

SERVING JACKSON, LENAWEЕ & HILLSDALE COUNTIES SINCE 1965



COMMUNITY ACTION AGENCY

promoting self-sufficiency

2005 Community Assessment



Jackson

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



Hillsdale



Lenawee

2005 Community Assessment

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2005 Community Needs Assessment

*Prepared by Community Action Agency
September 2005*

Introduction

2005 is the second year Community Action Agency (CAA) asked clients a revised 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.

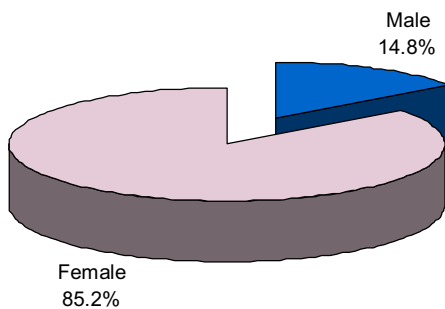
The following pages summarize the information from two separate questionnaires completed by over 5,100 respondents throughout the fiscal year 2004-05. During this time frame, the programs CAA operated changed significantly, as we stopped operating employment and training programs in 2004 and greatly expanded the Earned Income Tax Credit (EITC) tax preparation program in 2005. This impacts the client demographics when compared to past years, as will be noted throughout this report.

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>.

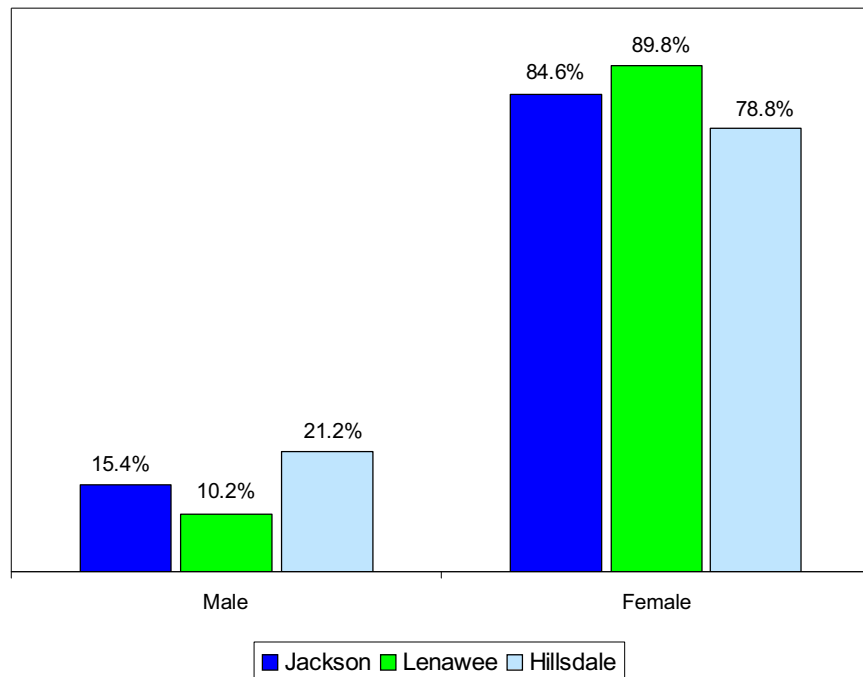
Gender

As is true of Community Action Agency's overall client base, the majority of those completing surveys are female. This year 85.2% of all respondents were female and 14.8% 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 new EITC tax project are male (28.3%) than in Head Start (10.2%) or Community Services (9.3%).

ALL RESPONSES



RESPONSES BY COUNTY

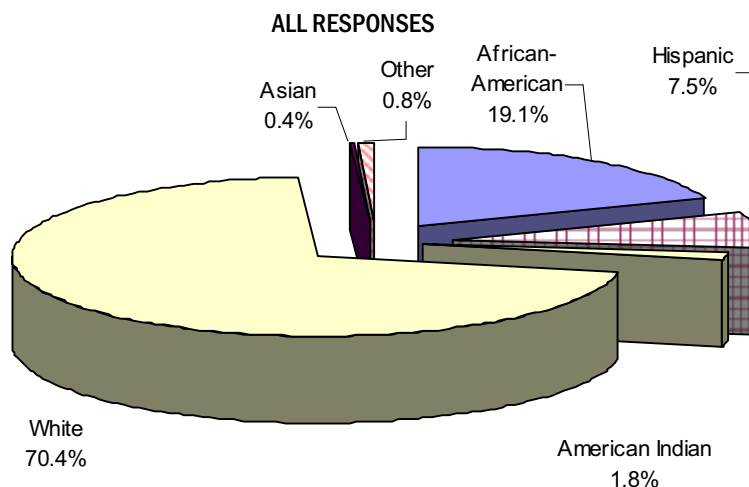


By county, Lenawee has the highest percentage (89.8%) of female respondents, while Hillsdale has the lowest percentage, at 78.8%.

Ethnicity

Most (70.4%) Community Action Agency respondents identify as White.

In Jackson County, according to the 2000 Census data, 8.7% of the population identifies as African-American and 2.2% identifies as Hispanic. According to the Census data, 2.5% of the population in Lenawee identifies as African-American and 7.0% as Hispanic/Latino. In Hillsdale's general population, according to the Census data, the total minority population is less than 2%.

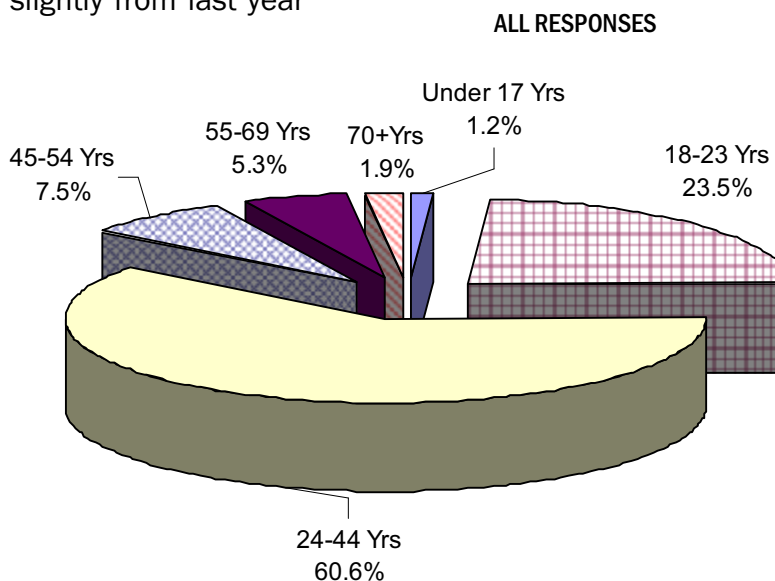


By county this year, Lenawee served the highest percentage of Hispanics (18.9%) while Jackson served the highest percentage of African-Americans (27.6%). 6.7% of CAA clients surveyed in Hillsdale are minorities. Thus, the percent of minorities served by CAA, exceeds

Age

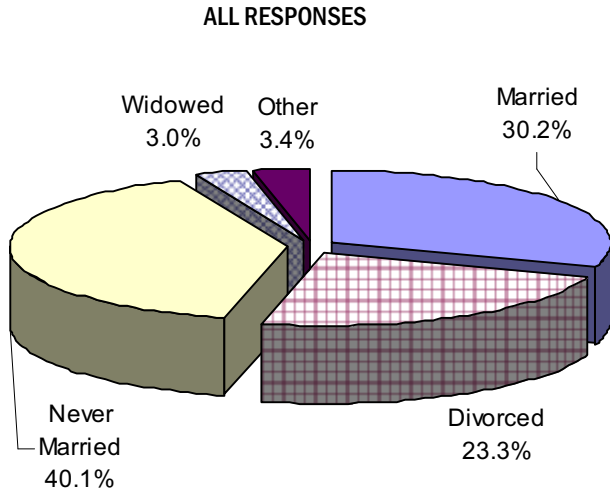
Most clients surveyed (60.6%) are between the t h e ages of 24 and 44, down slightly from last year (62.3%). This reflects the changes in programs offered at CAA over the past year.

The percentage of clients age 55-69 grew the most from last year, up from 1.2% to 5.3% this year.



Marital Status

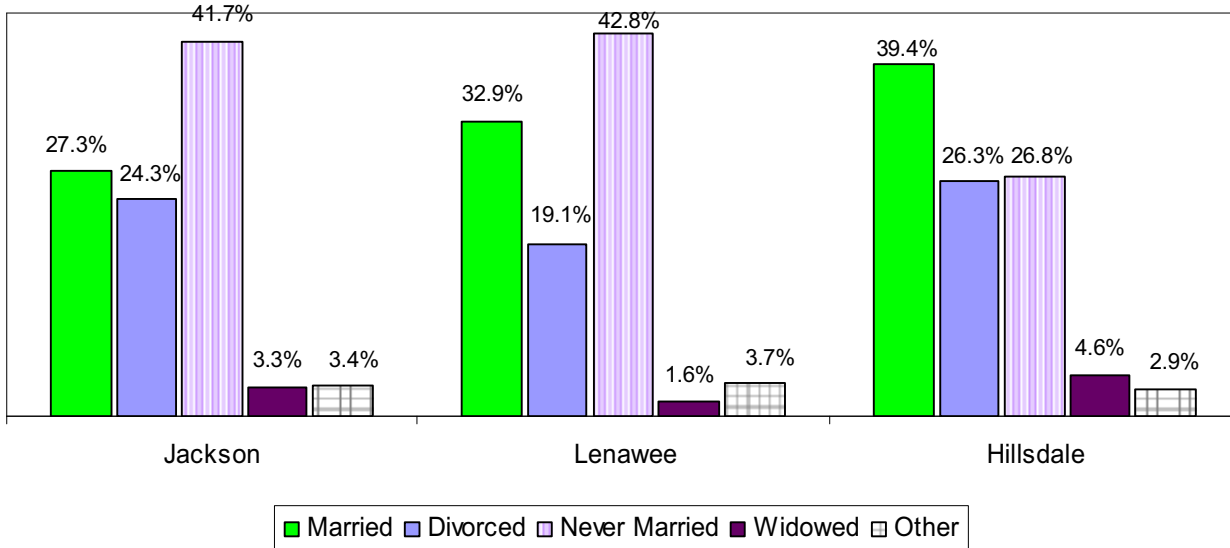
The majority (63.4%) of survey respondents are not currently married being either divorced or never married.



By program, Head Start parents are more likely to be married (36.3%). In Community Services 33.1% are married, 20.4% divorced, 42.1% never married and 1.3% widowed. In comparison, in the new tax preparation project (EITC), 17.0% are married and 9.9% are widowed—more evidence of the shifting demographics of CAA clients.

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

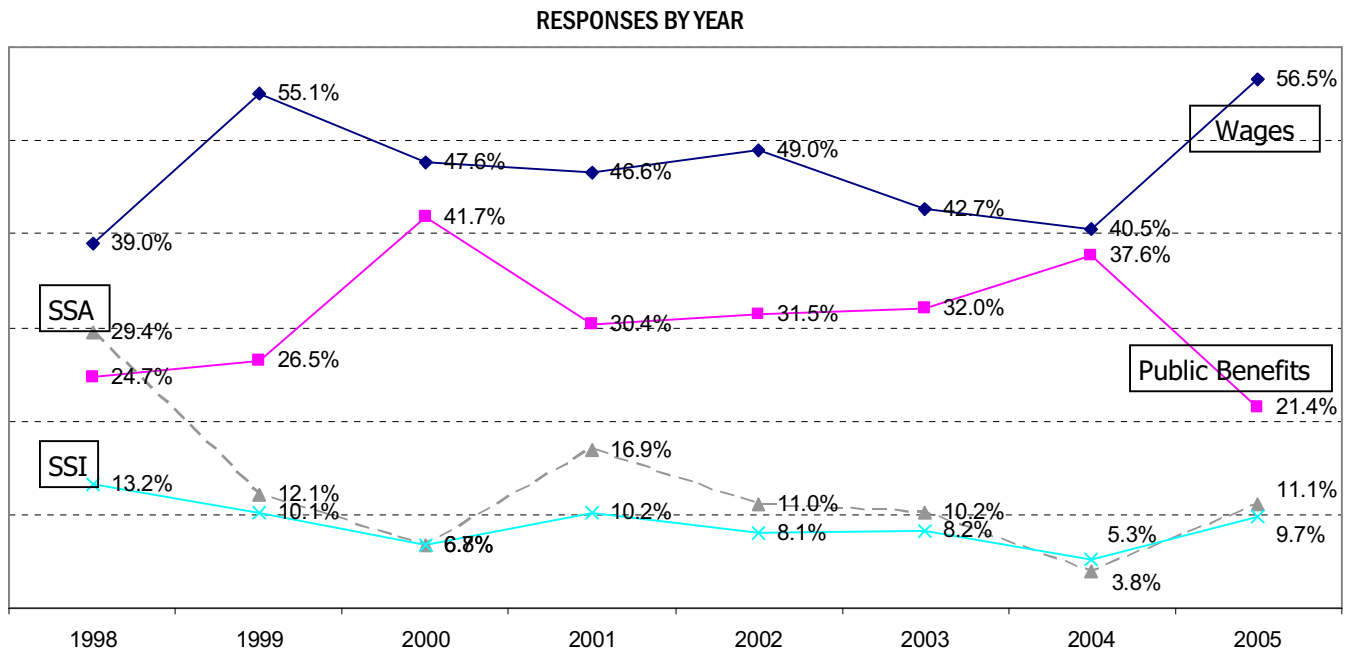
RESPONSES BY COUNTY



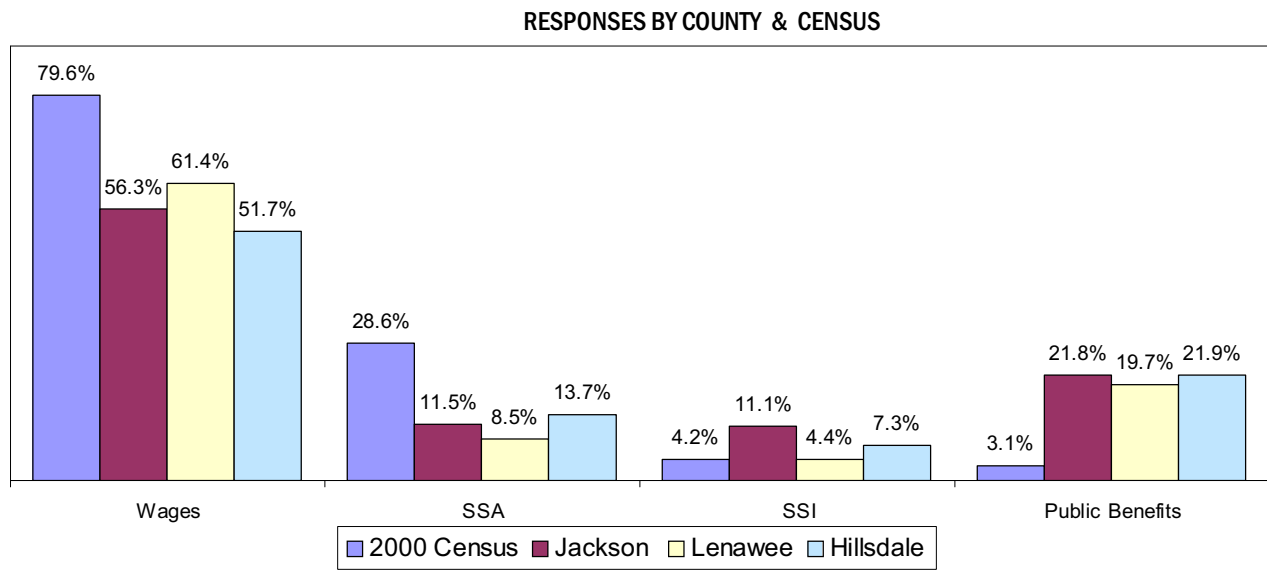
Sources of Income

Over the eight years of CAA client surveys, the percentage of households with wages for income has gone up and the percentage receiving public assistance has gone down.

This year shows a jump in households receiving SSA (11.1%), up from 3.8% and SSI (9.7%), up from 5.3% last year.



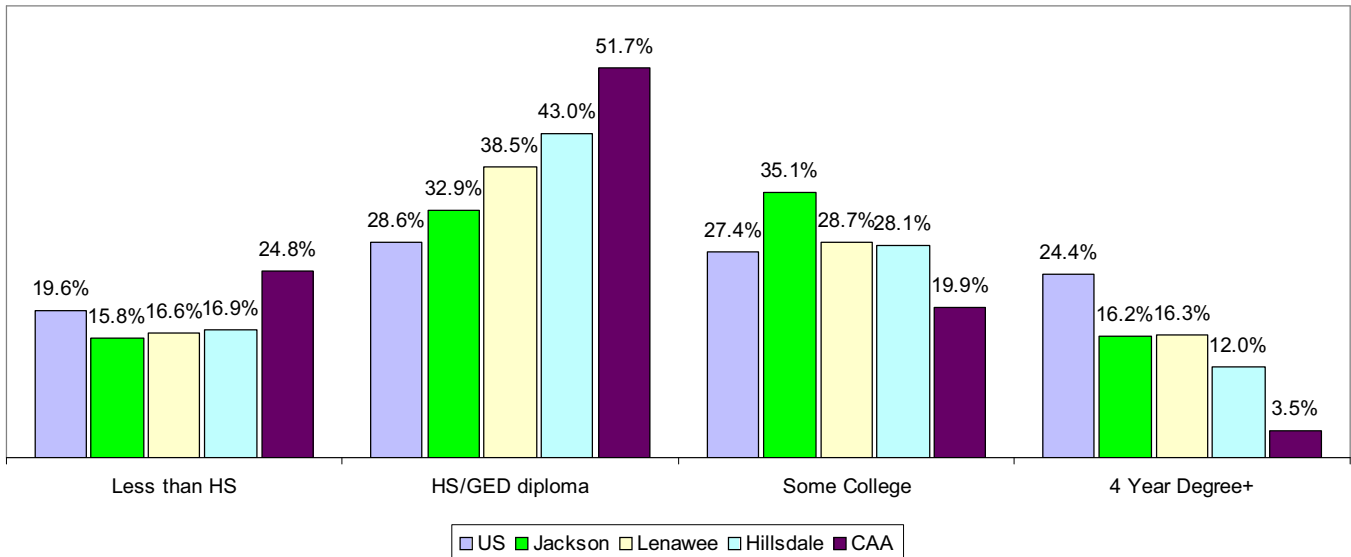
The following compares 2000 Census data for the three-county region to CAA survey results by county.



Education

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

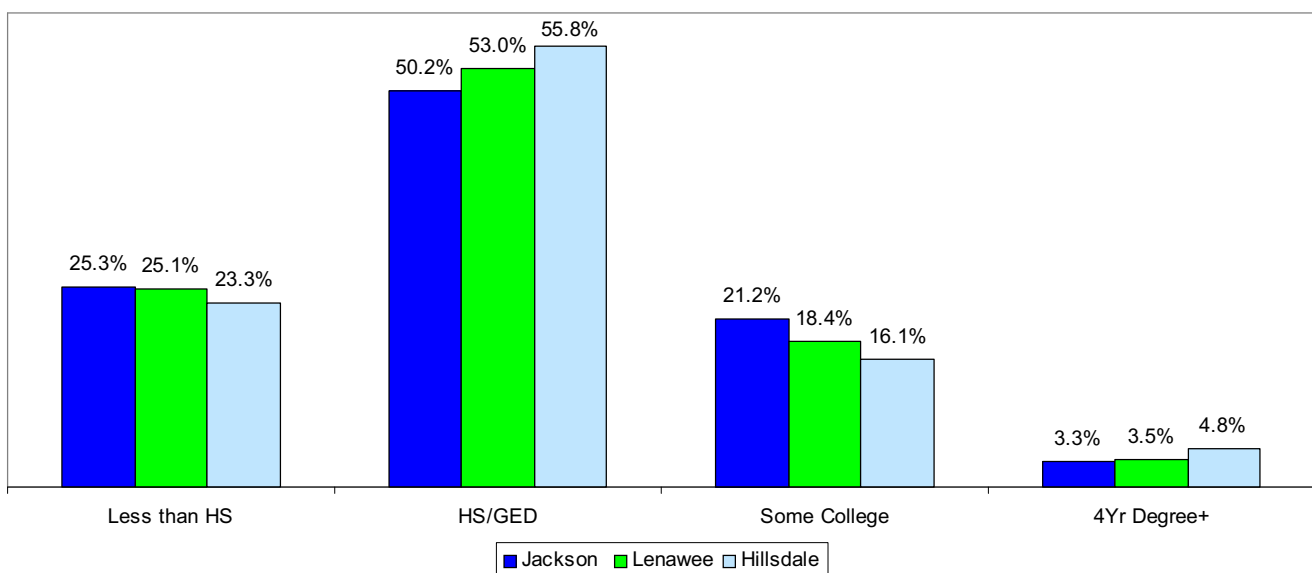
ALL CAA RESPONSES COMPARED TO COUNTY & U.S.



By program, more Head Start clients (4.8%) have at least a four year college degree.

By county, Hillsdale has more respondents with four year college degrees or more, as well as more holding High School/GED diplomas.

