



SERVING JACKSON, LENAWEЕ & HILLSDALE COUNTIES SINCE 1965

COMMUNITY ACTION AGENCY

promoting self-sufficiency

2008 Community Assessment



JACKSON

Reporting the views and opinions of CAA's low income, service-eligible population in Jackson, Lenawee and Hillsdale Counties.



HILLSDALE



LENAWEЕ

2008 Community Assessment

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2008 Community Needs Assessment

*Prepared by Community Action Agency
March 2008*

Introduction

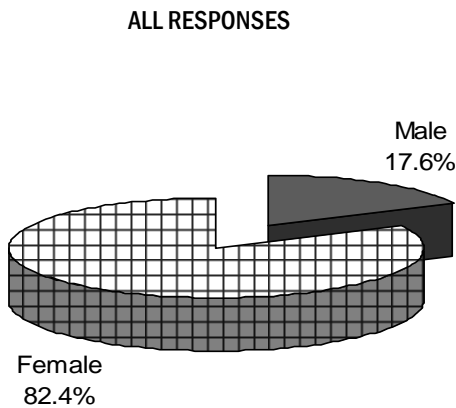
2008 is the fourth year Community Action Agency (CAA) asked clients an extended series of questions, gathering data on our clients' views on a variety of community indicators, their priority concerns, as well as their satisfaction with local public and private services. As part of this survey, we also 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 4,774 respondents throughout the fiscal year 2006–07. This year's Assessment is expanded by comparisons to community data collected outside the CAA survey and through a more detailed examination of indicators tied to asset development— found on pages 14-23.

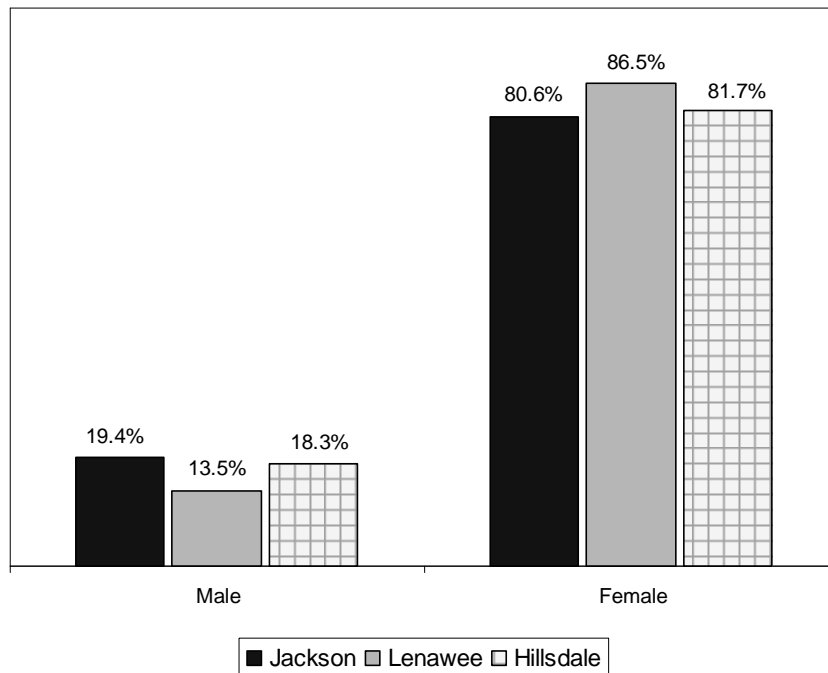
As always, Community Action Agency uses all of the information shared by clients to gain insight into how, as an Agency, we can better achieve our mission of helping clients achieve self-sufficiency. The information generously provided by clients assists us in designing and refining programs, documenting 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 82.4% of all respondents were female and 17.6% 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 (32.7%) than in Head Start (10.2%) or Community Services-Warm the Children project (0.4%).



RESPONSES BY COUNTY

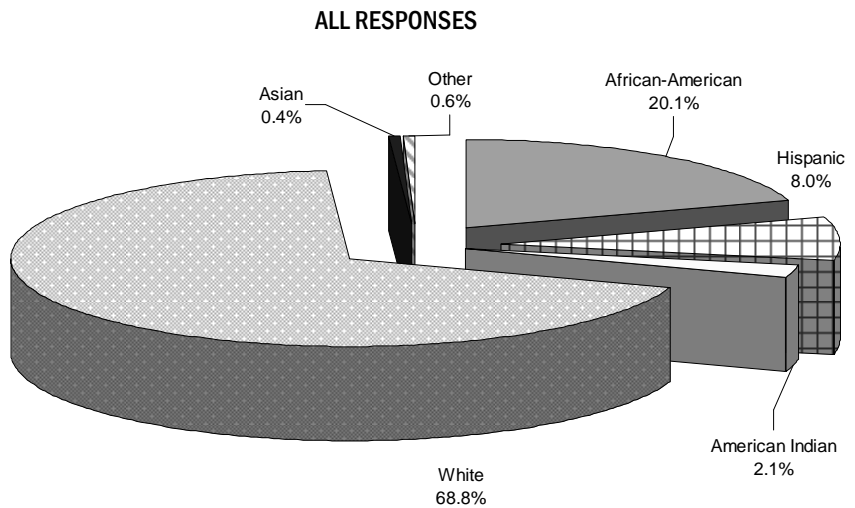


By county, Lenawee has the highest percentage (86.5%) of female respondents, while Jackson has the lowest percentage, at 80.6%.

Ethnicity

Most (68.8%) Community Action Agency respondents identify as White.

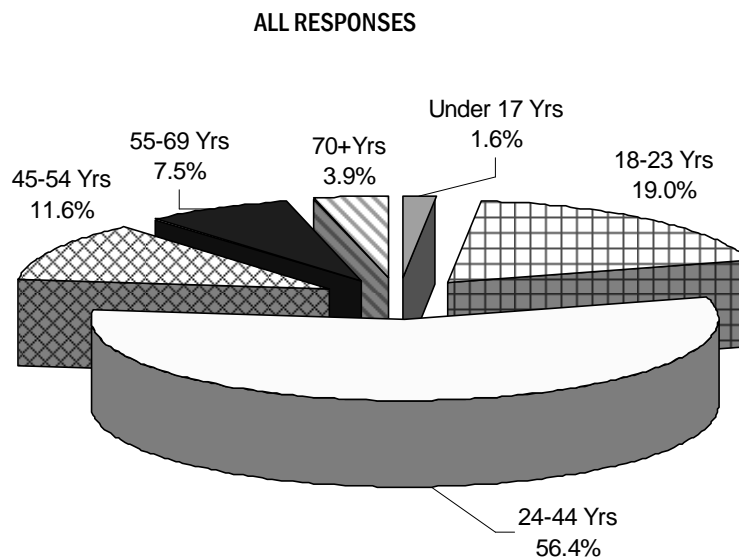
In Jackson County, according to the 2006 Census estimates, 8.1% of the population identifies as African-American and 2.6% identifies as Hispanic. According to this Census data, 1.5% of the population in Lenawee identifies as African-American and 7.2% as Hispanic/Latino. In Hillsdale's general population, according to the 2006 Census data, the total minority population is 2.3% of all residents.



By county this year, Lenawee served the highest percentage of Hispanics (18.5%) while Jackson served the highest percentage of African-Americans (29.4%). 6.7% of CAA clients surveyed in Hillsdale are minorities. Thus, the percent of minorities served by CAA, exceeds the percentage in the general population statistics in every county.

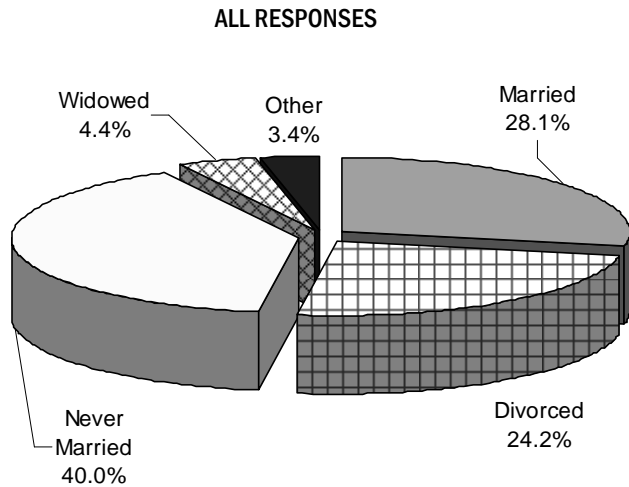
Age

CAA served fewer older clients this year, compared to the past. While most clients surveyed (56.5%) are between the ages of 24 and 44, the percentage of clients over the age of 44 decreased by 8.2% compared to 2006 survey results. This reflects the changes in programs offered at CAA over the past year.



Marital Status

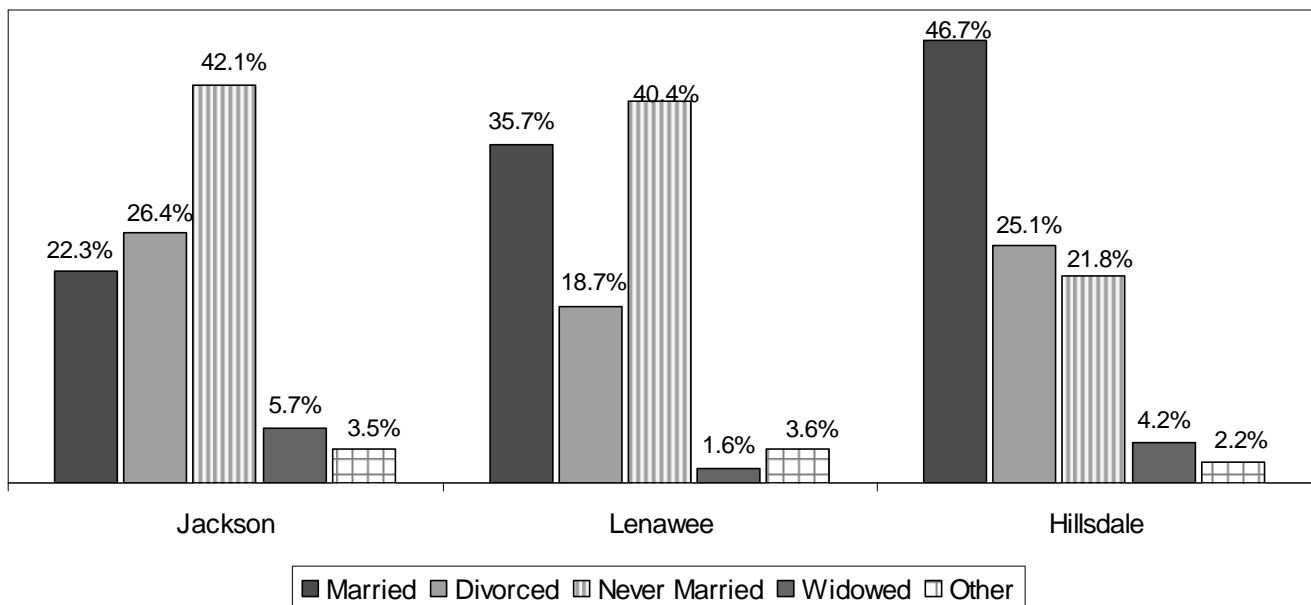
The majority (68.6%) of survey respondents are not currently married—being divorced, widowed, or never married.



By program, Head Start parents are more likely to be married (37.1%). In Community Services 25.6% are married, 26.0% divorced, 39.6% never married and 5.4% widowed. In comparison, in the VITA tax preparation project, 16.2% are married and 11.4% are widowed—more evidence of the shifting demographics of CAA clients.

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

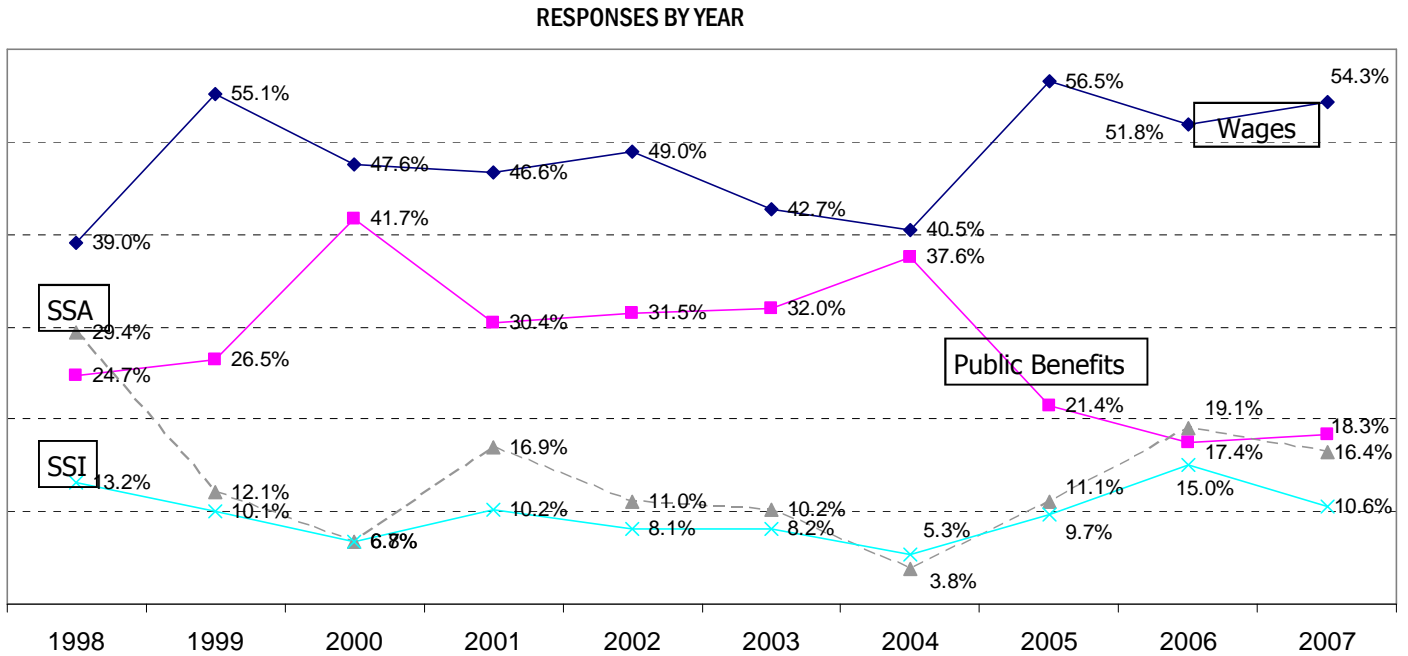
RESPONSES BY COUNTY



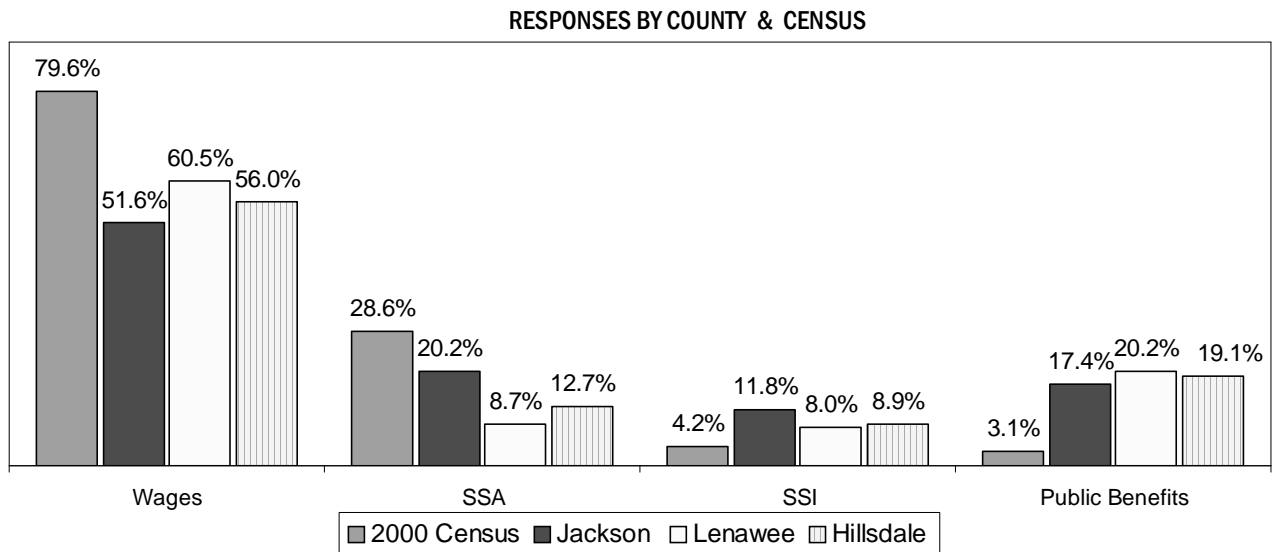
Sources of Income

Over the past ten years of CAA client surveys, the percentage of households with wages as a source of income has gone up and the percentage receiving public assistance has gone down.

This year shows a drop in households receiving SSA (16.4%), down from 19.1% and SSI (10.6%), down from 15.0% last year.



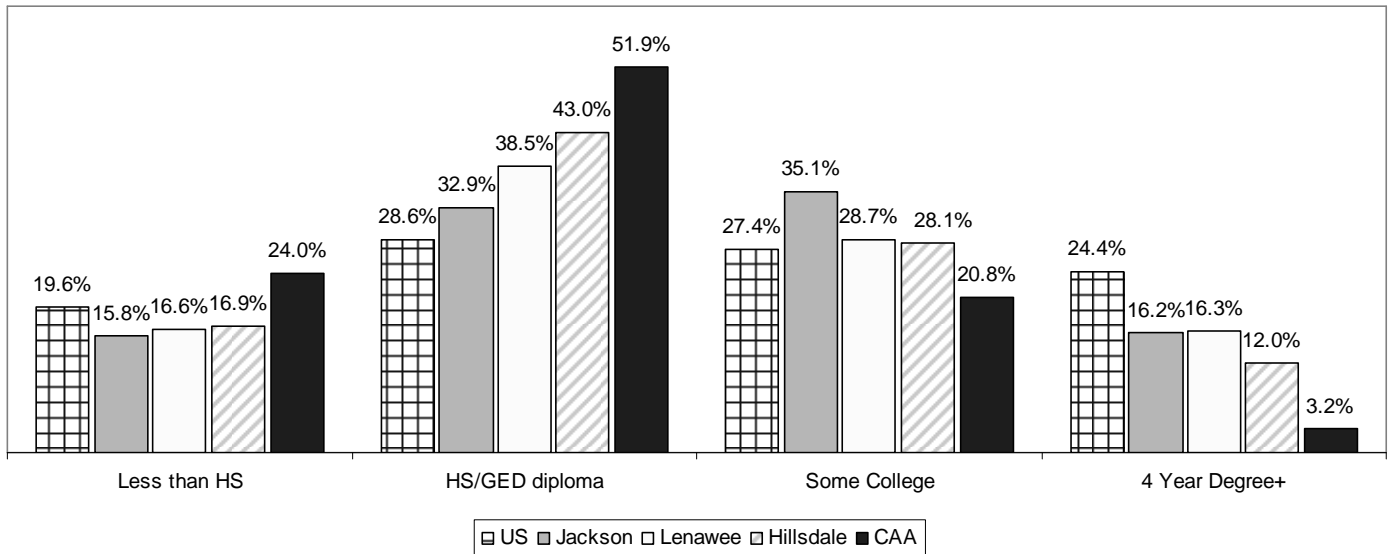
The following compares 2000 Census data for the three-county region to CAA survey results by county.



Education

CAA clients report lower educational levels than found in either nationally or in the adult general population of the counties.

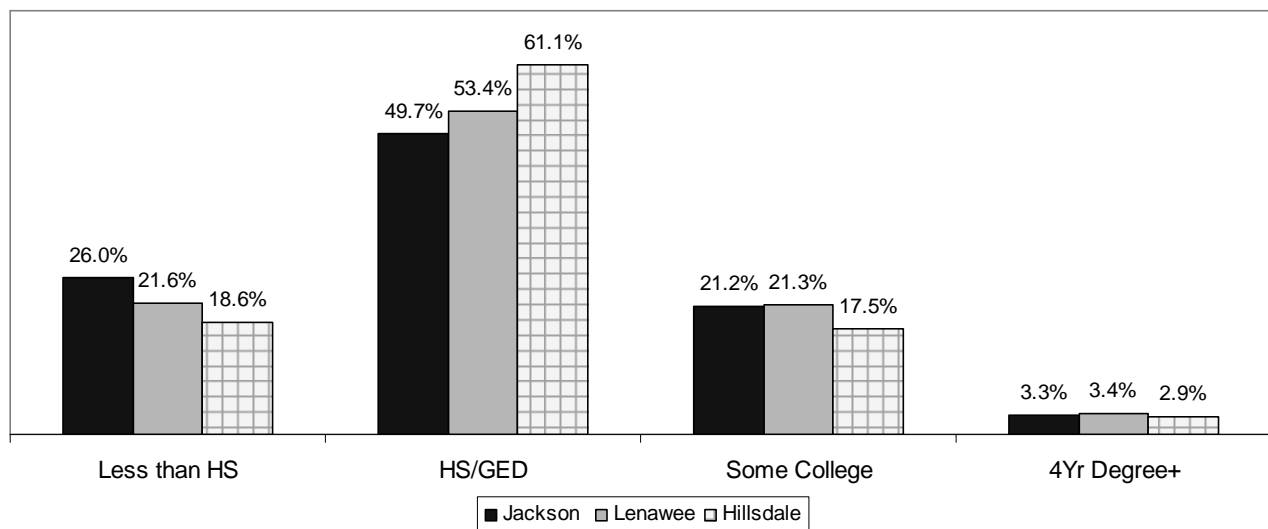
ALL CAA RESPONSES COMPARED TO COUNTY & U.S.



By program, more Head Start clients (4.8%) have at least a four year college degree than either VITA (3.1%) or Community Services program clients (2.8%).

By county, Hillsdale has the fewest respondents with four year college degrees or more, but the most holding High School/GED diplomas. Compared to the last combined CAA survey, Lenawee shows the greatest increase in respondents with "Some college," up from 18.4%.

