

Community Action Agency

COMMUNITY ASSESSMENT 2012

*Community Action Agency clients share their experiences with the local economy
and how they are handling its impact on their lives.*



**Prepared & Published by:
Community Action Agency © August 2012**



2012 Community Assessment

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Introduction

2011 is the eighth year Community Action Agency (CAA) has asked clients an extended series of questions, gathering data on their views on a variety of community indicators, and their priority concerns. As part of this year's survey, we also asked that respondents share some new demographic information about themselves, including current asset development.

The following pages summarize the information 5,796 questionnaires from August 2010 to July 2011. This year's Assessment again includes comparisons to U.S. Census data collected through the American Community Survey (ACS) for 2008 -2010 and through a more detailed examination of other state and national statistics related to asset development—found on pages 20-25.

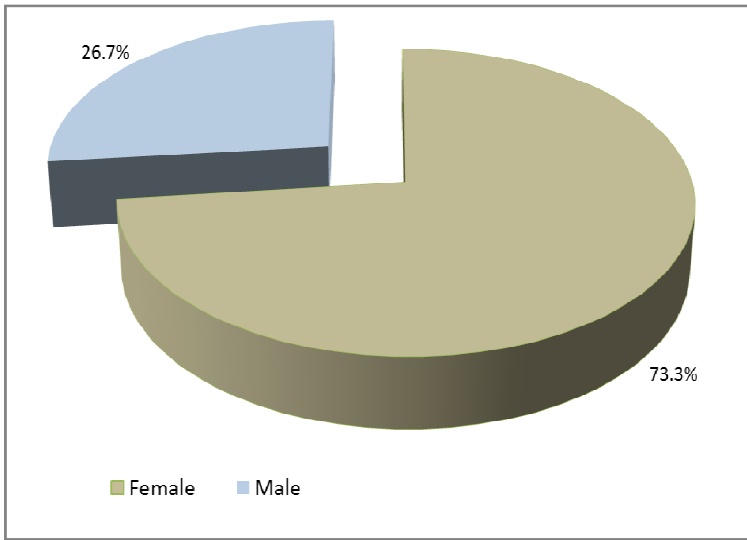
As always, Community Action Agency uses all of the information shared by clients to gain insight into how, as an Agency, we can better achieve our mission of helping clients achieve self-sufficiency. The information generously provided by clients assists us in designing and refining programs, documenting 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>

Gender

As is true of Community Action Agency’s overall client base, the majority of those completing surveys are female. This year 73.3% of all respondents were female and 26.7% male.

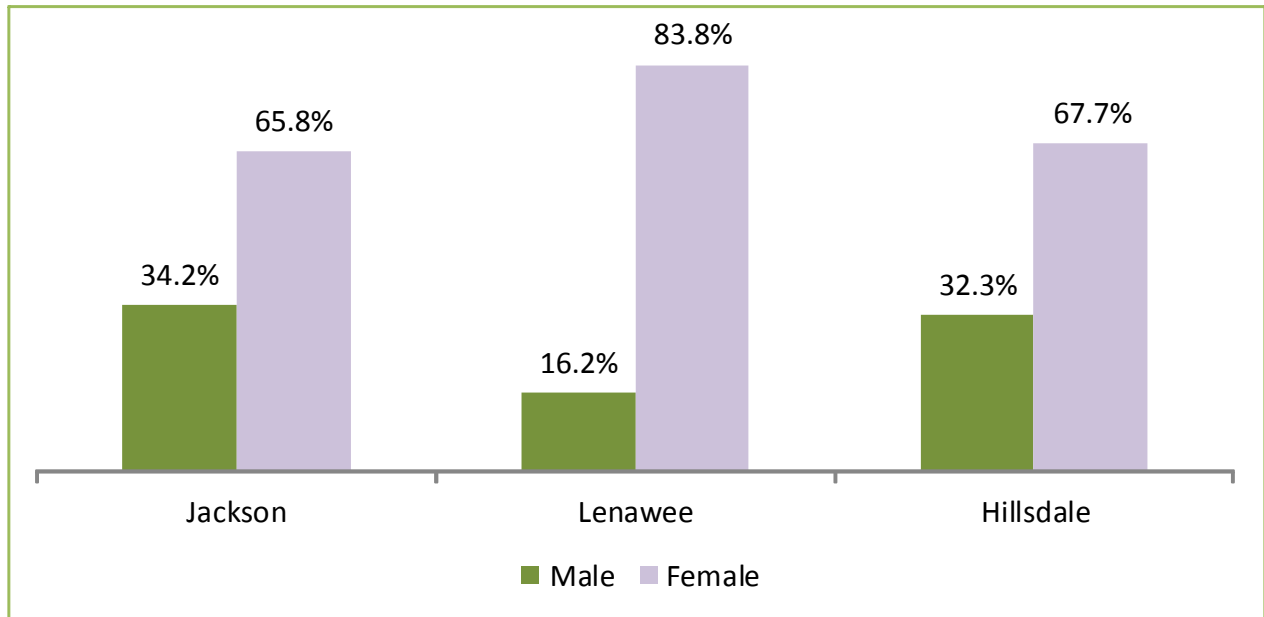
This compares to 84.3% female and 15.7% male in the 2010 assessment. The recent trend of more male respondents in the CAA survey is influenced by the foreclosure program, where 48.4% of survey respondents are male, and the tax preparation program (VITA) where 38.0% of respondents are male.

ALL RESPONSES



By county, Lenawee has the highest percentage (83.8%) of female respondents, while Jackson has the lowest percentage, at 65.8%. In the Lenawee office, the WIC program has the most clients, which influences the female survey response number.

RESPONSES BY COUNTY



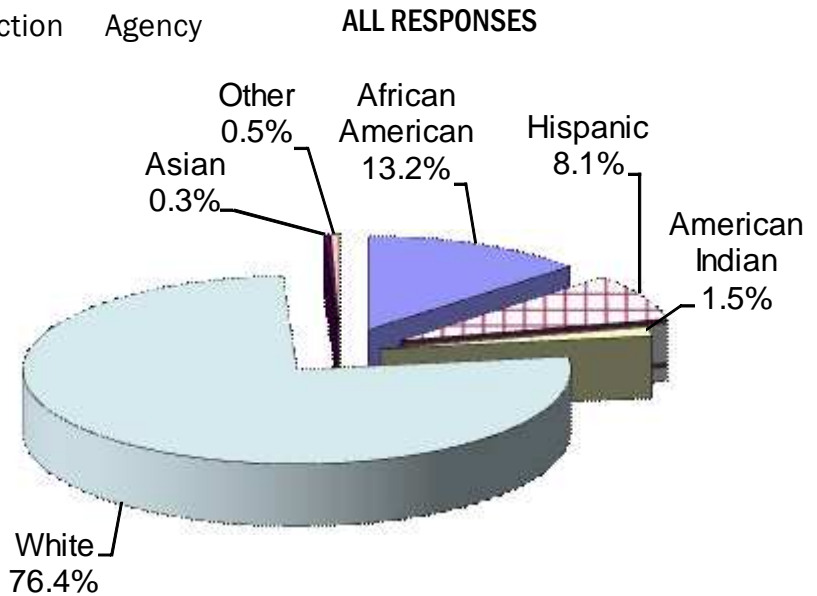
Race/Ethnicity

Most (76.5%) Community Action Agency respondents identify as White.

By county this year, Lenawee served the highest percentage of Hispanics (16.4%) while Jackson served the highest percentage of African Americans (23.7%). 4.8% of all CAA clients surveyed in Hillsdale are minorities.

In Jackson County, according to the Census 2010 ACS estimates, 7.9% of the population identifies as African American and 3.0% identifies as Hispanic.

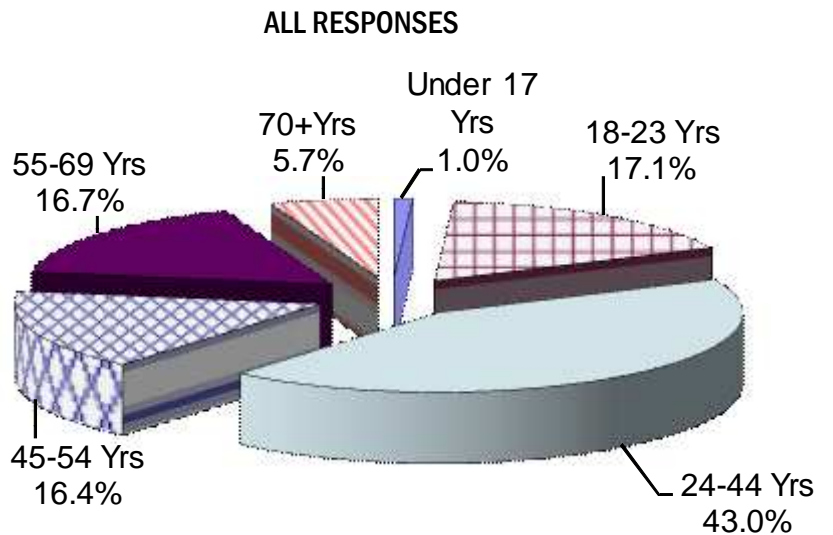
According to this Census data, 2.5% of the population in Lenawee identifies as African American and 7.6% as Hispanic/Latino. In Hillsdale's general population, according to the Census data, the total minority population is 4.1% of all residents. Thus, the percent of minorities served by CAA, exceeds the percentage in the general population statistics in every county.



According to U.S. Census estimates for 2010, the median age for Jackson County residents is 39.7; Lenawee County is 40.0 and Hillsdale County is 40.5 years old.

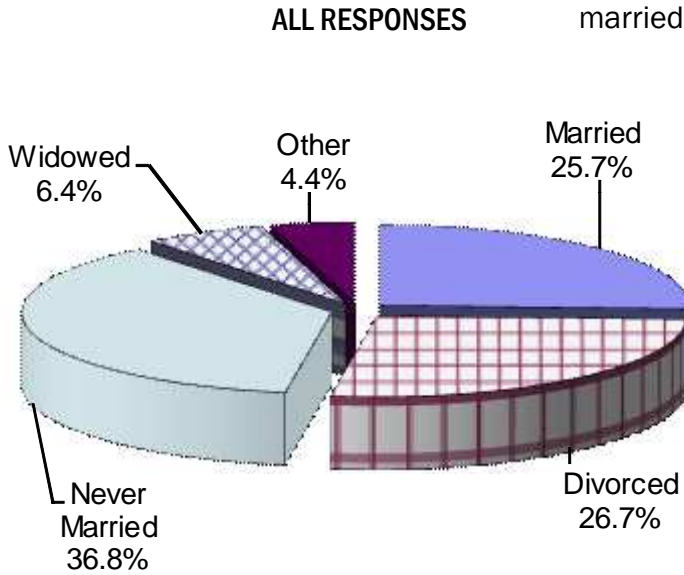
Age

More CAA clients report being in the 24-44 year old age category than any other, at 43.0%. CAA clients are getting older on average, compared to prior years. In 2010 more than half (56.8%) were in the 24-44 category, with only 10.7% above age 55. This year, 22.4% report being over age 55. By county, Lenawee reports the lowest percentage of clients age 55 or older (12.6%) and Hillsdale has the highest percentage of clients age 55 or older, at 30.9%.



Marital Status

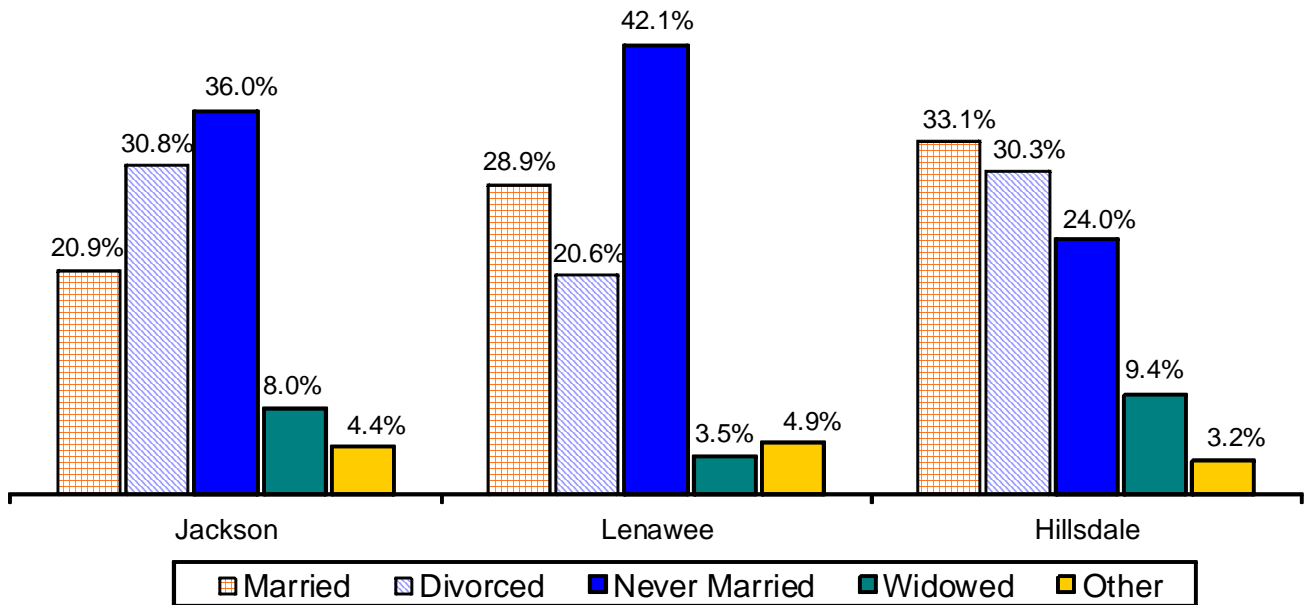
The majority (69.9%) of survey respondents are not currently married—being divorced, widowed, or never married. This is lower than the percentage who reported not being married in the 2010 survey.



By program, more Head Start parents are likely to be married (42.3%) than any other CAA program. The next closest are clients in the Foreclosure Prevention Program at 40.9%. The lowest percentage of married clients was in the VITA (Tax) program, at 20.3%. VITA also had the highest rate of Widows by program. This is more evidence of the shifting demographics of CAA clients.

By county, for the third consecutive year, Hillsdale reports the highest percentage of Married persons. Also for the third year, more in Lenawee identify as Never Married compared to the other counties.

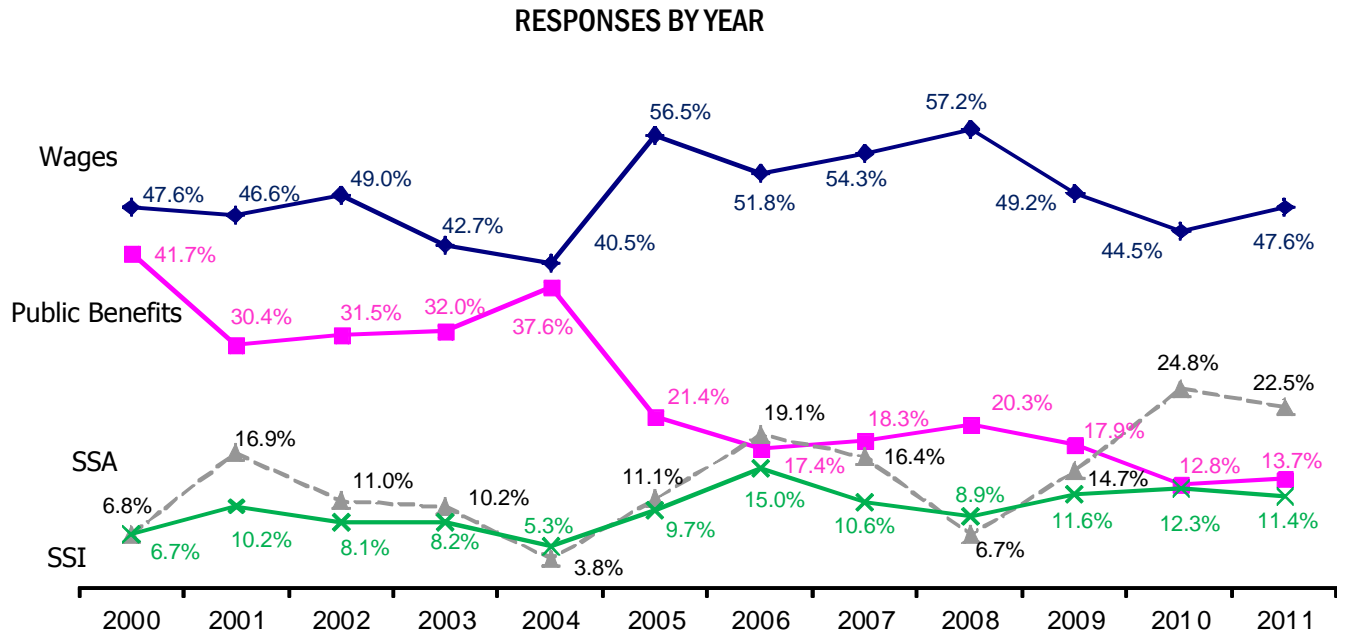
RESPONSES BY COUNTY



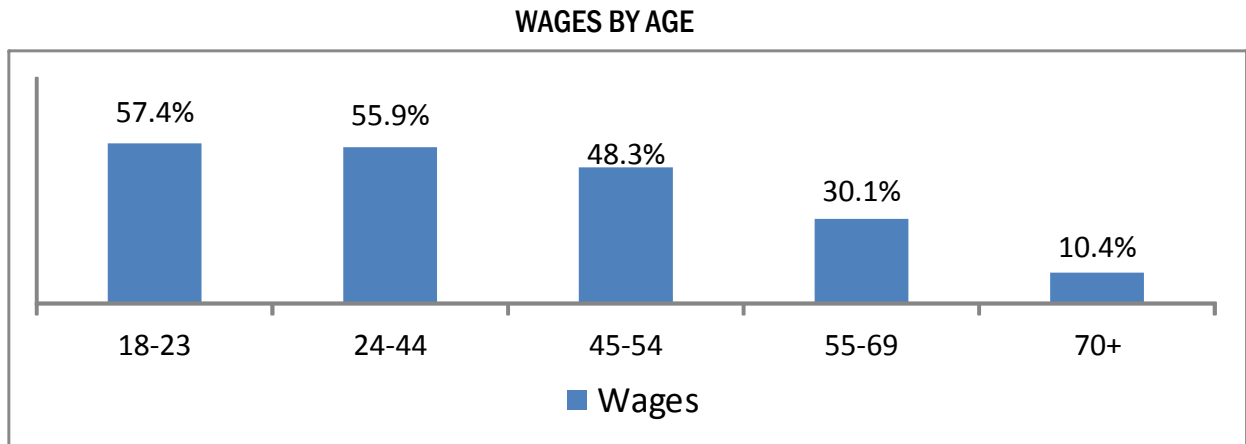
Sources of Income

For the third year in a row, the percentage of CAA clients reporting Wages as a source of income (at 47.6%) is below 50.0%. By County, Lenawee CAA clients continue to report wages as household income at higher rates (53.6%) than either Jackson (44.1%) or Hillsdale (42.2%).

Unlike last year, the percentage of those reporting Public Benefits as an income source is up slightly and both SSA or SSI are down slightly.

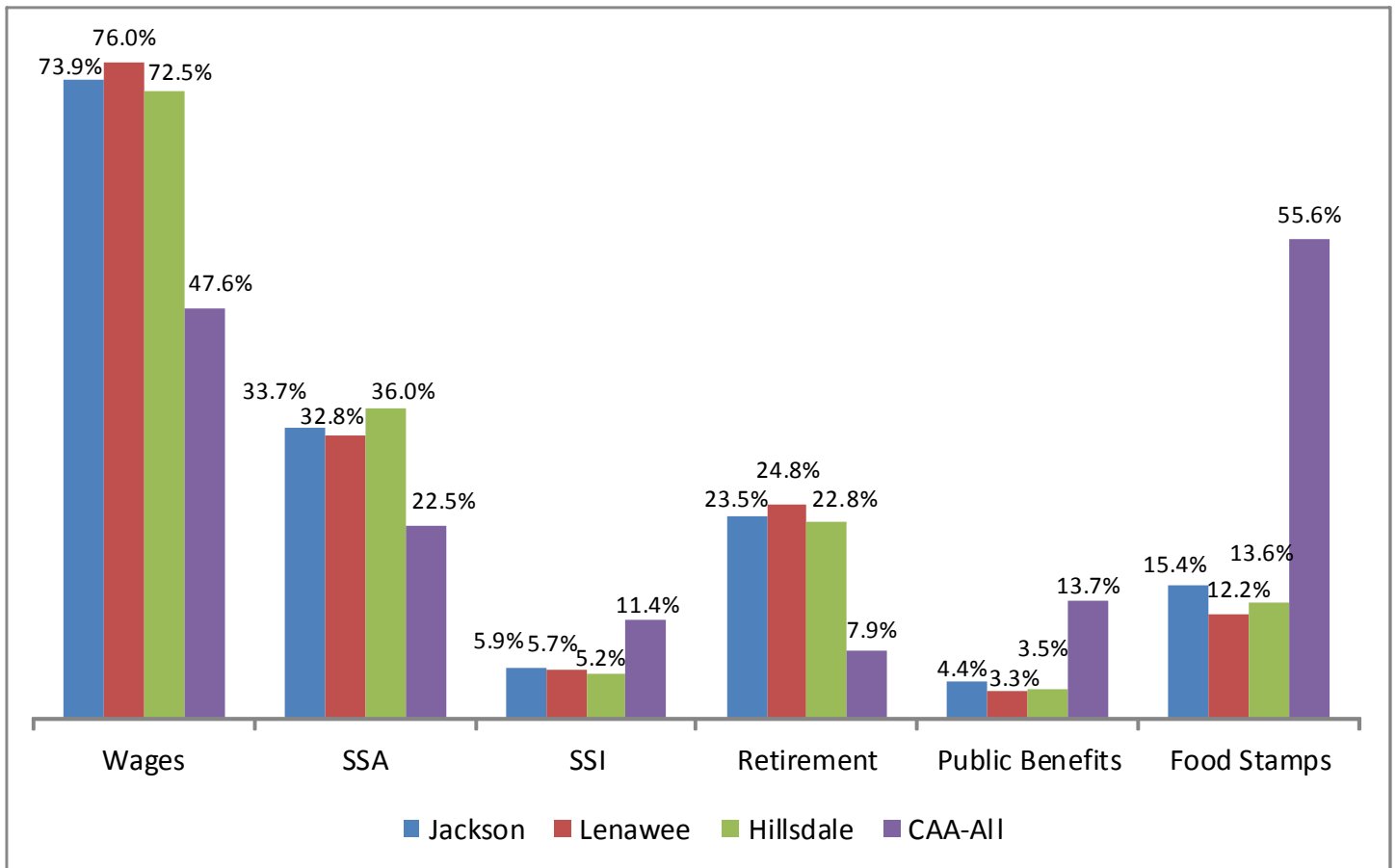


More female CAA clients reported wages (at 48.0%) than did male clients (at 46.4%). Younger clients reported wages at higher percentages than did older CAA clients.