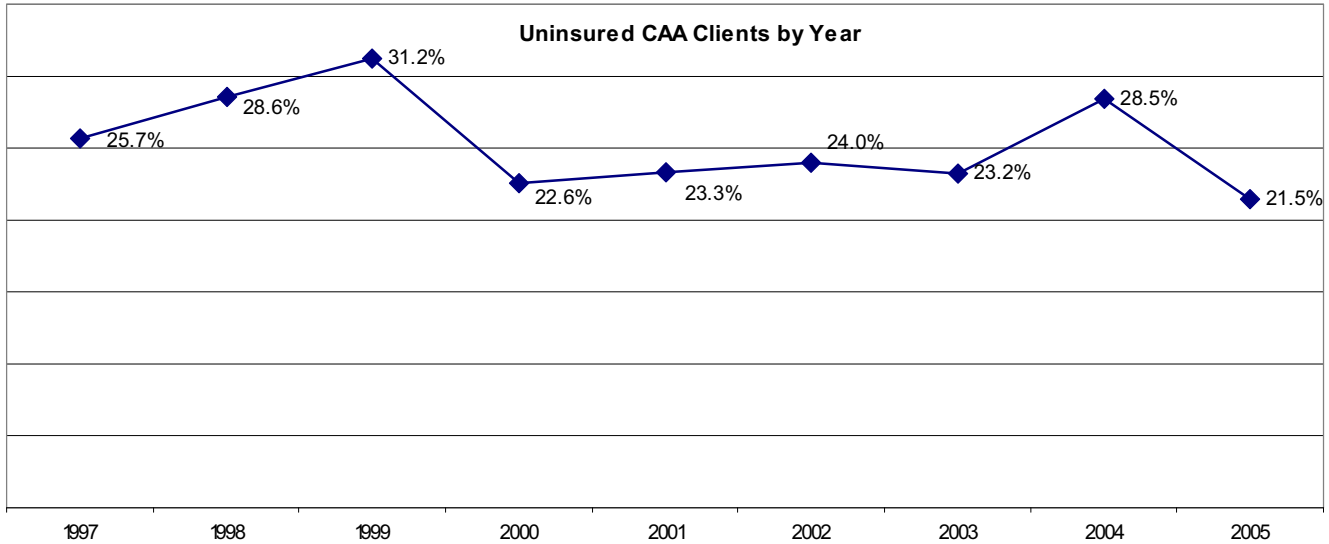
RESPONSES BY COUNTY



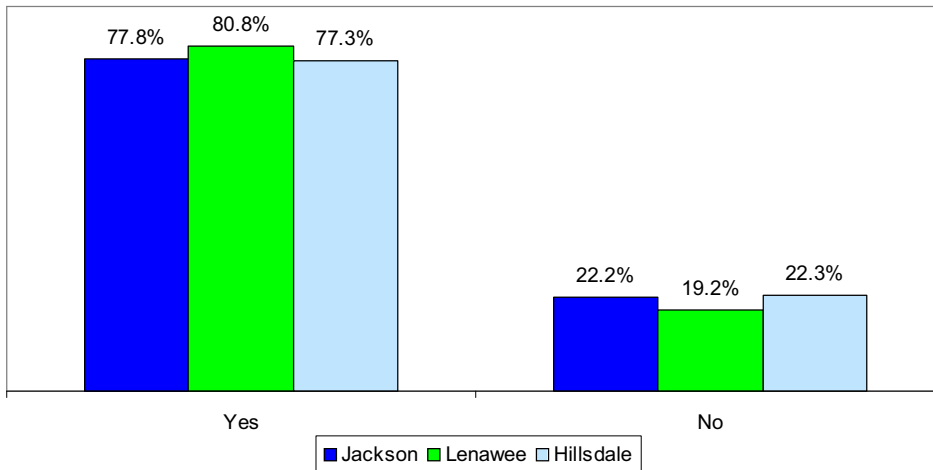
Health Insurance

More than a fifth (21.5%) of surveyed CAA clients did not have health insurance at the time they were surveyed. This is a drop in the percentage of uninsured over the past few years.

RESPONSES BY YEAR



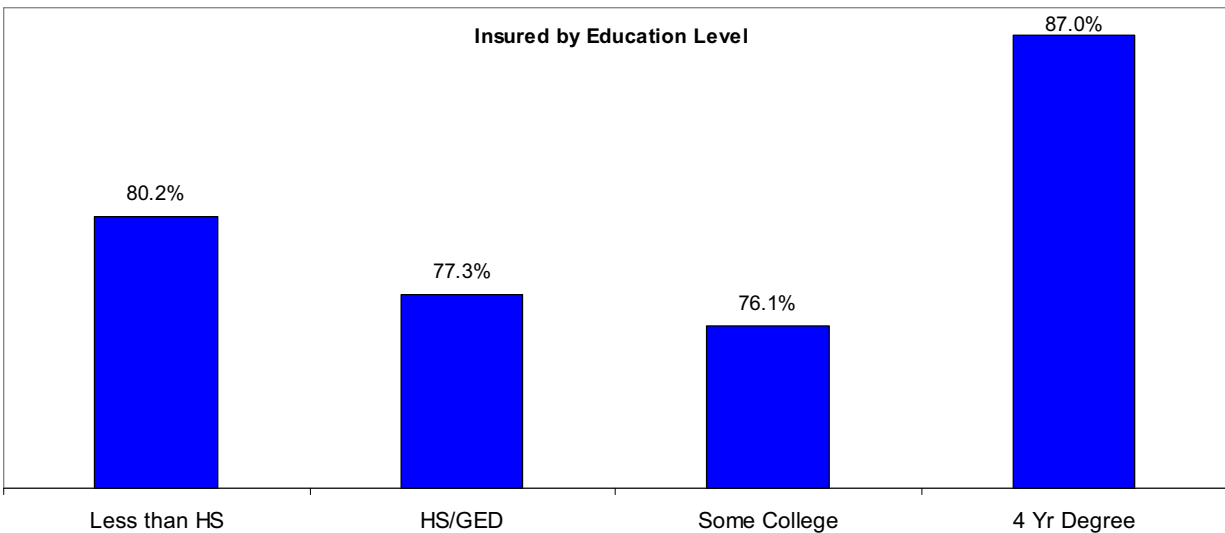
RESPONSES BY COUNTY



The Census Bureau estimates that 12.3% of all Michigan residents did not have health insurance in 2003-2004.

- ◆ Comparing adult CAA clients by age: the highest rate of health insurance coverage is for those age 18-23, at 80.5% while the lowest rate of coverage is for those age 45-54 at 68.5%.

- ◆ By education level, the least likely to have health insurance coverage are CAA clients with Some College (76.1% insured).



Source of Health Insurance Coverage

Of those reporting health insurance coverage, the majority receive coverage from government insurance: 67.2% have Medicaid; 2.7% have Medicare and 1.5% have MICHild.

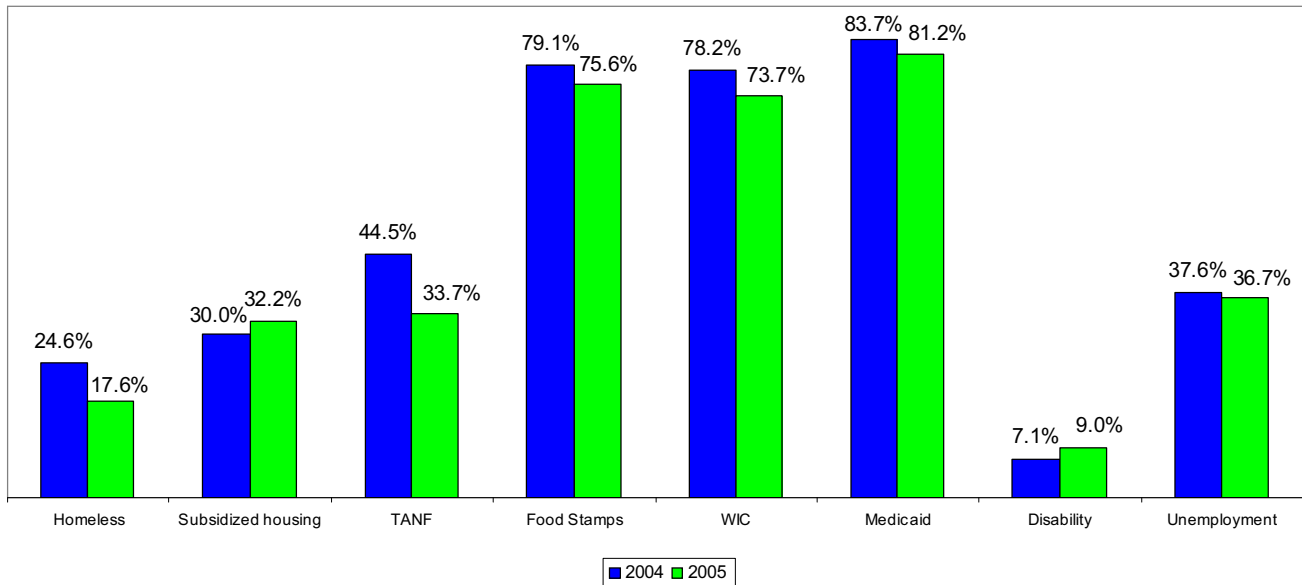
- ◆ Of all CAA clients reporting wages as an income source, 25.8% are uninsured. Of those with wages and insured, 53.3% have Medicaid coverage and 37.8% have private health insurance coverage.
- ◆ Of those reporting working full-time, 80.4% report insurance coverage. Of these, 41.0% have private insurance; 45.2% are covered by Medicaid; 2.9% have MICHild; 0.8% have Medicare and 8.8% have Other- usually identified as "Health Pay."
- ◆ By county, 70.8% of insured Lenawee clients reported Medicaid coverage, the highest among the three counties. 38.1% of insured Hillsdale clients reported private insurance coverage, again the highest among the counties.

CAA clients with private health insurance are more likely to be male (15.9%); White (75.4%); Married (51.2%) Earning over \$1,000 a month (66.1%), held just one job in the past year (68.5%) and a homeowner (54.9%) than the average CAA clients.

Prior Use of Safety Net Programs

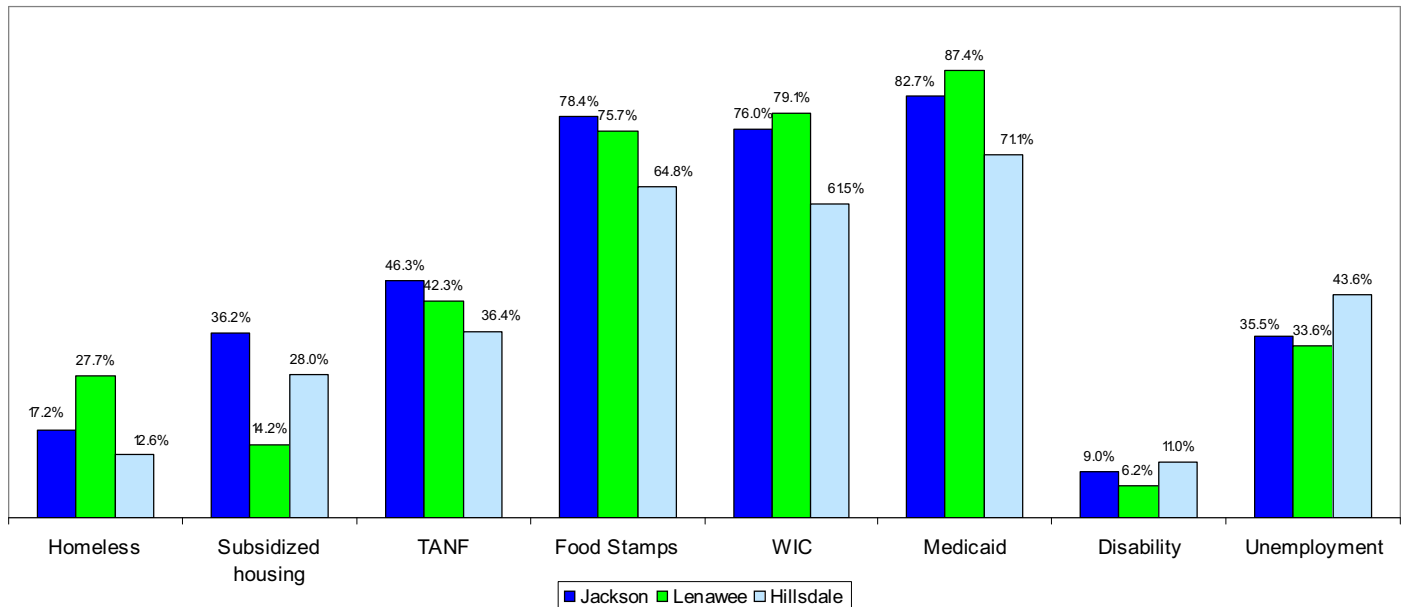
This is the second year we surveyed clients' history of needing and using a number of public assistance programs. Clients were asked whether, as an adult they had ever been homeless or used one of the following programs.

RESPONSES BY YEAR



There are county variations that indicate the housing needs in Lenawee are substantially higher, while all public benefit needs (except unemployment and disability) are lower in Hillsdale.

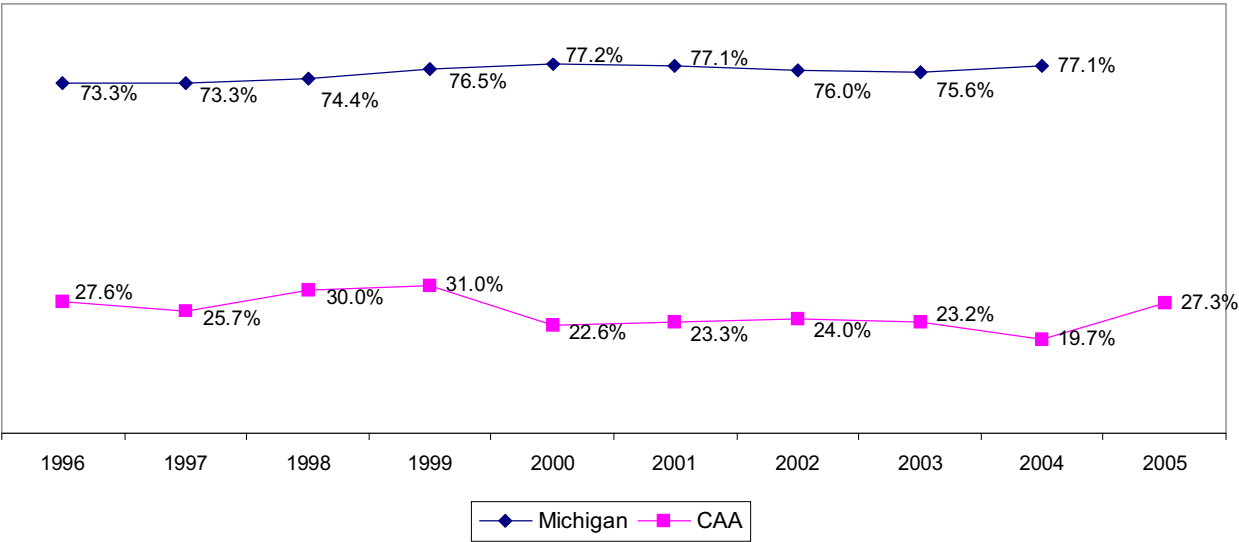
RESPONSES BY COUNTY



Home Status

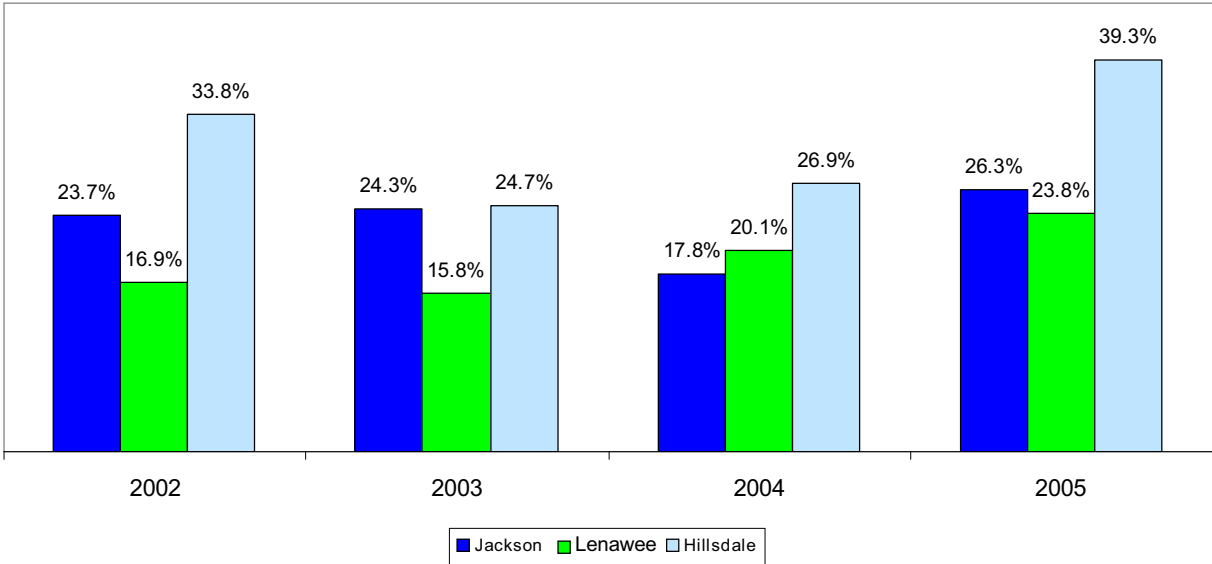
This year, 27.3% of surveyed CAA clients are homeowners, up from 19.7% in last year's survey. The longer range trend, however, is that the percentage of homeowners served by CAA has been dropping as the Michigan rate of homeowners has been increasing statewide.

COMPARING CAA AND MICHIGAN RESPONSES



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

RESPONSES BY COUNTY



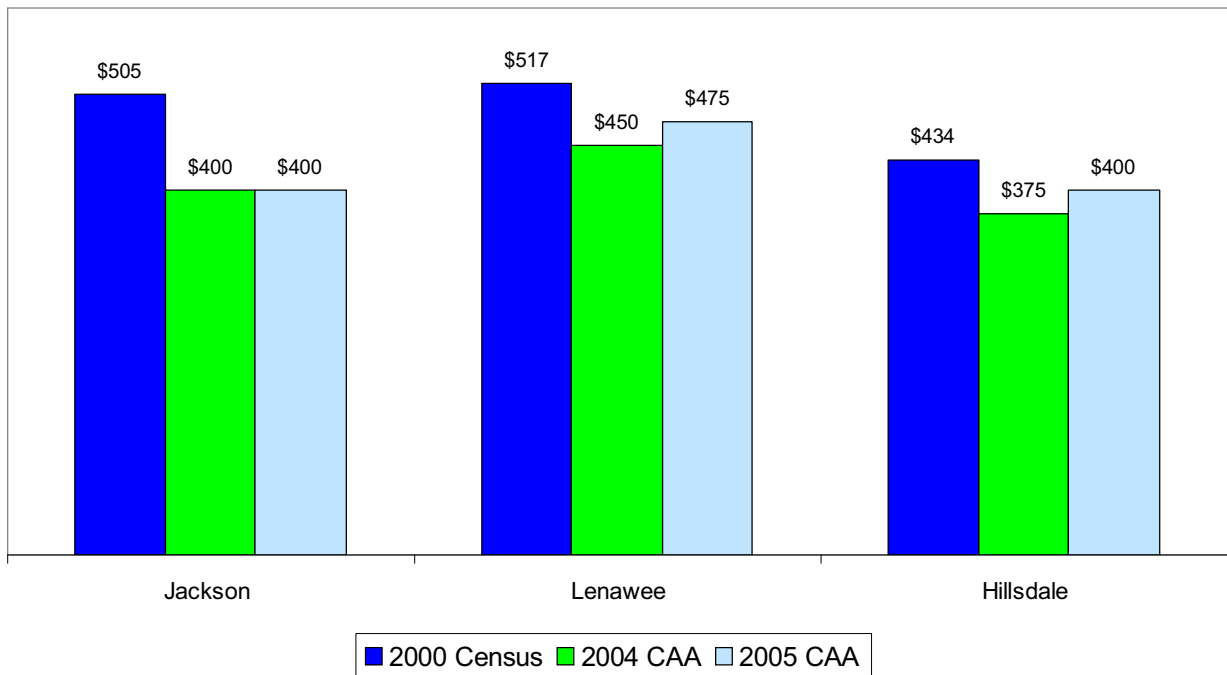
Homeownership continues to be correlated to the race, age and education of CAA clients. The highest percentage of homeownership is held by college degreed clients (61.6%). The lowest percentages of homeownership is found among those age 18-23 (10.9%); African-Americans (15.2%) and those with less than a high school diploma (16.7%)

Average Housing Costs

The average rent and median mortgage costs for CAA clients increased slightly over 2004 survey data, but still remains lower than the comparable median costs from the 2000 Census. As a percentage of average median income, CAA clients are paying an average of 49.7% of their income towards rental housing and 66.4% towards 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.

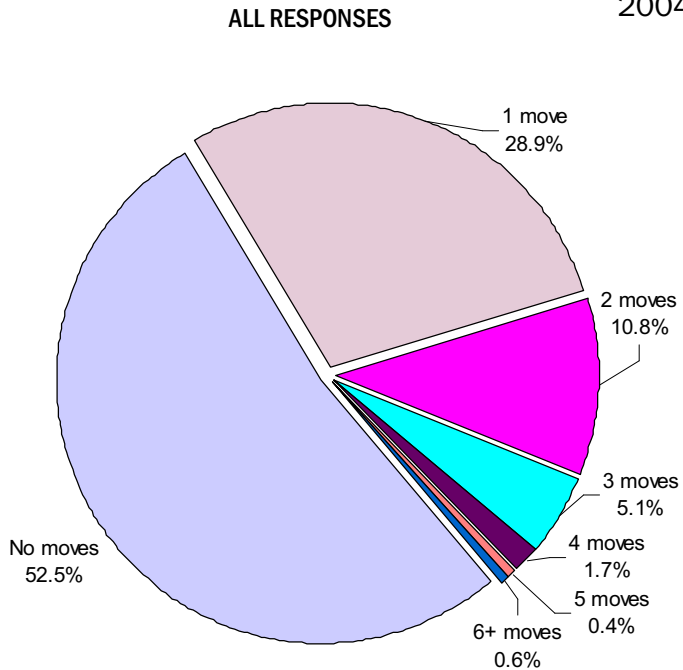
The June 2004 average sale price for a home in Jackson was \$131,406. It was \$144,759 in Lenawee and \$101,282 in Hillsdale.

