was \$74,909. It was \$83,027 in Lenawee and \$66,607 in Hillsdale according to the Michigan Association of Realtors' Sales Statistics. This is an average drop in sales price of \$41,106 across the three counties since 2007.*

MEDIAN RENT BY COUNTY COMPARED BY YEAR AND CENSUS

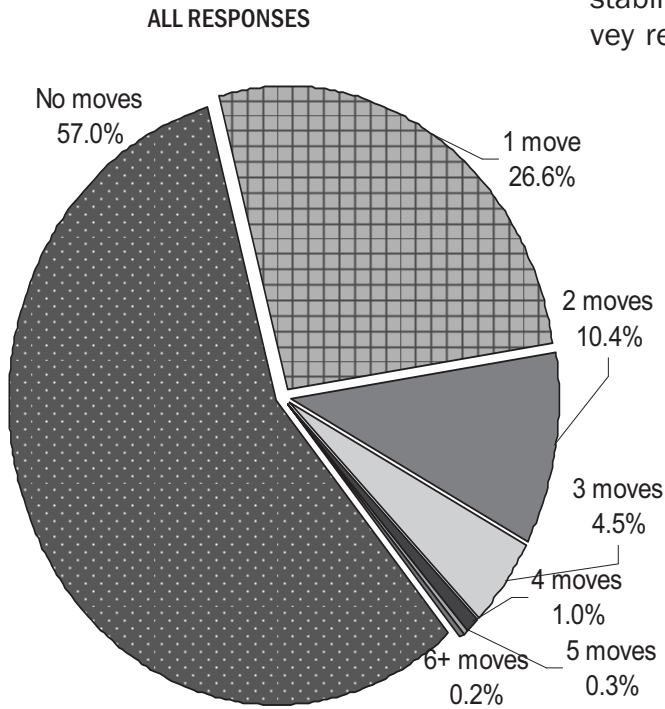


### Number of Moves

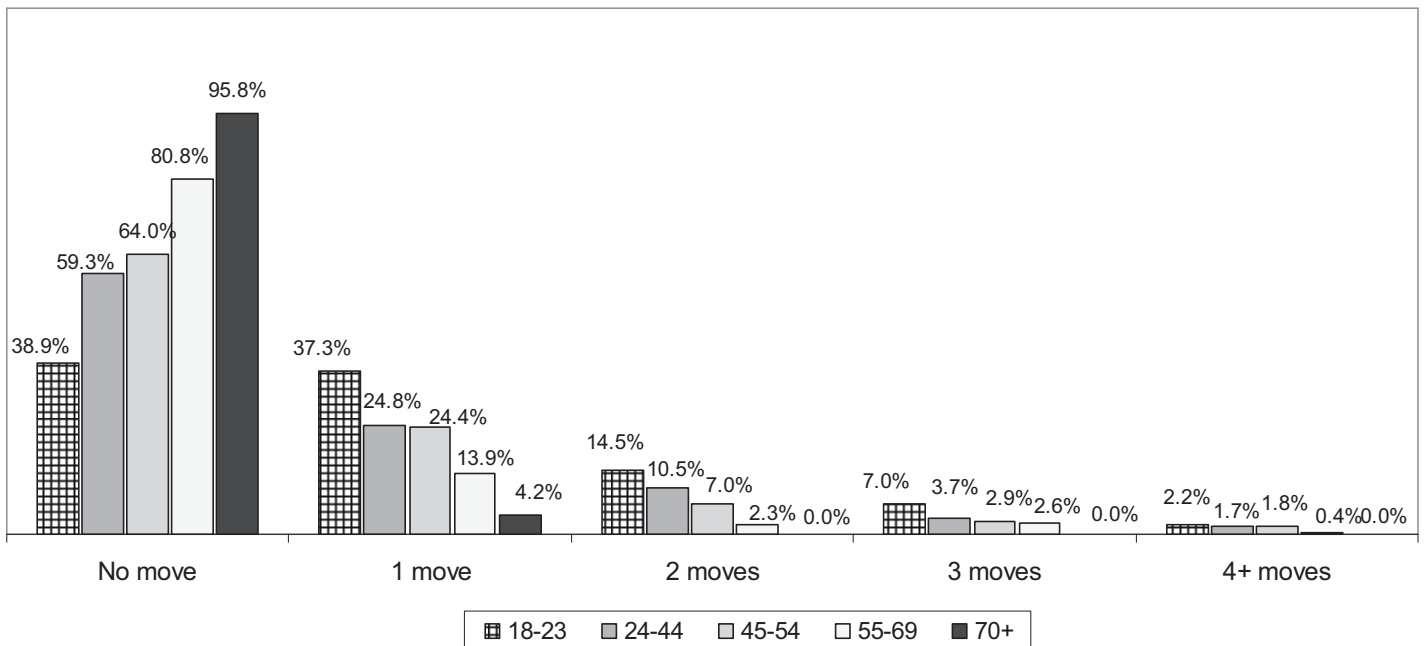
CAA households report slightly more housing stability this year, compared to the 2007 survey results. Least likely to move (reporting no moves in the past 12 months) were: (of course) Homeowners (87.5%); those age 55-69 (80.8%) and those age 70+ (95.8%); those having a four year degree (71.2%); and Hillsdale County clients (70.4%).

Overall, Jackson clients report the lowest average number of moves (.63) per year.

As shown in the graph below, there is a reverse correlation between moving and age for CAA clients. The older the client, the less likely to move in the past 12 months.



RESPONSES BY AGE FOR MOVE IN PAST YEAR



# Employment Data

## Wages

This year 49.2% of all CAA clients reported wages as a source of income, down from the 54.3% reporting wages last year. The biggest change in source of income from 2008 to 2009 was for “Unemployment,” which went from 4.5% to 12.0%.

By county, more Lenawee clients reported wages as income (57.9%) and fewer Hillsdale clients did the same (42.9%).

Wages as an identified source of household income goes up with increasing education for CAA respondents. Unemployment as a source of income is highest, however, for those with Some College (14.9%) and a four year college degree (13.8%).

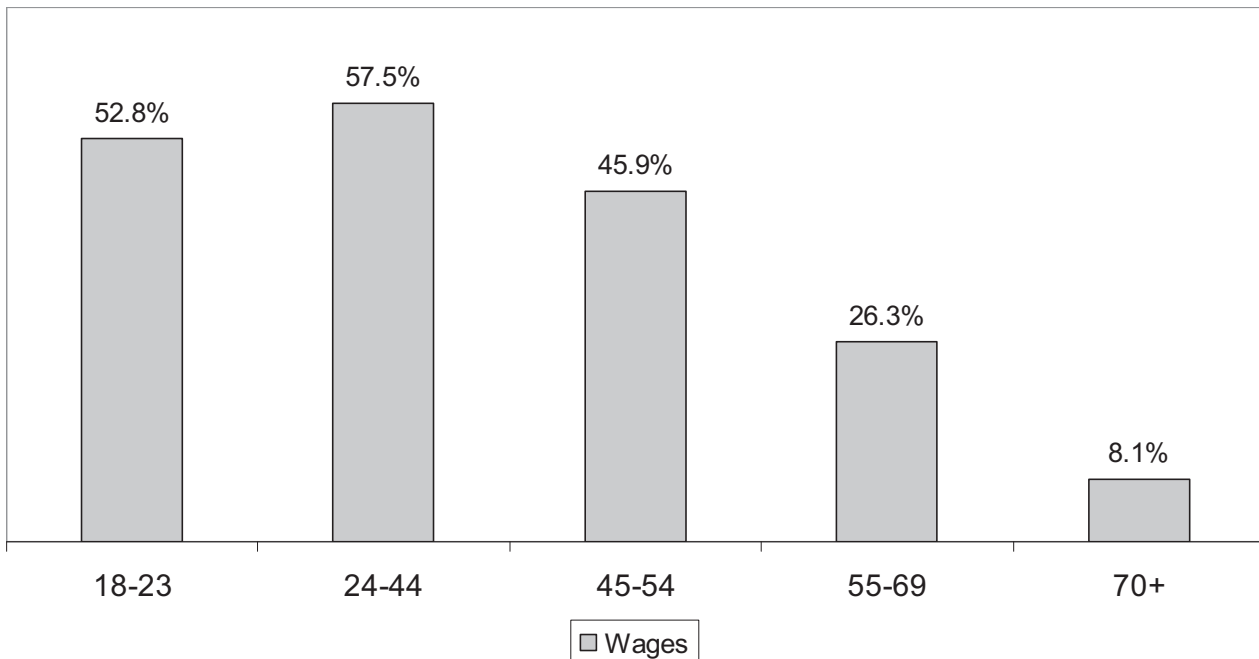
African Americans (at 45.6%) are least likely to report wages as income among racial/ethnic sub-categories, while Hispanics (at 16.9%) are most likely to report unemployment as a source of income.

Wages as source of income for CAA clients is highest for those age 24-44 years old.

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*8.1% of CAA clients age 70 and older report wages as a current source of monthly income. In this age category, 87.2% report receiving SSA, but only 45.3% report having retirement income other than SSA/SSI.*

RESPONSES BY AGE



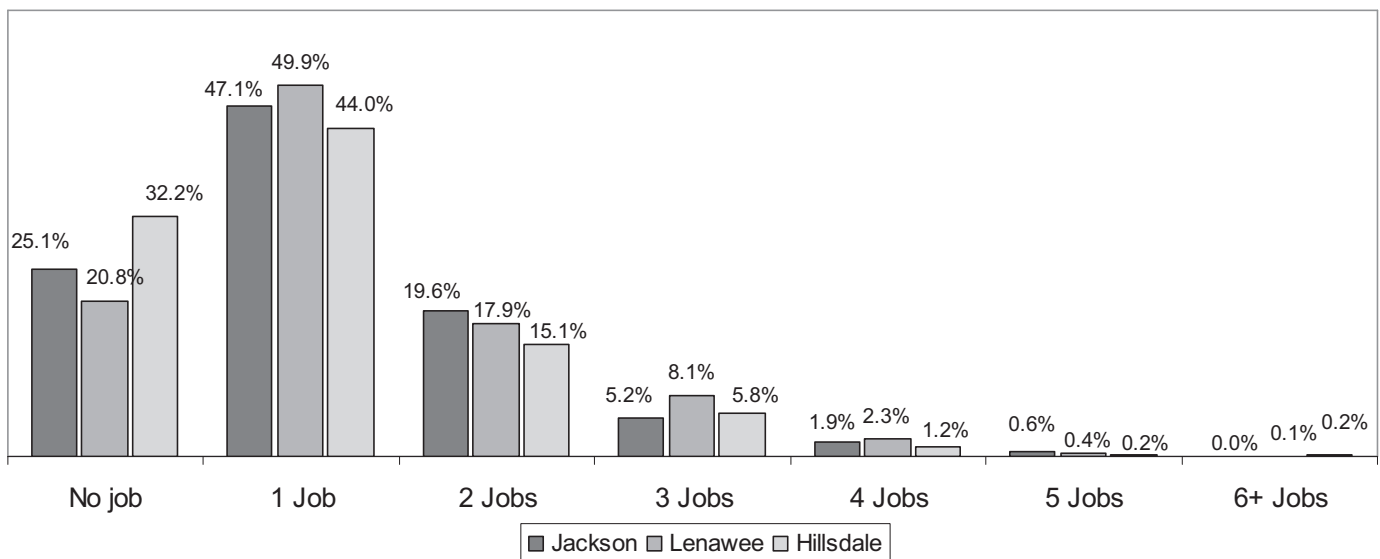
## Number of Jobs

*More African-American CAA clients had 2 jobs in the past two years (at 19.4%) than did White (at 17.7%) or Hispanic clients (at 16.1%).*

Clients were asked to report the number of jobs they held in the past two years. Responses ranged from none to 15 jobs. The majority reported 1 job (47.3%). More reported no job (25.0%) than reported two jobs (18.7%).

By county, more Lenawee respondents held one job (49.9%) and fewer Hillsdale clients held only one job (44.0%).

RESPONSES BY COUNTY



*The percentage of men and women reporting “no jobs in the past two years” is similar: 24.8% of males and 25.6% of females said they did not have a job in the past 24 months. National data on unemployment shows that in December 2009, the unemployment rate for men age 16 and older was 11.0% and it was 8.8% for women.*

## “No Job” Reported

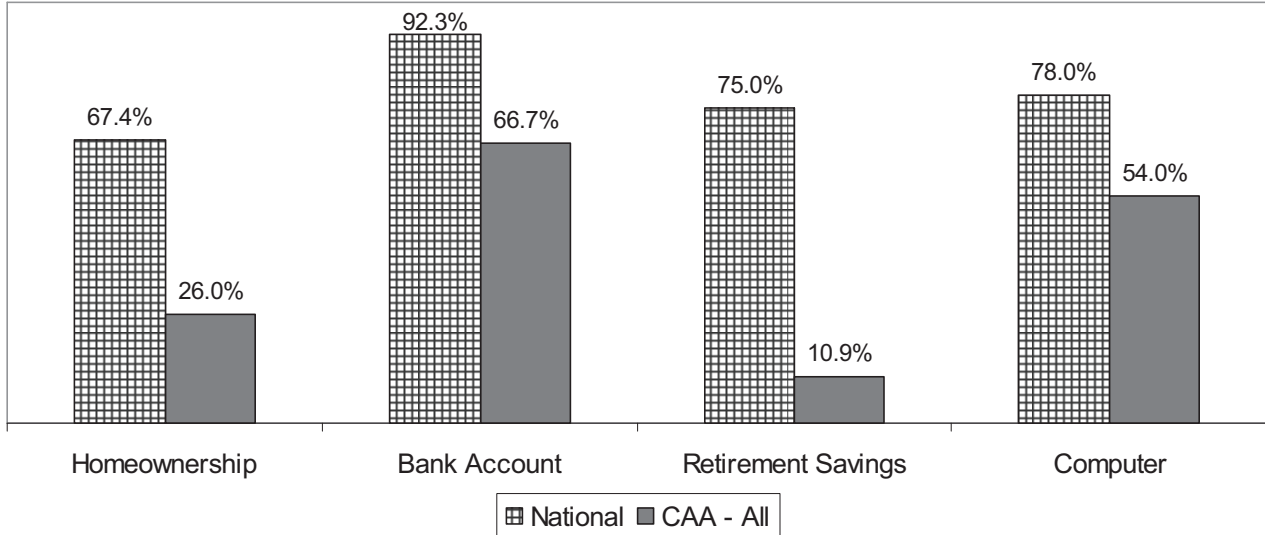
Jobs were harder to come by for clients in 2009. Overall, 25.0% of 2009 CAA clients did not have a job for the past two years, compared to 20.6% reporting the same in 2008.

The number of jobs held in the past two years is down in nearly every category and every county except for “1 Job.” More clients in both Jackson and Lenawee reported having one job than did in the last survey. Also, slightly more Hillsdale clients reported having three jobs than did last year.

# Asset Development

While research shows that gaining assets succeeds as a strategy for households moving out of poverty, CAA clients report owning fewer assets than national averages.

COMPARING CAA TO U.S. RATES

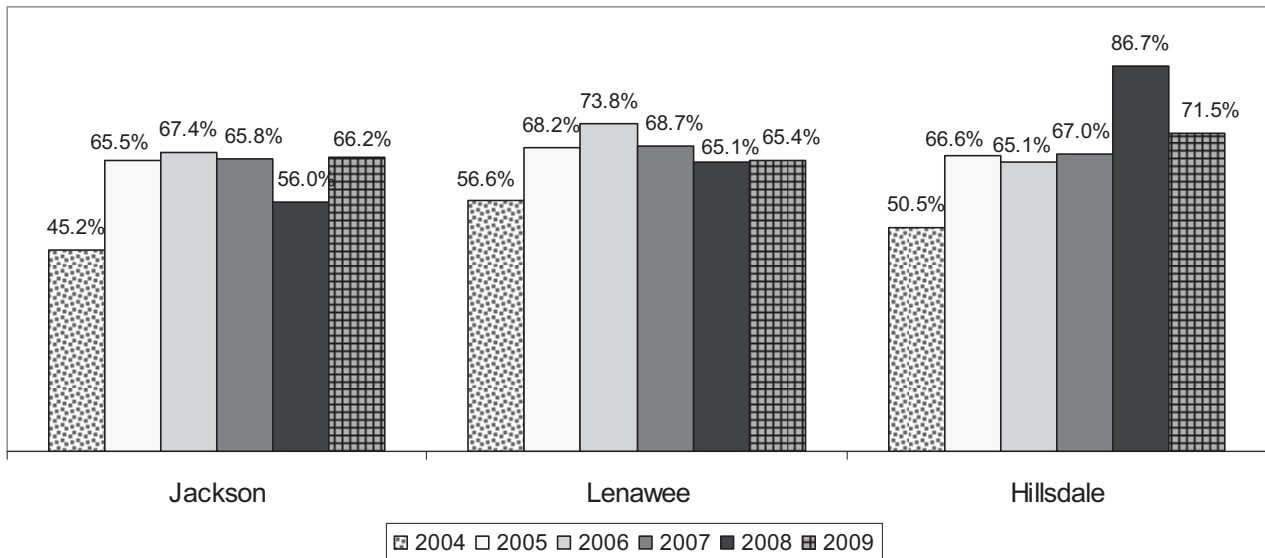


## Bank Accounts

The percentage of CAA clients reporting bank accounts has increased from 48.5% in 2004 (the first year we asked CAA clients this question) to 66.7% this year.

For the past two years, Hillsdale CAA clients have been more likely to have bank accounts than clients living in the other two counties.

RESPONSES BY COUNTY & YEAR



*The older a client was, the more likely to report having a bank account. 91.1% of 70+ year old CAA clients reported having a bank account. Only 62.1% of 18-23 year olds reported this asset.*

*Fewer African American CAA clients reported owning a computer (40.4%) or a bank account (57.7%) than did others in the sub-categories of race/ethnic background.*

Education is an indicator of bank account asset development. Those without a high school diploma hold bank accounts at the lowest rate (69.3%) while those with a four year college degree or more are account holders by the highest percentage (92.7%).

The lowest reported rate for a bank account was from clients with public benefits as a source of income (at 47.9%). By source of income, the highest rate of bank account holders are CAA clients reporting SSA/SSI monthly income (at 82.1%).

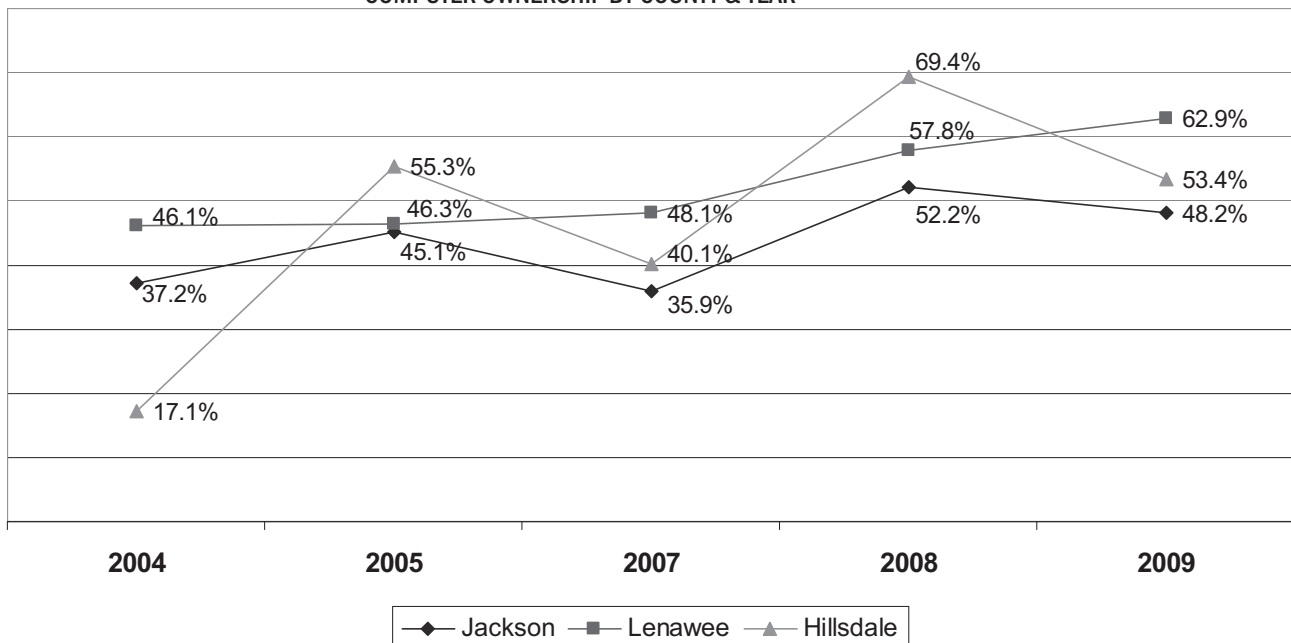
### Computer & Internet Access

Overall, 54.0% of CAA clients report having a computer, down slightly from 55.1% in 2008. Internet access for computer owners is also down— to 72.8% of computer owners this year— from 75.8% in the last survey.