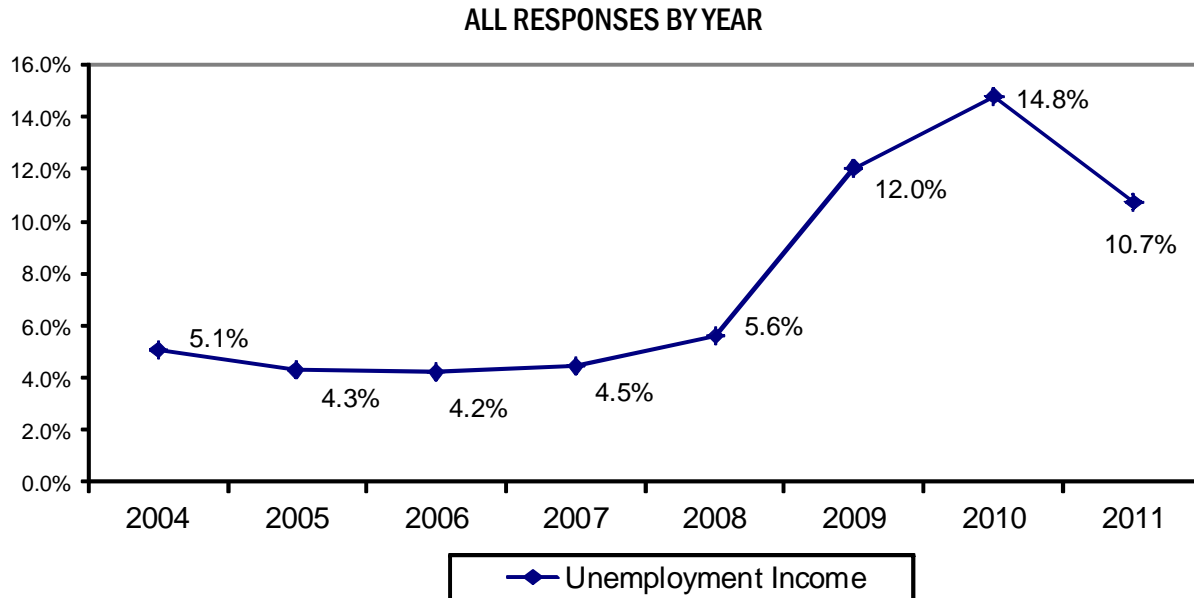
Comparing 2010 Census three year estimates for the general population in the three county region to CAA clients, CAA clients have significantly different rates in all categories of reported income sources.

RESPONSES BY COUNTY CENSUS



Unemployment as Source of Income

CAA has not tracked unemployment as a Source of Income for CAA clients for as many years as other income sources. 2011 is the first year since 2007 that the percentage of CAA clients reporting unemployment income in the household dropped compared to the prior year.



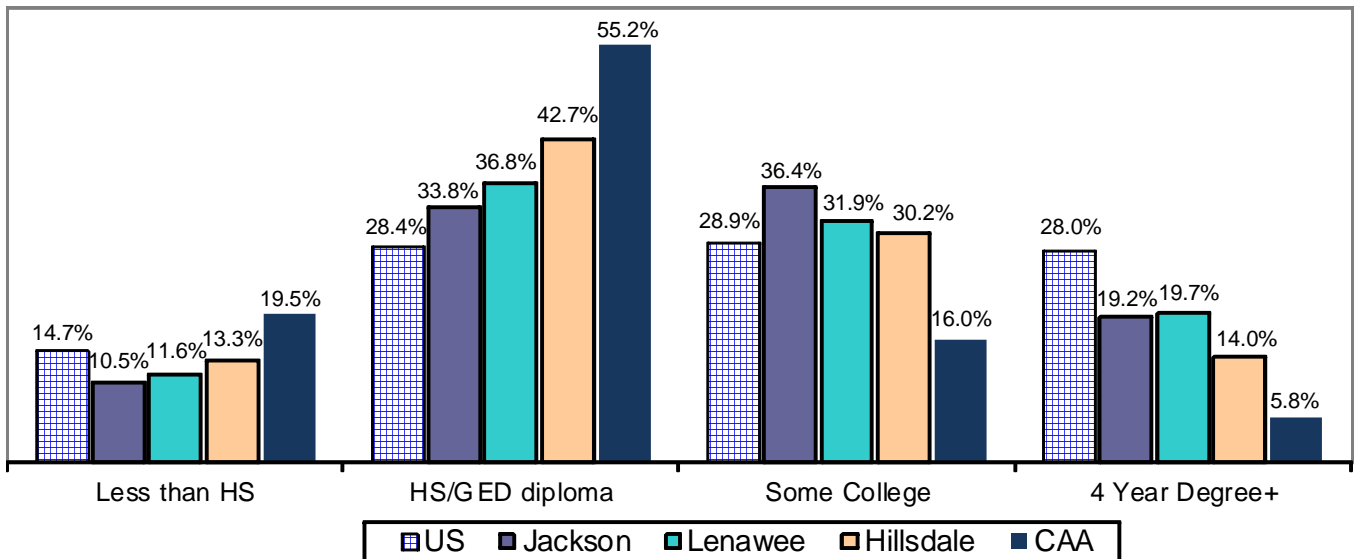
As was true last year, more Lenawee clients (12.8%) reported having unemployment benefits, compared to Jackson (8.7%) or Hillsdale (12.8%). Consistent with this county distribution and the race/ethnicity of CAA clients by county, slightly more Hispanic CAA clients reported having unemployment benefits (at 11.5%) than did Whites (at 11.1%) or African-American clients (at 7.4%).

Also consistent with national data—where men are slightly more likely to receive unemployment benefits than women (40.3% vs. 36.3%), slightly more male CAA clients (12.9%) report having unemployment benefits than do female CAA clients (at 9.9%).

Education

CAA clients continue to report lower education levels than found either nationally or in the adult general population for the three counties.

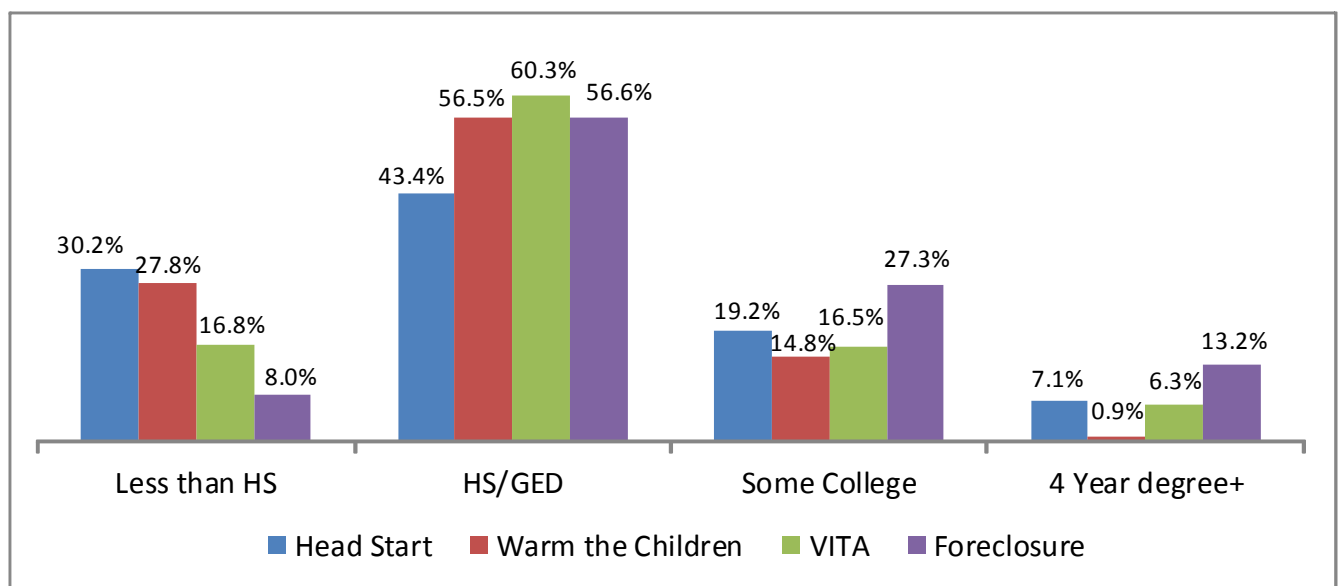
ALL CAA RESPONSES COMPARED TO COUNTY & U.S.



CAA client responses by gender are similar, with slightly more females (17.2%) reporting some college than males (at 13.3%).

The greatest variance in education levels is reported between CAA programs this year.

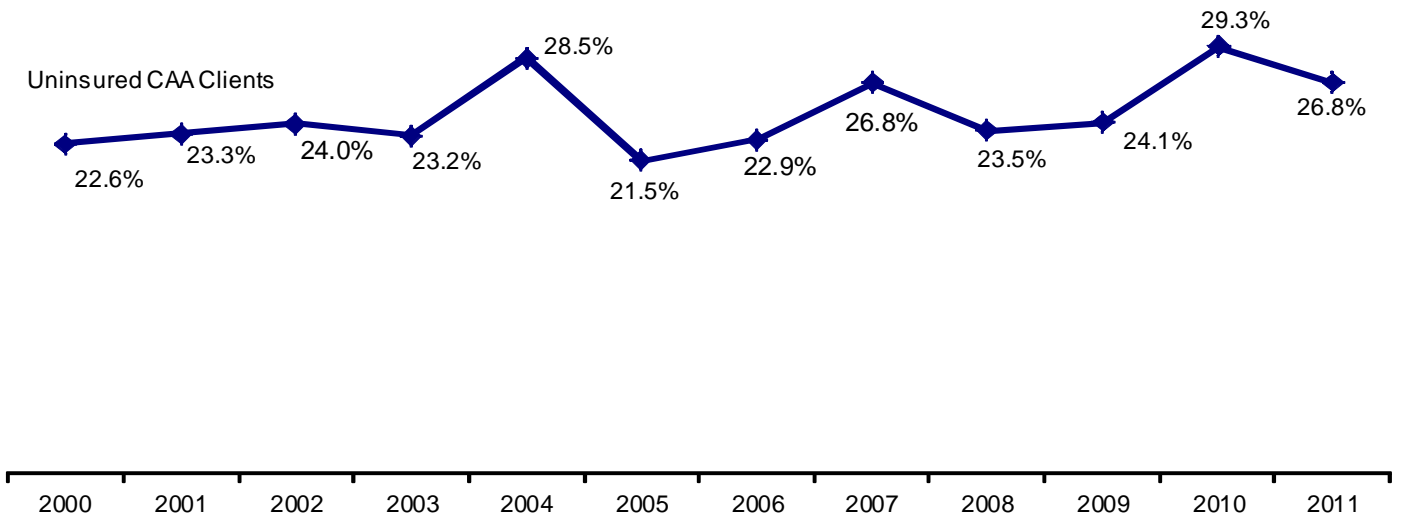
EDUCATION LEVEL BY PROGRAM



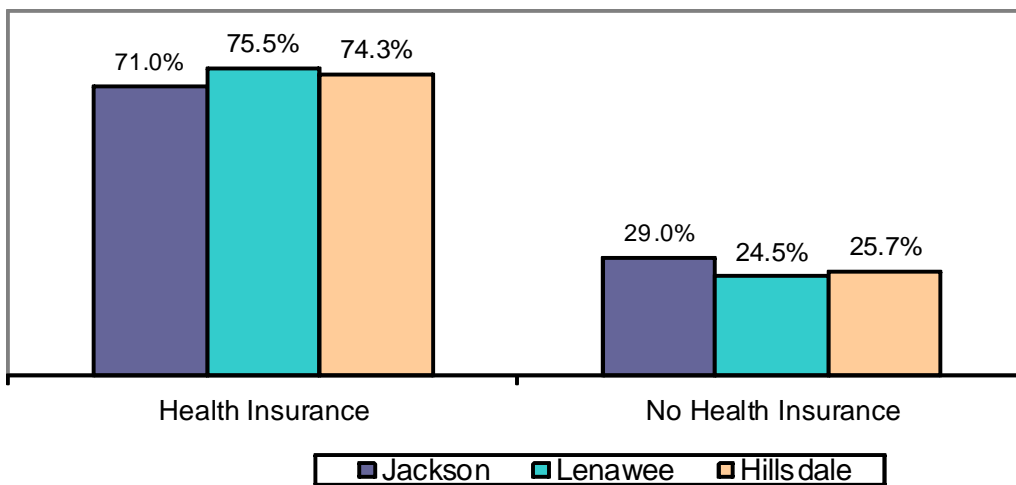
Health Insurance

More than a quarter (26.8%) of surveyed CAA clients did not have health insurance at the time they were surveyed. The percentage of uninsured decreased slightly from last year's results.

RESPONSES BY YEAR



RESPONSES BY COUNTY

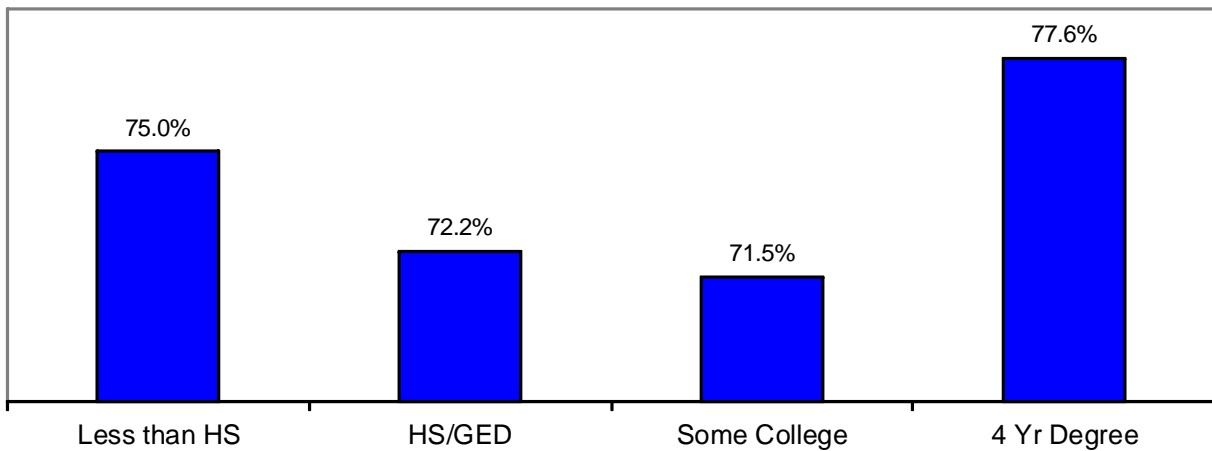


The U.S. Census Bureau estimates that 12.4% of all Michigan residents did not have health insurance during the year in 2010, the most recent data available.

Comparing CAA clients by race/ethnicity: the highest rate of health insurance coverage is reported for African-Americans (79.2%) and the lowest (66.5%) is for Hispanics.

By education level, the least likely to have health insurance coverage are CAA clients with Some College, (71.5% have insurance).

HAVE INSURANCE COVERAGE BY EDUCATION LEVEL



Source of Health Insurance Coverage

The majority of those reporting health insurance coverage receive their primary coverage from government funded insurance: 54.6% have Medicaid; 14.2% have Medicare and 2.7% have MI Child.

CAA clients with private health insurance are more likely to be: male (32.3%); White (84.0%); married (34.9%); earning over \$1,000 a month (75.2%); held just one job in the past year (62.0%); have a bachelor's degree (14.6%); contribute towards retirement (40.3%); and a homeowner (61.7%) compared to the average CAA client.

- ◆ Of all CAA clients reporting wages as an income source, 32.7% are uninsured (this grew from 25.8% in 2005). Of those with wages who are insured, 47.8% have Medicaid coverage and 37.2% have private health insurance coverage.
- ◆ Of those reporting working full-time, 65.5% report insurance coverage. Of these, 38.0% have private insurance; 45.9% are covered by Medicaid; 2.7% have MI Child; 1.8% have Medicare and 11.6% have “Other” – usually identified as “Health Pay.”
- ◆ By county, 75.5% of insured Lenawee clients reported Medicaid coverage, the highest among the three counties. Hillsdale clients report the highest percentage of private insurance coverage, at 26.4%.

Food Stamp (Michigan Bridge Card) Eligibility

The majority (55.6%) of CAA clients surveyed report receiving Food Stamps (now called SNAP benefits by the federal government and the Bridge Card in Michigan). The percentage in 2011 is slightly higher than in 2010, then at 54.1%.

By county, Lenawee reports the highest eligibility (at 57.5%). In 2010 Lenawee clients were the least likely to receive Bridge Card benefits, among the three counties.

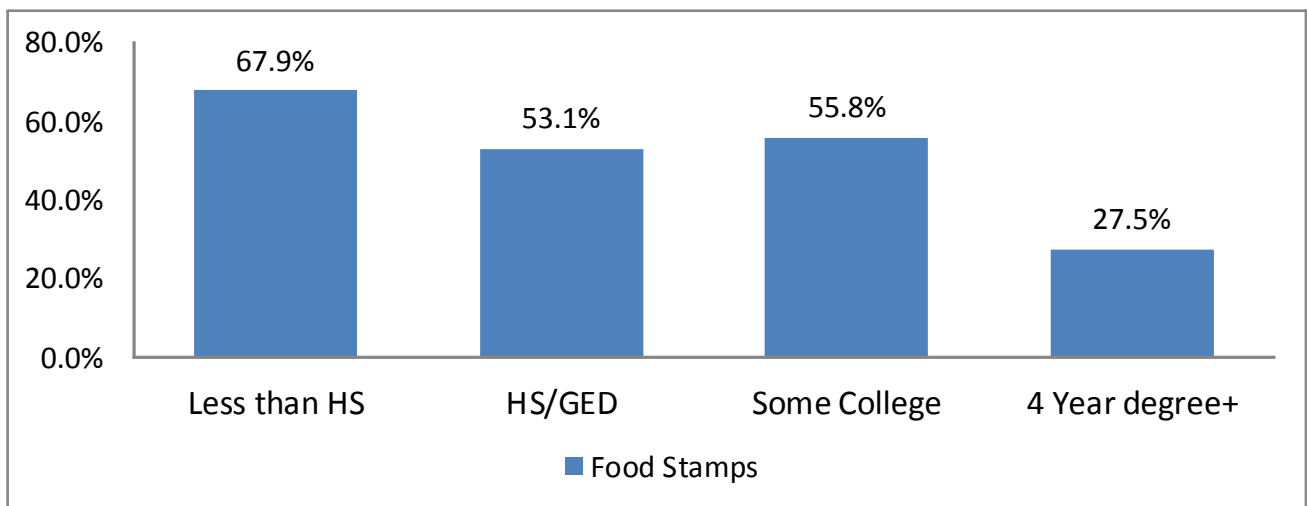
By Race/Ethnicity, Hispanic clients are the least likely to report Bridge Card eligibility (at 62.2%), compared to African-American clients (at 66.4%) or White clients (at 66.3%).

Of the CAA clients reporting Bridge Card benefits in 2011, 22.4% are homeowners; 5.6% contributed to their retirement fund in the past six months, and 65.4% have a bank account. Any of these characteristics might bar continued Bridge Card eligibility with the newly imposed asset testing for Food Stamps by the Michigan Department of Human Services.

There is some correlation between education level and receipt of Bridge Card benefits, although it is not statistically significant between those reporting High School/GED and Some College.

Of respondents with Bridge Card benefits, 42.3% report wages in their household income and 8.9% report unemployment benefits as income.

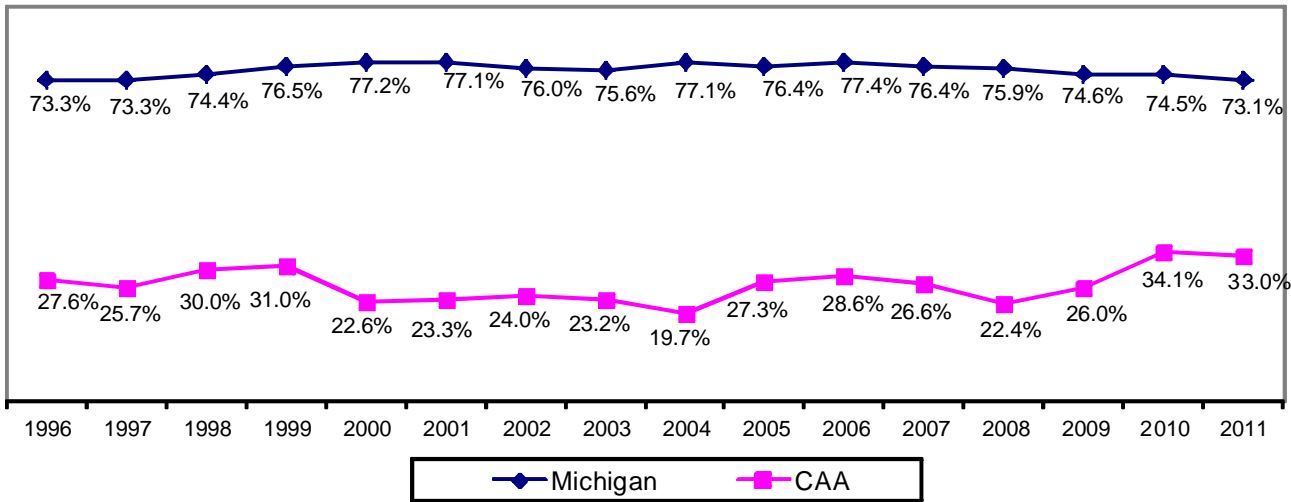
RESPONSES BY EDUCATION LEVEL



Home Status

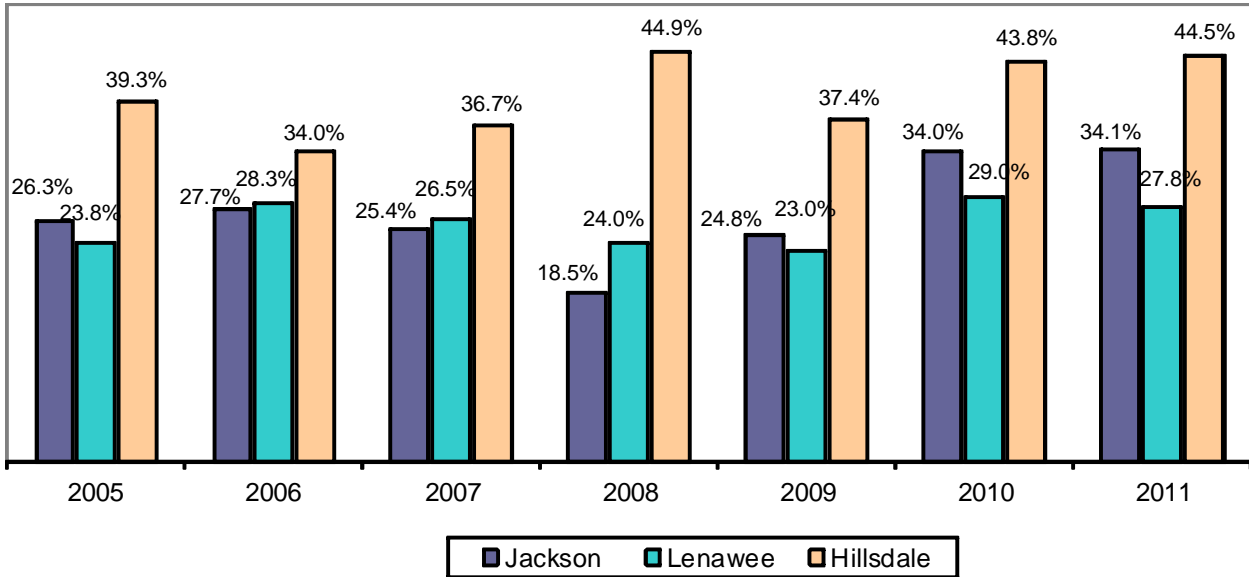
This year, 26.0% of surveyed CAA clients are homeowners, up from the all time low of 22.4% in 2008. The longer range trend, however, is that the percentage of homeowners served by CAA is stabilizing while homeownership in the general population statewide is dropping.