MEDIAN RENT BY COUNTY COMPARED BY YEAR AND CENSUS



Number of Moves

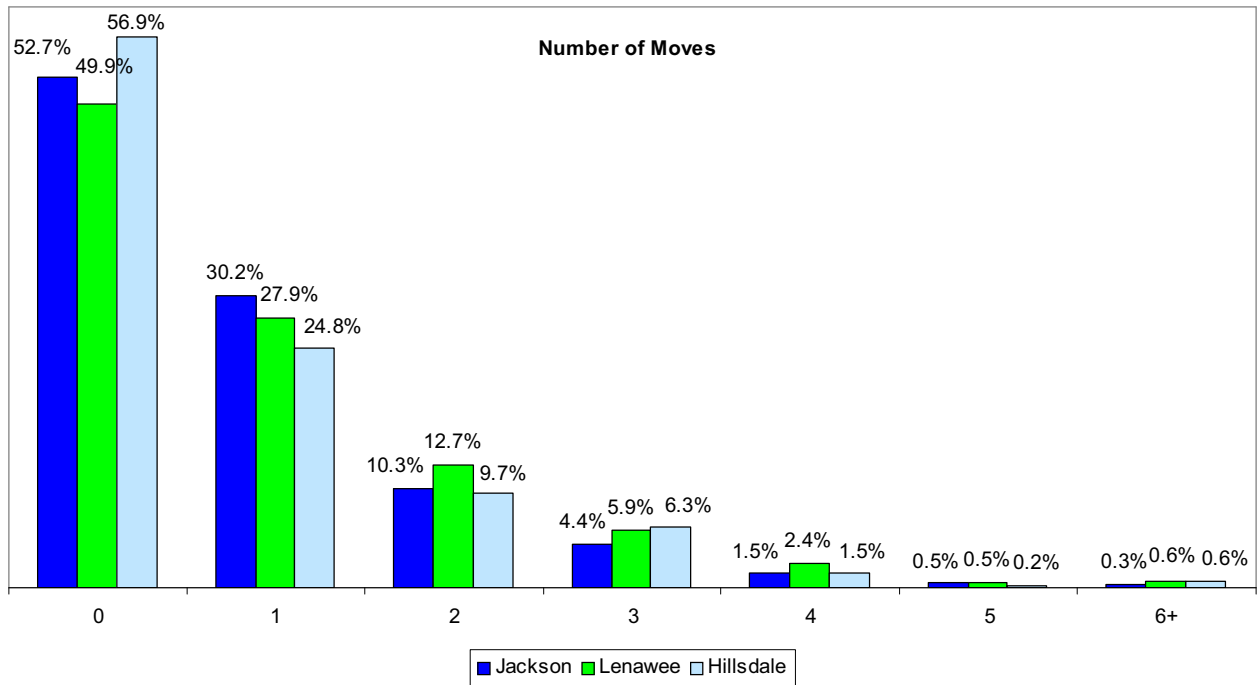
Fewer clients reported moving this year than in the 2004 survey.



- ◆ Least likely to move (reporting no moves in the past 12 months) were: Hillsdale County clients (56.9%); those age 55-69 (82.9%); Whites (59.6%) and those having wages as an income source (56.7%).

- ◆ Most likely to move more than twice were: Work First respondents (18.5%); 18-23 year olds (10.3%); those from Lenawee (9.4%) and Hispanics (7.1%).

RESPONSES BY COUNTY



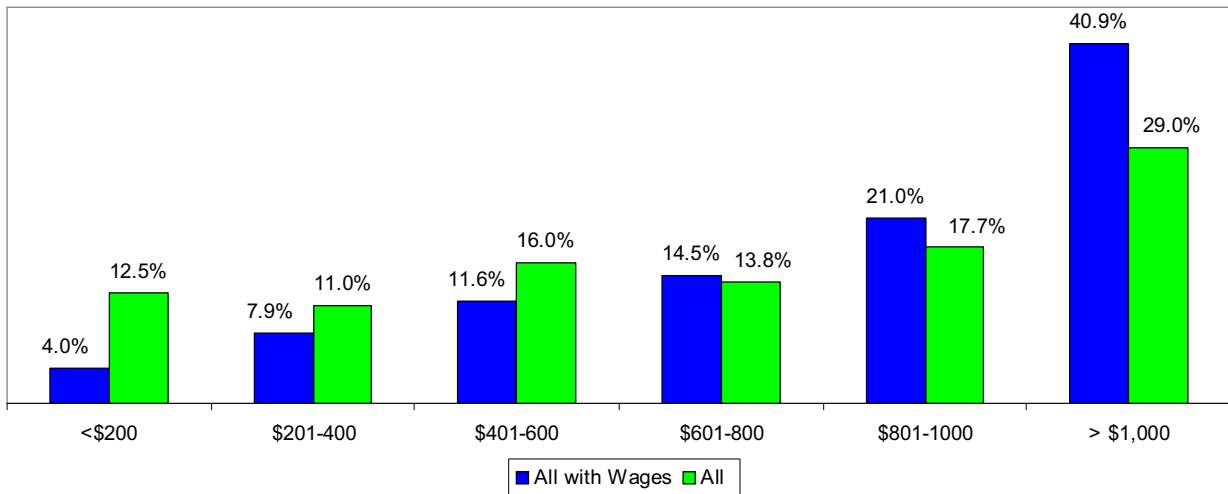
Employment Data

Wages

This year 56.5% of all CAA clients reported wages as a source of income, significantly higher than the 40.5% reported last year.

Having wages as a source of income results in higher monthly income for clients.

ALL RESPONSES COMPARED



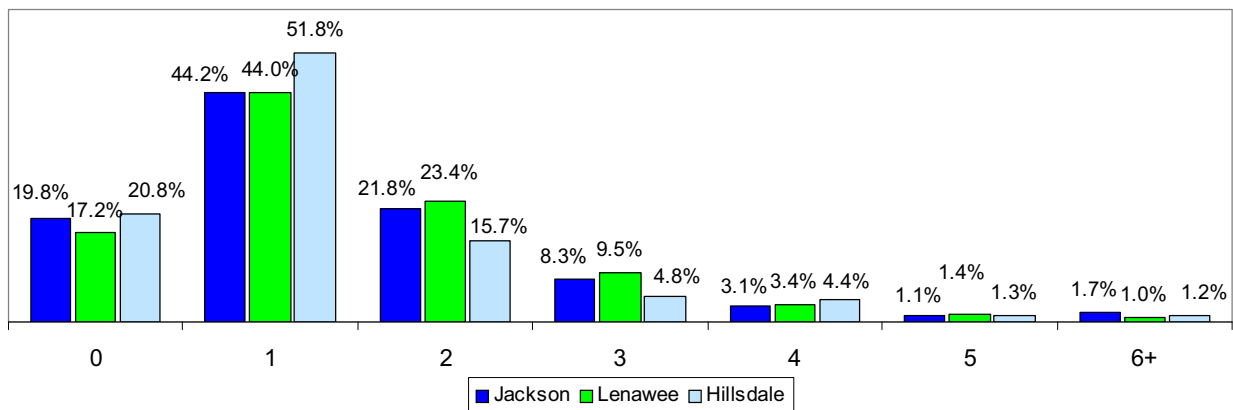
Number of Jobs

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 had 1 job (51.8%) and fewer Lenawee clients held only one job (44.0%).

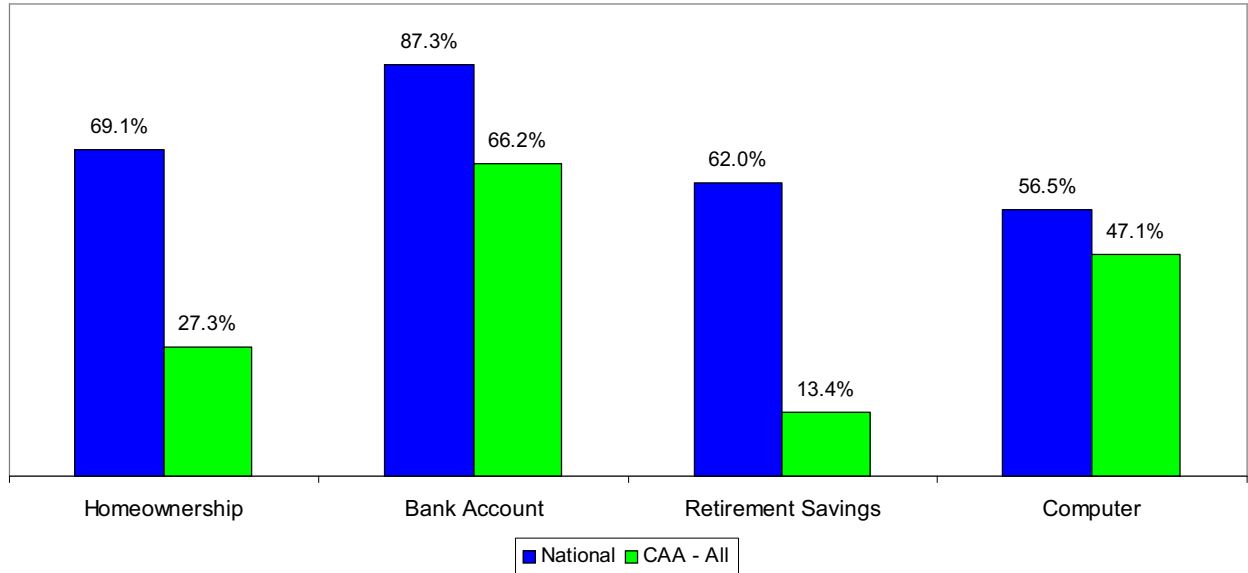
Of those reporting on the scope of their jobs, 53.3% had full-time work, 34.6% had part-time work and 12.1% reported both.

RESPONSES BY COUNTY



Although research shows that asset growth succeeds as a strategy for moving out of poverty, CAA clients own fewer assets than national averages.

COMPARING CAA TO U.S.

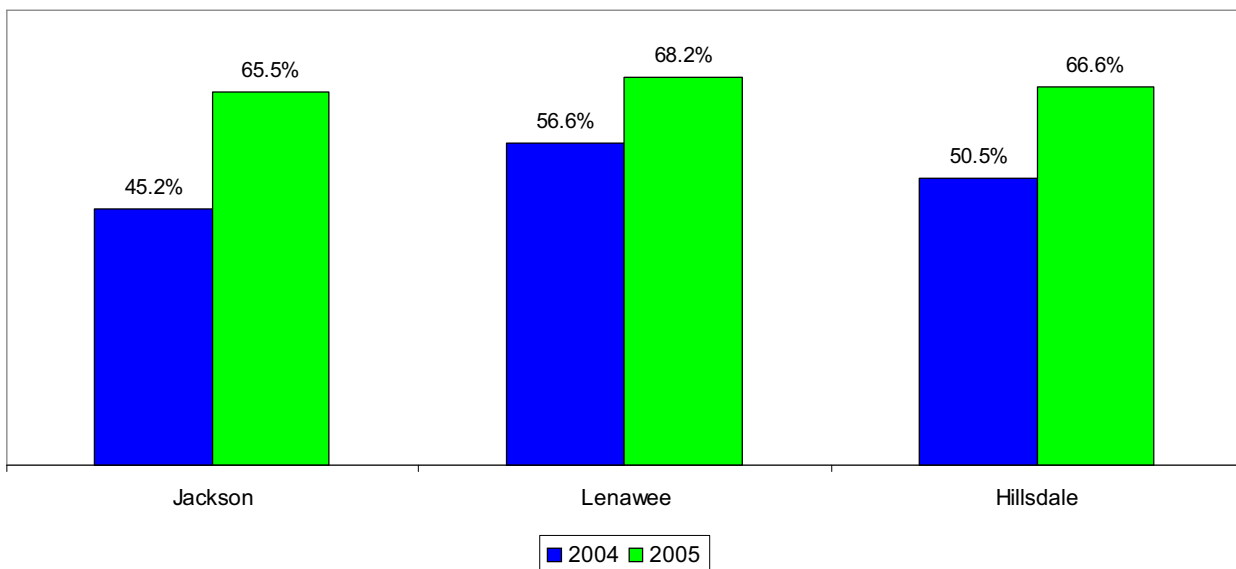


Bank Accounts

The percentage of CAA clients reporting bank accounts increased from 48.5% in 2004 to 66.2% this year.

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

RESPONSES BY COUNTY



- ◆ Consistent with this county level data, Hispanic clients are more likely to have bank accounts (61.6%) than African- Americans (57.2%), although both trail Whites (69.5%) as account holders.
- ◆ Education is an indicator of bank account asset development. Those without a high school diploma have the lowest percentage of bank accounts (47.3%) while those with a four year degree or more are account holders at the highest rate (95.9%).
- ◆ There is a significant difference in the percentage of renters who have a bank account (60.8%) compared to homeowners (85.1%).

Of those having a bank account, 61.9% report having a savings account; 29.5% have a checking account and 5% report having both.

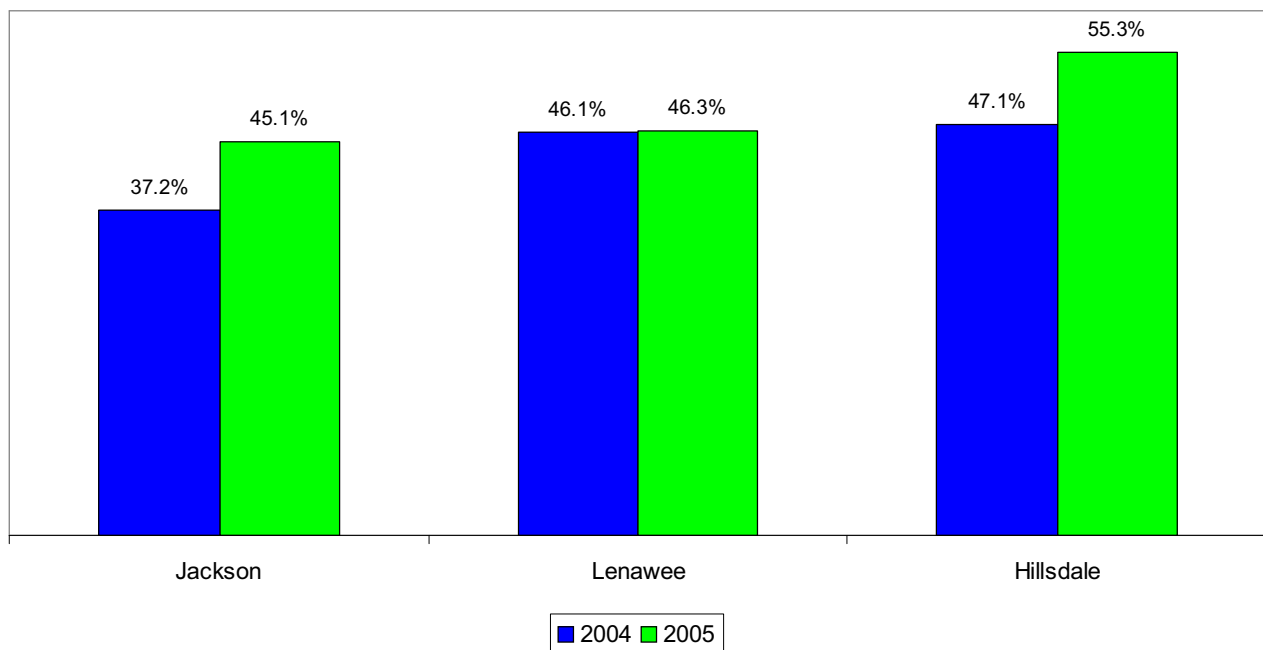
Computer & Internet Access

Overall, 47.1% of CAA clients report having a computer, up from 40.7% in 2004.

By county, only Hillsdale has a majority of computer owners, again leading the three counties in ownership of this asset. This is consistent with national data showing that rural areas lead their urban counterparts in computer ownership.

Hillsdale also leads the three counties in CAA household internet access, with 68.7% of CAA Hillsdale computer owners having internet access. This is 66.4% for All CAA clients.

COMPUTER OWNERSHIP BY COUNTY & YEAR

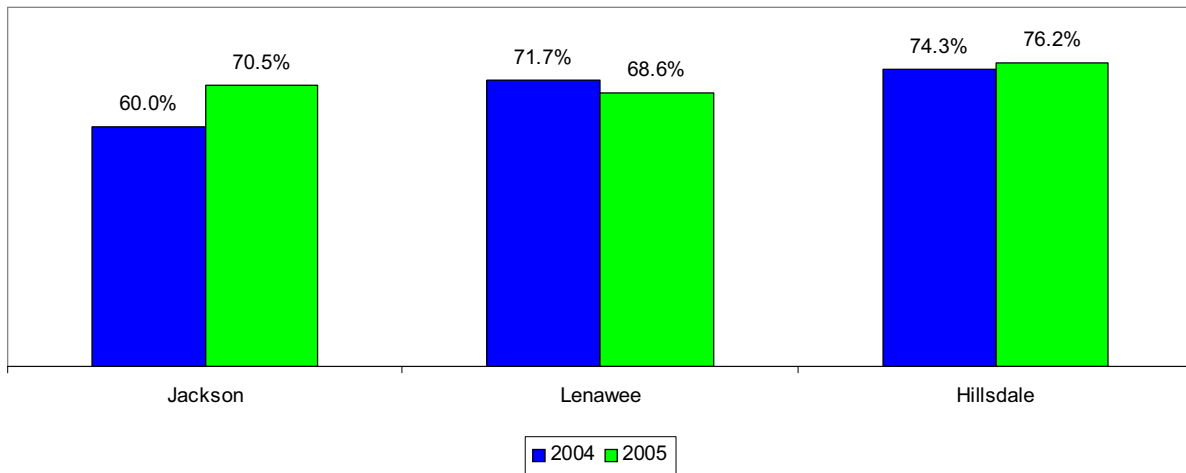


Washer/Dryer

71.3% of all CAA respondents have a washer and/or dryer, up from 64.9% last year. Again this year, a number of the respondents added that one or the other was currently not working.

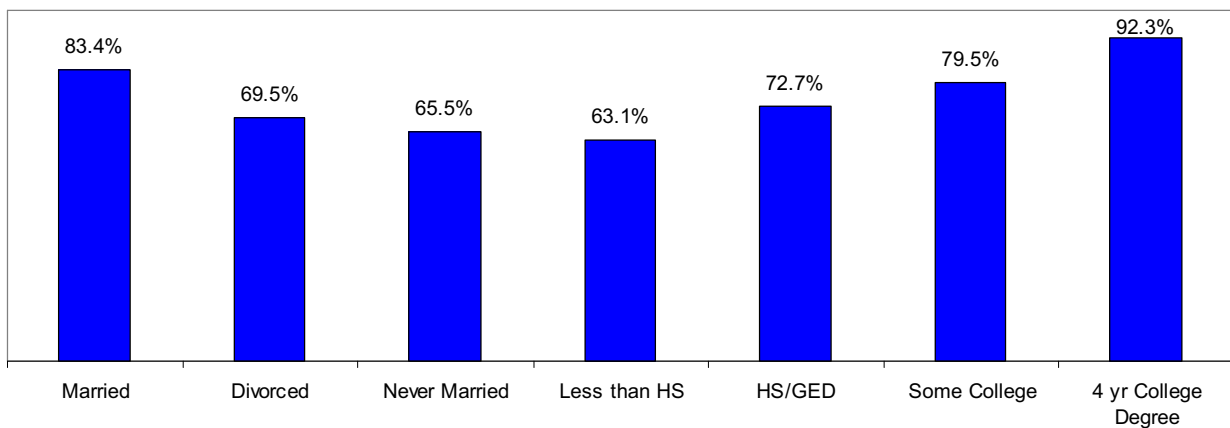
By county, Hillsdale CAA clients are more likely to have washers and dryers.

RESPONSES BY COUNTY



- ◆ By racial/ethnic background, African-Americans (62.5%) are slightly less likely to have a washer/dryer than Hispanic (64.9%), but both have lower rates than Whites (74.3%).
- ◆ Not surprising, more homeowners (92.6%) have a washer/dryer than renters (61.0%).
- ◆ Rates of ownership also varied by marital status and education.