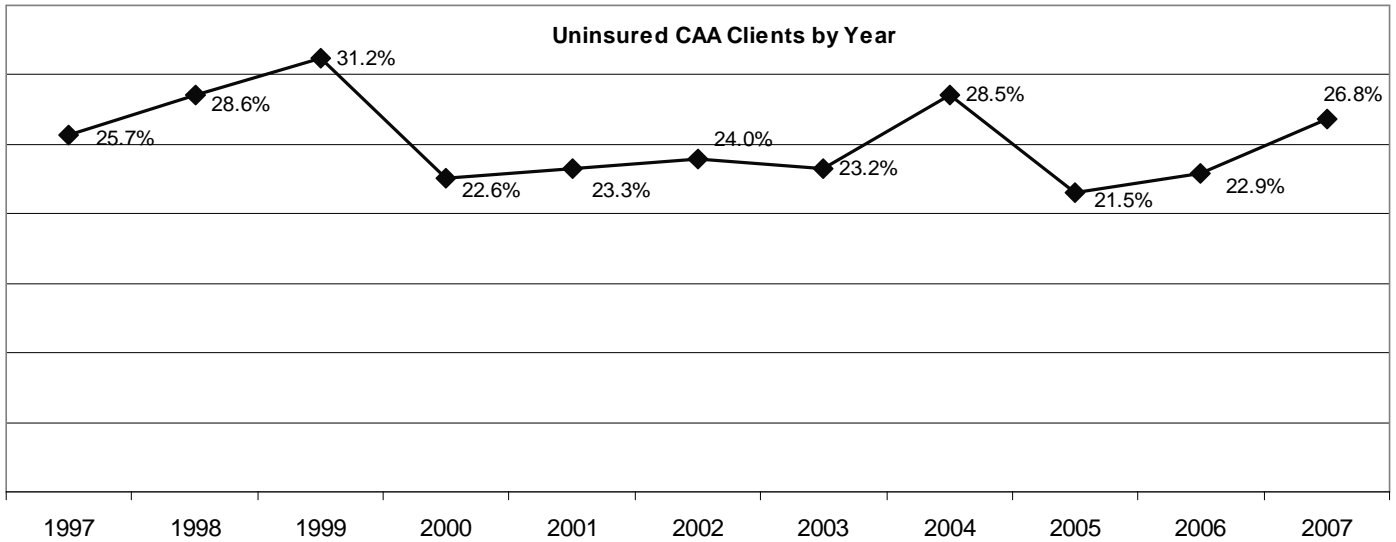
RESPONSES BY COUNTY



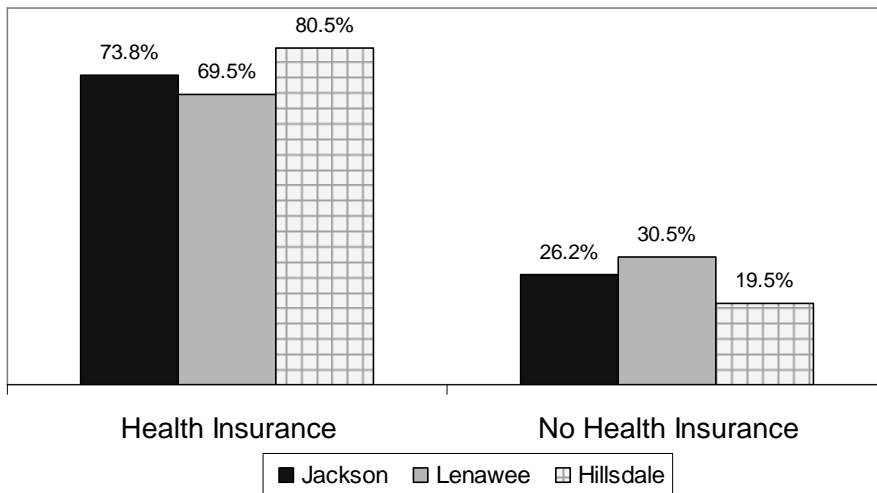
Health Insurance

More than a quarter (26.8%) of surveyed CAA clients did not have health insurance at the time they were surveyed. This percentage of uninsured has increased over the past two years.

RESPONSES BY YEAR



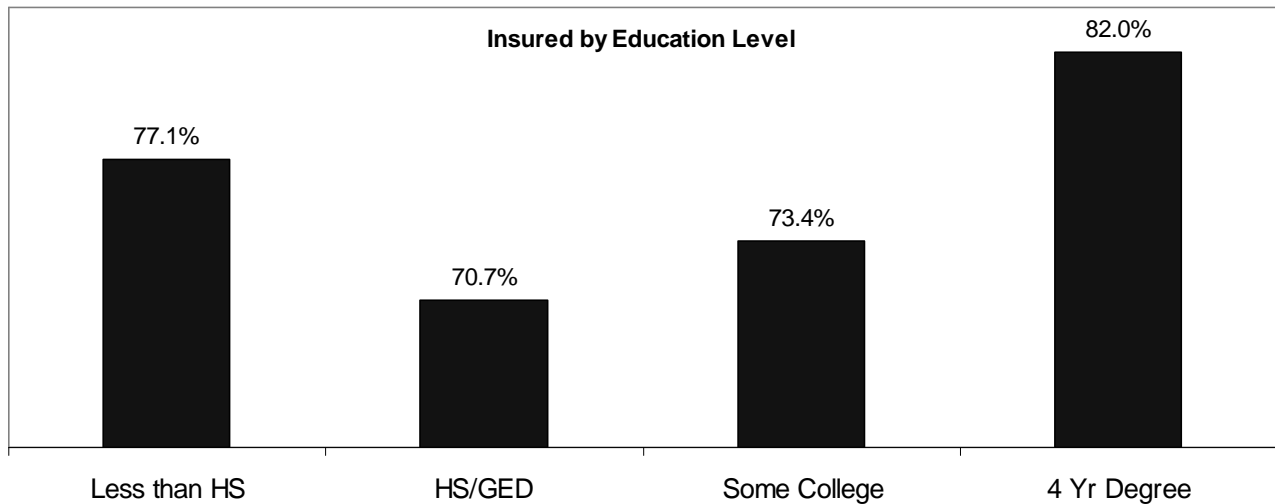
RESPONSES BY COUNTY



The U.S. Census Bureau estimates that 10.5% of all Michigan residents did not have health insurance in 2006.

- ◆ Comparing adult CAA clients by age: the highest rate of health insurance coverage is for those age 70 and older, at 96.1%, while the lowest rate of coverage is for those age 45-54, at 63.3%.

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



Source of Health Insurance Coverage

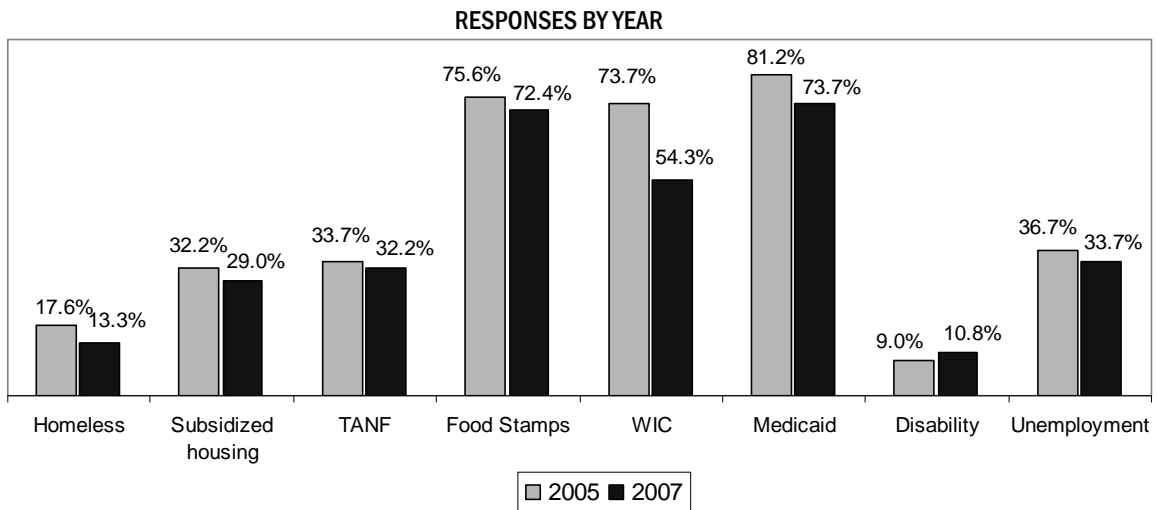
The majority of those reporting health insurance coverage receive primary coverage from government insurance: 67.7% have Medicaid; 5.1% have Medicare and 1.1% have MI Child.

CAA clients with private health insurance are more likely to be male (18.2%); White (77.6%); married (50.6%); earning over \$1,000 a month (66.8%); held just one job in the past year (65.9%); have a bachelor's degree (7.5%); contribute towards retirement (40.2%); and a homeowner (54.9%) than the average CAA clients.

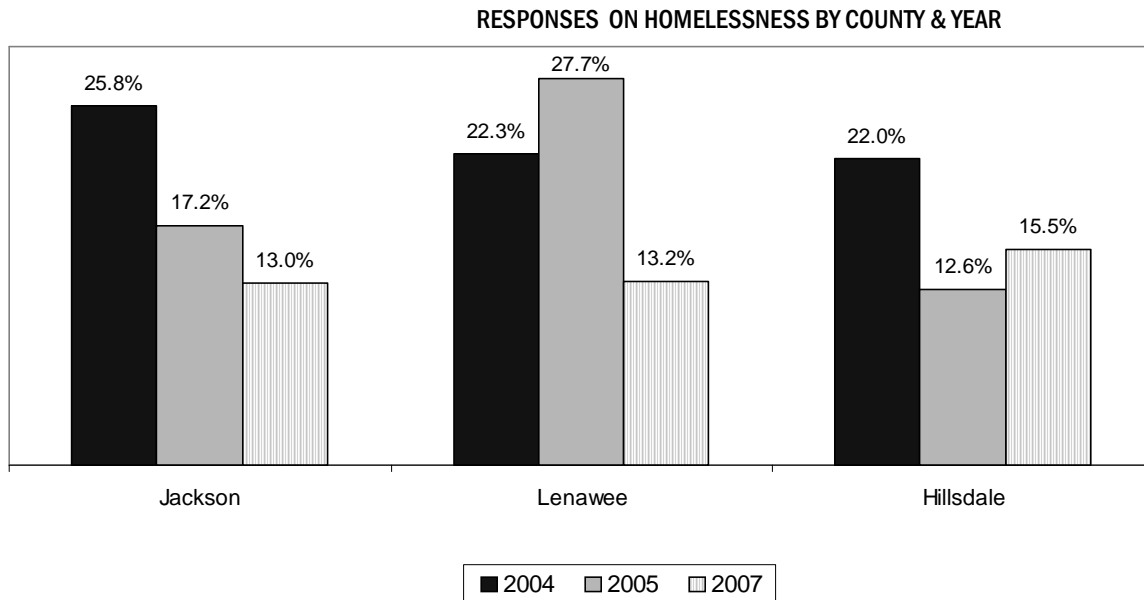
- ◆ Of all CAA clients reporting wages as an income source, 30.7% are uninsured (this grew from 25.8% in 2005). Of those with wages who are insured, 56.2% have Medicaid coverage and 32.8% have private health insurance coverage.
- ◆ Of those reporting working full-time, 73.6% report insurance coverage. Of these, 28.8% have private insurance; 61.9% are covered by Medicaid; 1.9% have MI Child; 0.7% have Medicare and 6.7% have Other— usually identified as “Health Pay.”
- ◆ By county, 71.5% of insured Lenawee clients reported Medicaid coverage, the highest among the three counties. 28.3% of insured Hillsdale clients reported private insurance coverage, again the highest among the counties. However, this dropped from 38.1% in Hillsdale in 2005’s survey results.

Prior Use of Safety Net Programs

This is the third time we have 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. With the exception of "Disability" fewer CAA clients in 2007 reported being homeless or using safety net programs than in the prior years. The drop in WIC use was the biggest change, down from 73.7% in the last survey.



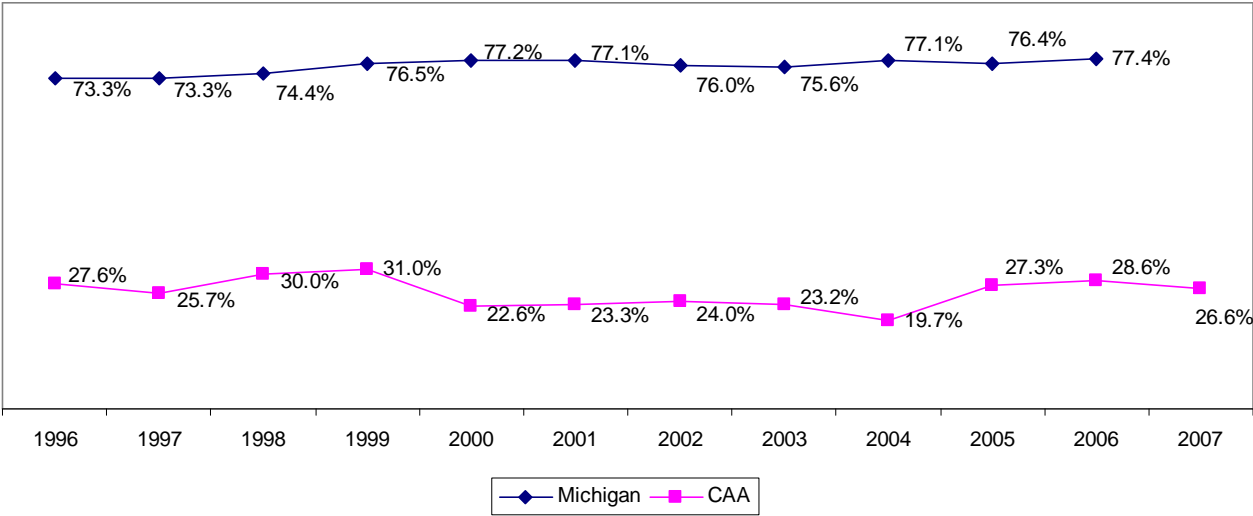
This is the first year that Hillsdale clients led the other counties in reporting homeless, reflecting, in part, the newer housing programs available at CAA in this county.



Home Status

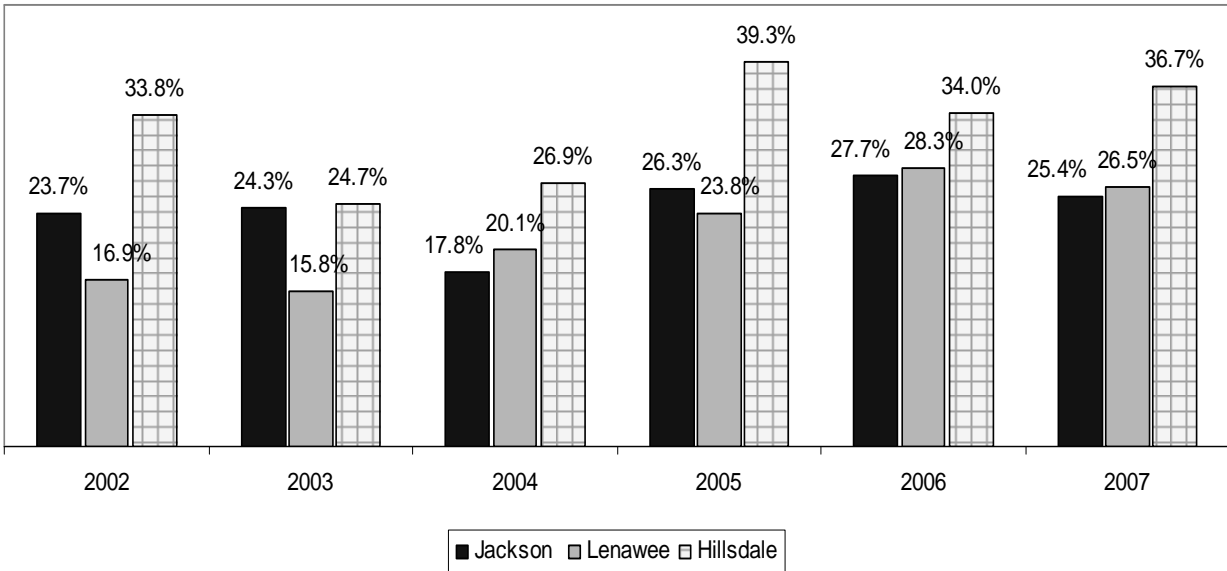
This year, 26.6% of surveyed CAA clients are homeowners, down from 28.6% in last year's survey. The longer range trend, however, is that the percentage of homeowners served by CAA has been dropping as the Michigan rate of homeowners has been increasing statewide.

COMPARING CAA AND MICHIGAN RESPONSES



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

RESPONSES BY COUNTY & YEAR



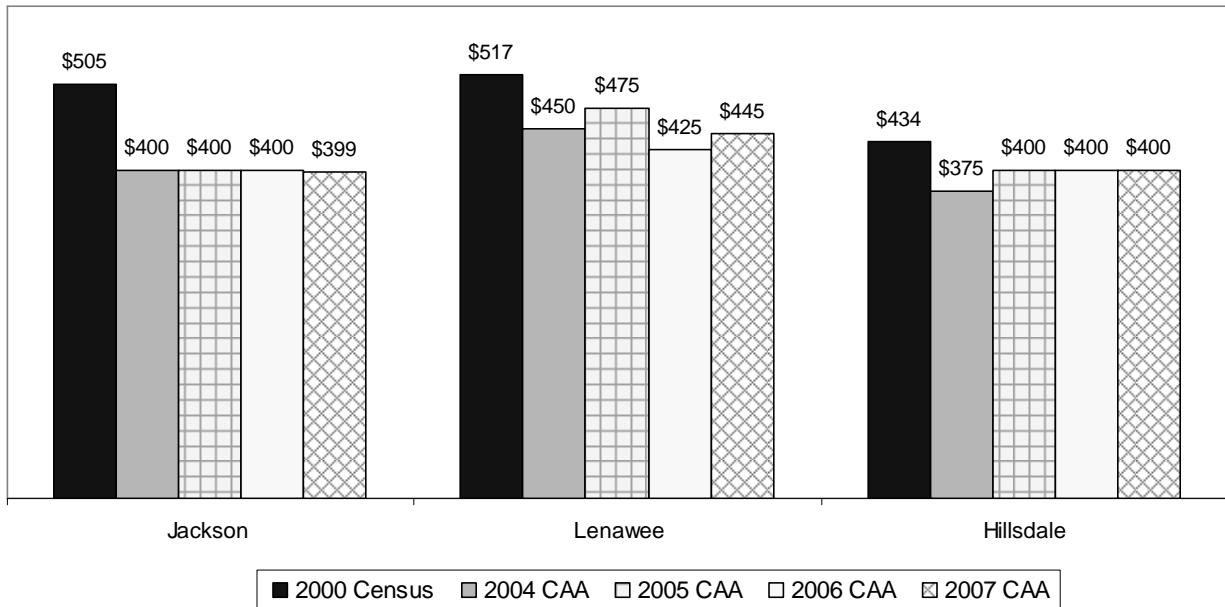
Homeownership continues to be correlated to the age and education of CAA clients. The highest percentage of homeownership is held by clients age 70 and older (61.7%). The lowest percentage of homeownership is found among those age 18-23 (6.9%). Only 18.6% of clients with less than a high school diploma were homeowners, and this grew steadily to a 50.7% homeownership rate for those with a 4 year degree.

Average Housing Costs

Median rents reported by CAA clients have dropped (from \$425 to \$400 per month) and median mortgage costs have increased slightly over 2005 survey data (from \$550 to \$565 per month). This is still lower than the comparable median costs for the general population, found in the 2000 Census. As a percentage of average median income, CAA clients are paying an average of 42.4% of their income for rental housing and 61.8% for homeowner mortgages. In comparison, 2000 Census data indicates, of households across the tri-county, 44.7% are paying under 15% of household income towards homeowner costs and only 10.8% are paying more than 35% towards homeowner costs.

The 2007 average sale price for a home in Jackson was \$111,920. It was \$134,319 in Lenawee and \$101,622 in Hillsdale according to the Michigan Association of Realtors' Sales Statistics.

MEDIAN RENT BY COUNTY COMPARED BY YEAR AND CENSUS



Number of Moves

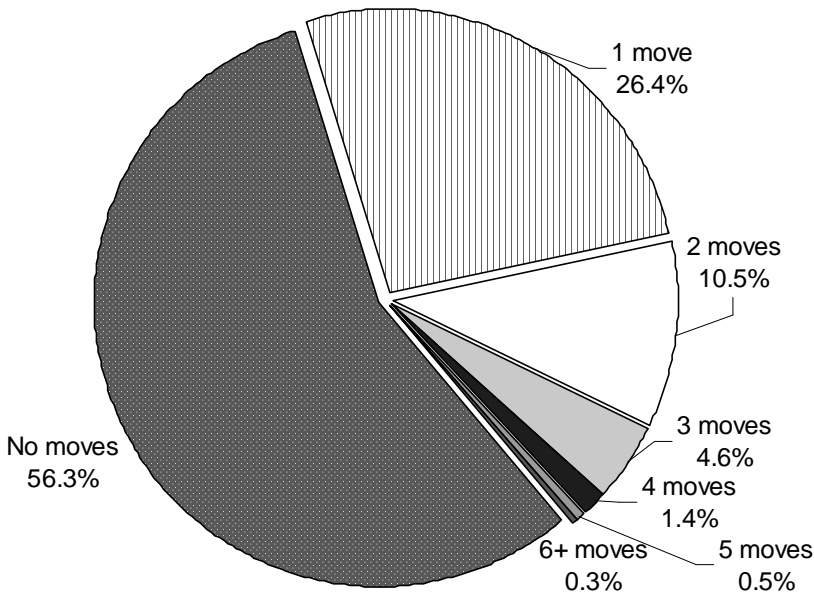
CAA households report more housing stability this year, compared to 2005 survey results.

Least likely to move (reporting no moves in the past 12 months) were: (of course) Homeowners (87.7%); those age 55-69 (83.0%); those having a four year degree (70.6%); and Hillsdale County clients (64.1%).

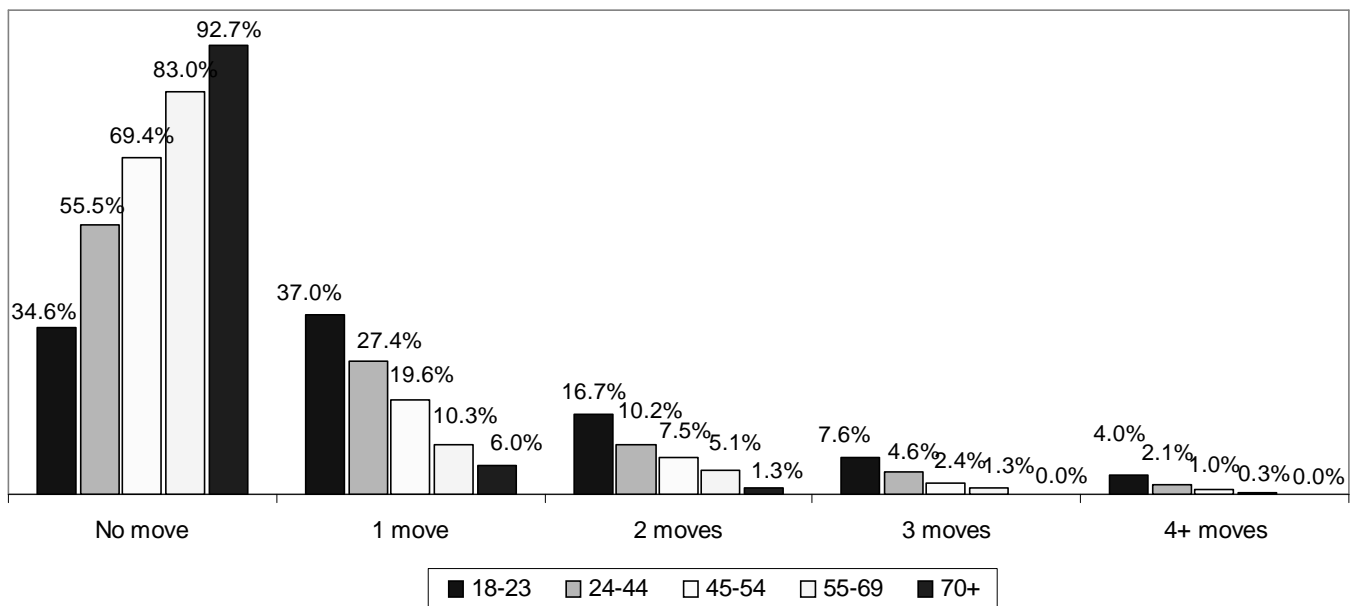
Overall, Lenawee clients report the highest average number of moves (.88 moves per year), with Head Start families next (averaging .72 moves per year).

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.

ALL RESPONSES



RESPONSES BY AGE FOR MOVE IN PAST YEAR



Employment Data

Wages

This year 54.3% of all CAA clients reported wages as a source of income, up slightly from the 51.8% reported last year. All reported sources of income except retirement increased, compared to 2006 rates.