Overall computer ownership is up significantly from 2007 when ownership was only reported by 39.7% of CAA clients. By county, Lenawee leads in reporting computer ownership this year, the first time since 2007.

Lenawee also leads the three counties in CAA household internet access, with 93.0% of CAA Lenawee computer owners having internet access.

COMPUTER OWNERSHIP BY COUNTY & YEAR

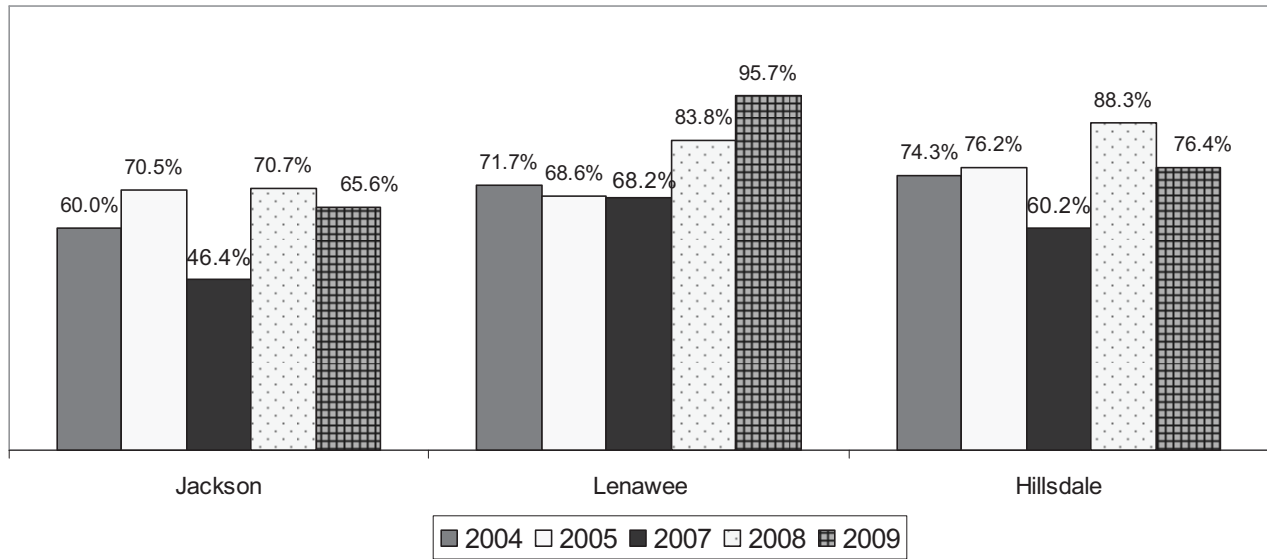


## Washer/Dryer

74.0% of all CAA respondents have a washer and/or dryer, down from 75.0% last year.

By county, Lenawee CAA clients are significantly more likely to have washers and dryers.

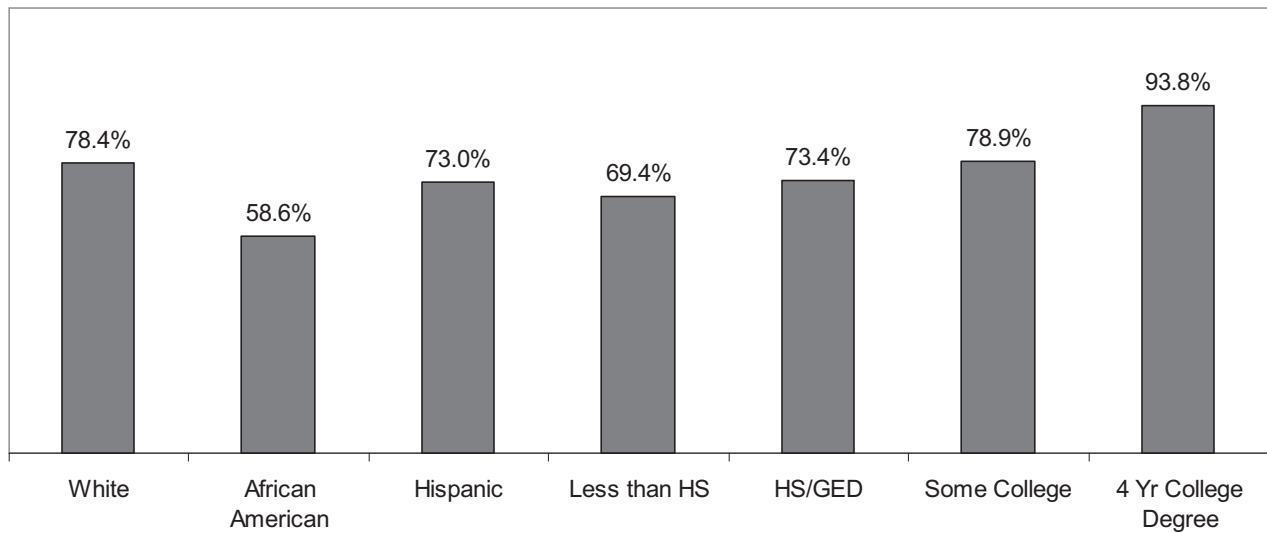
RESPONSES BY COUNTY & YEAR



Response by men and women varied on this asset. 65.1% of males have a washer and dryer, while 74.7% of females report having the same.

Rates of ownership also varied by race/ethnic background and education.

WASHER/DRYER OWNERSHIP COMPARED



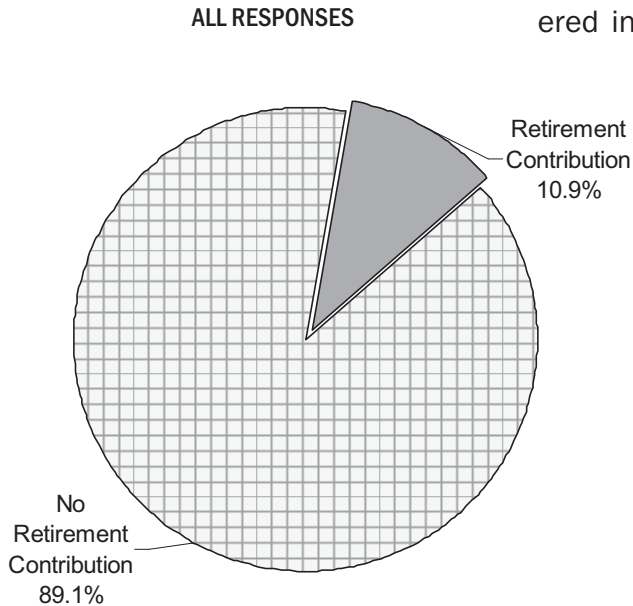
## Retirement

CAA client savings for retirement are way below national retirement savings rates, which are also considered insufficient for an adequate retirement income.

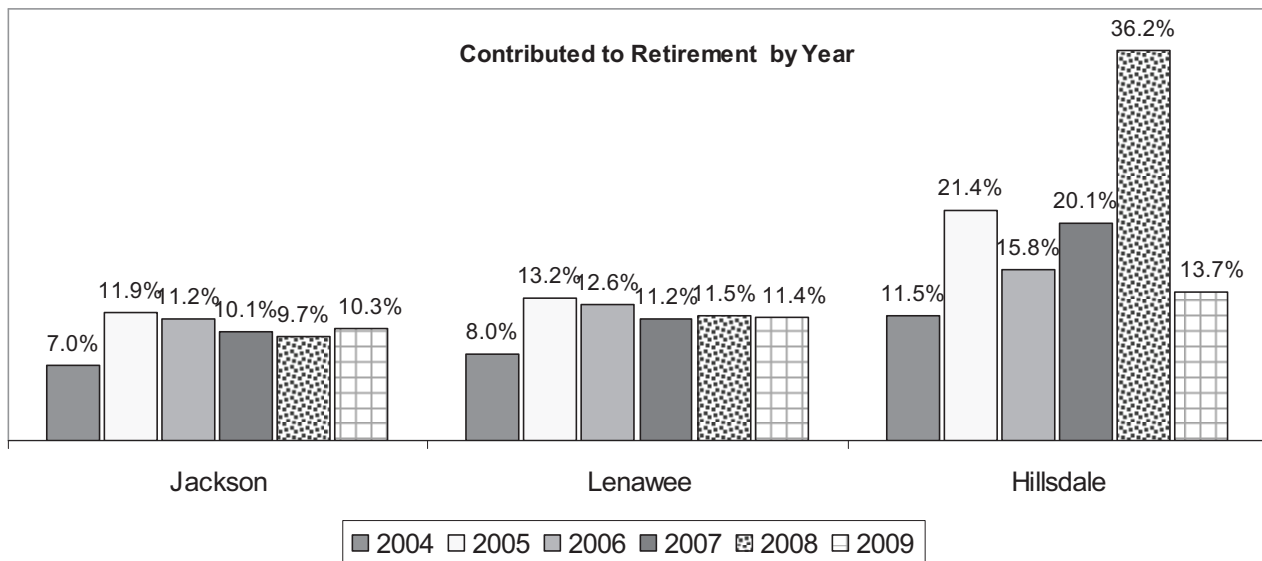
Overall, 10.9% of those surveyed reported contributing into retirement savings – this includes a work pension, 401 (k) or IRA account – in the last six months. This is down from 13.0% in 2005.

The greater the educational level, the more likely a contribution to retirement savings in the past six months. Rates of contribution range from 11.4% for those with a high school diploma to 41.7% by those with a four year college degree or more.

The biggest change in Retirement contributions by county came in Hillsdale. In 2008, 36.2% of Hillsdale responses indicated a retirement savings in the past six months. This dropped to 13.7% in 2009's responses, the lowest Hillsdale retirement savings response since we started asking the survey question in 2004.



### RESPONSES BY COUNTY

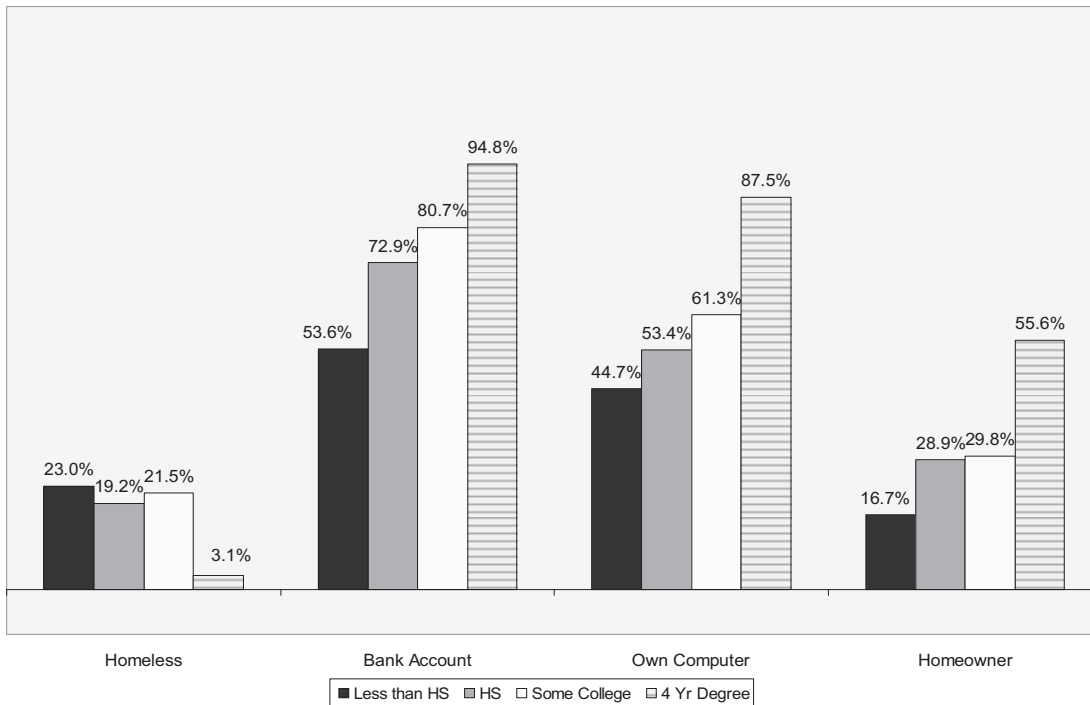


### Education as Asset

Based on CAA client responses to the survey, there is evidence that greater stability and asset development correlate to higher education levels. As identified elsewhere in this report, CAA clients with higher education levels report higher rates of retirement savings, volunteering, washer/dryer ownership and greater housing stability, as shown by number of moves.

*With higher levels of education completed, CAA clients are less likely to have been homeless, more likely to have a bank account, own a computer or a home.*

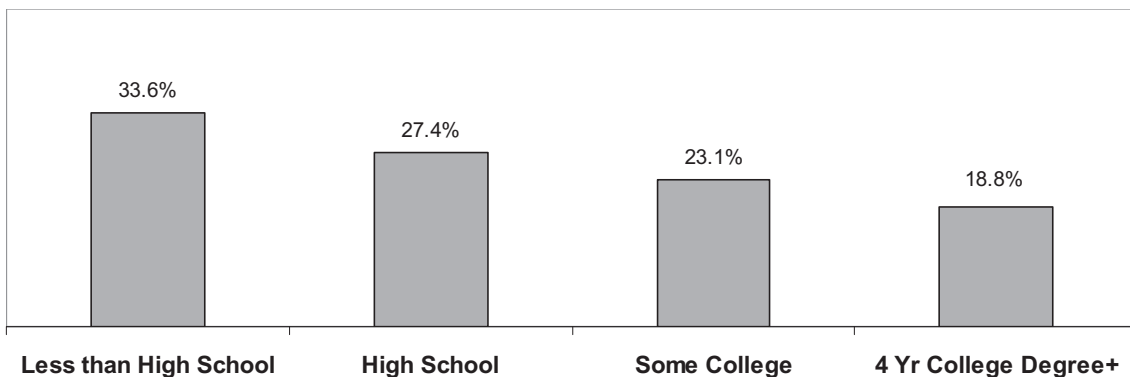
RESPONSES BY EDUCATION LEVEL



### Education and Better Off

In a reversal from prior year surveys, the more education CAA clients have, the less likely they consider themselves “better off than a year ago.”

‘BETTER OFF’ COMPARED BY EDUCATION LEVEL



By race/ethnic background, the average annual income for CAA clients surveyed is: White \$11,717.37; Hispanic \$10,333 and African American \$9,811.

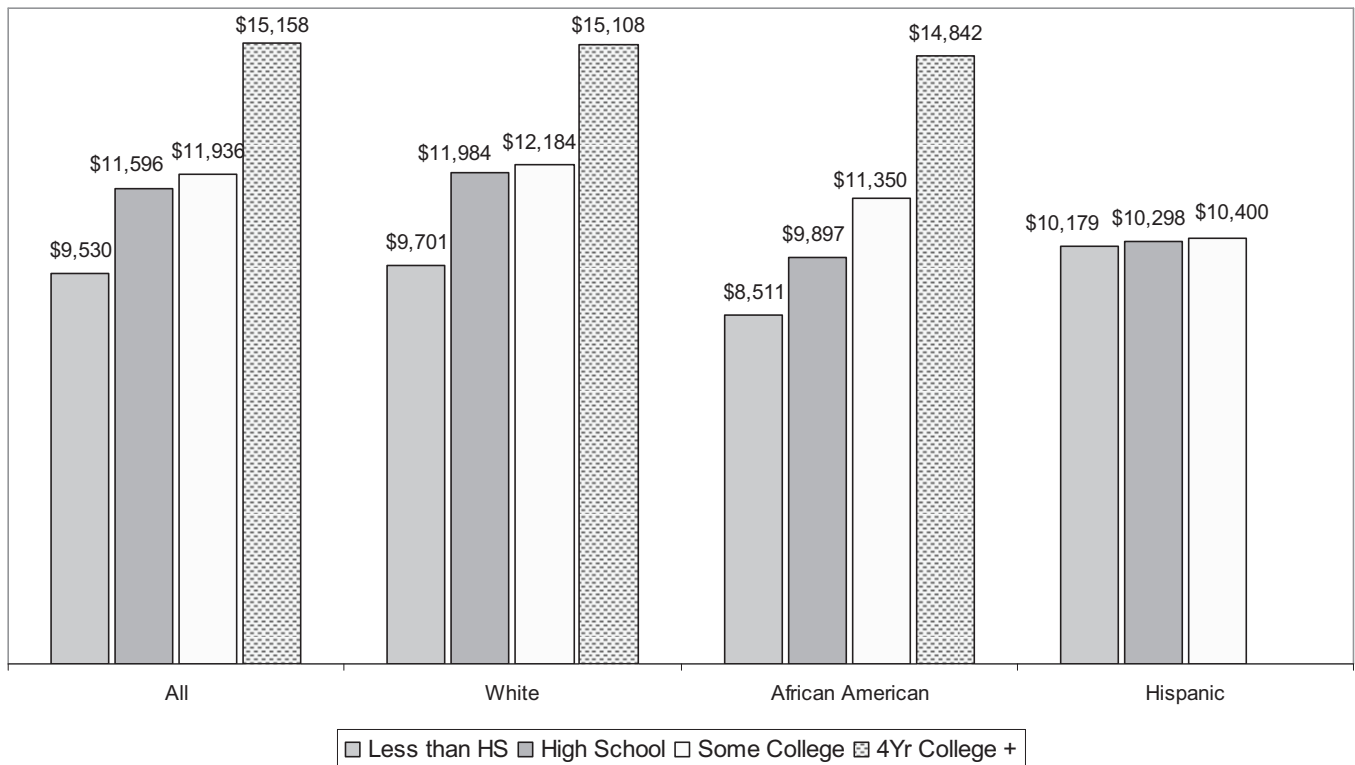
### Education and Income

For the highest income level reported by CAA clients (Over \$1,000 per month), there is a corresponding higher education level attained. Conversely, the lowest income categories (under \$600 per month), had the lowest percentage of clients reporting either “Some College” or “4 Yr College Degree”.

### Education, Income and Race

White CAA clients average higher income levels than either African American or Hispanic clients, and higher education translates to higher average annual income for all races. However, it does not follow for CAA clients that African American clients with Some College (average income \$11,350) also have a higher average income than a White CAA client with a high school diploma (average income \$11,984).

AVERAGE CAA INCOME BY EDUCATION

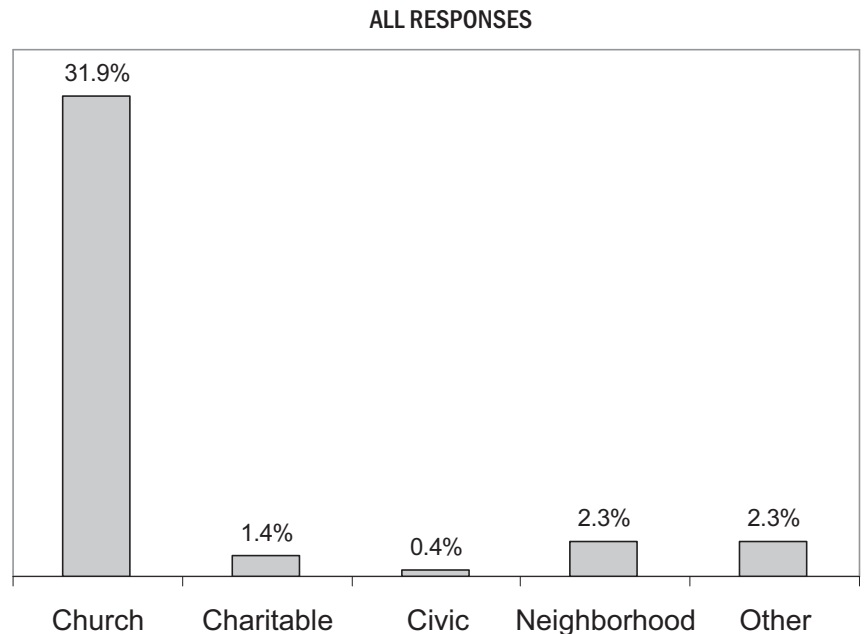


# Community Ties

Recent research tells us that increased citizen involvement improves local government; parent involvement improves schools and regular volunteering improves health. Survey questions provide indicators of CAA clients' involvement in their local community.