COMPARING CAA AND MICHIGAN RESPONSES



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

RESPONSES BY COUNTY



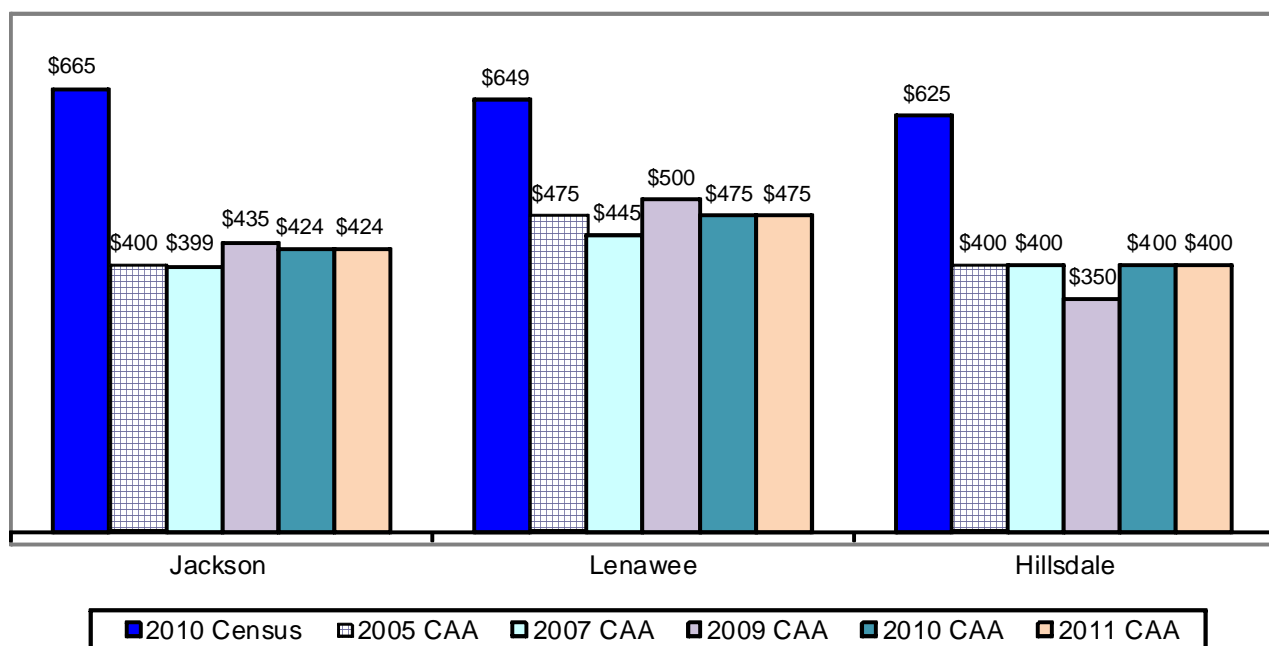
Homeownership continues to correlate to the age and education of CAA clients. The highest percentage of homeownership is held by clients age 70 and older (62.5%). The lowest percentage of homeownership is found among those age 18-23 (9.4%). Only 16.7% of clients with less than a high school diploma were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

Average Housing Costs

Median rents reported by CAA clients increased by one dollar in the past year, to \$417.00 per month, while median mortgage costs dropped from \$523.50 per month in 2010 to \$520 in 2011. This is still lower than the comparable median costs for the general population, found in the 2010 ACS Census estimates. As a percentage of average median income, CAA clients are paying an average of 41.7% of their income for rental housing and 52.0% of income for homeowner mortgages. The ratio of income spent on rental housing went up compared to 2010 because clients' average household incomes dropped slightly.

The 2011 average sale price for a home in Jackson was \$81,935. It was \$86,202 in Lenawee and \$72,448 in Hillsdale according to the Michigan Association of Realtors' Sales Statistics. This is a decrease in the average sales price across the three counties compared to the 2010 average sales price.

MEDIAN RENT BY COUNTY COMPARED BY YEAR AND CENSUS



In comparison, for the general population, Census data from the 2008-10 ACS indicates that on average renters in Jackson are using 29.4% of household income for rent, in Lenawee renters are spending 32.3% of household income on rent and for Hillsdale renters, median rent is 31.6% of household income.

Subsidized Housing

Only 26.2% of all CAA renters report having their housing costs subsidized, through any federal, state or CAA housing program. The percentage of subsidized renters is highest in Jackson (at 31.4%) and lowest in Lenawee (at 19.0%).

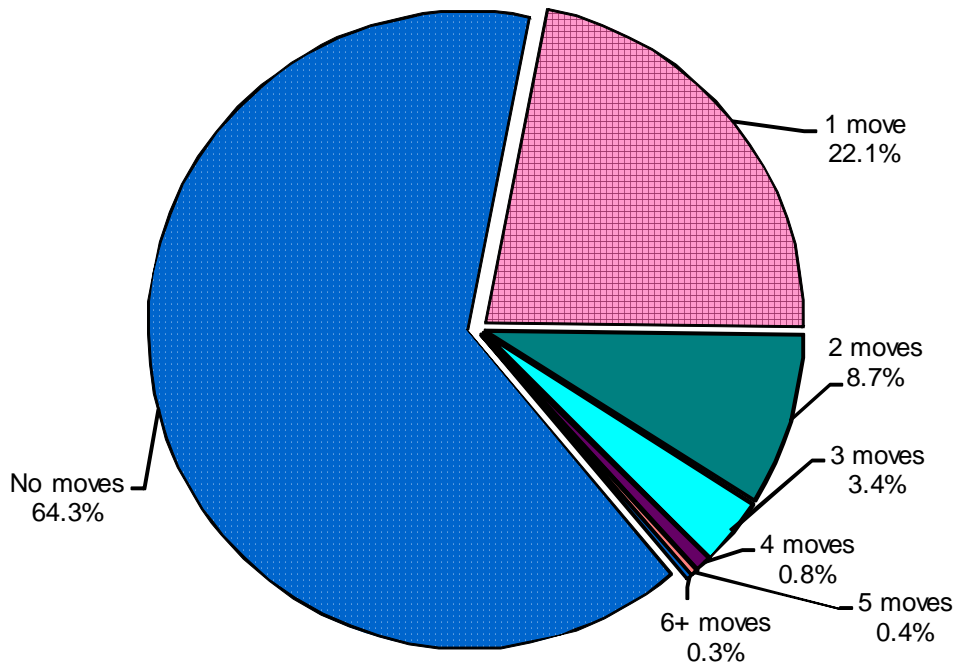
By marital status, “Other” and “Never marrieds” are most likely to report having subsidized rent, by 36.4% and 29.1% respectively. Widows reported subsidized rent at a rate of 28.7%, down from 2010’s rate of 50.6%.

By age, the highest response rate for subsidized rent came from those age 55-69 (at 32.6%) and the next highest was from those age 70 and older (at 30.1%). The lowest response by age came from those between the ages of 18-23 (at 23.4%). This data again indicates that subsidized senior housing is more available to CAA clients than subsidized family housing.

Number of Moves

The big drop in number of moves by CAA clients that came in the 2010 client survey, continues in 2011. Some categories who were least likely to move (reporting no moves in the past 12 months) were: (of course) Homeowners (88.7%); those having a four year degree (75.4%); and Hillsdale County clients (71.6%); clients with private health insurance (82.7%); those receiving SSA or SSI benefits as income (75.5%); or those not receiving food stamps (73.3%).

ALL RESPONSES



Overall, Hillsdale clients report the lowest average number of moves (.97) this year.

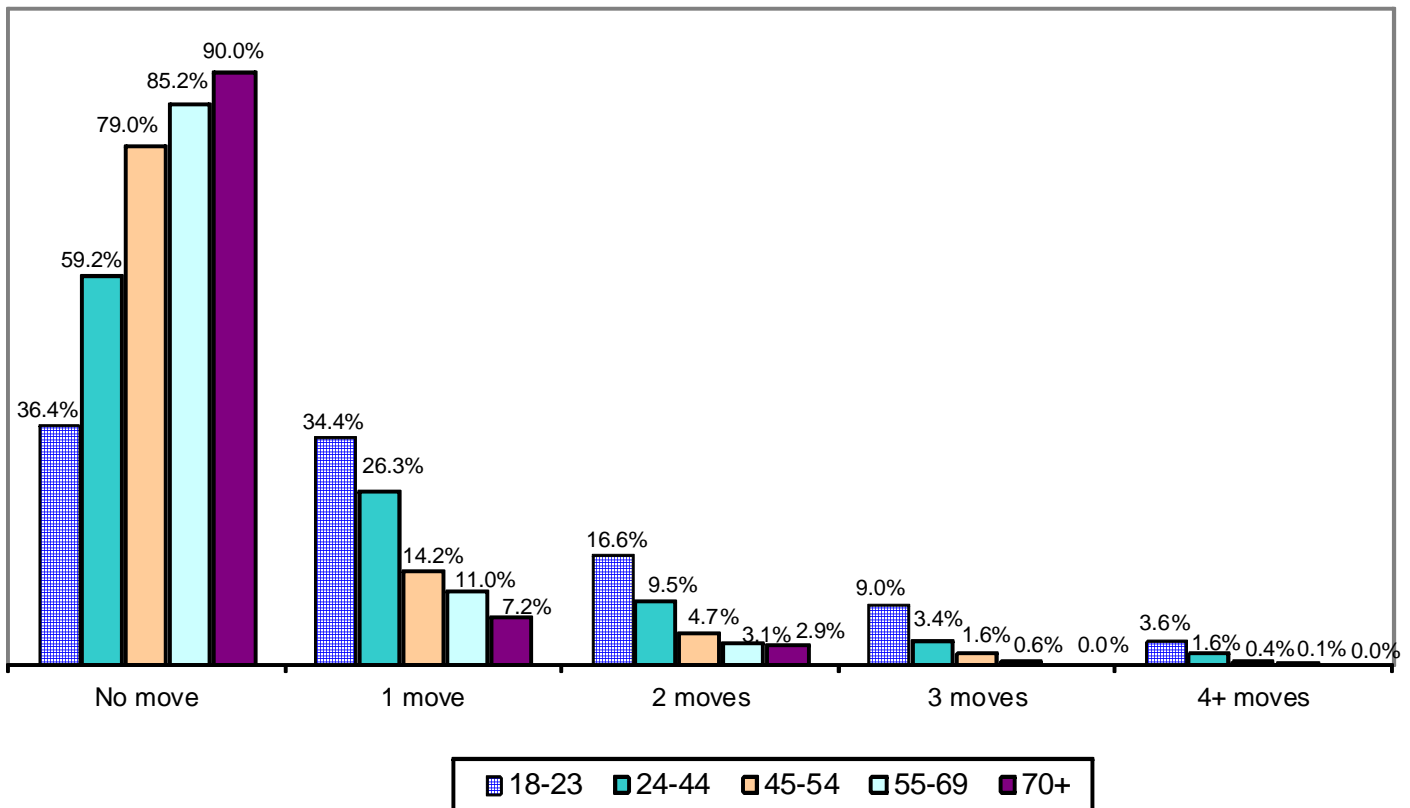
By program, there is a real contrast in housing stability between Head Start families surveyed (45.8% had not moved) and VITA (tax preparation) clients, where 72.9 reported they had not moved in the past 12 months.

Most likely to have at moved at least one time were CAA clients between age 18-23, where only 36.4% had not moved in the past year and those who received Public Assistance – only 46.7% had not moved in the past 12 months.

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. The younger the client the more likely to move multiple times in the year

According to 2010 U.S. Census 5 year estimates, 16.2% of Jackson County's population lived in a different place one year earlier; 14.1% of Lenawee's population moved in the past year and 12.0% of Hillsdale's population moved in the prior year. These are significantly lower rates of moving than reported by CAA clients.

RESPONSES BY AGE FOR MOVE IN PAST YEAR



Employment Data

Wages

This year 47.6% of all CAA clients reported wages as a source of income, up from the 44.5% reporting wages in 2010. Down from 2010 is the percentage of CAA clients reporting unemployment as a source of income (10.7% in 2011 compared to 14.8% in 2010).

By county, more Lenawee clients reported wages as income (53.6%) and fewer Hillsdale clients did the same (42.2%).

Wages as an identified source of household income goes up with increasing education for CAA respondents. Unemployment as a source of income is higher, however, for those with Some College (11.9%) and a high school diploma (11.7%) than for those with a four year degree or more (at 10.8 %).

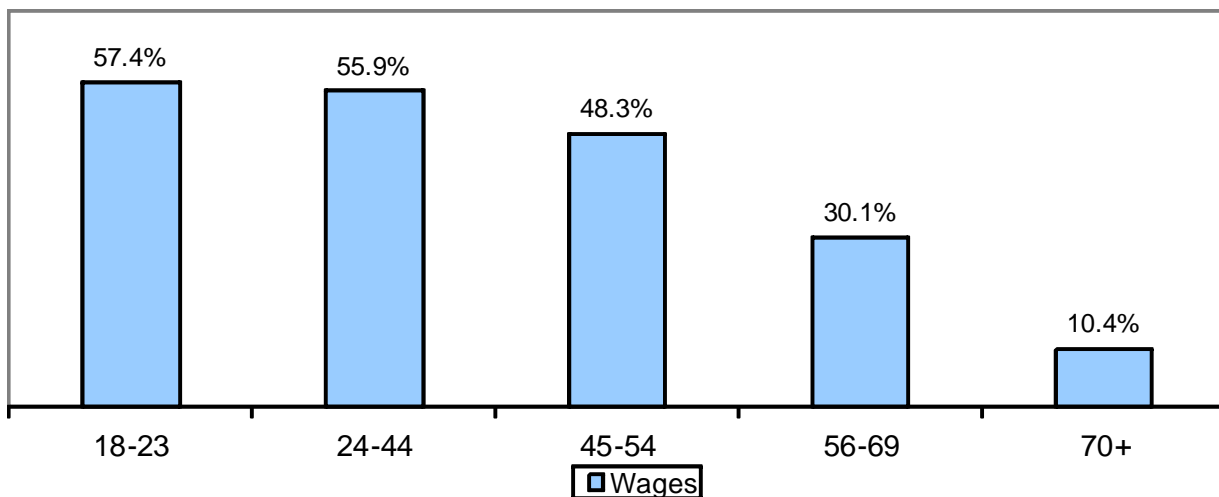
African Americans (at 42.3%) are least likely to report wages as income among racial/ethnic sub-categories, while Hispanics are most likely to report both wages (at 54.6%) and unemployment (at 11.5%) as a source of income.

More than half of both Marrieds (at 58.4%) and Never Marrieds (at 51.1%) report wages in household income.

Wages as source of income for CAA clients is highest for those age 18-23 years .

10.4% of CAA clients age 70 and older report wages as a current source of monthly income. In this age category, 93.6% report receiving SSA, but only 52.7% report having retirement income other than SSA/SSI.

RESPONSES BY AGE



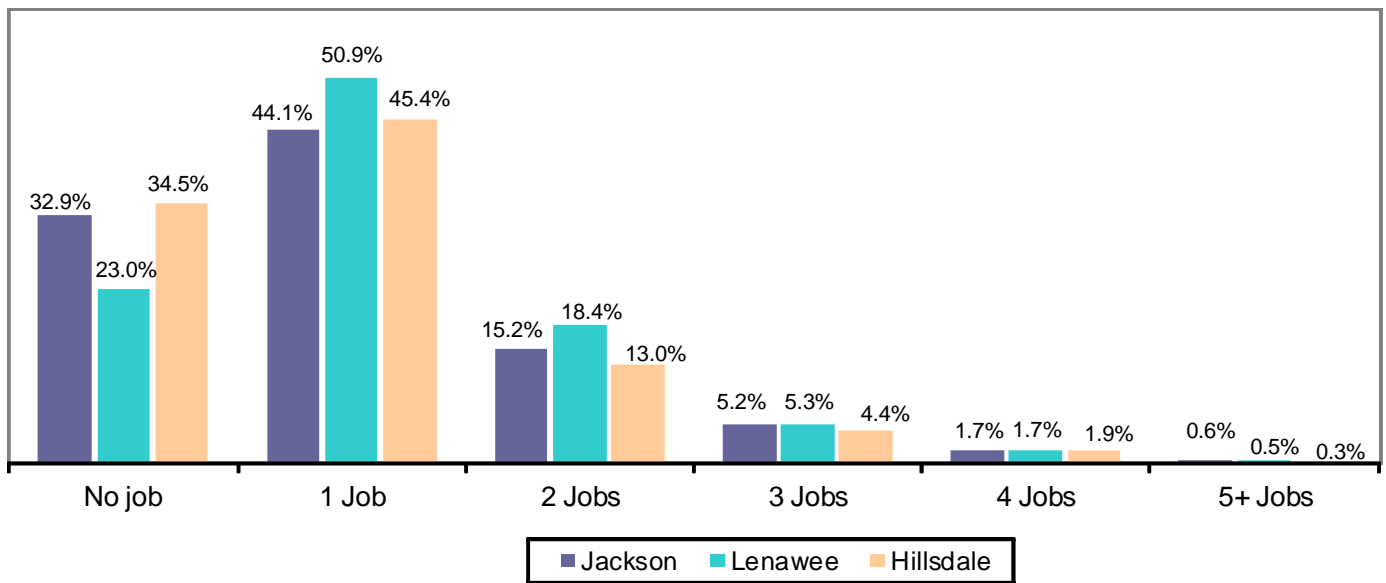
Number of Jobs

African-American CAA clients were more likely (at 32.8%) to report no job than either White (at 29.6%) or Hispanic clients (at 16.7%). Hispanic clients were significantly more likely to report 4 or more jobs, at 3.9% than either Whites, at 2.5% or African Americans, at 1.8%.

Clients were asked to report the number of jobs they held in the past two years. This year responses ranged from none to 10 jobs. More reported 1 job (47.1%) than any other option. More reported no job (29.0%) than reported two jobs (16.2%). Slightly more clients reported “no job” this year compared to last (29.0% vs. 27.4%), and slightly fewer had 1 job (47.1% vs. 49.6%).

By county, more Lenawee respondents held one job (50.9%) and Jackson clients held the lowest rate of one job (44.1%).

RESPONSES BY COUNTY



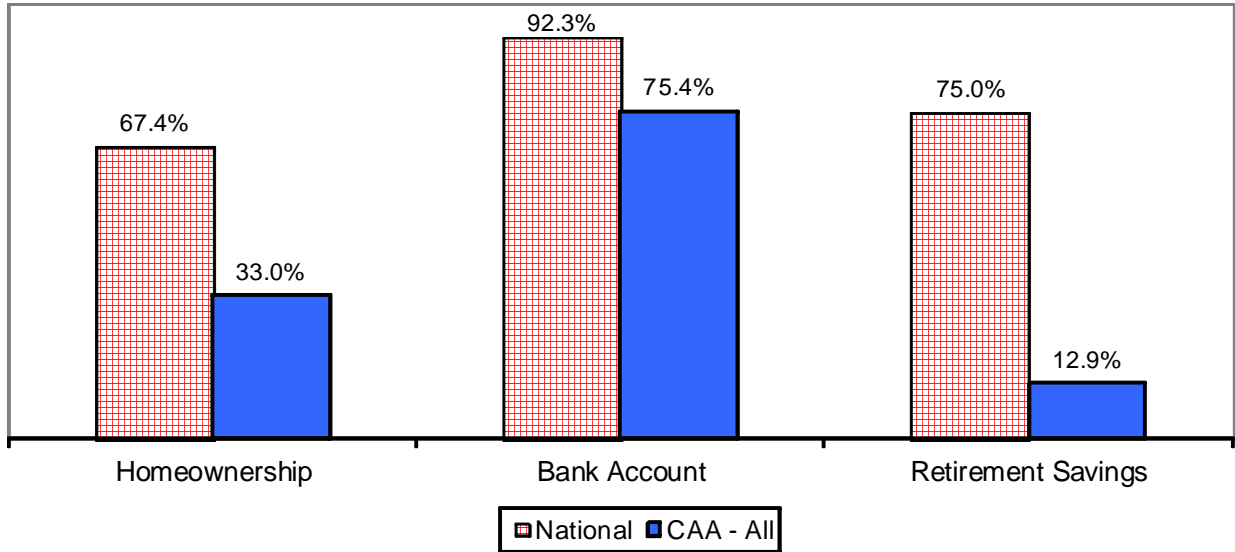
In comparison to the “no job” responses from CAA by gender, national data on unemployment in December 2010 for men age 16 and older was 9.0% and it was 7.9% for women.

While 29.0% of CAA clients reported having no job in the past two years, only 10.7% of surveyed families report having unemployment income. While men surveyed by CAA report slightly higher rates of no job (29.9%) than women (28.6%), they report unemployment income at above average rates (12.9%) while women report unemployment income at below average rates (9.9%).

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 2011 CAA TO U.S. RATES

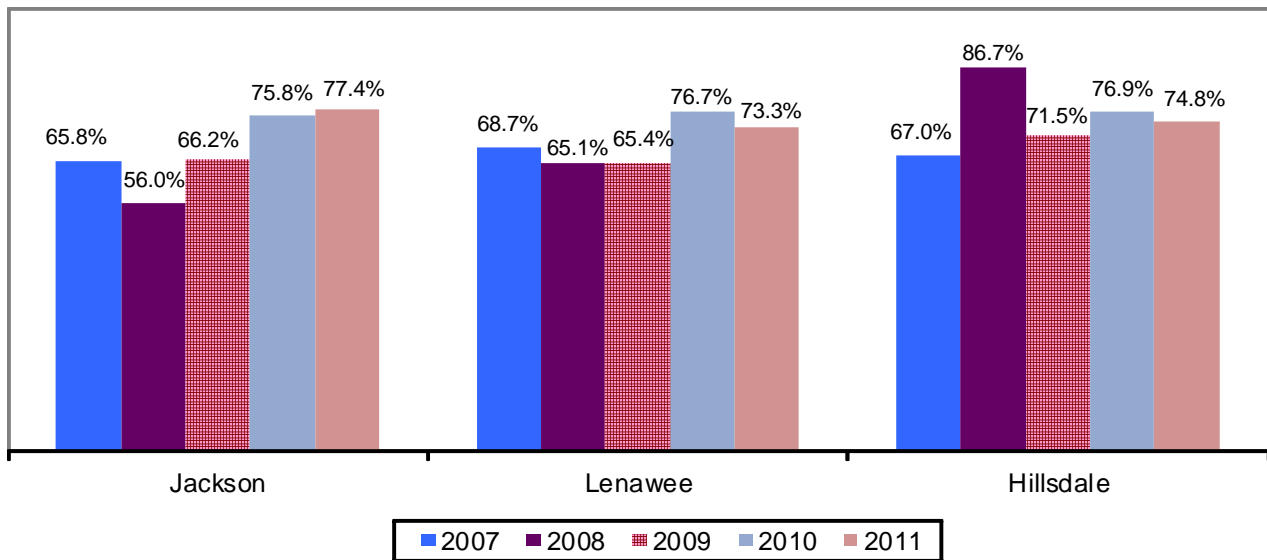


Bank Accounts

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 75.4% this year.