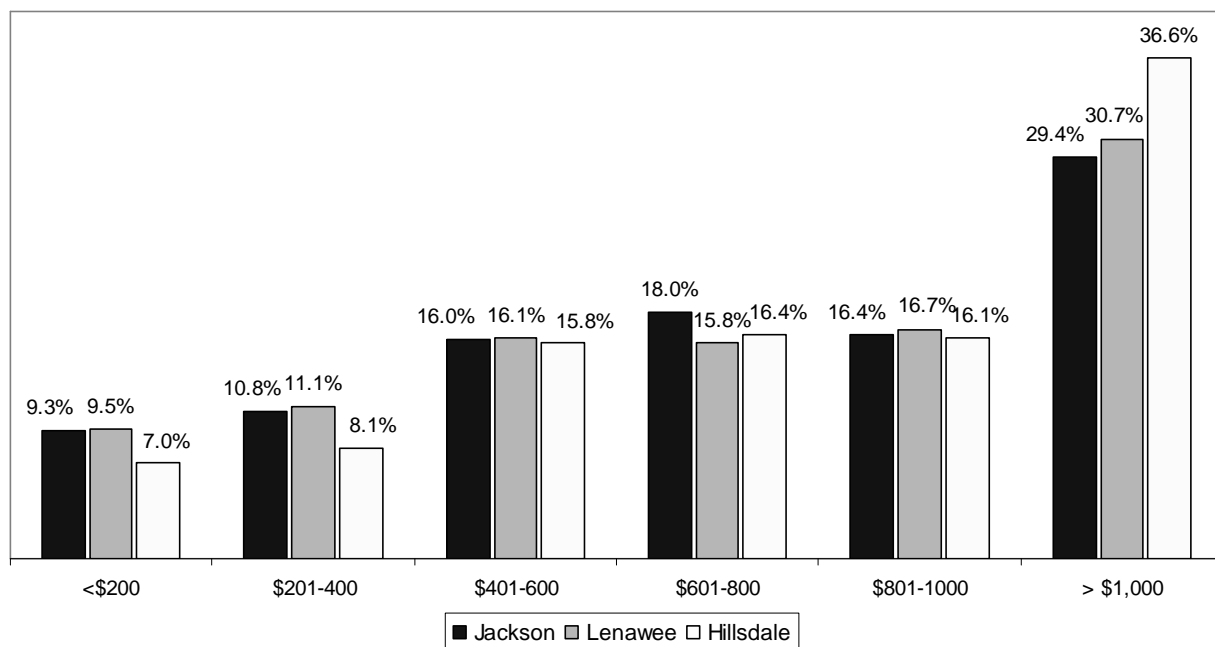
CAA clients between the ages of 24-44 have the highest rate of reporting wages as a source of income (at 61.8%) . More clients between 18-23 are working (59.3% with wages) than those between ages 45-54 (at 46.7%). This is one of the few indicators where older age does not correlate to increasing self-sufficiency.

The more education CAA clients have, the higher percentage reporting wages as a source of income. By education, those without a high school diploma have the lowest reported rate of unemployment income and the highest rate for receiving both public assistance and SSI benefits.

By County, Hillsdale respondents have higher incomes compared to Jackson or Lenawee.

7.4% of CAA clients age 70 and older report wages as a current source of monthly income. In this age category, 95.5% report receiving SSA, but only 44.9% report having retirement income other than SSA/SSI.

RESPONSES BY COUNTY



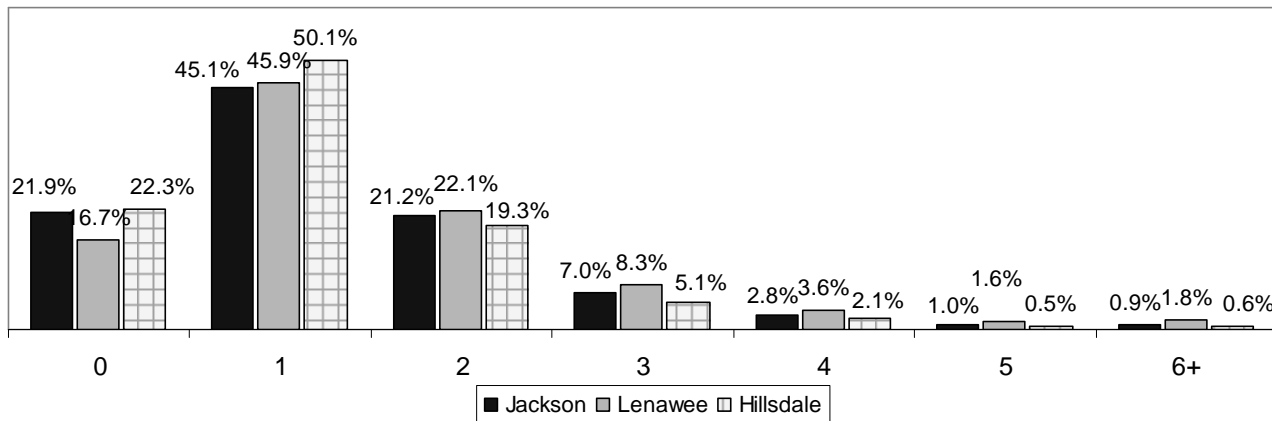
Number of Jobs

More African-American CAA clients had 2 jobs in the past two years (at 25.2%) than did White (at 20.9%) or Hispanic clients (at 13.5%).

Clients were asked to report the number of jobs they held in the past two years. Responses ranged from none to 12 jobs. The majority reported 1 job (45.1%) or 2 jobs (21.3%).

By county, more Hillsdale respondents held one job (50.1%) and fewer Jackson clients held only one job (45.1%).

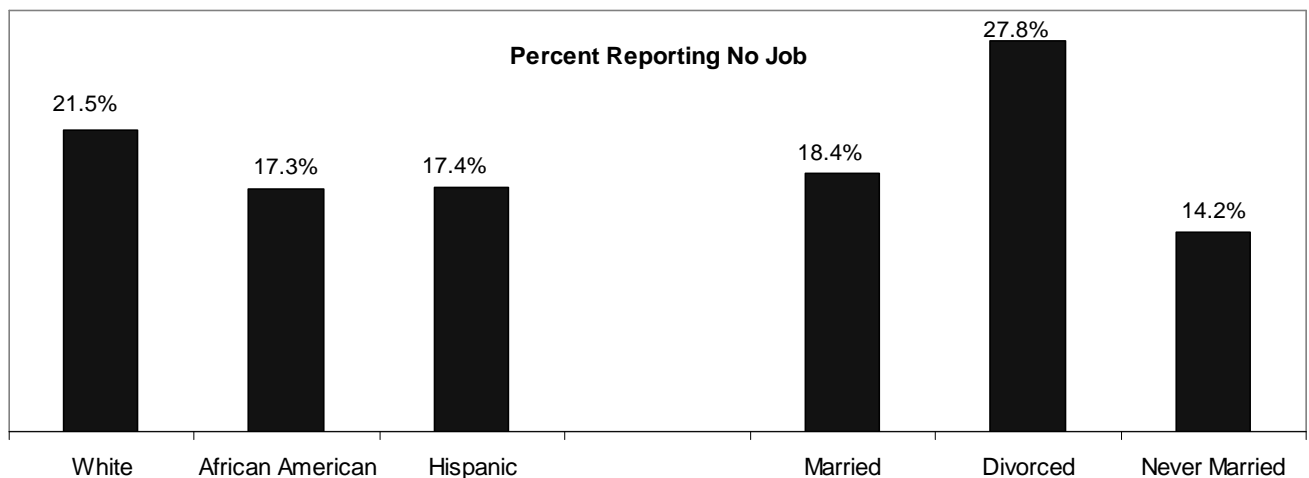
RESPONSES BY COUNTY



No Job Reported Data

Overall, 20.6% of CAA clients reported they did not have a job in the past two years. Not surprising, those age 70 and older are most likely to report “No Job” (at 88.8%). Never Marrieds are least likely to report having “No Job” in the last two years.

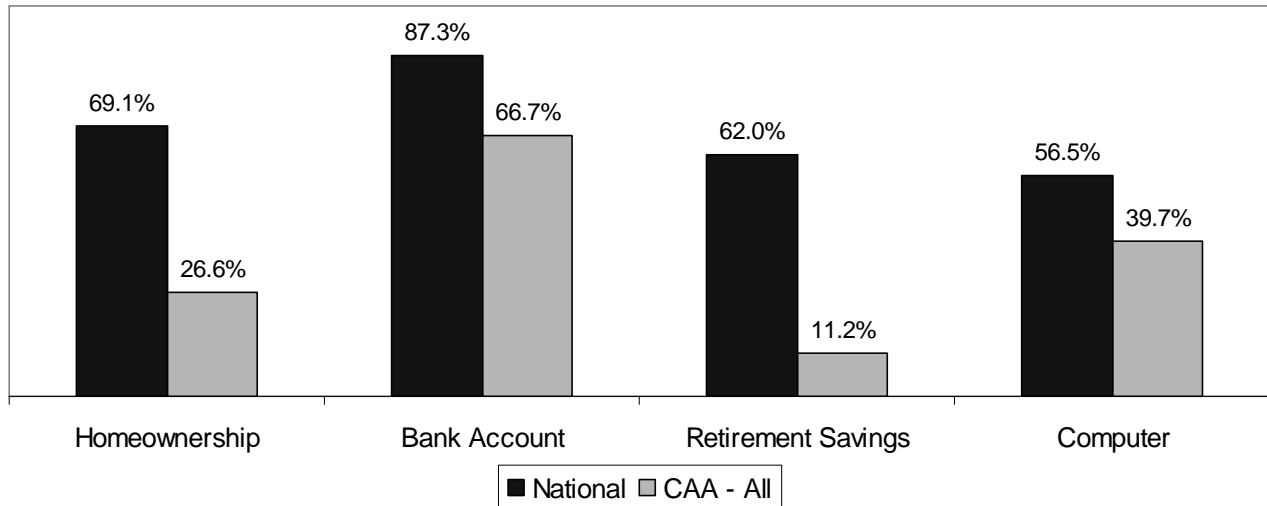
RESPONSES BY CATEGORY



Asset Development

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

COMPARING CAA TO U.S. RATES

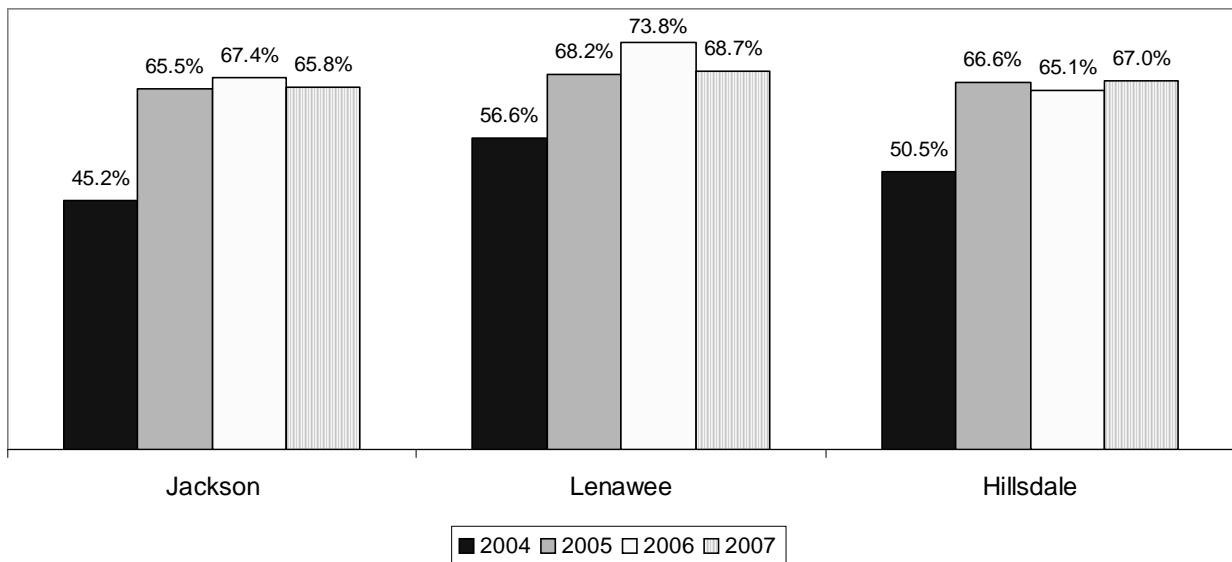


Bank Accounts

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.

By county, Lenawee CAA clients are consistently more likely to have bank accounts than clients living the other two counties.

RESPONSES BY COUNTY & YEAR



The older a client was, the more likely to report having a bank account, up to age 70. Fewer 70+ year old CAA clients have a bank account (75.8%) than do CAA clients between age 55 and 69 (at 79.8%).

- ◆ Compared to 2005 survey results, the percentage of CAA bank account holders increased in every county this year.
- ◆ Education is an indicator of bank account asset development. Those without a high school diploma have the lowest percentage of bank accounts (69.3%) while those with a four year college degree or more are account holders at the highest rate (92.7%).
- ◆ The lowest reported rate for a bank account was from clients with public benefits as a source of income (at 44.0%). By source of income, the highest rate of bank account holders are CAA clients reporting SSA/SSI monthly income (at 76.2%).

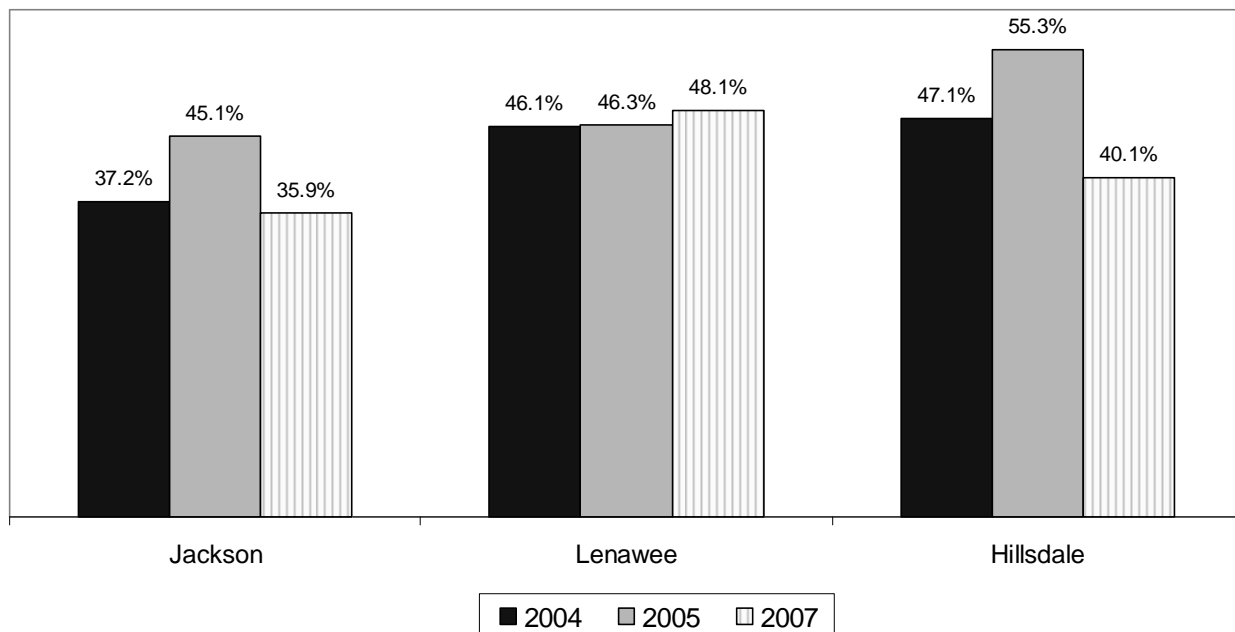
Lenawee also leads the three counties in CAA household internet access, with 75.6% of CAA Lenawee computer owners having internet access. The rate is 72.3% for All CAA clients.

Computer & Internet Access

Overall, 39.7% of CAA clients report having a computer, down from 40.7% in 2004. While computer ownership is down, internet access for computer owners is up- to 72.3% this year, from 66.4% in the last survey.

For the first time since this question has been asked CAA clients, more Lenawee clients own a computer than in the other two counties. Lenawee is the only county to show an increase over prior year survey results.

COMPUTER OWNERSHIP BY COUNTY & YEAR

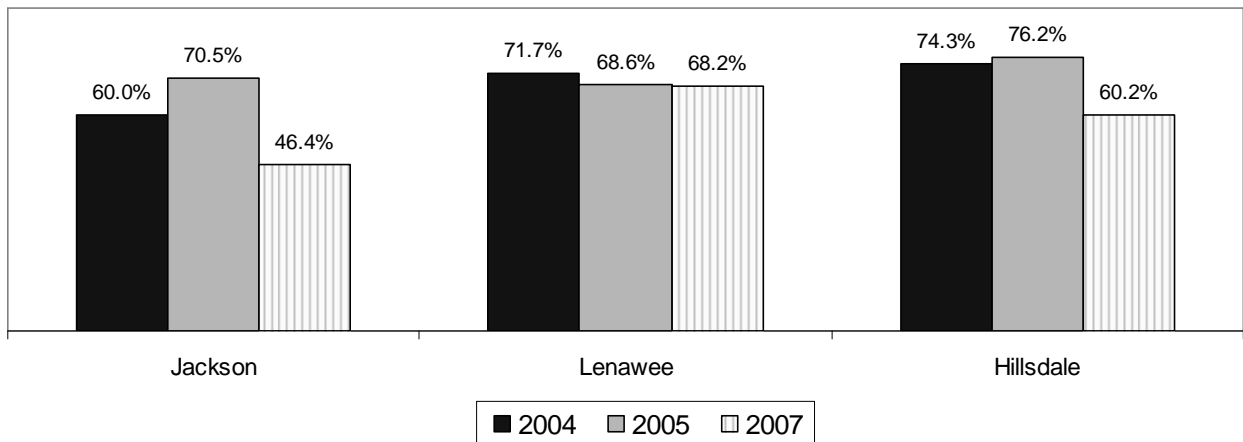


Washer/Dryer

53.5% of all CAA respondents have a washer and/or dryer, down from 71.3% last year. The rate of washer/dryer ownership is down in every sub-category of the CAA client profile when compared to past years.

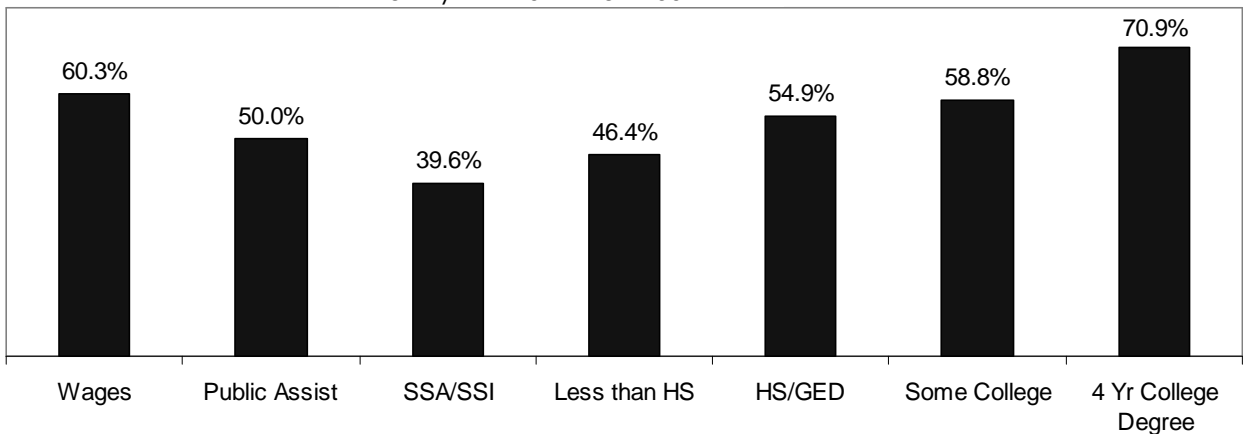
By county, Hillsdale CAA clients are more likely to have washers and dryers.

RESPONSES BY COUNTY & YEAR



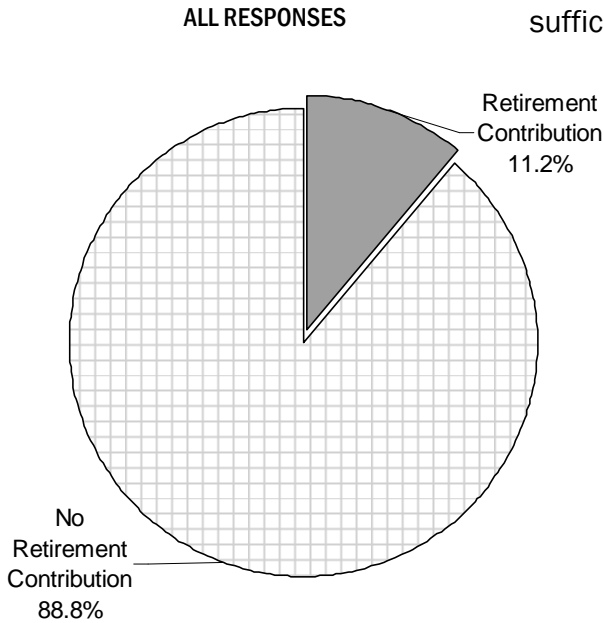
- ◆ Younger CAA clients are more likely to have washer/dryers than older clients. Overall, more than half of those under age 45 have these appliances and less than half of those over 45 report having them. The highest rate of ownership of this asset is the 24-44 age group (at 59.0%) and the lowest rate is for those age 70+ (at 34.7%).
- ◆ Rates of ownership also varied by source of income and education.

WASHER/DRYER OWNERSHIP COMPARED



Retirement

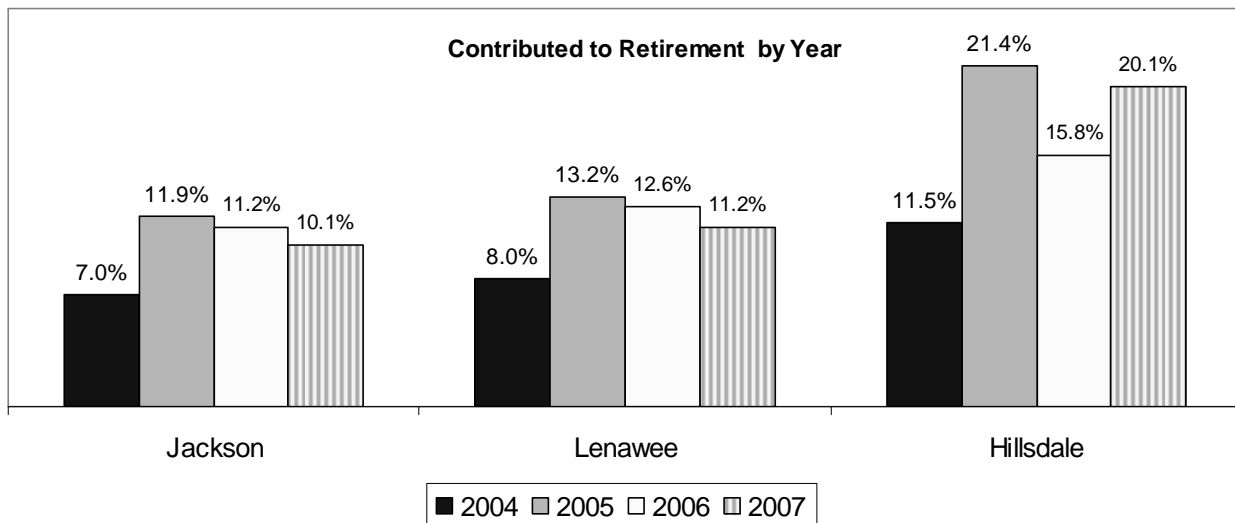
CAA client savings for retirement are way below national retirement rates, which are also considered insufficient for an adequate self-sufficient retirement. Overall, 11.2% of those surveyed reported contributing into retirement savings – this includes a work pension, 401 (k) or IRA account – in the last six months. This is down from 13.4% in 2005.