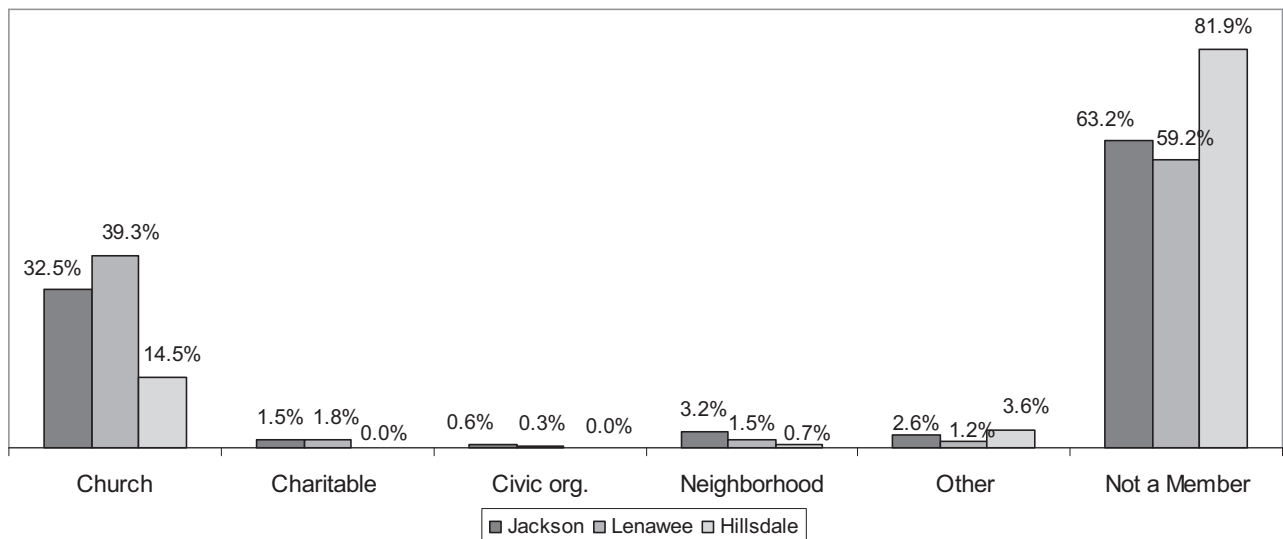
## Membership

Clients were asked if they were a member of a variety of organizations. Overall, 64.6% stated they did not belong to any organization. Of those who did report membership, most were members of a church, temple or mosque (31.9%). Every other organization identified had rates under 3.0%.



Overall, responses in 2009 are similar to 2008 except for Hillsdale County, where membership in any organization dropped significantly in 2009. In 2008, religious membership was reported by 35.8% of Hillsdale CAA clients; in 2009 this was 14.5%. Hillsdale reports the highest membership in "Other." The most frequent write in response for this was "youth soccer."

## RESPONSES BY COUNTY



*Membership at a church, temple or mosque goes steadily up by education level, but it does not increase with income levels. This is one of the few survey questions where there isn't a correlation between income and education.*

- ◆ Males reported membership in more than one organization at a higher rate than females.
- ◆ By age, CAA respondents between 45-54 are far more likely to report membership in a number of organizations for all categories except "Civic."
- ◆ By race, Whites (at 28.8%) are less likely to be members of a church, temple or mosque than either African Americans (at 40.1%) or Hispanics (at 39.6%). African Americans also report higher membership rates for "other charitable" and "Other" when comparing by race/ethnic background.

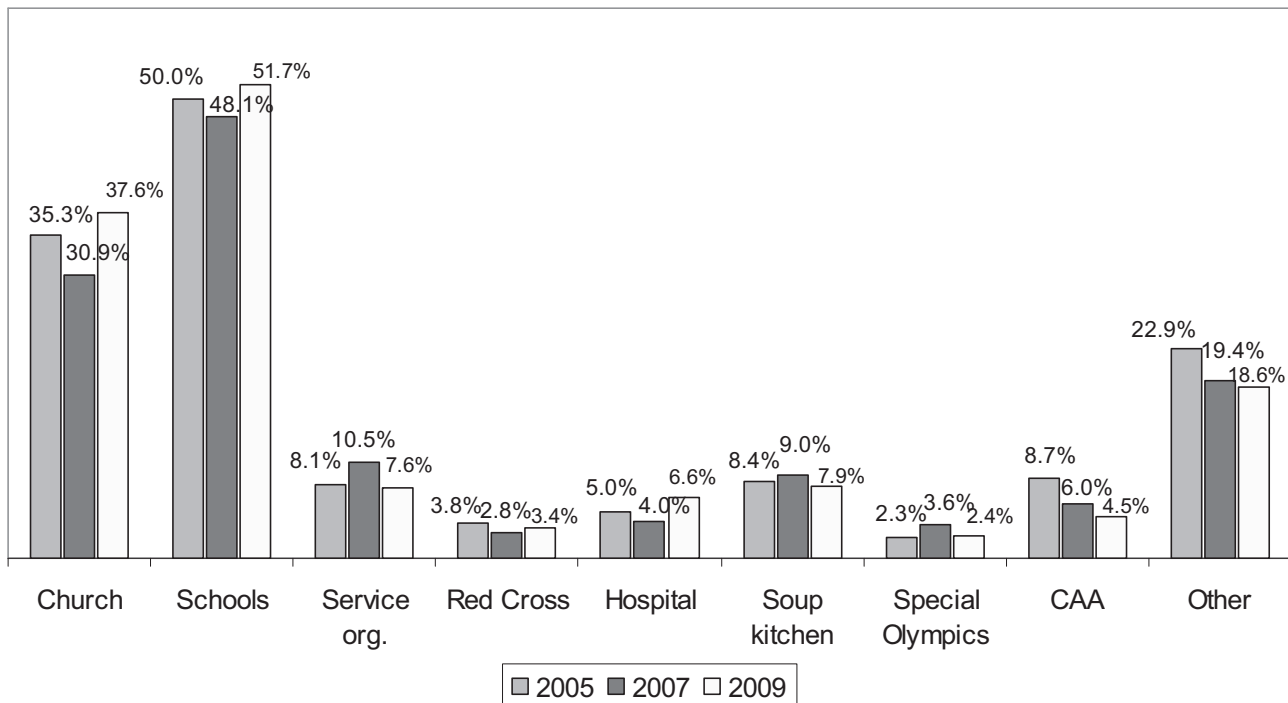
### Volunteering

*By county, the biggest drop in reported volunteering compared to 2008 was in Hillsdale, which went from 43.2% in 2008 to 23.6% in 2009.*

In addition to asking about membership, the survey addressed volunteering activities of respondents. 27.0% of all respondents had volunteered during this survey year, the lowest rate reported since this survey question was included.

Of those reporting volunteering activities, most indicated they volunteered at school, with Church/Temple/Mosque in second place.

ALL RESPONSES BY YEAR

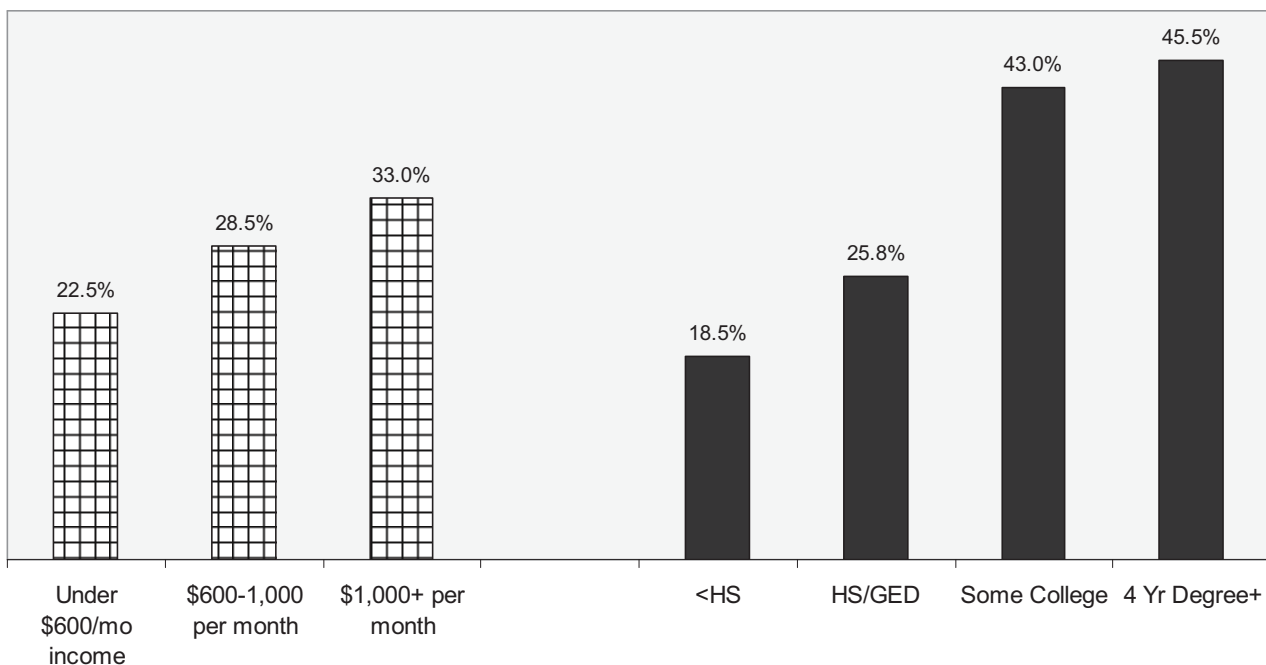


- ◆ Fewer Hillsdale CAA clients reported volunteering (23.6%) than did Lenawee (25.1%) or Jackson (29.4%) CAA clients.
- ◆ African Americans report the highest rate of volunteering at school (49.1%), with religious organizations (61.4%) and at CAA (5.3%); Hispanics volunteered at soup kitchens the most (at 19.2%). Whites volunteered the most at hospitals (4.8%) and at the Red Cross (4.3%).
- ◆ Homeowners volunteer at somewhat greater rates (36.6%) than do renters (24.6%).
- ◆ Volunteering does not increase consistently with age. Those age 45-54 are most likely to report volunteering (at 35%). CAA clients age 55-59 are least likely to report volunteering, at 11.1%.
- ◆ Volunteering consistently increases with educational level and with income.

### ***Volunteering at CAA***

*The subcategory most likely to volunteer at CAA are Early Head Start parents, at 10.0%. Men are more likely to volunteer at CAA (7.7%) than women (4.4%). Overall, Never married respondents are the least likely to volunteer over all (at 21.5%) but most likely to volunteer at CAA (at 6.1%) when compared to married (3.2% volunteer at CAA) or Divorced (3.8% volunteer at CAA.)*

**VOLUNTEERING BY AGE AND EDUCATION LEVEL**



## Community Stability

57.0% of CAA clients did not move in the prior 12 months. 16.6% of CAA clients moved twice or more, down from 19.6% in 2008.

More Hillsdale clients did not move at all (63.1%) than did Jackson (59.1%) or Lenawee (46.8%) clients.

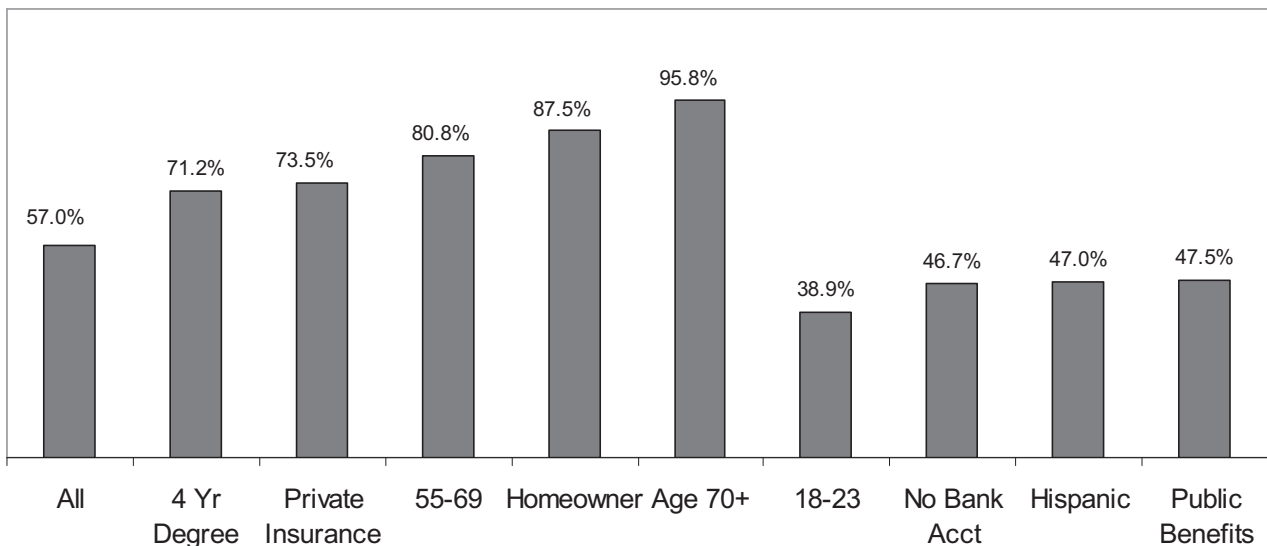
By program, fewer Head Start clients reported housing stability (no moves at 53.8%) compared to VITA (65.2% no moves) or Community Services (61.2% had no moves).

CAA clients most likely to report not moving in the past year—i.e. having more community ties—are: those with private insurance (73.5% did not move); age 55-69 (80.8% did not move), Age 70+ (95.0% did not move), a four year degree (71.2% did not move), and not surprising, homeowners, where 87.5% had not moved in the past year.

Those with the least housing stability include age 18-23 year olds; Hispanic clients; those without bank accounts and those on public benefits or having monthly income under \$600.

*According to 2008 U.S. Census estimates, 16.2% of Jackson County's population lived in a different place one year earlier; 13.2% of Lenawee's population moved in the past year and 13.7% of Hillsdale's population moved in the prior year. These are significantly lower rates of moving than reported by CAA clients.*

RESPONSES BY CATEGORIES WITH GREATEST AND LEAST HOUSING STABILITY



# Housing Assessment Questions

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## Housing - Affordability

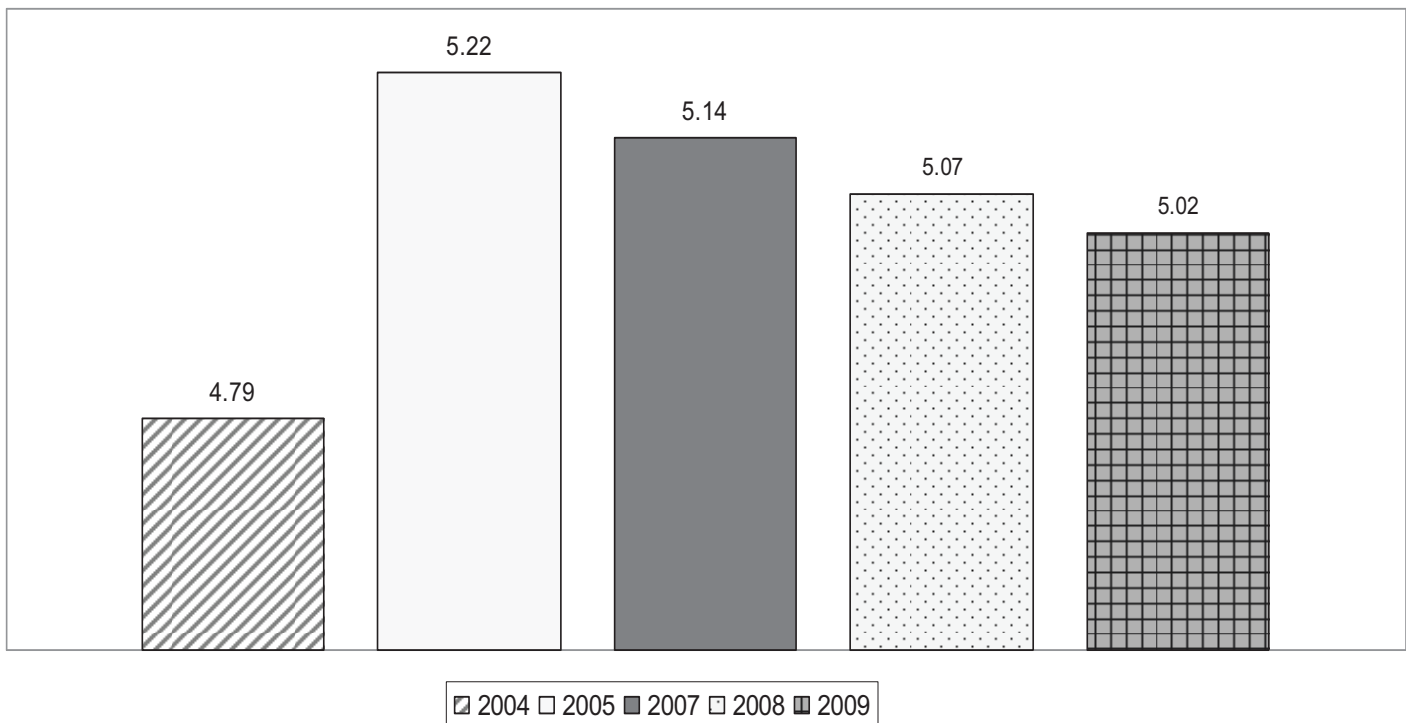
Surveyed clients were asked their satisfaction with the availability of affordable housing in their county. Responses were on a scale of 1 to 10, with 10 the most satisfied and 1 the least satisfied.

CAA responses in 2009 averaged 5.02, down from 5.07 in the 2008 CAA survey. The average satisfaction has been dropping each survey since 2005. The lowest average score, however, remains the 2004 CAA client response, when client satisfaction averaged below 5 (at 4.79).

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*The highest average satisfaction with the availability of affordable housing by a sub-category in the CAA survey is 6.40, reported by those with a four year college degree. The lowest average score was 4.34, from divorced respondents.*

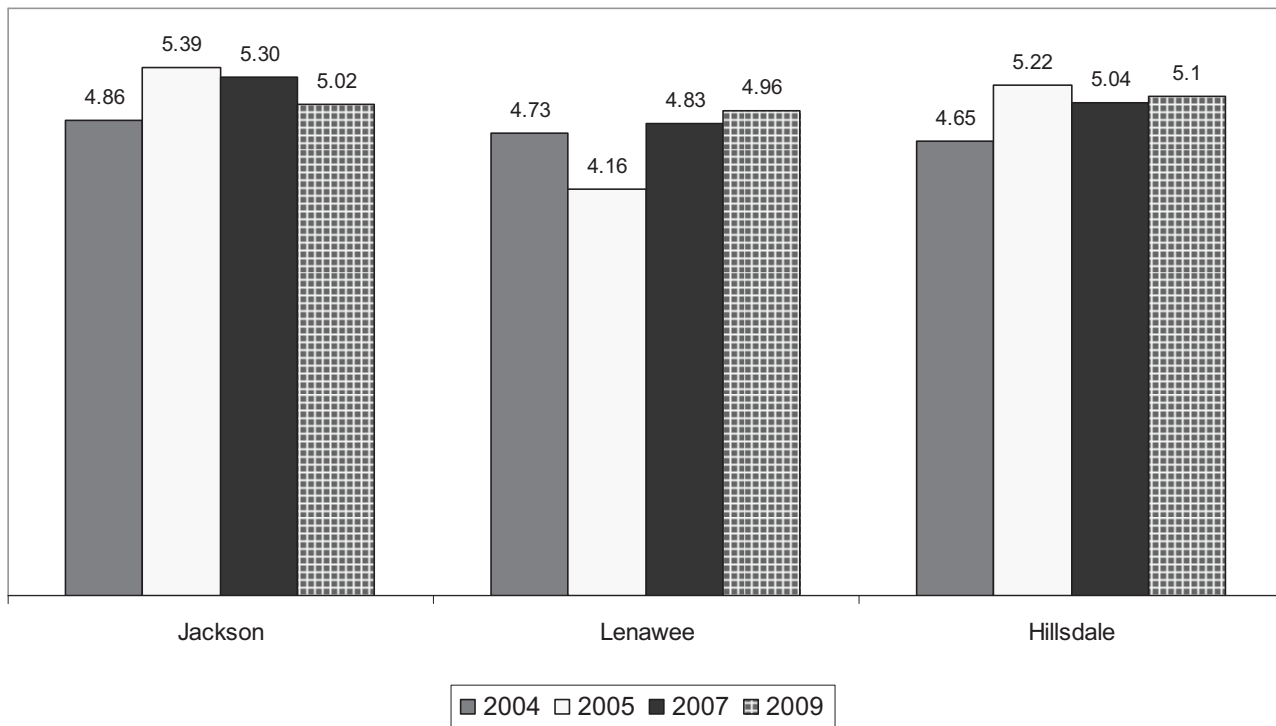
ALL RESPONSES BY YEAR



By county, Hillsdale CAA clients expressed the highest satisfaction with housing affordability. This is the first time Hillsdale's reported satisfaction with the availability of affordable housing is the highest among the counties.

