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

Between January and December 2013, Community Action Agency collected over 6,000 client surveys across the three county region, roughly double the number collected for the prior survey. The increased number of responses allows us to delve into even greater detail in analyzing clients circumstances, views and perceptions by age, education, income, marital status and CAA program.

The amount of data collected allows new reporting on clients’ perceptions on the root causes of community problems and barriers to self sufficiency; how these related to their priority concerns for the future (to guide CAA programming decisions) and a more detailed analysis of health care status and health concerns. Also this year, clients were again surveyed about the neighborhood conditions they are living in and what they consider important characteristics of good neighborhoods, the first time these questions were asked since 2011.

As always, the information presented assists CAA in planning what programs will best help our community and families move to self-sufficiency, and in understanding how current barriers and needs can be tackled. None of this information and data would be possible without clients generously sharing their stories and lives with us. We thank each one for this gift.
Gender

The majority of Community Action Agency’s respondents continue to be female. This year 69.4% of all respondents were female and 30.6% male. The recent trend of more men completing the survey, up from 21.4% last year and only 15.7% males in 2010, is driven by clients in the VITA (tax prep) program, who are 36.5% male, and the Literacy program, where 42.6% of the clients completing the survey are male.

By county, Jackson has the highest percentage (69.9%) of female respondents, only slightly higher than Lenawee at 69.5%. The WIC program, only in Lenawee, has 100% female respondents, which likely influences this female survey response number. Similarly, the Early Head Start program in Jackson and Hillsdale are 94.5% female respondents.
**Race/Ethnicity**

Most (78.9%) Community Action Agency respondents identify as White, up slightly from the 2013 assessment rate of 77.4%.

By county this year, Lenawee again served the highest percentage of Hispanics (13.2%) while Jackson served the highest percentage of African Americans (29.8%). In Hillsdale, 5.0% of all CAA clients surveyed reported being a minority. Compared to the 2013 Assessment, the percentage of Hispanic and African American clients served by CAA are down across the counties.

In Jackson County, according to the Census 2012 ACS estimates, 9.4% of the population identifies as African American and 3.0% identifies as Hispanic. According to this Census data, 3.4% of the population in Lenawee identifies as African American and 7.6% as Hispanic/Latino. In Hillsdale’s general population, according to the Census data, the total minority population is 4.2% of all residents.

**Age**

More CAA clients report being in the 24-44 year old age category (at 35.8%)—which is a drop from last year. There is a significant increase in the percentage of clients age 55-69 and 70 and older compared to 2013. This year, a total of 20.0% report being over age 55. This shift in age should be considered in understanding changing client opinions and priorities.

According to U.S. Census estimates for 2012, the median age for Jackson County residents is 39.5; Lenawee County is 40.2 and Hillsdale County is 40.8 years old.
Marital Status

The majority (67.1%) of survey respondents are not currently married—being divorced, widowed, or never married. Marital status of CAA clients is tied to age. While 43.4% of those age 24-44 report being Never Married and 74.5% of those age 18-23 do the same, the percentage of Never Married drops to 12.4% in the 55-69 age group and 2.5% for those age 70+. Conversely, the percentage of Divorced/Separated is highest for the 45-54 year old age category (42.3%) and the highest percentage reporting as Married is for those ages 55-69 (at 28.9%). Widowers, as might be expected, are the highest percentage in the oldest age category, 70+, where 48.8% report being widowed.

Differences by Race/Ethnicity and education levels are also tied to reported Marital Status (education is on the following page).
By county, for the fifth year, Hillsdale reports the highest percentage of Married persons, at 34.1%. In all three counties, compared to the 2013 assessment, fewer clients reported being married and a higher percentage report being divorced or widowed. Only in Hillsdale did the percentage of Never Married increase compared to last year.

As is true for the general population, CAA clients with higher reported education levels, mostly report higher percentages of Married, and lower percentages of Never Married. The one exception in the CAA population surveyed are clients with some college, but less than a four year degree, who report being married at a slightly higher rate than those with a high school diploma.
Sources of Income

The percentage of CAA clients reporting Wages as a source of income (at 40.7%) is again below 50.0%. Because the percentage of households reporting SSA as a source of income has jumped, the wage drop is likely a reflection of the trend of more older (and retired) clients being surveyed.

By County, Hillsdale CAA clients report wages as household income at higher rates (43.9%) than either Jackson (39.2%) or Lenawee (43.3%). Reported income of both SSA (31.6%) and SSI (10.7%) were highest in Jackson County.
Compared to last year’s survey results there is a drop in all reported sources of income except for SSA and Retirement. The drop is also reflected in the average number of sources of income clients reported between 2012, when they averaged 1.34 sources of income per household, compared to 2013 when it was down to 1.23 average sources of income reported.

More female CAA clients reported wages (at 44.1%) than did male clients (at 41.3%) again this year.
Comparing 2012 ACS Census five year estimates for the general population in the three county region to CAA clients, CAA clients have significantly different rates in all categories of reported income sources. Comparing 2011 ACS estimates to the 2012 ACS estimates for the general population, the 2012 rates for wages dropped, while receipt of SSA, SSI, Food Stamps and Retirement increased in all counties. Public Benefits (TANF) eligibility dropped only in Jackson County between 2011 and 2012 according to the Census data.

As the average age of surveyed clients increases, the percentages of all sources of income for CAA clients have moved closer to the general population in all categories of income in all counties, except for wages.
Unemployment as Source of Income

CAA has not tracked unemployment as a source of income for CAA clients for as many years as other income sources. The percentage of CAA clients reporting unemployment benefits as a source of income dropped for the third year.

This year, Hillsdale clients reported the highest level of unemployment benefits (at 8.6%), compared to Jackson (4.1%) or Lenawee (3.5%).

Consistent with national data—where men are slightly more likely to receive unemployment benefits than women, more male CAA clients (6.2%) report having unemployment benefits than do female CAA clients (at 4.4%).

There are significant differences in clients receiving unemployment benefits by CAA programs. While 8.2% of Literacy program clients; 6.5% of WIC clients and 6.0% of Community Services clients have unemployment as an income source; Head Start/EHS clients report receiving unemployment at the rate of 4.8%; and only 2.8% of Warm the Children (Hillsdale) clients report receiving unemployment benefits.
Education

CAA clients continue to report lower education levels than found either nationally or in the adult general population for the three counties. Compared to two years ago, fewer clients (18.7% vs. 19.5%) report they did not receive a high school or GED diploma; more have some college (22.6% vs. 16.0%), but the percentage who have completed at least a four year degree has dropped, from 5.8% to 3.3%. This indicates that CAA clients are seeing more barriers in finishing college than in entering college.

The percentage of clients with a HS or GED diploma is up in all three counties compared to last year’s survey. The percentage of Less than High School dropped in Jackson, but increased in Lenawee and Hillsdale.

CAA RESPONSES BY COUNTY
Last year, for the first time an analysis was done on the education level of clients to learn if age correlated to education levels among CAA clients. Then the data showed a split between clients, roughly at age 45, on the likelihood of having a High school diploma, with younger clients more likely, and older clients less likely.

**EDUCATION LEVEL BY AGE**

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Less than HS</th>
<th>HS/GED</th>
<th>Some College</th>
<th>4 Year degree+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Group</td>
<td>18-23</td>
<td>24-44</td>
<td>45-54</td>
<td>55-69</td>
</tr>
<tr>
<td>Less than HS</td>
<td>27.5%</td>
<td>18.9%</td>
<td>14.5%</td>
<td>14.5%</td>
</tr>
<tr>
<td>HS/GED</td>
<td>50.4%</td>
<td>50.2%</td>
<td>56.3%</td>
<td>57.3%</td>
</tr>
<tr>
<td>Some College</td>
<td>20.4%</td>
<td>25.9%</td>
<td>26.2%</td>
<td>24.4%</td>
</tr>
<tr>
<td>4 Year degree+</td>
<td>1.6%</td>
<td>5.0%</td>
<td>3.1%</td>
<td>3.8%</td>
</tr>
</tbody>
</table>

In comparing client responses to last year, this year’s analysis shows a growing shift for middle age clients (45-54) to have started work on a college degree, but not having completed a four year degree yet (26.2% in 2013 vs. 18.8% in 2012) — i.e. a lower percentage of 45-54 year olds have started but not completed a four year degree than is reported by those age 55-69. This analysis provides some insight into how the current events discussion about barriers to college impacts CAA clients locally.