This year, the highest reported contribution rate was from the oldest CAA clients. 15.7% of those age 70 and older reported contributing to their retirement savings in the past six months. The lowest contribution rate by age was for 18-23 year olds, only 7.3% of whom contributed towards their retirement in the last six months.

- ◆ 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.

RESPONSES BY COUNTY & YEAR

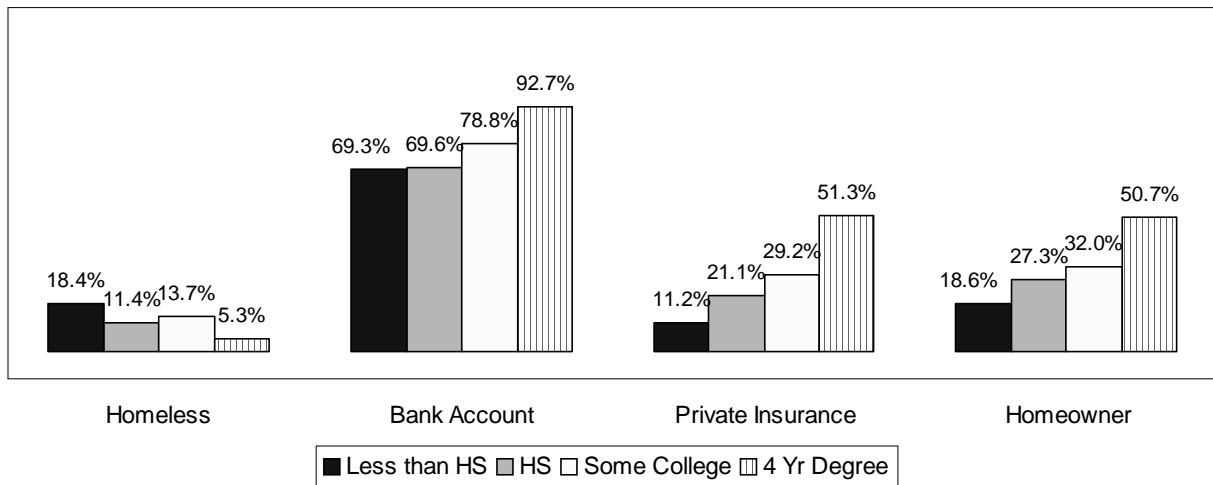


Education as Asset

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, and washer/dryer ownership.

With higher levels of education completed, CAA clients are less likely to have been homeless, and higher education completed also correlates to higher rates of having bank accounts, health care through private insurance, and homeownership.

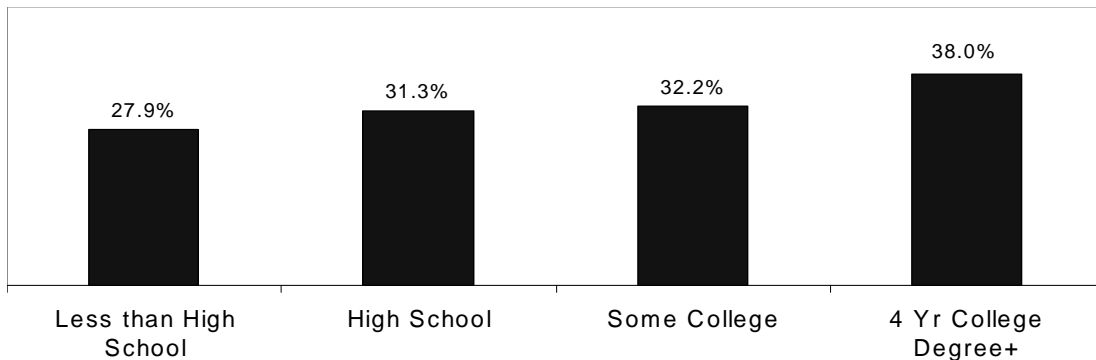
RESPONSES BY EDUCATION LEVEL



Education and Better Off

The more education CAA clients have, the more they consider themselves “better off than a year ago.”

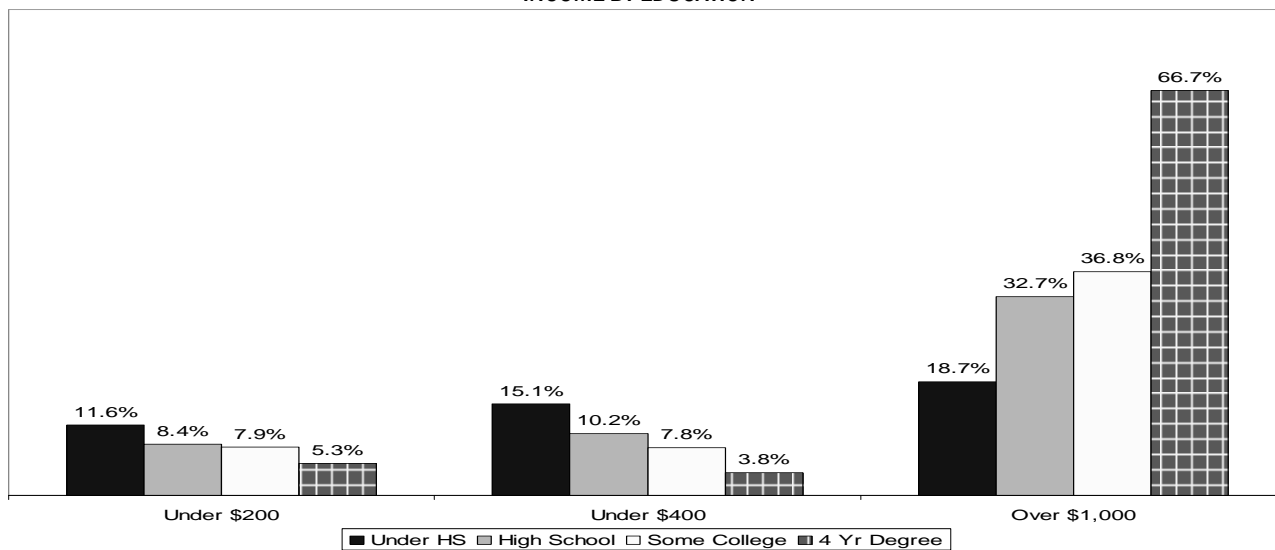
'BETTER OFF' COMPARED BY EDUCATION LEVEL



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 two lowest income categories (Under \$200 per month and Under \$400 per month), had the lowest percentage of clients reporting having “Some College” or 4 Yr College Degree.

INCOME BY EDUCATION



Education, Income and Race

While White CAA clients average higher income levels than either African American or Hispanic clients, a higher percentage of African American CAA clients have either a four year college degree (3.7%) or Some College (21.5%) than either Whites or Hispanics clients at CAA. Thus, while there is correlation between income and education within a racial/ethnic category (i.e. Hispanics with Some College earn more on average than Hispanics with a high school degree), it does not follow for CAA clients that African American clients with Some College (average income \$11,473.80) have a higher average income than a White CAA client with a high school diploma (average income \$11,595.09).

Community Ties

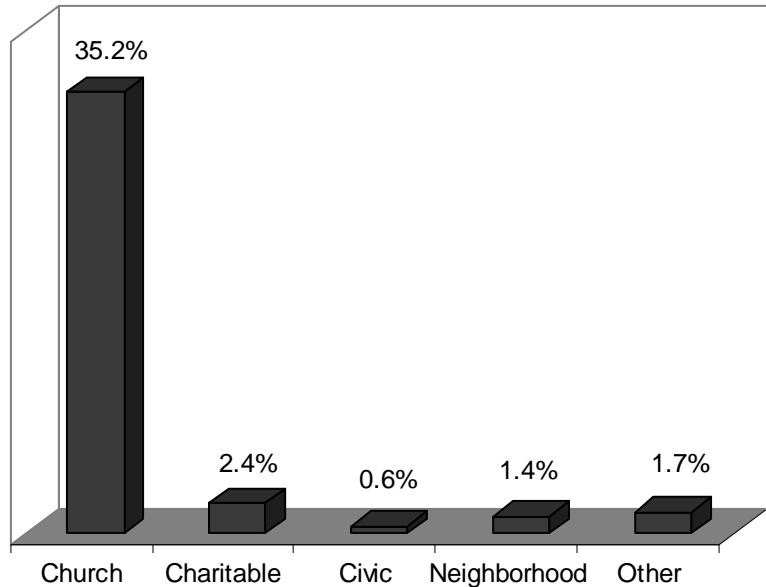
Recent research tells us that increased citizen involvement improves local government; parent involvement improves schools and regular volunteering improves health. Survey questions provide indicators of CAA clients' involvement in their local community.

Membership

Clients were asked if they were a member of a variety of organizations. Overall, 60.6% stated they did not belong to any organization. Of those who did report membership, most were members of a church, temple or mosque (35.2%). Every other organization identified had rates under 3.0%.

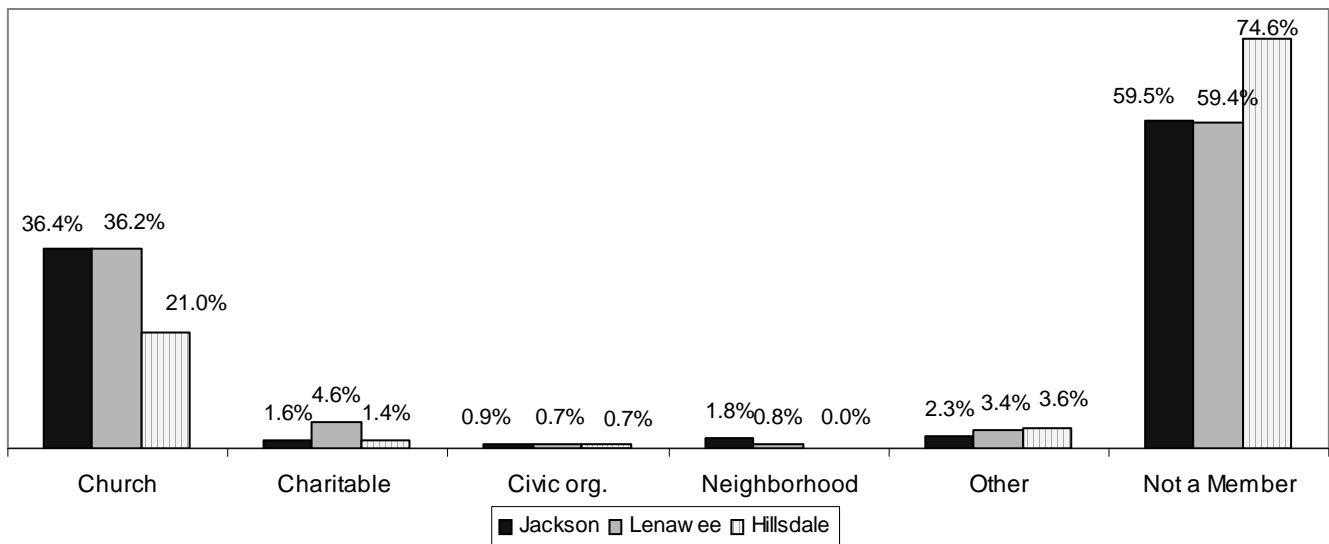
Slightly more Head Start clients reported being a member of any organization (42.0%) than did Community Service programs clients (39.1%).

ALL RESPONSES



Church membership was highest in Jackson for the first time since asking this particular survey question. Lenawee respondents were more likely to be a member of more than one organization, compared to the other two counties.

RESPONSES BY COUNTY



Data from the 2007 Jackson County Community Survey is available to compare Jackson CAA client membership rates to the county's general population. In the Jackson County survey, 43.5% belonged to a religious group (36.3% for CAA Jackson clients); 6.4% belonged to a neighborhood group and 12.5% belonged to a civic group. This compares to 1.4% belonging to a neighborhood group and 0.6% belonging to a civic group for CAA clients in Jackson.

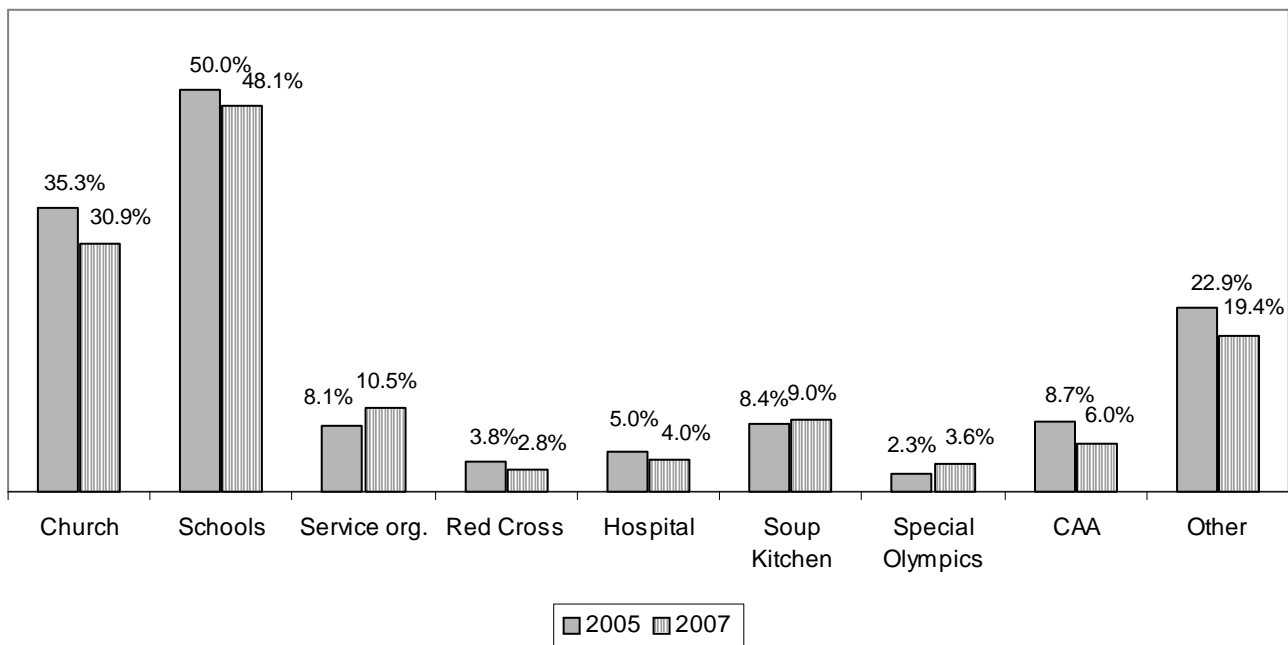
- ◆ African-Americans are the most likely to be a member of an organization, having the lowest response of “Not a Member” (at 51.1%) among all racial/ethnicity categories. African-Americans report the highest church membership (46.2%) compared to 31.7% for Whites or 34.9% for Hispanics. African-Americans are also the most likely to be a member of a neighborhood organization (2.2%), compared to Whites (1.2%) or Hispanics (1.2%).
- ◆ The rate of membership in organizations for males was significantly lower (at 27.3%) than for females, (at 41.6%).

Volunteering

In addition to asking about membership, the survey addressed volunteering activities of respondents. 27.2% 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.

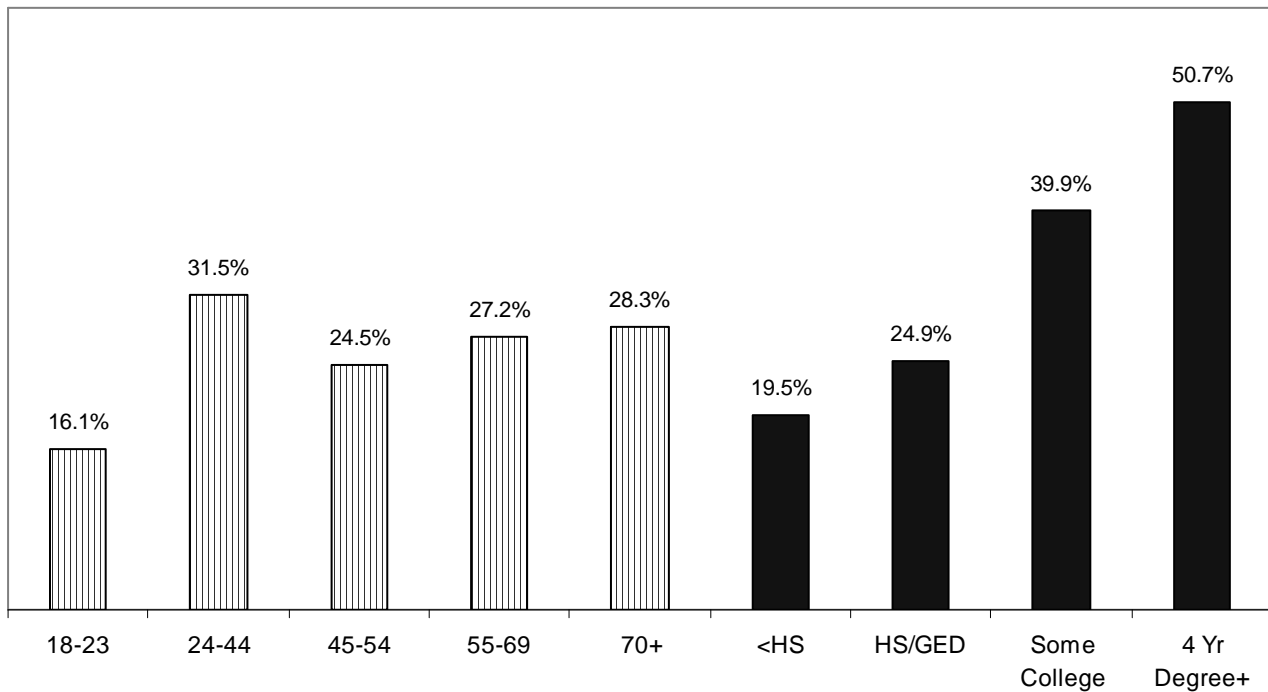
ALL RESPONSES BY YEAR



- ◆ Slightly fewer Hillsdale CAA clients reported volunteering (23.2%) than did Lenawee (27.7%) or Jackson (27.5%) CAA clients.
- ◆ Hispanics report the highest rate of volunteering at school (49.1%), at religious groups (47.4%) and at CAA (8.8%); African-Americans volunteered at Soup Kitchens the most (at 15.8%). Whites volunteered the most at hospitals (4.8%).
- ◆ Homeowners volunteer at somewhat greater rates (36.6%) than do renters (24.6%).
- ◆ Volunteering consistently increases with educational level but does not with age.

According to the 2007 Jackson County Community Survey, 40.9% reported they had volunteered in the past year, down from 50.8% in the 2005 Jackson Report Card. More volunteered at a religious organization (35.0%) than at a school (20.5%), contrary to CAA clients' first and second volunteering choices.

VOLUNTEERING BY AGE AND EDUCATION LEVEL



Community Stability

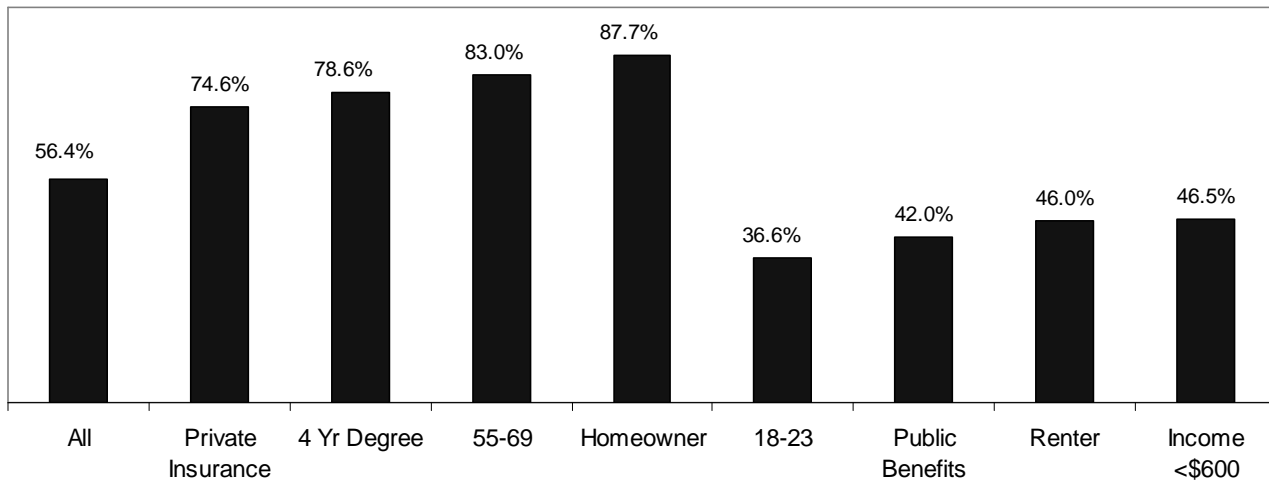
56.3% of CAA clients did not move in the prior 12 months. Roughly a quarter of clients moved twice or more.

More Hillsdale clients did not move at all (64.1%) than did Jackson (57.4%) or Lenawee (51.7%) clients. On average, however, Jackson clients moved .64 times in the year, a lower rate than either Hillsdale clients—who averaged .66 moves per year— or Lenawee residents, who averaged .88 moves per year.

CAA clients most likely to report not moving in the past year—i.e. having more community ties—are: those with private insurance (74.6% did not move); age 55-69 (83.0% did not move) a four year degree (78.6% did not move), and not surprising, homeowners, where 87.7% had not moved in the past year.

Those with the least housing stability include age 18-23 year olds; those receiving public benefits; renters and those with monthly income under \$600.

RESPONSES BY CATEGORIES WITH GREATEST AND LEAST HOUSING STABILITY



Housing Assessment Questions

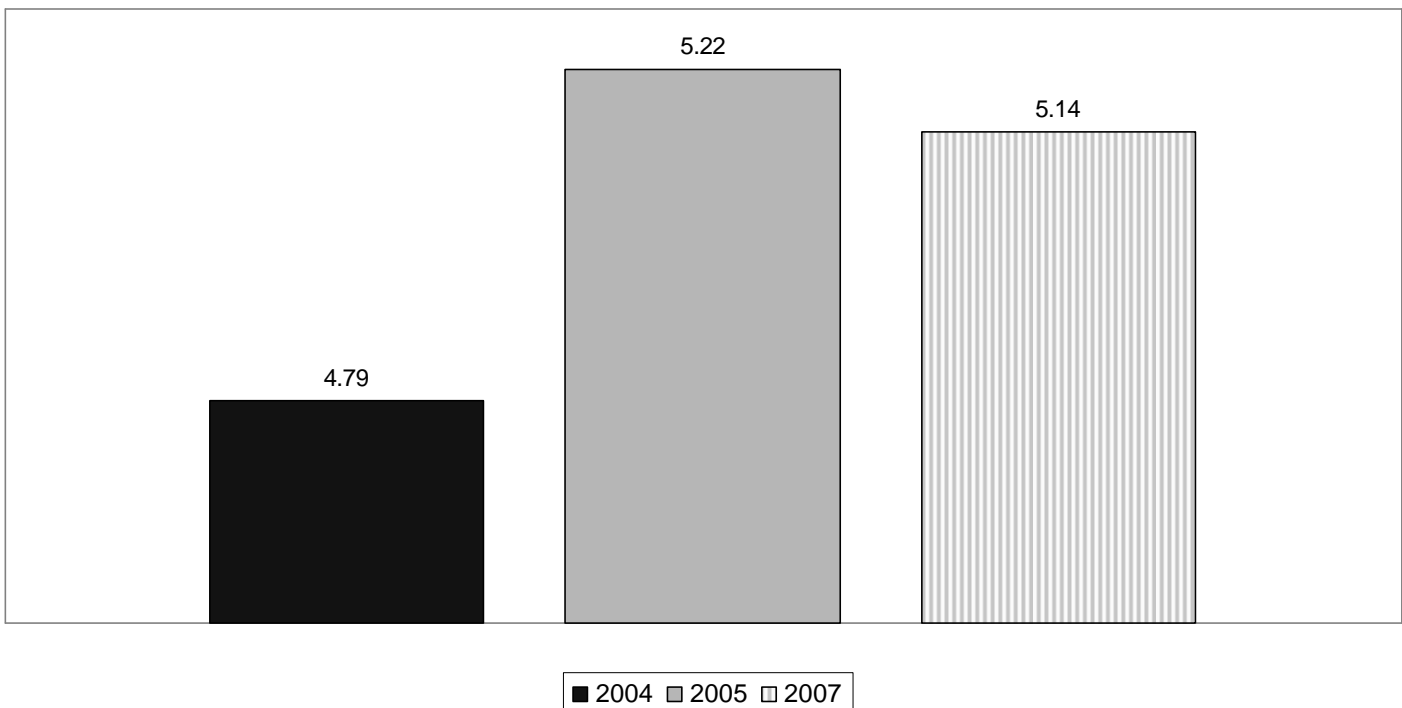
Housing - Affordability

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. This is the same survey question asked the general public in Jackson County in the 2005 through 2007 Jackson County Community Report Cards.