Lenawee's lowest average score on this question is consistent with Lenawee also reporting the highest average rent and average monthly mortgage payments.

RESPONSES BY COUNTY & YEAR



*Men's average satisfaction with the availability of affordable housing (at 5.50) was higher than Women's (at 5.15).*

- ◆ Reported satisfaction with the availability of affordable housing was higher for African Americans (with an average score of 5.12) than by either Whites (at 5.01) or Hispanics (at 5.03). All three scores dropped, but African Americans' average score dropped the least.
- ◆ By age, the highest average score came from 45-54 year olds (5.22) and the lowest from 24-44 year olds (4.98).

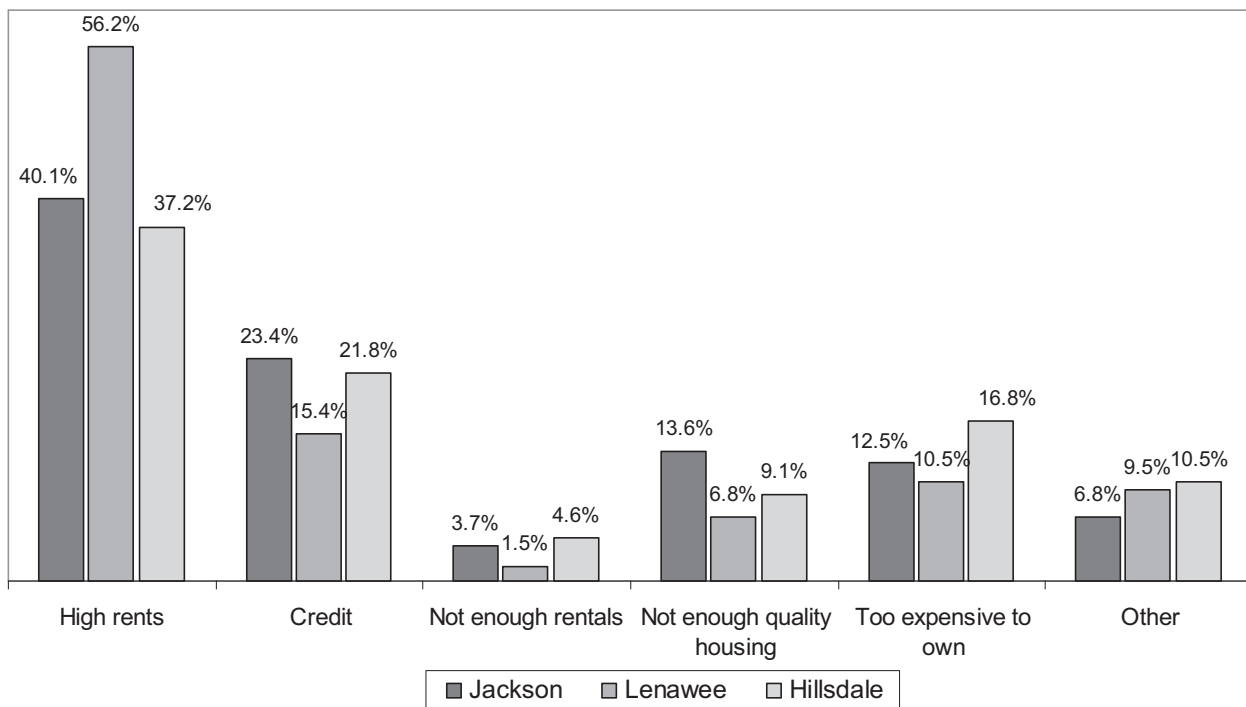
## Causes of Lack of Affordable Housing

When asked their opinion on the primary cause for the lack of affordable housing, fewer of CAA clients responded “High rents” (42.4%) than did in the 2008 survey (at 48.6%).

By county, Lenawee considers “high rents” the cause by a significantly greater rate.

*The 2009 HUD Fair Market Rental rate for a two bedroom apartment was \$670 in Jackson, \$693 in Lenawee and \$593 in Hillsdale.*

RESPONSES BY COUNTY



Compared to last year’s survey results, “Credit,” as a primary cause, increased in two counties, up from 11.2% in Lenawee and 20.2% in Hillsdale.

The highest response of, “Too expensive to own” by all sub-categories comes from those with a four year college degree or more. This opinion may reflect the college degreed clients’ greater expectation of homeownership as a housing option.

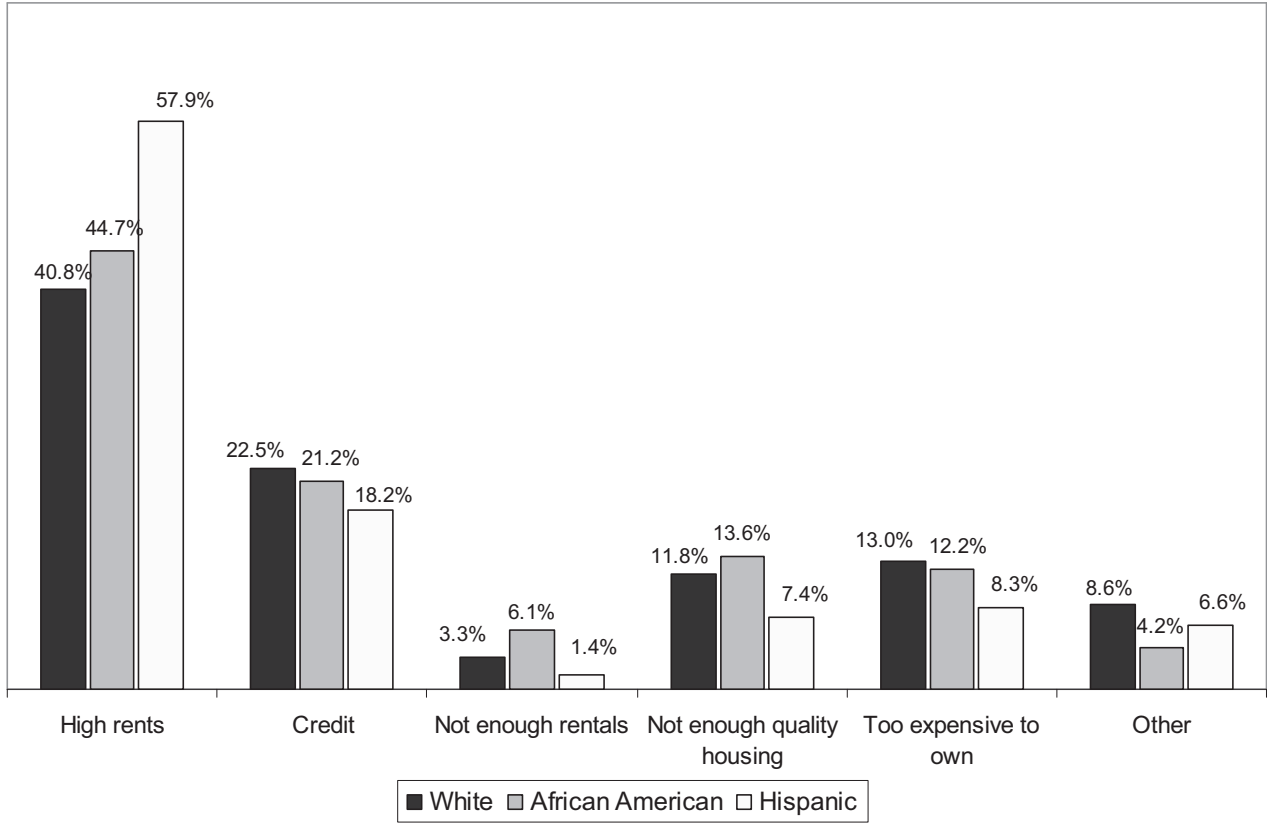
*“Other” was chosen at a higher rate than in past years. The most frequent fill in response for “Other” is “no jobs” by respondents in all three counties.*

*Nationally, the homeowner vacancy rate for the 3rd quarter 2009 was 2.6% and the rental vacancy rate was 11.1% for the same period.*

- ◆ The drop in the overall response to “Not enough rental” in Lenawee (down from 2.3%) and Hillsdale counties (down from 11.2%) might reflect the growing rental vacancy rates in all three counties. Residential vacancy in the 3rd quarter of 2009 by county was: Jackson 6.23%; Lenawee 6.14% and Hillsdale 5.97%. Residential vacancy in the 3rd quarter of 2008 was lower in all three counties: Jackson 6.16%; Lenawee 6.08% and Hillsdale 5.76%.
- ◆ The *quality* of available housing – “Not enough quality housing” – received the highest responses from those with some college (16.6%); College degree (14.7%); Age 55-69 (14.1%) and Head Start parents (13.9%).

Responses to this question varied the most by Race/Ethnic background.

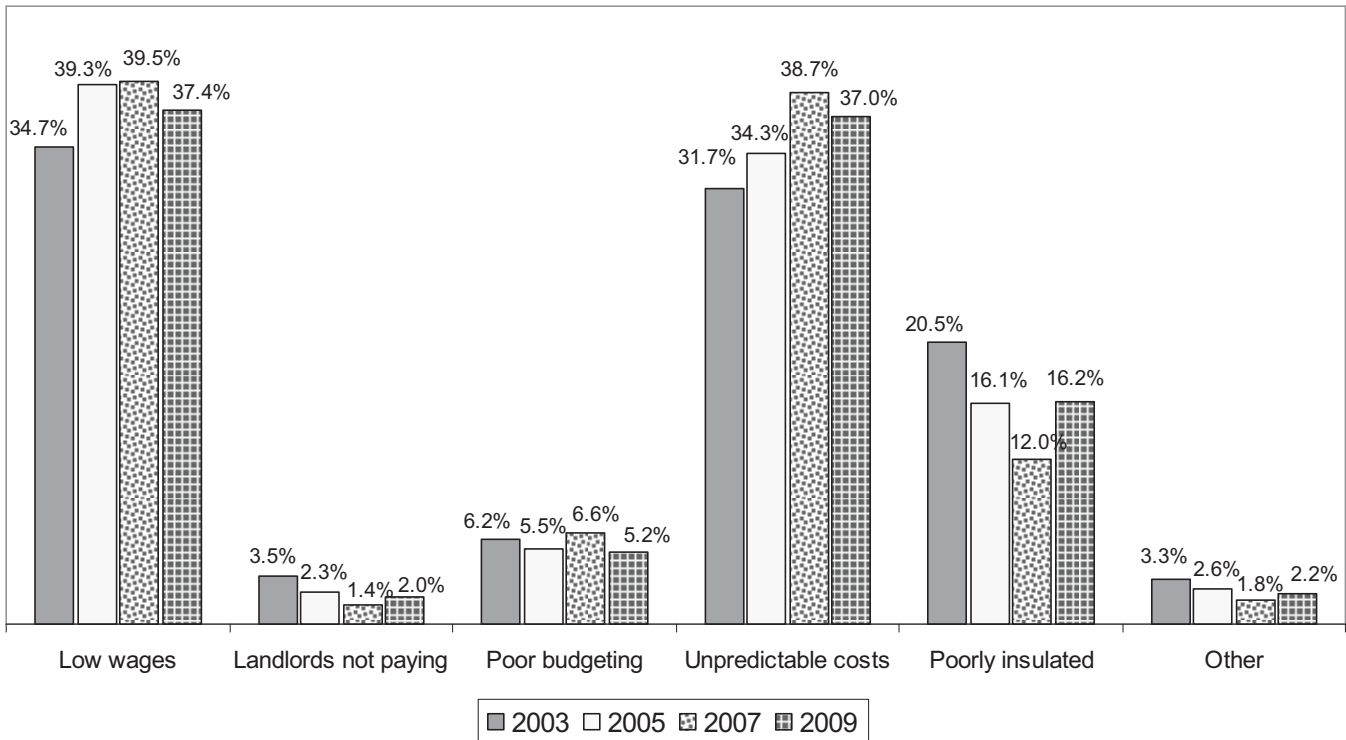
RESPONSES BY RACE/ETHNICITY



## Causes of High Heat & Utility Costs

There is a significant jump in the “Poorly insulated” responses this year. It is likely this reflects the major increase in weatherization work and weatherization clients completing the CAA survey in 2009.

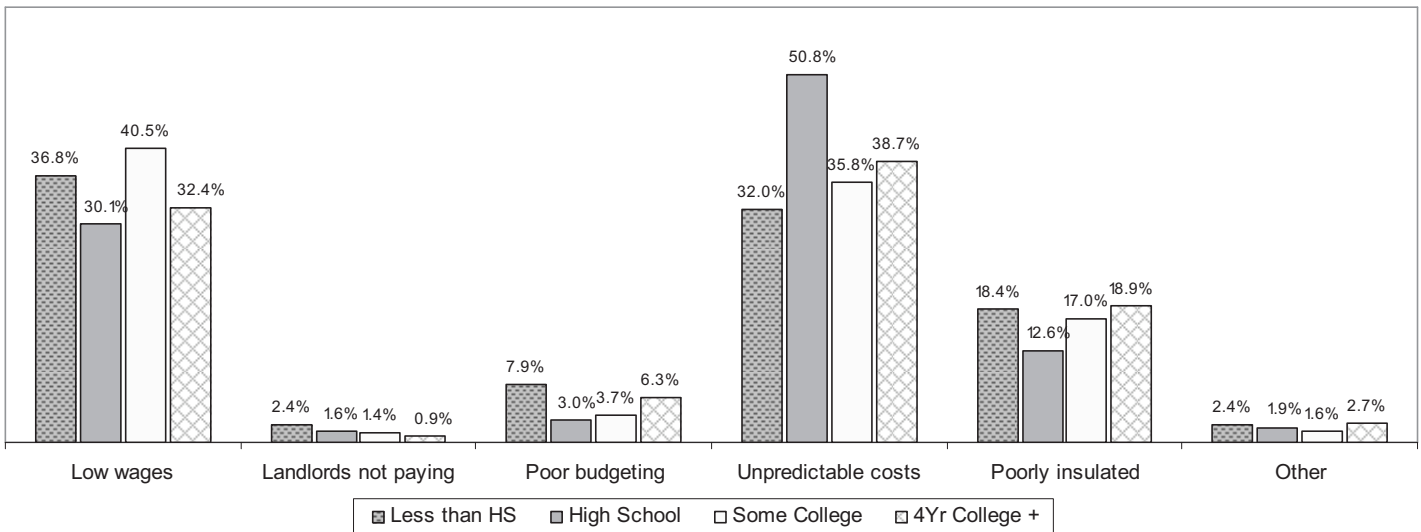
ALL RESPONSES BY YEAR



Responses by education level vary the most this year.

RESPONSES BY COUNTY

RESPONSES BY EDUCATION



*Homeowners report more satisfaction with neighborhood safety (average score 7.30) than do renters (average score 6.83).*

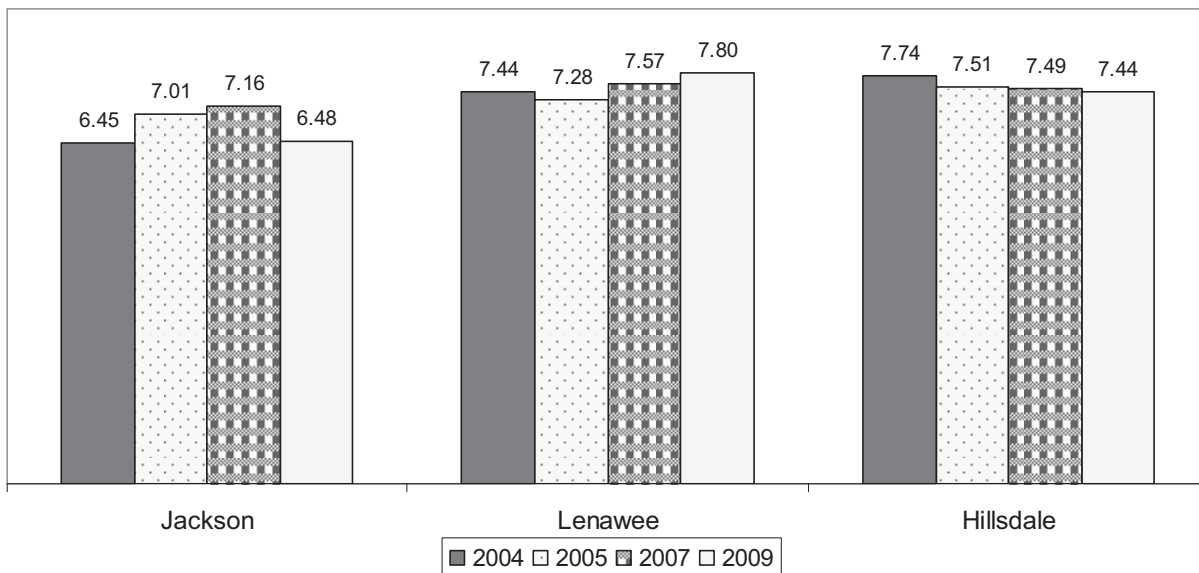
CAA clients were surveyed about both their satisfaction with various aspects of their local community and their opinion on what are important characteristics of a quality neighborhood.

## Safety

Clients were asked, “On a scale of 1 to 10, with 10 the highest, what is your satisfaction with the overall safety of your neighborhood?” The overall average satisfaction score was 7.08, down from 7.31 in the last survey in 2007.

Only Lenawee’s average score increased from the last survey.