A new question raised by the data reported here regarding the proportionally high rate of 24-44 year olds with a four year degree who are CAA clients this year:

What are the reasons/causes that a person with both a college degree and in their peak earning power working years would be an income eligible CAA client?
Education and Income

For those CAA clients reporting the highest level of income (Over $1,000 per month), there is a correspondingly higher education level reported. Conversely, the lowest income category for CAA clients (under $600 per month), has the lowest percentage of clients reporting either “Some College” or a “Four Year Degree.”

This CAA client data is also consistent with national data that documents lower education levels result in lower income, and higher income comes with achieving higher levels of education.
Health Insurance

The percentage CAA clients who are uninsured continues to be below the all time high reported by clients in 2010, but it is up slightly from last year. (This data is self-reported by clients, and a small percentage of clients respond with both, “no insurance” and that they have Medicaid as a type of coverage. Thus, the percentage of clients who have no insurance coverage, is an estimated 1.0% lower than the 2012 client survey responses.)

Comparing CAA clients by race/ethnicity: the highest rate of health insurance coverage is reported for African-Americans (79.2%) and the lowest (66.5%) is for Hispanics. This also influences the county level responses on having health insurance.

The U.S. Census Bureau estimates that for the general population, 11.1% of Jackson, 11.4% of Lenawee and 15.1% of Hillsdale residents did not have health insurance in 2012, the most recent data available.
By education level, and for the second year, those the least likely to have health insurance coverage are CAA clients with a high school diploma.

**HAYE INSURANCE COVERAGE BY EDUCATION LEVEL**

- Less than HS: 79.0%
- HS/GED: 73.4%
- Some College: 75.8%
- 4 Yr Degree: 79.6%

By Program, CAA clients in the Literacy and VITA (tax prep) programs are least likely to report having health insurance coverage.

**RESPONSES BY PROGRAM**

- Head Start: 81.6%
- Early Head Start: 86.2%
- VITA: 73.6%
- Community Services: 74.2%
- WIC: 83.3%
- Literacy: 67.4%
- Warm the Children: 94.4%

Report Having Health Insurance
The majority of CAA clients reporting having health insurance coverage receive their primary coverage from a government funded insurance: 49.9% have Medicaid; 37.5% have Medicare and 2.7% have MI Child. Comparing the last two years, there has been a substantial shift between Medicaid and Medicare coverage, again driven by the aging trend in the population served by CAA.

Of all CAA clients reporting wages as an income source, 34.2% are uninsured (this is up from 28.2% last year). Of those with wages who are insured, 41.6% have Medicaid coverage and 43.0% have private health insurance coverage.

By county, 50.2% of insured Jackson clients report having Medicaid coverage, the highest among the three counties. This year, Lenawee clients report the highest percentage of private insurance coverage, at 32.9%.
Comparing CAA clients to the general population, according to 2012 U.S. Census ACS estimates for the three counties, those in the general population labor force are both more likely to have insurance coverage, and to have private insurance as the source of coverage.

<table>
<thead>
<tr>
<th>Non-institutionalized Civilian Population</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Hillsdale</th>
</tr>
</thead>
<tbody>
<tr>
<td>◦ With Health Insurance</td>
<td>88.9%</td>
<td>88.6%</td>
<td>84.9%</td>
</tr>
<tr>
<td>◦ Without Health Insurance</td>
<td>11.1%</td>
<td>11.4%</td>
<td>15.1%</td>
</tr>
</tbody>
</table>

Of Those with Health Insurance

| ◦ Percent with Public Ins. | 68.5% | 72.4% | 64.2% |
| ◦ Percent with Private Ins. | 35.3% | 32.2% | 36.1% |

Of those employed in workforce and with Health Insurance

| ◦ Percent with Public Ins. | 8.8%  | 6.6%  | 6.7%  |
| ◦ Percent with Private Ins. | 79.1% | 81.8% | 80.1% |

Of those unemployed in labor force but with Health Insurance

| ◦ Percent with Public Ins. | 26.5% | 20.1% | 24.9% |
| ◦ Percent with Private Ins. | 34.8% | 56.3% | 55.7% |

The differences between working CAA clients and the county levels of private insurance coverage point to the differences in the jobs held by CAA clients. They are less likely to be the full time jobs that come with employer paid insurance benefits, and more likely to be low wage, enough to income qualify for Medicaid or MI Child while working.

Overall, CAA clients are uninsured at roughly double the rate of the general population. The importance of health insurance coverage to CAA clients is demonstrated in the priority ranking ‘Having Health Care’ receives from all CAA clients. While 24.6% are uninsured, 52.4% list this as their priority concern.
Food Stamp (Michigan Bridge Card) Eligibility

This year, the majority (53.6%) of CAA clients surveyed report receiving Food Stamps (now called SNAP benefits by the federal government and the Bridge Card in Michigan). Last year an even higher percentage of CAA clients (56.7%) reported receiving SNAP benefits.

By county, Lenawee reports the lowest use (at 42.7%). Highest by county this year is Jackson, at 47.8%, which is down from 67.0% last year.

Given the drop in reported SNAP use this year, what is the profile of those still reporting using these safety net benefits? Clients with SNAP benefits are younger (47.5% are age 24-44); only 24.0% are homeowners, compared to 64.0% of renters; 28.8% don’t have a bank account; 13.6% reported closing a bank account within the year; and only 4.7% contributed to their retirement.

There is a substantial drop in the percentage of CAA clients with a four year college degree or more, who received Bridge Card assistance this year (at 24.0%) compared to last year (at 43.5%).

Clients with lower education levels report higher use of Bridge Card benefits.

<table>
<thead>
<tr>
<th>RESPONSES BY EDUCATION LEVEL</th>
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<tbody>
<tr>
<td>Less than HS</td>
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<tr>
<td>HS/GED</td>
</tr>
<tr>
<td>Some College</td>
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<td>4 Year degree+</td>
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</tbody>
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<tbody>
<tr>
<td>62.6%</td>
</tr>
<tr>
<td>43.9%</td>
</tr>
<tr>
<td>43.3%</td>
</tr>
<tr>
<td>24.0%</td>
</tr>
</tbody>
</table>

Food Stamps

There is a significant difference between the percentage of CAA clients who receive both SNAP benefits and Medicaid—at 83.6% — and those with SNAP and private insurance—at 9.3%. Clients with SNAP benefits and Medicare, fall in between—at 31.1%
Home Status

This year, 39.2% of surveyed CAA clients are homeowners, up from 30.1% in last year. The trend over time shows the percentage of homeowners served by CAA increasing while homeownership in the general population statewide is still dropping.

By county, Hillsdale CAA clients continue to report the highest rate of homeownership. Survey results show Lenawee clients with the lowest rate, consistent with 2009-2011 results.
Homeownership continues to correlate to the age and education of CAA clients. The highest percentage of homeownership is reported by clients age 70 and older (71.4%). The lowest percentage of homeownership is found among those age 18-23 (5.7%). This disparity by age is growing. Homeownership by the 18-23 year old category is down, from 6.5%, and homeownership by the 70+ year old group is up (from 70.9% last year).

Only 25.9% of clients with less than a high school diploma were homeowners, and this grows steadily to a 50.4% homeownership rate for those with a four year degree or more.

**Median & Average Housing Costs**

Median rents (the amount paid by the client in the middle of the rent range) reported by CAA clients remained at $450.00 per month for the second year. This year Lenawee clients are paying the highest median rents by county, at $461.00 per month. The CAA median rent by county remains below the 2012 Census estimates for gross median rent. These are Jackson $718; Lenawee $694 and Hillsdale $631.

The average rent paid by clients is lower than the median rent. The average rent paid by clients in 2013 ($426.17) is lower than in 2012 ($440.11). By County and Program, Hillsdale averages the lowest rent and WIC clients the highest.

The 2013 average sale price for a home in Jackson was $109,262. It was $110,674 in Lenawee and $96,541 in Hillsdale according to the Michigan Association of Realtors’ Sales YTD December 2013 Statistics. This is an increase in the average sales price for all three counties, compared to the 2012 average sales price.
As a percentage of average income, CAA clients are paying, on average, 38.8% of their income for rental housing and 34.8% of average income for homeowner mortgages. This is a drop for both percentages, from 43.8% for rental costs, and 54.2% for mortgage holders. The drop is likely to be influenced by the large number of VITA recipients in the survey as they have the lowest ratio of housing costs by program both as renters and mortgage holders. WIC clients have the greatest housing burden, with an average of 55.2% of renter household income needed for housing costs and 61.2% for mortgage holders.