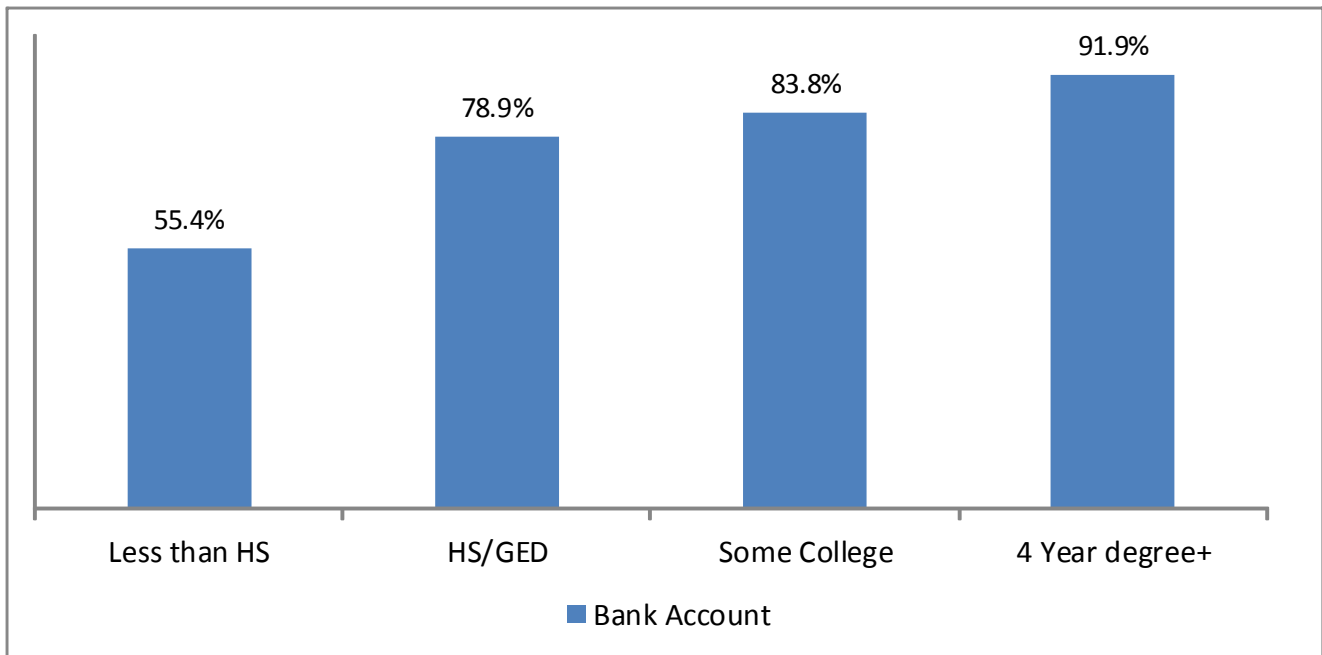
This year, for the first time, Jackson CAA clients are more likely to have a bank account than clients living in the other two counties.

RESPONSES BY COUNTY & YEAR



Education is an indicator of bank account asset development. Those without a high school diploma hold bank accounts at the lowest rate (55.4%) while those with a four year college degree or more are account holders by the highest percentage (91.9%).

RESPONSES BY EDUCATION



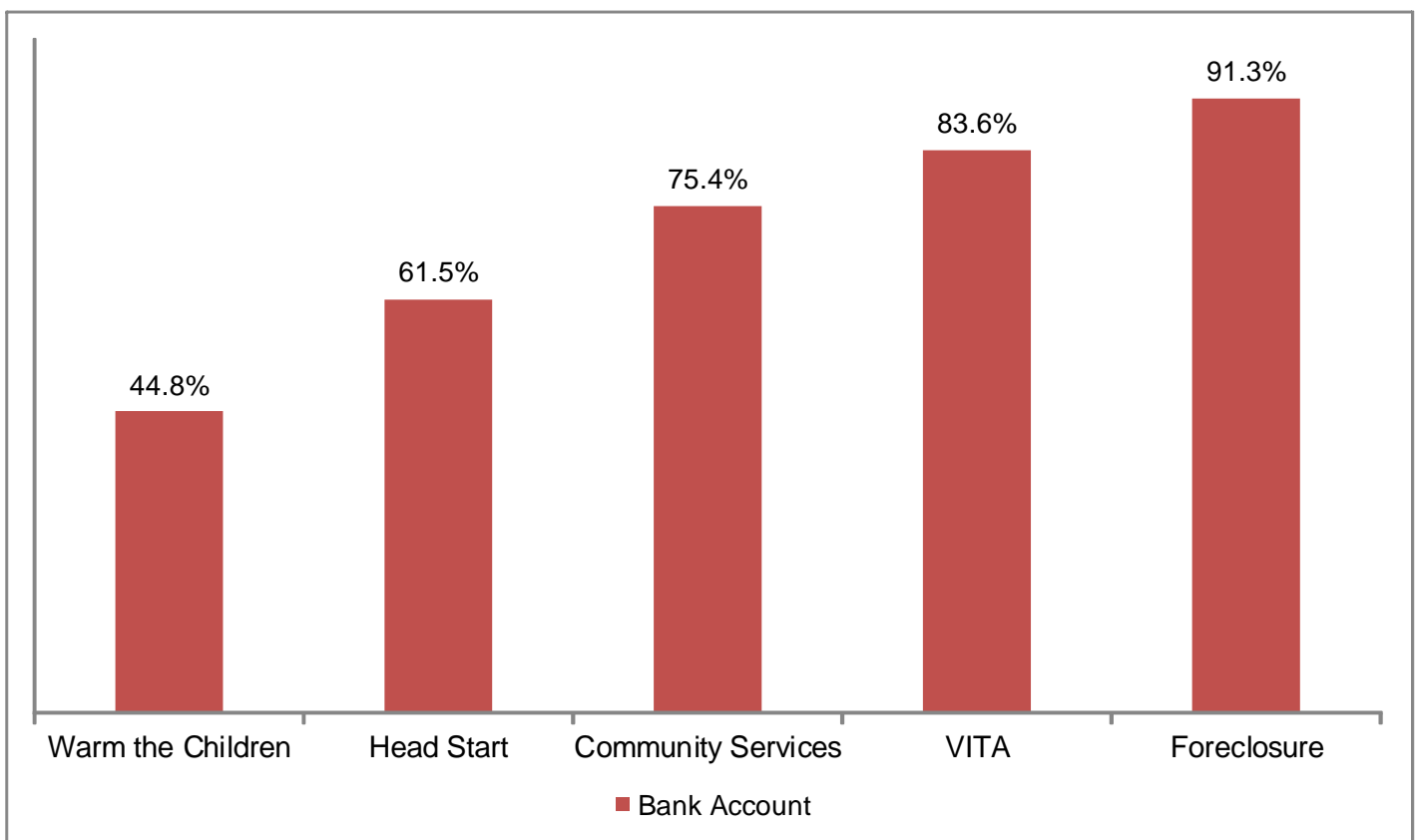
The older a client, the more likely to report having a bank account. 96.6% of 70+ year old CAA clients reported having a bank account. Only 62.2% of 18-23 year olds report having this asset.

By source of income, the lowest reported rate of bank account ownership is from clients receiving public benefits (at 50.5%). The highest rate for this sub-category are CAA clients reporting either wages (at 84.3%) or SSA/SSI monthly income (at 82.8%).

Minority CAA clients are bank account owners at lower rates than White clients. While 78.5% of White clients report having a bank account, only 64.7% of African American clients and 65.4% of Hispanic clients report the same.

Much of the increase in the “banked” CAA clients comes from those served by the newer programs offered at CAA. While more than half of Warm the Children clients did not have a bank account and 38.5% of Head Start families reported they did not have a bank account, only 16.4% of VITA and 8.7% of Foreclosure clients reported being unbanked.

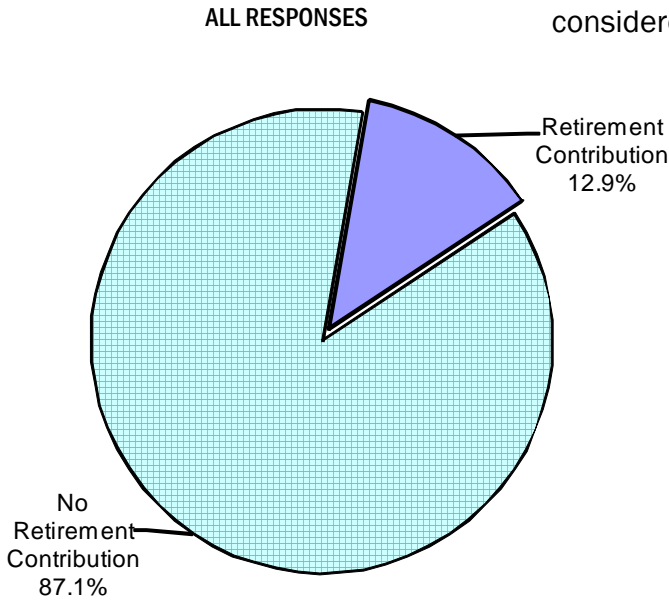
RESPONSES BY PROGRAM



CAA clients seem to lose a bank account with the spouse in a divorce. While 82.4% of those married report having an open bank account, only 78.9% of those divorced do the same. For Never Marrieds, the percentage of bank account owners is down to 66.5%.

Retirement

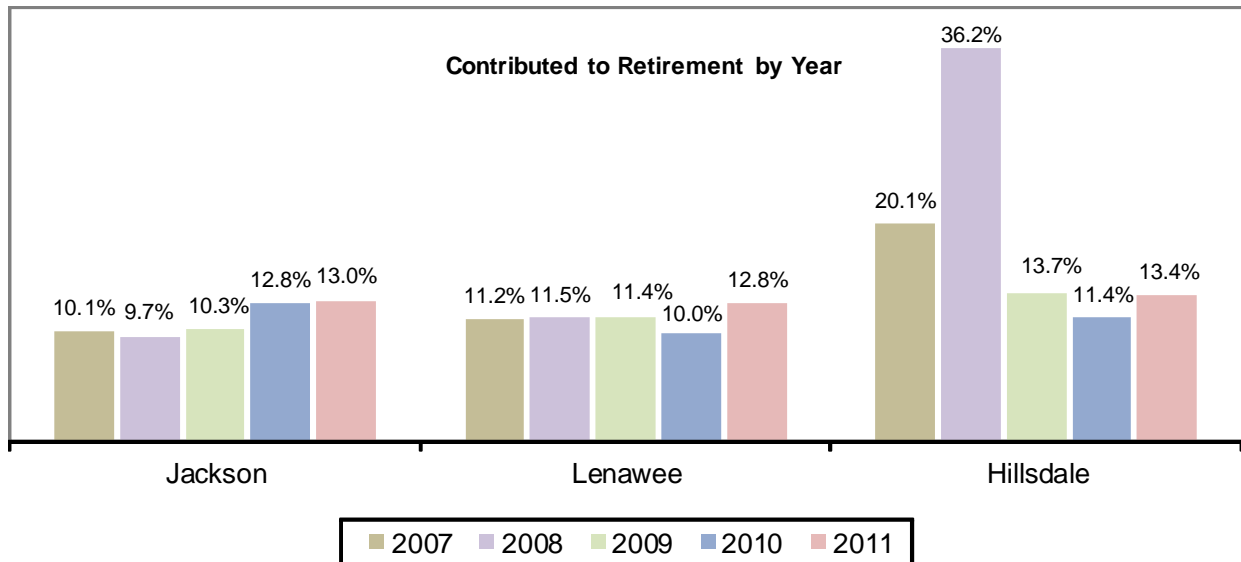
CAA client savings for retirement are way below national retirement savings rates, which are also considered insufficient for an adequate retirement income. Overall, 12.9% of those surveyed reported contributing into retirement savings – this includes a work pension, 401(k) or IRA account – in the last six months. This is down from 13.0% , the all time high, in 2005, but up from 11.8% in 2010.



The greater the educational level, the more likely a contribution to retirement savings in the past six months. Rates of contribution range from 5.1% for those with less than a high school diploma to 34.5% by those with a four year college degree or more.

Retirement saving rates increased in all three counties compared to 2010. Hillsdale CAA clients returned to their traditional place as the biggest retirement savers of the three county clients, after losing this honor to Jackson CAA clients in 2010.

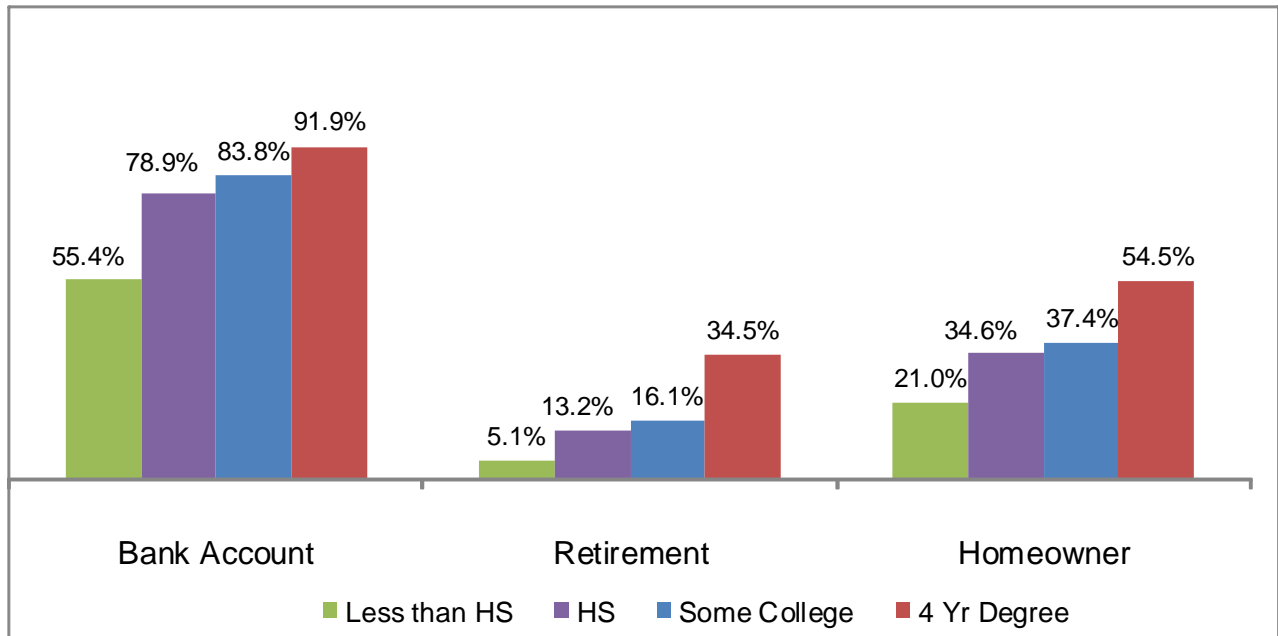
RESPONSES BY COUNTY & YEAR



Education as Asset

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

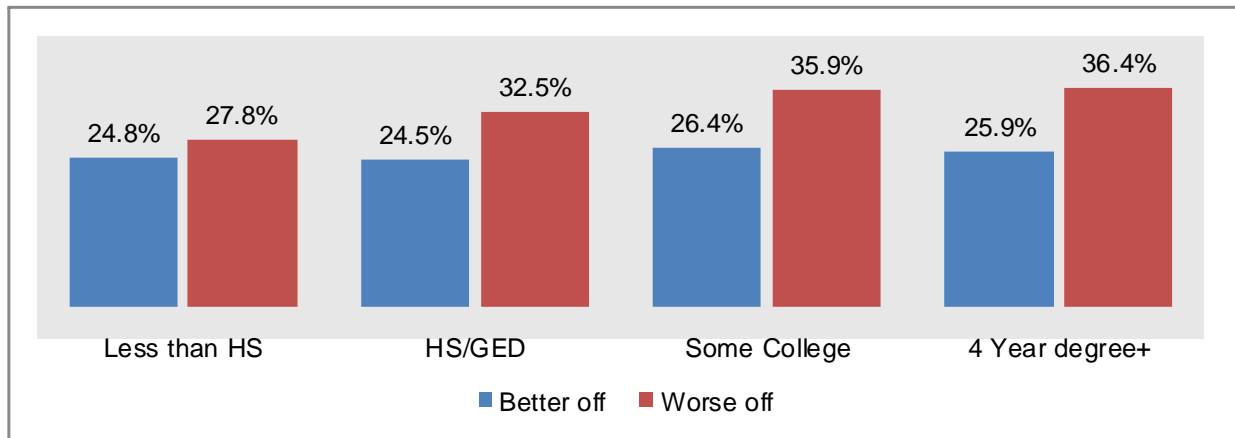
RESPONSES BY EDUCATION LEVEL



Education and Better Off

While there is a clear progression between “Worse off” and more education, the same is not so for “Better off” and more education.

BETTER OFF/WORSE OFF COMPARED BY EDUCATION LEVEL



By race/ethnic background, the average annual income for CAA clients surveyed in 2011 is: White \$12,449.55; Hispanic \$10,567.74 and African American \$10,488.45.

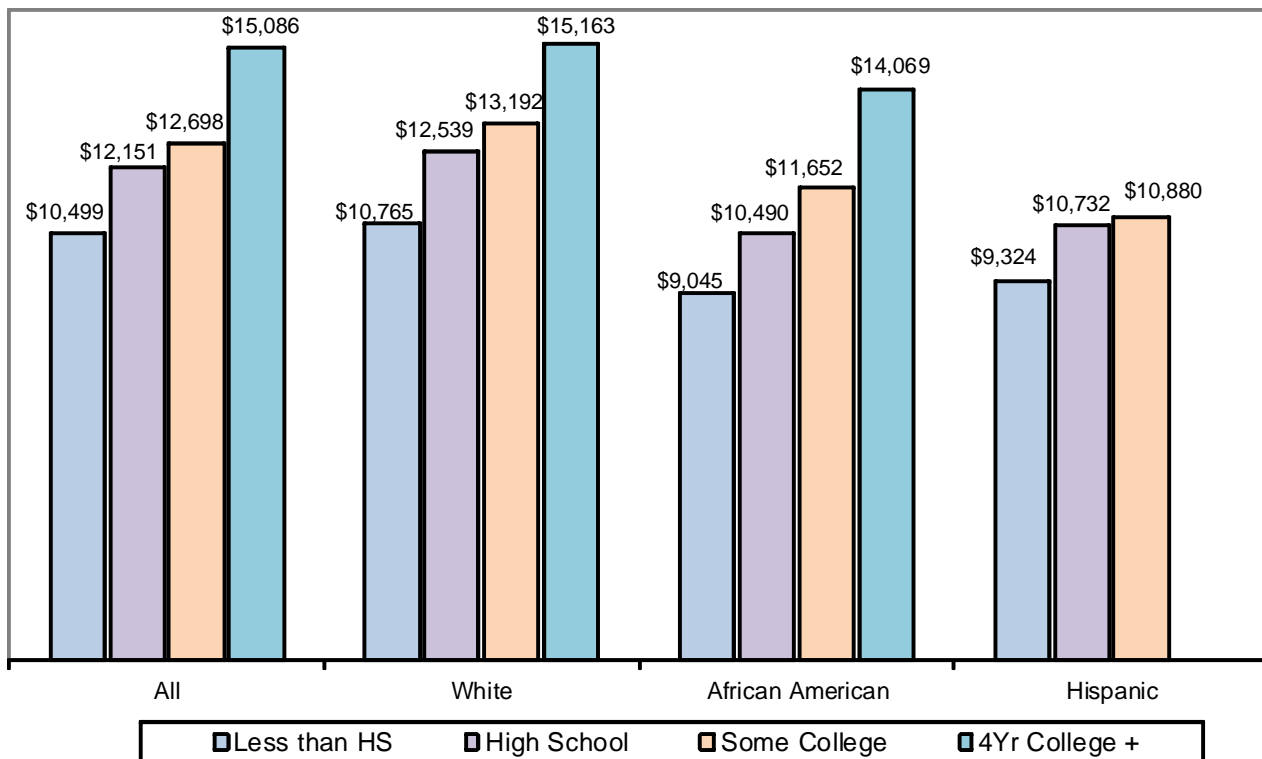
Education and Income

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 \$11,652 have a higher average income than a White CAA client with a high school diploma (average income \$12,540).

AVERAGE CAA INCOME BY EDUCATION



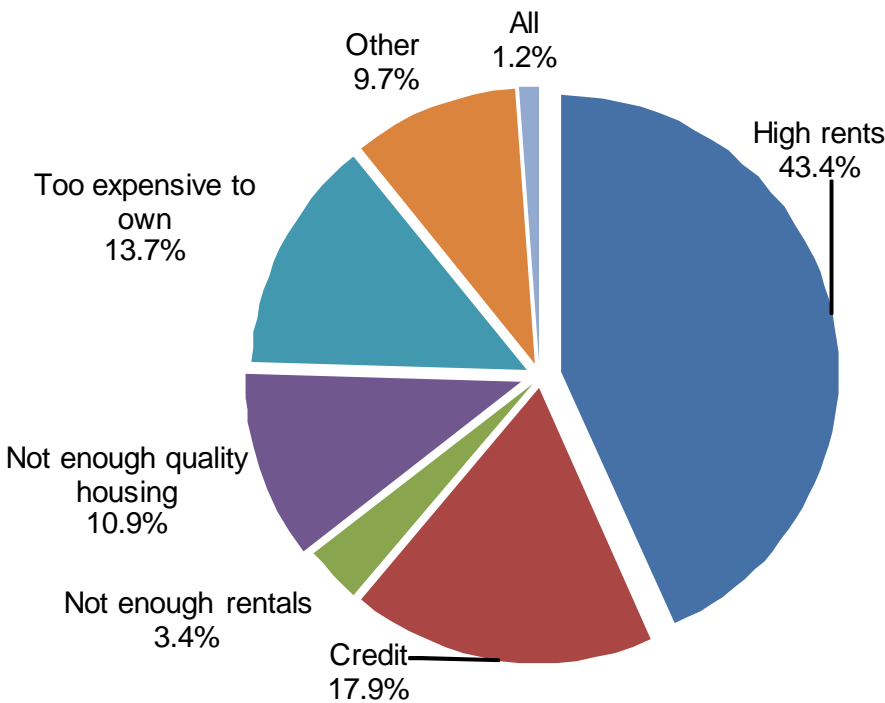
Community Assessment Questions

Causes of Lack of Affordable Housing

When asked their opinion on the primary cause for the lack of affordable housing in their community, more CAA clients in 2011 responded “High rents” (43.9%) than did in the 2008 survey (at 42.4%). While “High rents” increased, “Credit” as the cause dropped from 21.9% in 2009 to 17.9% this year. “Other” continues to grow as the clients’ response. Again, the most frequent write in response for “Other” is “no jobs” in all three counties

The 2011 HUD Fair Market Rental rate for a two bedroom apartment in Jackson was \$674; \$693 in Lenawee and \$597 in Hillsdale.

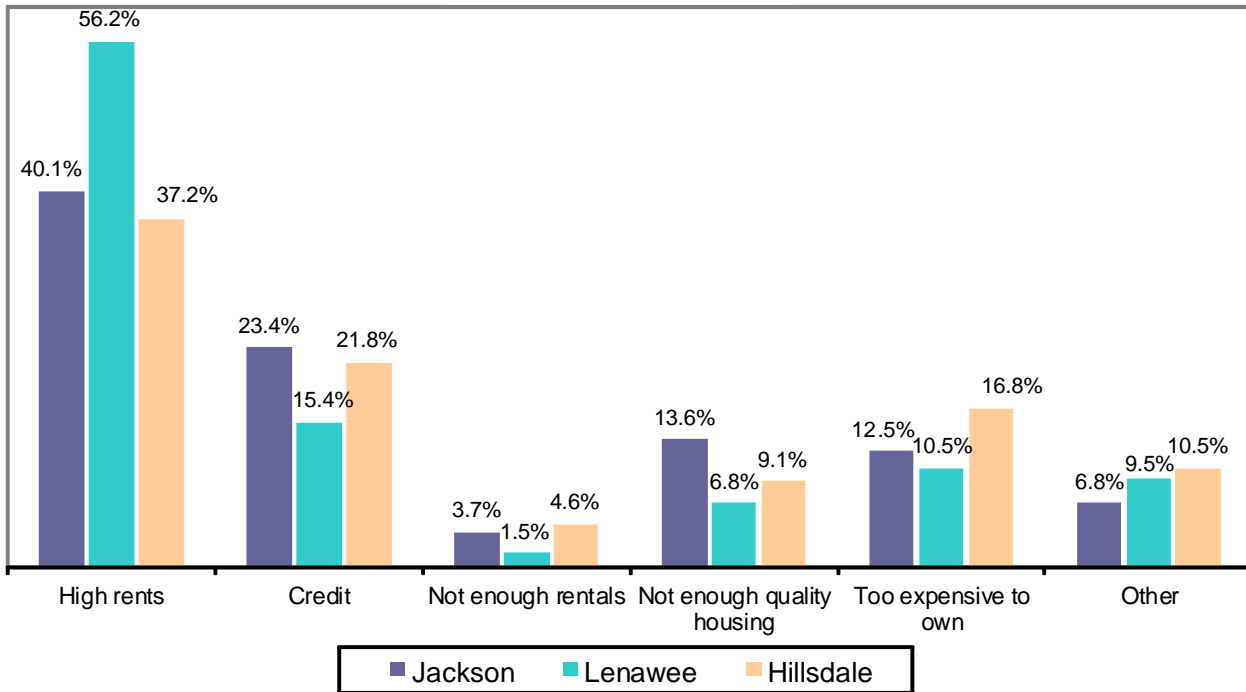
All RESPONSES



The highest response for, “Too expensive to own” by sub-categories comes from clients age 70 or older (at 18.4%) and men (at 17.2%).