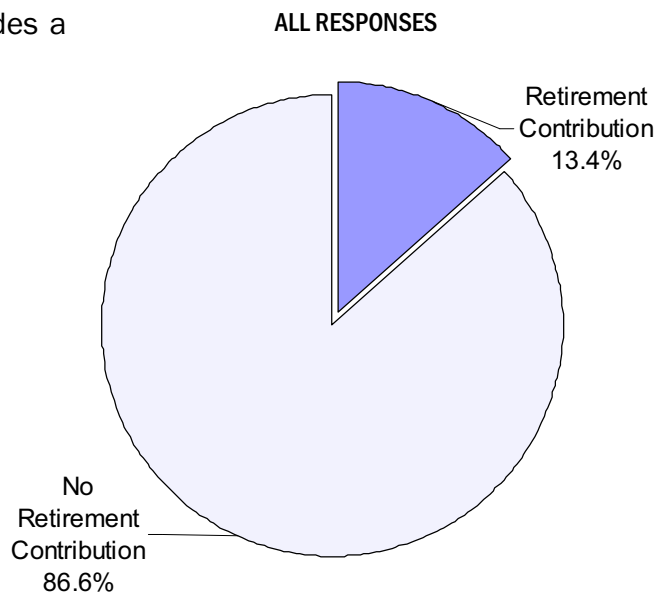
WASHER/DRYER OWNERSHIP COMPARED



Retirement

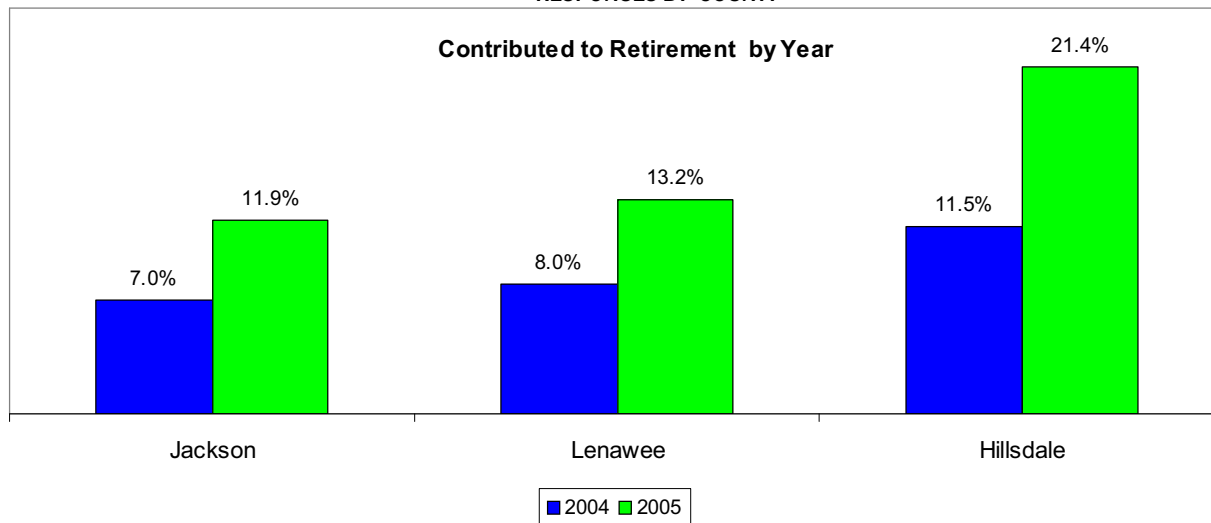
Overall, 13.4% of those surveyed reported contributing into retirement savings – this includes a work pension, 401(k) or IRA account – in the last six months. This is up from 8.0% last year.

There was a significant drop in the contributions by Head Start parents. While 46.0% reported a contribution towards retirement last year, only 20.5% did this year. Community Services participants reported retirement contributions at 11.4%. Only 9.9% of those in the EITC tax project had contributed to retirement within the past 6 months.



- ◆ Again this year, the 24-44 year olds have the highest contribution rate (16.4%) by age. 18-23 year olds have the lowest rate (7.5%), but those working and nearing retirement (within ages 55-69), have the second lowest rate (10.9%).
- ◆ The greater the educational level, the more likely a contribution to retirement savings within six months. Rates of contribution range from 3.8% for those with less than a high school diploma to 41.7% by those with a four year college degree or more.

RESPONSES BY COUNTY



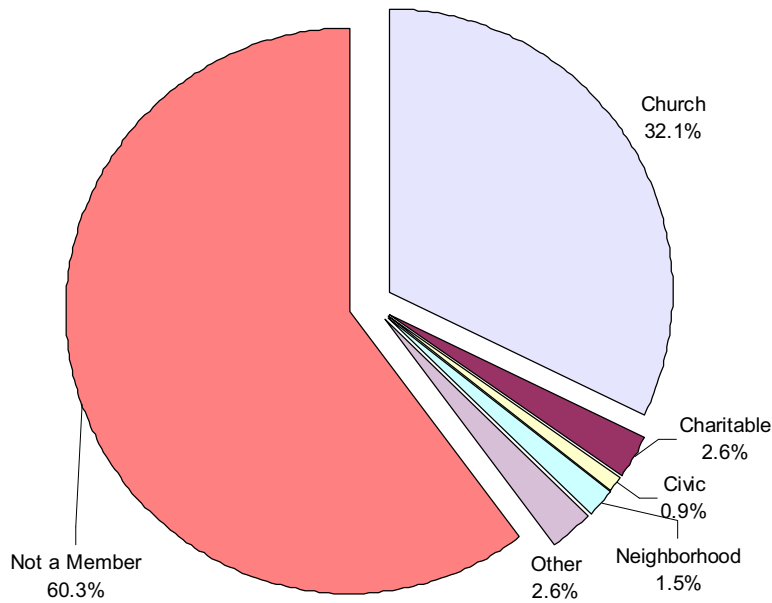
Recent research tells us that increased civic involvement improves local government; parent involvement improves schools and regular volunteering improves health. Survey questions over the past two years provide indicators of CAA clients' ties and engagement in their local community.

Membership

Clients were asked if they were a member of a variety of organizations. Overall, 60.3% stated they did not belong to any organization. Of those who did report membership, most were members of a church, temple or mosque (32.1%). Every other organization was identified at rates under 3.0%.

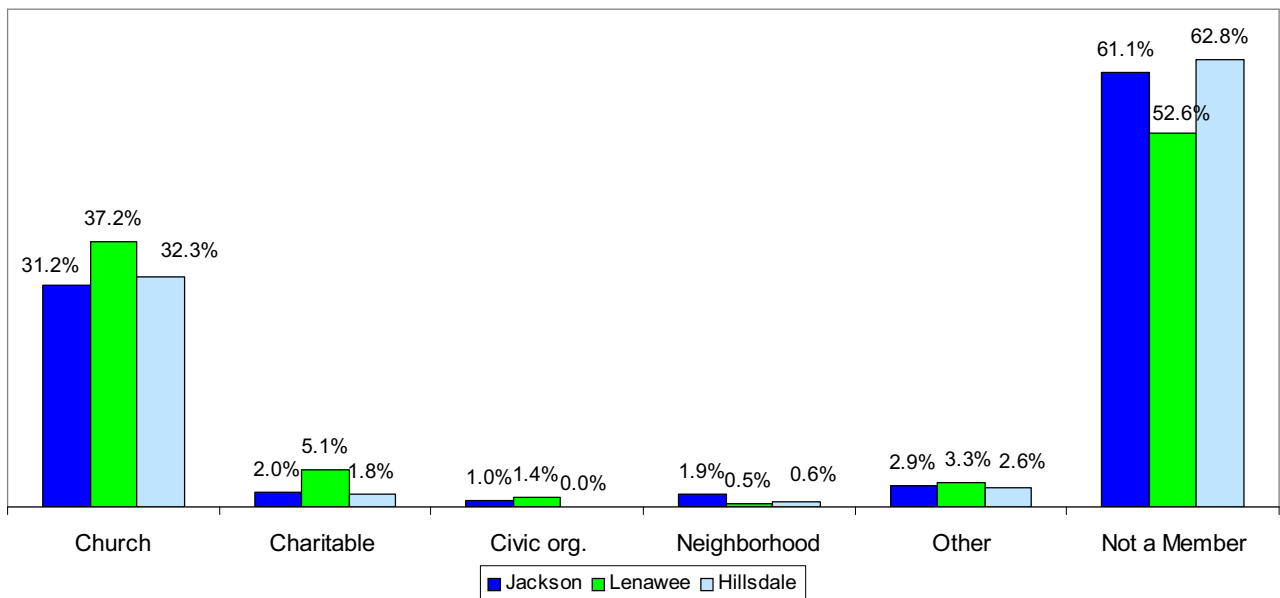
Rates of membership in any organization was relatively smaller for men (37.1%) than women (40.9%).

ALL RESPONSES



Church membership remains highest in Lenawee, but Jackson nudges out Hillsdale for lowest rate of church membership

RESPONSES BY COUNTY



- ◆ The likelihood of joining an organization grows steadily with age, starting at 26.4% for those age 18-23, and up to 68.0% for those age 55-69.
- ◆ Those reporting as Married are more likely to be a member of some organization (at 50.7%) than those who are Divorced (at 38.8%) or Never Married (at 30.7%).
- ◆ African-Americans are most likely to be a member of an organization, having the lowest response of “Not a Member” (at 43.5%) among all racial/ethnicity categories.

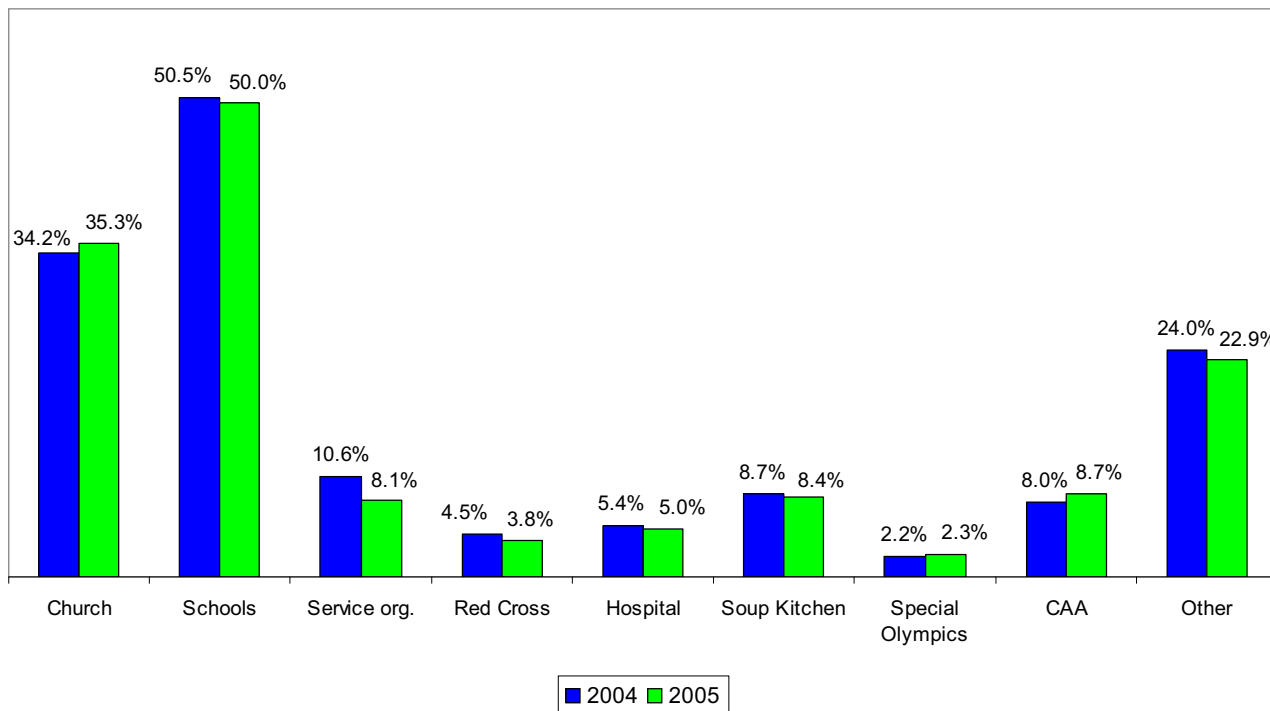
African-Americans report the highest church membership (48.5%) compared to 27.2% for Whites or 36.7% for Hispanics. African-Americans also are the most likely to be a member of a neighborhood organization (2.5%), compared to Whites (.9%) or Hispanics (2.0%).

Volunteering

In addition to asking about membership, the survey addressed volunteering activities of respondents. 31.6% of all respondents had volunteered during this survey year, up from 29.1% last year.

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

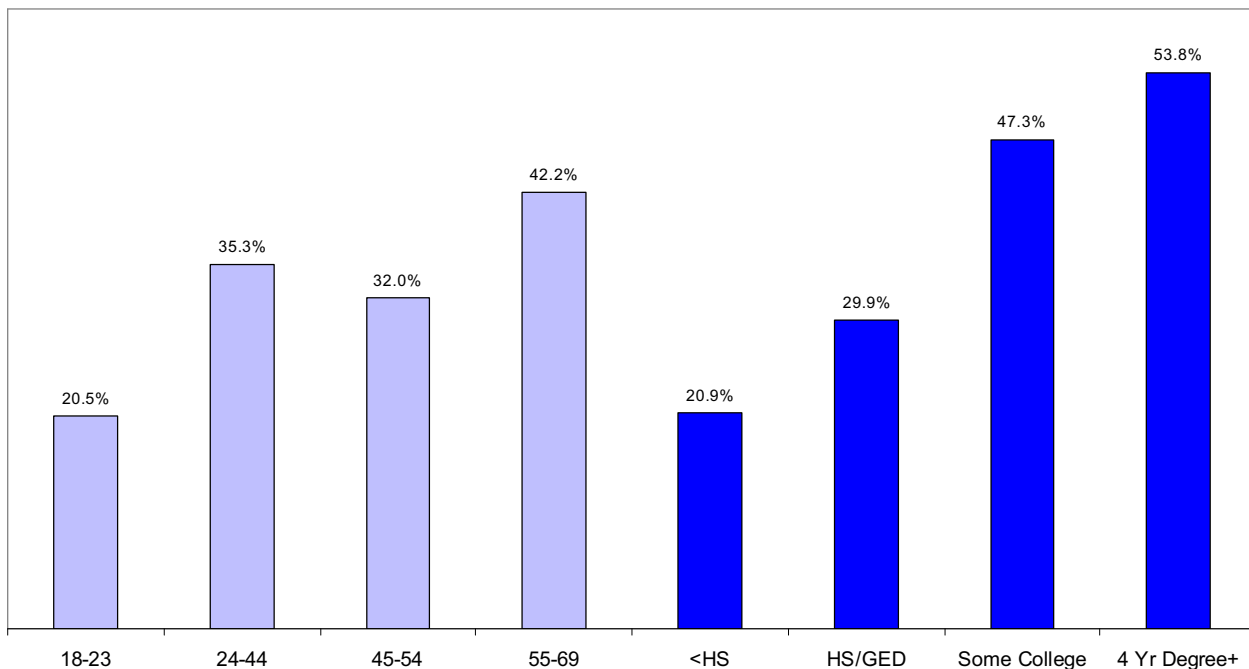
ALL RESPONSES BY YEAR



According to the 2005 Jackson County Report Card survey, 50.8% reported they had volunteered in the past year, down from 65.0% in the 2002 Report Card. More volunteered at a religious organization (49.6%) than at a school (24.8%).

- ◆ This year, more Hispanics report volunteering (36.0%) than did African-Americans (32.8%) or Whites (28.6%). African-Americans report volunteering at more organizations, averaging 2.1 per respondent, compared to the overall average of 1.4.
- ◆ African-Americans report the highest rate of volunteering at religious organizations (60.0%) and at CAA (15.0%); Whites had the highest percent volunteering at the Red Cross (4.1%).
- ◆ Marrieds (39.2%) report volunteering slightly more than Divorced (37.5%), but much more than Never Marrieds (27.3%).
- ◆ Homeowners volunteer at significantly greater rates (40.2%) than do renters (28.8%).
- ◆ Volunteering consistently increases with educational level.

VOLUNTEERING BY AGE AND EDUCATION LEVEL



Housing Assessment Questions

Housing - Affordability

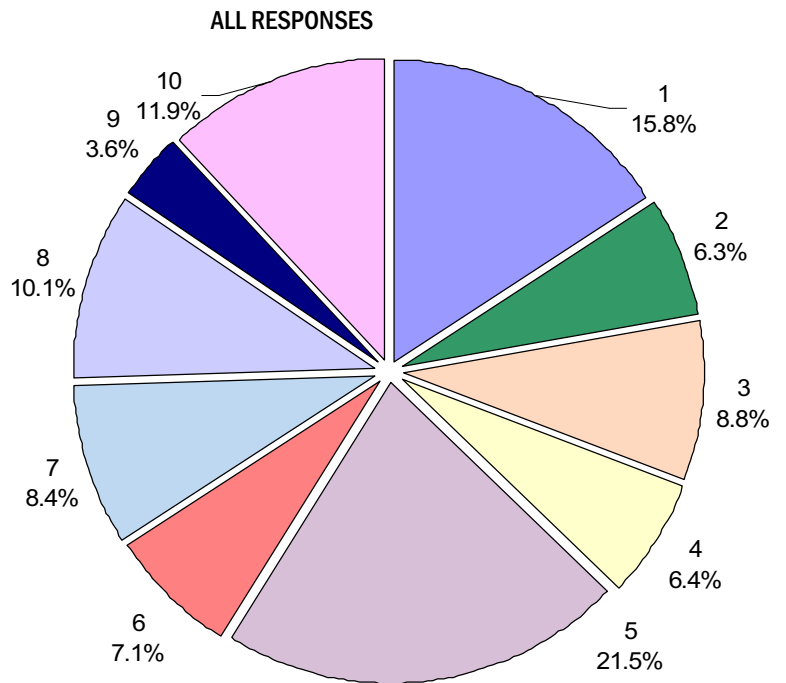
Surveyed clients were asked their satisfaction with the availability of affordable housing in their county. Responses were on a scale of 1 to 10, with 10 the most satisfied and 1 the least satisfied. This is the same survey question asked the general public in Jackson County through the 2002 and 2005 Jackson County Community Report Card.

CAA responses averaged 5.22, up from 4.79 last year.

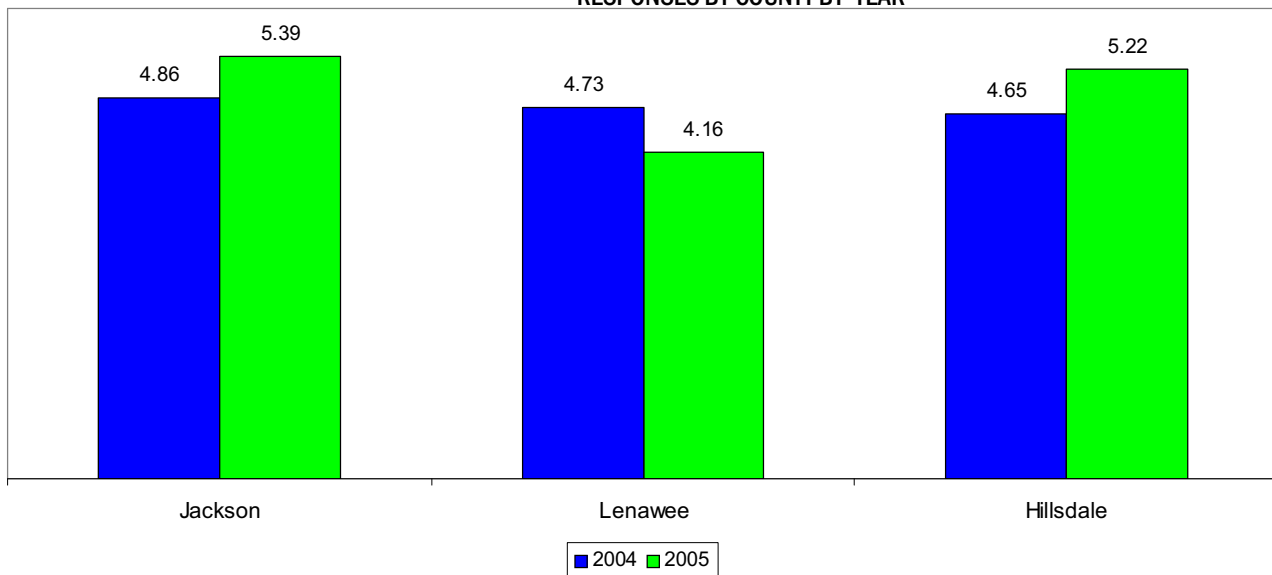
Head Start respondents averaged 5.92 in satisfaction with the availability of affordable housing. This is the highest score by CAA program.

By county, Jackson CAA clients expressed the highest satisfaction with housing affordability. This average Jackson satisfaction score of 5.39 is, however, significantly lower than the 2005 Jackson Community Report Card survey average score of 6.52.

While the average score for



RESPONSES BY COUNTY BY YEAR



The highest average satisfaction with the availability of affordable housing by any subcategory is 7.35, reported by those with a four year college degree or more.

- ◆ Reported satisfaction with the availability of affordable housing was higher by African-Americans (with an average score of 5.60) than by either Whites (with an average score of 5.17) or Hispanics (with an average score of 5.34).
- ◆ Divorced respondents have the lowest average score (4.73) compared to Never Married (5.23) or Married (5.53).
- ◆ By age, the highest average score came from 18-23 year olds (5.43) and the lowest from 45-54 year olds (4.77).

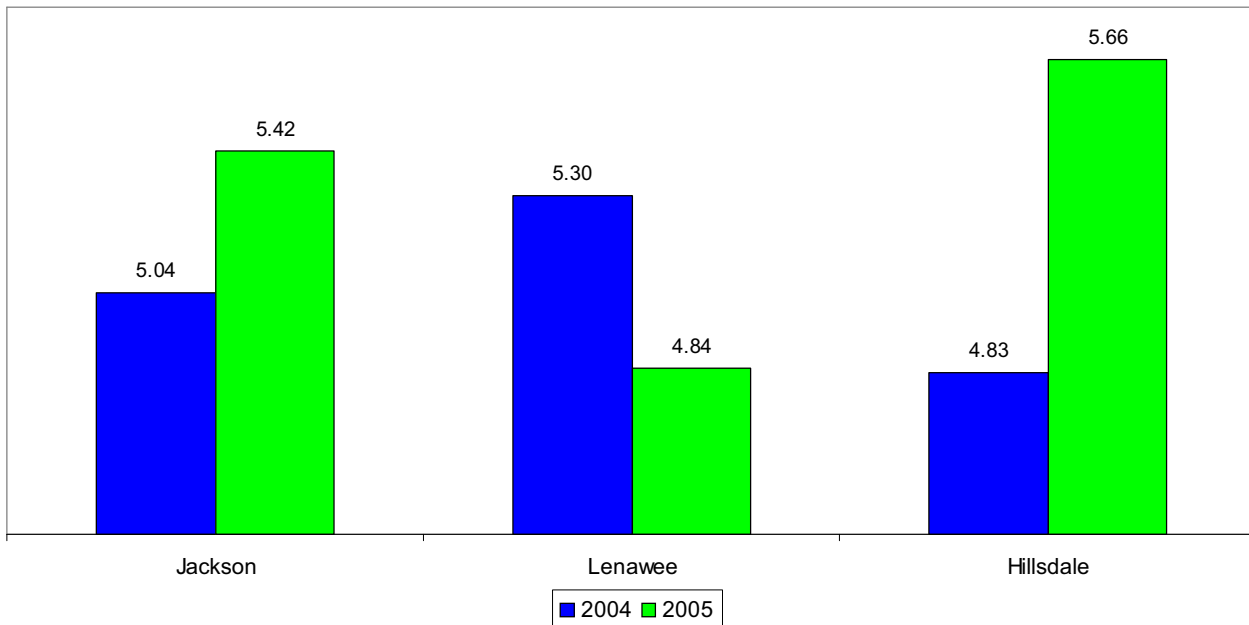
Housing—New Development

Clients were also asked to rate their satisfaction with new housing development in their county. Overall, the average score this year is 5.31.