CAA responses in 2007 averaged 5.14, down from 5.22 in the last CAA survey. The lowest average score, however, remains the 2004 CAA client response, when client satisfaction averaged below 5 (at 4.79).

The highest average satisfaction with the availability of affordable housing by any subcategory in the CAA survey is 6.05, reported by homeowners. The lowest average score was 4.60, from those respondents receiving public assistance benefits as a source of income.

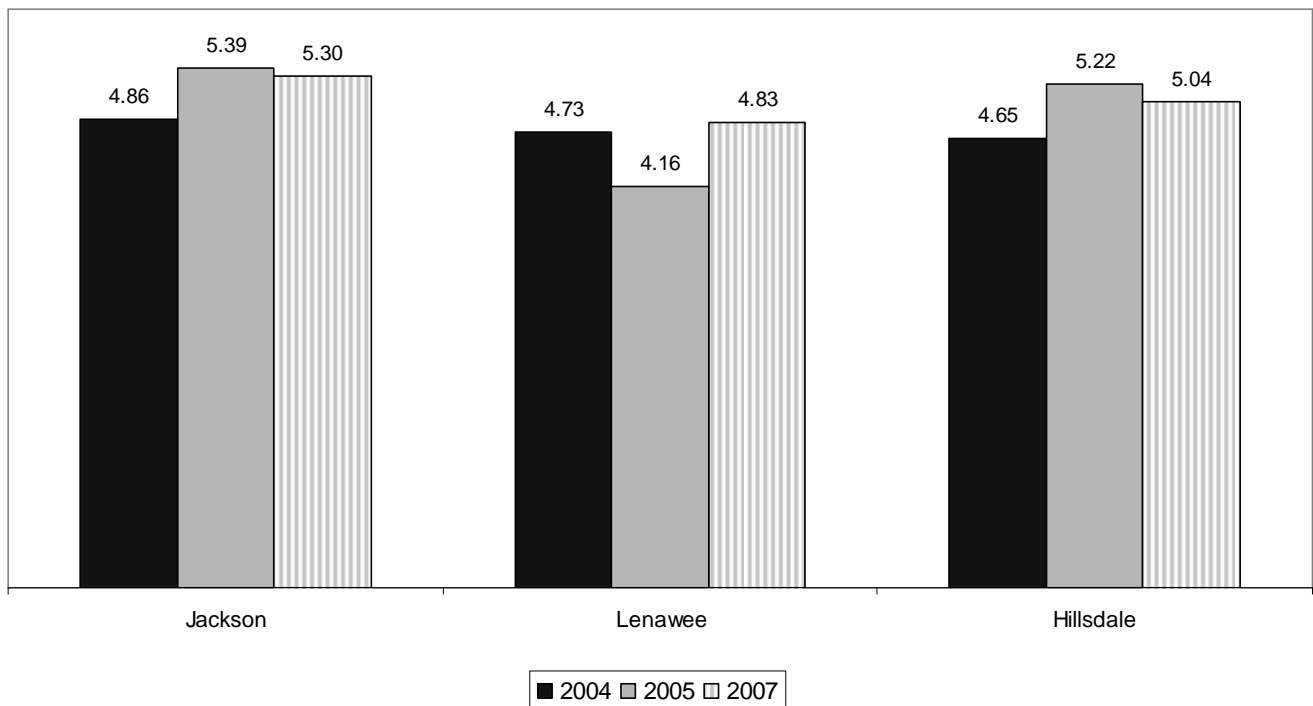
ALL RESPONSES BY YEAR



By county, Jackson CAA clients expressed the highest satisfaction with housing affordability. The average Jackson satisfaction score of 5.30 is, however, significantly lower than the 6.10 average satisfaction score in the countywide population's average score in the 2007 Jackson Community Survey.

While the average score for Jackson and Hillsdale CAA respondents dropped compared to the last survey results, Lenawee's score increased.

RESPONSES BY COUNTY & YEAR



Head Start respondents averaged 5.69 in their satisfaction with the availability of affordable housing. This the highest score by CAA program.

- ◆ Reported satisfaction with the availability of affordable housing was slightly lower by African-Americans (with an average score of 5.14) than by either Whites or Hispanics both with an average score of 5.19.
- ◆ By age, the highest average score came from 45-54 year olds (5.43) and the lowest from 18-23 year olds (4.77). This is a reverse in highest and lowest scores for both age groups from the 2005 CAA survey results.

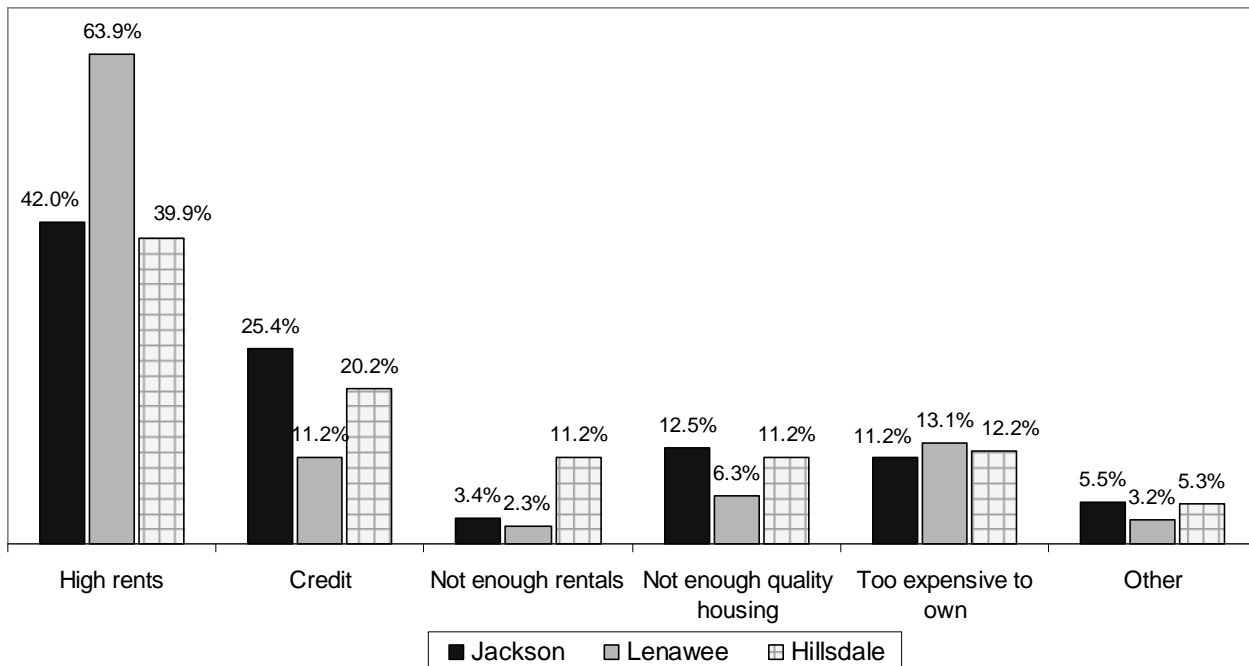
Causes of Lack of Affordable Housing

When asked their opinion on the primary cause for the lack of affordable housing, nearly half (48.6%) of CAA clients responded “High rents.” This is up slightly from 48.0% of clients choosing “High rents” in the 2006 survey.

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

The 2007 HUD Fair Market Rental rate for a two bedroom apartment was \$606 in Jackson, \$668 in Lenawee and \$537 in Hillsdale.

RESPONSES BY COUNTY



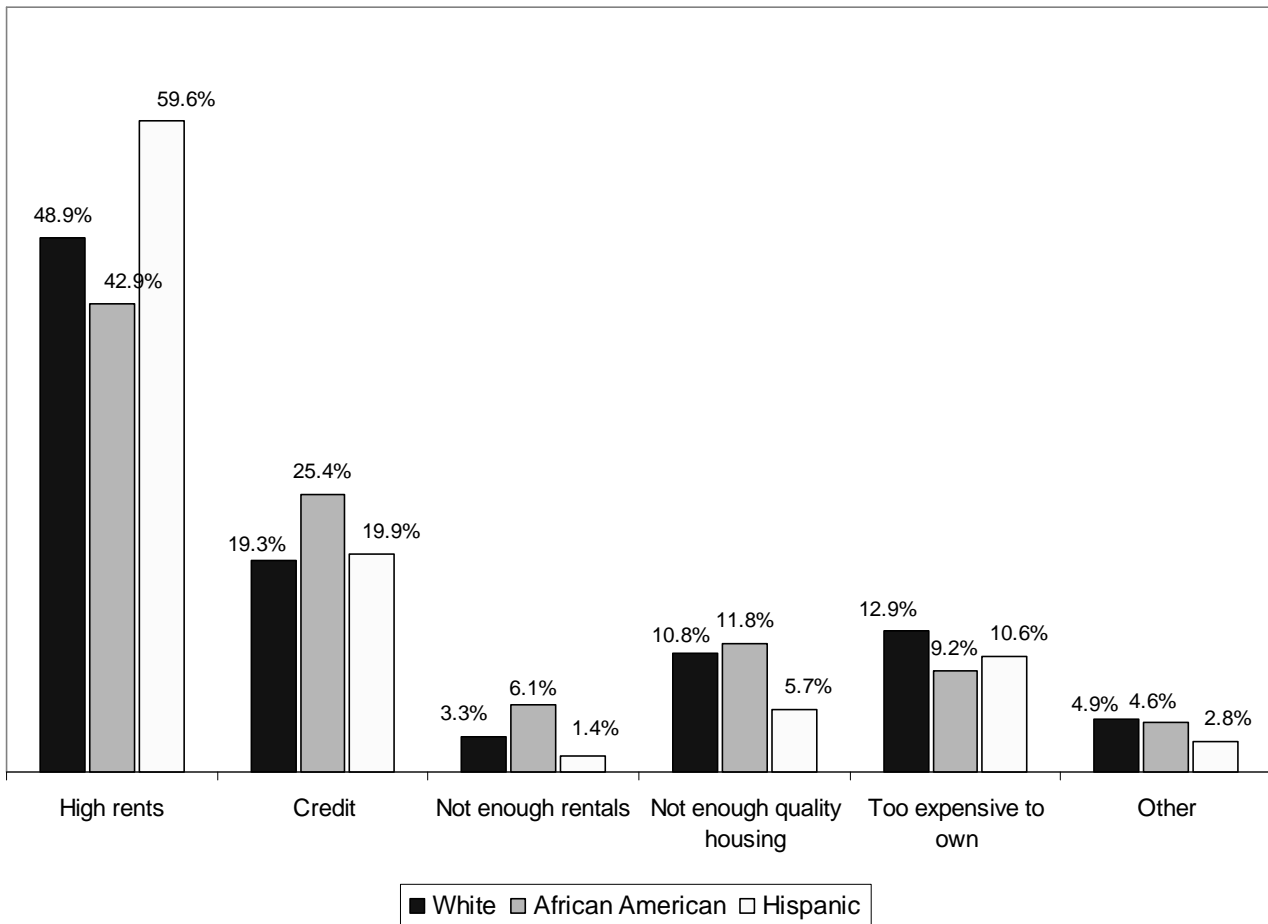
- ◆ Compared to last year’s survey results, Credit, as a primary cause, increased in all three counties, up from 19.2% in Jackson, 8.5% in Lenawee and 16.6% in Hillsdale.
- ◆ 28.6% of age 70 and older clients perceive “Credit issues” as the primary cause. This is the highest rate among all subcategories examined. This contrasts to the prior year survey responses, where age 70+ chose “Credit issues” at the lowest rate (7.1%) of all subcategories.

The greatest variance between male and female responses are on the choices “High rent” (40.1% by males and 49.8% by females) and Credit, (27.5% by males and 19.8% by females).

- ◆ The *quality* of available housing –“Not enough quality housing”– received the highest responses from those with a four year college degree (30.2%); African Americans (16.9%); Males (14.1%); and those age 45-54 (13.9%).

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

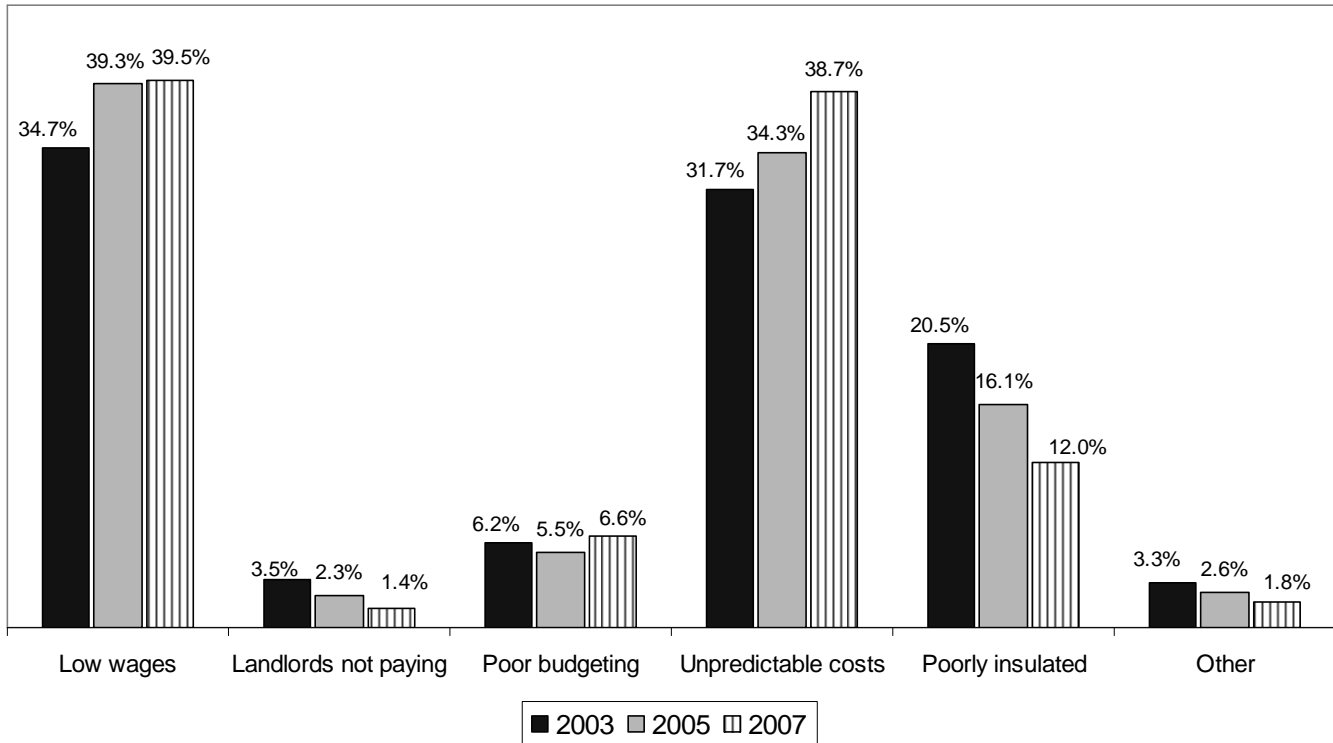
RESPONSES BY RACE/ETHNICITY



Causes of High Heat & Utility Costs

Responses of “Unpredictable costs,” “Poor budgeting” and “Low wages” increased this year, creating a corresponding drop in the other responses compared to prior years.

ALL RESPONSES BY YEAR



- ◆ “Poor budgeting” is considered the primary cause at above average rates by those with Some College (8.6%); Head Start parents (8.2%); and African-American clients (8.1%).
- ◆ “Poorly insulated” is considered primary at above average rates by those who live in Jackson (14.8%); African-Americans (17.9%); Renters (13.1%); Age 45-54 (16.9%); on Public Assistance (13.9%) and those with either Less than a high school education or Some College (both at 13.6%).
- ◆ The older the CAA client, the higher the response rate of “Unpredictable Costs”: Age 45-54 (37.3%); Age 55-69 (48.6%) and Age 70 and older (60.0%).

More CAA clients without a bank account (7.9%) chose “Poor Budgeting” as the primary cause than did those with a bank account (5.9%).

Homeowners report more satisfaction with neighborhood safety (average score 7.99) than do renters (average score 7.02).

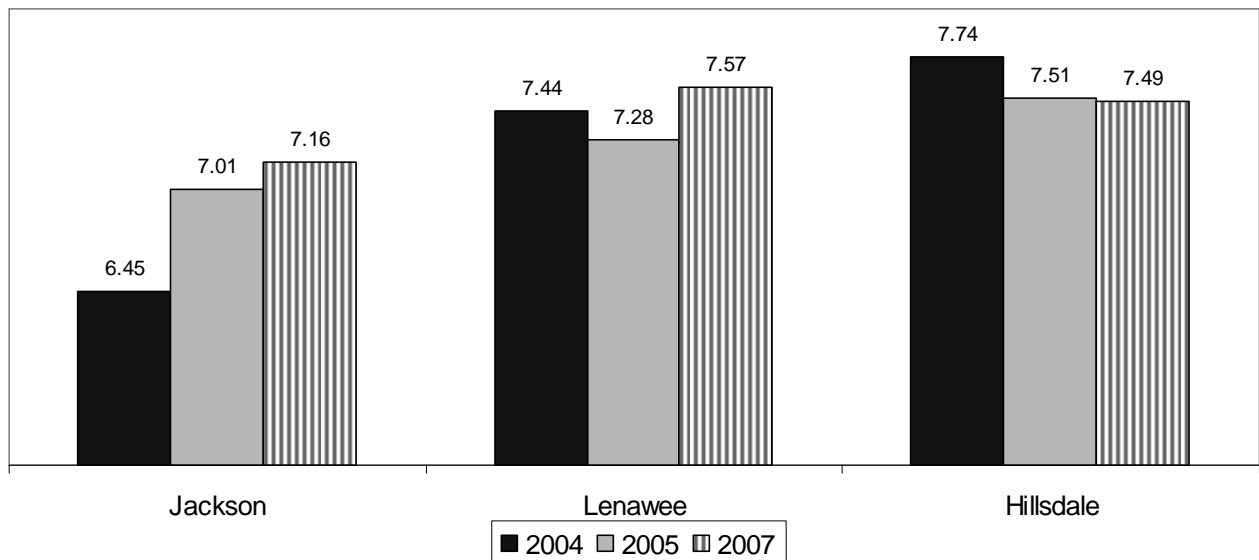
CAA clients were surveyed about both their satisfaction with various aspects of their local community and their opinion on what are important characteristics of a quality neighborhood. A number of the satisfaction questions track to questions asked in the community wide 2007 Jackson Community Survey, for comparison purposes.

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 7.31, up from 7.14 in the last survey in 2005.

Only Hillsdale's average score dropped from the last survey.

RESPONSES BY COUNTY

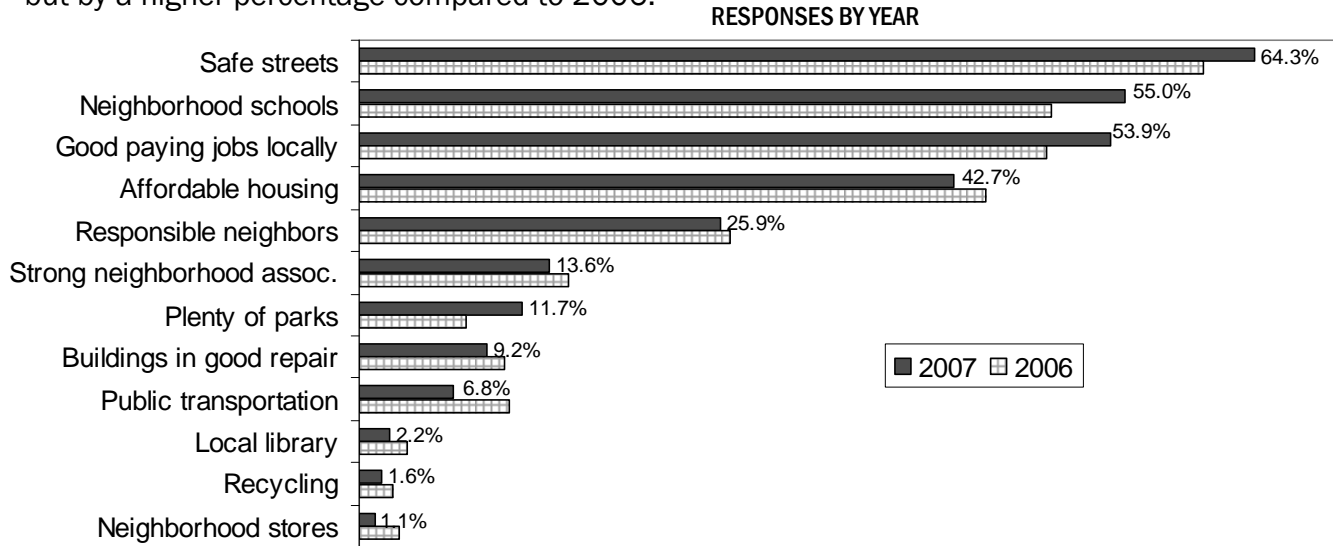


The highest average score on safety, by any subcategory examined was 7.99 provided by homeowner respondents. The lowest average score was 6.79 from both African-Americans and those receiving public benefits.