By county, Lenawee clients consider “High rents” the cause by a significantly greater rate.

RESPONSES BY COUNTY

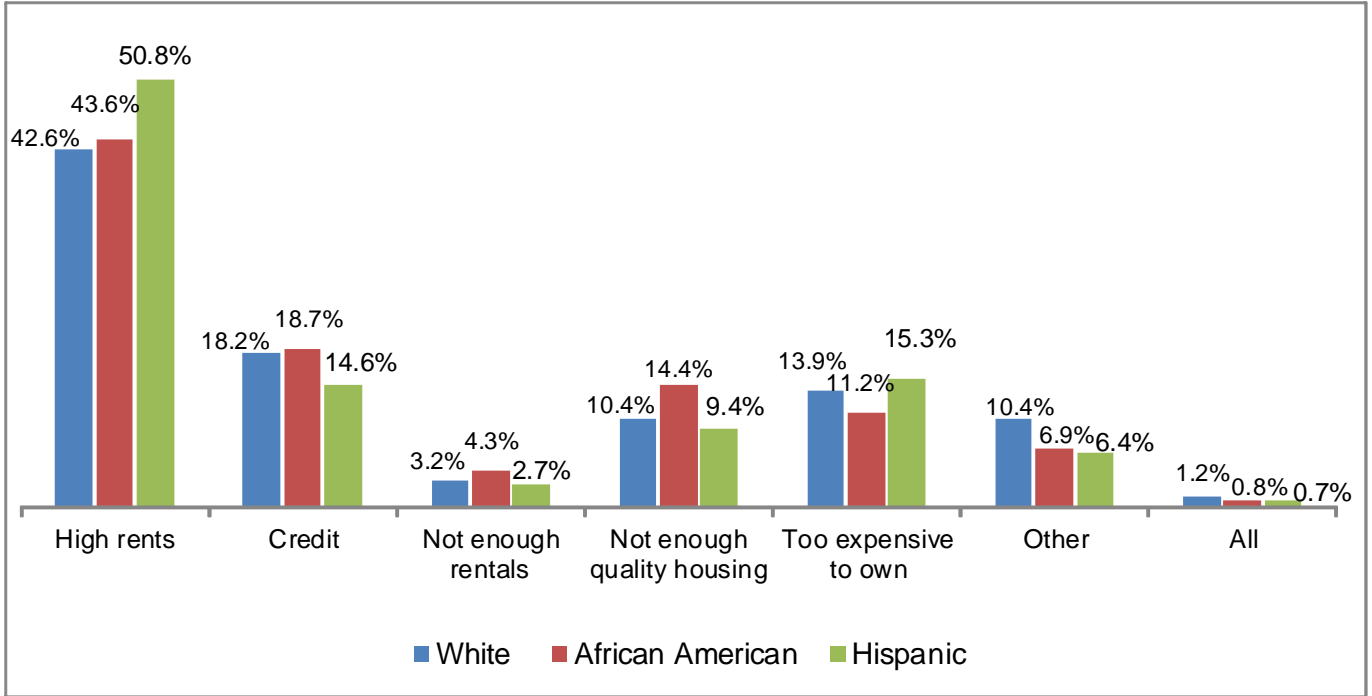


Nationally, the homeowner vacancy rate for the 4th quarter 2011 was 2.3% and the rental vacancy rate was 9.4% for the same period. This is a drop in the year to year rate for homeowner vacancy and an unchanged rate for rental properties. Midwest vacancy rates are slightly higher: 9.7% for rentals and 2.5% for homeowners.

- ◆ Compared to the last survey, “Credit,” as a primary cause, increased in Lenawee but dropped in Jackson and Hillsdale.
- ◆ “Not enough rentals” dropped as the pick in Hillsdale but increased in both Jackson and Lenawee, again pointing to the differences between the local housing conditions in the three counties for clients. According to the 2010 Census data, housing vacancy in Hillsdale is significantly higher than in the other two counties, In Hillsdale it is 18.22%, while vacancy in Jackson is 12.51% and 13.67% in Lenawee.
- ◆ The *quality* of available housing — “Not enough quality housing”— received the highest responses from those with a four year college degree (20.6%) some college (15.6%); those age 70+ (18.4%) and those with a bank account (14.7%).

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

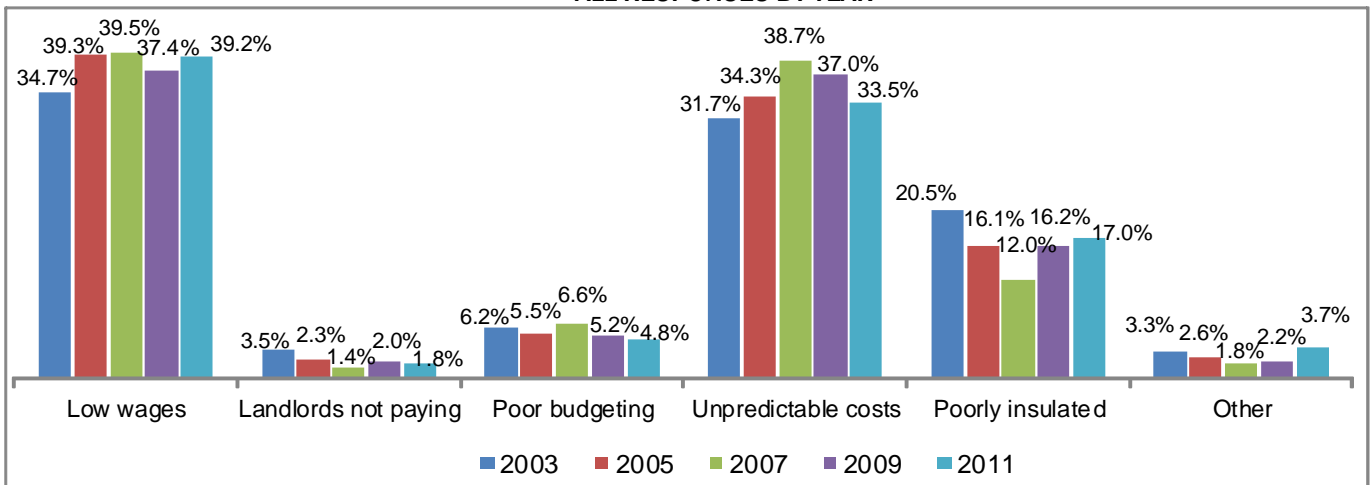
RESPONSES BY RACE/ETHNICITY



Causes of High Heat & Utility Costs

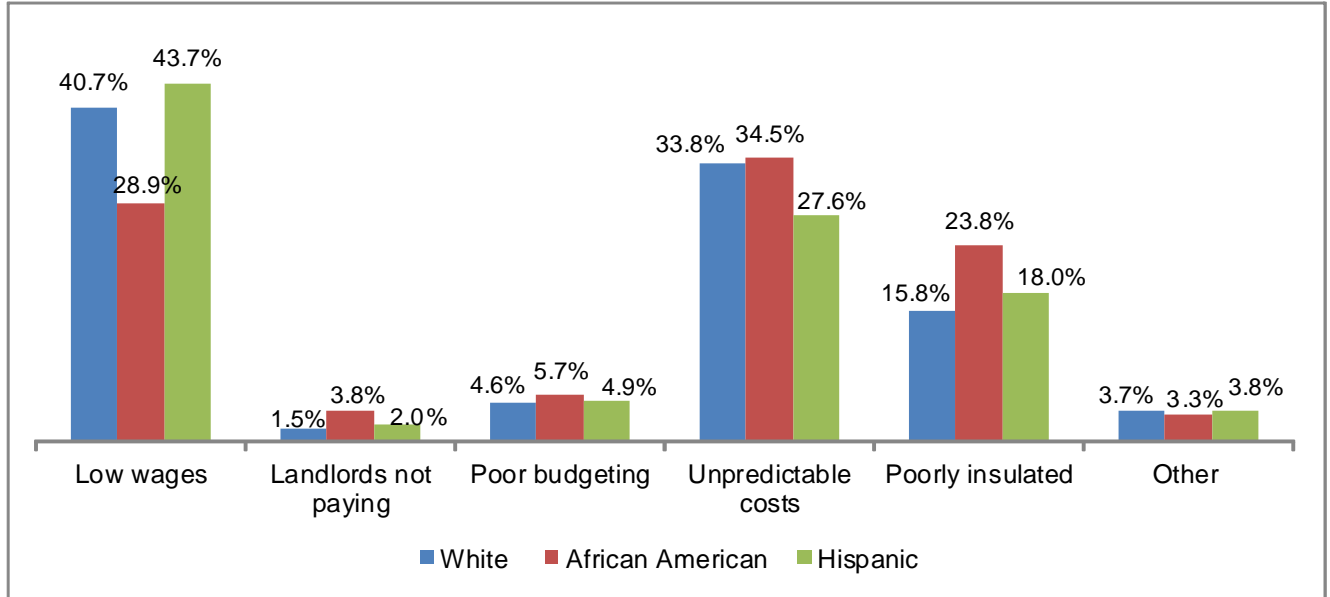
“Poorly insulated” responses continued to grow this year. This is likely a reflection in the major increase in the Weatherization Program and Weatherization

ALL RESPONSES BY YEAR



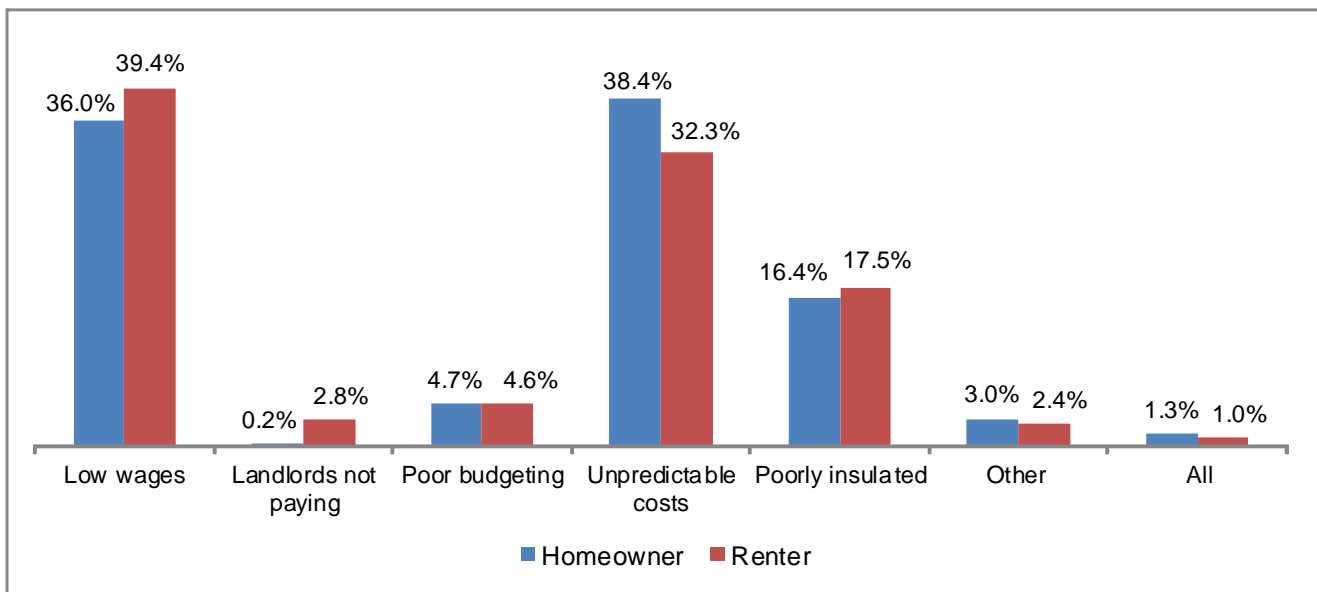
Responses by race/ethnicity varied the most this year on the high cost of heating question.

RESPONSES BY RACE/ETHNICITY



This year, most interesting is how little difference there is in the responses between Homeowners and Renters on this question. In prior years, the only response rate that matched between homeowners and renters was “poorly insulated.”

RESPONSES BY HOUSING TENURE

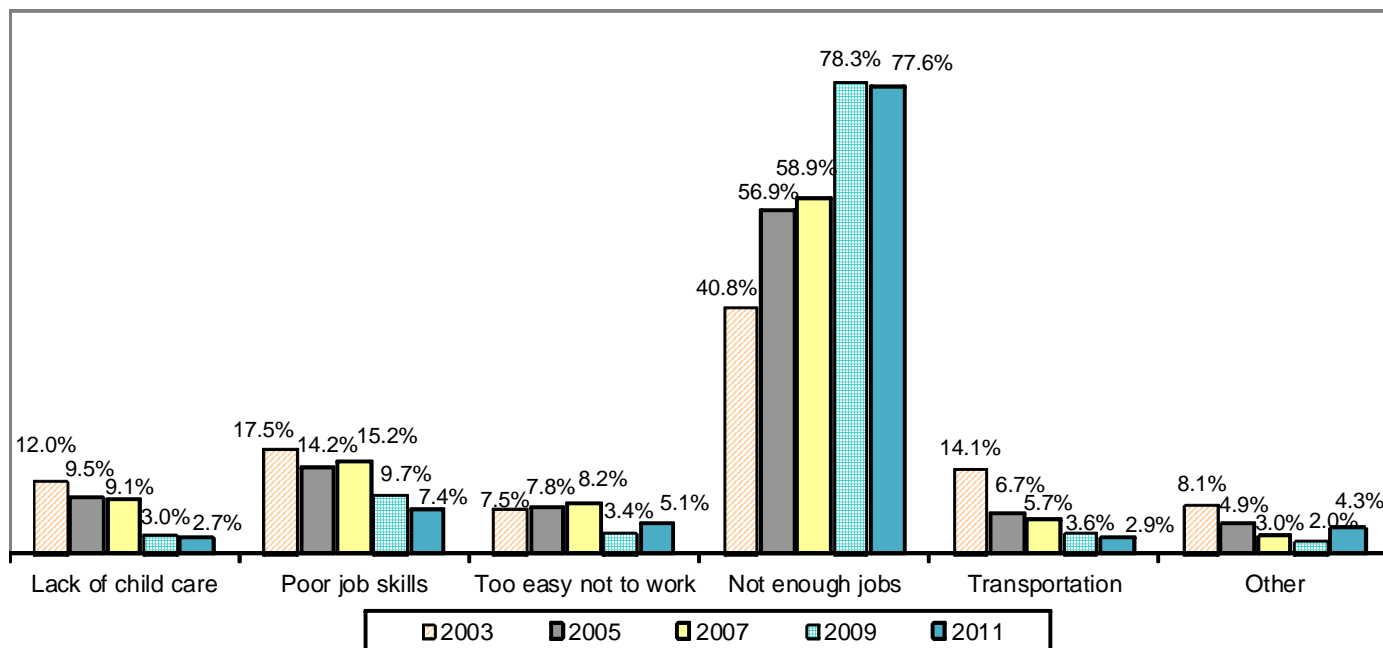


Community Assessment Questions

Unemployment is a problem in this community because:

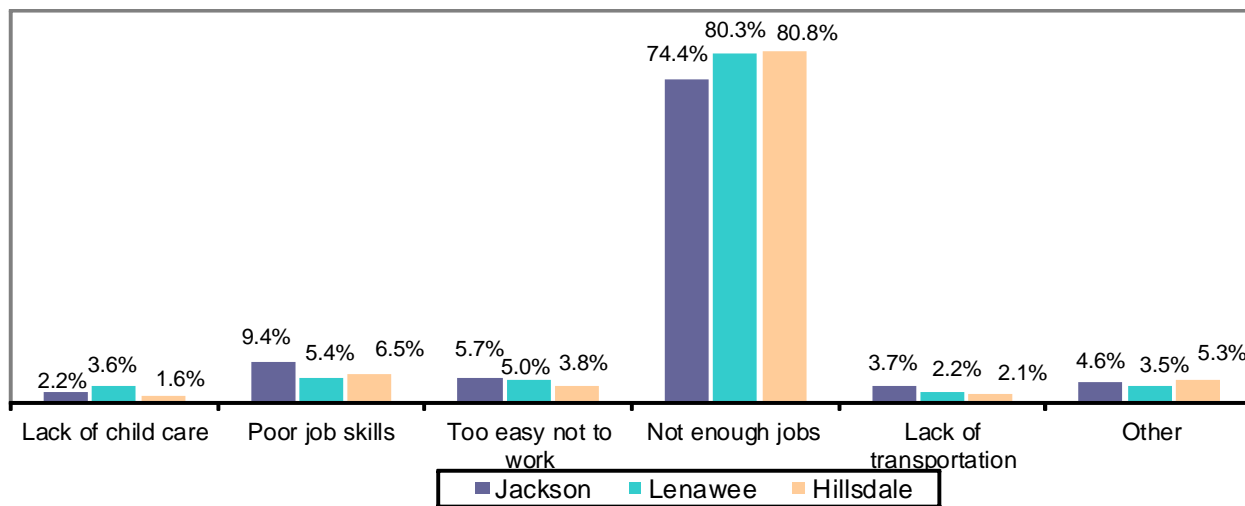
“Not enough jobs” remains the perceived primary cause of unemployment in this community—an indicator of how the lagging Michigan economy impacts low-income families.

ALL RESPONSES BY YEAR



By county, the response rate for “Not enough jobs” went up in Hillsdale, and down in Jackson and Lenawee compared to the last time clients were surveyed on this question (2009).

RESPONSES BY COUNTY



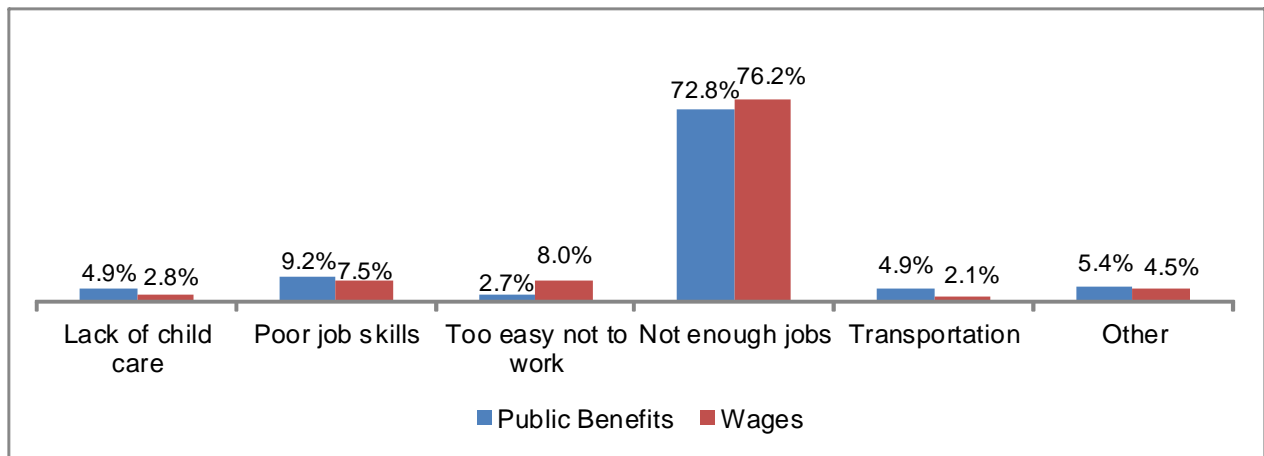
<i>Jackson County</i>	9.9%
<i>City of Jackson</i>	14.3%
<i>Blackman Twp</i>	8.3%
<i>Lenawee County</i>	11.0%
<i>Hillsdale County</i>	10.9%

Of clients who chose “Other”, about a fourth said “All of these.” The next two most common write-in responses are health/disabled related and lack of a GED.

Differences in responses between men and women or by education level are not as significant this year. More variation in perspective is found by Race/Ethnicity. Hispanics see the lack of child care as the primary cause of unemployment at double (5.9%) the rate that Whites (2.2%) or African Americans (2.5%) see it. Conversely, Whites perceive transportation to be a barrier (at 2.2%) at a much lower rate than do African American (at 5.4%) or Hispanic (at 5.0%) clients .

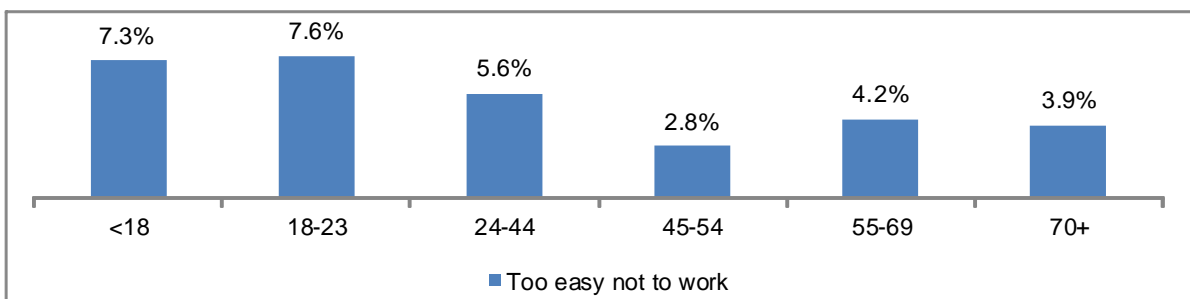
While the perspective of CAA clients who work either full-time or only part-time are nearly identical on this question, the differences between those with wages or public benefits in household income are strikingly different.

RESPONSES BY SOURCE OF INCOME



Interestingly, the increase in the “Too easy not to work” response was led by younger clients, not older.

