

Community Action of Nebraska

State and Regional Community Assessment Report



Community Action of Nebraska

HISTORY OF COMMUNITY ACTION

President Lyndon B. Johnson and the Congress of the United States proclaimed a national “War on Poverty” by enacting the Economic Opportunity Act of 1964.

To assist in fighting this “War on Poverty,” local Community Action Agencies (CAAs) were created to provide a variety of services at the community level to help individuals achieve self-sufficiency. Today there are more than 1,000 CAAs across the United States working toward a common goal of eliminating the causes and conditions of poverty.

CAAs are private non-profit organizations that do this important work in a variety of ways -- by assessing the needs and resources of low-income people; devising strategies for eliminating poverty; identifying sources of financial support for their work; advocating on behalf of low-income people; mobilizing community resources, and administering a variety of programs. Common programs offered by CAAs include employment assistance, Weatherization, Head Start and Early Head Start, food assistance, housing assistance, utility assistance, and more.

THE PROMISE OF COMMUNITY ACTION

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

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Special thanks to Jason Codr for report design and layout.

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Executive Summary

Community Action of Nebraska (CAN) is the state association for nine Community Action agencies in Nebraska. Established in 1984, CAN provides training and technical assistance to the local Community Action agencies. CAN staff participate in numerous statewide initiatives with other partners, working on policies and practices that assist other organizations in working with low-income families.

Community Action of Nebraska launched the 2010 Community Assessment Survey May 5-31, 2010, mailing 10,000 surveys to residents all across Nebraska. With the survey, Community Action aims to discover the most pressing challenges Nebraskans face so that Community Action agencies across the state will be better equipped to address those challenges.

The survey is funded by the Community Action agencies of Nebraska and the Department of Health and Human Services. Community Action agencies are private, non-profit organizations dedicated to helping low-income people attain self-sufficiency in all 93 Nebraska counties.

The assessment survey asked questions covering a wide range of topics including: choices and access to health care; issues related to raising, educating, and caring for children; issues related to home ownership and household expenses; employment, income, and debt; and problems faced in meeting basic needs, access to employment and educational services, access to health and community services, safe activities for teens, and independent living.

Health Care

Meeting health care needs created difficulties for two-thirds of the Nebraskans in this survey. Access to health care and the cost of health care continue to be pressing issues. Two-thirds of respondents reported difficulties finding affordable medical, eye, and dental care. In a number of households, individuals chose not to seek medical care because of the costs. In this survey, two-thirds (67%) of respondents delayed medical care because of cost, with half (51%) saying that they

“sometimes” delay care, and one in six (16%) saying they “always” delay care because of costs. Typically delays in medical care range from routine checkups, visits to a doctor for cold or flu symptoms, or for critically needed medical treatments.

Other health services. In addition, respondents also described difficulties with access to other types of health services. The greatest overall concern was access to disability services for adults (31%) and for children (23%). One-fourth (24%) of respondents reported difficulties accessing mental health care.

Routine care. Though most of the respondents (85%) have a family doctor, about one in six (15%) do not. Some (7%) get routine health care at a walk-in clinic, a few rely on emergency room care, and yet others reported they do not seek health care.

Housing

Home ownership. Home ownership is directly related to age of the respondent; younger respondents are less likely to own a home and peak ownership occurs among householders 65-74. In this survey, 28% of those under age 24 are home owners; nationally, 23.3% of those under age 25 are home owners.

Repairs. In Nebraska, one-fourth (24%) of all housing units were built before 1940; 40% before 1960; and 69% of all housing units were built before 1980. **About one-third (31.4%) of respondents, both owners and renters, said that their homes were in need of structural repair, including roof, walls, and foundation.** One-fourth (23.3%) need plumbing and electrical work, and one in six (16.1%) need updates to heating and/or cooling.

Monthly Utilities. For monthly utilities paid by home owners/non-home owners, the distribution in each of the categories runs parallel. About 40% of home owners pay between \$200-\$299 in utilities each month, while 28% of non-homeowners pay between \$100-\$199 per month, and 24% pay between \$200-\$299 in utilities each month.

Mortgage/Rent Payments. National housing figures show that 32% of owner-occupied housing units were owned free and clear. About one-third (35.5%) of home owners in the survey have paid off their mortgage. About two-thirds of non-home owners pay between \$200 and \$600 each month for rent. At the lower income levels, results from the survey suggest that average payments for utilities and mortgage/rent consume as much as half of their annual household income.

Non-homeowners. For those who were not home owners (30%), the most frequent explanation was that they were unable to make a down payment (45%). Related factors selected were a poor credit rating (35%), unable to get a loan (34%), and no assistance for 1st time home buyers (19%).

Perceptions About Poverty

This survey asked respondents to identify what they believe causes poverty. Overall, respondents said that the causes of poverty were: lack of training and education (56%); low motivation (51%); drug abuse and addiction (37%); single parent households (37%); and not enough jobs (35%). For those in households earning less than \$25,000, the top causes of poverty are 1) Lack of training/education, 2) Not enough jobs, and 3) single parent households (low motivation ranked 4). For those in households earning more

than \$35,000, the top causes of poverty are 1) Lack of training/education, 2) Low motivation, and 3) Drug abuse/addiction. (Responses identifying the causes of poverty vary by income; in particular, those in higher income levels are more likely to say that poverty is the result of low motivation.)

Children and Youth

The 2010 Community Assessment Survey elicited information about child care, educational services for children birth through five years of age, problems related to raising children, and access to safe activities for teenagers. The context of issues related to child care must be considered within the context of the age of the child and by the proportion of children who spend time in non-parental childcare.

Recent figures from national studies indicate that 61% of children from birth through six spend some time in non-parental child care. In Nebraska, 57.3% of children received 10 or more hours of non-parental child care per week¹. Respondents who provide child care or are raising children were asked to identify issues related to child care. The extent to which the cost of childcare is a concern is related to the age of children in the household. When asked to identify problems for their household, two-thirds (66%) of respondents identified affordable child care. **In households with children five and under, three-fourths (73%) responded that finding affordable childcare has been a problem. For households with children ages 11 and younger, 58% responded that finding affordable childcare has been a problem.**

Children Birth to Five. Respondents were asked what type of educational services they need for children five and under. Two-thirds (68%) identified preschool for ages three through five. Also, 42% needed early childhood care for birth to age three, and one-third (32%) favored part-day educational services.

About one-third of respondents also reported problems obtaining other services for children, including: access to educational support services for children (32%); access to a Head Start program (30%); access to preschool programs (30%); and one-fifth cited a need for access to parenting classes (21%).

Teens. Over half of the respondents also expressed concern about safe teenage activities, including activities in the summer (57%), on the weekends (54%), and after school (50%).

Basic Needs

Respondents were asked about personal difficulties meeting needs across six topics: basic needs, health services, employment and education, community services and resources, access to safe activities for teens, and independent living. Basic household expenses were a problem for over one-third of respondents (affordable food, 41%; affordable clothing, 35%). Nearly half (44%) reported problems keeping up with utility costs.

(1) Child and Adolescent Health Measurement Initiative. 2007 National Survey of Children's Health, Data Resource Center for Child and Adolescent Health website. Retrieved 12/15/2010 from www.nschdata.org.

Nearly half (43%) of the respondents saw home maintenance as a barrier to independent living, followed by shopping and then meals. Of those reporting home maintenance as a problem, 55% identified structural problems; 48% plumbing and electrical repairs; 29% heating and cooling maintenance; and 21% appliance repair.

Employment

Responses in this survey indicated that at least one adult in one-third of the households (29%) was unemployed. Of those respondents 24 and under, 43% reported an unemployed adult in their household.

As a follow-up, respondents were asked what is preventing that person from finding employment. One-third (36%) are not currently looking for employment; one-third (31%) cited lack of available jobs, and one-fourth (27%) cited health problems/disability.

Income and Finances

When asked to describe their current financial status compared to last year, a majority (54%) said it was about the same, 30% thought it was worse, and just 16% thought they were better off than a year ago. Household income reported in the survey was evenly distributed across the seven ranges identified in the item. In the majority of households (57%) two persons contributed to the income, while just under half (41%) relied on income from one person. Among the sources of income listed,

about three-fourths (74%) listed employment, one in five received income from Social Security (23%) and self-employment (20%), and one in 20 (5%) reported income from unemployment or child support. Respondents often relied on more than one source of income, such as Social Security or self-employment.

Half (50%) of the survey respondents reported no credit card debt. Almost one in three (37%) report more than \$1,000 in credit card debt. Nearly one in five (19.5%) respondents reported credit card debt greater than \$5,000.