The lowest average score by all subcategories is Work First (4.59) closely followed by those age 55-69 (4.61).

By county, both Jackson and Hillsdale average scores increased, while Lenawee’s decreased.

RESPONSES BY COUNTY BY YEAR



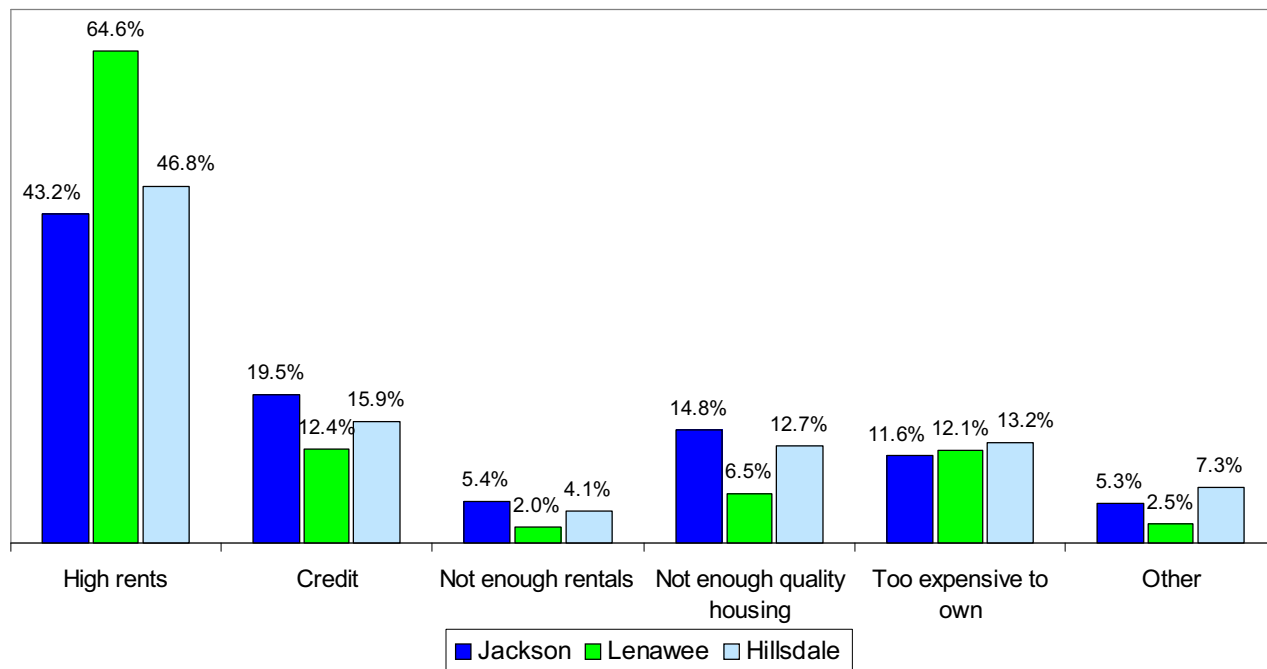
Causes of Lack of Affordable Housing

When asked their opinion on the primary cause for the lack of affordable housing, more than half (50.8%) of CAA clients responded “High rents.”

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

The 2005 HUD Fair Market Rental rate for a two bedroom apartment was \$575 in Jackson, \$840 in Lenawee and \$510 in Hillsdale

RESPONSES BY COUNTY



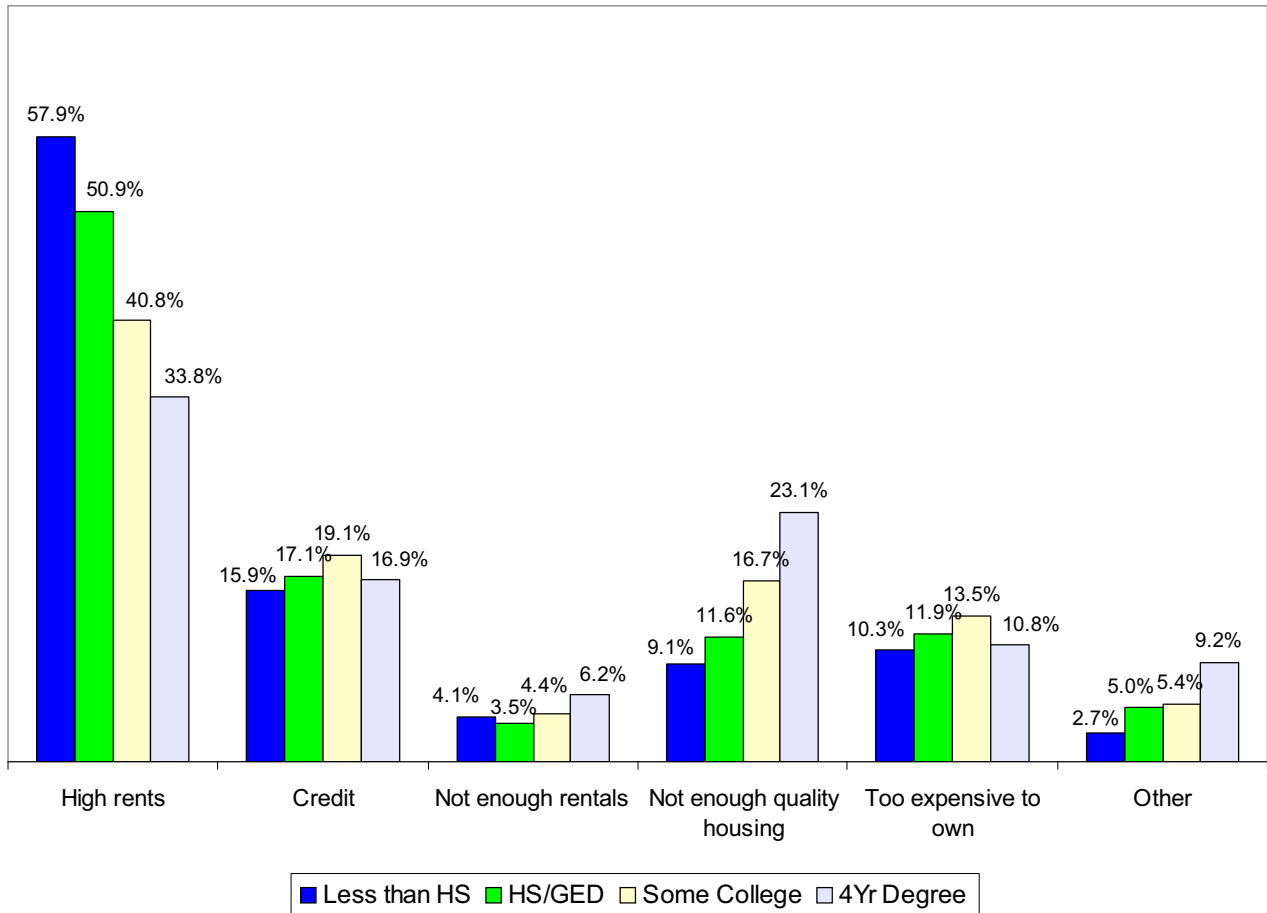
- ◆ 23.3% of Head Start parents perceive “Credit issues” as the primary cause. This is the highest rate among all subcategories examined. Those under age 18 and those age 70 and older see this as the primary cause at the lowest rate (both at 7.1%).
- ◆ African Americans consider “Too expensive to own” the primary cause by the lowest rate among racial/ethnic backgrounds (at 7.9%), with Whites reporting “Too expensive” by 12.1% and Hispanics by 15.4%.

Interestingly, renters consider affordable housing “too expensive to own” at a lower rate (9.8%) than do homeowners (14.5%).

- ◆ The quality of available housing –“Not enough quality housing”– received the highest responses from those with a four year college degree (23.1%); those age 70 and older (21.4%); and African Americans (16.9%).

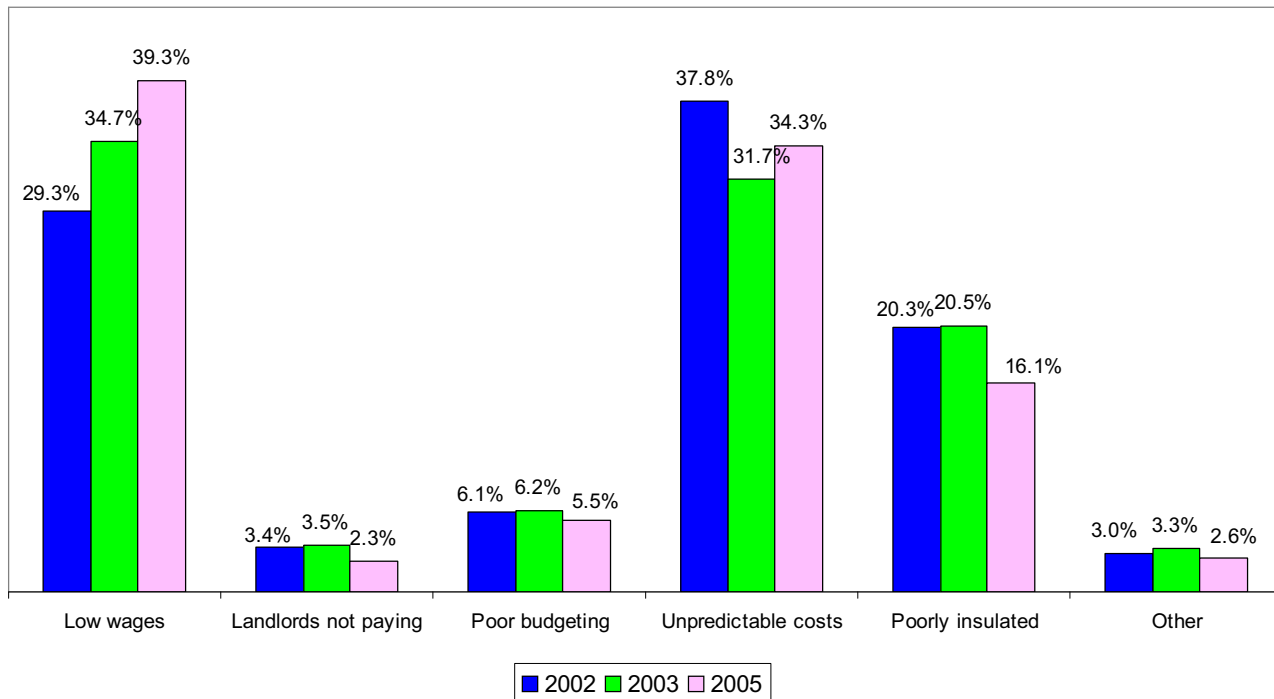
Responses to this question show the greatest variation by educational level.

RESPONSES BY EDUCATION



Causes of High Heat & Utility Costs

This year’s responses to “Unpredictable costs” and “Low wages” increased, creating a corresponding drop in all other areas compared to the last time clients were asked this question, in 2003.



- ◆ “Poor budgeting” is considered the primary cause at above average rates by Hispanics (7.6%); Head Start parents (7.5%) and those with four year college degrees (7.4%).
- ◆ The greater the educational level, the higher the “Unpredictable costs” response: Less than high school (32.3%); HS/GED (33.8%); Some college (39.0%) and Four year Degree (47.1%).
- ◆ “Poorly insulated” is considered primary at above average rates by Never Marrieds (18.0%); those with Some College (19.4%) and African Americans (21.9%).

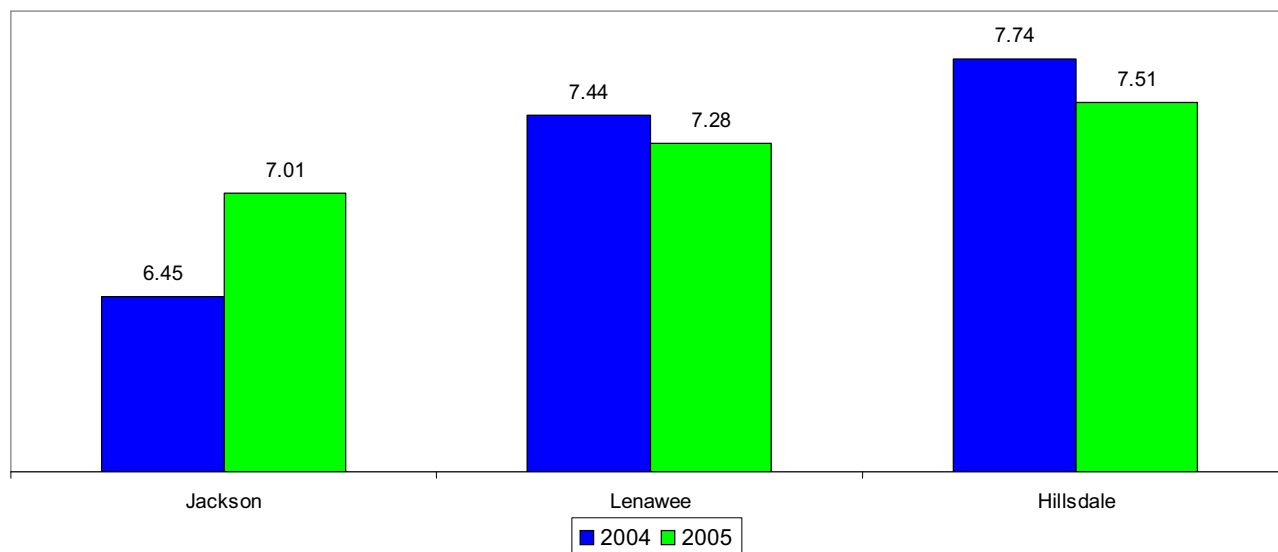
CAA clients were surveyed about both their satisfaction with various aspects of their local community and their opinion on what are important characteristics of a quality neighborhood. A number of the satisfaction questions track to questions asked in the 2005 Jackson Community Report Card, for comparison 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 7.14, up from 6.88 last year.

Only Jackson's average score increased from last year.

RESPONSES BY COUNTY

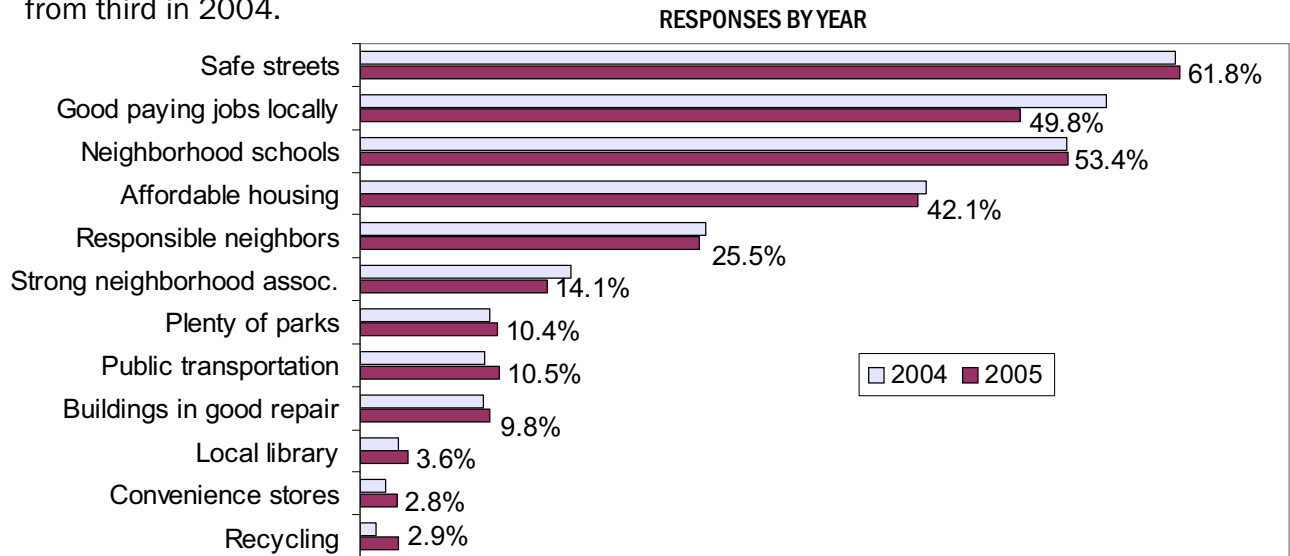


The highest average score on safety, by any subcategory examined was 7.62 provided by homeowner respondents. The lowest average score was 6.46 from African-Americans.

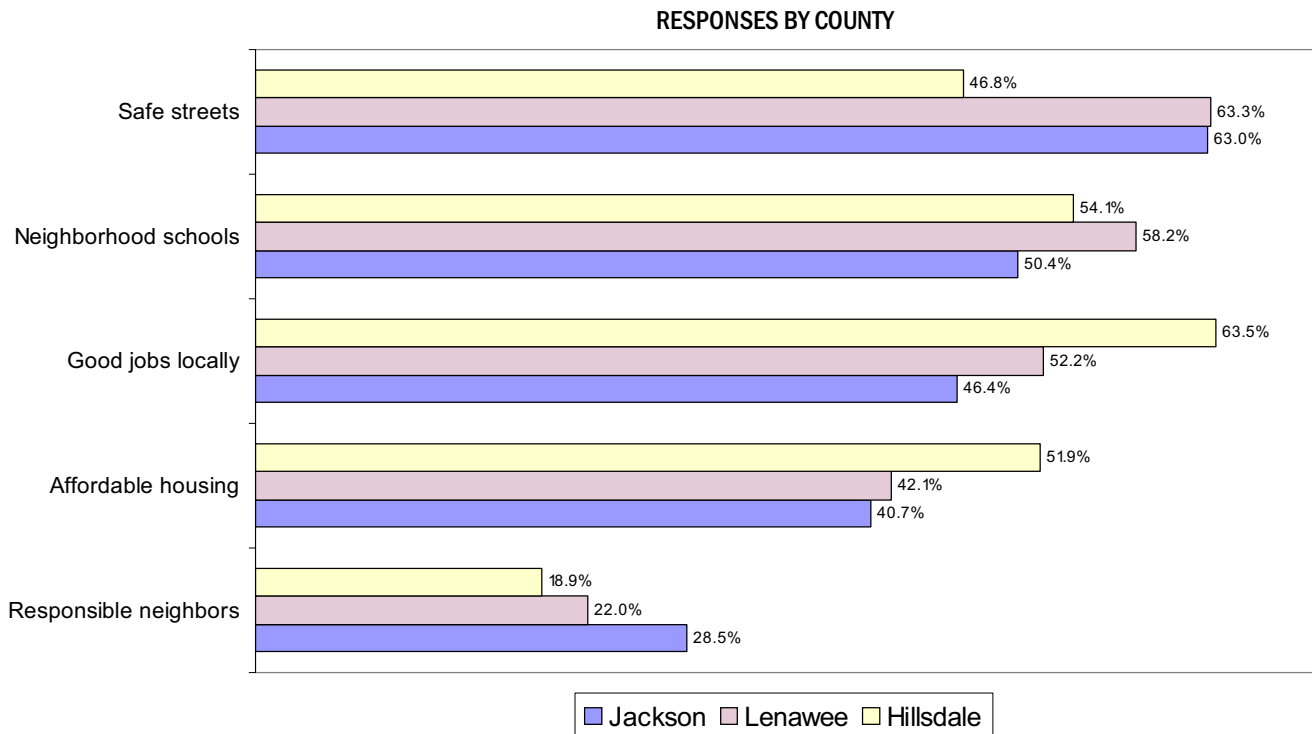
- ◆ By race/ethnicity, there is a significant difference in how African-Americans view overall neighborhood safety (average score 6.46) compared to Whites (average score 7.30) or Hispanics (average score 7.06).
- ◆ By age categories, those age 45-54 are most satisfied with their neighborhood's safety (7.29) and those age 24-44 are least satisfied (7.10).

Characteristics of Good Neighborhoods

Clients were asked to identify three characteristics they considered most important to a good community. Neighborhood schools ranks second this year, up from third in 2004.