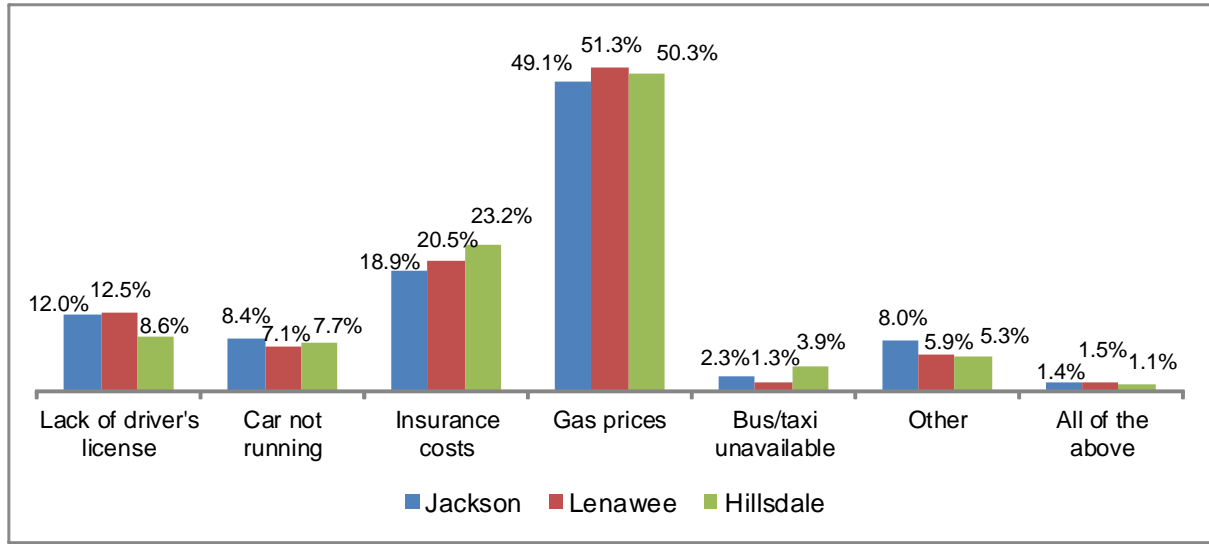
RESPONSES BY AGE



Transportation is a problem in this community because:

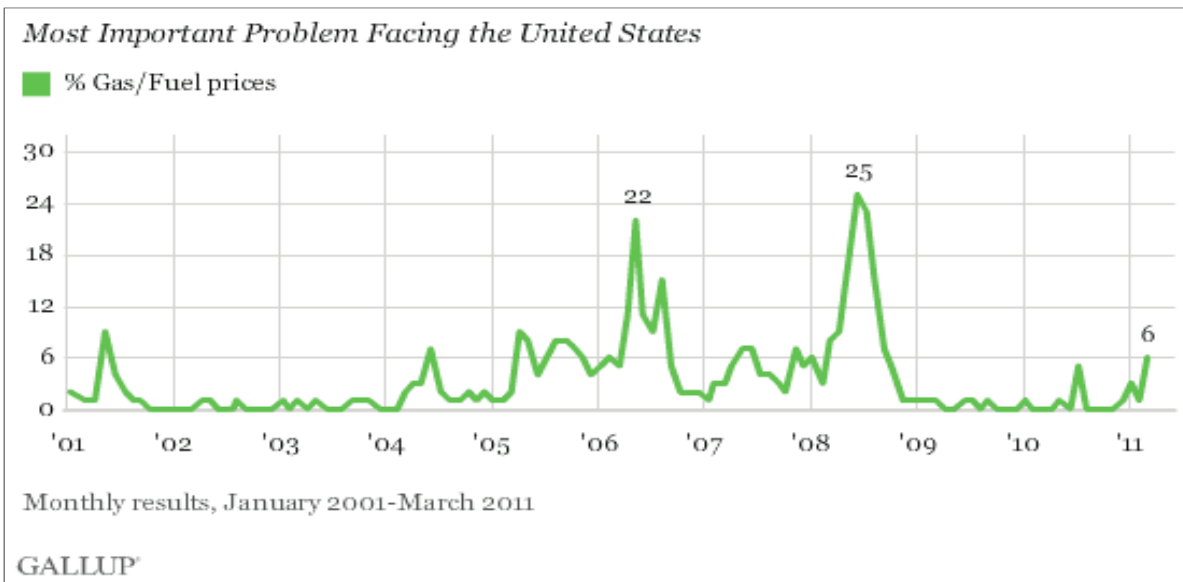
Compared to 2009's responses "gas prices" jumped back up to over 50%, led by Lenawee client responses. Lack of driver's license dropped for both Jackson and Lenawee, but increased from Hillsdale clients.

RESPONSES BY COUNTY

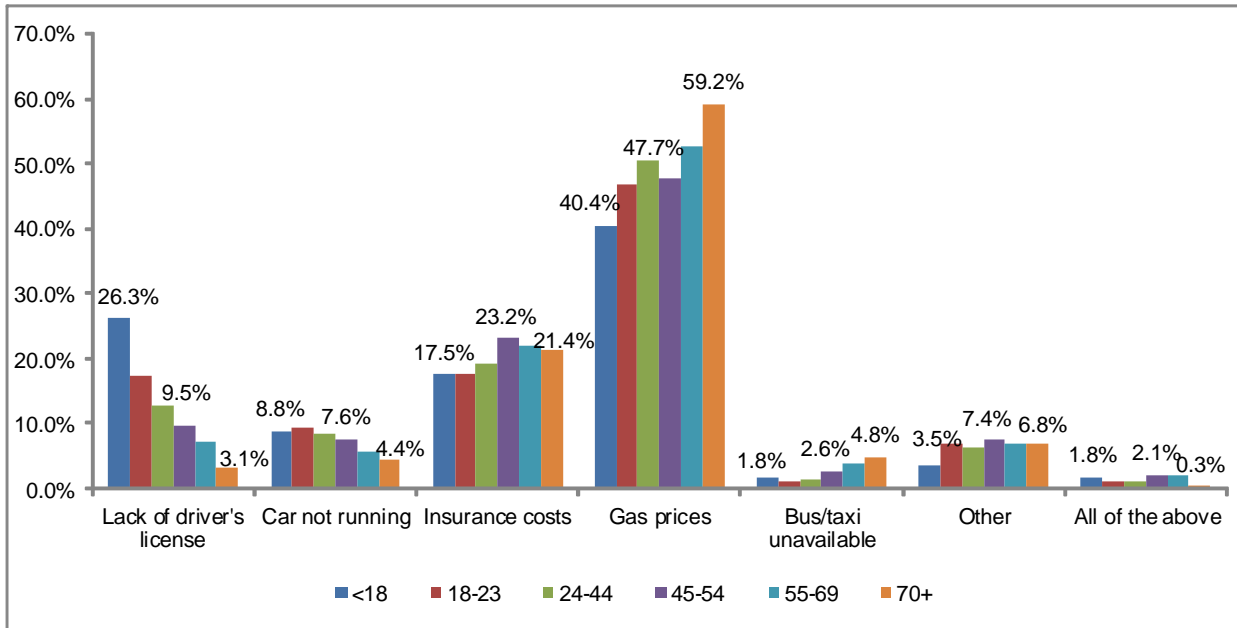


This CAA client perception is consistent with the national view on the importance of gas prices heading back up in 2011 from low concern in 2009 and 2010.

There is more variation in client responses by age

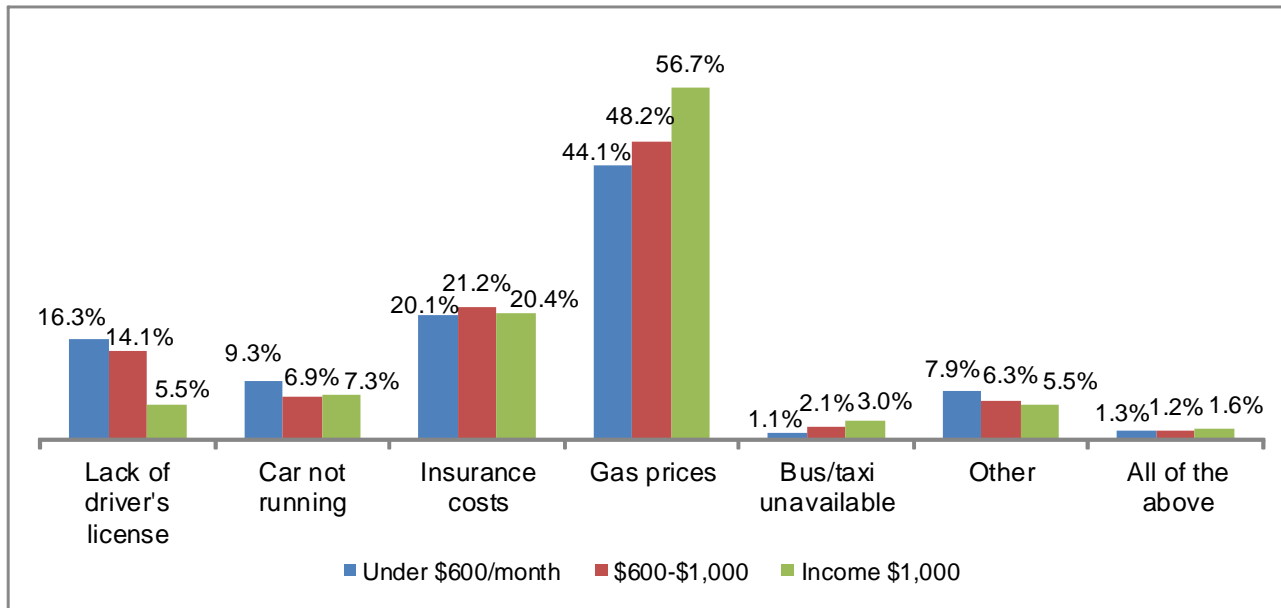


RESPONSES BY AGE



RESPONSES BY INCOME

than there is by client income.

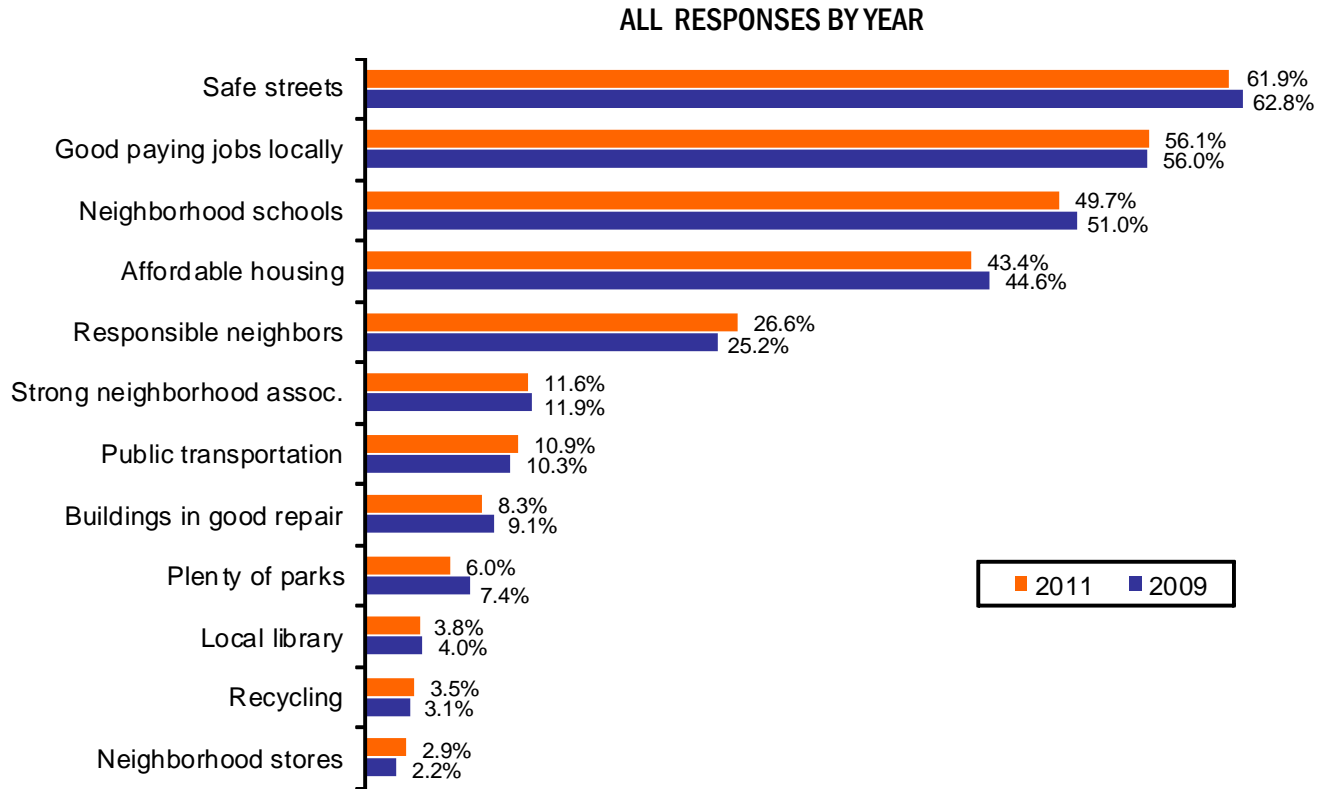


By race/ethnicity, the choice “Lack of driver’s license” is significantly higher for Hispanic CAA clients (20.1%) and African-American clients (19.7%) than for Whites (at 9.7%). “Car not running” is the most consistent response by race/ethnicity—at 7.1% for Whites; 8.6% for Hispanics and 9.9% for African Americans.

Neighborhood Opinions

Characteristics of Good Neighborhoods

Clients were asked to identify three characteristics they considered most important to a good community. Overall, the three top ranked characteristics did not change in ranking order between survey years.



The highest response for “Safe streets” is from female CAA clients (at 64.3%) which was barely higher than the Lenawee county response of 64.2%.

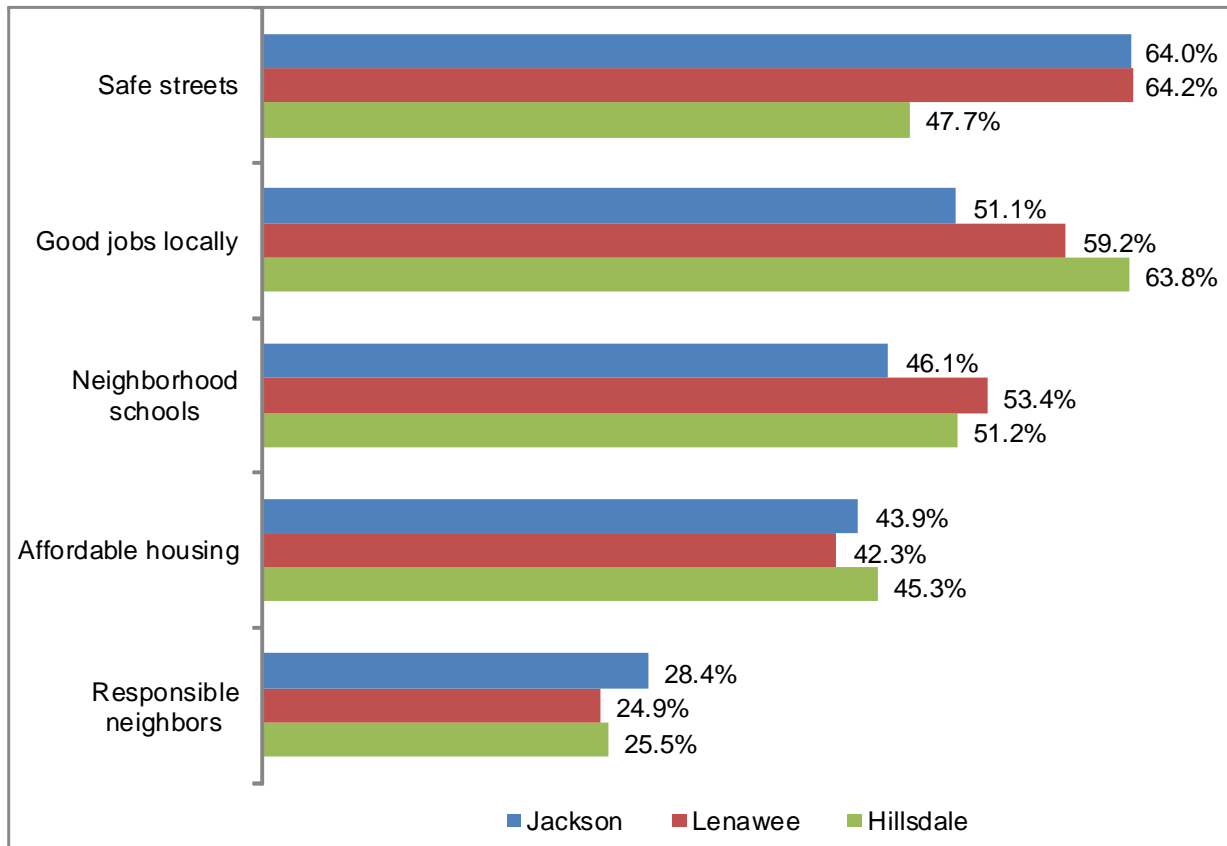
“Safe Streets” was not identified as the top pick as an important neighborhood characteristic for only a few sub-categories: Good local jobs was ranked first by Hillsdale clients, homeowners, Hispanics and males.

An above average choice of “Local library” was made by males (4.7%); homeowners (4.5%); Jackson clients (4.1%); and White clients (3.9%) this year,

“Responsible neighbors” - a characteristic that was picked more often in 2011 than 2009—was chosen by 32.7% of homeowners vs. 23.7% of renters.

By county, Jackson and Lenawee rank the top five characteristics of a good neighborhood in the same order. Hillsdale has the same five as the top five, but they are ranked in a different priority.

RESPONSES BY COUNTY



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

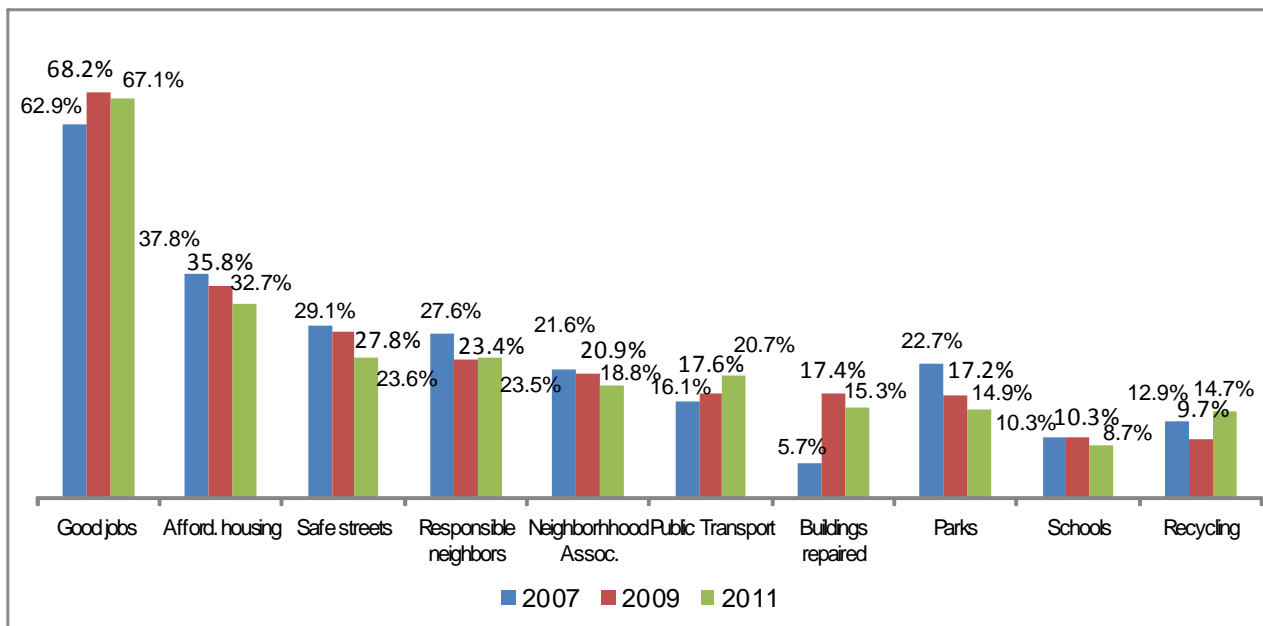
Renters and Hillsdale clients report the highest priority for having local neighborhood stores among all sub-categories.

This year, Hillsdale had the highest response rate in identifying “Affordable housing” as an important community characteristic of the three counties. Overall, it was ranked a top priority most often by renters.

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



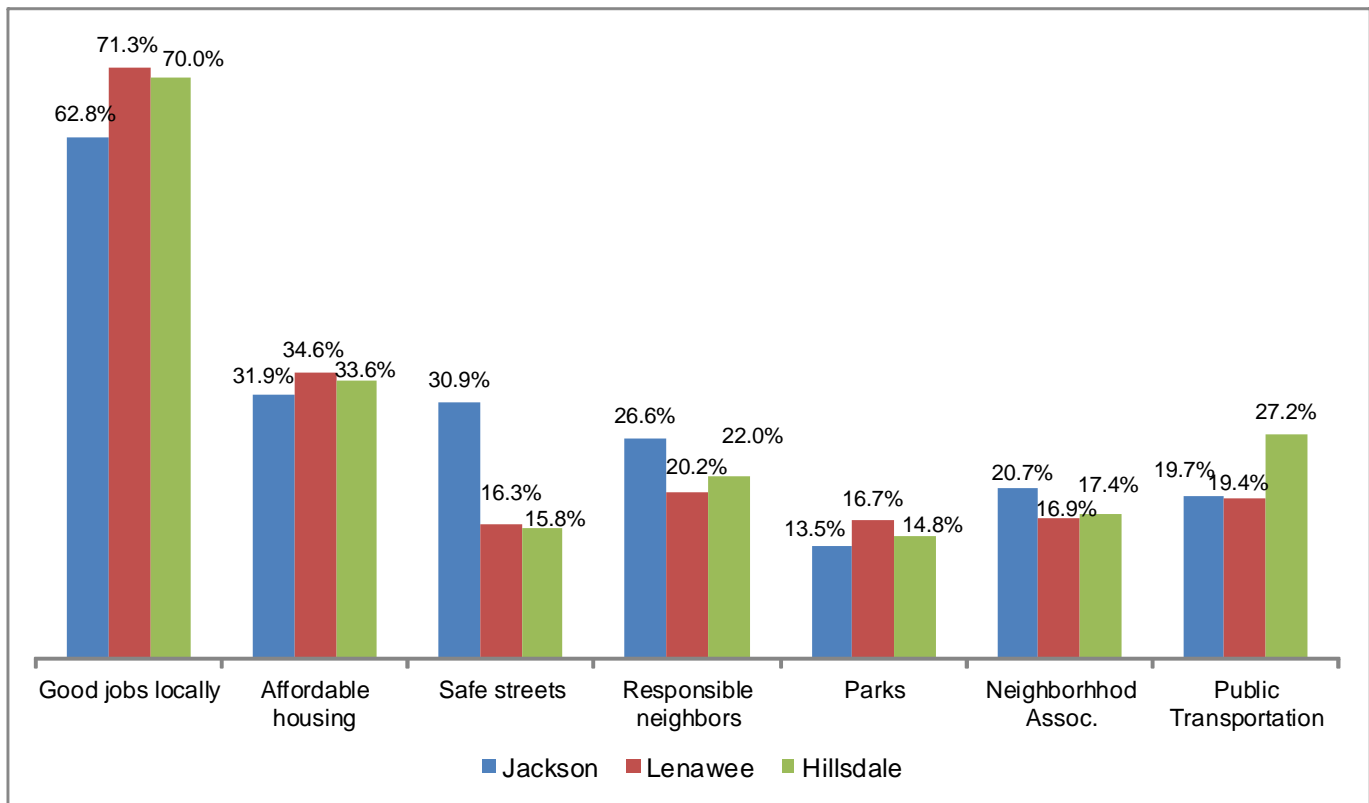
The good news is all characteristics except for public transportation and recycling were identified as missing by a lower percentage in 2011 than in 2009 by clients.

Every demographic sub-category identified “Good paying jobs” as the top ranked missing neighborhood attribute. All sub-categories except Jackson and African-Americans clients identified “Affordable housing” as the second ranked missing characteristic. Both these sub-categories 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 2.43 characteristics, compared to 2.56 overall. The highest number of missing neighborhood characteristics were identified by African-Americans, with an average of 2.68. This is a narrower range of differences in viewpoints than reported in prior years.

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” second but “Safe Streets” is not in the top five for either Lenawee or Hillsdale clients.