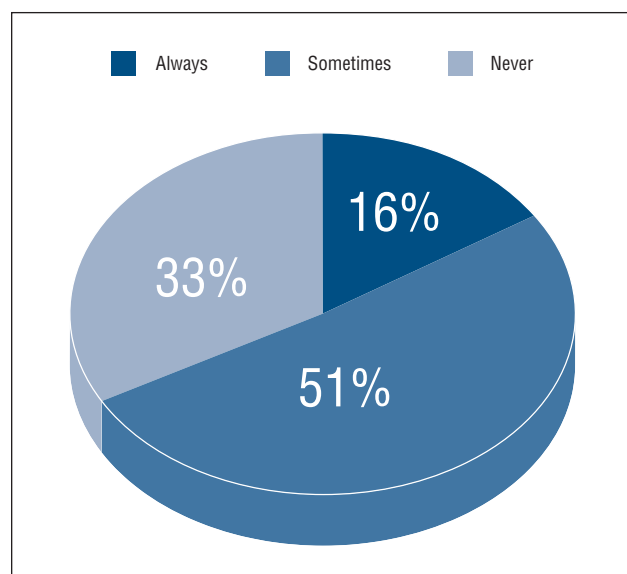
In behaviors related to spending and saving, the most frequent responses reflected 'positive' behaviors on the part of respondents. During the past 12 months, nearly half (47%) put money into savings, and a similar proportion (43%) reported following a budget, while one-third (37%) invested in retirement accounts. On the other hand, nearly 40% withdrew money from savings during the past 12 months, and 5% withdrew money from retirement. Between 10-20% reported actions that could be characterized as negative during the past 12 months: paying utility bills late (18%); paying only the minimum on credit card bills (18%); and making late payments for housing (10%, mortgage or rent). Seven percent were threatened with repossession.

Health Care

In addition to the difficulties households reported in finding affordable medical, eye, and dental care, respondents also described difficulties with access to other types of health services. Their greatest concern was access to disability services, including those for adults (31%) and for children (23%). One-fourth (24%) of respondents reported difficulties accessing mental health care.

Access to health care and the cost of health care continue to be pressing issues. In a number of households, individuals chose not to seek attention because of the costs. These delays in medical care range from routine checkups, visiting a doctor for cold or flu symptoms, or to critically needed medical treatments. In this survey, two-thirds of respondents had delayed medical care because of cost, with half (51%) saying that they “sometimes” delay care, and one in six (16%) saying they “always” delay care because of costs.

HOW OFTEN DO YOU DELAY HEALTH CARE?

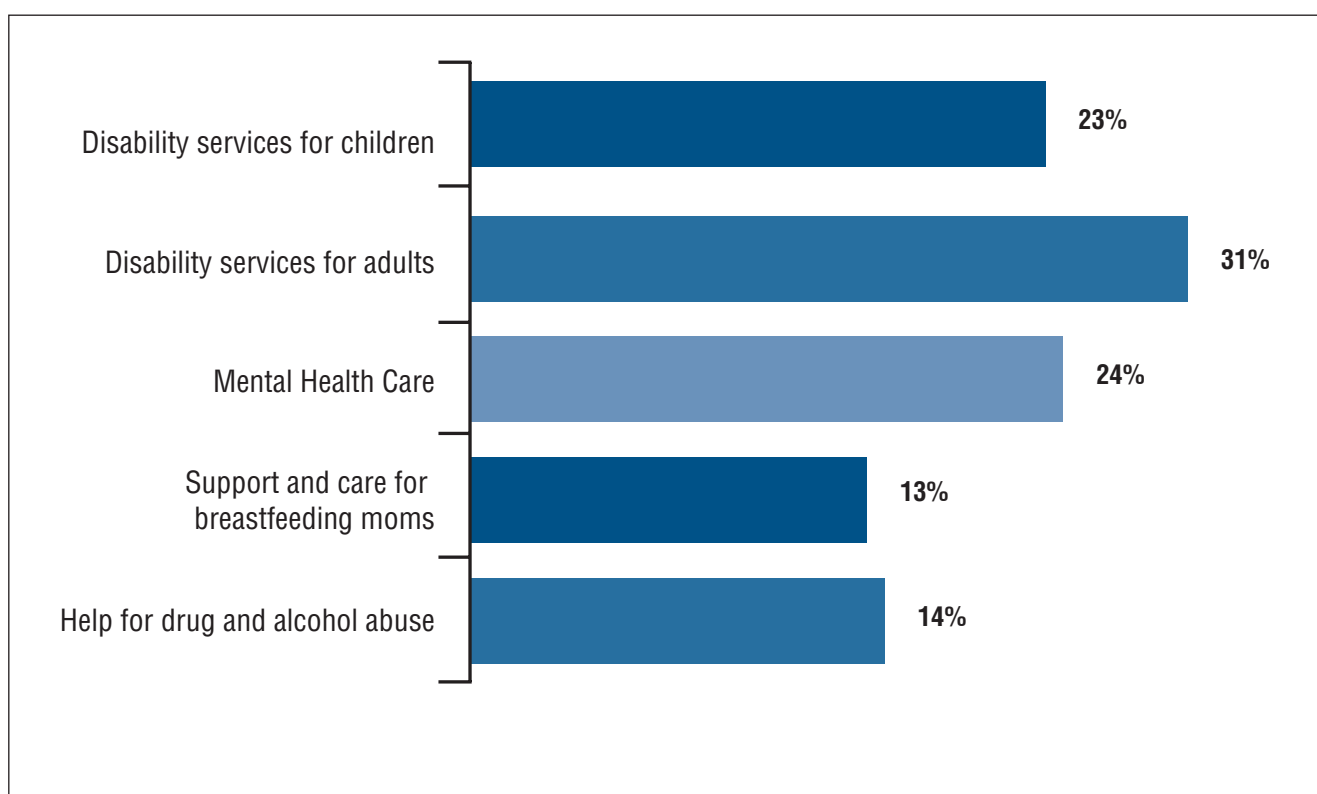


Access to Health Services

Disability services for adults (31%), mental health (24%), and disability services for children (23%)

were the top three difficulties with access to health services.

DIFFICULTY WITH ACCESS TO HEALTH SERVICES

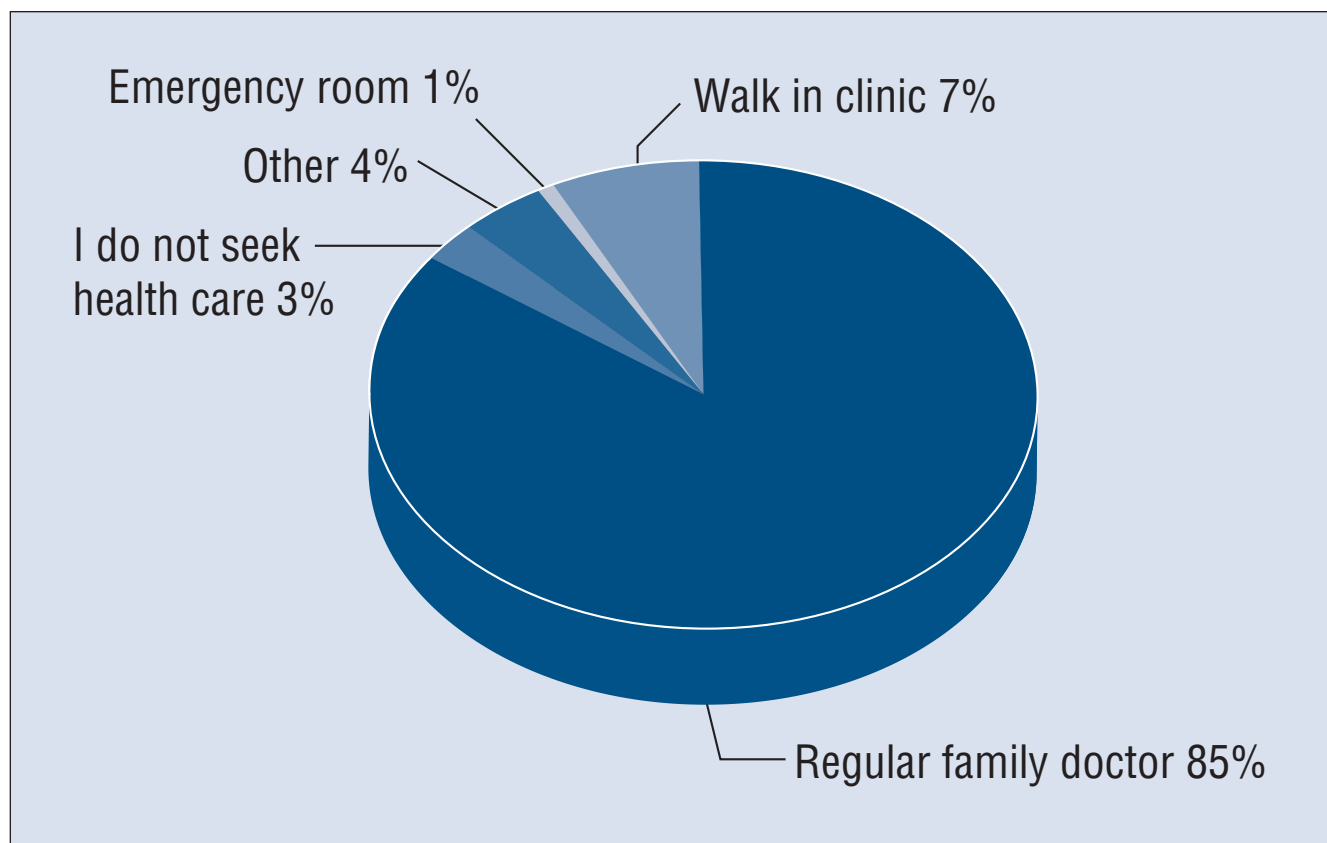


Sources of Routine Care

Though most of the respondents (85%) have a family doctor, about one in six (15%) do not. Some (7%) get routine health care at a walk-in clinic, a few rely on an