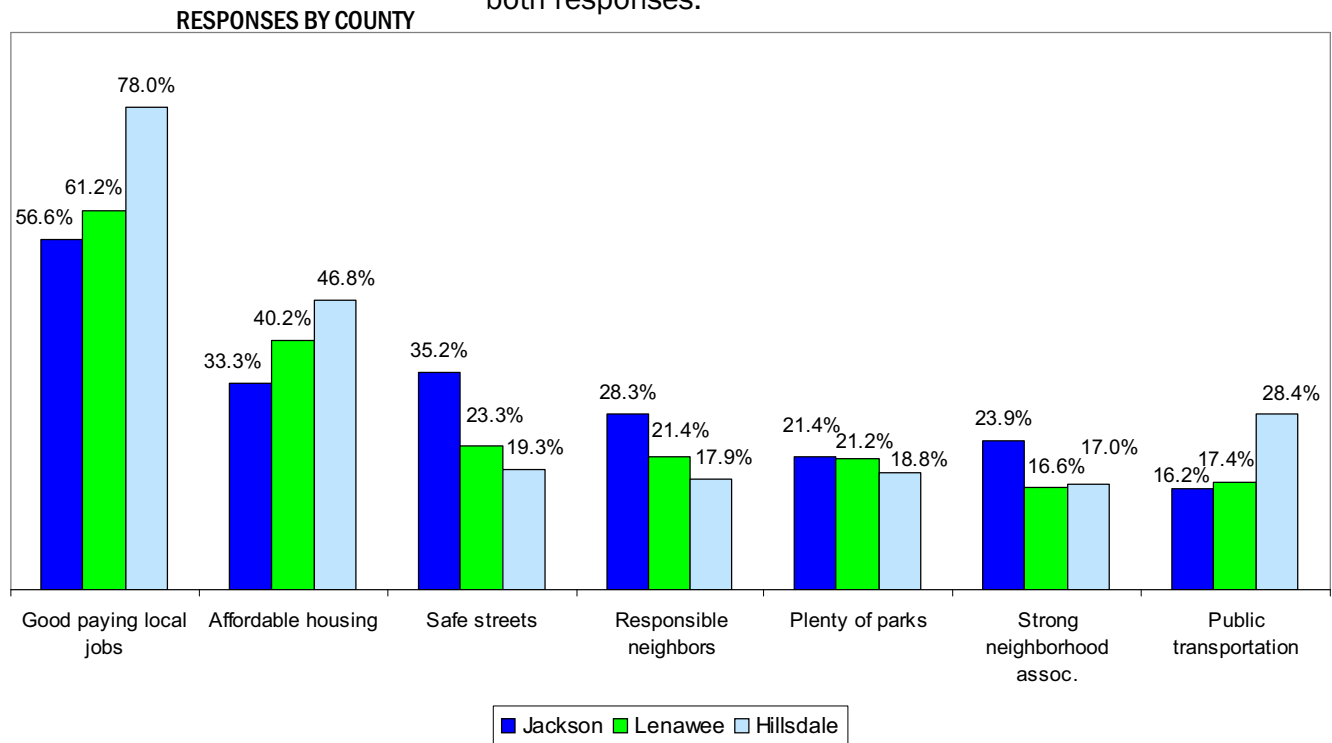


In all three counties the same characteristics are included in the top five responses, as shown below.



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 on both responses.



While African-Americans report the highest rate of membership in a neighborhood association, they also gave the highest response that a strong neighborhood association was missing in their local community (at 26.8%) compared to 20.0% for Whites and 16.0% for Hispanics.

Those with a four year college degree reported the greatest number of characteristics missing from their neighborhood while homeowners reported the fewest.

- ◆ “Good schools” are considered missing by significantly more African-Americans (17.2%) than by either Whites (9.8%) or Hispanics (8.9%).
- ◆ Hispanics report a greater problem with having buildings in good repair in local neighborhoods (21.3%) than do Whites (14.9%) or African-Americans (16.8%).
- ◆ The highest response to missing parks comes from those with a four year college degree (23.8%).
- ◆ Renters report affordable housing missing by the

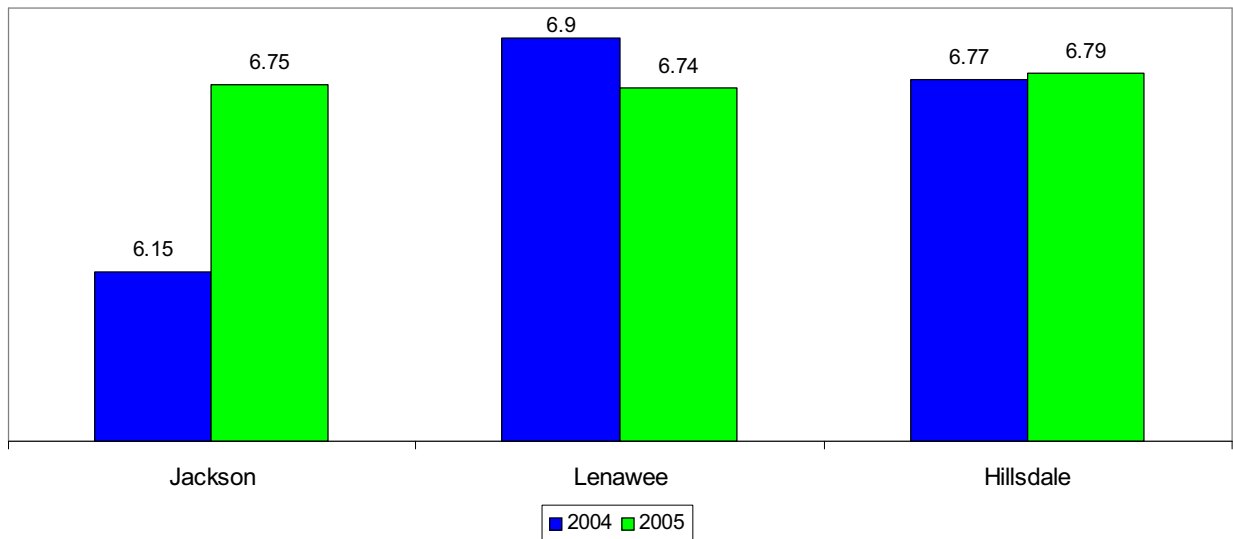
Services Satisfaction

Local Police Services

Clients were asked to rate, "Your satisfaction with local police services?" Again, responses were recorded on a scale of 1 to 10, with 10 as "most satisfied." The overall average score by CAA respondents was 6.76, up from 6.40 last year.

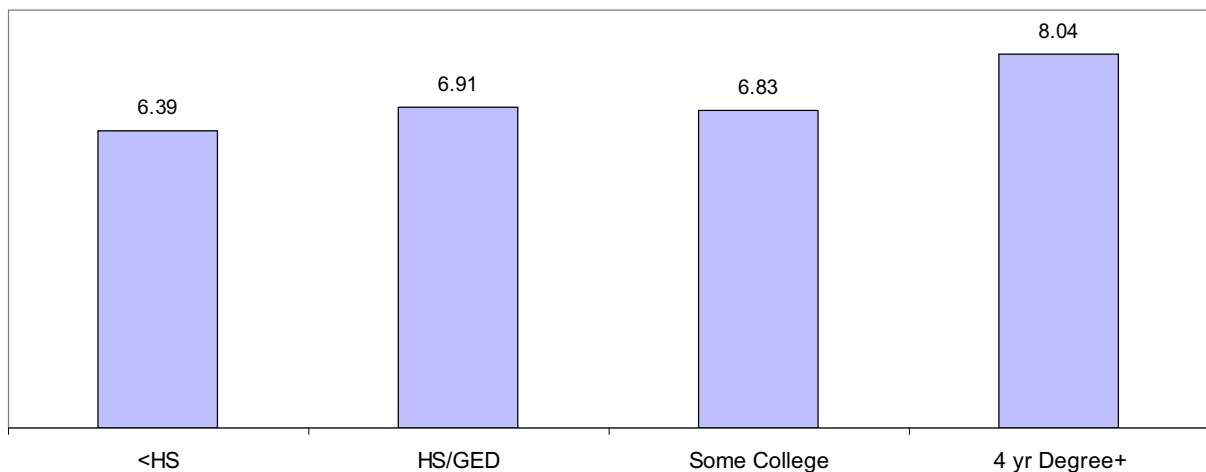
By county, Lenawee responses indicated the lowest satisfaction of the three counties. CAA client satisfaction in Jackson is markedly lower than the 7.75 reported by the Jackson County general population in the 2005 Jackson Community Report Card.

RESPONSES BY COUNTY BY YEAR



This year, satisfaction with local police varies most by educational level.

RESPONSES BY EDUCATION LEVEL



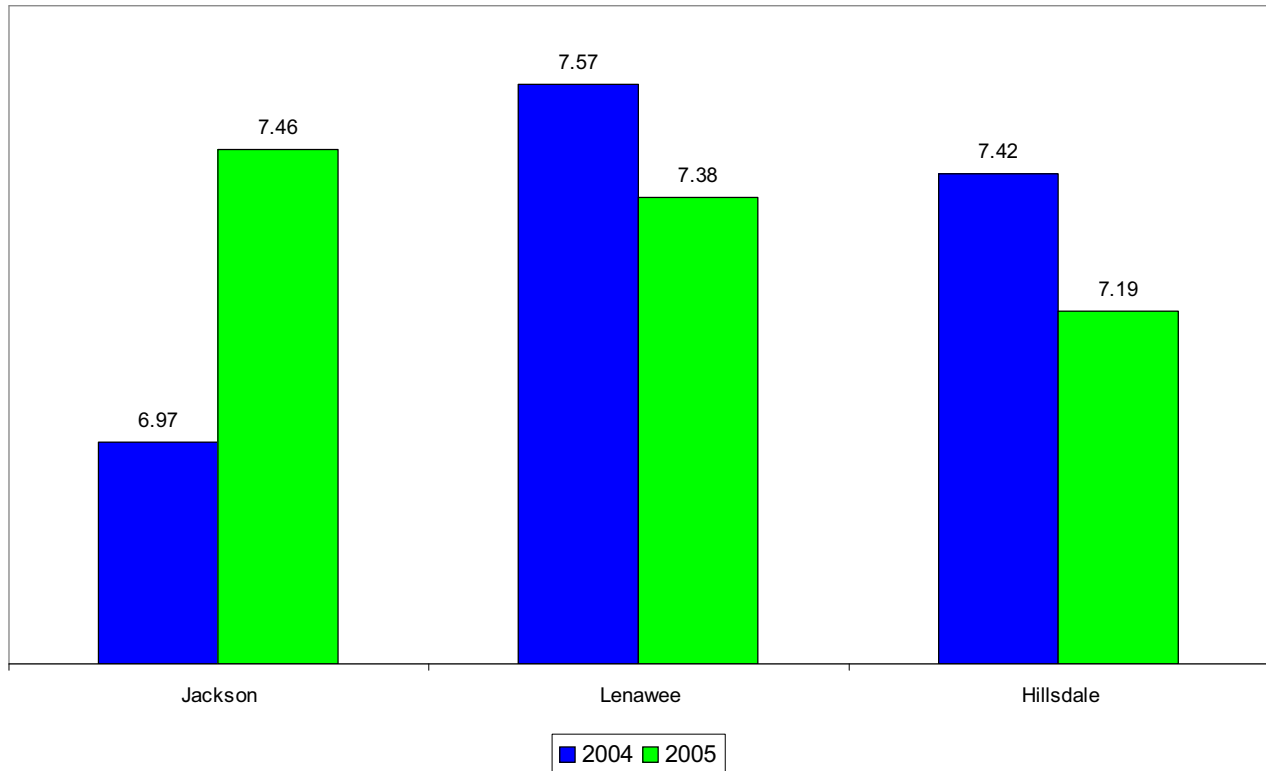
Local Schools

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 7.40, up from 7.18 last year. This compares to 6.84 average score given to Jackson Schools in the 2005 Jackson County Report Card.

The lowest satisfaction with local schools comes from Work First respondents, with an average score of 6.95, the only subcategory below 7.0. The highest average score, from all subcategories examined, comes from Hispanics

- ◆ Satisfaction with schools by education level categories peaks with respondents with a high school diploma (7.56). Not surprising, those with less than a high school education have the lowest satisfaction score (7.16). Interestingly, those with a four year degree report a higher satisfaction with local schools (7.35) than those with some college (7.28).
- ◆ By county, only Jackson County’s school satisfaction increased compared to last year.

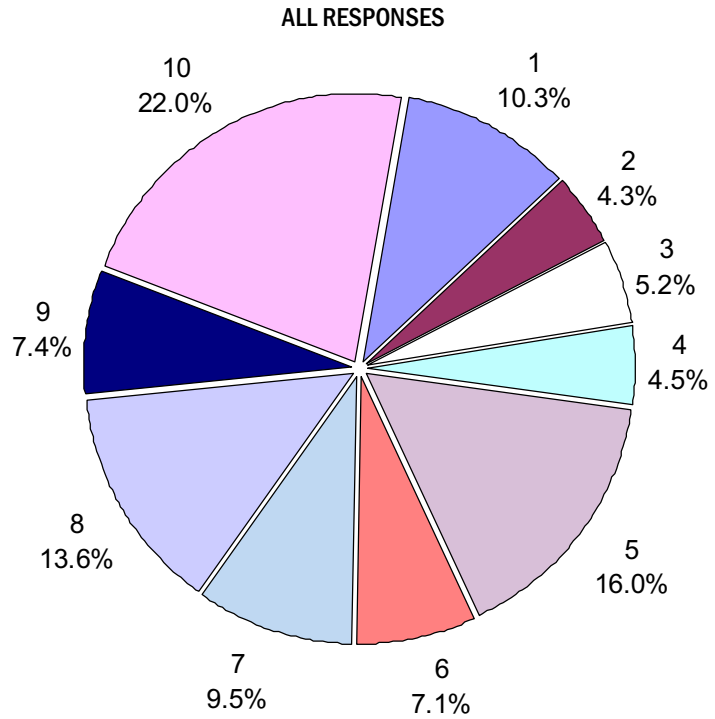
RESPONSES BY COUNTY BY YEAR



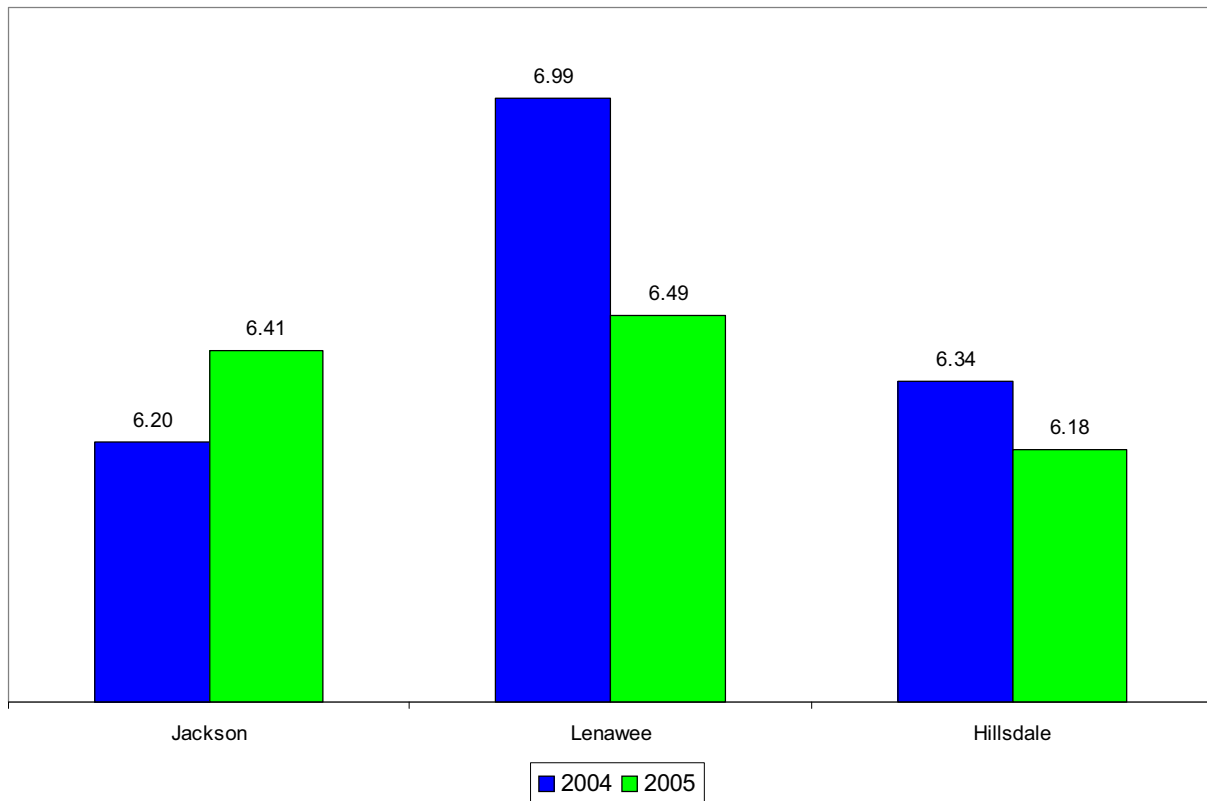
Health Care Availability

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 6.38, dropping from 6.41 last year.

By county, Lenawee respondents have the highest average score, although this is still lower than last year’s score from Lenawee. Only Jackson respondents showed an increase in satisfaction.



COUNTY RESPONSES BY YEAR



Those without health insurance coverage reported the lowest average satisfaction score of 5.30; those with health insurance (of any kind) reported an average score of 6.68. Those with Medicaid reported satisfaction with availability of health care at 6.61, while those with private insurance reported the highest average satisfaction score of 6.87.

There is a difference in the response from men and women on this question. Males gave a below average satisfaction score (at 5.62), while females provided an above average score (at 6.48).

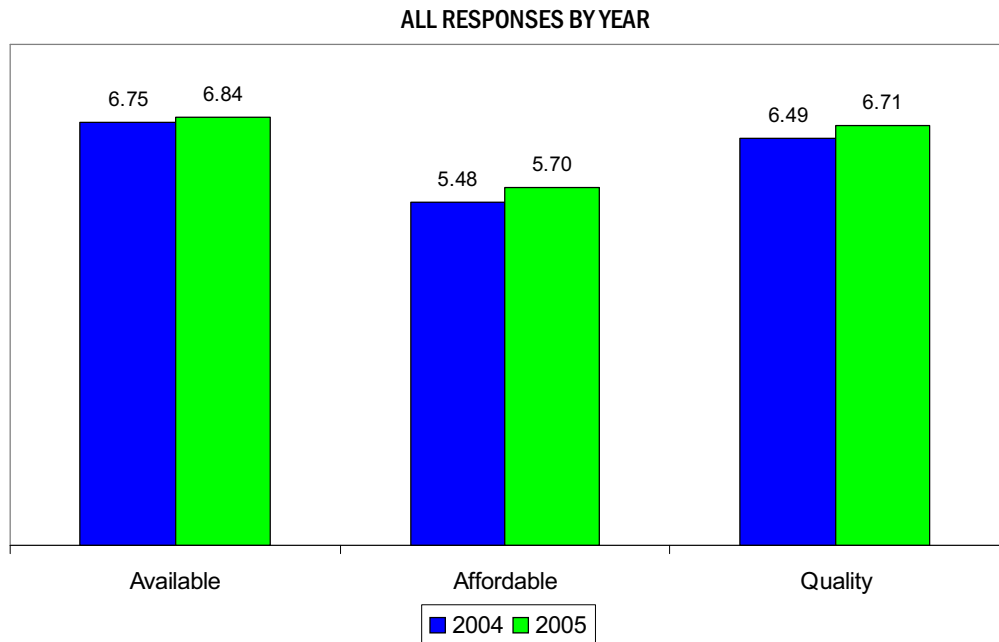
Health care availability satisfaction drops consistently as respondents age. 18-23 year olds report an average satisfaction score of 7.19 while those age 55-69 report an average score of 5.21.

There is no correlation between education level and satisfaction with health care availability. Responses range from Some College (5.99) to Less than high school diploma (6.70) while High school/GED degree (6.31) and Four year college degree (6.36) are comparable.

Day Care

Overall, 34.9% of surveyed clients reported they used child care. Not surprising, more Head Start respondents (47.0%) used child care than other CAA program participants. By county, Lenawee continues to report the highest use of child care (30.9%).

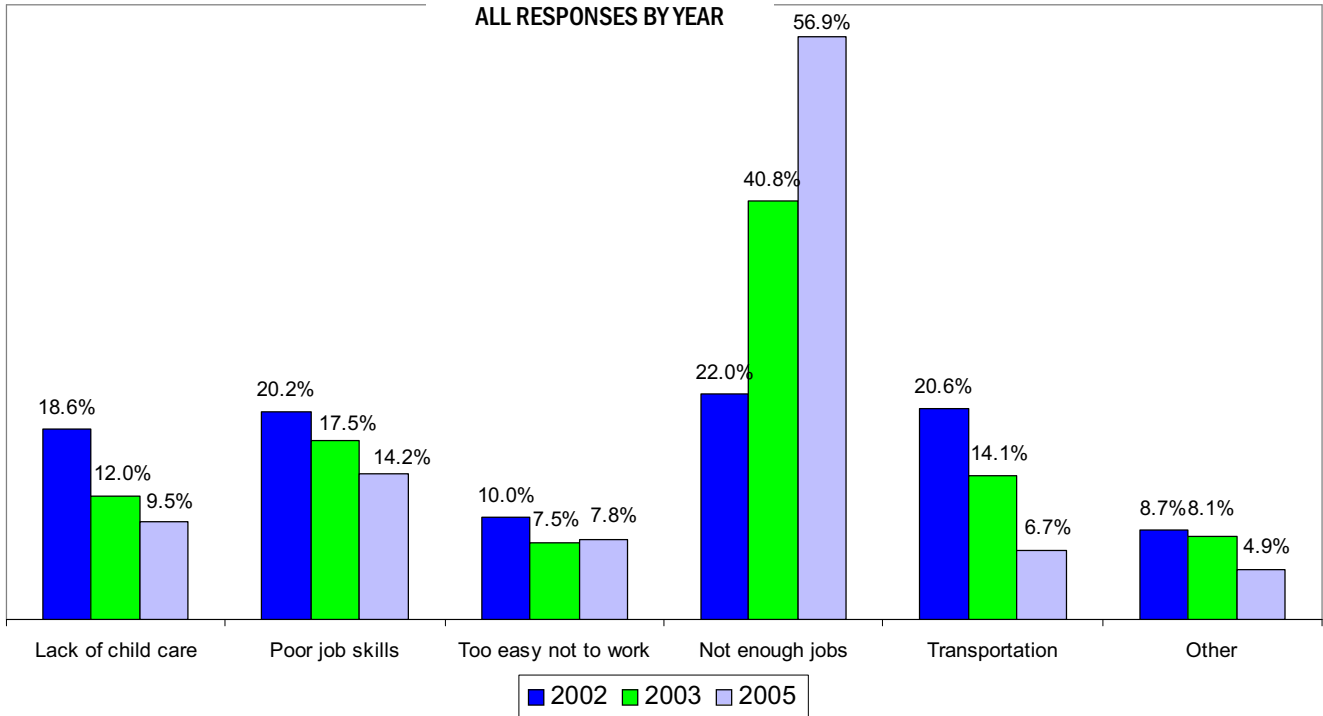
Again this year, respondents are less satisfied with affordability than either Quality of Day Care or Availability of Day Care.