**Housing Costs as Percentage of Income**

As a percentage of average income, CAA clients are paying, on average, 38.8% of their income for rental housing and 34.8% of average income for homeowner mortgages. This is a drop for both percentages, from 43.8% for rental costs, and 54.2% for mortgage holders. The drop is likely to be influenced by the large number of VITA recipients in the survey as they have the lowest ratio of housing costs by program both as renters and mortgage holders. WIC clients have the greatest housing burden, with an average of 55.2% of renter household income needed for housing costs and 61.2% for mortgage holders.

**PERCENTAGE OF AVERAGED INCOME GOING TO RENTAL COSTS BY PROGRAM**

- **VITA**: 37.5%
- **HS/EHS**: 46.5%
- **WIC**: 55.2%
- **Community Services**: 40.8%

**Rents as Percentage of Household Income**

**PERCENTAGE OF AVERAGED INCOME GOING TO MORTGAGE COSTS BY PROGRAM**

- **VITA**: 28.8%
- **HS/EHS**: 49.0%
- **WIC**: 61.2%
- **Community Services**: 52.8%

**Mortgage as Percentage of Household Income**
Subsidized Housing

Only 21.6% of all CAA renters report having their housing costs subsidized, through any federal, state or CAA housing program, an increase from the 19.6% reporting the same subsidy last year. The percentage of subsidized renters is highest in Jackson (at 23.9%) and lowest in Lenawee (at 16.8%).

Early Head Start clients are more likely to report living in subsidized housing (at 33.3%) compared to other program participants. Subsidized rental housing rates for other CAA programs are: Head Start at 29.2%; Literacy at 29.2%; Warm the Children – Hillsdale at 28.6%; VITA with 19.9%; Community Services at 17.5% and WIC at 4.1%.

This year by age, the highest response rate for subsidized rent came from those ages 18-23 (at 28.9%), with senior housing subsidies (for those age 70+) next at 24.2%.

The two year survey data shows middle age clients—the largest group of CAA clients by age—are considerably less likely to receive a housing subsidy.
This year’s reported increase in client housing stability—fewer number of moves in the past year—is consistent with a trend starting in 2010. Clients with the greatest percentage of “no moves” included: homeowners (91.3%); widow(ers) at 87.5%; those ages 55-69 (87.5%) and 70+ (91.7%). Thus, the shift in clients served by programs with these characteristics is influencing the data trend.

This year, by county, Jackson clients are least likely to move, with 72.8% stating they had not moved in the past year. Lenawee clients were most likely to have moved at least once in the past year (with 31.0% having one or more moves). Lenawee clients also have the highest percentages of multiple moves (2 or more reported) at 12.3%. This is consistent with Lenawee reporting the highest rents by county, and the lowest percentage of subsidized housing available to CAA clients.
By program, there is a real contrast in housing stability. VITA program participants continue to be the most stable. The two new programs analyzed for the first time this year—WIC and Literacy—are the least stable in housing.

Household monthly income also affects the reported housing stability—while 80.2% of those with $1,000 or more in monthly income did not move, only 58.4% of those with less than $600 per month reported no move in the past year. This correlation between higher income and housing stability is likely a part of why the housing stability trend is positive—more CAA clients are reporting household income over $1,000 per month.
According to 2012 U.S. Census ACS 5 year estimates, 17.6% of Jackson County’s population lived in a different place one year earlier; 14.7% of Lenawee’s population moved in the past year and 12.2% of Hillsdale’s population moved in the prior year. While these are significantly lower rates of moving than reported by CAA clients, they are also slightly higher than estimated for 2010 or 2011 by the Census Bureau, indicating the local economy continues to affect housing stability community wide.

As shown in the chart below, there is a reverse correlation between moving and age for CAA clients. The older the client, the less likely to have moved in the past 12 months. The younger the client the more likely to have moved multiple times in the year. Again, as the CAA client population is aging over time, the housing stability data is also improving.

Comparing only at the under 45 CAA population, both those 18-24 and 24-44 are more stable (moved once or less) in 2013 than 2012, but in 2013 those age 18-23 reported they moved either 2 or 4+ times more than that age group reported in 2012.
Employment Data

Wages
This year 40.7% of all CAA clients reported wages as a source of income, down from the 51.3% reporting wages in 2012. Also down from 2010 is the percentage of CAA clients reporting unemployment benefits as a source of income (4.6% this year compared to 9.9% in 2012 and 14.8% in 2010). The drop in both sources of income is likely to relate to the older population being served this year.

The majority of clients between age 18 through 44 reported wages as a source of income in their household. Wages in household income drops significantly after age 55.

Compared to last year’s survey results there is a significant increase in wages as a reported source of income for those age 45-54 and a small increase for those age 70+. The increase in households with wages after 70+ is consistent with the national trend of workers postponing retirement.

6.5% of CAA clients age 70 and older report wages as a current source of monthly income. In this age category, 90.2% also report receiving SSA, and 4.8% report having SSI. Only 54.3% in the 70+ age group report having retirement income other than SSA/SSI.
In all three counties, the percentage of clients reporting wages dropped, falling the least in Hillsdale, so that county reported the highest percentage of wages for the first time in three years. The percentage receiving unemployment benefits increased in Hillsdale but dropped in Jackson and Lenawee.

The higher household income reported, the more likely it is the household will have wages as a source of that income. The greater the household income, the more likely there are multiple sources of income. Those with income under $600 average 1.11 income sources while those with $1,000 + average 1.41 sources. This points to another economic reality for CAA clients, that a job alone is not enough to move to self sufficiency.
Having wages in the household income does not stop CAA clients needing or being eligible for public benefits to supplement their income:

- 35.5% of clients reporting receiving SNAP (food stamps) benefits also report having wages as a source of income
- 59.5% of those reporting not having health insurance coverage report having wages as a source of income
- 32.7% of those receiving wages have Medicaid as the source of health insurance.

Head Start/EHS clients are most likely to report wages as an income source, at 54.2%, with WIC clients next highest at 53.0%. Literacy program clients are the least likely to report wage income (at 19.4%). Most VITA clients do not report having wages as a source of household income— which also means these tax program clients would not qualify for the Earned Income Tax Credit— which is another income support for low income families.

Married households are more likely to report wages in the household income mix (at 48.0%) than Divorced clients (at 37.1%) but a lower percentage of Married clients report wages than do Never Married CAA clients (at 53.2%). This is likely to be influenced by age.
The racial/ethnicity profile of CAA clients reporting wage income shows household differences, that do not seem to be driven by age. While White CAA clients are on average older than either African American or Hispanic CAA clients.

RESPONSES BY RACE/ETHNICITY

The higher education level CAA clients report, the greater the likelihood of wages as a source of income, and, except for those with “Some College”, the greater the likelihood that unemployment benefits are a source of income for the household, i.e. they have had a job that qualified for unemployment.

RESPONSES BY EDUCATION LEVEL
**Unemployment Benefits**

The percentage of CAA clients reporting unemployment as a source of income dropped to 4.6% of all clients surveyed, compared to 9.9% in 2012.

Younger CAA clients report eligibility for unemployment at lower rates than older clients.

Unemployment benefits are reported most often by those with the lowest monthly income (5.8%) and least by those with the highest (4.4%), an indication that the unemployment benefit amount CAA clients qualify for is low.

Contrary to past years, Hispanic clients surveyed this year report higher unemployment income rates (at 7.5%) than the rate unemployment income is reported by either Whites (4.6%) or African Americans (at 4.5%).

Men are somewhat more likely to report having unemployment income (6.2% than women CAA clients (at 4.4%).
Slightly more of CAA’s clients report household income above $1,000 per month than did last year (49.7% vs. 41.5% in 2012). This is the second year the highest income category has increased, a positive trend.

By county, Lenawee has the smallest percentage of clients with less than $200 per month and the highest percentage in the $600-$1,000 per month range. Hillsdale reports the largest percentage of clients with $1,000 or more per month in household income, at 54.7%. 
Comparing average household income by race/ethnicity and by last year’s client responses, average household income increased in all racial/ethnicity categories examined. This reversed the reported drop for Whites and African Americans last year.

The overall pattern that White clients report the highest average household income and African Americans report the lowest, remains unchanged.

According to the U.S. Census, American Community Survey 2012 estimates for the three counties, median household income by race follows the same pattern except for Hillsdale where the minority population is so small as to skew median income values.