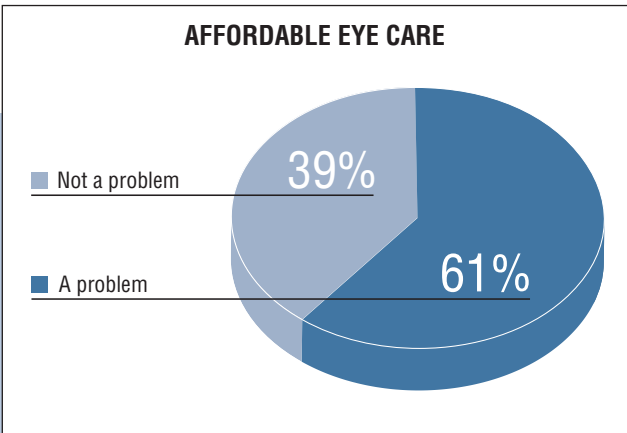
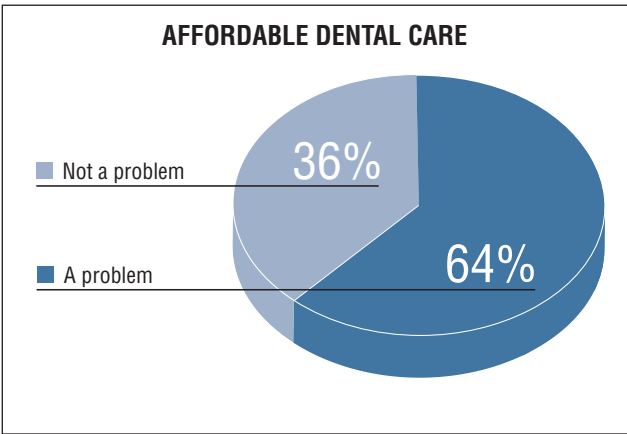
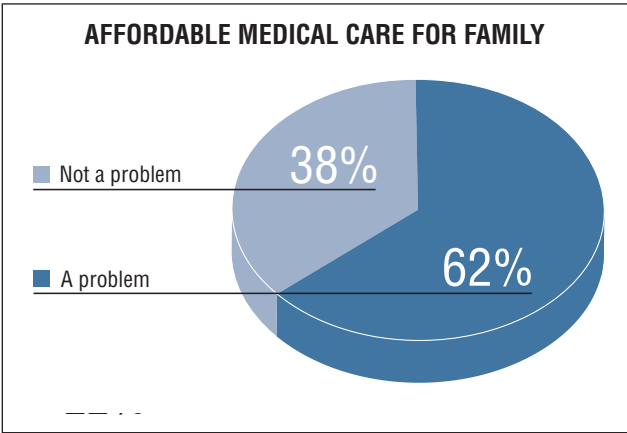
emergency room care, and yet others reported that they do not seek health care.

WHERE DO YOU GO FOR HEALTH CARE?



One in six families do not have a regular source of health care.

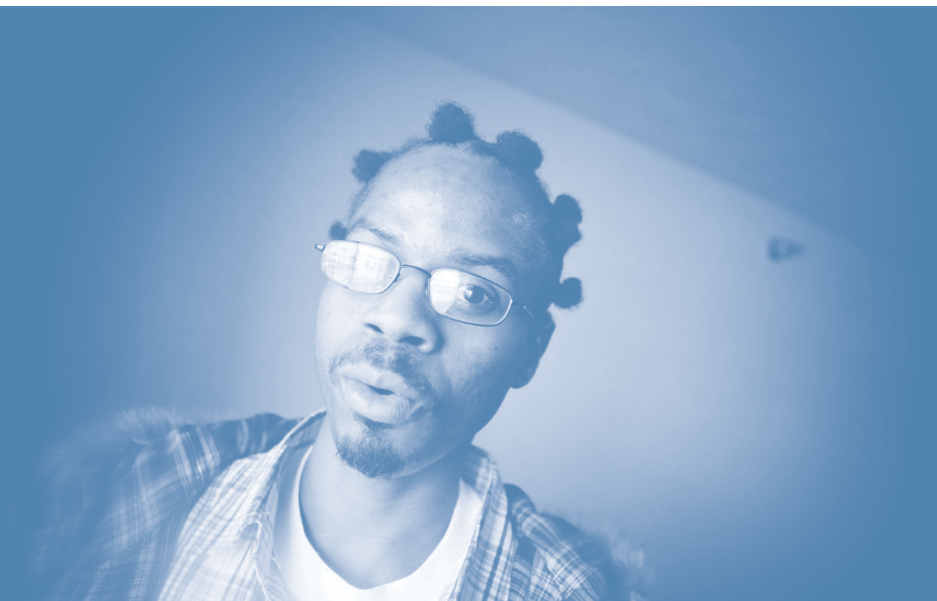
Affordable Care



Health Care Data Through Words & Experiences

Learning to Live With Mental Illness

For Raymond, life is divided into two parts. There is the first part -- the typical growing up stuff that many teens deal with. Then there is the second part, where the disease started stealing parts of his mind. **He was diagnosed with schizophrenia 10 years ago and moved from Omaha to Lincoln in 2005 to receive treatment.** In Omaha, before the disease struck, things were okay. Then one day, what felt like an immense depression descended upon him, along with strange inner voices. "I started losing my mind -- I started doing insane things." Now every day "I feel like I'm living on the edge," he says. Today he lives in a group home and a shared apartment where he tries to keep his life going in a positive direction. He works a couple of days per week washing dishes, and he'd like to work a lot more, but at a different job. At Community Action Partnership of Lancaster and Saunders Counties he's pursuing his GED, studying for his driver's license, and planning to eventually land a good job and rent his own apartment. For now keeping his illness at bay is a lot of work. He suffers from severe bouts of paranoia and anxiety that make it hard for him to deal with people, especially strangers. He spends a lot of time alone in his room, pacing and struggling with his complicated internal dialogue. "I've learned a lot about life," Raymond said. "I hope that I'm on the right path."

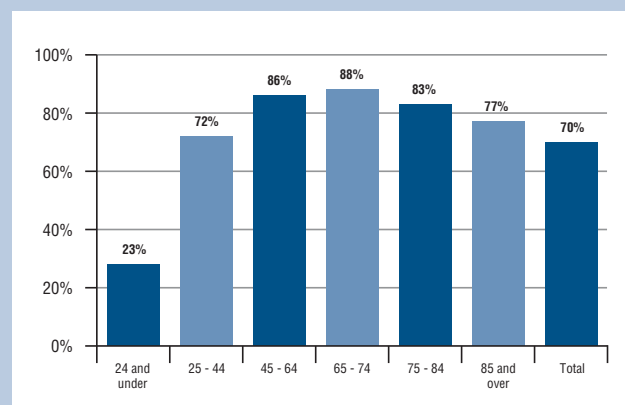


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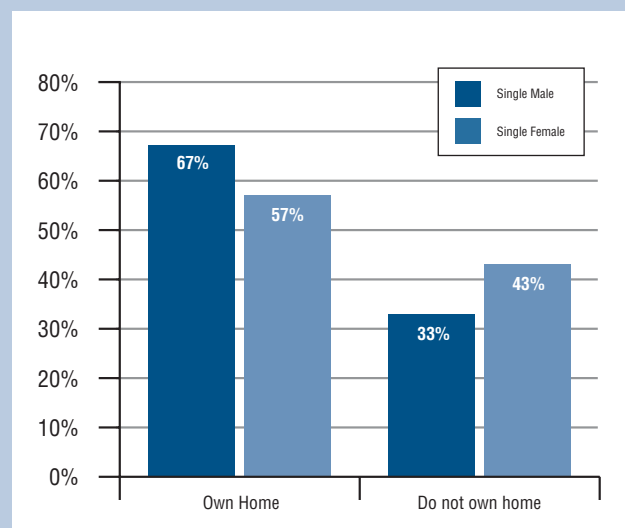
Housing

Home ownership rates have typically been higher in the Midwest. In 2000, for example, rates were 61.5% in the West, 62.4% in the Northeast, 68.4% in the South, and 70.2% in the Midwest. The most recent figures (Bureau of the Census, 2009) show home ownership nationally at 67.4%, and for Nebraska the rate was 68.7%. For survey respondents, the home ownership rate was 69.5%. Home ownership is directly related to the age of the householder, with the younger groups having the lower level, and the peak among householders 65-74. In this survey, 23% of those under age 24 were home owners; nationally, 23.3% of those under age 25 were home owners.