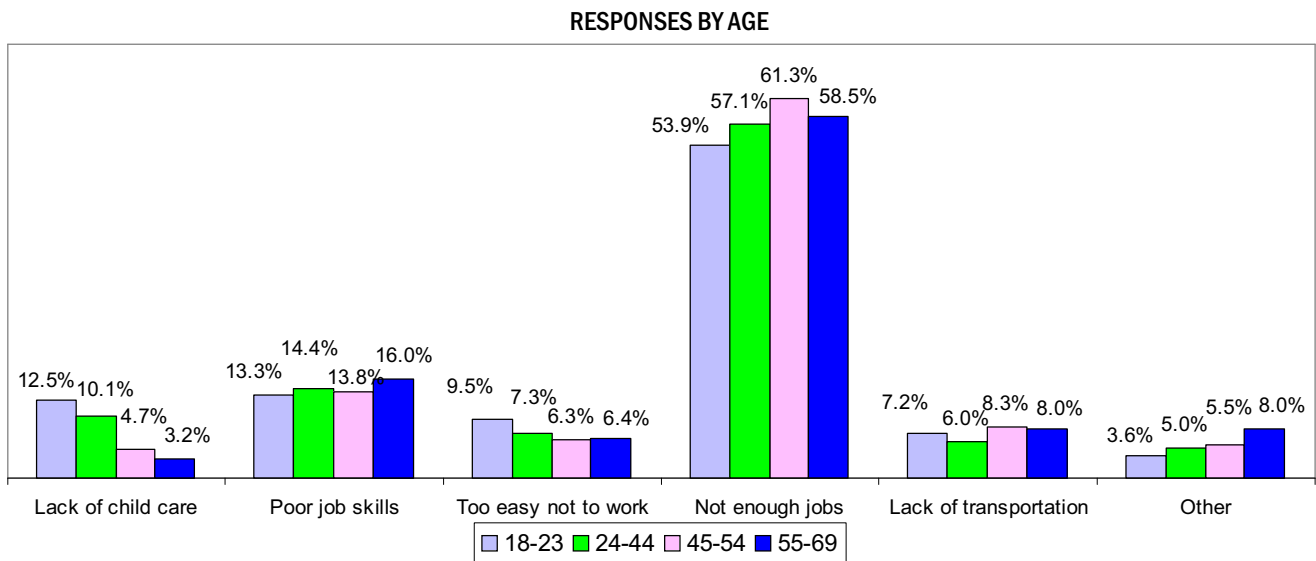
Community Assessment Questions

Unemployment is a problem in this community

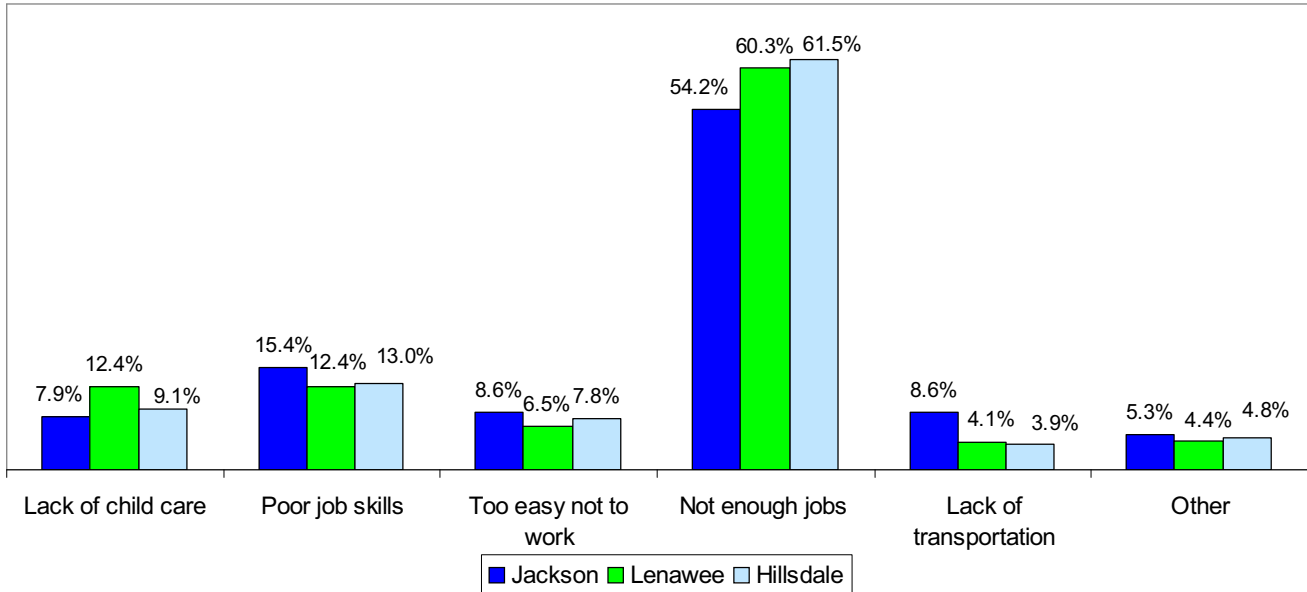
“Not enough jobs” continues to grow as the perceived primary cause of unemployment in this community—an indicator of how the lagging Michigan economy impacts low-income families.



Responses by age show more variation on “Lack of child care” as the primary cause.



RESPONSES BY COUNTY



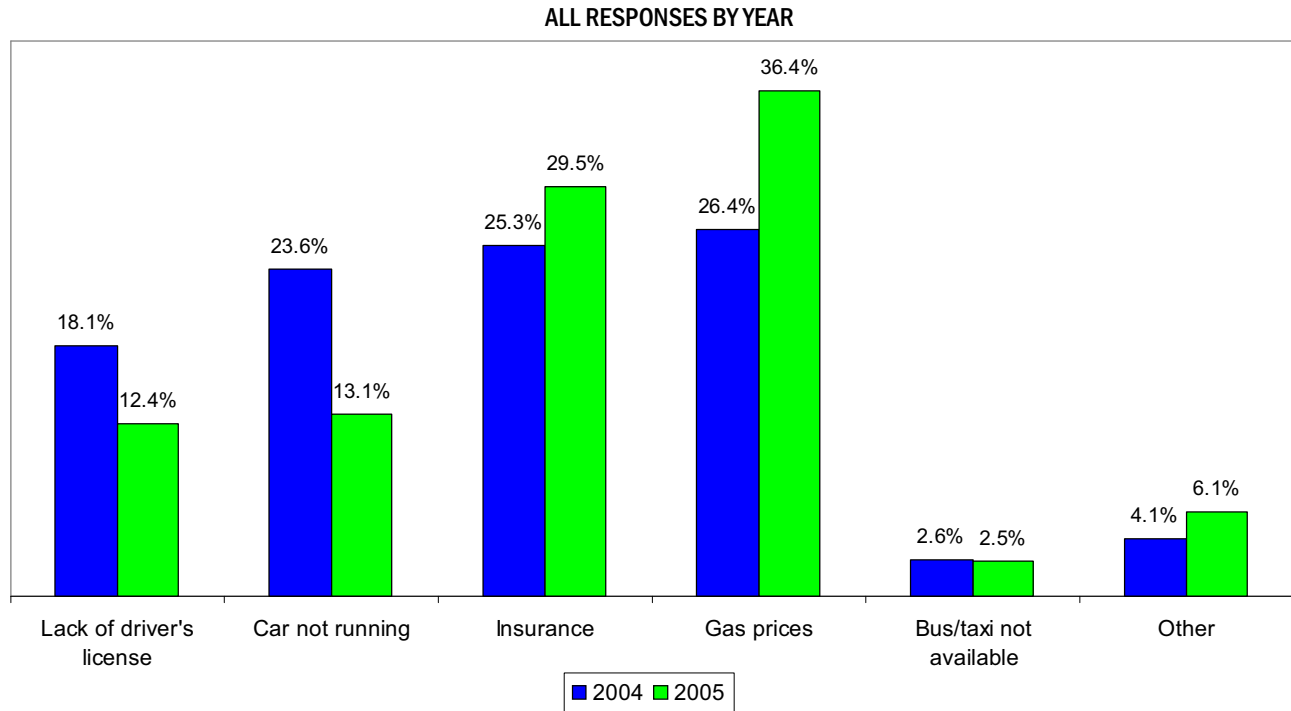
Child care’s impact on unemployment continues to be a greater concern in Lenawee than the other two counties.

Transportation as a barrier is seen as more of the unemployment problem by those in Jackson County, compared to the other two counties, despite a more extensive public transportation system in Jackson County.

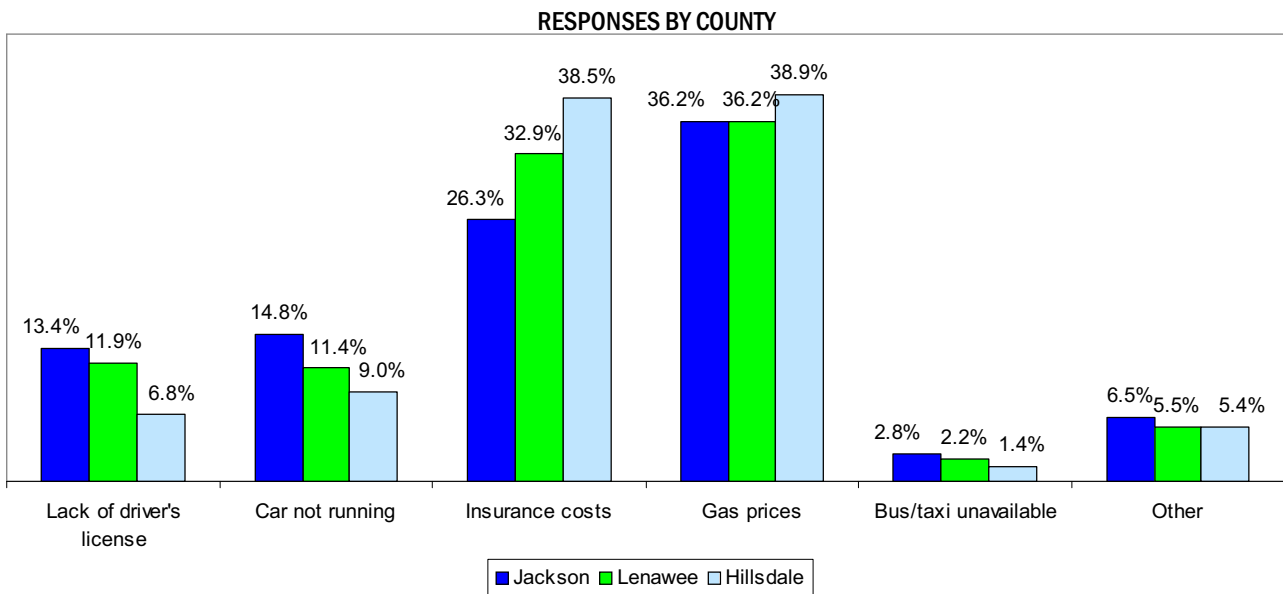
- ◆ Head Start parents again lead the program participants in choosing the “Too easy not to work” response at 11.7%, compared to 5.9% for Community Services or 7.0% by EITC Tax Project clients.
- ◆ By marital status, Never Marrieds report “Too easy not to work” at a higher rate (9.3%) than either Married (7.8%) or Divorced (5.4%).
- ◆ “Poor job skills” is identified as the primary cause with above average scores from: those with four year college degrees (20.3%); African-Americans (16.7%); those age 55-69 (16.0%) and those without a high school diploma (15.8%).
- ◆ Transportation is identified as the primary cause for local unemployment by a greater number of those who are: African American (12.7%); under age 18 (9.3); have less than a high school diploma (9.0%) and Never Married (8.2%).

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 second year we have asked this question.



Gas prices and insurance costs remain the primary causes identified in all three counties.

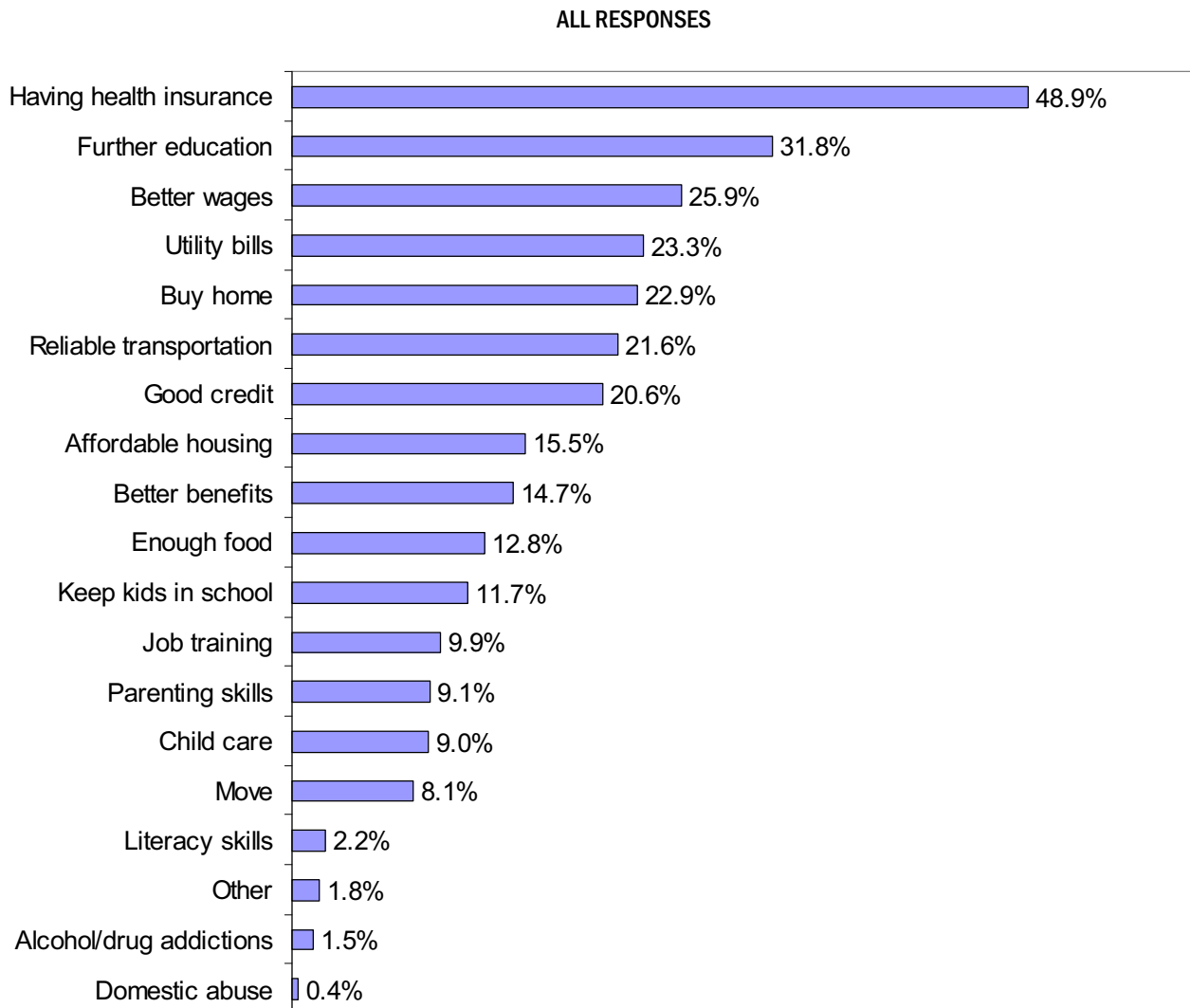


- ◆ Gas prices as the primary cause rank lower with EITC tax preparation participants (at 31.4%) than either Head Start parents (39.9%) or Community Services clients (37.6%).
- ◆ Insurance costs and gas prices are seen as the primary cause less often by renters than homeowners, while lack of a driver's license is identified roughly twice as often (13.7%) by renters than homeowners (6.7%).
- ◆ By race/ethnicity, gas prices are identified the least by African Americans (30.4%) and most often by Whites (38.4%).
- ◆ "Bus/taxi not available" is identified as the primary cause of transportation barriers by 5.7% of African-Americans, nearly three times the rate by either Whites (1.8%) or Hispanics (1.3%).
- ◆ Lack of a driver's license is considered the primary cause of transportation barriers by 18.4% of those 18-23 years old; 17.8% of Never Marrieds; 17.3% of Males; 16.2% of Hispanics; and 15.9% of African-Americans. All other subcategories identified "Lack of a driver's license" at rates below 13.0%.

Average satisfaction with public transportation in the 2005 Jackson County Report Card was at 6.75. It averaged 6.74 in the 2002 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.

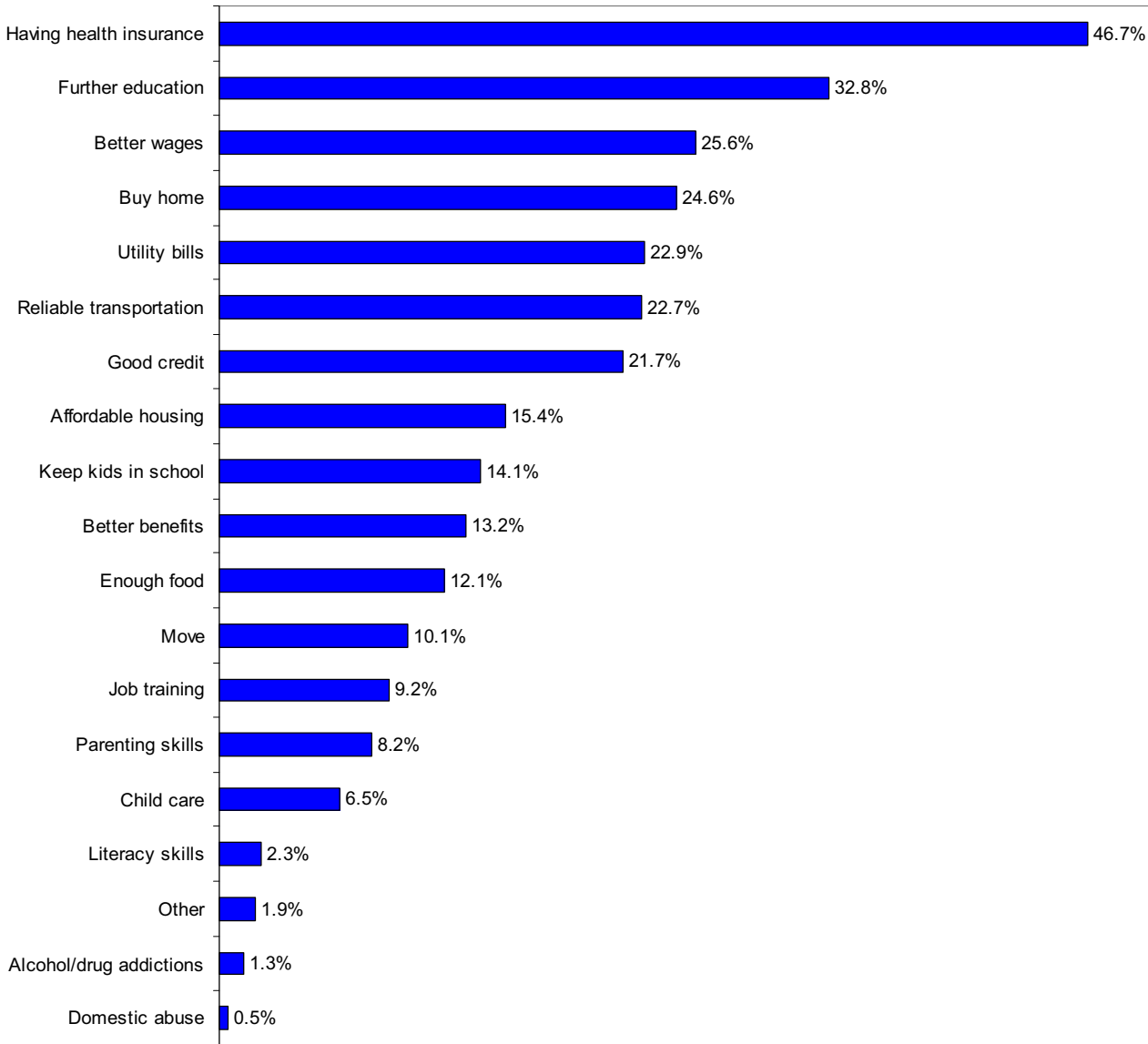


Priority Concerns: Comparing County Responses

“Having health insurance” jumped nearly 10% from last year’s 36.9%, becoming Jackson’s top priority, up from second place last year.

In both Jackson and Lenawee Counties, “Paying utility bills” increased as a priority, (from 15.0% and 17.7% respectively). This brings Jackson and Lenawee clients in line with Hillsdale clients’ ratings of Utility bills over the past two years.