RESPONSES BY COUNTY



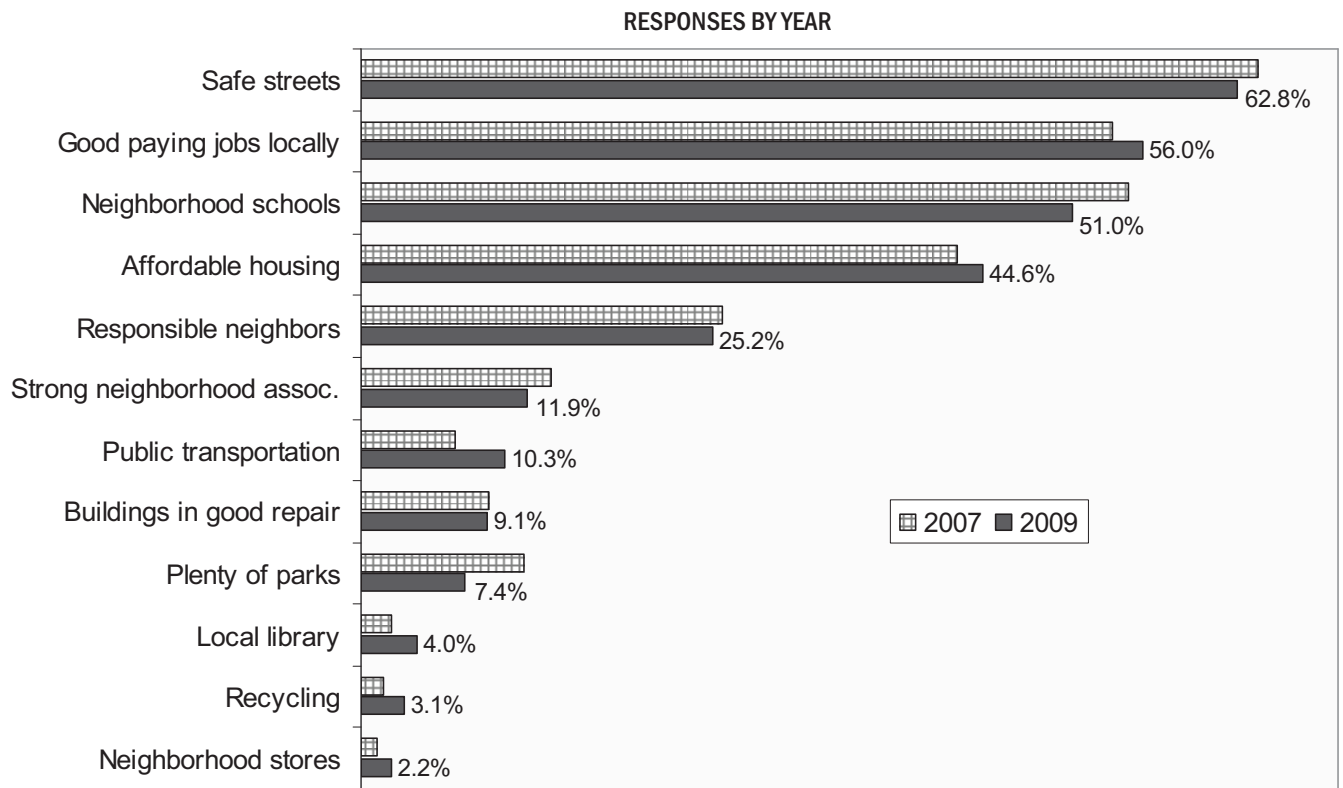
*The highest average score on safety, by any subcategory other than county, was 7.42 provided by married respondents. The lowest average score from African Americans, was 6.23.*

By race/ethnicity, there is a difference in how African Americans view overall neighborhood safety (average score 6.23) compared to Whites (average score 7.43) or Hispanics (average score 6.95). This is the widest range in scores within a demographic characteristic.

The more household income, the greater satisfaction with neighborhood safety being reported by CAA clients. Responses from those with income under \$600 /month averaged 6.93; those with income between \$600-1,000 a month averaged 6.96 and those with monthly income over \$1,000 reported average satisfaction at 7.35.

## Characteristics of Good Neighborhoods

Clients were asked to identify three characteristics they considered most important to a good community. Safe Streets remains the top ranked characteristic overall. “Good schools” and “Good jobs” reversed ranking at 2nd and 3rd, between survey years.



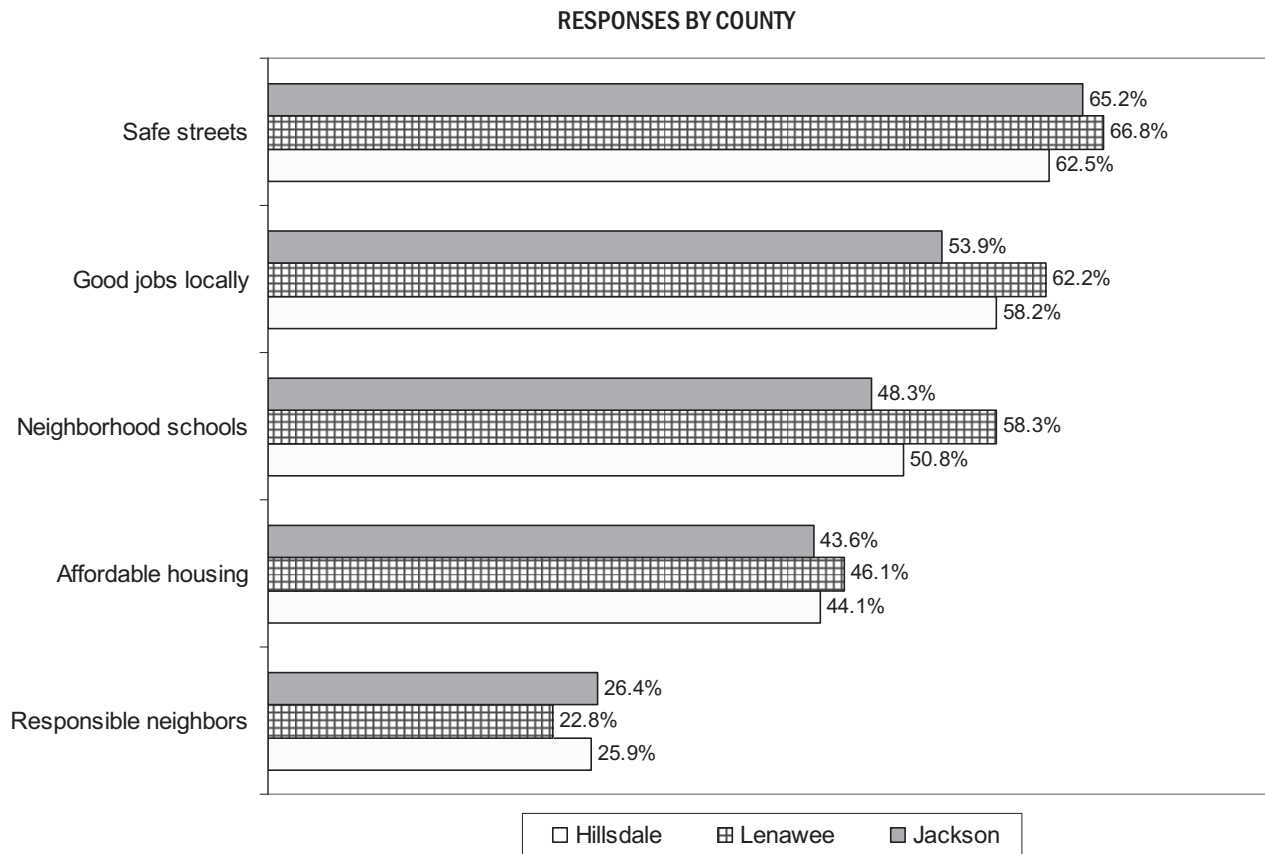
The highest response for “Safe streets” is from Hispanic CAA clients (at 66.1%). Hispanics also ranked “Local library” lowest (12th) of all sub-categories examined.

“Safe Streets” was not identified as the top pick as an important neighborhood characteristic for a few sub-categories: Good local jobs was ranked first for both homeowners and males; Good local schools was the top choice for Head Start/Early Head Start parents.

Homeowners chose “Recycling” at close to double the overall rate. (5.5% vs. 3.1%).

*Renters rated public transportation an important neighborhood characteristic at higher rates (at 10.9%) than did Homeowners (at 8.6%).*

In all three counties the same characteristics are included in the top five responses and in the same order.



*Public transportation moved up in the rankings, driven by the high response rate from Jackson and Hillsdale clients.*

By county, Hillsdale chose “Local libraries” (4.7%) and “Recycling” (3.4%) more often than Jackson or Lenawee. Overall, local libraries were considered an important characteristic at the highest percentage (6.5%) by homeowners.

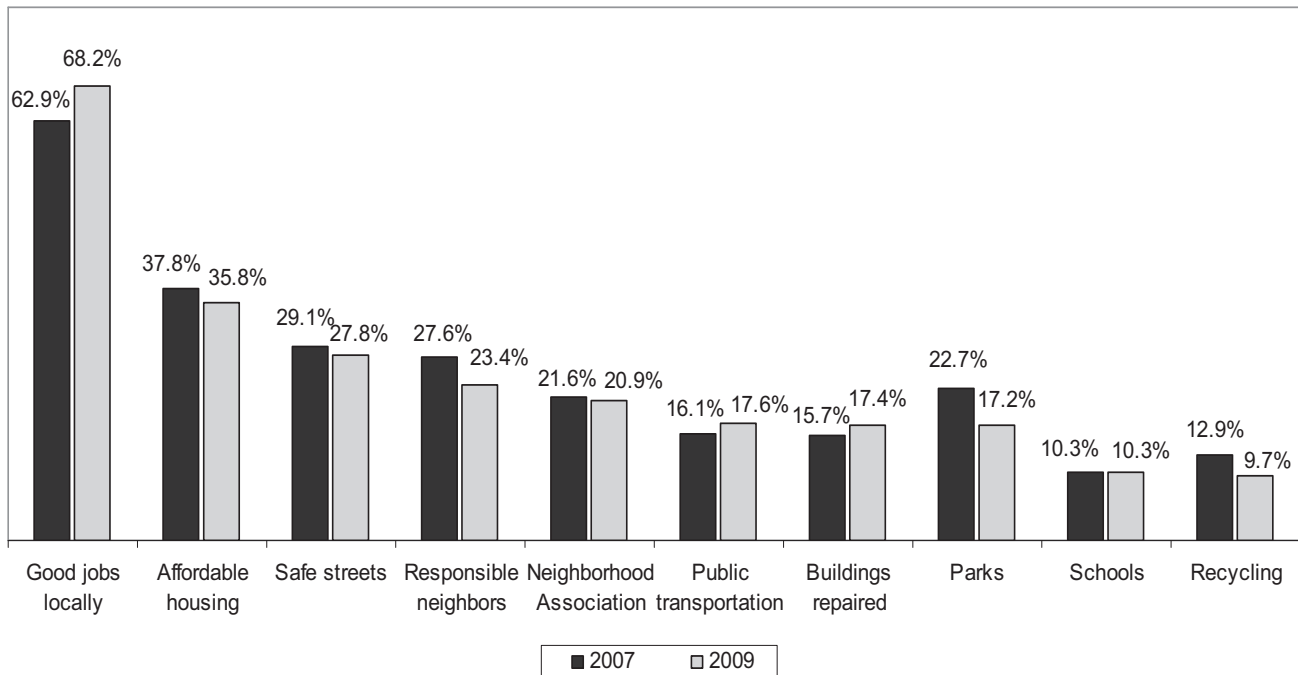
Jackson chose “Public transportation” and “Neighborhood stores” at higher rates than the other two counties.

Lenawee had the highest response rate in identifying “Affordable Housing” as an important community characteristic of the three counties.

## Missing Neighborhood Characteristics

Clients were also asked to list all of the identified characteristics that they considered to be missing from their own neighborhood. Unfortunately, four of the top five “Good characteristics” are also in the top five characteristics considered missing from the local community. Only “Neighborhood schools” is not included in both responses.

ALL RESPONSES COMPARED BY YEAR



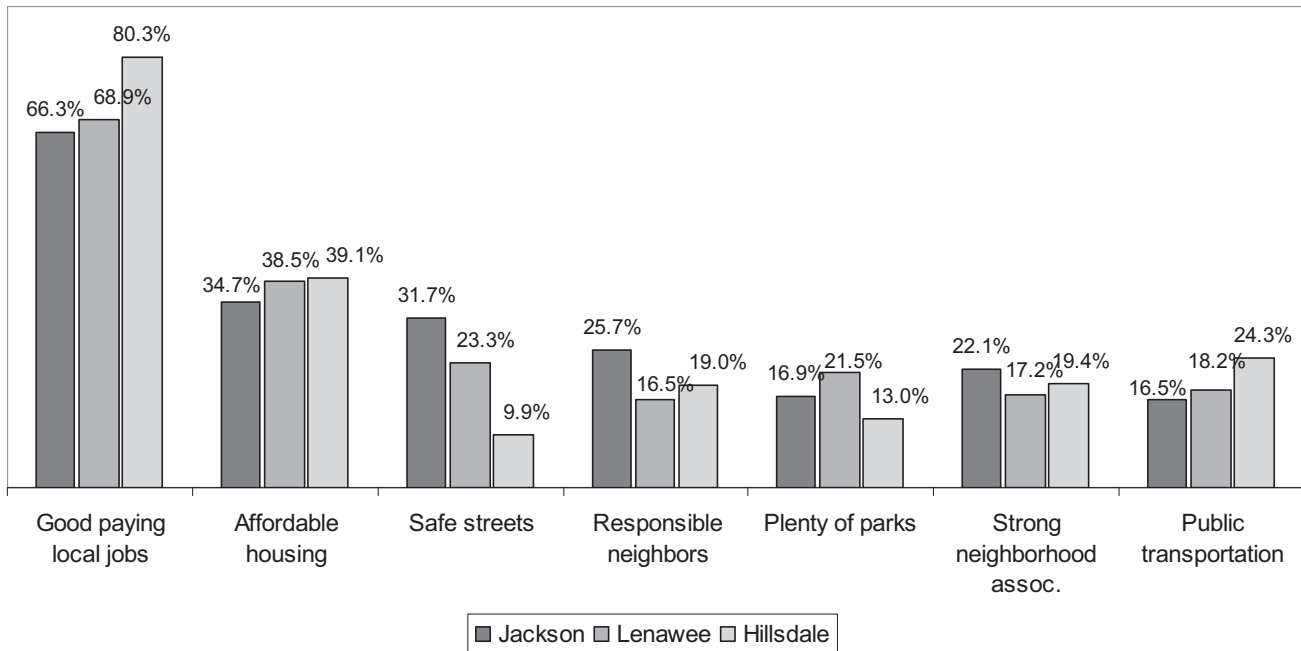
The biggest change in responses between surveys came for “Parks” which went from ranked 5th in 2007 to 8th in 2009. “Buildings in good repair” went up from 8th to 7th in ranking, and increased in the percentage it was identified as a missing characteristic in the neighborhood from 15.8% to 17.4%.

Every demographic sub-category identified “Good paying jobs” as the top ranked missing neighborhood attribute. All sub-categories except African Americans identified “Affordable housing” as the second ranked missing characteristic. African Americans identified “Safe streets” as missing more frequently than affordable housing.

*The lowest number of identified missing characteristics comes from homeowners, who identified an average of 2.27 characteristics, compared to 2.68 overall. The highest number of missing neighborhood characteristics were identified by African Americans, with an average of 2.80.*

There is not the same consistency in the top five missing neighborhood characteristics, when comparing CAA client responses by county. All three counties list having “Good Paying Local Jobs” as the number one ranked missing characteristic, and “Affordable housing: as second, but “Safe Streets” is not in the top five for Hillsdale clients, who ranked it tenth.

ALL RESPONSES COMPARED BY YEAR



*By county, Jackson CAA clients reported 2.72 missing neighborhood characteristics on average, while Hillsdale had 2.66 on average and Lenawee had the fewest, averaging 2.55 missing characteristics overall.*

Only Jackson clients ranked “Responsible neighbors” in the top five missing ingredients in the clients’ neighborhood, while only in Lenawee is “Park/Play Areas” ranked in the top five. In Hillsdale, “Buildings in good repair” is ranked fourth, but it is sixth and eighth in Jackson and Lenawee, respectively.

“Neighborhood stores” as a missing neighborhood characteristic was identified most by Hillsdale CAA clients, at a rate of 12.0%. Conversely, Hillsdale CAA clients considered local library missing at the lowest rate by county (at 2.5%) compared to 6.3% of Jackson clients and 5.1% of Lenawee clients.

# Services Satisfaction

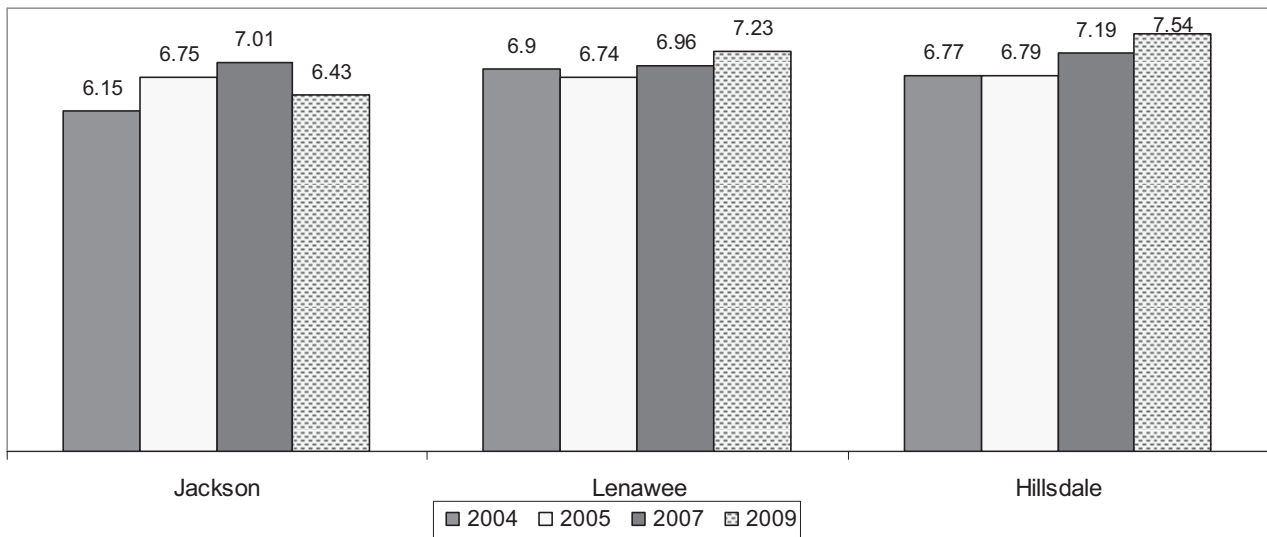
## Local Police Services

Clients were asked to rate, “Your satisfaction with local police services.” Again, responses were recorded on a scale of 1 to 10, with 10 as “most satisfied.” The overall average score by CAA respondents was 6.87, down from 7.01 in the last survey.

Satisfaction with local police only dropped for Jackson CAA clients, average satisfaction for Lenawee and Hillsdale went up significantly.

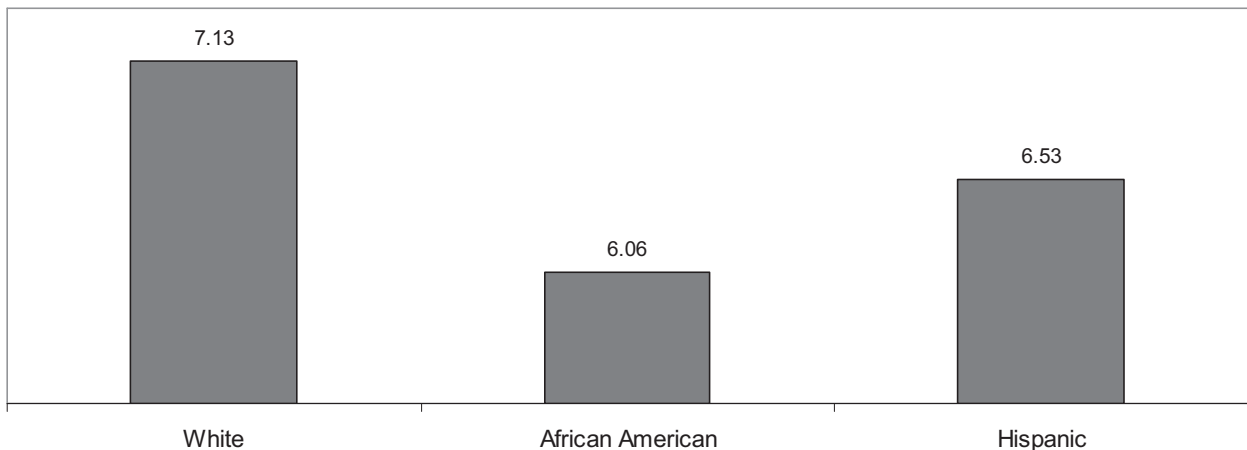
*Head Start parents’ average satisfaction is much higher (at 7.77) than satisfaction reported by Community Services (6.84) or Warm the Children participants (6.45).*

RESPONSES BY COUNTY & YEAR



Again this year, satisfaction with local police varies the most by Race/Ethnicity, although the range is narrower this year than in the last survey.