HOME OWNERSHIP BY AGE



HOME OWNERSHIP FOR SINGLE ADULTS (MALE / FEMALE)



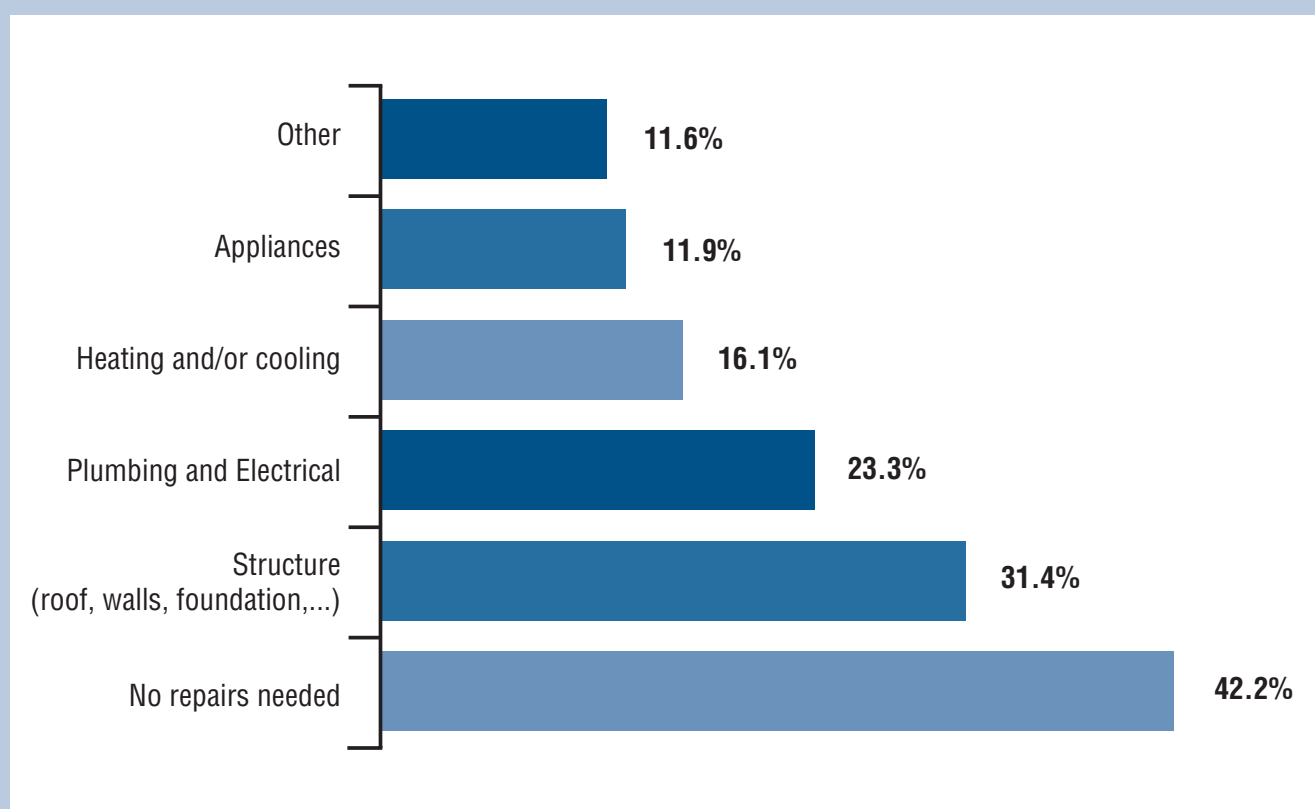
Those who were not home owners (30%) were asked their reason(s) for not owning a home. One-third (36%) said they did not want to own a home at this time. For others, the most frequent response (45%) was that they were unable to make a down payment. Other related factors included a poor credit rating (35%), unable to get a loan (34%), and no assistance for 1st time home buyers (19%).

Repairs

In Nebraska, one-fourth (24%) of all housing units were built before 1940; 40% before 1960; and 69% of all housing units were built before 1980. About one-third (31.4%) of respondents, both owners

and renters, said that their homes were in need of structural repair, including the roof, walls, and foundation. One-fourth (23.3%) need plumbing and electrical work, and one in six (16.1%) needed updates to heating and/or cooling units. Other repairs mentioned included painting, windows and doors, interior flooring, and bathrooms, along with a range of exterior repairs (concrete in driveways and walkways, landscaping, decks).

REPAIRS NEEDED AT HOME



Repairs mentioned under OTHER included painting, windows and doors, interior flooring, bathrooms, along with a range of exterior repairs (concrete in driveways and walkways, landscaping, and decks).

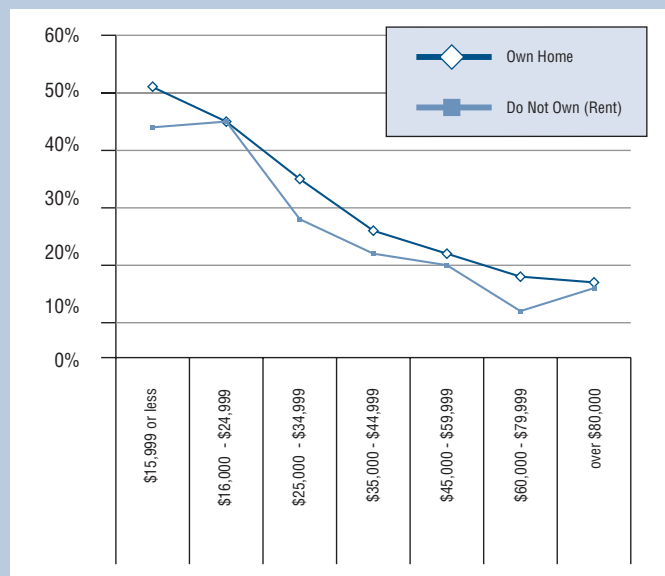
UTILITY AND MORTGAGE/RENT AS PERCENTAGE OF INCOME (ESTIMATED)

| OWN YOUR HOME? | HOUSEHOLD INCOME LAST YEAR | PERCENTAGE OF INCOME |
|-----------------------|-------------------------------|-------------------------|
| OWN HOME | \$15,999 or less | 51% |
| | \$16,000-\$24,999 | 45% |
| | \$25,000-\$34,999 | 35% |
| | \$35,000-\$44,999 | 26% |
| | \$45,000-\$59,999 | 22% |
| | \$60,000-\$79,999 | 18% |
| | Over-\$80,000 | 17% |
| | TOTAL | 25% |
| NOT OWN (RENT) | \$15,999 or less | 44% |
| | \$16,000-\$24,999 | 45% |
| | \$25,000-\$34,999 | 28% |
| | \$35,000-\$44,999 | 22% |
| | \$45,000-\$59,999 | 20% |
| | \$60,000-\$79,999 | 12% |
| | Over-\$80,000 | 16% |
| | TOTAL | 33% |
| TOTAL | \$15,999 or less | 46% |
| | \$16,000-\$24,999 | 45% |
| | \$25,000-\$34,999 | 31% |
| | \$35,000-\$44,999 | 25% |
| | \$45,000-\$59,999 | 21% |
| | \$60,000-\$79,999 | 17% |
| | Over-\$80,000 | 17% |
| | TOTAL | 28% |

1. Table. Utility and Mortgage/Rent as Pct of Income Estimated.

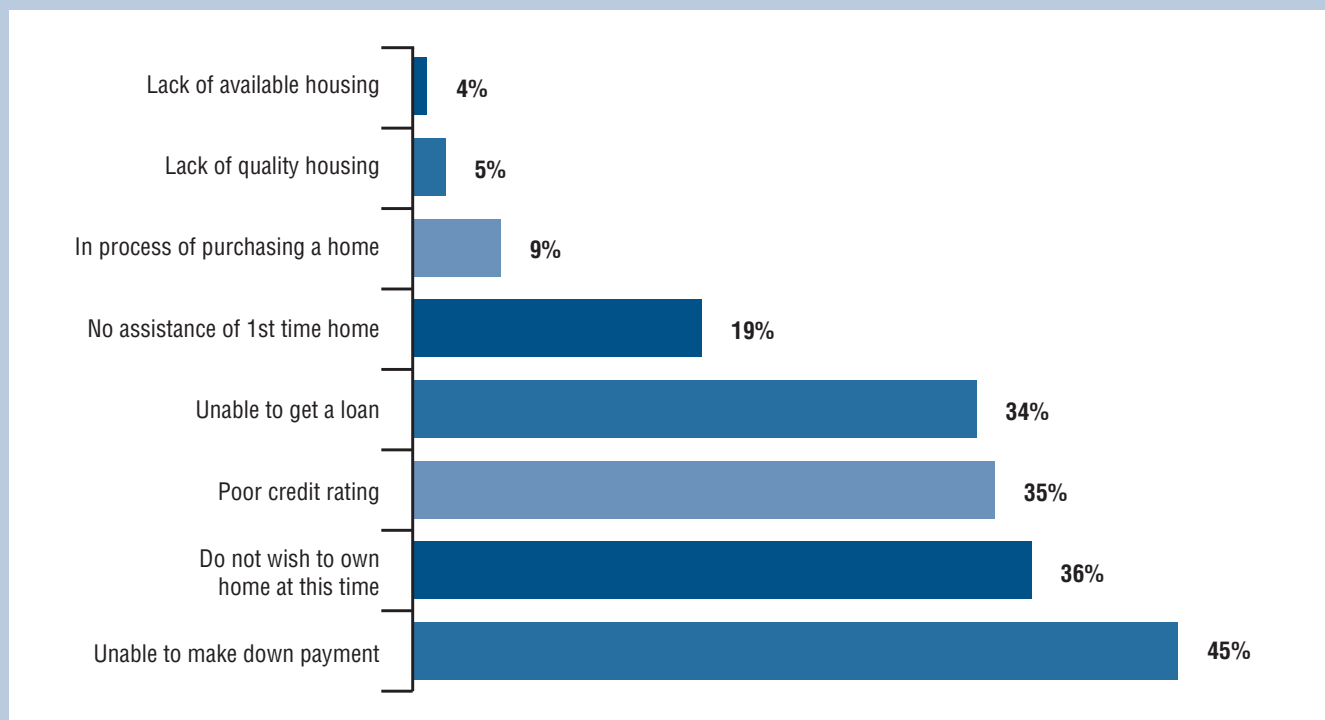
The survey asked respondents what they paid each month in utilities and for mortgage/rent. Using the midpoint of each response category, a ratio illustrates the relationship case-by-case between income and expenses (mortgage/ rent and utilities) on an annual basis. Assuming that these are rough estimates, the graph to the right illustrates how much of an income these basic expenses can consume. For households where income is below \$25,000 for example, those basic expenses may consume between 45-50% of income on average. For renters with household incomes below \$25,000, those expenses consume about 45% on average.