RESPONSES COMPARED BY COUNTY



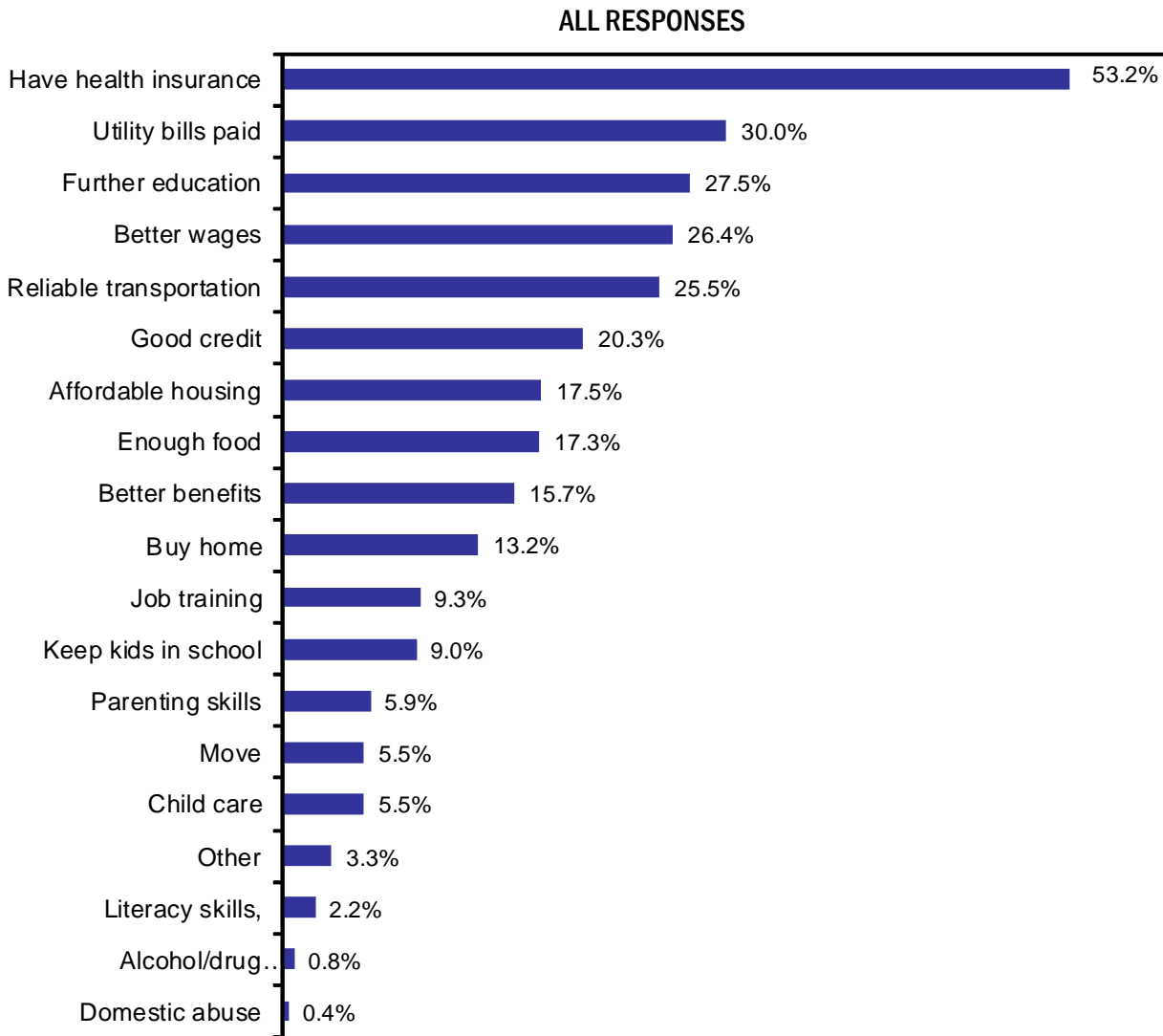
By county, Jackson CAA clients reported 2.63 missing neighborhood characteristics on average, while Hillsdale had 2.55 on average and Lenawee had the fewest, averaging 2.47 missing characteristics overall.

This year clients in all three counties ranked “Responsible neighbors” in the top five missing ingredients in the clients’ neighborhood, compared to only Jackson in 2009. “Buildings in good repair” is tied at sixth in Hillsdale and tied for seventh in Jackson.

“Neighborhood stores” as a missing neighborhood characteristic was identified most by Hillsdale CAA clients, at a rate of 13.0%.

Client Priority Concerns

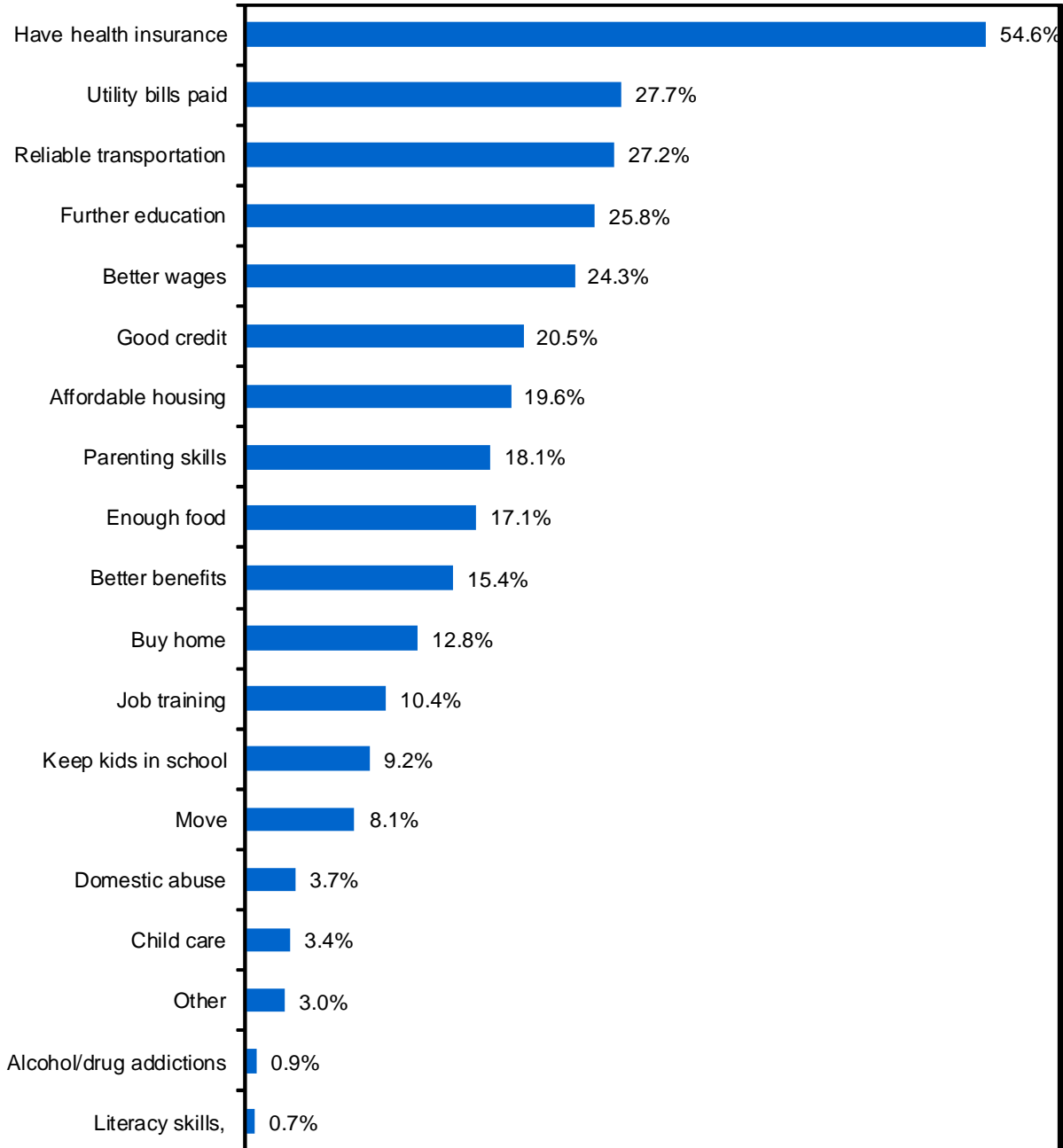
Respondents were given eighteen options and asked to identify their three most important current concerns. Ranking the responses from most frequently chosen to least often selected, the following are Community Action Agency clients' perception on their most significant priorities. The top four responses have been the top four in the past two surveys on this question, although not always in the same order. 2011 responses changed from 2009 on "Utility bills paid" and "Enough food" both moving up as a priority while "Buy home" moved down.



Priority Concerns: Comparing County Responses

“Utility bills paid” moved up to second in priority for Jackson clients, up from fourth in 2009. “Further education” dropped to fourth from second in Jackson’s priority rankings.

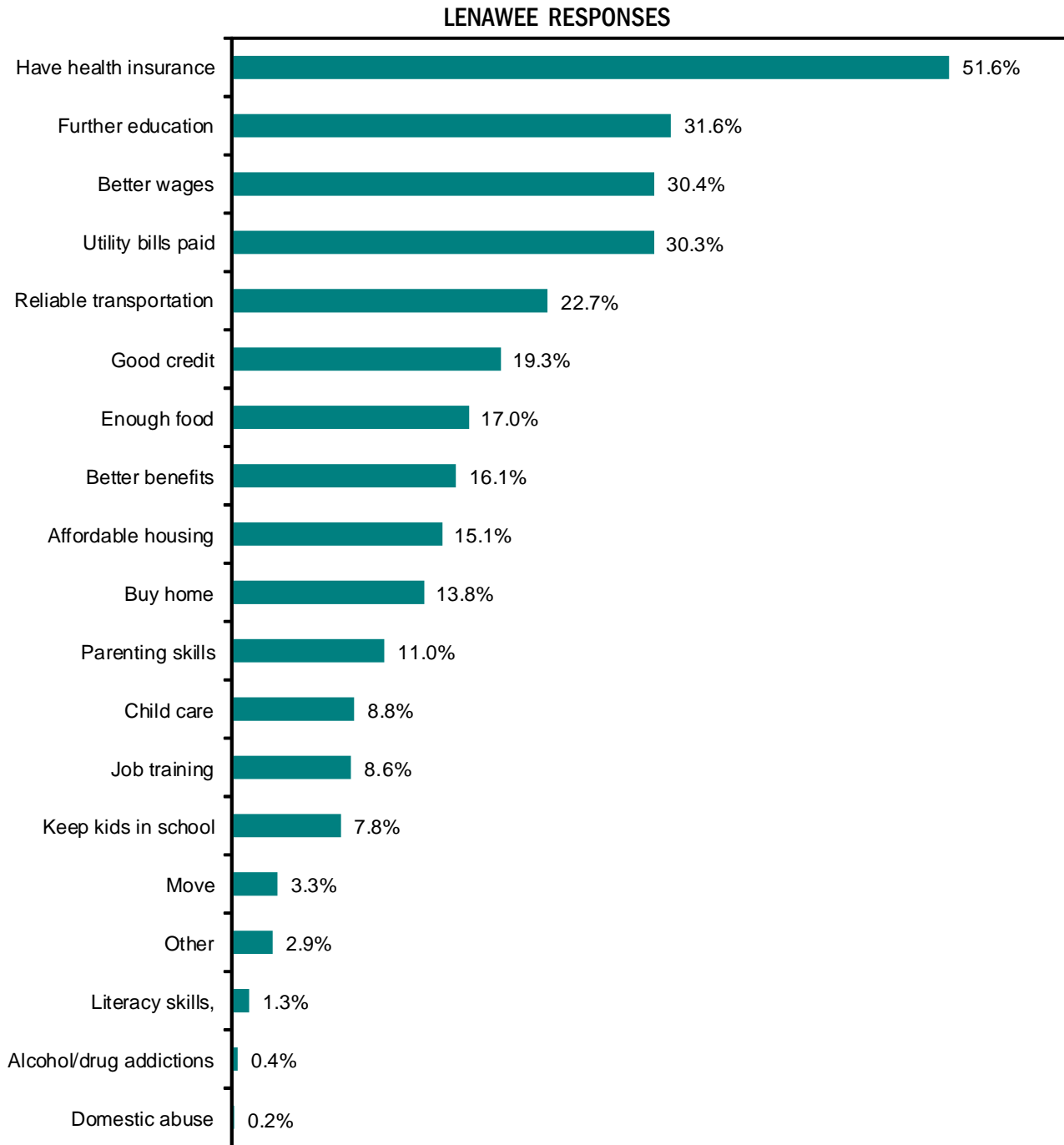
JACKSON RESPONSES



Priority Concerns: Comparing County Responses

The top four priorities remain the same for Lenawee, although all four were picked at lower rates.

“Reliable transportation” and “Good credit” climbed to 5th and 6th from 8th and 9th respectively.

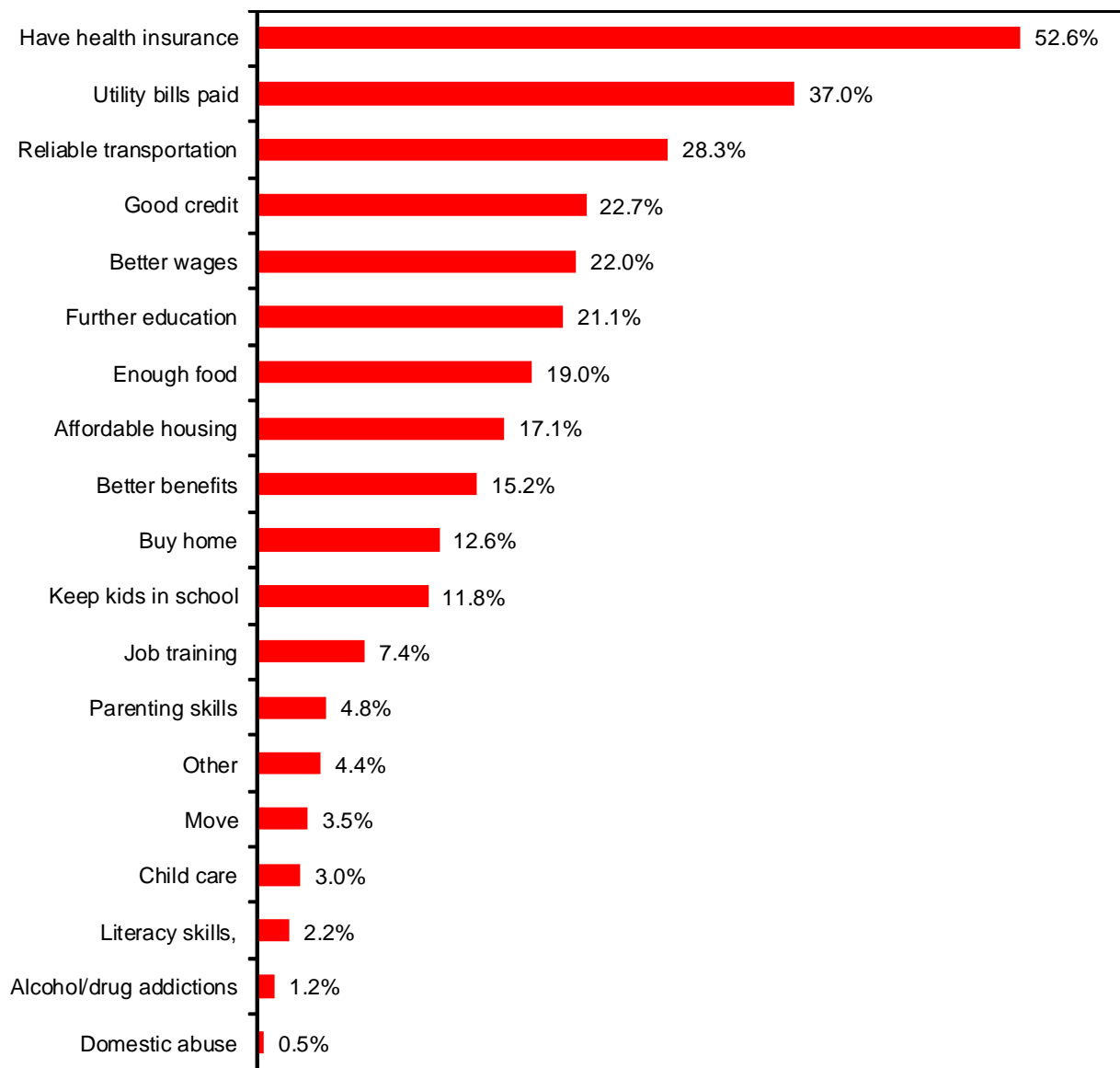


Priority Concerns: Comparing County Responses

In Hillsdale the top three priorities remain the same as reported in the 2009 survey. “Good credit” moved up by 6.7% in percentage and from 8th to fourth in the rankings.

Hillsdale is the only county where CAA clients do not rank “Further education” in the top two priorities for the coming year.

HILLSDALE RESPONSES

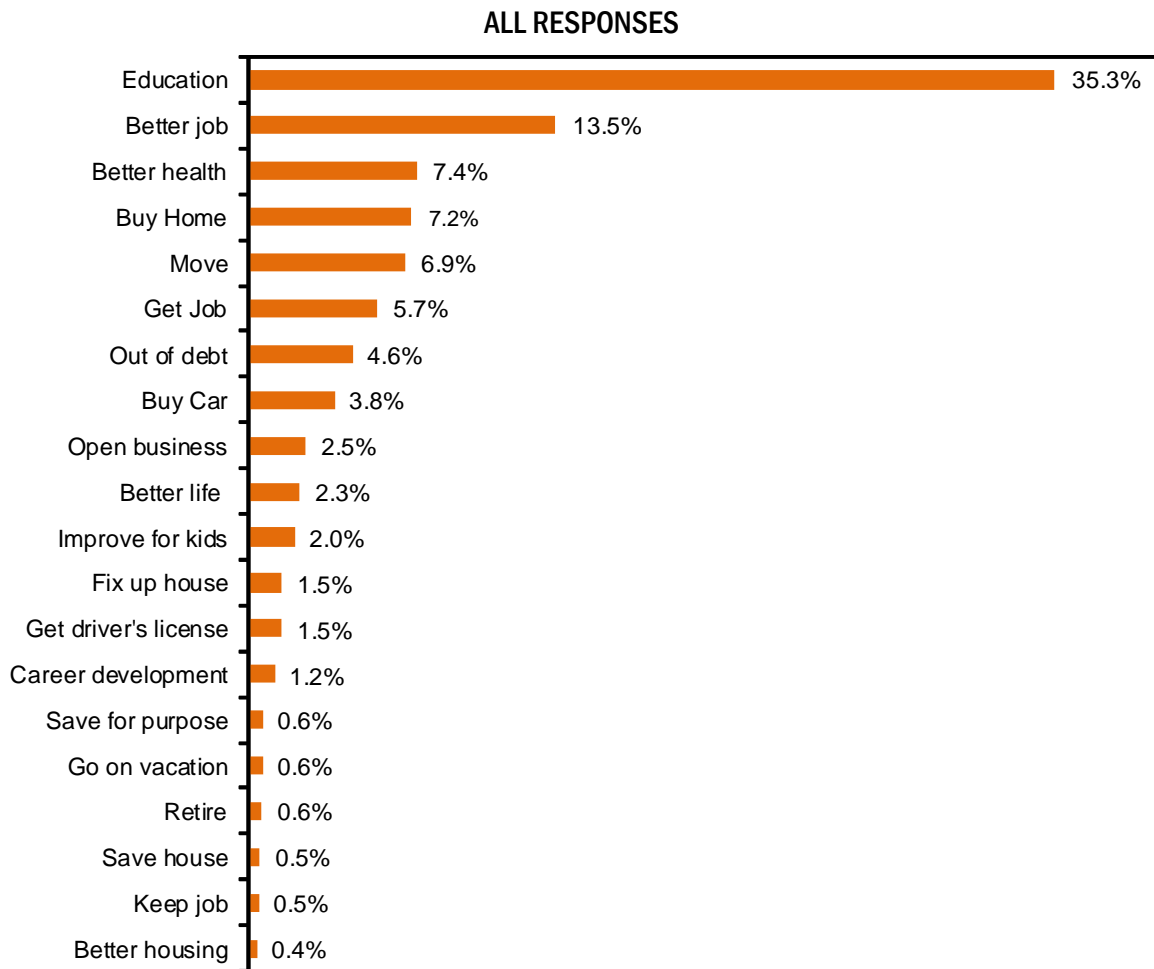


Goals for the Future

CAA clients were again asked to self identify at least one goal they wanted to achieve within the next few years. A total of 2,806 clients responded to this open-ended question, with 656 giving more than one response. Two of the top three goals: increasing education; and getting a better job are repeats from prior surveys. New to the top three is “Improve health.” This includes goals to lose weight and stop smoking. 2007 was the first year we received “save home” as a response. The percentage identifying this goal has moved from 0.8% in 2007 to 0.2% in 2009 and now 0.5% in 2011.

New responses from clients this year include: start a blog; start a prison ministry; vote; become a citizen; get transplant and get out of in-law house.

A chart of the top twenty responses is below.

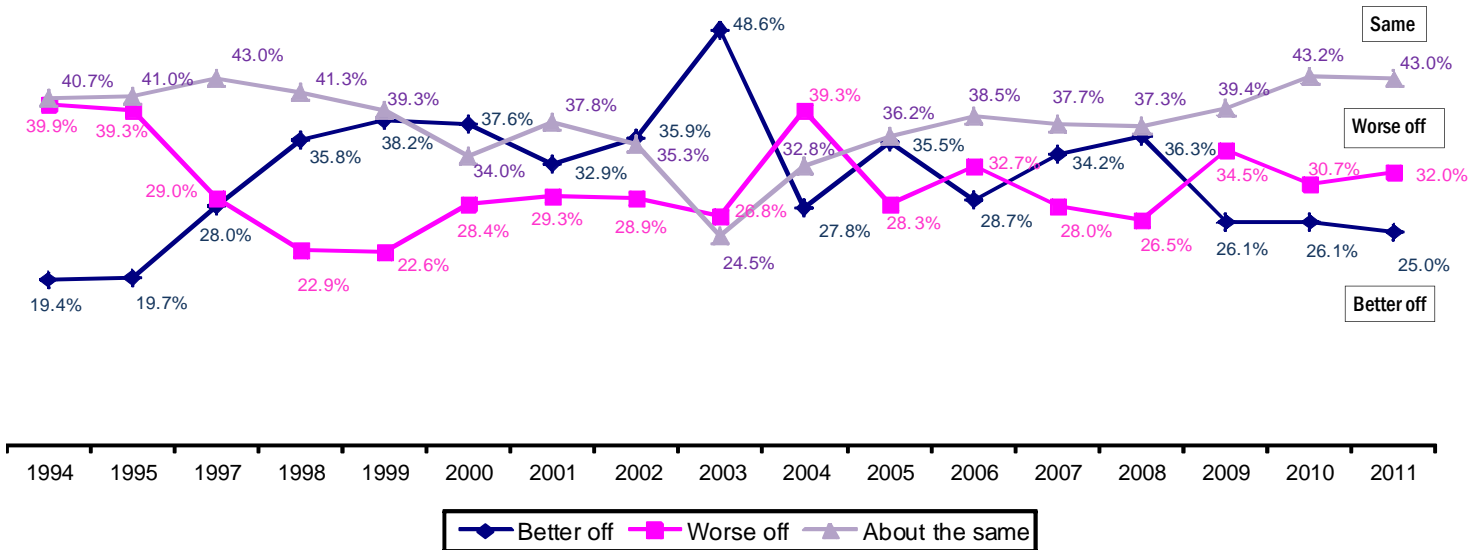


Better or Worse Than Last Year

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?