RESPONSES BY RACE/ETHNICITY



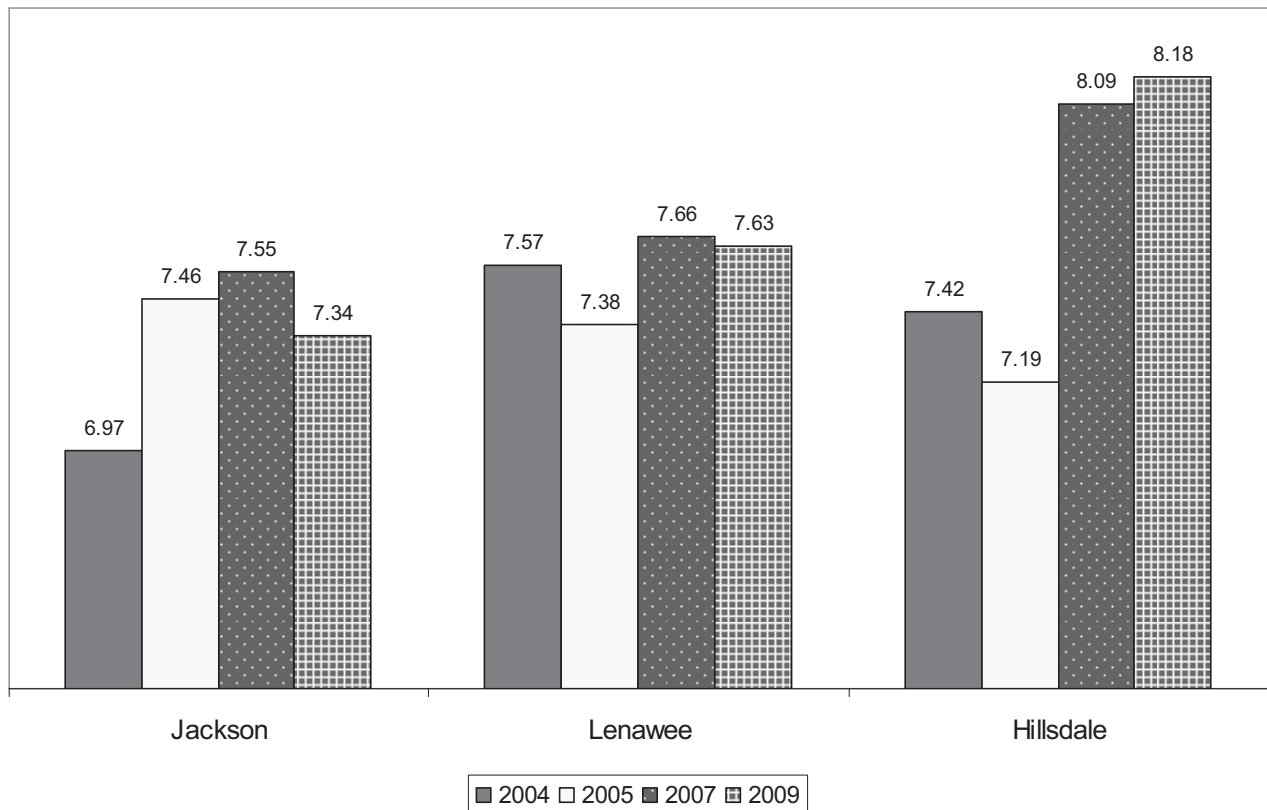
## Local Schools

*The lowest satisfaction with local schools rating comes from CAA respondents with income between \$600-1,000/month (at 6.89) and those holding a four year degree or more (at 6.75). These are the only scores below 7.0 on this question.*

The highest satisfaction scores reported by CAA clients on any survey question came in response to rating, "Your satisfaction with your local school district." The overall average score was 7.56, down from 7.62 in the last CAA survey.

By county, the average satisfaction with local schools increased only for Hillsdale CAA clients, who reported the highest average satisfaction score of any sub-category examined this year.

RESPONSES BY COUNTY & YEAR

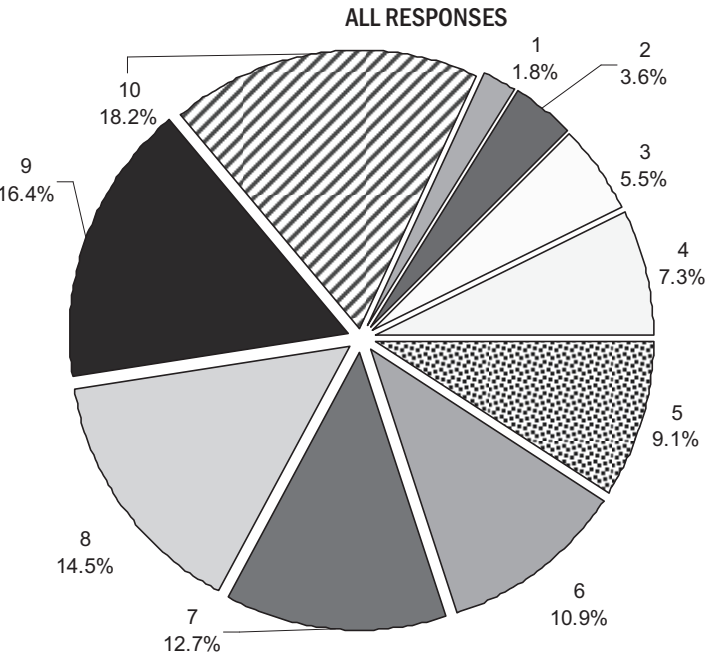


## Health Care Availability

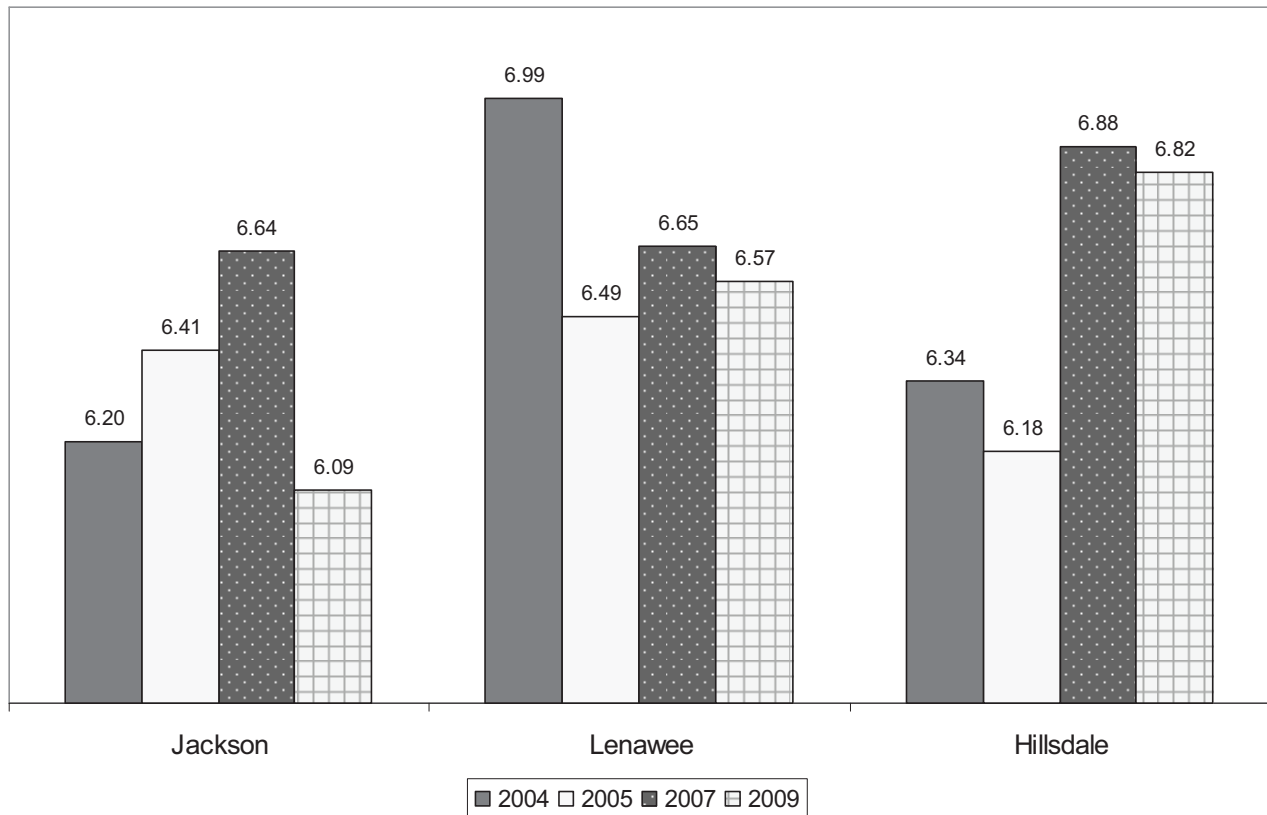
Clients were asked to rate, their satisfaction with the availability of health care on the scale of 1 to 10, with 10 indicating “most satisfied.” The average score for all CAA responses was 6.36, down from 6.67 in the last CAA survey.

The highest average score from any sub-category examined was 7.55 reported by Early Head Start parents.

Satisfaction dropped in all three counties compared to the last time this question was asked of CAA clients. The largest drop in satisfaction came from Jackson clients.



COUNTY RESPONSES BY YEAR



*Those without health insurance coverage reported the lowest average satisfaction score (4.99); those with health insurance (of any kind) reported an average score of 6.67. Those with Medicaid reported satisfaction with availability of health care at 6.61, while those with private insurance reported the highest average satisfaction score of 6.89.*

There is a difference in the responses from men and women on this question. Males gave a below average satisfaction score (at 5.75), while females provided an above average score (at 6.40). This difference may relate to the difference in reported rates of having health insurance between men and women. 26.6% of CAA males surveyed on this question report not having health insurance while only 20.8% of CAA female clients say they do not have health insurance.

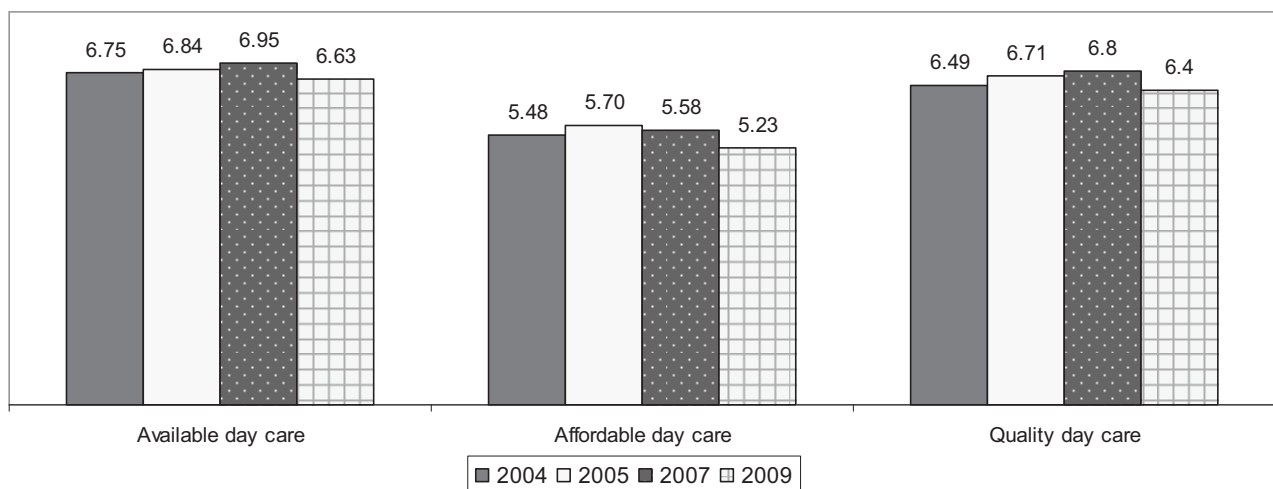
Comparing health care availability satisfaction by age, satisfaction is highest with 18-23 year olds, who report an average satisfaction score of 7.06, while those age 45-54 report an average score of 6.06, the lowest among age categories.

The higher the monthly income reported, the lower the satisfaction with availability of health care. For those under \$600/month the average score was 6.43; for monthly income between \$600–\$1,000 it averaged 6.26 and for income of \$1,000 or more per month, the score averaged 6.18.

### Day Care

Overall, fewer clients this year (24.6%) report they used child care. By county, Lenawee continues to report the highest use of child care (33.7%). Satisfaction with day care availability, affordability and quality have all dropped to lowest reported levels.

ALL RESPONSES BY YEAR

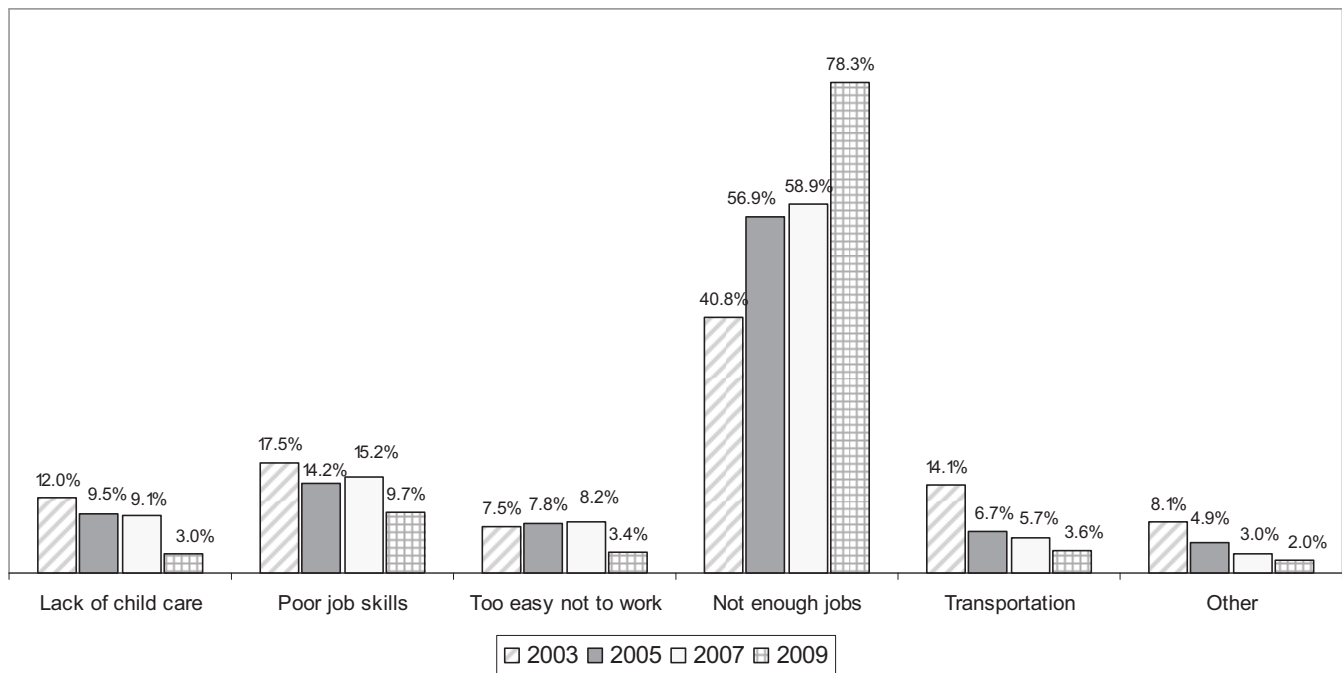


# Community Assessment Questions

## Unemployment is a problem in this community

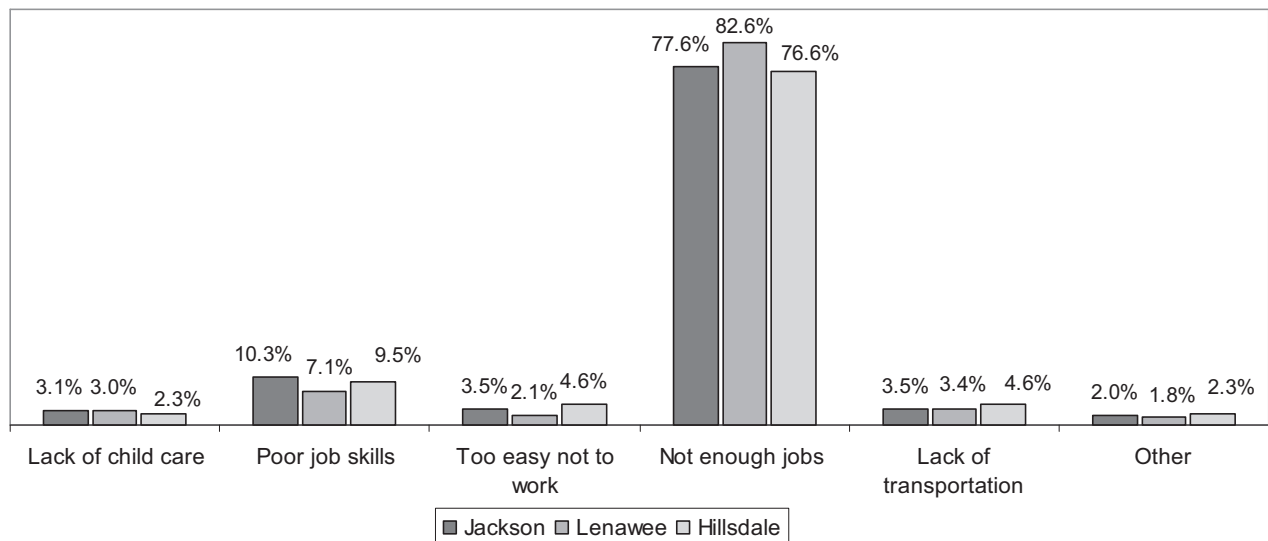
“Not enough jobs” continues to grow as the perceived primary cause of unemployment in this community—an indicator of how the lagging Michigan economy impacts low-income families.

ALL RESPONSES BY YEAR



Gaps in transportation’s impact on unemployment is a greater concern in Hillsdale than the other two counties this year.

RESPONSES BY COUNTY



Jackson County	13.5%
City of Jackson	19.0%
Blackman Twp	11.4%
Lenawee County	15.6%
Hillsdale County	17.4%

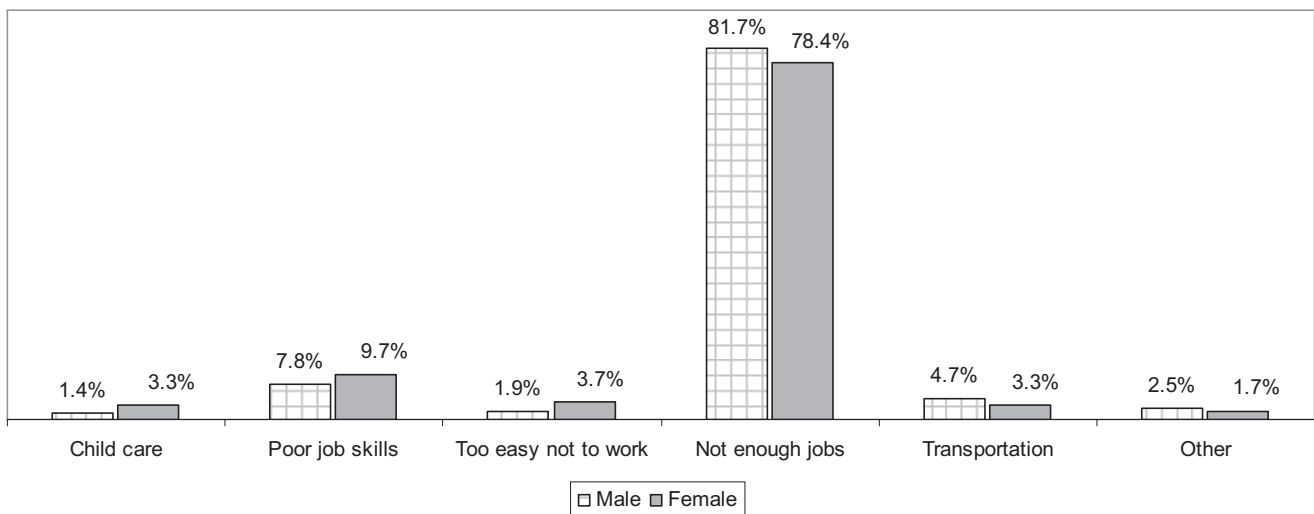
Lack of Transportation as a cause of unemployment is the 3rd ranked response. It was chosen as the primary cause at the highest rates by: Persons receiving SSA/SSI (5.49%); African Americans (5.1%); those with less than an high school diploma (5.0%); 18-23 year olds (4.8%) and those with monthly income between \$200 and \$600 per month (4.8%).

The percentage of clients choosing “lack of job skills” has also dropped significantly compared to last year’s responses. Highest responses came from the sub-categories of African Americans (13.3%); less than high school diploma (13.1%); those receiving Public Assistance (13.4%) or SSA/SSI (13.3%).