RATIO OF UTILITIES/MORTGAGE TO INCOME



Utilities and Mortgage Expenses: Ratio to Income (Estimated)

BARRIERS TO HOME OWNERSHIP



For the 30% of the survey respondents who are not homeowners.

Housing Data Through Words & Experiences

On the Road Again?

Chris moved her three children back to rural southeast Nebraska, hoping to put down roots for her family. This was their seventh move.

After settling her children in school, Chris focused on finding a job. She began by volunteering at Project Response through the Arbor Program. Within months, she secured a full time job at Project Response. She was then ready to begin the search for a permanent home.

She turned to Southeast Nebraska Community Action for help, enrolling in the Homebuyer Assistance program. Her family had previously benefited from the Weatherization program and the Project FIRST 2 year intense case management program through SENCA.

Chris successfully completed the Homebuyer Assistance program and decided to purchase a home. She qualified for a \$40,000 loan through USDA Rural Development and was able to secure \$23,128 from SENCA HOMES II. She invested \$1,500 of her own money to complete the closing. The family moved into their new home in August 2010.

With the help of SENCA's programs and services, Chris was able to overcome many obstacles and meet the needs of her family



Life, Liberty, and a Warm Home is what this Vietnam Vet Continues to Fight For

A Vietnam veteran, suffering from the effects of Agent Orange, came into the Northwest Community Action Partnership office seeking assistance as he had been evicted from his home. His home had been deemed unsafe and the landlord would not refund the rent he had already paid. Since that time, he had been living in a storage shed. A local minister was willing to drive him around to look for places to live, and the agency knew of a landlord that had places for rent. With the assistance of the agency and partnership with a local church, he was able to move into an apartment that very day. Northwest Community Action Partnership assisted with the first

*Since then he had been
living in a storage shed.*

month's rent and the church was able to help with the remainder of the rent and electricity costs. He called the agency the next day to say that he was warm for the first time in a month.

Perceptions About Poverty

Though the median household income did not increase from 2008 to 2009, the poverty rate did, as did the number of people without health insurance. Poverty rates declined throughout the Midwest in 2009; however, rates increased during the current recession from 12.4% to 13.3%.¹

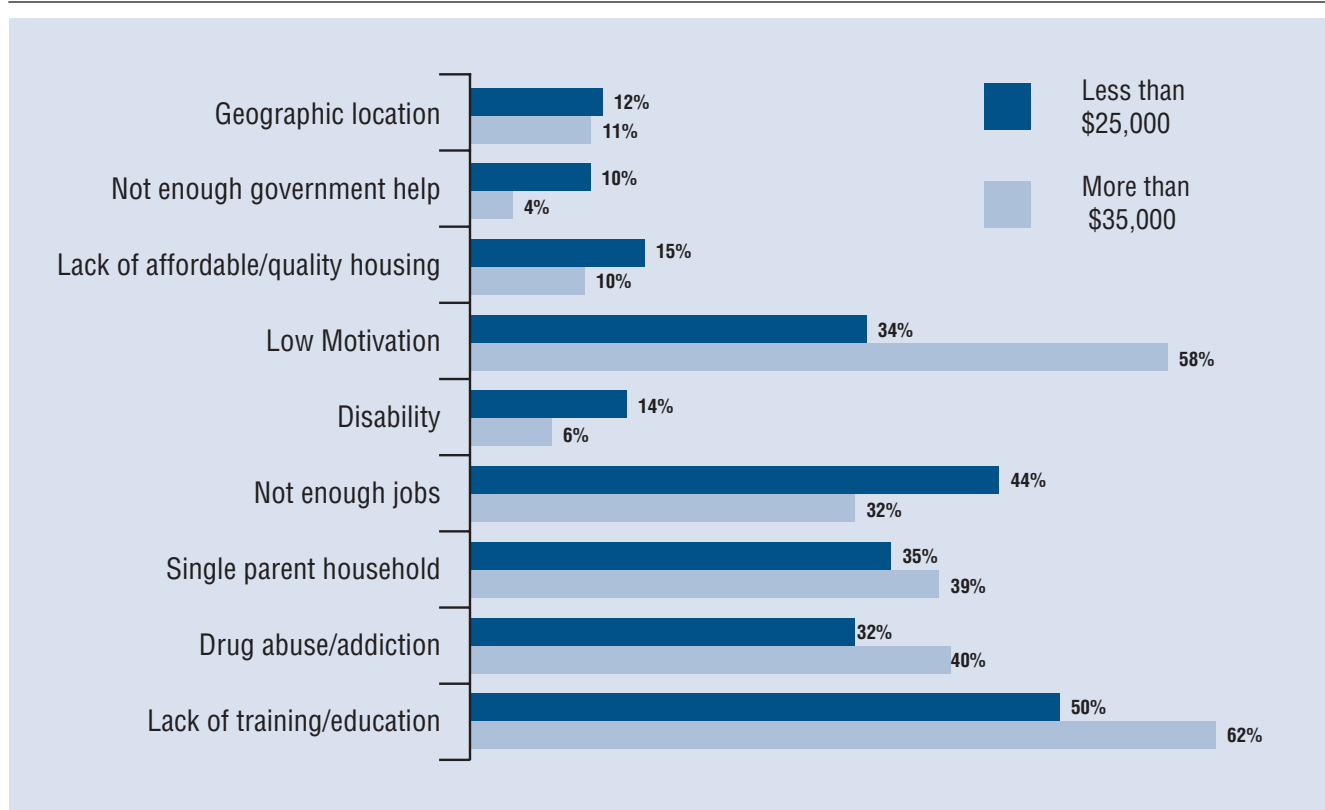
Historically, surveys find the public divided in their perceptions about the causes of poverty. About half say the poor are not doing enough to help themselves out of poverty, and the other half attribute poverty to circumstances beyond the control of the poor. In the results of this survey, that difference appears across different levels of income.

Respondents were asked to identify the top causes of poverty. Overall, respondents said that the causes of poverty were: lack of training and education (56%); low motivation (51%); drug abuse and addiction (37%); single parent households (37%); and not enough jobs (35%). However, responses varied by income. For those in households earning less than \$25,000, the top causes of poverty are: 1) Lack of training/education, 2) Not enough jobs, 3) and single parent households (low motivation ranked 4). For those in households earning more than \$35,000, the top causes of poverty are: 1) Lack of training/education, 2) Low motivation, and 3) Drug abuse/addiction.



(1) DeNavas-Walt, Carmen, Bernadette D. Proctor, and Jessica C. Smith, U.S. Census Bureau, Current Population Reports, P60-238, Income, Poverty, and Health Insurance Coverage in the United States: 2009, U.S. Government Printing Office, Washington, DC, 2010.

PERCEPTIONS OF CAUSES OF POVERTY



PERCEPTIONS ABOUT THE CAUSES OF POVERTY (PERCENTAGE BY HOUSEHOLD INCOME)

| | < \$16,000 | RANK | < \$25,000 | RANK | > \$35,000 | RANK |
|------------------------------------|------------|------|------------|------|------------|------|
| Lack of training/education | 49% | 1 | 50% | 1 | 62% | 1 |
| Drug abuse/addiction | 31% | 4 | 32% | 5 | 40% | 3 |
| Single parent household | 37% | 3 | 35% | 3 | 39% | 4 |
| Not enough jobs | 48% | 2 | 44% | 2 | 32% | 5 |
| Disability | 20% | 7 | 14% | 7 | 6% | 8 |
| Low motivation | 23% | 5 | 34% | 4 | 58% | 2 |
| Lack of affordable/quality housing | 21% | 6 | 15% | 6 | 10% | 7 |
| Not enough government help | 13% | 8 | 10% | 9 | 4% | 9 |
| Geographic location | 13% | 9 | 12% | 8 | 11% | 6 |

Poverty Data Through Words & Experiences

Food Provision Helps But Doesn't Pay the Bills

Ellen is an elderly female who has many health problems and is living on a fixed Social Security income. Because of the Medicare changes, she struggles in the “donut hole” of coverage and some months has no money for food, utilities, or car fuel. Blue Valley Community Action enrolled her in the Commodity Supplemental Food Program and she receives help from their food pantry and Feeding America Programs, but still fights every month “just to keep alive” as she stated more than once. She said she was very “disappointed and ashamed to have to ask for help.” She felt like she worked her whole life and now has nothing to show for it.