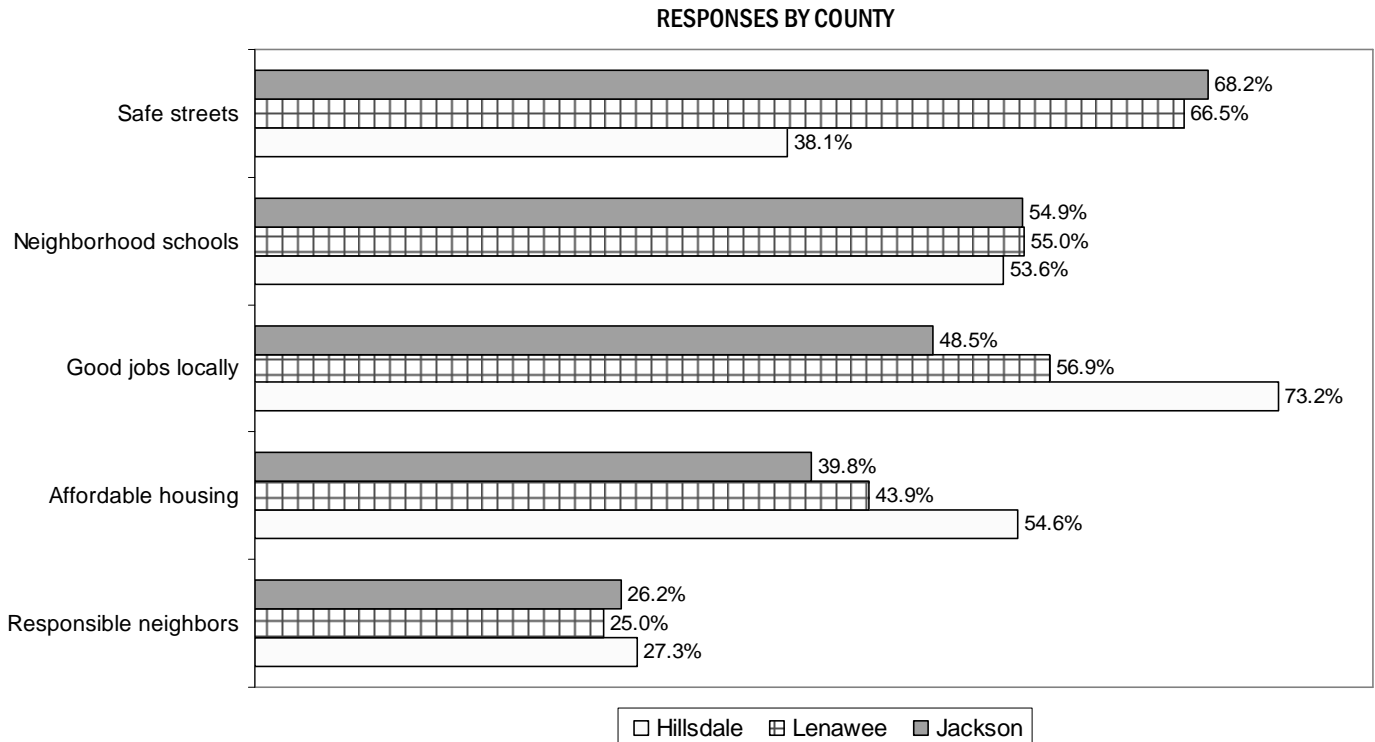
- ◆ By race/ethnicity, there is a difference in how African-Americans view overall neighborhood safety (average score 6.79) compared to Whites (average score 7.46) or Hispanics (average score 7.21).
- ◆ By age categories, those age 55-69 are most satisfied with their neighborhood's safety (7.92) and those age 18-23 are least satisfied (7.00).

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, but by a higher percentage compared to 2006.



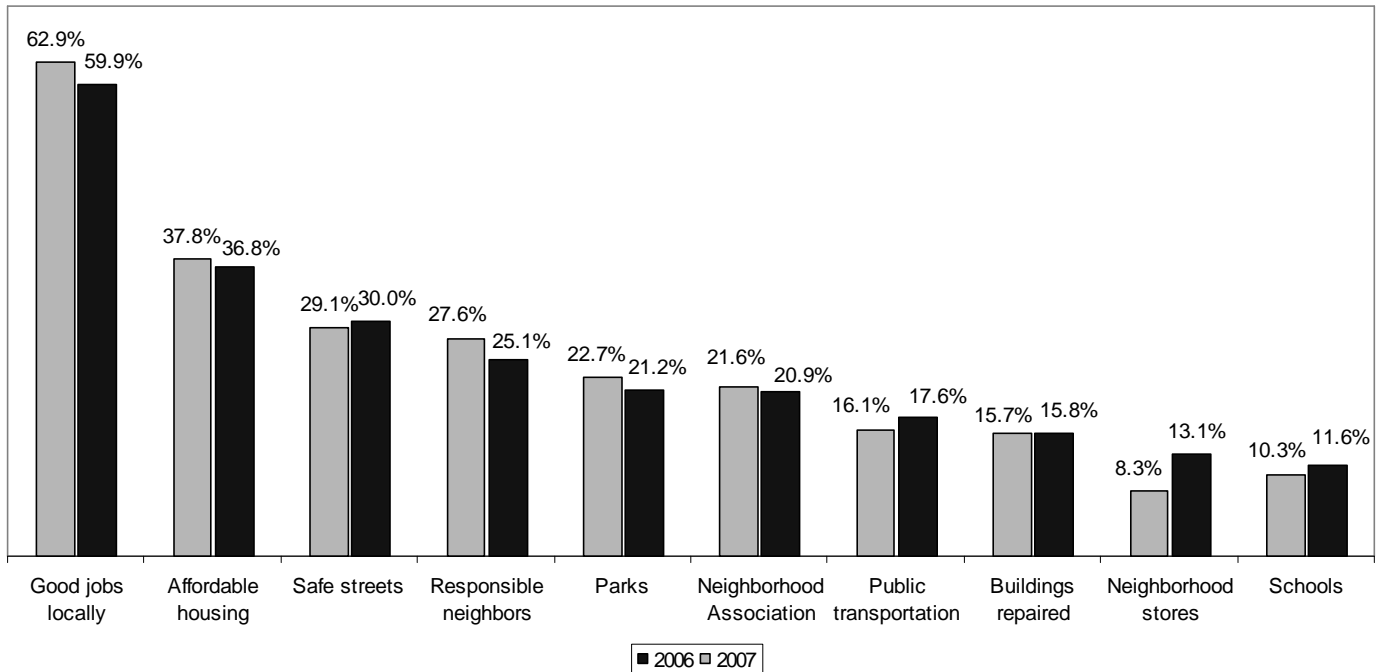
In all three counties the same characteristics are included in the top five responses, although not always in the same order.



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



By county, Jackson CAA clients reported 2.79 missing neighborhood characteristics on average, while Hillsdale had 2.72 on average and Lenawee had the fewest, averaging 2.59 missing characteristics overall.

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, but “Safe Streets” are more important to Jackson Clients (ranked second) than to either Lenawee (ranked third) or Hillsdale (ranked tenth) clients. Only Jackson clients ranked a “Strong Neighborhood Association” in the top five missing ingredients in the clients’ neighborhood, while only in Lenawee are “Park/Play Areas” ranked in the top five. In Hillsdale, “Good Public Transportation” is ranked fifth, but it is sixth and eighth in Lenawee and Jackson, respectively.

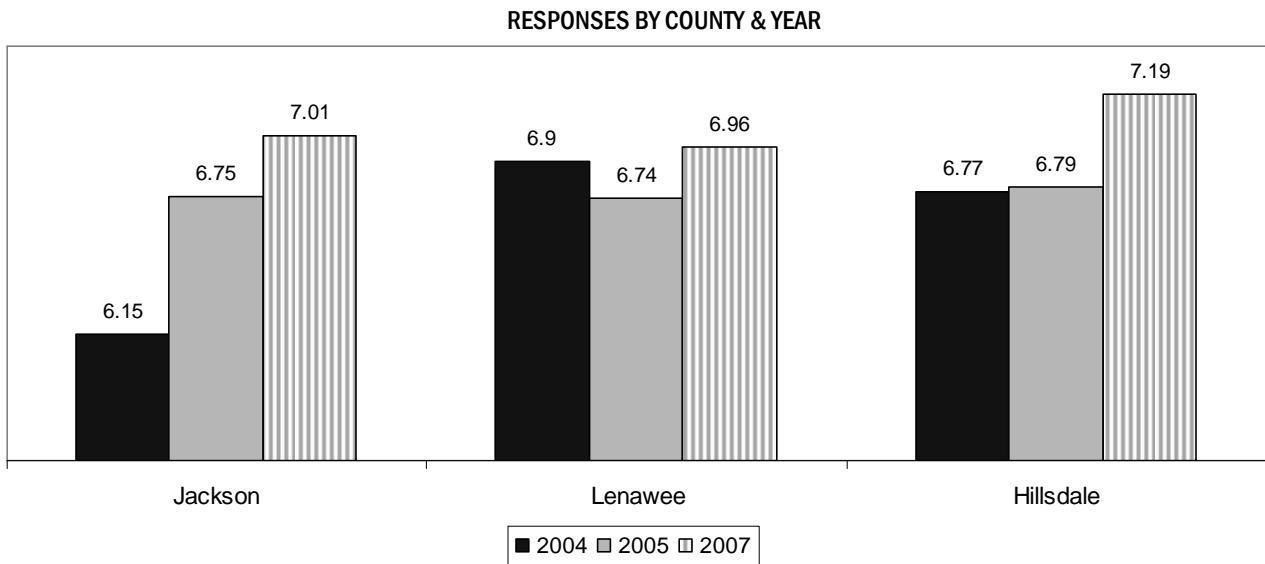
Services Satisfaction

Local Police Services

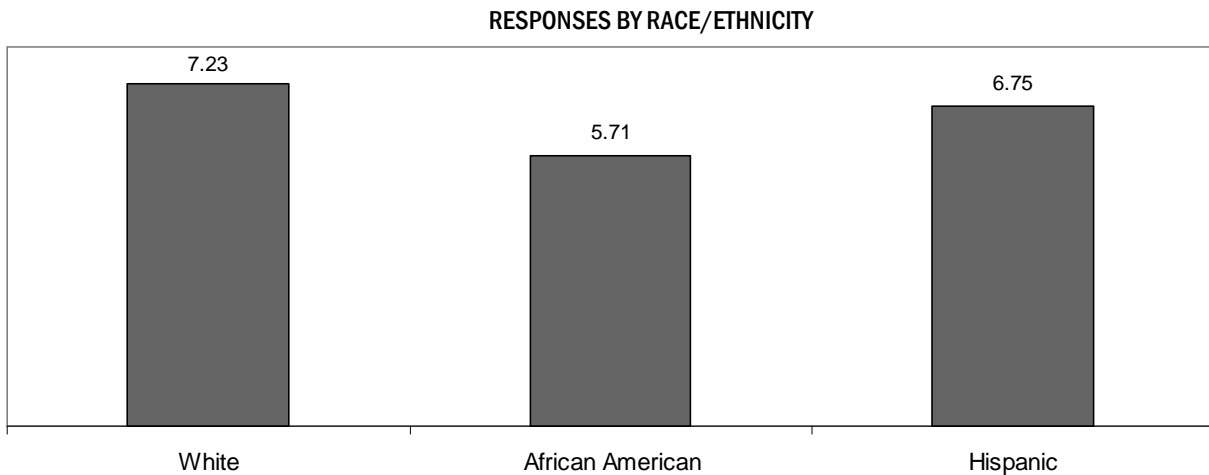
Clients were asked to rate, “Your satisfaction with local police services?” Again, responses were recorded on a scale of 1 to 10, with 10 as “most satisfied.” The overall average score by CAA respondents was 7.01, up from 6.76 in the last survey.

By county, Lenawee responses continue to show the lowest satisfaction of the three counties.

CAA client satisfaction in Jackson (at 7.01) is markedly lower than the 7.81 reported by the Jackson County general population in the 2007 Jackson Community Survey.



This year, satisfaction with local police varies most by Race/Ethnic Background.



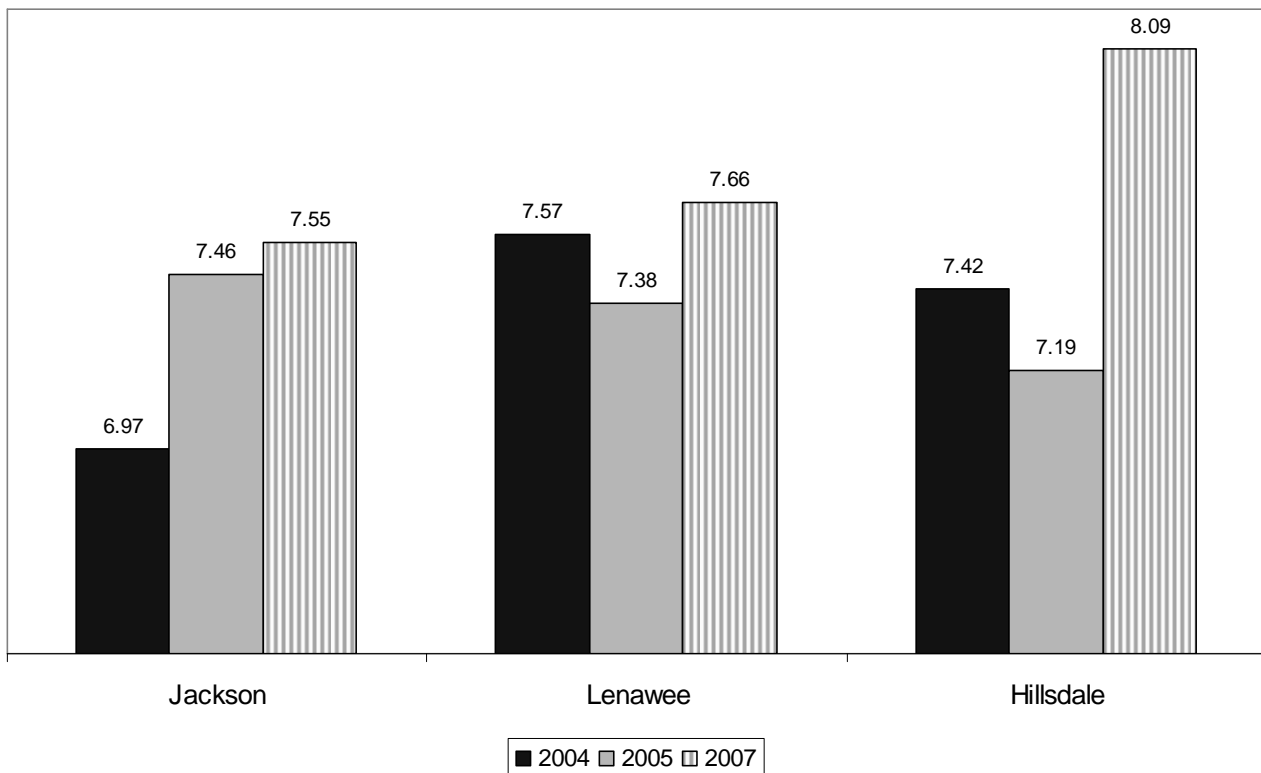
The lowest satisfaction with local schools rating comes from CAA respondents holding a four year degree or more, with an average score of 6.74, the only subcategory below 7.0. The highest average score, from all subcategories examined, comes from all Hillsdale County clients (at 8.09), the only score above 8.0.

Local Schools

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 7.62, up from 7.40 in the last CAA survey. This compares to a 6.94 average score given to Jackson Schools by the general population in the 2007 Jackson County Community Survey.

All three counties reported all time high school satisfaction average scores this year.

RESPONSES BY COUNTY & YEAR

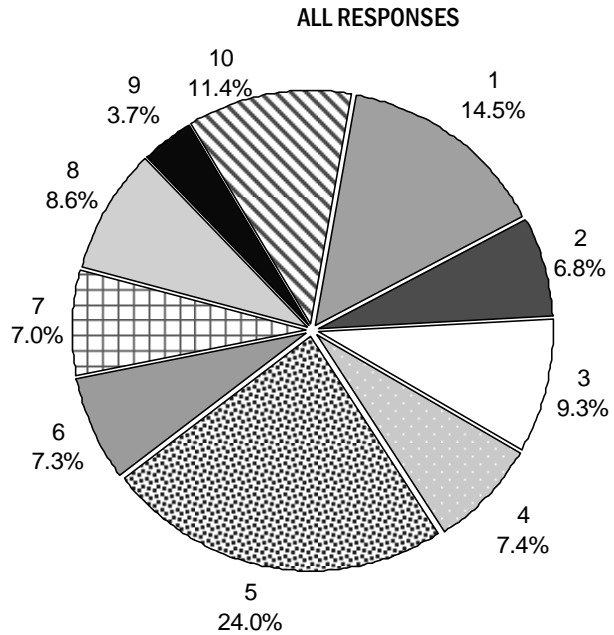


Health Care Availability

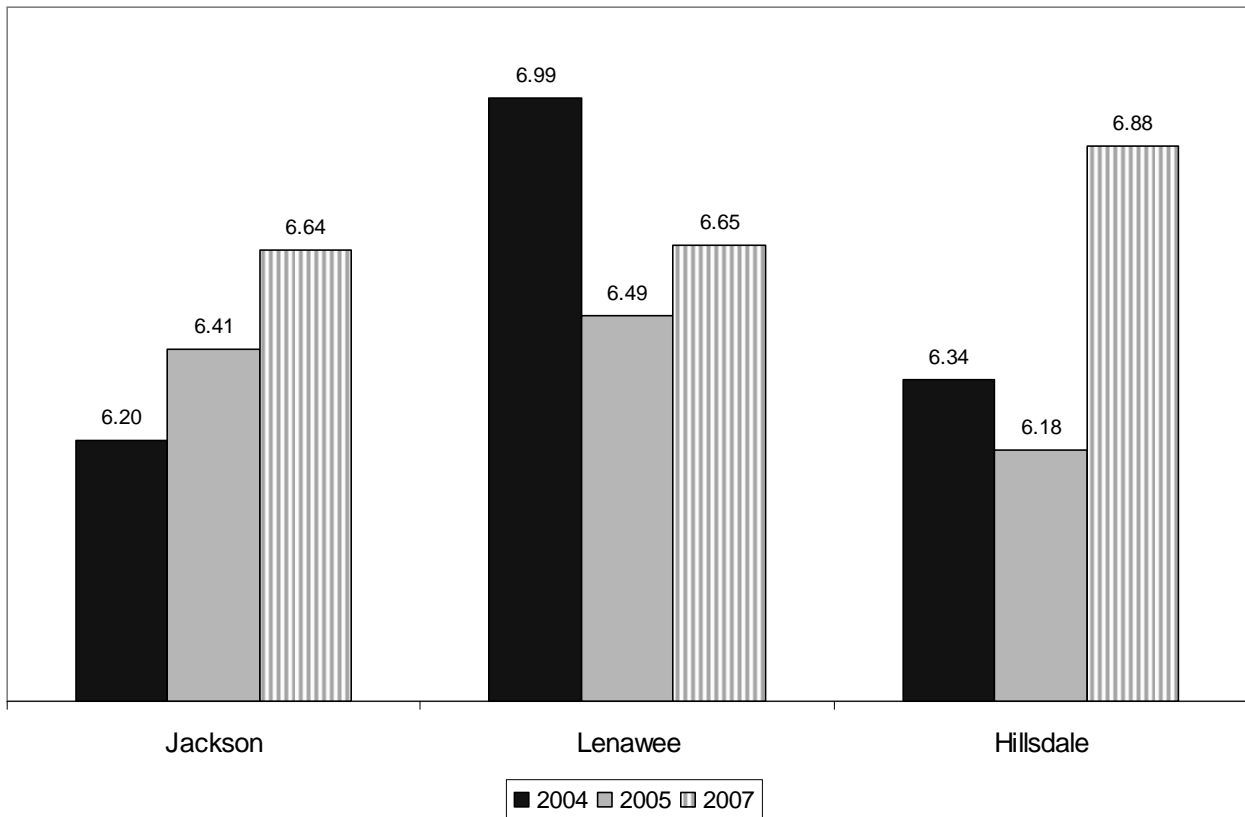
Clients were asked to rate, their satisfaction with the availability of health care on the scale of 1 to 10, with 10 indicating “most satisfied.” The average score for all CAA responses was 6.67, up from 6.38 in the last CAA survey.

Satisfaction increased in all three counties compared to the last time this question was asked of CAA clients.

The 6.64 average satisfaction score from Jackson CAA clients in 2007 compares to the 2007 Jackson County Community Survey average score of 6.57 among the general population, which dropped from the 2005 average rating of 6.64.



COUNTY RESPONSES BY YEAR



Those without health insurance coverage reported the lowest average satisfaction score of 4.70; those with health insurance (of any kind) reported an average score of 7.32. Those with Medicaid reported satisfaction with availability of health care at 7.29, while those with private insurance reported the highest average satisfaction score of 7.80.

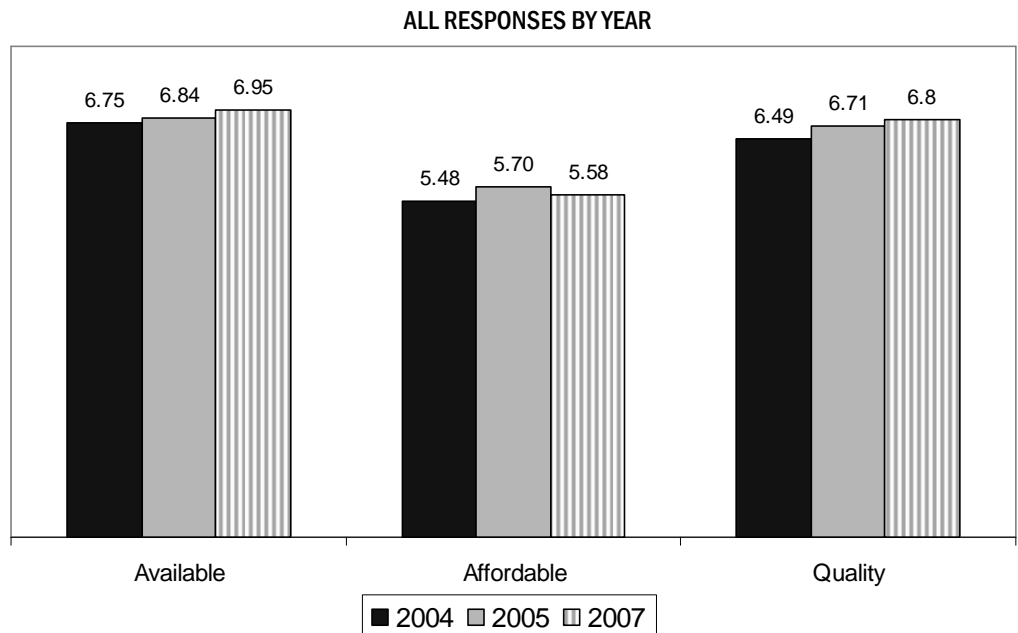
There is a difference in the responses from men and women on this question. Males gave a below average satisfaction score (at 6.20), while females provided an above average score (at 6.75). This difference may relate to the difference in reported rates of having health insurance between men and women. 38.4% of CAA males report not having health insurance while only 23.6% 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, reporting an average satisfaction score of 7.22 (the highest among the age categories) while those age 24-44 report an average score of 6.43, the lowest among age categories.

Day Care

Overall, fewer clients this year (28.4%) report they used child care. Not surprising, more Head Start respondents (45.9%) used child care than other CAA program participants. By county, Lenawee continues to report the highest use of child care (33.7%).

Comparison ratings from the 2007 Jackson Community Survey of all Jackson County residents: Average satisfaction with the availability of child care is 6.90; average satisfaction with the affordability is 5.57; and the average satisfaction with the quality of child care is 6.84.