<table>
<thead>
<tr>
<th>Household Median Income 2012 ACS 5 Year Estimates</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Hillsdale</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Alone</td>
<td>$48,630</td>
<td>$50,077</td>
<td>$42,606</td>
</tr>
<tr>
<td>African American</td>
<td>$23,254</td>
<td>$35,788</td>
<td>$57,321</td>
</tr>
<tr>
<td>Hispanic</td>
<td>$32,429</td>
<td>$27,104</td>
<td>$51,429</td>
</tr>
<tr>
<td>American Indian</td>
<td>$22,292</td>
<td>$14,744</td>
<td>$35,208</td>
</tr>
</tbody>
</table>
Higher household income for CAA clients correlates with client age. The percentage of clients reporting over $1,000 per month increases with each age cohort, also for the second year. The greatest gain was in the 70+ age group.

PERCENTAGE WITH MONTHLY INCOME GREATER THAN $1,000 BY AGE

Average household income by program is consistent with the age profile of clients in CAA programs. WIC, with younger program participants has the lowest household income, while VITA, which has on average the oldest clients has the highest.

AVERAGE HOUSEHOLD INCOME BY CAA PROGRAM

- ALL: $13,166.12
- HS/EHS: $11,794.43
- WIC: $11,142.86
- Community Services: $13,296.92
- VITA: $13,700.47
Credit Card or Debit Card

For the second time, CAA surveyed clients on whether they held a credit card or debit card as part of their financial profile. More than half of CAA clients report having a debit card (55.8%) but less than a third (29.3%) report having a credit card.

Compared to the prior survey, fewer clients overall, and in each county, reported having either a credit card or debit card this year. However, the significant difference (roughly 30%) in the response rate recorded between years, should not be viewed as a developing trend in the CAA client financial profile yet. It is driven by the difference in how the survey database recorded the responses of “no answer” on this question.

By county, Jackson CAA clients are slightly more likely to report having both a debt and credit card than the other two counties, and Lenawee clients are the least likely to have either card.
There are eight demographic sub-categories reviewed where less than half the responding clients had a debit card. These are: Widow(er)s (45.9%); EHS clients (45.8%); Clients receiving Public Benefits (44.4%); Literacy Program clients (41.8%); Clients age 70+ (39.5%); Warm the Children – Hillsdale clients (36.1%); those without a bank account (28.7%); and those under age 18 (27.3%).

Only one demographic sub-category of CAA clients reported a higher rate of having a credit card than having a debit card – clients who are age 70+.

There is a correlation between higher education and having a credit card or debit card for CAA clients.
Check Cashing and Pay Day Lending

This is the third time CAA has asked clients about use of check cashing or pay day lending stores to handle family finances. Responses were tabulated slightly differently this year compared to in the past years, so the results are not completely comparable.

This year, 2.9% of clients reported using check cashing services; 1.8% stated they had used pay day lending and 0.3% reported they had used both. There was a low response rate to these financial profile questions, so the actual use rate for clients is likely to be higher than reported.

USE OF CHECK CASHING AND PAY DAY LENDING BY COUNTY
Asset Development

Consistent with research showing that obtaining assets succeeds as a strategy to move households out of poverty, CAA clients, who are still in poverty, report owning fewer assets than national averages although compared to those with the lowest 20% of income, CAA clients are doing better in all except homeownership.

Bank Accounts

The percentage of CAA clients reporting bank accounts has increased from 48.5% in 2004 (the first year CAA clients were asked this question) to 82.0% this year.

Lenawee clients report the high rate of holding bank accounts by county (at 85.2%), for the second year.

RESPONSES BY COUNTY & YEAR

Comparing 2012 CAA All to U.S. Rates and Low Income Rates
Education correlates to having a bank account for CAA clients. Those without a high school diploma hold bank accounts at the lowest rate (67.2%) while those with a four year college degree or more are account holders by the highest percentage (97.0%). Federal Reserve national data on bank account ownership in 2010 shows the same trend, although the rate of those having an account nationally is higher.

Minority CAA clients continue to be bank account owners at lower rates than White clients. While 85.0% of White clients report having a bank account, only 65.5% of African American clients and 80.6% of Hispanic clients report the same.

While the rate of reporting bank accounts went up for all racial/ethnic categories compared to last year, the rate of bank account holders among Hispanic clients increased the most, from 71.0% to 80.6% this year.

The older a client, the more likely to report having a bank account. 98.7% of 70+ year old CAA clients reported having a bank account. Only 54.8% of those under age 18 report having this asset. Significantly more 18-23 year old CAA clients report having an bank account this year (95.6%) compared to last year (68.9%).
Much of the growth in ALL CAA clients “banked” over the past few years comes from those served by the VITA program offered at CAA. Data tracked by the newest surveyed programs shows a split, with Literacy clients having the highest rate of bank accounts (at 88.5%) and Warm the Children–Hillsdale with the lowest percentage of bank accounts (at 57.1%).

**Closed Bank Account in Last Year**

12.5% of CAA clients surveyed reported closing a bank account in the past year. Of these, 10.8% still answered “yes” to having an account, so not all became unbanked by the closing.

CAA Clients more likely to close an account are: 18-23 year olds (18.8%); those receiving SSI (18.5%); Head Start clients (17.2%); those having a College Degree (16.1%) or Never Married (15.6%).

*The percentage of CAA clients who are divorced and have a bank account jumped from 79.1% last year to 84.5% this year. Never Marrieds continue to have the lowest percentage of having a bank account (at 71.4%) by marital status.*
Amount in Bank Accounts

CAA asks clients with bank accounts to report how much they have saved and hold in their account. This year, again, most have less than $100.

The percentage holding $1,000 or more in their bank account, is up to 15.1% from 10.7% reporting the same last year.

Reviewing CAA client demographics of those reporting $1,000 or more in savings indicates this saving is most likely to come after either a lifetime of saving, or after other asset development characteristics are in place.

There are only eight demographics tracked where at least 20% of CAA clients have saved a $1,000 minimum. This includes those age 70+ (43.9%), receiving SSA (27.4%) or retirement income (41.0%). By stability characteristics, it is those with $1,000 per month in income (23.3%) Homeowners (25.5%) those with a college degree (31.3%), having private insurance coverage (29.8%) and, finally, who do not qualify for SNAP benefits (24.2%).

Men in the CAA survey are more likely to have higher savings than women, even though significantly more women are in the 70+ age group that reports the highest rate of having $1,000 plus in savings.
Retirement

CAA client retirement saving remains below national retirement savings rates, which are also considered insufficient for an adequate retirement income. Overall, 14.2% 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 up from 12.0% in 2011.

The greater the CAA clients’ educational level, the more likely a contribution to retirement savings occurred in the past six months. Rates of contribution range from 4.5% for those with less than a high school diploma to 33.9% by those with a four year college degree or more.

Retirement savings rates increased in all three counties compared to last year.
Education as Asset

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

While there are a number of positive trends on the beneficial results of higher education levels being completed for the lower income households surveyed, the benefits are not equally distributed by race and ethnicity for CAA clients, as described below and elsewhere in this Community Assessment.
Education, Income and Race

White CAA clients average higher income levels than either African American or Hispanic CAA clients, and higher education translates to higher average annual income in all cases. However, it does not follow for CAA clients that either African American or Hispanic clients with some college (average income $11,813 and $13,452 respectively) have a higher average income than a White CAA client with a high school diploma (average income $13,672).

Computer/Internet

Overall, 58.3% of CAA clients report having a computer, up from 56.1% in 2009, but down slightly from the 2012 rate, at 68.8%. Also up from the last survey is internet access for computer owners. This is at an all time high rate of 89.0%.
By county, computer ownership increased only in Hillsdale, compared to last year. Internet access is up in all three counties.

<table>
<thead>
<tr>
<th></th>
<th>All</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Hillsdale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer</td>
<td>58.3%</td>
<td>56.8%</td>
<td>59.8%</td>
<td>62.1%</td>
</tr>
<tr>
<td>Internet</td>
<td>89.0%</td>
<td>90.2%</td>
<td>86.4%</td>
<td>88.9%</td>
</tr>
</tbody>
</table>

This year there is a significant difference in computer ownership reported between homeowners (63.9%) and renters (52.6%).

There are eight demographic sub-categories where less than half report having a computer. These range from African-Americans (at 49.8%) down to those receiving unemployment benefits, (at 37.1%). The other six are: Hispanics, Widow(er)s; those without a high school diploma; without a bank account; and those receiving SSI.