Because of all the Medicare changes, she struggles in the “donut hole” of coverage and some months has no money for food, utilities, and car fuel.

Young Women Tries to Rise Above Generational Poverty

Angel grew up in a poor home where survival was more important than education. Angel's mother had experienced the same kind of life -- she is illiterate, and one of 18 children. She ran away from home at the age of 13 and began working just to feed herself. As a single parent raising many children, Angel's mom had a hard time just keeping enough food in the house. Angel says she was happy when she could find anything at all to eat. She said her family kept their poverty a secret out of shame.

Angel dropped out of high school but obtained her GED and went to college in Arkansas. She left her studies after she became pregnant. She now has five children. Angel and her husband struggled to raise their children. In Arkansas they both worked at a chicken plant, but the work was so inconsistent that they couldn't always pay their bills.

They didn't have a stove, and the water had been shut off due to non-payment. Sometimes they had nothing at all to eat. A family member told them there was work in Lincoln, so about eight years ago, they moved to Lincoln looking for jobs.

Community Action Partnership of Lancaster and Saunders Counties helped Angel with her five children, providing support through the Early Head Start program. Angel says that she'd like to return to college so she can work in early childhood education.

*...she is illiterate,
and one of 18 children.*

Children and Youth

Throughout the survey a number of questions dealt with different aspects of child care. Some of the topics included in the questionnaire were issues related to child care, educational services for children birth through five years of age, problems related to raising children, and access to safe activities for teenagers.

Child Care

Nationally, recent figures indicate that 61% of children from birth through six spend some time in non-parental child care. In Nebraska, 57.3% of children received 10 or more hours of non-parental child care per week. Respondents who provide child care or are raising children were asked to identify issues related to child care. The extent to which the cost of child care is a concern is related to the age of children in the household. Two-thirds (66%) of survey respondents identified accessing affordable child care as a problem for their household. In households with children five and under, three-fourths (73%) responded that finding affordable childcare has been a problem. For households with children ages 6-11, 58% responded that finding affordable childcare has been a problem.

Nearly one-third of respondents also reported problems obtaining other services for children, including: access to educational support services for children (32%); access to a Head Start program (30%); access to preschool programs (30%); and one-fifth cited a need for access to parenting classes (21%). One in 10 (10.9%) respondents included lack of night or weekend care and lack of school age child care.

ISSUES IN HOUSEHOLDS WITH CHILDREN

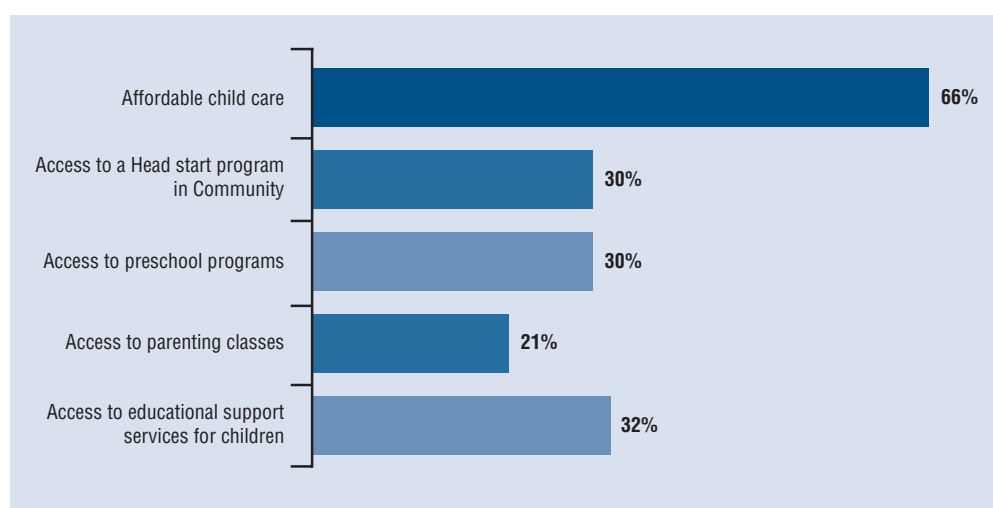
| | PERCENT |
|--------------------------------------|---------|
| No need for child care | 49.2% |
| Cost of childcare | 35.7% |
| Lack of night or weekend care | 10.9% |
| Lack of school age child care | 8.3% |
| Lack of openings | 7.7% |
| Lack of sick child care | 7.7% |
| Other | 4.0% |
| Lack of infant care | 3.8% |
| Too far away/no transportation | 3.6% |
| Lack of child care for special needs | 2.0% |

Birth to Five

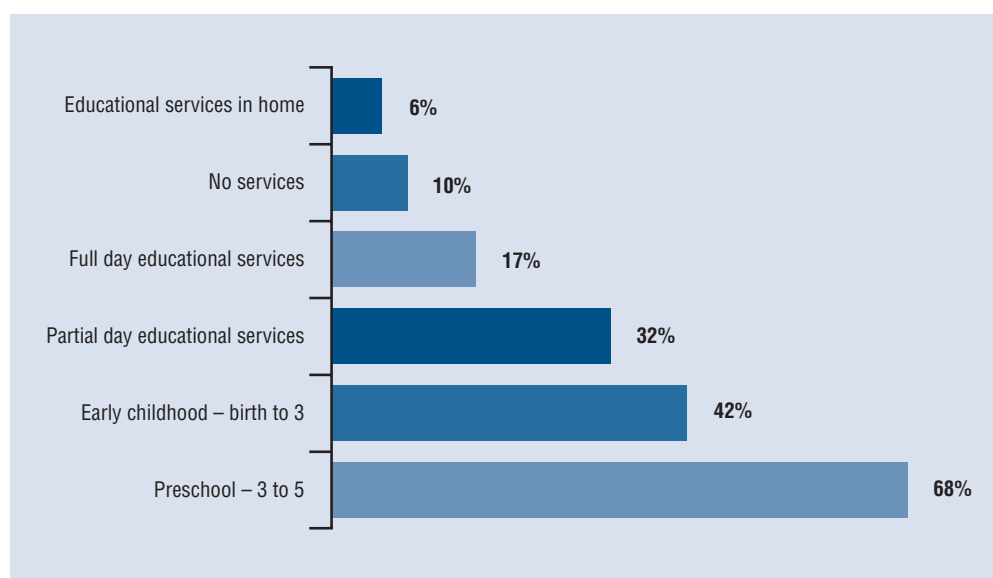
Participation in high quality early childhood care and education programs can have positive effects on children's cognitive, language, and social development, particularly among children at risk.

Nationally, nearly two-thirds (58%) of three- to five-year-old children attended center-based early childhood care and education programs in 2006.