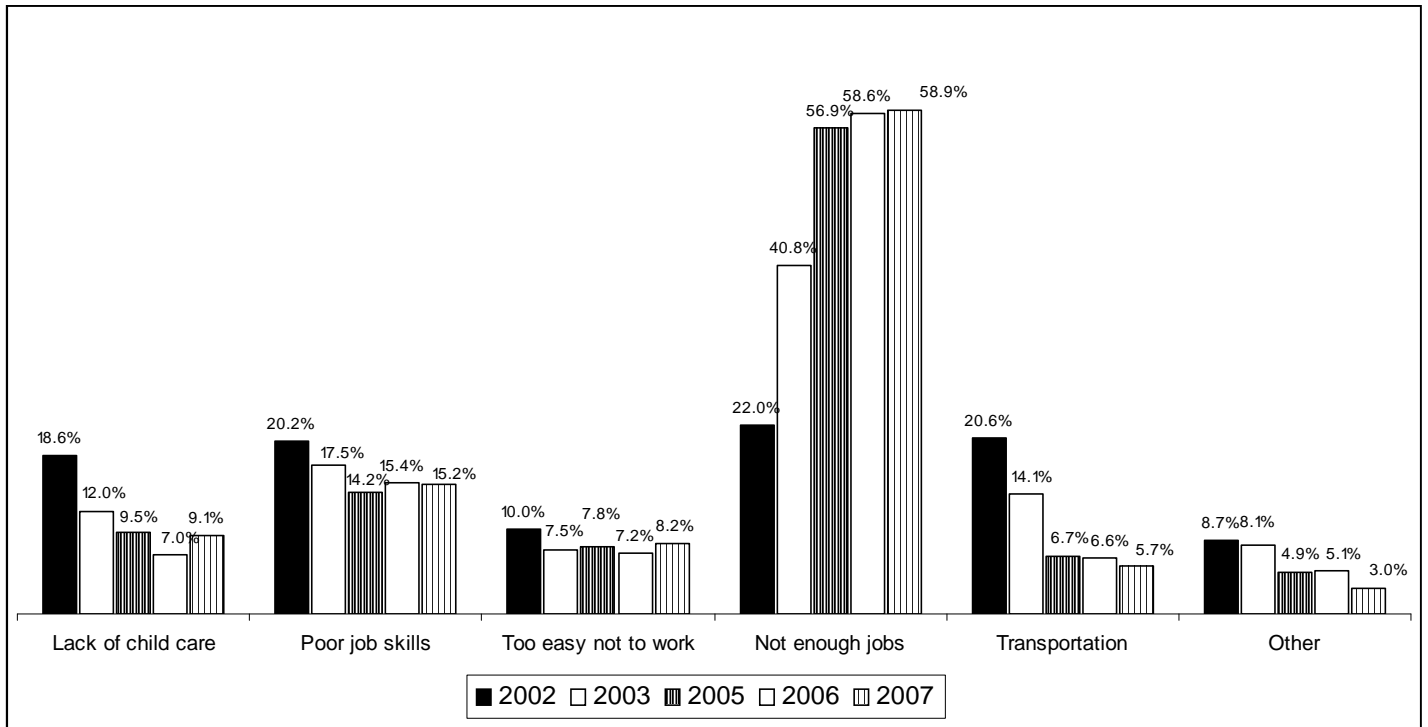


Community Assessment Questions

Unemployment is a problem in this community

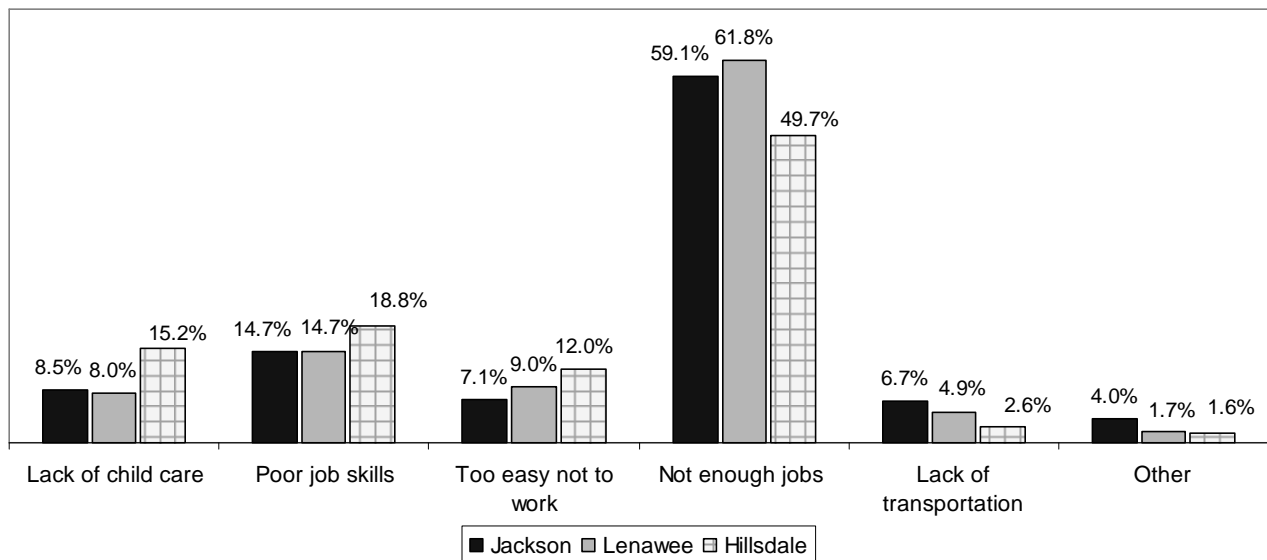
“Not enough jobs” continues to grow as the perceived primary cause of unemployment in this community—an indicator of how the lagging Michigan economy impacts low-income families.

ALL RESPONSES BY YEAR



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

RESPONSES BY COUNTY



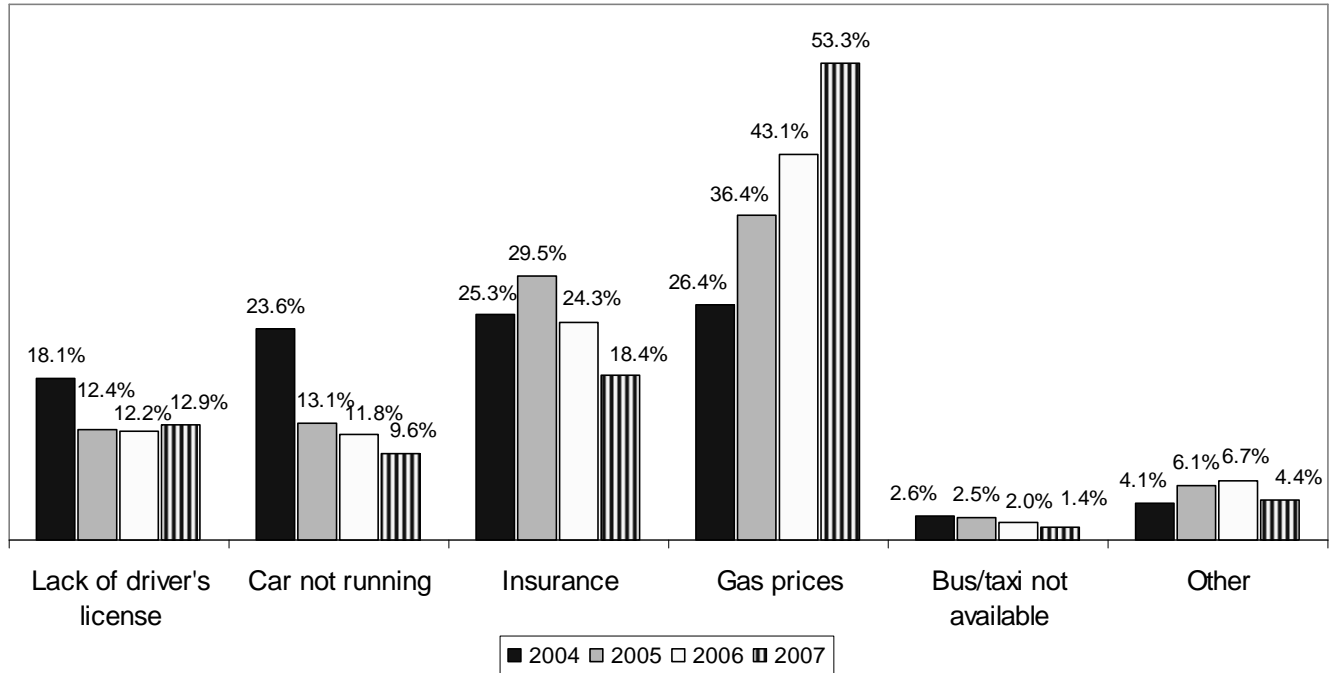
In the 2007 Jackson County Community Survey, county residents were asked what they considered the largest barrier to employment in Jackson. 21.1% picked lack of job skills and training, 2.4% picked transportation, 1.0% picked lack of child care while only 12.3% chose the lack of jobs.

- ◆ Head Start parents again lead CAA program participants in choosing the “Too easy not to work” response (at 9.5%), compared to 7.3% for Community Services or 6.9% by EITC Tax Project clients.
- ◆ By marital status, Never Marrieds and Marrieds chose “Too easy not to work” as the primary cause of unemployment in the community at the same rate (8.8%), which is a higher rate than reported by Divorced clients (6.0%).
- ◆ “Poor job skills” is flagged as the primary cause, with above average scores from: 45-54 year olds (24.4%); by either those with a four year college degree (19.6%) or less than a high school diploma (19.3%); by Hispanics (17.9%) and those receiving public assistance benefits (17.2%).
- ◆ Transportation as a barrier is seen as more of the primary cause of unemployment by Jackson County respondents compared to the other two counties, despite a more extensive public transportation system in Jackson County when compared to Lenawee or Hillsdale.

Transportation is a problem in this community because:

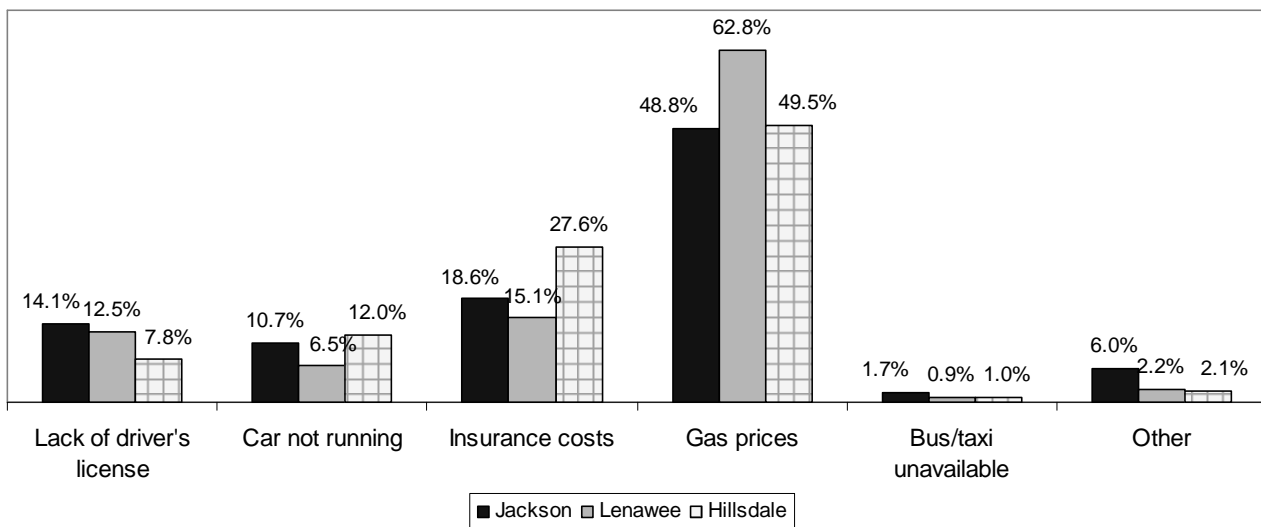
Clients were asked to give their opinion on the cause of transportation barriers in their community. This is the fourth year we have asked this question.

ALL RESPONSES BY YEAR



Gas prices remain the primary cause identified in all three counties, but only in Lenawee do more than half of the respondents pick this option.

RESPONSES BY COUNTY



The higher Lenawee client response of “Gas prices” is likely to reflect the longer distances Lenawee clients report driving to work. In 2007, CAA clients who worked, drove an average of 9.34 miles (one way) to their jobs. By county, Lenawee clients reported the longest average one way commute, of 11.25 miles, with Hillsdale clients averaging 9.78 miles to work and Jackson CAA clients having the shortest trip—8.46 miles one way.

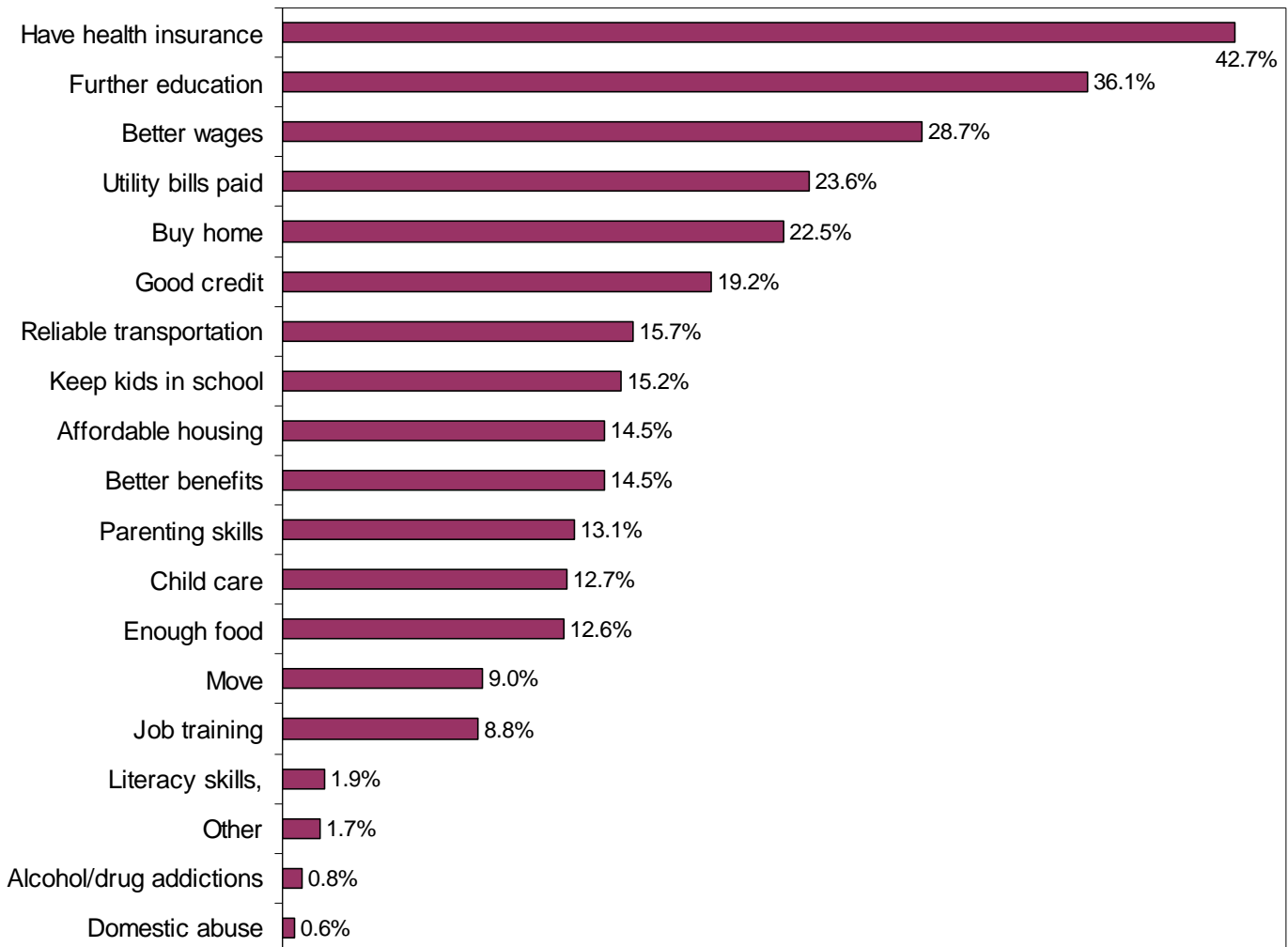
- ◆ By race/ethnicity, the choice “Lack of Driver’s License” is significantly higher for African American CAA clients (18.9%) than by Hispanics (14.1%) or Whites (10.9%).
- ◆ “Bus/taxi not available” is identified as the primary cause of transportation barriers by 2.9% of African-Americans, more than double the rate this option is chosen by either Whites (0.9%) or Hispanics (1.4%).
- ◆ 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 43.4% of respondents; with income between \$600 and \$1000, it was chosen by 56.4% of CAA respondents and for those with income over \$1,000, it was chosen by 60.7% of clients. For households with income under \$600, there is a corresponding increase in the choice “Lack of driver’s license” (at 18.9%).

Average satisfaction with public transportation in the 2007 Jackson County Community Survey was at 6.38. It averaged 6.75 in the 2005 Jackson County Report Card.

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' perceptions on their most significant priorities. The top four responses this year have been the top four in the past two years, although not always in the same order.

ALL RESPONSES

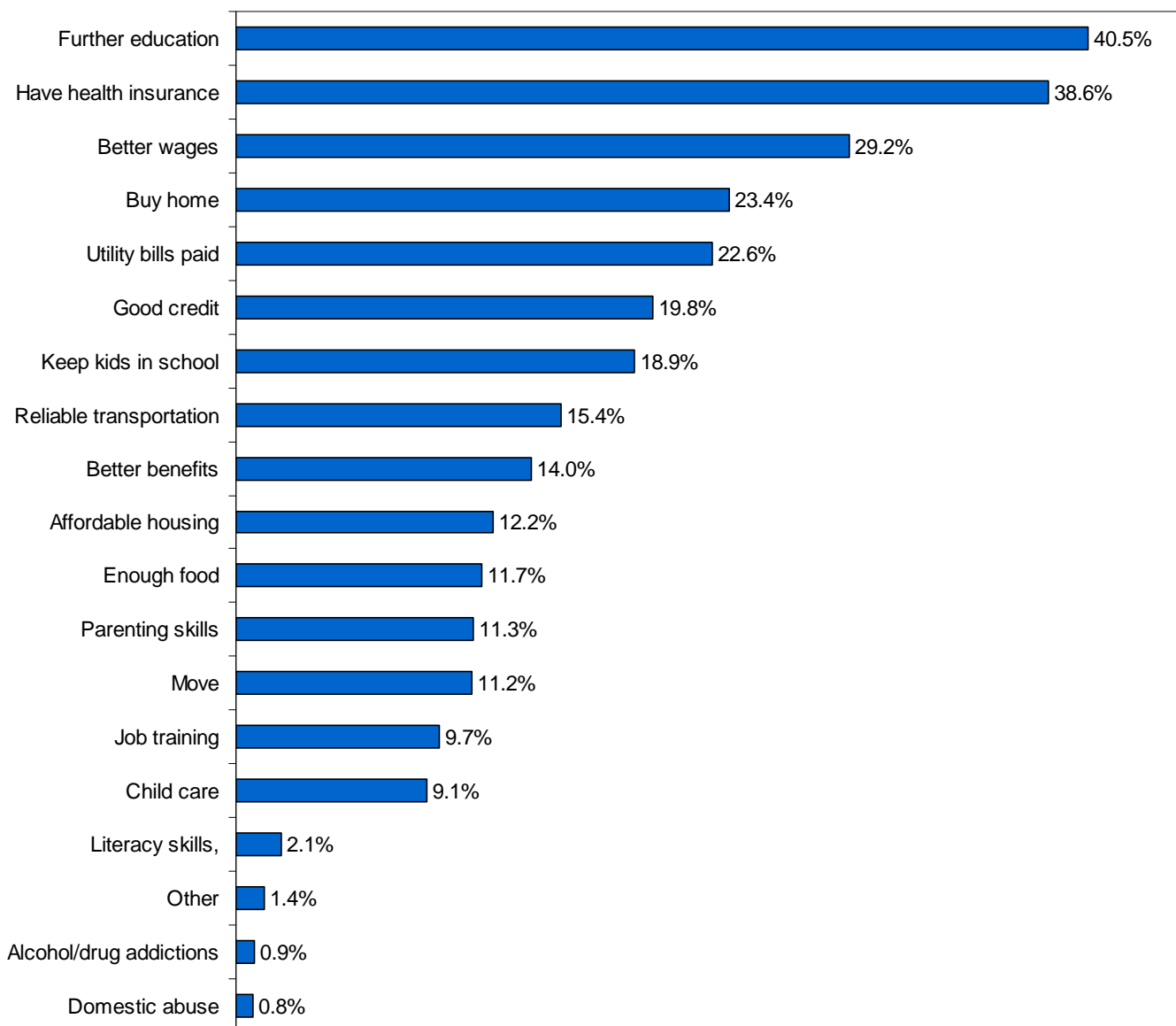


Priority Concerns: Comparing County Responses

“Further Education” returned as the top priority in Jackson County, up from second place last year.

In Jackson, keeping kids in school increased both as a priority (up from 13th last year to 7th) and by the percentage chosen (up from 10.4% to 18.9%). “Having health insurance” saw the biggest drop by percentage chosen, from 47.4% in 2006, to 38.6% in 2007.