By education level, those with Some college were most likely to choose “Child Care” (at 3.9%) while those with a 4 year degree were least likely to choose this option (0.9%). “Poor jobs skills” was chosen by those with less than high school diploma at the highest rate (13.1%). Those with a College degree picked “Too easy not to work” at a significantly higher rate (7.1%) than did those with Some College (4.3%), a High School diploma (2.9%) or Less than a high school degree (2.0%).

Men and women have different views on this survey question.

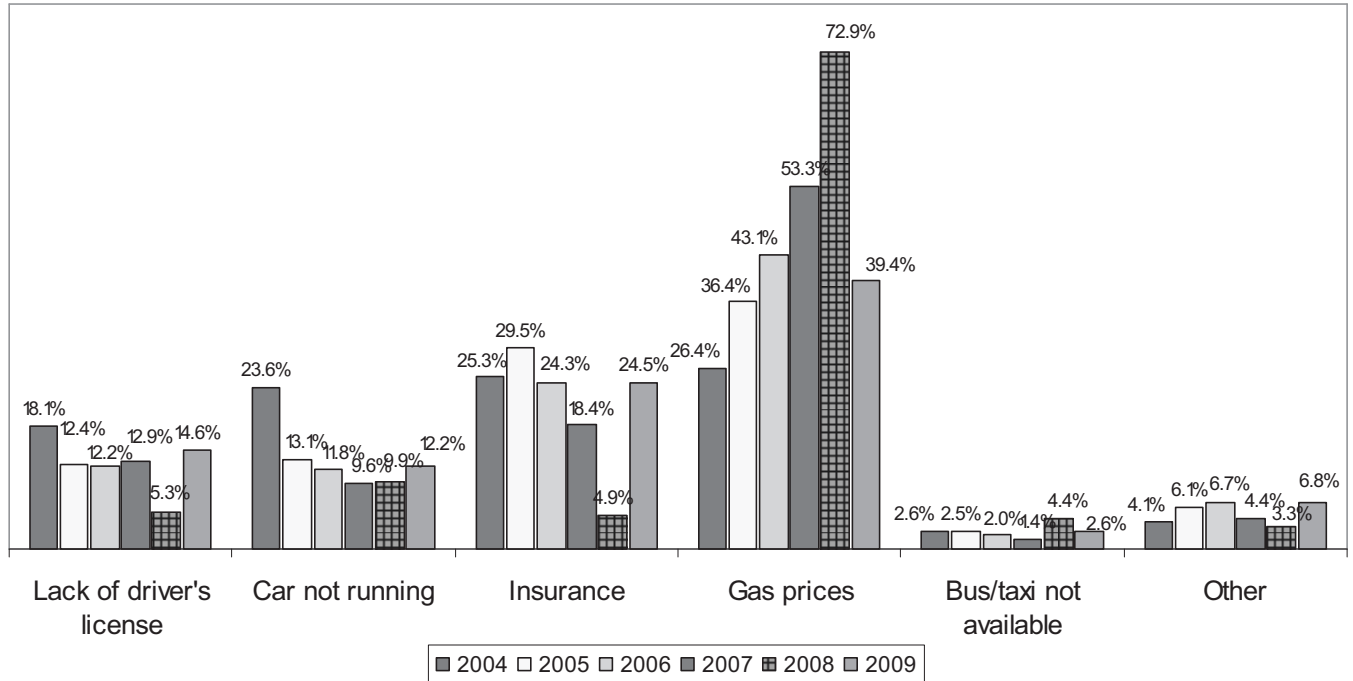
RESPONSES BY GENDER



**Transportation is a problem in this community because:**

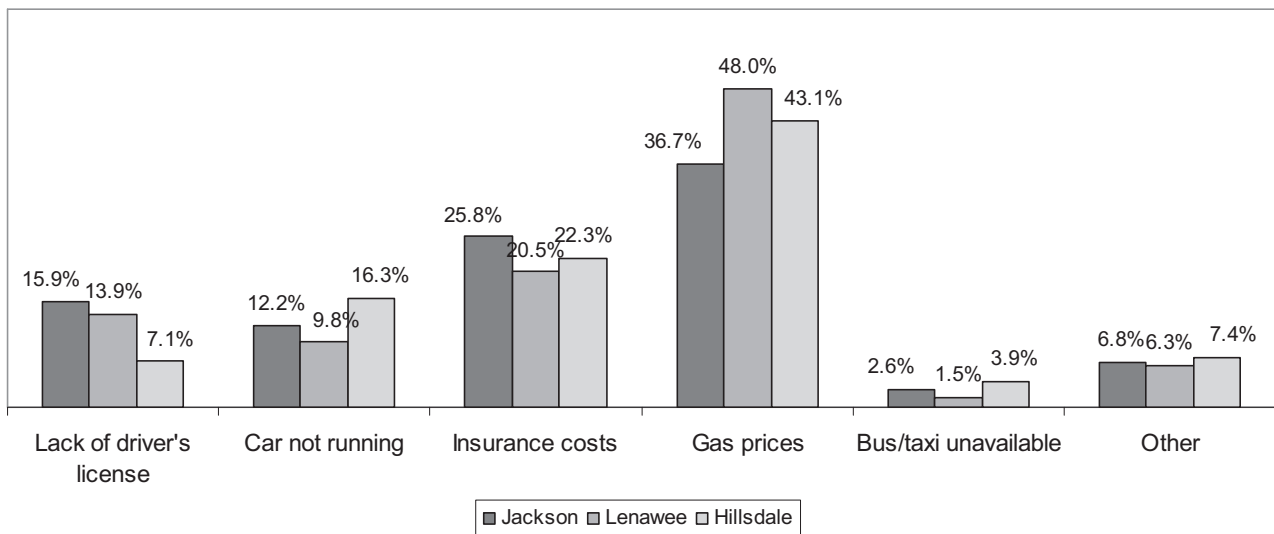
Clients were asked to give their opinion on the cause of transportation barriers in their community. This is the sixth year we have asked this question.

ALL RESPONSES BY YEAR



Compared to last year's responses, the biggest changes by county are: the drop of "gas prices" for Jackson and Lenawee, and the corresponding increase in "insurance costs."

RESPONSES BY COUNTY



The higher Lenawee client response of “Gas prices” is likely to reflect the longer distances Lenawee clients report driving to work. By county, Lenawee clients reported the longest average one way commute, of 8.94 miles, with Hillsdale clients averaging 7.64 miles to work and Jackson CAA clients having the shortest trip— 6.61 miles one way. The average miles driven by CAA clients to work dropped by 24% from 2009 to 2007.

- ◆ By race/ethnicity, the choice “Lack of Driver’s License” is significantly higher for African American CAA clients (25.5%) than for Hispanics (14.2%) or Whites (11.4%).
- ◆ “Bus/taxi not available” is identified as the primary cause of transportation barriers by 6.3% of those with a college degree; by 4.9% of those age 55-69 and by 4.1% of those receiving SSA/SSI benefits. This is not a group of sub-categories that agree on any other question in the survey.
- ◆ The more monthly household income CAA clients have, the more “Gas Prices” are seen as the primary cause of transportation problems. With income under \$600 it was chosen by 35.1% of respondents; with income between \$600 and \$1000, it was chosen by 36.8% of CAA respondents and for those with income over \$1,000, it was chosen by 46.1% of clients. For households with income under \$600, there is a corresponding increase in the choice “Lack of driver’s license” (at 20.4%) compared to 8.1% by those with income of \$1,000 per month.

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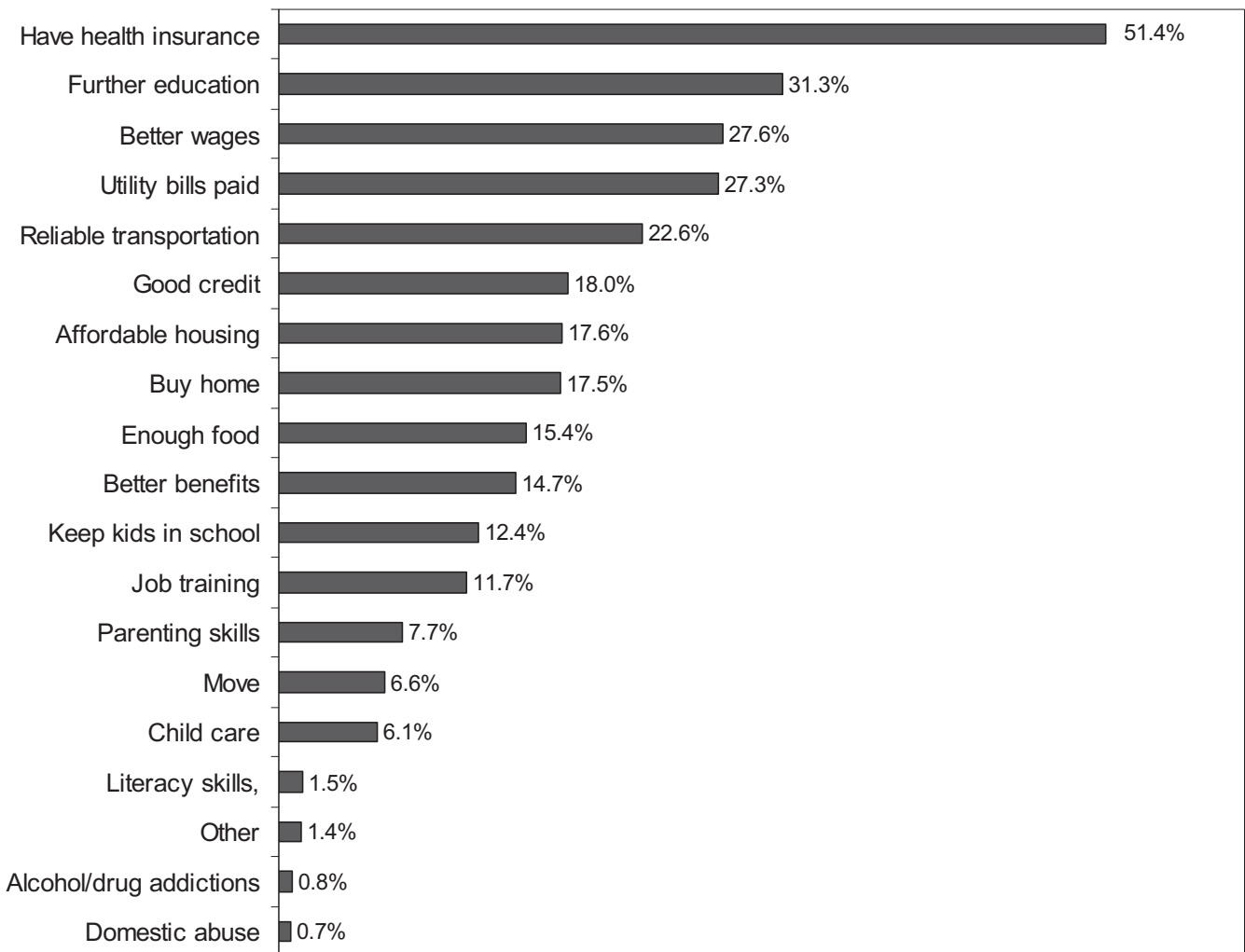
*Of sub-categories examined, clients with private health insurance had the longest average commute to work—12.11 miles one way. Clients with income over \$1,000 per month had the shortest one way commute (5.39 miles).*

# Client Priority Concerns

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Respondents were given eighteen options and asked to identify their three most important current concerns. Ranking the responses from most frequently chosen to least often selected, the following are Community Action Agency clients' perceptions on their most significant priorities. The top four responses have been the top four in the past two years, although not always in the same order. "Buy home" has dropped from fifth in 2008 to eighth in 2009. "Enough food," moved up from 13th in 2008 to 9th in 2009.

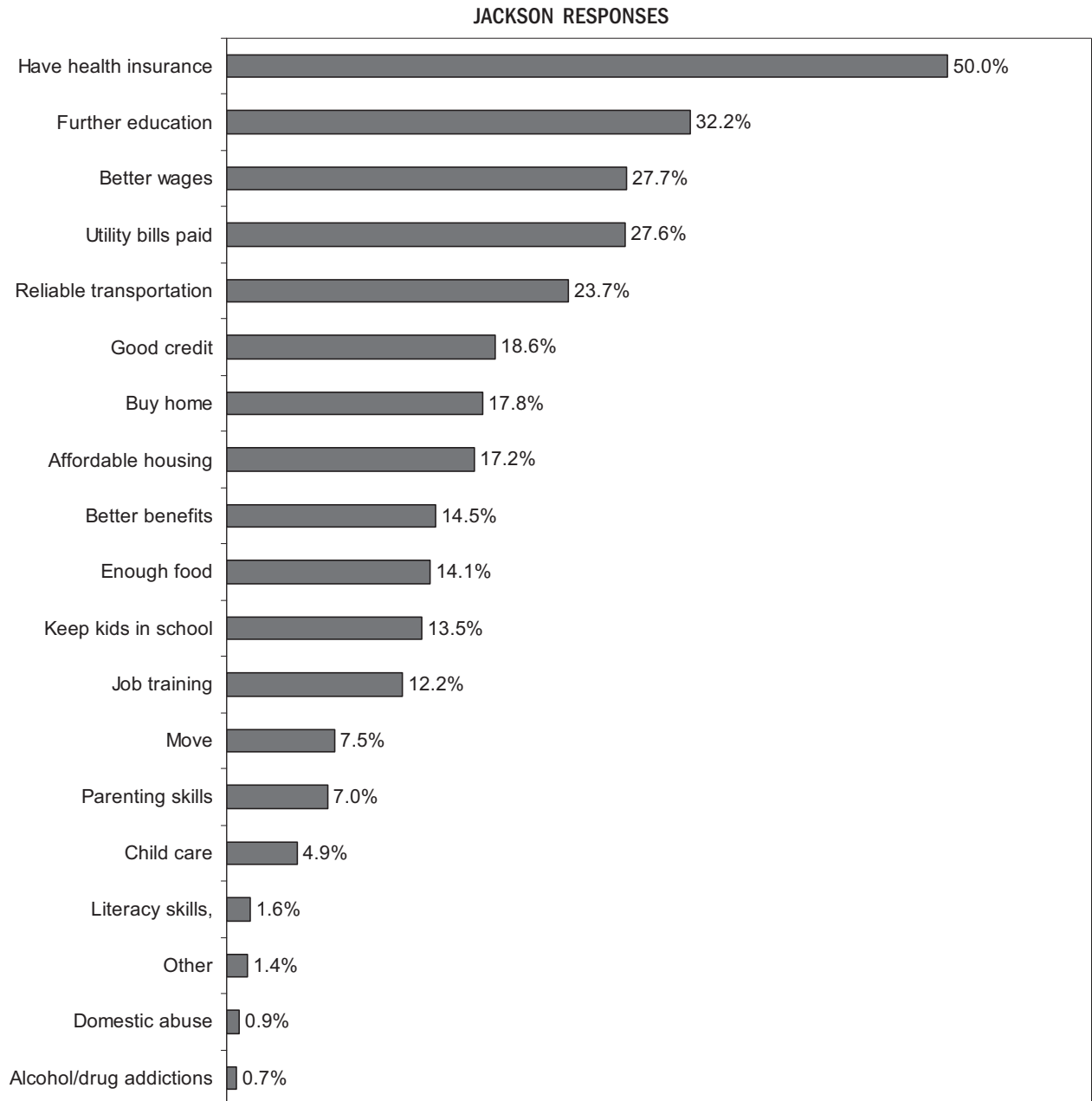
## ALL RESPONSES



## Priority Concerns: Comparing County Responses

“Have health insurance” returned as the top priority in Jackson County, up from second place last year.

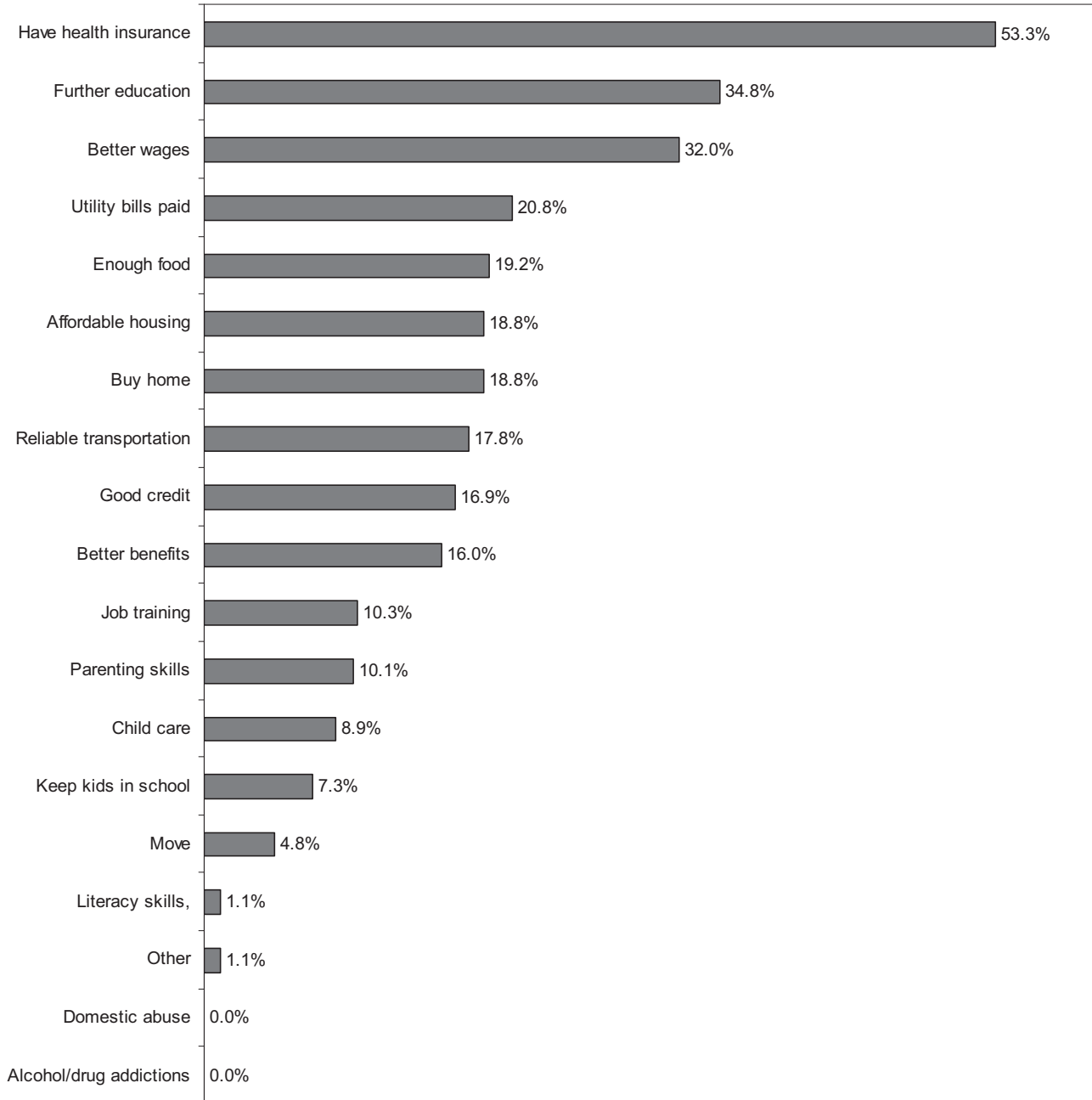
“Buy home” dropped from 4th highest in 2008 to 7th in 2009. “Reliable transportation” moved up to 5th from 8th in 2008.



## Priority Concerns: Comparing County Responses

“Enough food” moved up the most in Lenawee, compared to the other counties. It went from 10th ranked in 2008 to 5th in 2009. “Good credit” dropped from 19.4% in 2008 to 16.9% in 2009.