PROBLEMS FOR THOSE RAISING CHILDREN

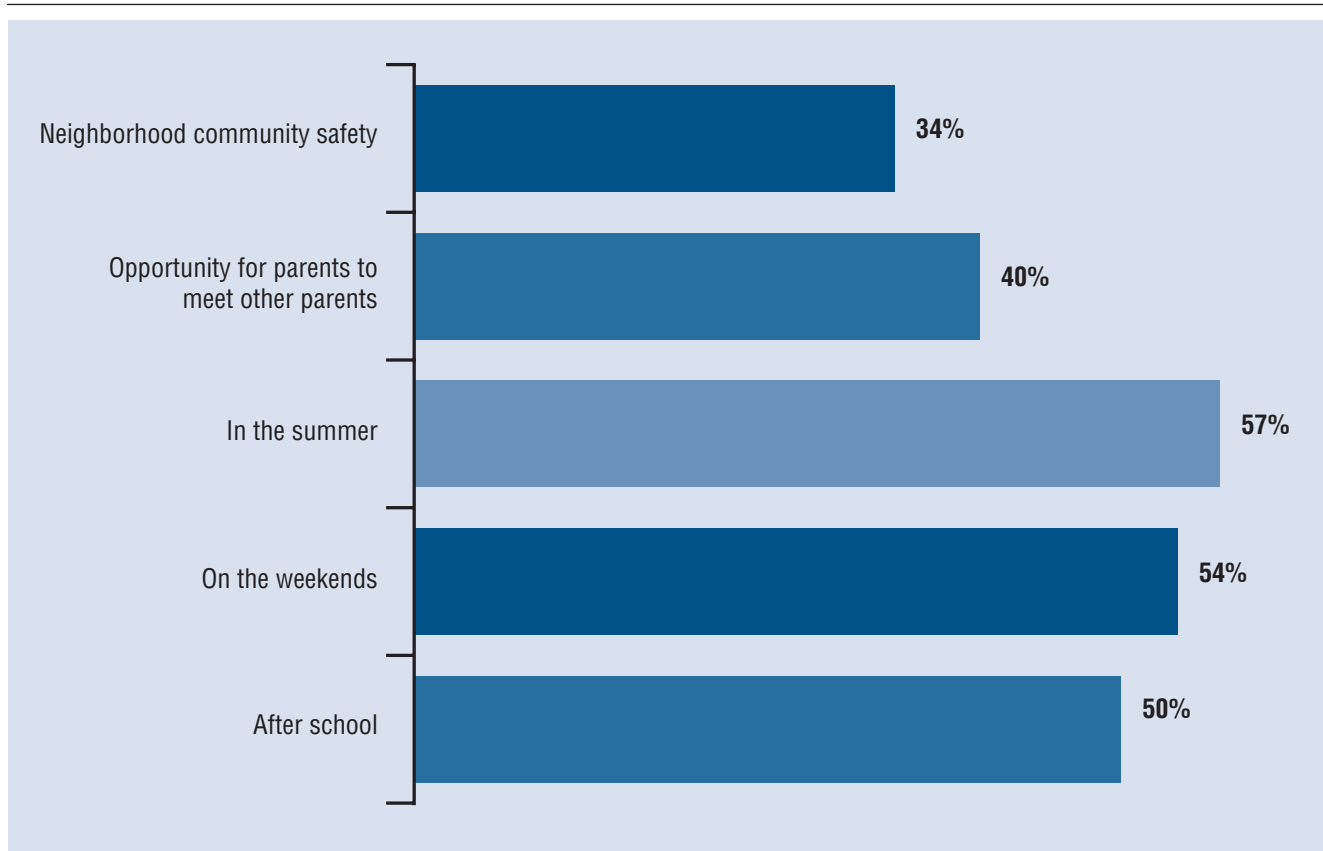


EDUCATIONAL SERVICES NEEDED FOR CHILDREN BIRTH TO 5





TEENS



Over half of respondents expressed concern about teenage activities, including activities in the summer (57%), on the weekends (54%), and after school (50%).

Children & Youth Data Through Words & Experiences

A Healthy Child is a Successful Child

A Head Start preschool teacher noticed a child in her classroom was not eating much during lunchtime. She reported this to the Family Service Worker (FSW) who scheduled a home visit with the family the next day to discuss the teacher's observation. The FSW found out that the family did not have health insurance and was unable to pay for the child's routine dental exam. The parent had noticed the child was not eating much at home either. The FSW immediately worked with the family and the local dental office for a reduced rate in order to see the child. After the filling of several cavities, the child is now able to eat foods without pain. The parent became educated on the importance of good dental hygiene and making good nutritional choices. The family was grateful for the programs offered through Goldenrod Hills Community Action and for the empowerment it allowed in making the best decision on behalf of the child's wellbeing. The child is now able to eat again without pain and successfully achieve in preschool.

The FSW found out that the family did not have health insurance and was unable to pay for the child's routine dental exam.

Former Gang Member Gains Self Worth and Leadership Skills

A known gang member was part of Eastern Nebraska Community Action Partnership's (ENCAP) youth program from 2008-2010. He was referred through a local foster care agency. When this young man first came to ENCAP he swore that he would not stay in the program and that he would not have a relationship with his biological mother again. This teen found refuge in the streets of Omaha. He was failing classes at an Omaha high school and was displaying negative behaviors with his foster parents. ENCAP became involved with him in the fall of 2008 when his foster parents enrolled him in ENCAP's afterschool program, asking for help with his behavior and his school work. The young man bragged about his gang involvement and continued acting out at home, school and in the afterschool program. After several months he reached a point where he felt he could trust the Youth Specialists. He had difficulty reading and it became evident that this was his academic downfall. After working hard to bring his reading skills up to a level of comprehension, he was able to bring his grades up to a non-failing status. The work began next on his social skills and his anger towards his biological mother. He was reminded that he would be going back home after time in foster care and that it would be to his advantage to have a relationship with his mother. The dialogue with his mother started. When it became time to enroll in ENCAP's 2010 summer youth employment program, he was asked to participate as a member of a special project called the OUTSIDERS, a gang intervention and prevention program that promoted leadership skills. After completing the training sessions he was selected to be a team leader for the summer program. He proved to be a strong leader over the summer and his newly learned coping skills gave him the opportunity to excel in a positive manner. The young man left foster care in September 2010. His relationship with his mother is strong; he has a positive attitude towards school and is no longer participating in gang activities.

This teen found refuge in the streets of Omaha.

Basic Needs

Respondents were asked about difficulties they have experienced meeting needs on six topics: basic needs, health services, employment and education, community services and resources, access to safe activities for teens, and independent living. “Basic needs” encompassed health related items, along with essentials such as food, clothing, and housing.



Eye, dental and medical care are the top basic needs identified through this survey. Affordable food and paying for utilities were also the basic needs households had difficulty meeting.

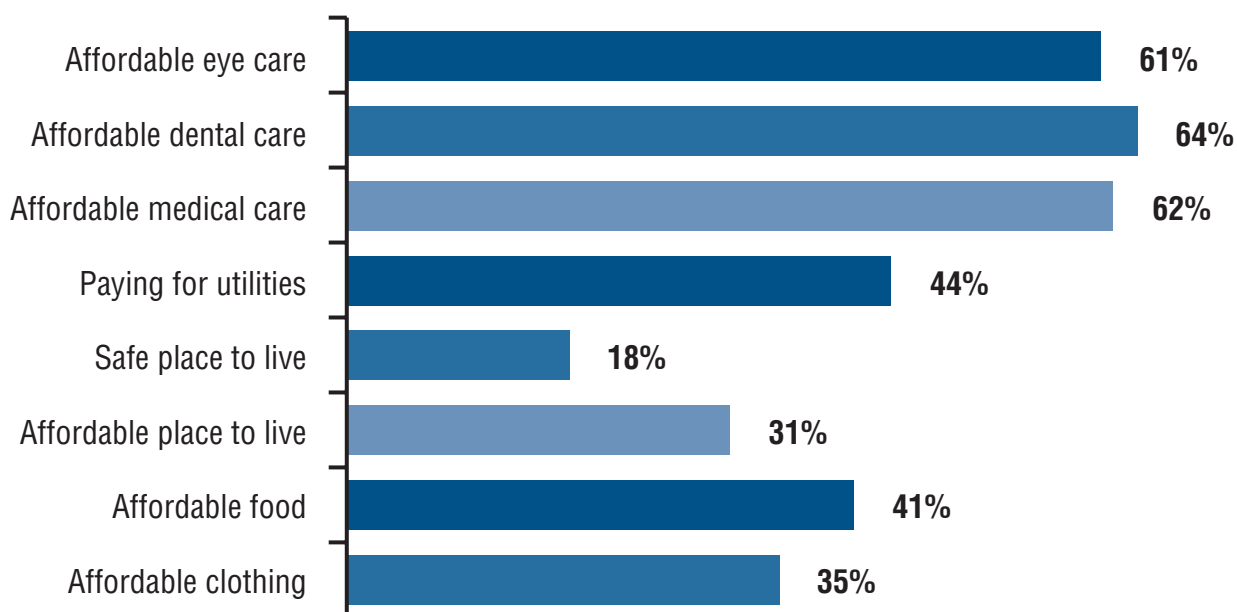
The Community Action Needs Assessment Survey included a matrix with eight basic need categories. The respondents had to indicate how serious a prob-

lem each basic need category was for their household. See actual survey question below.

24.) Please indicate how serious a problem each of the following is for your household:

| | Very serious problem | Somewhat serious problem | Minor problem | Not a problem | Does not apply to my household |
|--|----------------------|--------------------------|---------------|---------------|--------------------------------|
| Basic Needs | | | | | |
| Affordable clothing | (A) | (B) | (C) | (D) | ... |
| Affordable food choices | (A) | (B) | (C) | (D) | ... |
| Affordable place to live | (A) | (B) | (C) | (D) | ... |
| Safe place to live | (A) | (B) | (C) | (D) | ... |
| Paying for utilities (gas, electricity, water, etc.) | (A) | (B) | (C) | (D) | ... |
| Affordable medical care for the whole family | (A) | (B) | (C) | (D) | ... |
| Affordable dental care for the whole family | (A) | (B) | (C) | (D) | ... |
| Affordable eye care for the whole family | (A) | (B) | (C) | (D) | ... |

HOUSEHOLDS WITH DIFFICULTY MEETING BASIC NEEDS



Basic Needs Data Through Words & Experiences

Young Mother Becomes Self Sufficient

Jessica, a single parent of two daughters, was living with her mom when she first came to Central Nebraska Community Services. She was working part time and received additional support from the Food Stamp Program and Aid to Dependent Children (ADC). While her children were enrolled in the agency's Early Head Start and Head Start Programs, Jessica received resources and assistance that helped move her toward self-sufficiency. After being referred to Vocational Rehabilitation Services she was able to obtain a full time job and enrolled in budgeting classes. Central Nebraska Community Services provided further assistance in helping Jessica and her daughters find adequate housing. Jessica continues to blossom as a parent. She has learned how to utilize positive behavior supports with her daughters, one of which was diagnosed with ADHD, provide teaching moments during play time, and reads to her daughters on a regular basis. Jessica attributes her success and increased self esteem to the wonderful team of teachers, family consultants and nurses that worked with her and her daughters while participating in the comprehensive programs that Central Nebraska Community Services provides.