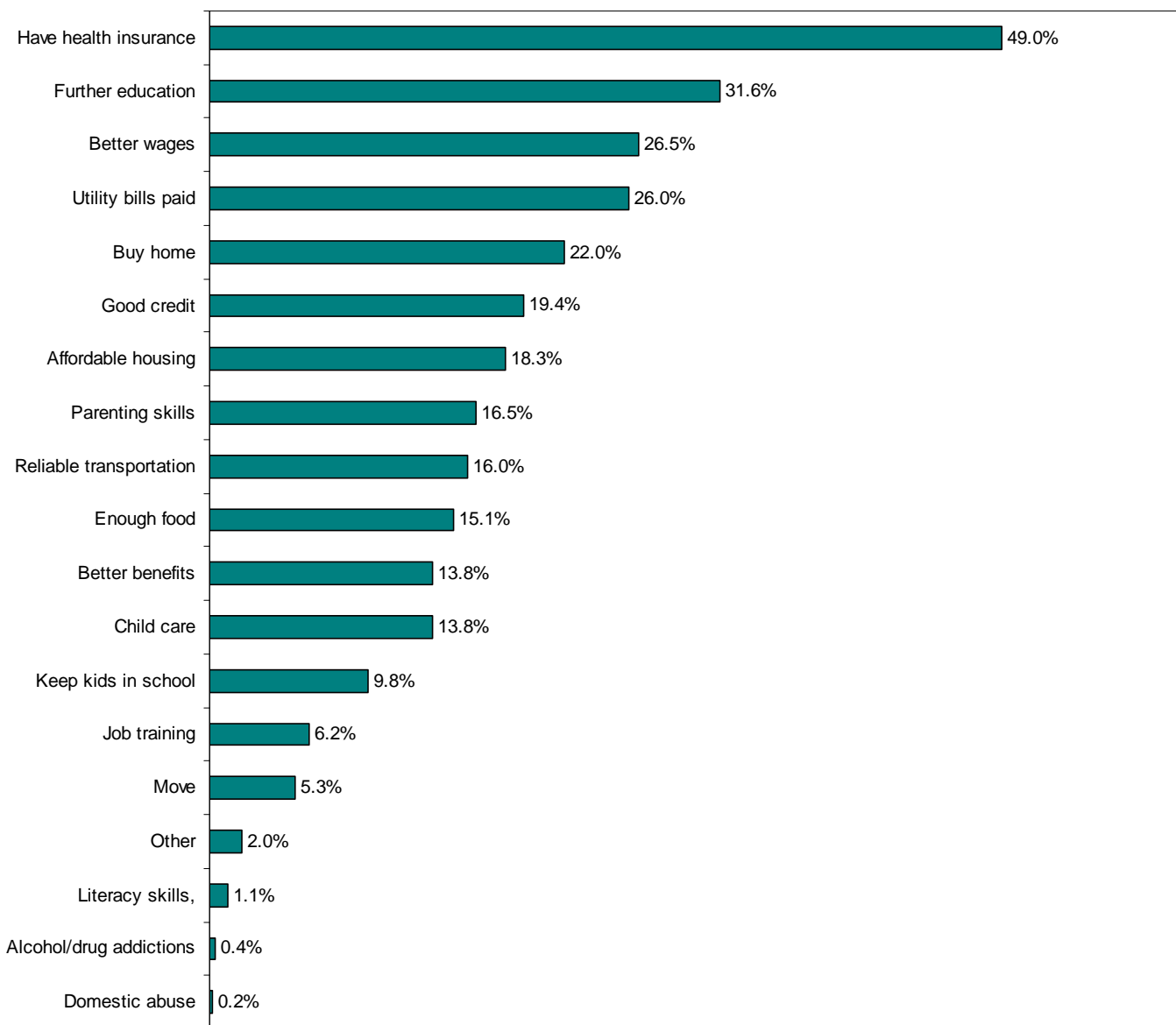
JACKSON RESPONSES



Priority Concerns: Comparing County Responses

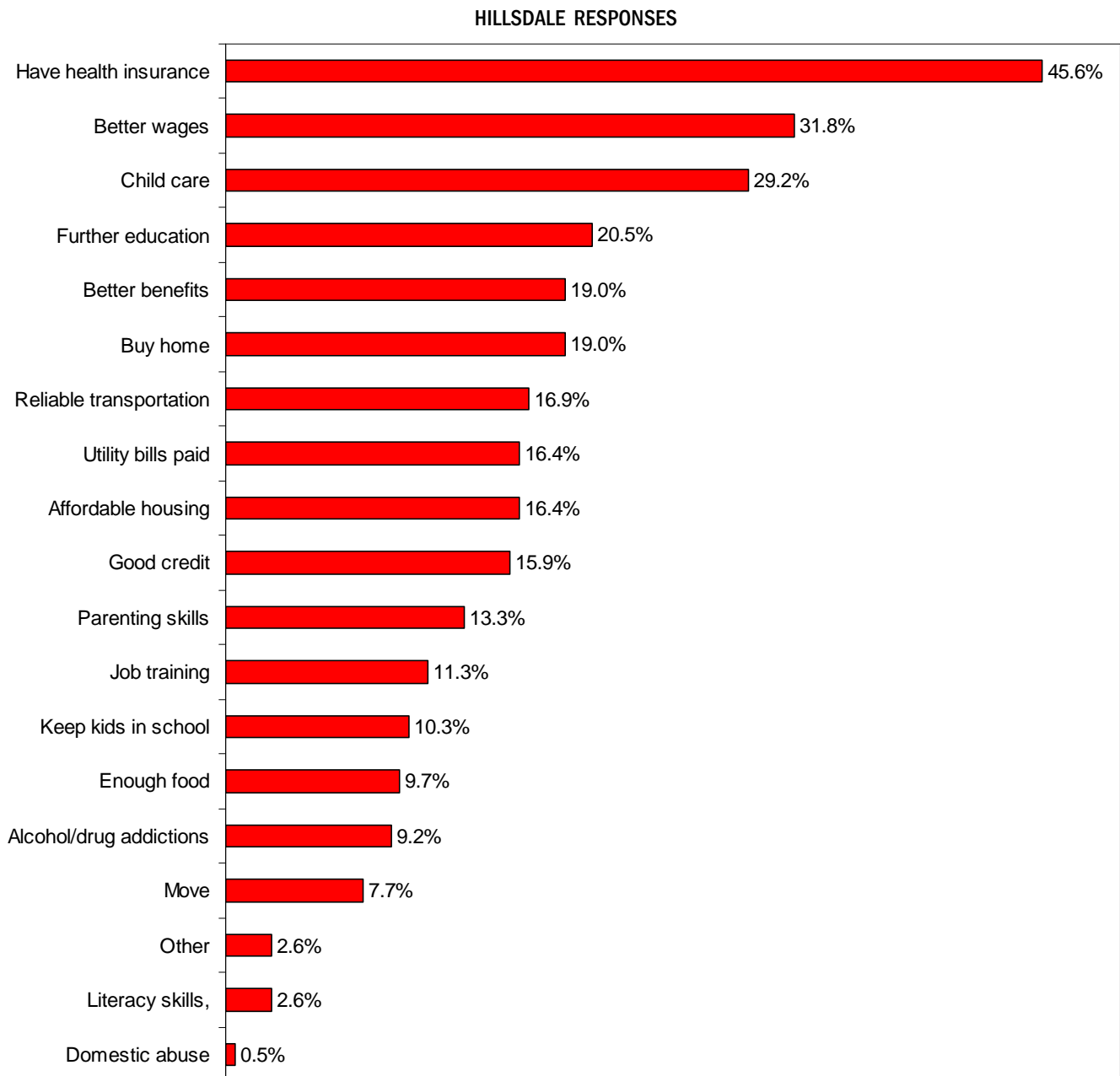
In Lenawee, “Having health insurance” remains ranked first, but it was chosen by a smaller percentage of clients (49.0%) compared to last year (56.5%). “Further education” gained four places in the rankings and increased as the percentage chosen from 23.0% in 2006. The priority choice, “Parenting skills” increased the most in Lenawee County, from 6.0% in 2006, to 16.5% in 2007.

LENAWEE RESPONSES



Priority Concerns: Comparing County Responses

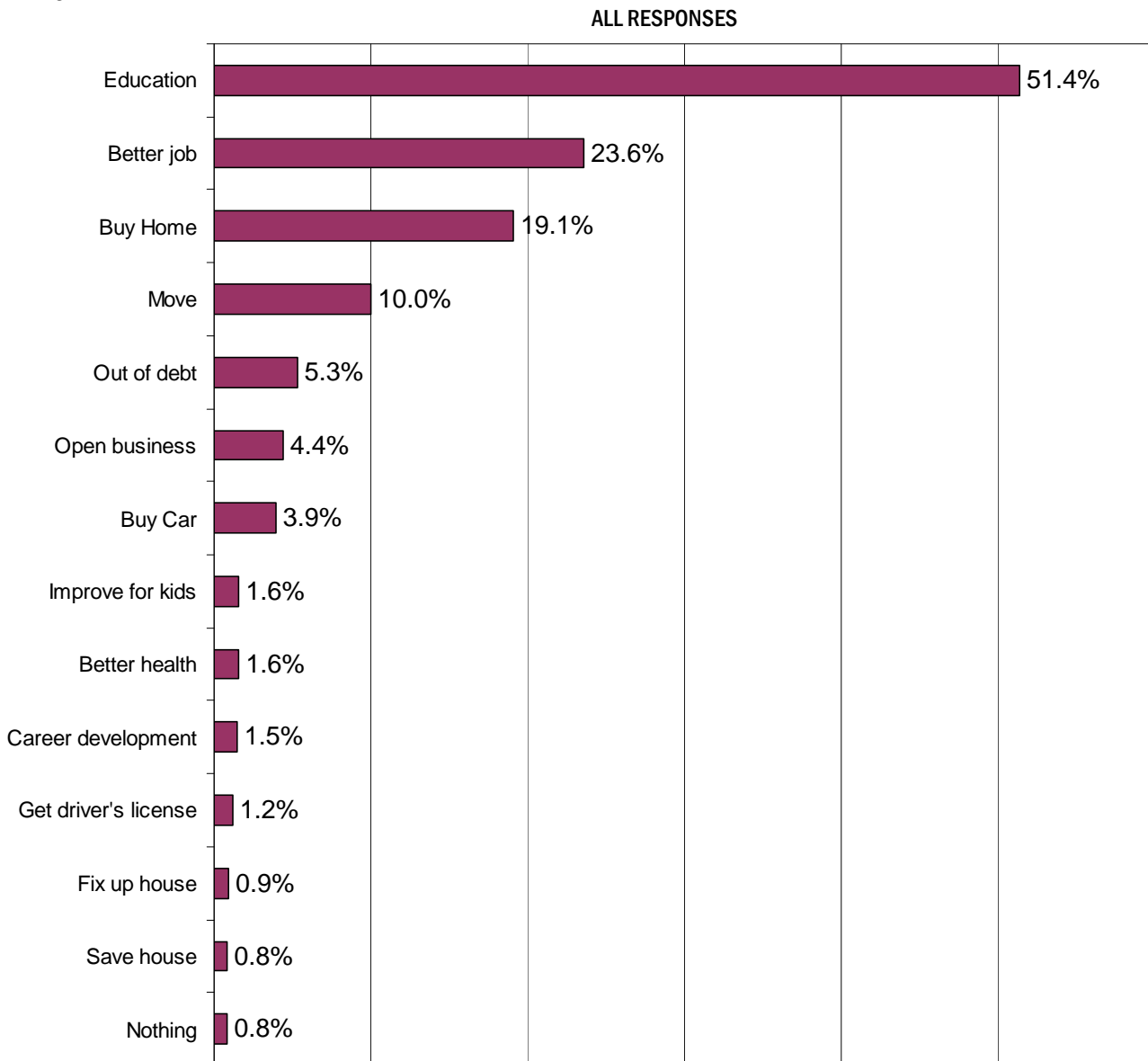
Although “Further education” is ranked lower by Hillsdale County clients than by clients in the other two counties, the fourth place ranking in 2007 is up from eighth place in Hillsdale in 2006.



Goals for the Future

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 999 clients responded to this open-ended question, with 254 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.

A graph of the top fourteen responses is provided below.

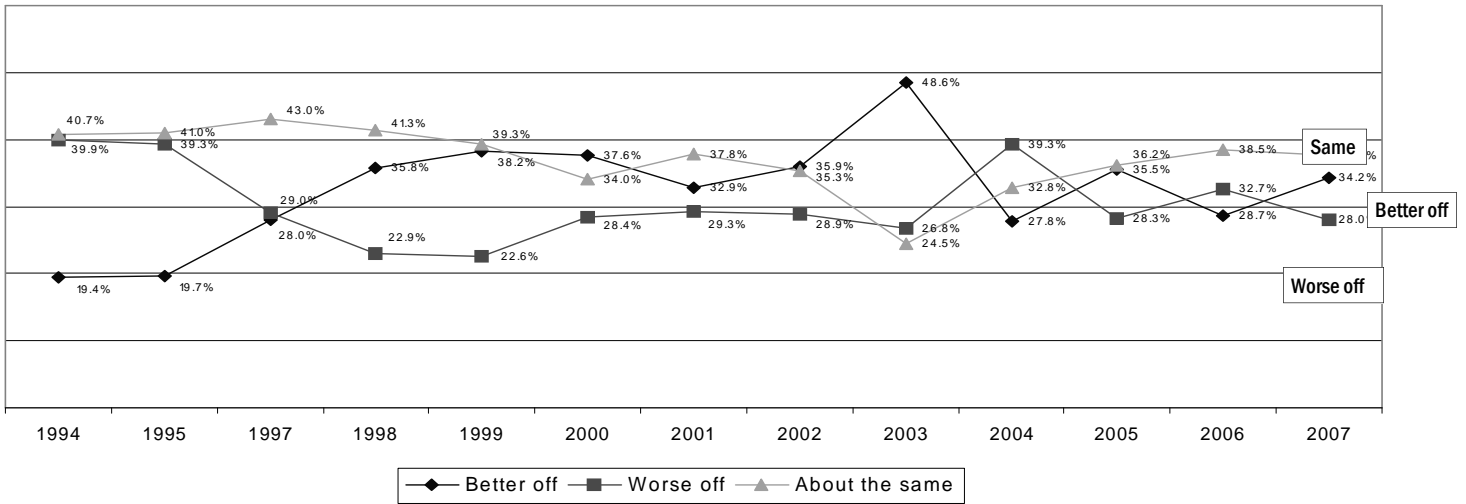


Better or Worse Than Last Year

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.

ALL RESPONSES BY YEAR



2007 RESPONSES BY COUNTY

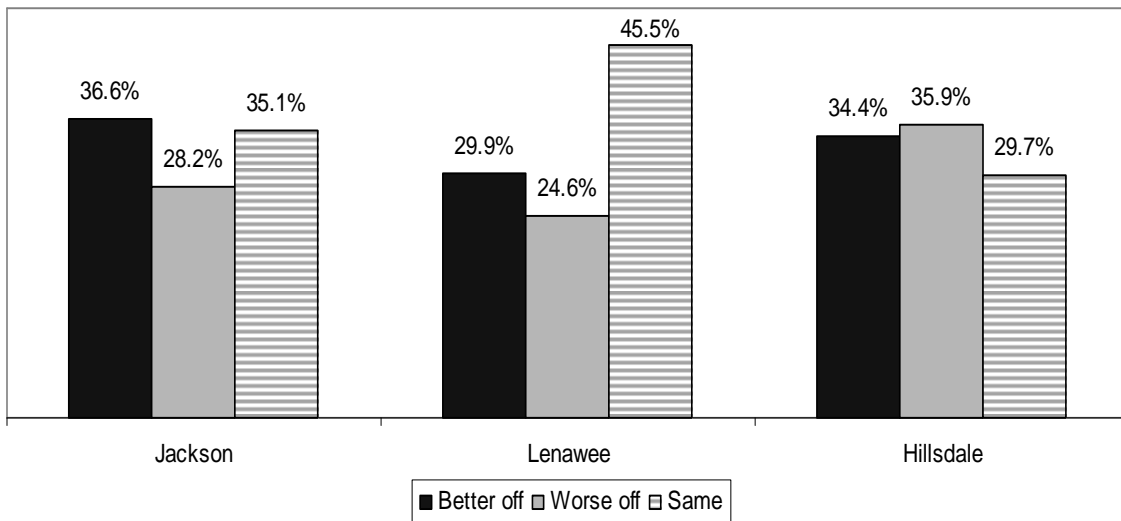


TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
Number of Respondents								
Gender	4630	100	2922	100	1311	100	372	100
Male	815	17.6	566	19.4	177	13.5	68	18.3
Female	3815	82.4	2356	80.6	1134	86.5	304	81.7
Cultural Background	4749	100	2991	100	1328	100	403	100
African American	955	20.1	880	29.4	62	4.7	7	1.7
Hispanic	380	8.0	125	4.2	246	18.5	6	1.5
Asian	18	0.4	12	0.4	4	0.3	2	0.5
Caucasian	3268	68.8	1896	63.4	978	73.6	376	93.3
American Indian	99	2.1	52	1.7	35	2.6	12	3.0
Other	29	0.6	26	0.9	3	0.2	0	0.0
Marital Status	4762	100	3003	100	1329	100	403	100
Married	1337	28.1	671	22.3	474	35.7	188	46.7
Divorced/Separated	1152	24.2	793	26.4	249	18.7	101	25.1
Never Married	1903	40.0	1265	42.1	537	40.4	88	21.8
Widowed	209	4.4	170	5.7	21	1.6	17	4.2
Other	161	3.4	104	3.5	48	3.6	9	2.2
Age	4770	100	3014	100	1451	100	404	100
17 and under	76	1.6	46	1.5	29	2.2	1	0.2
18-23	906	19.0	481	16.0	364	27.5	56	13.9
24-44	2695	56.4	1679	55.7	732	55.2	271	67.1
45-44	553	11.6	390	12.9	121	9.1	37	9.2
55-69	356	7.5	254	8.4	71	5.4	28	6.9
70 and over	184	3.9	164	5.4	8	0.6	11	2.7
Gross Monthly Income	4364	100	2760	100	1197	100	385	100
\$200 or less	401	9.2	257	9.3	114	9.5	27	7.0
\$201 - \$400	463	10.6	297	10.8	133	11.1	31	8.1
\$401 - \$600	699	16.0	442	16.0	193	16.1	61	15.8
\$601 - \$800	754	17.3	498	18.0	189	15.8	63	16.4
\$801 - \$1,000	721	16.5	454	16.4	200	16.7	62	16.1
Over \$1,000	1326	30.4	812	29.4	368	30.7	141	36.6

TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
Number of Respondents								
Source of Income*	4584	127.8	2909	128.4	1257	124.3	393	126.5
Wages	2490	54.3	1501	51.6	760	60.5	220	56.0
Public Assistance	840	18.3	506	17.4	254	20.2	75	19.1
Child Support	530	11.6	335	11.5	134	10.7	59	15.0
Social Security	752	16.4	588	20.2	109	8.7	50	12.7
SSI	485	10.6	343	11.8	100	8.0	35	8.9
Retirement/Pension	156	3.4	127	4.4	20	1.6	8	2.0
Unemployment	206	4.5	118	4.1	60	4.8	28	7.1
Other	398	8.7	218	7.5	125	9.9	22	5.6
Home Status	4685	100	2961	100	1299	100	398	100
Homeowner	1244	26.6	752	25.4	344	26.5	146	36.7
Renter	2914	62.2	1952	65.9	738	56.8	202	50.8
Other	527	11.2	257	8.7	217	16.7	50	12.6
Education Level	4279	100	2657	100	1214	100	383	100
6	10	0.2	5	0.2	4	0.3	1	0.3
7	15	0.4	12	0.5	3	0.2	0	0.0
8	79	1.8	47	1.8	26	2.1	6	1.6
9	151	3.5	100	3.8	36	3.0	14	3.7
10	354	8.3	232	8.7	90	7.4	28	7.3
11	420	9.8	292	11.0	105	8.6	22	5.7
12	1980	46.3	1159	43.6	594	48.9	213	55.6
GED	240	5.6	162	6.1	55	4.5	21	5.5
13	361	8.4	221	8.3	112	9.2	26	6.8
14	417	9.7	263	9.9	114	9.4	39	10.2
15	67	1.6	47	1.8	20	1.6	0	0.0
16	46	1.1	31	1.2	13	1.1	2	0.5
BA	109	2.5	66	2.5	33	2.7	10	2.6
MA	30	0.7	20	0.8	9	0.7	1	0.3
Health Insurance	4708	100	2968	100	1312	100	401	100
Yes	3444	73.2	2189	73.8	912	69.5	323	80.5
No	1264	26.8	779	26.2	400	30.5	78	19.5
Health Care Coverage	3394	100	2157	100	896	100	321	100
Medicaid	2298	67.7	1436	66.6	641	71.5	207	64.5
Private Insurance	696	20.5	422	19.6	181	20.2	91	28.3
Medicare	172	5.1	136	6.3	29	3.2	6	1.9
MI Child	38	1.1	23	1.1	7	0.8	7	2.2
Other	190	5.6	140	6.5	38	4.2	10	3.1
Food Stamps	4717	100	2976	100	1314	100	401	100
Yes	2644	56.1	1731	58.2	672	51.1	227	56.6
No	2073	43.9	1245	41.8	642	48.9	174	43.4

*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	4606	100	2922	100	1260	100	397	100
Yes	3072	66.7	1923	65.8	865	68.7	266	67.0
No	1534	33.3	999	34.2	395	31.3	131	33.0
Retirement Account	4536	100	2833	100	1289	100	389	100
Yes	510	11.2	285	10.1	145	11.2	78	20.1
No	4026	88.8	2548	89.9	1144	88.8	311	79.9
Number of Jobs	4231	100	2633	100	1201	100	373	100
0	872	20.6	577	21.9	201	16.7	83	22.3
1	1932	45.7	1188	45.1	551	45.9	187	50.1
2	903	21.3	559	21.2	266	22.1	72	19.3
3	304	7.2	185	7.0	100	8.3	19	5.1
4	126	3.0	74	2.8	43	3.6	8	2.1
5	47	1.1	26	1.0	19	1.6	2	0.5
6	26	0.6	10	0.4	15	1.2	1	0.3
7+	21	0.5	14	0.5	6	0.6	1	0.3
Number of Moves	4333	100	2736	100	1198	100	373	100
0	2440	56.3	1571	57.4	619	21.7	239	64.1
1	1142	26.4	716	26.2	329	27.5	88	23.6
2	453	10.5	272	9.9	156	13.0	20	5.4
3	198	4.6	116	4.2	66	5.5	16	4.3
4	60	1.4	40	1.5	13	1.1	7	1.9
5	22	0.5	14	0.5	6	0.5	2	0.5
6	7	0.2	5	0.2	2	0.2	1	0.3
7+	10	0.2	2	0.0	7	0.6	0	0.0
Have Child Care	4525	100	2858	100	1257	100	384	100
Yes	1284	28.4	746	26.1	424	33.7	110	28.6
No	3241	71.6	2112	73.9	833	66.3	274	71.4
Number of Providers	1194	100	695	100	383	100	107	100
1	957	80.2	555	79.9	313	81.7	84	78.5
2	205	17.2	123	17.7	60	15.7	21	19.6
3	27	2.3	16	2.3	9	2.3	2	1.9
4+	5	0.4	1	0.1	1	0.3	0	0.0

Appendix



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 _____

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.

J. Culture: (circle all that apply)

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

K. Sex:

1. Male
2. Female

L. 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

M. Marital Status: (circle only one)

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

N. Schooling, last grade completed: _____

O. County: (circle only one)

1. Jackson
2. Hillsdale
3. Lenawee

P. 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 _____

Q. 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

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

1. Yes
2. No

S. 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

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

1. Full time _____
2. Part time _____

U. 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

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

W. Do you receive food stamps?

1. Yes
2. No

X. Do you have health insurance?

1. Yes
2. No

Y. 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

Z. Do you have child care?

1. Yes
2. No

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



Thanks for your time!



Community Needs Survey Community Services

Please answer the following questions by circling the most accurate answer.

A. Are you visiting/meeting with CAA today because of:

- A family crisis or emergency Yes No
- A CAA program requirement Yes No
- or
- Looking for help, but not for an emergency? Yes No

B. As an adult have you ever:

- Been homeless? Yes No
- Lived in subsidized housing? Yes No
- Received ADC or TANF assistance? Yes No
- Received Food Stamps? Yes No
- Received WIC assistance? Yes No
- Received Medicaid coverage? Yes No
- Been on disability? Yes No
- Been on unemployment? Yes No

C. How far do you drive to work (one way)?
_____ miles

D. How far is your grocery store?
Less than 1 mile 1-3 miles 4-6 miles
7-10 miles Over 10 miles

E. Do you have a computer at home?
Yes No

F. Do you have an internet connection at home?
Yes No

G. Do you have a washer/dryer at home?
Yes No

H. Are you a member or involved in the following groups? (Check all that apply to you)

- _____ Church/temple/mosque
- _____ Other charitable organization
- _____ Civic organization (please name _____)
- _____ Neighborhood based group
- _____ Other
- _____ Not a member of any organized group

I. 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

J. Have you volunteered in the last year?
Yes No

If yes, where do you volunteer
(Check all that apply)

- _____ Church/temple/mosque
- _____ Schools
- _____ Service organizations
- _____ Red Cross
- _____ Hospital/ medically needy groups
- _____ Soup kitchen/food pantry
- _____ Special Olympics
- _____ Community Action Agency
- _____ Other (please name _____)

K. For each of the following rate your satisfaction, using a scale of 1 to 10.
10 as the most satisfied ☺ or *highest* possible score, and **1 as the least satisfied** ☹ or *worst* possible score.

- The *availability* of affordable housing in this county that fits your needs? _____
- New housing development in this county? _____
- Your satisfaction with the overall safety of your neighborhood? _____
- Your satisfaction with local police services? _____
- Your satisfaction with your local school district? _____
- Your satisfaction with the *availability* of day care? _____
- Your satisfaction with the *affordability* of day care? _____
- Your satisfaction with the overall *quality* of day care? _____
- Your satisfaction with the *availability* of health care? _____

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.

L. Culture: (circle all that apply)

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

M. Sex:

1. Male
2. Female

N. Age Group: (circle only one)

1. 17 and under
2. 18 - 23
3. 24 - 44
4. 45 - 54
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O. Marital Status: (circle only one)

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

P. Schooling, last grade completed: _____

Q. County: (circle only one)

1. Jackson
2. Hillsdale
3. Lenawee

R. 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 _____

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1. \$200 or less
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6. Over \$1,001

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

1. Yes
2. No

U. 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

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

W. 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

c. How many times have you moved in the past year? _____

X. Do you receive food stamps?

1. Yes
2. No

Y. Do you have health insurance?

1. Yes
2. No

a. 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 _____

Z. Do you have child care?

1. Yes
2. No

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



**Thanks
for your time!**

Notes



SERVING JACKSON, LENAWEЕ & HILLSDALE COUNTIES SINCE 1965

COMMUNITY ACTION AGENCY

promoting self-sufficiency

Jackson County Office

1214 Greenwood Avenue

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Lenawee County Office

400 West South Street

Adrian, MI 49221

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55 Bernard

Hillsdale, MI 49242

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