Because of the program on-line requirements for receiving unemployment benefits, the survey responses, that only 37.1% of CAA clients receiving this benefit have a computer is a surprise. However, 38.4% of clients with unemployment benefits indicated they have internet access but not a computer, so these clients may be on-line with a smart phone connection.
This year for the first time, Hispanic instead of African American clients at CAA are the least likely to have a computer, but most likely to have internet access, among race/ethnic demographic categories.

This change may be an emerging local trend following a national trend (reported in 2013 by the PEW Research Center) that minorities, especially younger lower-income minorities, increasingly access the internet through either a cell phone or a smart phone instead of a computer. According to *Cell Internet Use 2013*, over half (56%) of American adults own a smart phone and 93% of these smart phone owners use the phone to go online. Further:

- Cell owners 18-29 are the most likely of any demographic group to use their phone to go online
- Nearly three quarters (74%) of African-American cell phone owners are also cell internet users, as are 68% of Hispanic cell phone owners
- A third (34%) of cell phone owners mostly use their cell phone to access the internet. This is 21% of cell phone owners and are more likely to be young, minority, and with relatively lower income and education levels.
Social Assets

Research tells us that increased citizen involvement improves local government, parent involvement improves schools and regular volunteering improves health outcomes. CAA sometimes surveys clients to gauge their involvement in their local community and to provide indicators of these social assets that clients are building. This year only the volunteering question was asked of clients.

Volunteering

This year’s survey asked clients whether they had volunteered in the past year. This year, only 26.1% of all respondents reported volunteering during the survey year, down from previous surveys.
By county, Lenawee clients are more likely to volunteer than clients living in the other counties.

RESPONSES BY COUNTY

By program, there are sharp differences in the rate CAA clients volunteer. Head Start and Early Head Start report the most volunteering, and Literacy program participants report the least.

VOLUNTEER BY PROGRAM
The CAA profile on who reports volunteering does not have a clear correlation to income, or race/ethnicity.

There is a slight increase in volunteering reported by clients as they report greater monthly income, but no clear correlation by source of income.

**VOLUNTEERED BY INCOME**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Volunteered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $600</td>
<td>23.9%</td>
</tr>
<tr>
<td>$600-$1,000</td>
<td>24.9%</td>
</tr>
<tr>
<td>Over $1,000</td>
<td>29.5%</td>
</tr>
</tbody>
</table>

Those with Retirement and Wages as sources of income are not substantially different in volunteering rates. Those receiving public benefits volunteer less than those working or with retirement income, but more than those retired on SSA or disabled (SSI). Clients receiving Unemployment report volunteering more than clients do with any other source of income.

**VOLUNTEERED BY INCOME SOURCE**

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Volunteered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages</td>
<td>29.8%</td>
</tr>
<tr>
<td>Public Ass't</td>
<td>26.0%</td>
</tr>
<tr>
<td>SSA</td>
<td>25.4%</td>
</tr>
<tr>
<td>SSI</td>
<td>19.7%</td>
</tr>
<tr>
<td>Unemployment</td>
<td>31.1%</td>
</tr>
<tr>
<td>Retirement</td>
<td>28.9%</td>
</tr>
</tbody>
</table>
As has been true in past CAA surveys, minority clients are more likely to volunteer than White CAA clients, but the differences by race/ethnicity are less this year.

**RESPONSES BY RACE/ETHNICITY**

A client’s education level does correlate with volunteering, as those with higher education levels report volunteering at higher rates.

**VOLUNTEER BY EDUCATION**
Neighborhood Opinions

Characteristics of Good Neighborhoods

Clients were asked to identify three characteristics they considered most important to a good community. Clients averaged 2.69 responses. Lenawee clients had the highest average by county at 2.78. Clients were last asked this survey question in 2011. Overall, the top five characteristics clients identified did not change in ranking order over the survey years.

CAA clients have more similarities than differences in their opinions and perspective of what makes a good neighborhood.

The same Good Neighborhood characteristics are included in the top four—Safe streets, Good local jobs, Good schools and Affordable housing—for every County and demographic characteristic examined, with the exception of homeowners who valued responsible neighbors (30.1%) fourth and affordable housing (28.8%) fifth.

By program, the order of ranking the top four seems to be influenced by clients’ program related interests—for example, Good schools are ranked higher by Head Start and WIC clients, who by definition have young children in the household.
Head Start/EHS clients provided the most answers (averaging 2.86) by program and Community Services clients the fewest (at 2.05).

RESPONSES BY PROGRAM

Perhaps related to the number of responses provided by program, it is also interesting to note that there is only a 6 percentage point difference among the top Community Services responses (ranging from 37.7% to 33.6%) while there is up to a 20 percentage point difference in the top four responses from HS/EHS, Literacy and WIC participants.
By county, while Jackson respondents ranked Affordable Housing third, compared to a fourth place ranking by Lenawee and Hillsdale, a greater percentage of clients in both Lenawee (at 41.8%) and Hillsdale (at 38.9%) identified this characteristic as important for a good neighborhood. This indicates the intensity of the desirable characteristic by county.

**RESPONSES BY COUNTY**

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Hillsdale</th>
<th>Lenawee</th>
<th>Jackson</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safe Streets</td>
<td>45.8%</td>
<td>53.4%</td>
<td>55.1%</td>
</tr>
<tr>
<td>Good Local Jobs</td>
<td>43.9%</td>
<td>51.8%</td>
<td>54.0%</td>
</tr>
<tr>
<td>Affordable Housing</td>
<td>38.9%</td>
<td>41.8%</td>
<td>35.6%</td>
</tr>
<tr>
<td>Good Schools</td>
<td>48.1%</td>
<td>47.1%</td>
<td>32.3%</td>
</tr>
<tr>
<td>Responsible Neighbors</td>
<td>23.9%</td>
<td>26.7%</td>
<td>28.0%</td>
</tr>
</tbody>
</table>

Having Good Schools are ranked second (at 45.3%) by African American CAA clients, compared to third by both White (46.8%) and Hispanic (46.2%) CAA clients. African American CAA clients also chose Plenty of Parks and Public Transportation at the highest rates by the Race/Ethnicity sub-category.

*While Safe Streets are ranked as most important by both men and women, a higher percentage of women identified this neighborhood characteristic (by 52.0%) than did men (at 45.3%).*
Missing Neighborhood Characteristics

Clients were also asked to list all of the identified characteristics that they considered missing from their own neighborhood. Clients averaged identifying two missing characteristics. This ranged from 1.28 identified by the Literacy program participants to 3.44 identified by WIC clients in Lenawee.

Despite the similarity in CAA clients views on the “ideal” good neighborhood, client responses to what is missing demonstrates a greater divide in the conditions CAA clients are actually living.

Compared to prior surveys, the percentage of clients who consider their neighborhood to have missing characteristics has dropped for every category, but most significantly for Local Jobs.
Local jobs are the most frequently identified missing characteristic in all three counties. Jackson clients on average identified the most missing characteristics by county (2.04 on average) while Lenawee residents identified less than 2 (1.96), as did Hillsdale clients (1.93). In Jackson, Safe Streets are the second most listed missing characteristics, higher than in Lenawee (ranked fifth) or Hillsdale (ranked sixth). Lenawee and Hillsdale clients consider Affordable Housing as the second key missing neighborhood characteristic. Public Transportation is considered missing most in Hillsdale County by CAA clients.
This year, the Missing Neighborhood characteristics responses were analyzed to see if responses describing clients’ neighborhoods vary significantly by monthly income amount or by source of income.

One indicator that income does make a difference, is that clients with the lowest monthly income identify more characteristics missing from their neighborhood than do clients in the highest income group. Those with income less than $600 per month averaged 2.36 missing characteristics, while those with $1,000 per month or more in income averaged only 1.92 missing characteristics.

Characteristics identified as the top 5 also varied by monthly income, with those under $600 listing Safe Streets third, and Strong Neighborhood Assoc. at five, while those with over $1,000 per month in income listed Good Public Transportation at third and Safe Streets at fifth. This difference is consistent with clients’ responses to the root cause of Transportation barriers, where lower income clients did not consider public transportation a missing solution.