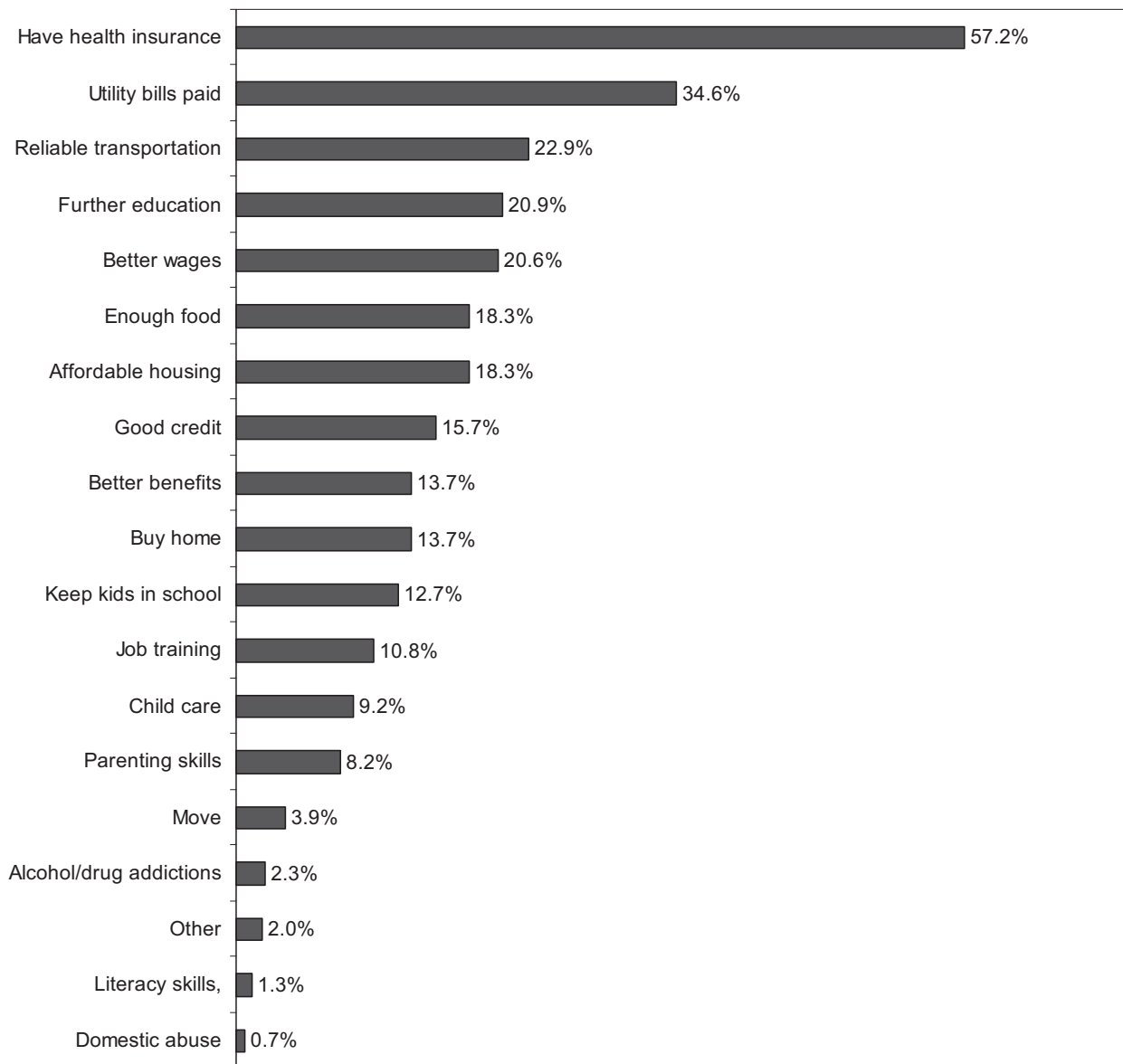
LENAWEE RESPONSES



### Priority Concerns: Comparing County Responses

Hillsdale CAA clients show a greater priority for emergency needs than the other two counties. “Utility bills paid” moved to ranking second in 2009 from eighth in 2008, more than doubling its percentage. “Better wages” fell from 2nd ranked to 5th. “Enough food” is up from 14th to 7th this year in Hillsdale. Hillsdale is the only county where CAA clients did not rank “Further education” in the top two.

HILLSDALE RESPONSES

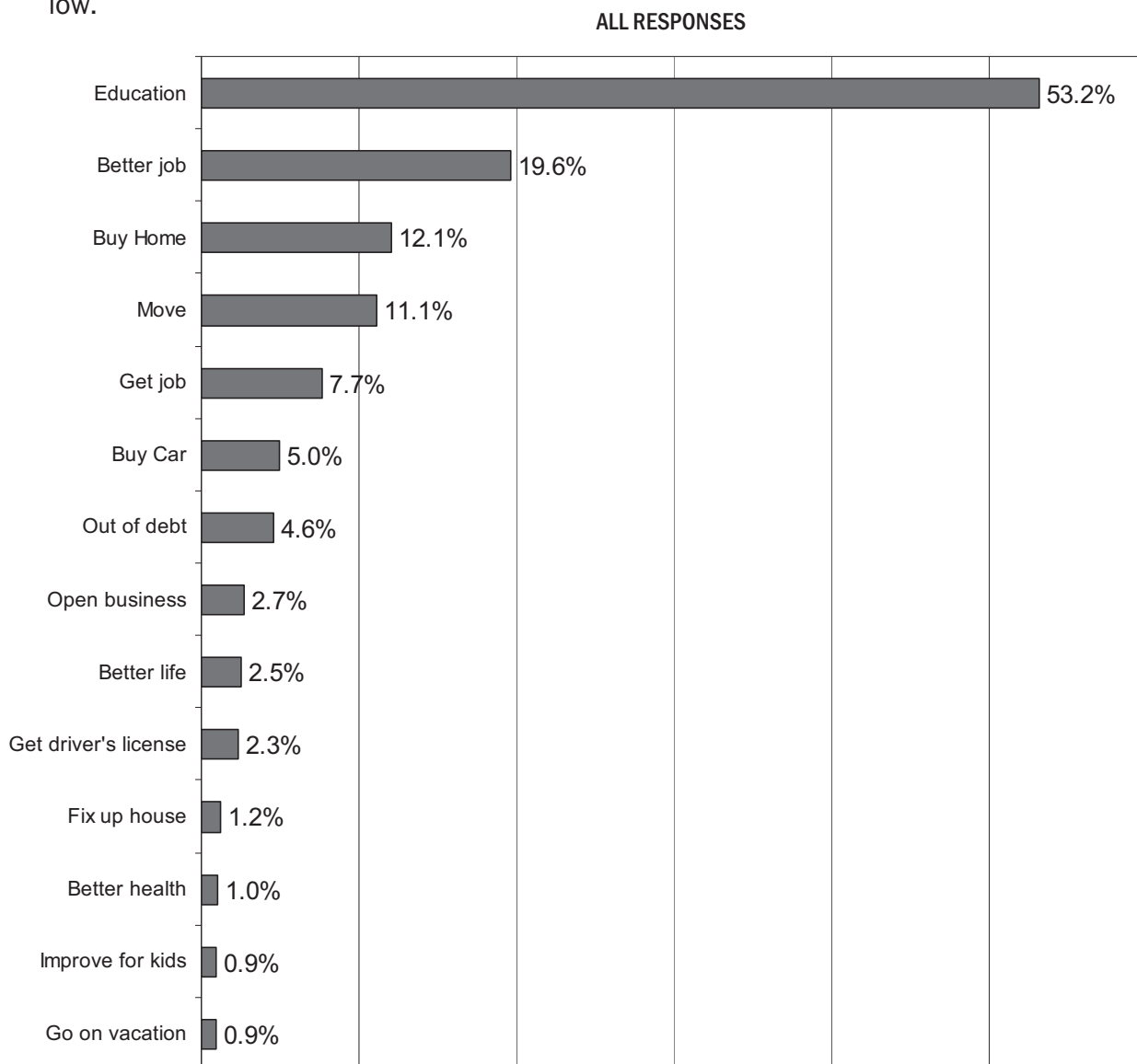


# Goals for the Future

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Again this year, CAA asked respondents to self identify at least one goal they wanted to achieve within the next few years. A total of 1,285 clients responded to this open-ended question, with 331 providing more than one response. The majority identified one of three goals: increasing education; getting a better job; and buying a home. 2007 is the first year we received “save home” as a response. The percentage identifying this goal dropped from 0.8% then to 0.2% in 2009.

A graph of the top fourteen responses is provided below.

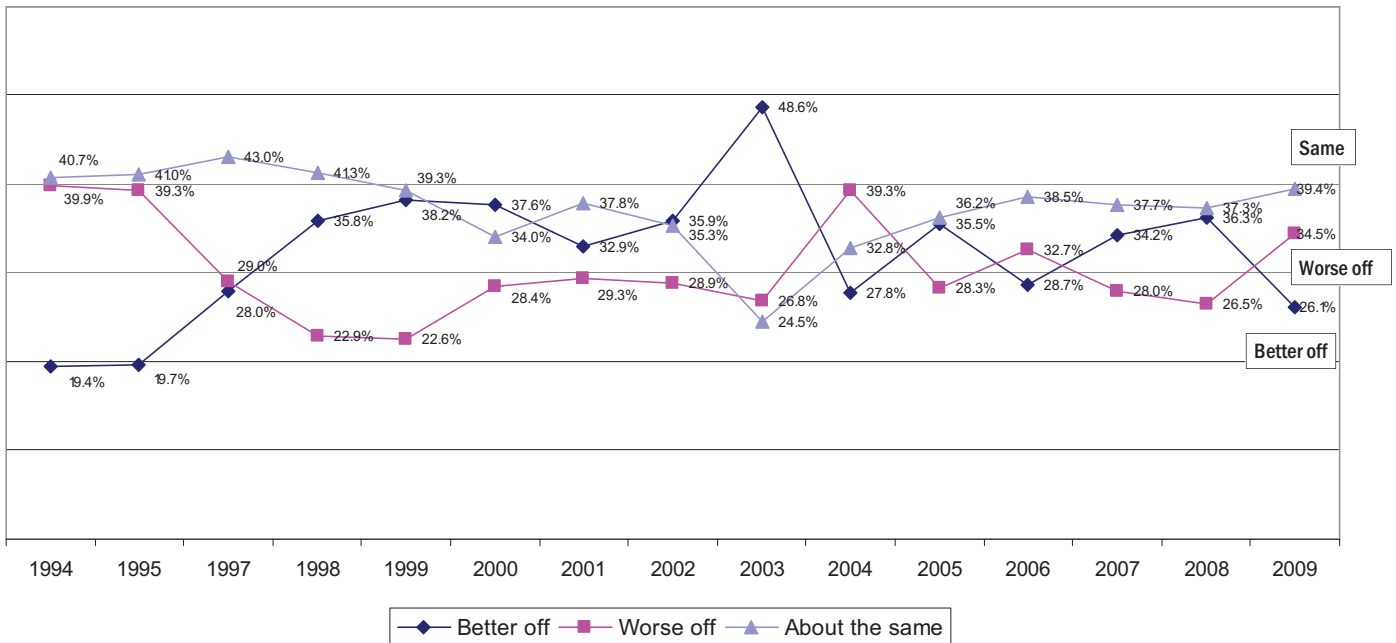


# Better or Worse Than Last Year

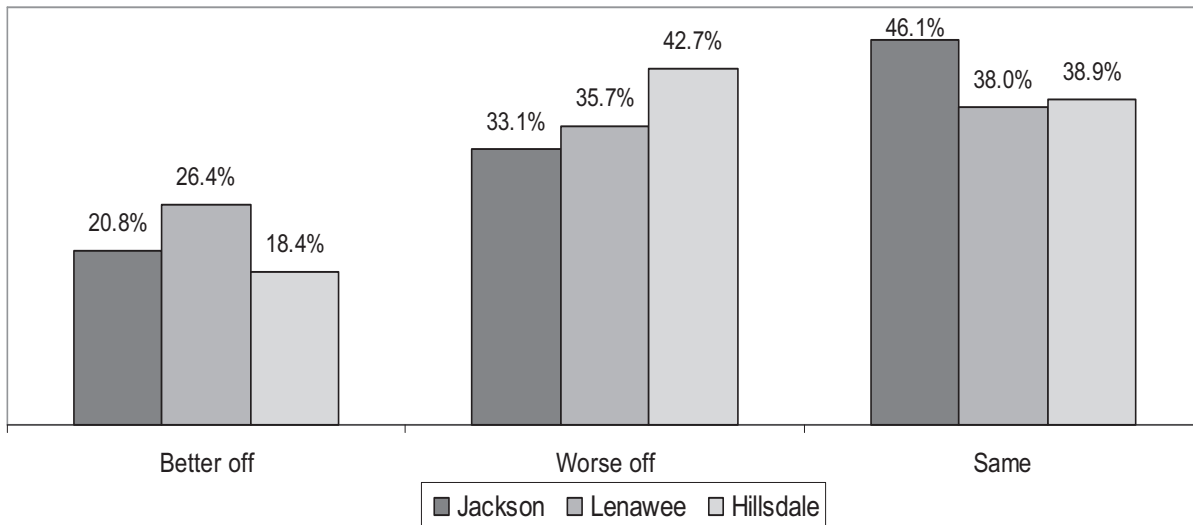
***In general do you feel that you are: 1) better off than 1 year ago, 2) worse off than 1 year ago, 3) about the same?***

This question has been asked of clients since 1994, so this year's responses can be compared to prior years as well as by county (below).

ALL RESPONSES BY YEAR



2009 RESPONSES BY COUNTY



## TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
<b>Number of Respondents</b>								
<b>Gender</b>	3646	100	2378	100	807	100	461	100
Male	574	15.7	448	18.8	42	5.2	84	18.2
Female	3072	84.3	1930	81.2	765	94.8	377	81.8
<b>Cultural Background</b>	3736	100	2453	100	809	100	474	100
African American	693	18.5	651	26.5	36	4.4	6	1.3
Hispanic	245	6.6	104	4.2	130	16.1	11	2.3
Asian	6	0.2	5	0.2	1	0.1	0	0.0
Caucasian	2712	72.6	1639	66.8	625	77.3	448	94.5
American Indian	51	1.4	30	1.2	12	1.5	9	1.9
Other	29	0.8	24	1.0	5	0.6	0	0.0
<b>Marital Status</b>	3745	100	2464	100	810	100	472	100
Married	1031	27.5	555	22.5	283	34.9	193	40.9
Divorced/Separated	914	24.4	669	27.2	111	13.7	134	28.4
Never Married	1517	40.5	1043	42.3	370	45.7	104	22.0
Widowed	137	3.7	105	4.3	1	0.1	32	6.8
Other	146	3.9	92	3.7	45	5.6	9	1.9
<b>Age</b>	3746	100	2462	100	809	100	475	100
17 and under	37	1.0	13	0.5	24	3.0	0	0.0
18-23	754	20.1	389	15.8	288	35.6	77	16.2
24-44	2127	56.8	1402	56.9	463	57.2	262	55.2
45-54	426	11.4	351	14.3	22	2.7	53	11.2
55-69	307	8.2	242	9.8	11	1.4	54	11.4
70 and over	95	2.5	65	2.6	1	0.1	29	6.1
<b>Gross Monthly Income</b>	3456	100	2316	100	726	100	444	100
\$200 or less	363	10.5	250	10.8	76	10.5	37	8.3
\$201 - \$400	320	9.3	217	9.4	70	9.6	33	7.4
\$401 - \$600	494	14.3	348	15.0	127	17.5	49	11.0
\$601 - \$800	597	17.3	426	18.4	103	14.2	68	15.3
\$801 - \$1,000	572	16.6	393	17.0	105	14.5	74	16.7
Over \$1,000	1110	32.1	682	29.4	245	33.7	183	41.2

## TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
<b>Number of Respondents</b>								
<b>Source of Income*</b>	3605	126.2	2383	129.6	758	129.3	464	130.8
Wages	1773	49.2	1139	47.8	435	57.4	199	42.9
Public Assistance	645	17.9	421	17.7	160	21.1	85	18.3
Child Support	429	11.9	264	11.1	98	12.9	53	11.4
Social Security	529	14.7	405	17.0	32	4.2	95	20.5
SSI	418	11.6	317	13.3	43	5.7	57	12.3
Retirement/Pension	116	3.2	88	3.7	2	0.3	26	5.6
Unemployment	433	12.0	259	10.9	114	15.0	60	12.9
Other	208	5.8	195	8.2	96	12.7	32	6.9
<b>Home Status</b>	3707	100	2443	100	793	100	471	100
Homeowner	964	26.0	606	24.8	182	23.0	176	37.4
Renter	2289	61.7	1595	65.9	464	58.5	230	48.8
Other	454	12.2	242	9.9	147	18.5	65	13.8
<b>Education Level</b>	3464	100	2244	100	768	100	452	100
6	9	0.3	7	0.3	0	0	2	0.4
7	7	0.2	5	0.2	0	0	2	0.4
8	54	1.6	39	1.7	8	1.0	7	1.5
9	130	3.8	93	4.1	24	3.1	13	2.9
10	267	7.7	175	7.8	52	6.8	40	8.8
11	306	8.8	190	8.5	80	10.4	36	8.0
12	1720	49.7	1075	47.9	400	52.1	245	54.2
GED	190	5.5	139	6.2	32	4.2	19	4.2
13	289	8.3	198	8.8	61	7.9	30	6.6
14	292	8.4	201	9.0	57	7.4	34	7.5
15	50	1.4	29	1.3	14	1.8	7	1.5
16	31	0.9	28	1.2	3	0.4	0	0
BA	94	2.7	49	2.2	31	4.0	14	3.1
MA	25	0.7	16	0.7	6	0.8	3	0.7
<b>Health Insurance</b>	3612	100	2440	100	807	100	468	100
Yes	2740	75.9	1722	70.6	657	81.4	361	77.1
No	872	24.1	718	29.4	150	18.6	107	22.9
<b>Health Care Coverage</b>	2861	118.6	2077	115.6	685	114.0	380	121.3
Medicaid	2020	70.6	1235	68.8	526	76.8	258	67.9
Private Insurance	610	21.3	363	20.2	157	22.9	90	23.7
Medicare	479	16.7	305	17.0	29	4.2	73	19.2
MI Child	131	4.6	69	3.8	44	6.4	18	4.7
Other	152	5.3	105	5.8	25	3.6	22	5.8
<b>Food Stamps</b>	3753	100	2443	100	801	100	473	100
Yes	2279	60.7	1531	62.7	449	56.1	299	63.2
No	1474	39.3	912	37.3	352	43.9	174	36.8

\*May have more than one choice

## TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
<b>Number of Respondents</b>								
<b>Bank Account</b>	3649	100	2418	100	765	100	466	100
Yes	2433	66.7	1600	66.2	500	65.4	333	71.5
No	1216	33.3	818	33.8	265	34.6	133	28.5
<b>Retirement Account</b>	3577	100	2356	100	783	100	438	100
Yes	391	10.9	242	10.3	89	11.4	60	13.7
No	3186	89.1	2114	89.7	694	88.6	378	86.3
<b>Number of Jobs</b>	3331	100	2176	100	739	100	416	100
0	834	25.0	546	25.1	154	20.8	134	32.2
1	1576	47.3	1024	47.1	369	49.9	183	44.0
2	622	18.7	427	19.6	132	17.9	63	15.1
3	198	5.9	114	5.2	60	8.1	24	5.8
4	64	1.9	42	1.9	17	2.3	5	1.2
5	22	0.7	14	0.6	3	0.4	5	1.2
6	9	0.3	5	0.2	3	0.4	1	0.2
7+	6	0.1	4	0.1	1	0.1	1	0.2
<b>Number of Moves</b>	3457	100	2288	100	731	100	439	100
0	1971	57.0	1352	59.1	342	46.8	277	63.1
1	918	26.6	615	26.9	221	30.2	82	18.7
2	360	10.4	204	8.9	112	15.3	44	10.0
3	154	4.5	81	3.5	47	6.4	26	5.9
4	35	1.0	23	1.0	5	0.7	7	1.6
5	14	0.4	9	0.4	3	0.4	2	0.5
6	3	0.1	3	0.1	0	0.0	1	0.2
7+	5	0.2	1	0.0	1	0.1	0	0.0
<b>Have Child Care</b>	3580	100	2339	100	786	100	454	100
Yes	765	21.4	457	19.5	220	28.0	88	19.4
No	2815	78.6	1882	80.5	566	72.0	366	80.6
<b>Number of Providers</b>	712	100	431	100	205	100	79	100
1	592	83.1	365	84.7	160	78.0	68	86.1
2	96	13.5	52	12.1	35	17.1	11	13.9
3	22	3.1	12	2.8	10	4.9	0	0.0
4+	2	0.3	2	0.5	0	0.0	0	0.0