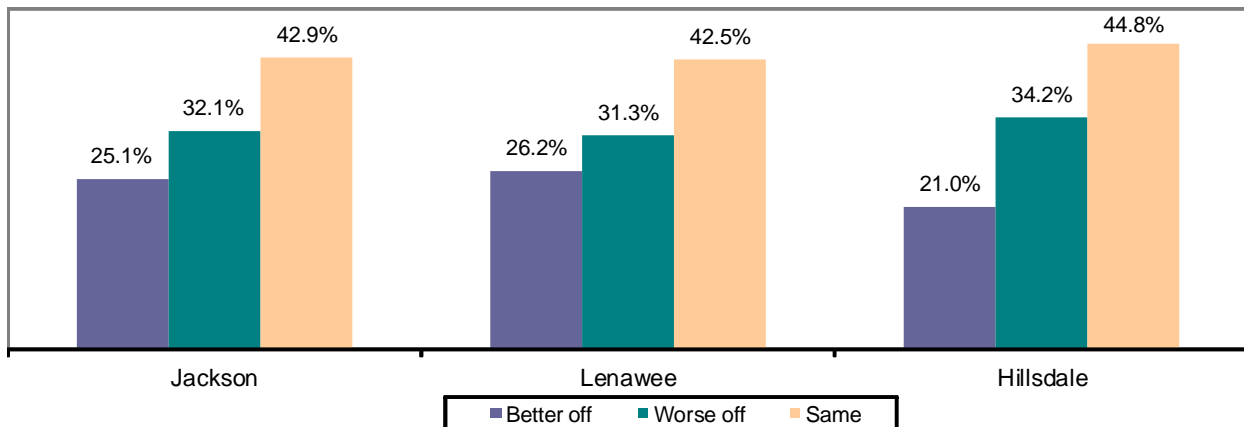
This question has been asked of clients since 1994. This year 25.0% of all CAA clients surveyed consider themselves better off; 32.0% report being worse off; and 43.0% are the same as last year. The better off responses dropped from 2010, while more report being worse off.

ALL RESPONSES BY YEAR



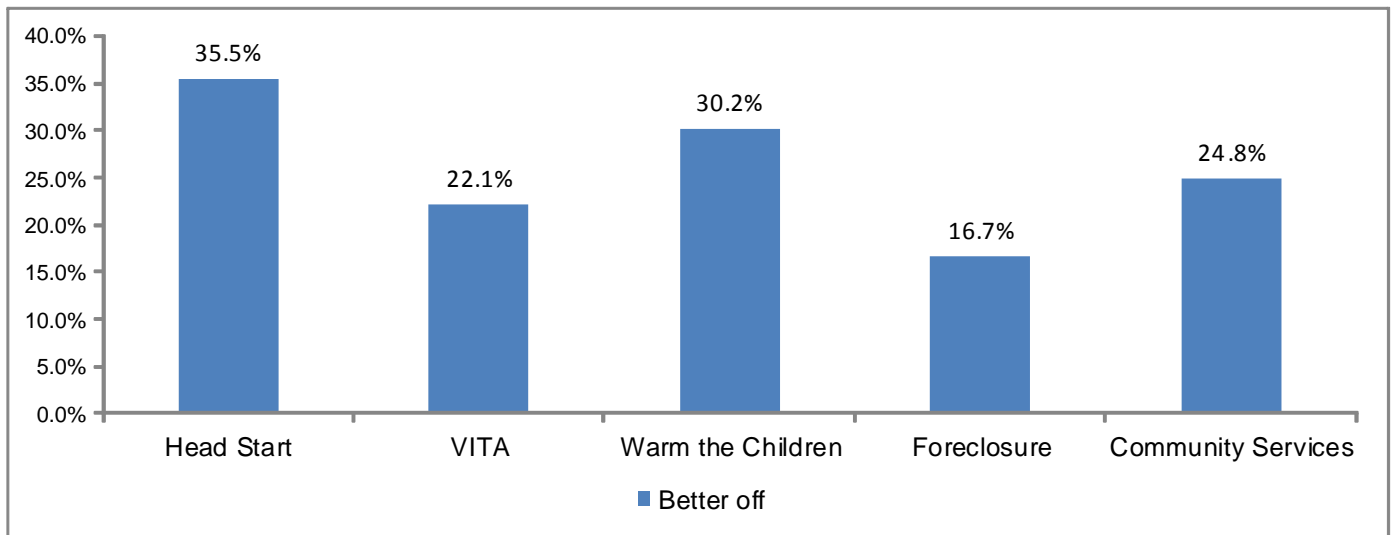
By county, Lenawee returns with the highest well-being, regaining that spot from Jackson in 2010.

2011 RESPONSES BY COUNTY



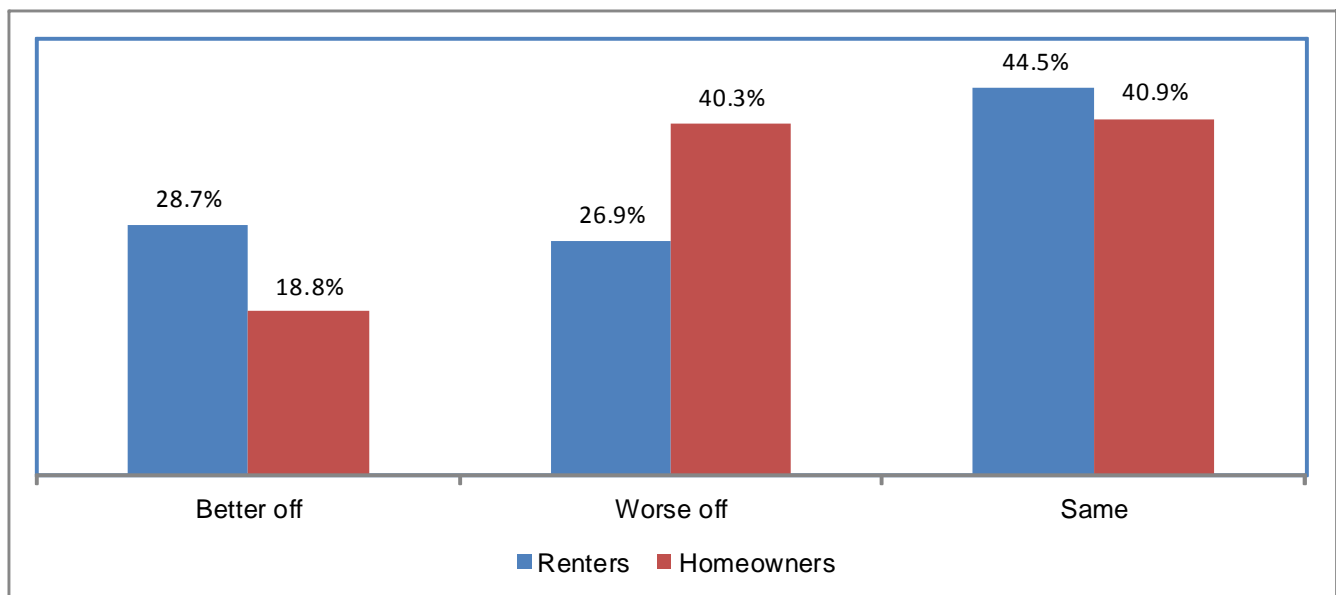
By program, Head Start parents surveyed consider themselves better off at a substantially higher rate than other CAA program participants.

BETTER OFF COMPARED BY PROGRAM



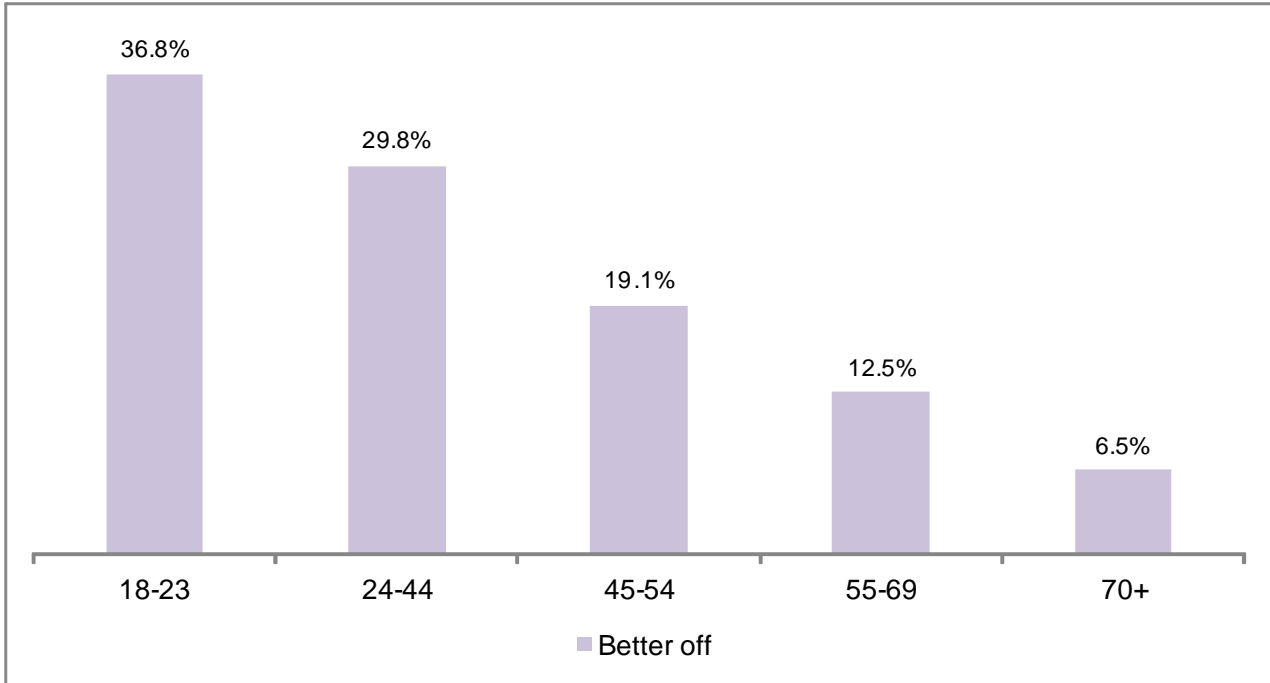
The Foreclosure Counseling program participants are likely to be weighing down the homeowner response for Better Off, when comparing CAA homeowners to renters viewpoint.

RESPONSES COMPARED BY HOUSING TENURE



Client age continues to influence responses to the “Are you better or worse off than last year?” question.

RESPONSES COMPARED BY AGE



By marital status, more Never Marrieds report being Better off than any other category. This could be influenced by the relative age of most Never Marrieds (35.7% below age 24 and another 49.2% between 24-44).

RESPONSES COMPARED BY MARITAL STATUS

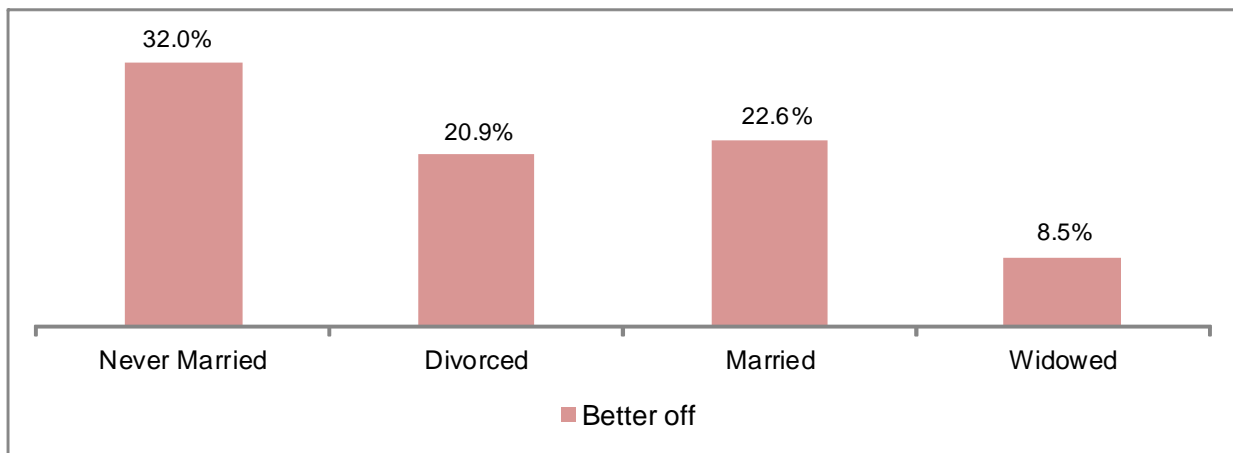


TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
Number of Respondents								
Gender	5708	100	2653	100	2283	100	772	100
Male	1524	26.7	906	34.2	369	16.2	249	32.3
Female	4184	73.3	1747	65.8	1914	83.8	523	67.7
Cultural Background	5733	100	2669	100	2291	100	773	100
African American	759	13.2	633	23.7	111	4.8	15	1.9
Hispanic	464	8.1	77	2.9	375	16.4	12	1.6
Asian	16	0.3	8	0.3	8	1.6	10	1.3
Caucasian	4383	76.5	1894	71.0	1753	76.5	736	95.2
American Indian	85	1.5	39	1.5	36	0.3	0	0.0
Other	26	0.5	18	0.7	8	0.3	0	0.0
Marital Status	5752	100	2684	100	2289	100	779	100
Married	1480	25.7	560	20.9	662	28.9	258	33.1
Divorced/Separated	1533	26.7	826	30.8	471	20.6	236	30.3
Never Married	2117	36.8	966	36.0	964	42.1	187	24.0
Widowed	367	6.4	214	8.0	80	3.5	73	9.4
Other	255	4.4	118	4.4	112	4.9	25	3.2
Age	5760	100	2685	100	2296	100	779	100
17 and under	58	1.0	10	0.4	46	2.0	2	0.3
18-23	984	17.1	306	11.4	599	26.1	79	10.1
24-44	2478	43.0	1020	38.0	1140	49.7	318	40.8
45-44	945	16.4	584	21.8	221	9.6	140	18.0
55-69	964	16.7	573	21.3	234	10.2	157	20.2
70 and over	331	5.7	192	7.2	56	2.4	83	10.7
Gross Monthly Income	5293	100	2487	100	2085	100	721	100
\$200 or less	529	10.0	221	8.9	253	12.1	55	7.6
\$201 - \$400	386	7.3	171	6.9	173	8.3	42	5.8
\$401 - \$600	545	10.3	249	10.0	219	10.5	77	10.7
\$601 - \$800	875	16.5	461	18.5	310	14.9	104	14.4
\$801 - \$1,000	861	16.3	405	16.3	342	16.4	114	15.8
Over \$1,000	2097	39.6	980	39.4	788	37.8	329	45.6

TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
Number of Respondents								
Source of Income*	5560	130.7	2615	132.3	2180	126.9	765	136.3
Wages	2645	47.6	1153	44.1	1169	53.6	323	42.2
Public Assistance	760	13.7	323	12.4	327	15.0	110	14.4
Child Support	410	7.4	153	5.9	187	8.6	70	9.2
Social Security	1253	22.5	740	28.3	290	13.3	223	29.2
SSI	636	11.4	374	14.3	172	7.9	90	11.8
Retirement/Pension	440	7.9	259	9.9	102	4.7	79	10.3
Unemployment	594	10.7	228	8.7	280	12.8	86	11.2
Other	531	9.6	229	8.8	240	11.0	62	8.1
Home Status	5719	100	2670	100	2272	100	777	100
Homeowner	1887	33.0	910	34.1	631	27.8	346	44.5
Renter	3014	52.7	1446	54.2	1227	54.0	341	43.9
Other	818	14.3	314	11.8	414	18.2	90	11.6
Education Level	5218	100	2395	100	2120	100	709	100
6	16	0.3	8	0.3	11	0.5	3	0.4
7	23	0.4	10	0.4	10	0.5	3	0.4
8	84	1.6	33	1.4	32	1.5	19	2.7
9	185	3.5	100	4.2	59	2.8	26	3.7
10	343	6.6	170	7.1	121	5.7	52	7.3
11	370	7.1	166	6.9	153	7.2	51	7.2
12	2845	54.5	1266	52.9	1200	56.6	379	53.5
GED	208	4.0	97	4.1	79	3.7	32	4.5
13	299	5.7	141	5.9	121	5.7	37	5.2
14	467	8.9	224	9.4	179	8.4	64	9.0
15	74	1.4	30	1.3	37	1.7	7	1.0
BA/BS	256	4.9	123	5.1	102	4.8	31	4.4
MA+	48	0.9	27	1.1	16	0.8	5	0.7
Health Insurance	5734	100	2675	100	2281	100	778	100
Yes	4200	73.2	1900	71.0	1722	75.5	578	74.3
No	1534	26.8	775	29.0	559	24.5	200	25.7
Health Care Coverage	4765	100	2011	100	1787	100	599	100
Medicaid	2601	54.6	1064	52.9	1208	67.5	329	54.9
Private Insurance	1036	21.7	509	25.3	369	20.6	158	26.4
Medicare	675	14.2	213	10.6	67	3.7	67	11.2
MI Child	131	2.7	35	1.7	44	2.5	12	2.0
Other	322	6.8	190	9.4	99	5.5	33	5.5
Food Stamps	5712	100	2662	100	2273	100	777	100
Yes	3178	55.6	1444	54.2	1306	57.5	428	55.1
No	2534	44.4	1218	45.8	967	42.5	349	44.9

*May have more than one choice

TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
Number of Respondents								
Bank Account	5671	100	2645	100	2251	100	775	100
Yes	4276	66.7	2047	77.4	1649	73.3	580	74.8
No	1395	33.3	598	22.6	602	26.7	195	25.2
Retirement Account	5301	100	2424	100	2178	100	699	100
Yes	686	10.9	314	13.0	278	12.8	94	13.4
No	4615	89.1	2110	87.0	1900	87.2	605	86.6
Number of Jobs	4934	100	2242	100	2062	100	632	100
0	1431	25.0	738	32.9	475	23.0	218	34.5
1	2325	47.3	989	44.1	1049	50.9	287	45.4
2	801	18.7	340	15.2	379	18.4	82	13.0
3	251	5.9	116	5.2	109	5.3	28	4.4
4	85	1.9	38	1.7	35	1.7	12	1.9
5	27	0.7	14	0.6	11	0.5	2	0.3
6	11	0.3	5	0.2	4	0.2	2	0.3
7+	2	0.1	2	0.1	0	0.0	1	0.2
Number of Moves	5301	100	2448	100	2127	100	726	100
0	3410	57.0	1665	68.0	1225	57.6	520	71.6
1	1173	26.6	491	20.1	555	26.1	127	17.5
2	460	10.4	185	7.6	224	10.5	51	7.0
3	182	4.5	73	3.0	89	4.2	20	2.8
4	41	1.0	20	0.8	17	0.8	4	0.6
5	20	0.4	6	0.2	11	0.5	3	0.4
6	5	0.1	4	0.2	1	0.0	0	0
7+	10	0.2	4	0.2	4	0.1	1	0.1
Have Child Care	5439	100	3021	100	2179	100	739	100
Yes	776	21.4	251	8.3	441	20.2	84	11.4
No	4663	78.6	2770	91.7	1738	79.8	655	88.6
Number of Providers	718	100	227	100	413	100	78	100
1	566	83.1	190	83.7	313	75.8	63	80.8
2	121	13.5	33	14.5	76	18.4	12	15.4
3	26	3.1	3	1.3	20	4.8	3	3.8
4+	5	0.3	1	0.4	4	1.0	0	0.0



Community Needs Survey Community Services

Please answer the following questions by circling the number next to the most accurate answer. Please circle only one answer for questions A to E.

A. Lack of Affordable Housing in this community is a problem because:

1. High rents
2. Credit problems
3. Not enough rentals
4. Not enough good quality housing
5. Too expensive to own
6. Other _____

B. Unemployment is a problem in this community because:

1. Lack of child care
2. Poor job skills
3. Too easy to not work
4. Not enough jobs in the county
5. Lack of transportation to good jobs
6. Other _____

C. High heating and utility costs are a problem in this community because:

1. Low wages
2. Landlords not paying
3. Poor budgeting by consumers
4. Fuel/utility costs are unpredictable
5. Poorly insulated houses/old appliances
6. Other _____

D. Transportation is a problem because:

1. Lack of driver's license
2. Car not running
3. Insurance costs
4. Gas prices
5. Bus/taxi not useable
6. Other _____

E. 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

F. Is there something that you want to do or are determined to do within the next few years?

G. Please circle 3 of the following areas that are most important to you right now.

1. Having health insurance
2. Further education
3. Getting training for a new job
4. Moving to a better neighborhood
5. Buying a home
6. Reliable transportation
7. Child care
8. Getting a job with better wages
9. Getting a job with benefits
10. Having affordable housing
11. Keeping kids in school
12. Alcohol or drug addictions
13. Having enough food
14. Keeping utility bills current
15. Having good credit
16. Parenting skills
17. Domestic Abuse
18. Reading, writing and math
19. Other _____

H. In your view of the following, which are most important to having a good community (circle 3).

1. Good neighborhood schools
2. Affordable housing
3. Safe streets
4. Neighborhood Convenience stores
5. Recycling available
6. Buildings in good repair
7. Good public transportation
8. Good local library
9. Responsible neighbors
10. Plenty of parks/play areas
11. Strong neighborhood associations
12. Good paying jobs locally
13. Other _____

I. Which of the following are missing from your neighborhood? (Circle all that apply).

1. Good neighborhood schools
2. Affordable housing
3. Safe streets
4. Neighborhood Convenience stores
5. Recycling available
6. Buildings in good repair
7. Good public transportation
8. Good local library
9. Responsible neighbors
10. Plenty of parks/play areas
11. Strong neighborhood associations
12. Good paying jobs locally
13. Other _____

PLEASE TURN OVER →

We would like to know some general information about you that will help us use the results of this survey. Your identity and answers will be **confidential** and we are not asking for your name.

1. Culture: (circle all that apply)

- | | |
|------------------------------|----------|
| 1. Black or African American | 4. White |
| 2. Hispanic or Latino | 5. Asian |
| 3. American Indian | 6. Other |

2. Sex:

1. Male
2. Female

3. Age Group: (circle only one)

1. 17 and under
2. 18 - 23
3. 24 - 44
4. 45 - 54
5. 55 - 69
6. 70 and over

4. Marital Status: (circle only one)

1. Married
2. Divorced/Separated
3. Never Married
4. Widowed
5. Other

5. Schooling, last grade completed: _____

6. County: (circle only one)

1. Jackson
2. Hillsdale
3. Lenawee

7. Source of Income (Note: If you have more than one source of income, circle all that apply)

1. Wages
2. Public Assistance
3. Child Support
4. Social Security
5. Supplemental Security Income (SSI)
6. Retirement/Pension
7. Unemployment
8. Other _____

8. Gross Household Income per month (before taxes are taken out)

1. \$200 or less
2. \$201 - \$400
3. \$401 - \$600
4. \$601 - \$800
5. \$801 - \$1,000
6. Over \$1,001

9. Do you have a bank account (checking or savings)?

1. Yes
2. No

10. If you are not yet retired, have you put money into a retirement plan, through IRA, 401(k), or work pension in the last 6 months?

1. Yes
2. No

11. Number of jobs held in the past 2 years: _____

1. Full time _____
2. Part time _____

12. Are you a homeowner or a renter?

1. Homeowner
2. Renter
3. Other

a. If you are buying your home:

How much is your **house payment** each month?
\$ _____

b. If you rent your home/apartment:

How much **rent do you pay** each month? \$ _____

Is this rent subsidized?

1. Yes
2. No

13. How many times have you moved in the past year: _____

14. Do you receive food stamps?

1. Yes
2. No

15. Do you have health insurance?

1. Yes
2. No

16. If you have health insurance, what type of insurance do you have? (Note: If you have more than one type of insurance, circle all that apply)

1. Medicaid
2. Insurance from a private company
3. Medicare
4. MI Child
5. Other

17. Do you have child care?

1. Yes
2. No

a. If so, how many providers do you use? _____



Thanks for your time!