Examining the average number of missing neighborhood characteristics identified by clients’ source of income shows that by every selected source of income, clients identified more than 2 characteristics missing, but those with wages identified the most.
Relevant to CAA’s housing development programs is clients’ opinions regarding blight (buildings not in repair) in their neighborhood. Opinions on this neighborhood characteristic range from an high of 24.5% of WIC program clients considering they do not live in a neighborhood with buildings in good repair, down to only 7.1% of Hillsdale clients identifying good building repair as missing in their community. The range indicates the differences in quality (or perception of quality) of the neighborhoods where clients live, by county, housing tenure, and Race or Ethnicity.

Comparing these CAA Client responses to the national data from the U.S. Census 2011 Survey question, “Do you have a problem with rundown or abandoned buildings in your neighborhood?” CAA clients report higher rates of disrepair than by the comparable Census demographics shown to the right.

<table>
<thead>
<tr>
<th>Percent Who Consider Neighborhood to have Abandoned Buildings</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
</tr>
<tr>
<td>Homeowner</td>
</tr>
<tr>
<td>Renter</td>
</tr>
<tr>
<td>African American</td>
</tr>
<tr>
<td>White</td>
</tr>
<tr>
<td>Hispanic</td>
</tr>
<tr>
<td>Lowest 20% Income Households</td>
</tr>
<tr>
<td>Top 20% Income Households</td>
</tr>
</tbody>
</table>
CAA clients responses on missing Safe Streets also indicates some differences clients experience in their neighborhoods.

Renters indicate they are living in significantly less safe neighborhoods than homeowners. African American CAA clients report that they experience significantly less safe neighborhoods than reported by either White or Hispanic CAA clients.

The 2011 Census Survey on Well-Being provides confirmation on these differences in perceived safety by Race/Ethnicity or Tenure at a national level.
Community Assessment Questions

Causes of Lack of Affordable Housing

When asked their opinion on the primary cause for the lack of affordable housing in their community, fewer CAA clients responded “High rents” (40.8%) this year than did in the 2011 survey (at 44.1%). While “High rents” decreased as the primary cause, not enough quality housing or rental options both increased. Credit, as a cause, remained at 16.9% after dropping from a high of 21.9% in 2009.

The 2013 HUD Fair Market Rental rate for a two bedroom apartment in Jackson was $711; $671 in Lenawee and $669 in Hillsdale. These rental rates provide a context of “high rent” costs for CAA clients.
By county, Lenawee clients continue to report “High rents” as the cause by a significantly greater rate among the counties. The percentage is down from the 49.8% in Lenawee who chose this root cause last year.

The response, “Not enough rental housing” increased in all three counties, but the rate increased the most in Hillsdale, up from 4.2% last year.

The “Other” response continues to be dominated by the write in answer, “no jobs/low waged jobs”. Roughly 2% of clients do not think there is an affordable housing problem. There were more responses of “Not a problem” from Hillsdale, but it was identified by clients in all three counties. Clients also identified discrimination as a factor, naming race, mental illness, ex-prisoners and pet owners. And for the first time, a number of Jackson clients identified the City of Jackson’s blight removal efforts, as “being pushed out of Jackson by City.”

The 2012 Census vacancy rates for rentals was 9.1% in Jackson, 5.4% in Lenawee and 9.5% in Hillsdale.
By CAA programs, WIC clients perceive “High rents” as the root cause of unaffordable housing by the highest rate (51.3%) and they also provide the highest response rate for the root cause, “Not enough rentals.” More Literacy program clients considered Credit the root cause (at 24.7%) closely followed by Head Start/EHS clients at 20.9%. More Head Start/EHS clients reported “Not enough quality housing” at 17.1% than did clients from other programs. Community Services clients chose “Too expensive to own” at the highest rate by program, at 14.7%. This compares to only 0.7% of WIC clients opting for “Too expensive to own.” This variety in responses by program indicates CAA clients are focusing on different priorities and, therefore, see different barriers.

The differences in clients’ priorities, and root cause views, are partially explained by age. Examining the age category that most often and least often picks each housing problem cause, shows these priorities by age.

The responses indicate that Quality Housing is considered more of a problem in homeownership than rental, as the 55-69 age group is the category with a majority of homeowners.
Examining the responses on the root causes for the lack of affordable housing by education level shows a different pattern than for some other root cause questions. Here, responses by those with Some College, align more closely with those with a Four year degree or more, than with those who have a high school or GED diploma. Those with less than a high school diploma and those with a High School or GED diploma have similar perceptions.

CAA clients with a 4 Yr Degree chose “Other” at a rate of 18.1%. Included in these write in responses are: Lack of good jobs and low wages, and a higher rate of an “All of the above” response than found in other education level responses. Unique to this group of clients is the write in response “Student Loans.”
Causes of High Heat & Utility Costs

“Poorly insulated” responses from All clients continued to grow this year, with a corresponding drop in “Low Wages”.

Client views by program on the “Low wages” is consistent. There are significant differences in how Literacy and Community Services clients perceive landlords responsible for this community problem: Only 0.5% of Community Services clients identified “Landlords not paying” as the root cause, while 6.3% of Literacy clients considered it as the cause. All other programs chose “Landlords not paying” in the 2.0% range.
According to CAA clients, poorly insulated housing as a root cause is more of a problem with rental housing than owner occupied. It was chosen by 20.5% of renters but only 15.8% of homeowners.

“Unpredictable costs” was chosen most often by VITA clients (33.2%) and least often by Literacy clients (at 18.9%). “Poorly insulated” is considered the root cause by 23.6% of Head Start/EHS clients, but by only 16.5% of VITA clients. (Note: 25.3% of HS/EHS clients are homeowners and 42.0% of VITA clients are the same, another indicator that poorly insulated is more of a rental housing issue for CAA clients.)

CAA clients also have a different understanding of the causes of high heat and utilities when examined by race/ethnicity.

Of interest to CAA’s Housing Rehabilitation and Weatherization programs, overall, the highest rates of “Poorly insulated” come from CAA clients who: have a college degree (25.9%); are Hispanic (22.3%); are ages 24-44 (22.3%) or are receiving TANF as income (21.4%).
While “Not enough jobs” remains the primary cause of unemployment reported by CAA clients, it has dropped for the third time since the high in 2009.

By county, the response rate for “Not enough jobs” is down in all counties, while “Too easy not to work” increased in every county.
Lack of child care is seen as the primary cause of unemployment by a greater percentage of clients receiving TANF (at 8.2%) than any other age group. It was also picked at above average rates by: those having income under $600 per month (6.8%); Never Marrieds (6.5%); African Americans (6.9%); and those without a bank account (7.2%).

Head Start/EHS clients (at 49.2%) see less of a connection between unemployment and not enough jobs than do clients in other programs.

Head Start/EHS clients are the only client demographic examined with a response below 50% for "Not enough jobs."

Perhaps an indicator of the improving job market and how it has been experienced by middle age job seekers, the percentage of clients who consider unemployment as caused by the choice “too easy not to work” increased compared to last year for all age categories except those age 45-54.

<table>
<thead>
<tr>
<th>2013 Annual Unemployment Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jackson County</td>
</tr>
<tr>
<td>City of Jackson</td>
</tr>
<tr>
<td>Blackman Twp.</td>
</tr>
<tr>
<td>Lenawee County</td>
</tr>
<tr>
<td>Hillsdale County</td>
</tr>
</tbody>
</table>

RESPONSES FOR ‘TOO EASY NOT TO WORK’ BY AGE COMPARED BY YEAR

![Bar chart showing responses for 'too easy not to work' by age and year]
Transportation is a problem in this community because:

2013 survey responses for “Gas prices” as the root cause of transportation barriers, dropped below 50% (to 47.4%) for the first time in three years. There is a corresponding jump in the Insurance Costs response—from 20.3% to 26.4% this year.

The increase in “Insurance costs” is greatest in Jackson’s responses, compared to last year’s survey (at 18.2%), although a greater percentage of Hillsdale clients identified this as the problem’s root cause.
Significant differences in client perceptions of “Lack of a driver’s license” and availability of public transportation show up by educational level. The results indicate those with higher education levels see the automobile for transportation as less important than alternatives to the car.

Responses as to the importance of gas prices by age, again hint that CAA clients’ perceptions on the issue are somewhat based on the client’s age and their frame of reference for their viewpoint are gas prices they have paid in the past.
Responses by Race/Ethnicity indicate African American CAA clients see transportation barriers differently than either White, Hispanic or American Indian clients.