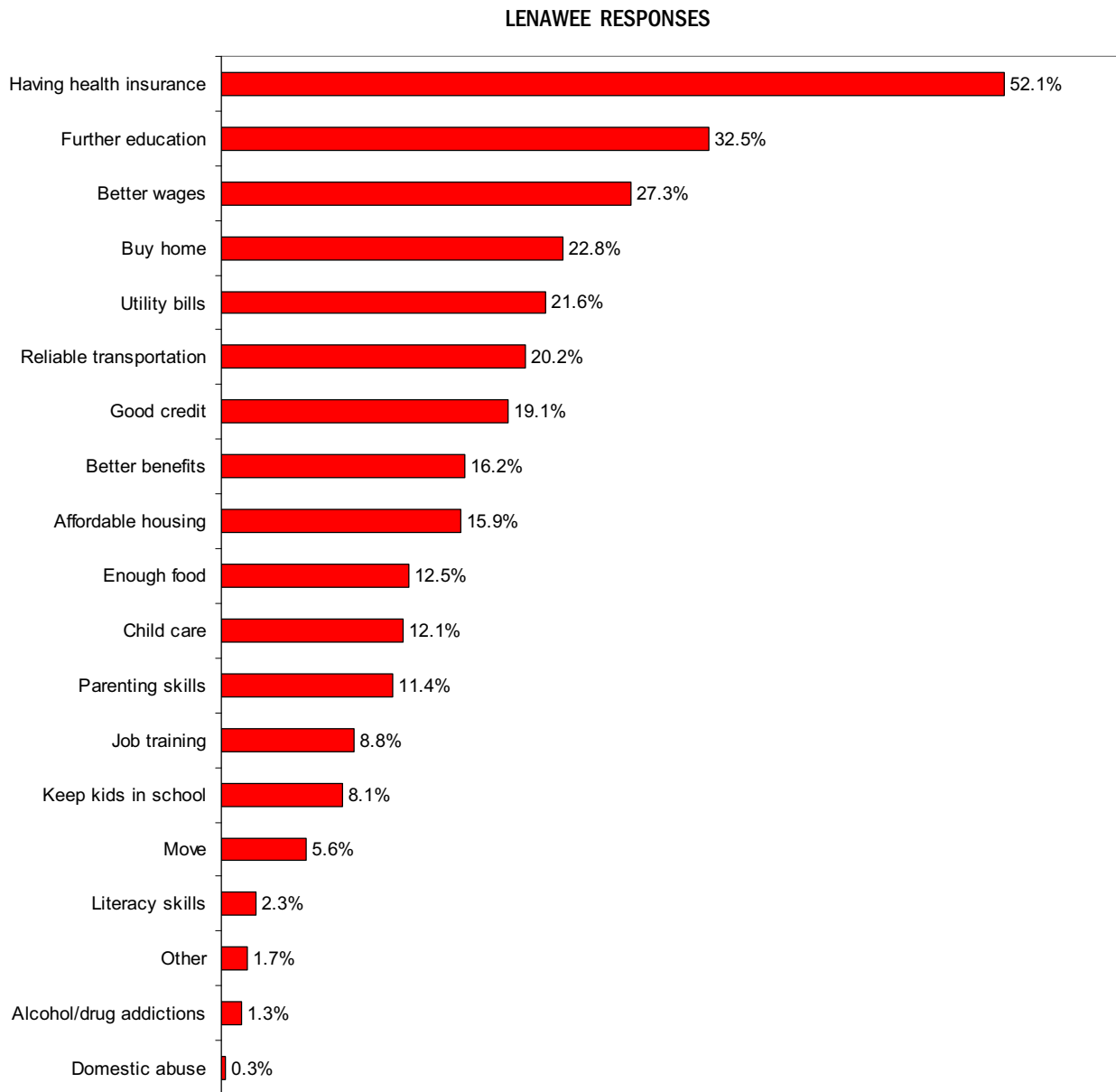
JACKSON RESPONSES



Priority Concerns: Comparing County Responses

In Lenawee, “Having health insurance” increased its percentage share from 43.1% last year to 52.1% this year.

The second biggest increase in Lenawee responses came with “Utility bills” up 3.9% from last year.

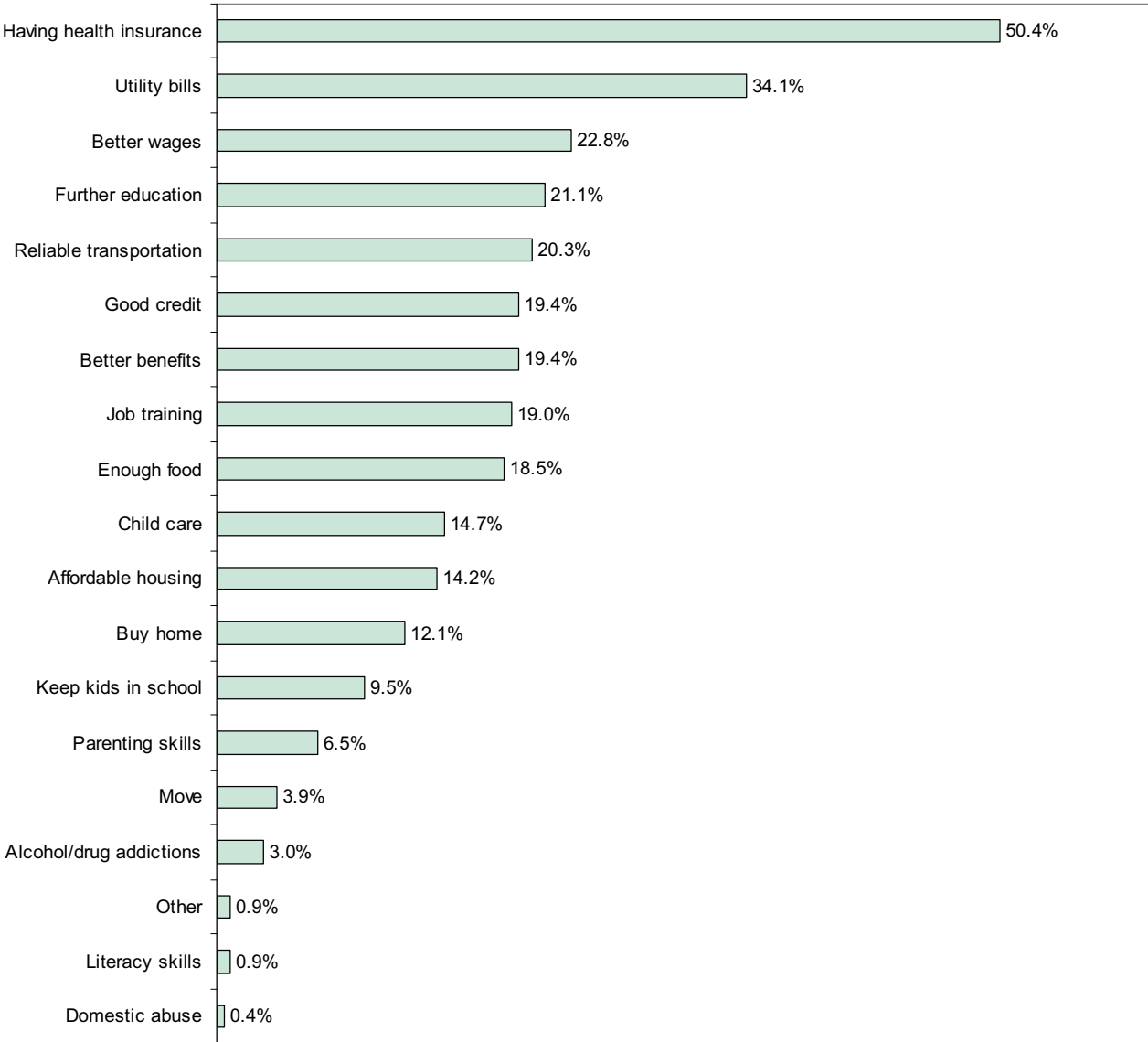


Priority Concerns: Comparing County Responses

Hillsdale’s response on “Utility bills” indicates it is still a higher priority for Hillsdale CAA clients than for clients in the other two counties.

Compared to last year’s responses, Hillsdale’s priority ranking for “Buying a home” dropped 11.1% and “Further education” dropped 8.9%

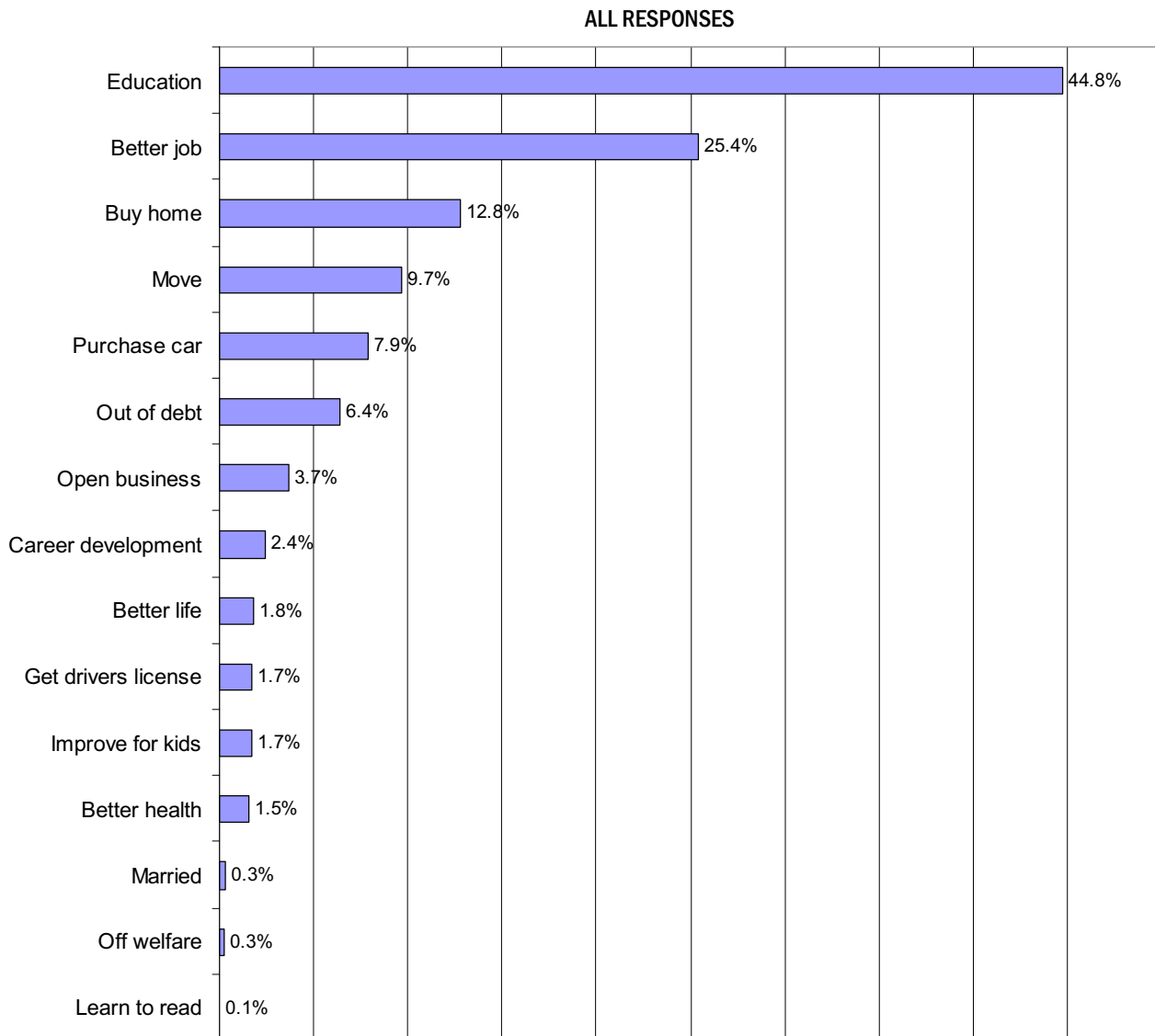
HILLSDALE RESPONSES



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 1,512 clients responded to this open-ended question, with 318 providing more than one response. The majority identified one of three goals: increasing education; getting a better job; and buying a home.

A graph of the top fifteen responses is provided below.

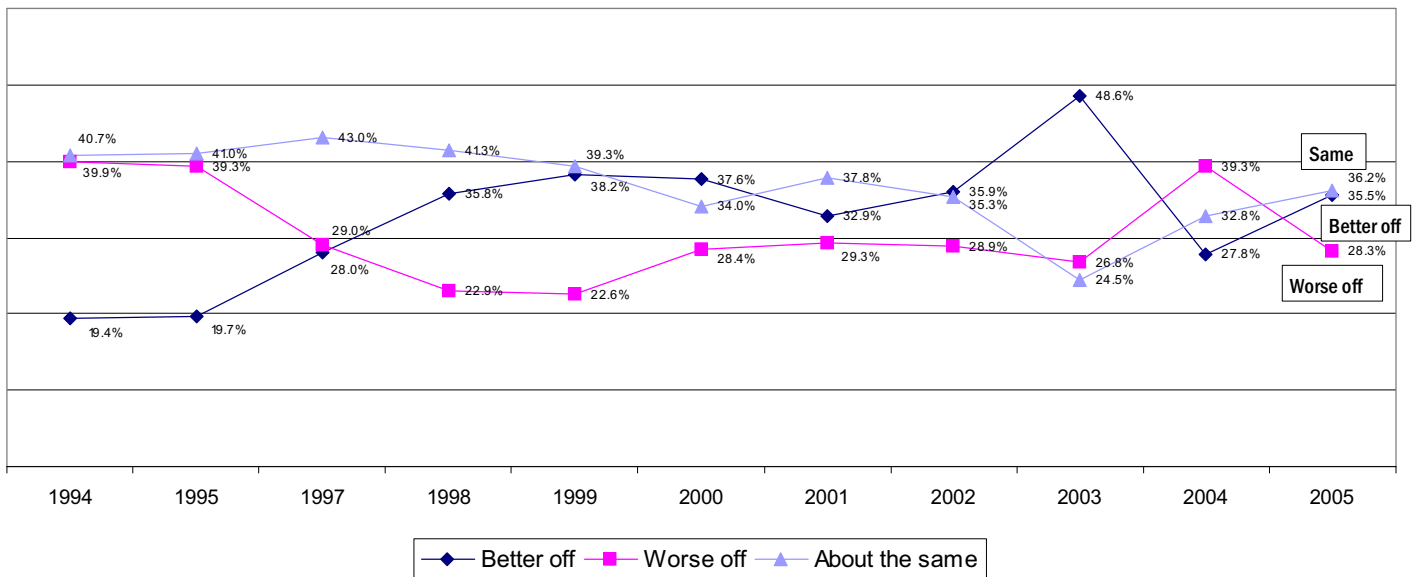


Better or Worse Than Last Year

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.

RESPONSES BY YEAR



2005 RESPONSES BY COUNTY

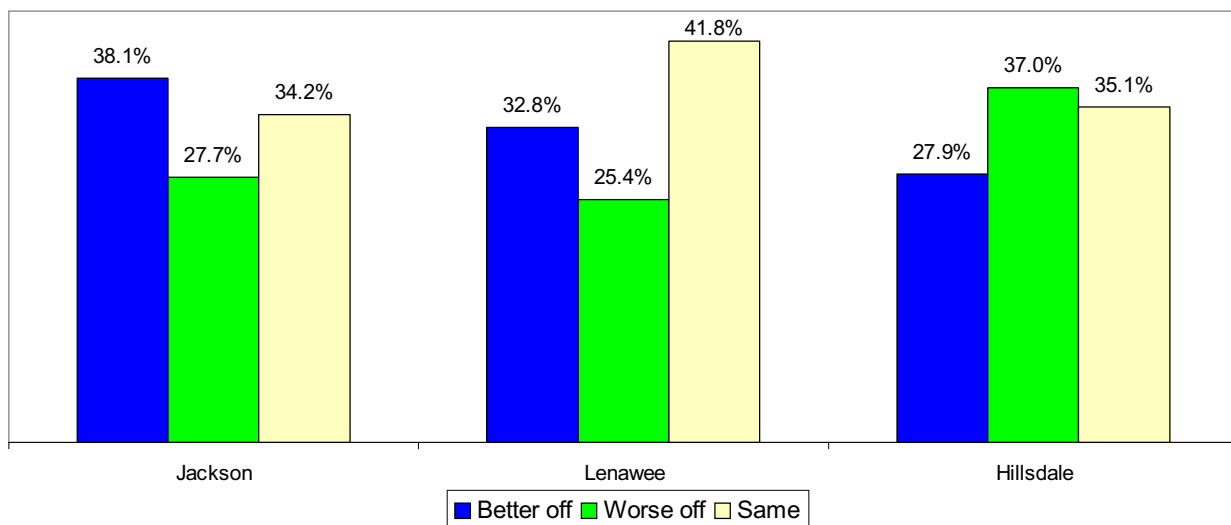


TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
Number of Respondents								
Gender	4,784	100	3,019	100	1,169	100	580	100
Male	710	14.8	464	15.4	119	10.2	123	21.2
Female	4,074	85.2	2,555	84.6	1,050	89.8	457	78.8
Cultural Background	4,927	100	3,098	100	1,200	100	613	100
African American	942	19.1	854	27.6	77	6.4	10	1.6
Hispanic	371	7.5	127	4.1	227	18.9	16	2.6
Asian	20	.4	14	.5	5	.4	1	.2
Caucasian	3,466	70.3	2,018	65.1	862	71.8	572	93.3
American Indian	91	1.8	58	1.9	23	1.9	10	1.6
Other	37	.8	27	.9	6	.5	4	.7
Marital Status	4,936	100	3,101	100	1,207	100	612	100
Married	1,491	30.2	848	27.3	397	32.9	241	39.4
Divorced/Separated	1,149	23.3	753	24.3	230	19.1	161	26.3
Never Married	1,977	40.1	1,293	41.7	516	42.8	164	26.8
Widowed	149	3.0	101	3.3	19	1.6	28	4.6
Other	170	3.4	106	3.4	45	3.7	18	2.9
Age	4,937	100	3,104	100	1,205	100	612	100
17 and under	61	1.2	21	.7	38	3.2	2	.3
18-23	1,161	23.5	660	21.3	364	30.2	135	22.1
24-44	2,990	60.6	1,928	62.1	677	56.2	376	61.4
45-44	371	7.5	261	8.4	73	6.1	35	5.7
55-69	262	5.3	179	5.8	44	3.7	36	5.9
70 and over	92	1.9	55	1.8	9	.7	28	4.6
Gross Monthly Income	4,525	100	2,829	100	1,117	100	565	100
\$200 or less	564	12.5	357	12.6	136	12.2	71	12.6
\$201 - \$400	499	11.0	331	11.7	112	10.0	52	9.2
\$401 - \$600	723	16.0	468	16.5	179	16.0	71	12.6
\$601 - \$800	625	13.8	385	13.6	171	15.3	66	11.7
\$801 - \$1,000	803	17.7	493	17.4	213	19.1	96	17.0
Over \$1,000	1,311	29.0	795	28.1	306	27.4	209	37.0

TABLE OF DATA FROM RESPONDENTS

	All Respondents		Jackson County		Lenawee County		Hillsdale County	
	N	%	N	%	N	%	N	%
Number of Respondents	4,717	123.8	2,964	129.6	1,147	121.0	590	123.7
Source of Income*								
Wages	2,664	56.5	1,668	56.3	704	61.4	305	51.7
Public Assistance	1,008	21.4	646	21.8	226	19.7	129	21.9
Child Support	660	14.0	437	14.7	139	12.1	80	13.6
Social Security	523	11.1	342	11.5	97	8.5	81	13.7
SSI	459	9.7	330	11.1	50	4.4	43	7.3
Retirement/Pension	99	2.1	63	2.1	15	1.3	20	3.4
Unemployment	201	4.3	116	3.9	56	4.9	29	4.9
Other	227	4.8	240	8.1	101	8.8	43	7.3
Home Status	4,882	100	3,076	100	1,185	100	606	100
Homeowner	1,334	27.3	810	26.3	282	23.8	238	39.3
Renter	3,022	61.9	2,006	65.2	708	59.7	298	49.2
Other	526	10.8	260	8.5	195	16.5	70	11.6
Education Level	4,549	100	2,871	100	1,090	100	571	100
6	11	.2	7	.2	4	.4	0	0
7	25	.5	17	.6	5	.5	3	.5
8	87	1.9	54	1.9	20	1.8	13	2.3
9	175	3.8	115	4.0	37	3.4	22	3.9
10	393	8.6	241	8.4	100	9.2	51	8.9
11	444	9.8	293	10.2	107	9.8	44	7.7
12	2,133	46.9	1,289	44.9	539	49.4	292	51.1
GED	219	4.8	153	5.3	39	3.6	27	4.7
13	400	8.8	282	9.8	86	7.9	32	5.6
14	441	9.7	281	9.8	103	9.4	56	9.8
15	63	1.4	46	1.6	12	1.1	4	.7
BA	146	3.2	85	3.0	35	3.2	26	4.6
MA	12	.3	8	.3	3	.3	1	.2
Health Insurance	4,705	100	2,962	100	1,133	100	595	100
Yes	3,692	78.5	2,304	77.8	916	80.8	460	77.3
No	1,013	21.5	658	22.2	217	19.2	135	22.7
Health Care Coverage	3,644	100	2,303	100	904	100	457	100
Medicaid	2,450	67.2	1,576	68.4	640	70.8	253	55.4
Private Insurance	869	23.8	505	21.9	191	21.1	174	38.1
Medicare	99	2.7	72	3.1	19	2.1	8	1.8
MI Child	56	1.5	28	1.2	16	1.8	12	2.6
Other	170	4.7	122	5.3	38	4.2	10	2.2
Food Stamps	4,883	100	3,076	100	1,185	100	607	100
Yes	2,599	53.2	1,737	56.5	554	46.8	296	48.8
No	2,284	46.8	1,339	43.5	631	53.2	311	51.2

*May have more than one choice



Community Needs Survey Community Services Jackson

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
5. 55 - 69
6. 70 and over

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 _____

S. 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

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? _____



FY-03-04

**Thanks
for your time!**



Community Needs Survey Community Services Jackson

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 →

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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:

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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!