The lack of a driver’s license continues to be a much bigger concern for younger clients than older CAA clients.
Those with the highest monthly income also have the highest responses of “Gas prices” and the lowest for “Lack of a driver’s license” and “Car not running,” indicating this income group is using private transportation (a car) more than other income categories. By their survey responses, CAA clients in lower income categories struggle more to get a license, or their car running, and therefore aren’t as immediately faced with the problem of paying for gas for transportation.

Speculating on why “Bus/taxi unavailability” is not chosen by a higher response for those with the lowest household income, is the possibility that the cost of either buses or taxis is still too high for this income group to use as a mode of transportation, when compared to walking, biking or shared rides.

RESPONSES BY INCOME
**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’ views on their most significant concerns and issues. The top five have changed from last year, with Good credit moving into the top five and Further education dropping from third to sixth.

Having enough food has dropped in both rank (from six to seven) and in percent chosen (19.7% to 16.9%). “Buy home” jumped from 1.4% to 12.6% of responses this year, an indicator that clients consider the housing market collapse over and are again planning for homeownership.
### Priority Concerns: Comparing County Responses

Further Education as a client priority in Jackson dropped from second to sixth, which is still the highest ranking among the three counties. Reliable transportation is up, from sixth last year. The percentage of clients with parenting focused concerns dropped compared to last year when Keep kids in school was chosen by 22.0% of Jackson clients and Parenting skills was chosen by 12.8%.

#### JACKSON RESPONSES

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<thead>
<tr>
<th>Concern</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Have health insurance</td>
<td>51.4%</td>
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<tr>
<td>Utility bills paid</td>
<td>25.3%</td>
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<tr>
<td>Reliable transportation</td>
<td>23.7%</td>
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<tr>
<td>Good credit</td>
<td>23.3%</td>
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<tr>
<td>Better wages</td>
<td>21.0%</td>
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<tr>
<td>Further education</td>
<td>19.8%</td>
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<tr>
<td>Enough food</td>
<td>16.5%</td>
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<tr>
<td>Affordable housing</td>
<td>15.6%</td>
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<tr>
<td>Buy home</td>
<td>13.6%</td>
</tr>
<tr>
<td>Better benefits</td>
<td>13.4%</td>
</tr>
<tr>
<td>Keep kids in school</td>
<td>11.1%</td>
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<tr>
<td>Move</td>
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<tr>
<td>Job training</td>
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<td>Parenting skills</td>
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<tr>
<td>Child care</td>
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<tr>
<td>Other</td>
<td>3.5%</td>
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<tr>
<td>Literacy skills,</td>
<td>3.0%</td>
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<tr>
<td>Alcohol/drug addictions</td>
<td>1.1%</td>
</tr>
<tr>
<td>Domestic abuse</td>
<td>0.9%</td>
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</table>
Priority Concerns: Comparing County Responses

The top three priorities in Lenawee are consistent with last year’s responses. Reliable Transportation moved up in ranking (from sixth) but not in percentage chosen. Further education dropped from 26.4% to 17.2%. The percentage of Lenawee clients interested in Buying a home has dropped from 13.6% in the 2013 Community Assessment.
Priority Concerns: Comparing County Responses

Hillsdale clients have the most consistent ranking of priorities compared to last year’s survey. Of the top ten this year only “Buy home,” now ranked tenth, and up from eleventh, is new. Priorities ranked 1 through 4 are in the same order, although the percentage of clients choosing Having health insurance has dropped from 58.6% last year. Enough food and Better wages switched ranking order from last year.

### HILLSDALE RESPONSES

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<th>Percentage</th>
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<td>52.5%</td>
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<tr>
<td>Utility bills paid</td>
<td>34.0%</td>
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<td>Reliable transportation</td>
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<td>Good credit</td>
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<td>Better wages</td>
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<td>Enough food</td>
<td>16.8%</td>
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<td>Further education</td>
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<td>Affordable housing</td>
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<td>Better benefits</td>
<td>11.9%</td>
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<tr>
<td>Buy home</td>
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<td>Keep kids in school</td>
<td>10.9%</td>
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<td>Job training</td>
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<td>Move</td>
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<td>Literacy skills,</td>
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<tr>
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<tr>
<td>Domestic abuse</td>
<td>1.1%</td>
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<tr>
<td>Alcohol/drug addictions</td>
<td>0.9%</td>
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</tbody>
</table>
Priority Concerns: Comparing Program Responses

By program, only Head Start/EHS and Literacy clients do not have “Having health insurance” as their top priority. Instead, both have “Further education” ranked first, the only program or demographic categories to do so.

A new lens on client priorities and perceptions is to examine some of the root causes of the community problems of Affordable housing and Unemployment, are also identified by CAA clients as a personal barrier. Examining these by program, overall a higher percentage of Community Services clients identified they are addressing emergency housing barriers, while Literacy clients are focusing on housing the least and employment issues the most.
Client Priorities Categorized

This year, clients’ answers on their priority concerns, were also grouped into five categories of related concerns—Asset building; Basic Needs; Job/Career; Family/Education and Health Related. The results were then analyzed to see: 1) if any of these broader themes predominate in clients’ concerns, or 2) if there is a pattern for areas of concern by either the CAA program represented, or by a specific client demographic across programs. We also wanted to learn if there is a pattern related to moving to self-sufficiency using these groupings as indicators of when is a client working on crisis level issues (Basic Needs); mid-range stability issues (Family/Education or Job/Career); or long range self-sufficiency goals (Asset Building).

What we learned is that CAA clients are concerned about and facing risks of meeting their basic needs—at 38.6% of all responses. This year Asset Building priorities increased from 7.3% last year, because of the increased priority of “Buy home” identified by clients.

The needs and concerns reported by clients indicates the importance of the emergency services assistance available through CAA programs.
**Priority Concerns: Responses by Key Demographics**

Comparing the top three barriers for each client age group, show trends in what barriers clients are actively addressing, and may need support in achieving, by age.

Only Having health insurance is in the top three for every age group. Further education and Better wages drop out of the top three by age 55, and are replaced by Paying Utilities and Reliable Transportation.

The age cohort (70+) choosing “Having health insurance” as a top priority by the greatest percentage (68.8%), is also the age group who reports having health insurance by the highest percentage. Of those age 70+, 95.9% have health insurance compared to 63.9% of those ages 45-54 who report having health insurance coverage. This indicates that the choice “Having health insurance” may relate to health insurance cost more than coverage, i.e., the cost of Medicare Part B premiums, insurance co-pays or the cost of Medicare Supplemental insurance.
By county, Hillsdale clients report the highest responses for Basic Needs issues, driven by more clients in that county choosing as their priority needs both utility bills paid and getting reliable transportation.

By program, Head Start families identify a greater percentage of Asset Building priorities (at 14.0%) than do clients in other programs. This could be considered an indicator that Head Start families are “more ready” to move ahead on self sufficiency skills. This view is further supported by Head Start clients reporting the lowest Basic Needs issues (at 24.3%).

Literacy program clients are more focused on Jobs/Career priorities than other programs, and are the least focused on Asset Building.

VITA program clients lead the other programs in Basic Needs priorities because these clients have above average priority choices of reliable transportation and paying utility bills.
Reviewing client responses by the marital status Divorced/Separated clients identify Basic Needs concerns by the highest percentage (40.3%).

The higher priority for Basic Needs for both Divorced clients are driven by affordable housing concern and reliable transportation.

Married clients are more likely to prioritize Asset Building even though a higher percentage of Never Marrieds picked Buying a home. This might reflect Married CAA clients are already more likely to be a homeowner.

CAA clients challenge gender stereotypes as a higher percentage of men (at 20.9%) had Health related priorities than reported by women (at 18.7%).
Closely related to Client priorities, are clients self identified goals. CAA clients are asked each year to write in on the survey what goal they have for the coming year. Fewer clients (2,790 of the 6,660 surveys this year) provide a response to this question, but the responses are wide ranging. A Word Cloud of all CAA client responses is presented here. The larger the word font in the diagram, the more frequently the word was used by clients.

As can be seen, education related goals predominate for those who provided an answer.
Client Goals by county, reflect the differences in client race/ethnicity, age, and education levels.
**Better or Worse Than Last Year**

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

This question has been asked of clients since 1994. This year, the percentage of clients who report being Worse off is slightly higher than those who are Better off. The percentage of clients answering “the same” increased to 47.2%.

Jackson County clients continue to report higher rates of being Better Off, although the rate is down in every county compared to last year.
Better or Worse Off by Client Profile

By program, Head Start/Early Head Start parents surveyed consider themselves better off by the highest rates among CAA program participants.

By Race/Ethnicity, more African American clients consider themselves Better Off, while American Indian clients report a significantly higher Worse Off rate.

Responses compared by race/ethnicity

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Client age continues to influence responses to the “Are you better or worse off than last year?” question. Compared to last year, the percentage of clients considering themselves better off is lower for every age group except those age 18-23 (up from 46.5%) and 45-54, which increased from 17.1%.

By marital status, more Never Marrieds continue report being better off than any other category. This could be influenced by the relatively younger age of most Never Married CAA clients.
More money in the bank doesn’t make CAA clients feel Better Off than the previous year, nor does having higher monthly income, until clients reach $1,000 per month.

Finally, clients having health insurance do report being better off at slightly higher rates than those without insurance. By source of health insurance coverage, those with Medicaid have a higher percent of Better Off responses, than those covered by private insurance.
Better or Worse Off by Asset Indicators

CAA Client responses do not show a clear correlation between more education and Better off/Worse off, as more clients who have less than a High School diploma report being Better Off than do those with a High School diploma. The highest percentage reporting Better Off by education level are those with a four year college degree or more (at 34.7%), and the lowest rate comes from those with a High School or GED diploma (at 23.4%).

Other asset building indicators tracked by CAA clients also do not seem to influence clients’ perception of how they are faring. Neither having a bank account, nor owning a home results in higher rates of feeling better off for CAA clients, although those saving for retirement and volunteering do report a higher rate of Better Off than those who don’t do either this year.

![Bar chart showing Better Off compared by asset building indicator]

- Retirement contribution
- No Retirement
- Homeowner
- Renter
- Bank Acct
- No Bank Acct
- Volunteer
- Not Volunteer

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<tr>
<td>No Retirement</td>
<td>27.5%</td>
</tr>
<tr>
<td>Homeowner</td>
<td>17.8%</td>
</tr>
<tr>
<td>Renter</td>
<td>31.2%</td>
</tr>
<tr>
<td>Bank Acct</td>
<td>24.1%</td>
</tr>
<tr>
<td>No Bank Acct</td>
<td>34.9%</td>
</tr>
<tr>
<td>Volunteer</td>
<td>29.1%</td>
</tr>
<tr>
<td>Not Volunteer</td>
<td>24.8%</td>
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TABLE OF DATA FROM RESPONDENTS

<table>
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<tr>
<th>CHARACTERISTIC</th>
<th>All Respondents</th>
<th>Jackson County</th>
<th>Lenawee County</th>
<th>Hillsdale County</th>
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<td><strong>Gender</strong></td>
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<td>Male</td>
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<td>Female</td>
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<td>African American</td>
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<td>American Indian</td>
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<td>Other</td>
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<td>Married</td>
<td>1581 (25.0%)</td>
<td>858 (22.8%)</td>
<td>388 (24.7%)</td>
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<td>Divorced/Separated</td>
<td>1756 (27.8%)</td>
<td>1045 (27.7%)</td>
<td>431 (27.5%)</td>
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<td>Never Married</td>
<td>1978 (31.3%)</td>
<td>1245 (33.1%)</td>
<td>488 (31.1%)</td>
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<td>Widowed</td>
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<td>174 (11.1%)</td>
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<td>Other</td>
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<td>201 (5.3%)</td>
<td>87 (5.5%)</td>
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<td>234 (17.0%)</td>
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<td>Over $1,000</td>
<td>2783 (49.7%)</td>
<td>1643 (49.0%)</td>
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</table>
## TABLE OF DATA FROM RESPONDENTS

<table>
<thead>
<tr>
<th>CHARACTERISTIC</th>
<th>All Respondents</th>
<th>Jackson County</th>
<th>Lenawee County</th>
<th>Hillsdale County</th>
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<td><strong>Source of Income</strong>*</td>
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*May have more than one choice*
# TABLE OF DATA FROM RESPONDENTS

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Community Needs Survey
Program Name: _____________________

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

A. Lack of Affordable Housing in this community is a problem because:
   1. High rents
   2. Credit problems
   3. Not enough rentals
   4. Not enough good quality housing
   5. Too expensive to own
   6. Other ______________________

B. Unemployment is a problem in this community because:
   1. Lack of child care
   2. Poor job skills
   3. Too easy to not work
   4. Not enough jobs in the county
   5. Lack of transportation to good jobs
   6. Other ______________________

C. High heating and utility costs are a problem in this community because:
   1. Low wages
   2. Landlords not paying
   3. Poor budgeting by consumers
   4. Fuel/utility costs are unpredictable
   5. Poorly insulated houses/old appliances
   6. Other ______________________

D. Transportation is a problem because:
   1. Lack of driver’s license
   2. Car not running
   3. Insurance costs
   4. Gas prices
   5. Bus/taxi not useable
   6. Other ______________________

E. In general, do you feel that you are:
   1. Better off than 1 year ago
   2. Worse off than 1 year ago
   3. About the same

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

   __________________________________________
   __________________________________________
   __________________________________________

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

H. In your view of the following, which are most important to having a good community (circle 3).
   1. Good neighborhood schools
   2. Affordable housing
   3. Safe streets
   4. Neighborhood Convenience stores
   5. Recycling available
   6. Buildings in good repair
   7. Good public transportation
   8. Good local library
   9. Responsible neighbors
   10. Plenty of parks/play areas
   11. Strong neighborhood associations
   12. Good paying jobs locally
   13. Other ______________________

I. Which of the following are missing from your neighborhood? (Circle all that apply).
   1. Good neighborhood schools
   2. Affordable housing
   3. Safe streets
   4. Neighborhood Convenience stores
   5. Recycling available
   6. Buildings in good repair
   7. Good public transportation
   8. Good local library
   9. Responsible neighbors
   10. Plenty of parks/play areas
   11. Strong neighborhood associations
   12. Good paying jobs locally
   13. Other ______________________

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

1. **Culture**: (circle all that apply)
   - 1. Black or African American
   - 2. Hispanic or Latino
   - 3. American Indian
   - 4. White
   - 5. Asian
   - 6. Other

2. **Sex**:
   - 1. Male
   - 2. Female

3. **Age Group**: (circle only one)
   - 1. 17 and under
   - 2. 18 – 23
   - 3. 24 – 44
   - 4. 45 - 54
   - 5. 55 - 69
   - 6. 70 and over

4. **Marital Status**: (circle only one)
   - 1. Married
   - 2. Divorced/Separated
   - 3. Never Married
   - 4. Widowed
   - 5. Other

5. **Schooling, last grade completed**: ______

6. **County**: (circle only one)
   - 1. Jackson
   - 2. Hillsdale
   - 3. Lenawee

7. **Source of Income** (Note: If you have more than one source of income, circle all that apply)
   - 1. Wages
   - 2. Public Assistance
   - 3. Child Support
   - 4. Social Security
   - 5. Supplemental Security Income (SSI)
   - 6. Retirement/Pension
   - 7. Unemployment
   - 8. Other

8. **Gross Household Income per month** (before taxes are taken out)
   - 1. $200 or less
   - 2. $201 - $400
   - 3. $401 - $600
   - 4. $601 - $800
   - 5. $801 - $1,000
   - 6. Over $1,000

9. **Do you have a bank account (checking or savings)?**
   - 1. Yes
   - 2. No

10. **If yes, is your bank/savings balance**:
    - a. Under $100
    - b. $100-$1,000
    - c. Over $1,000

11. **Have you closed a bank account in the past year?**
    - Yes
    - No

12. **Do you have a**:
    - Credit card
    - Debit card

13. **Have you used a**: (circle all that apply) within the last year?
    - a. Check cashing store
    - b. Payday loan store

14. **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

15. **Do you have a computer at home?**
    - 1. Yes
    - 2. No

16. **Do you have an internet connection at home?**
    - 1. Yes
    - 2. No

17. **Have you volunteered this year?**
    - 1. Yes
    - 2. No

18. **Are you a homeowner or a renter?**
    - 1. Homeowner
    - 2. Renter
    - 3. Other
    - a. If you **own** 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

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

20. **Do you receive food stamps?**
    - 1. Yes
    - 2. No

21. **Do you have health insurance?**
    - 1. Yes
    - 2. No

22. **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

Thanks for your time!  
3/2013

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Archived Community Needs Assessment Reports are available at: www.caajlh.org under heading Reports & Research.

Prepared & Published by Community Action Agency
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