Jessica attributes her success and increased self esteem to the wonderful team of teachers, family consultants and nurses that worked with her.

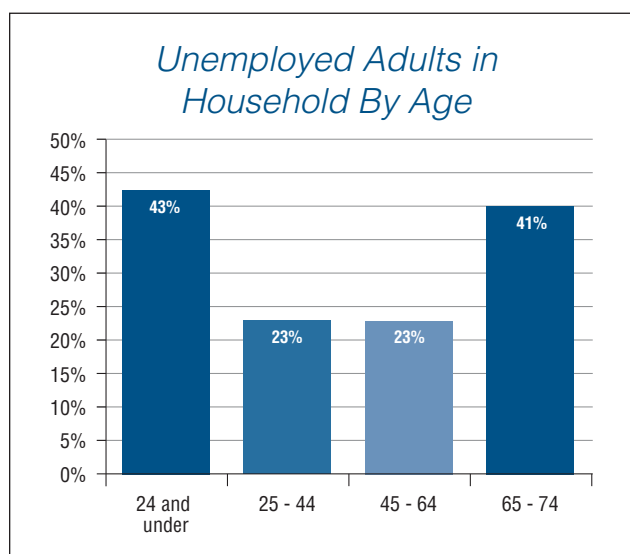
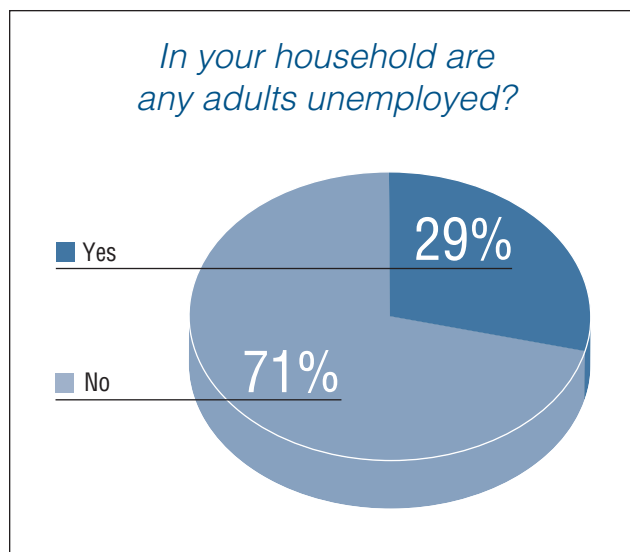
Walk a Mile in Her Shoes

Imagine walking in 100-plus degree heat a significant number of blocks carrying a toddler to ensure you did not miss your scheduled WIC appointment because you had no transportation. This is exactly what one of Community Action Partnership of Mid-Nebraska's WIC clients did because she felt it was important to keep her scheduled appointment. The young mom was in need of the supplemental nutrition check to provide healthy and nutritious food for her toddler, as she was not able to provide this basic necessity on her limited income and still pay her other bills. Upon arriving at the WIC office, staff noticed the mom's and toddler's fatigue and took care of their immediate needs by getting them some water and having them sit and rest. The WIC staff then made a call to the RYDE Transit program within the agency. RYDE Transit provided a ride home for the mother and her toddler so that they did not have to make the long walk home in the sweltering heat.

Imagine walking in 100-plus degree heat a significant number of blocks carrying a toddler

Employment

About one-third (29%) of the respondents indicated that an adult in their household was unemployed. Of those respondents 24 and under, 43% reported an unemployed adult in their household. One-fourth (23%) of respondents in the next two age groups (25-44 and 45-64) reported an unemployed adult in the household.

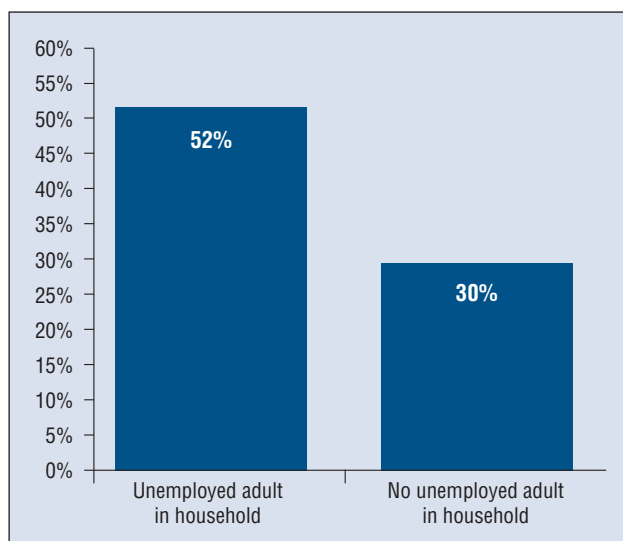


As a follow-up to the employment question, respondents were asked, "If any adult in your household is unemployed, what is preventing him/her from finding employment? (Select all that apply)" "Not looking for employment" was selected by one-third (36%) of respondents; "Not looking" might include those who have stopped looking for employment along with those who do not wish to be employed. One-third (31%) also selected the response "Lack of available jobs," while "Health problems/disability" was cited by one-fourth (26.5%) of respondents overall.

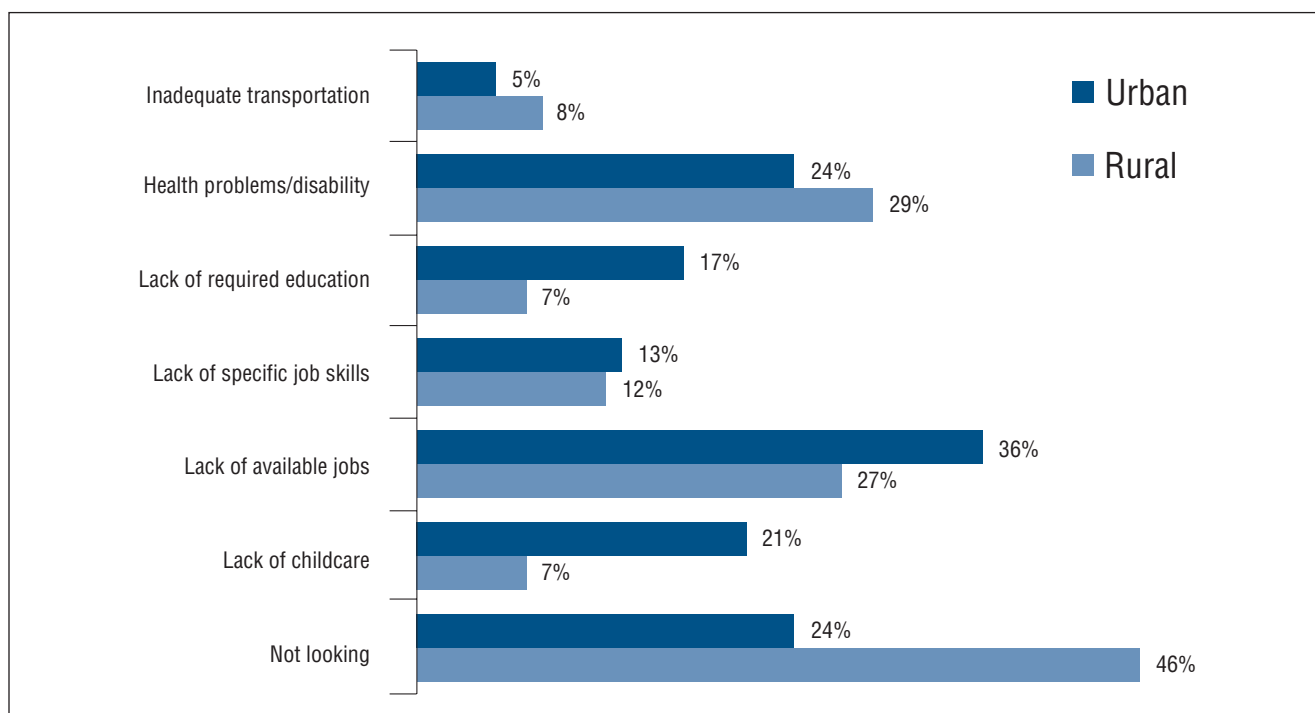
Urban/Rural. Proportions were similar for urban/rural respondents citing “Lack of specific job skills” (urban, 13%; rural, 12%). Responses differed, however, in “Not looking for employment,” which was selected by nearly half of the rural respondents (46%) compared to one-fourth (24%) of urban respondents. “Health problems” were cited by slightly more rural respondents (29%) compared with urban respondents (24%). A greater proportion of respondents in urban areas cited “Lack of child care” as a barrier to finding employment (urban, 21%; rural, 7%) along with “Lack of required education” (urban, 17%; rural 7%).

Households with an unemployed adult were more likely to cite “Access to Employment Services” as a problem. “Access” was cited as a problem by 52% with an unemployed adult and it was cited as a problem in 30% of households with no unemployed adult.

ACCESS TO EMPLOYMENT SERVICES RATED AS A PROBLEM IF . . .



PREVENTING ADULTS FROM FINDING EMPLOYMENT

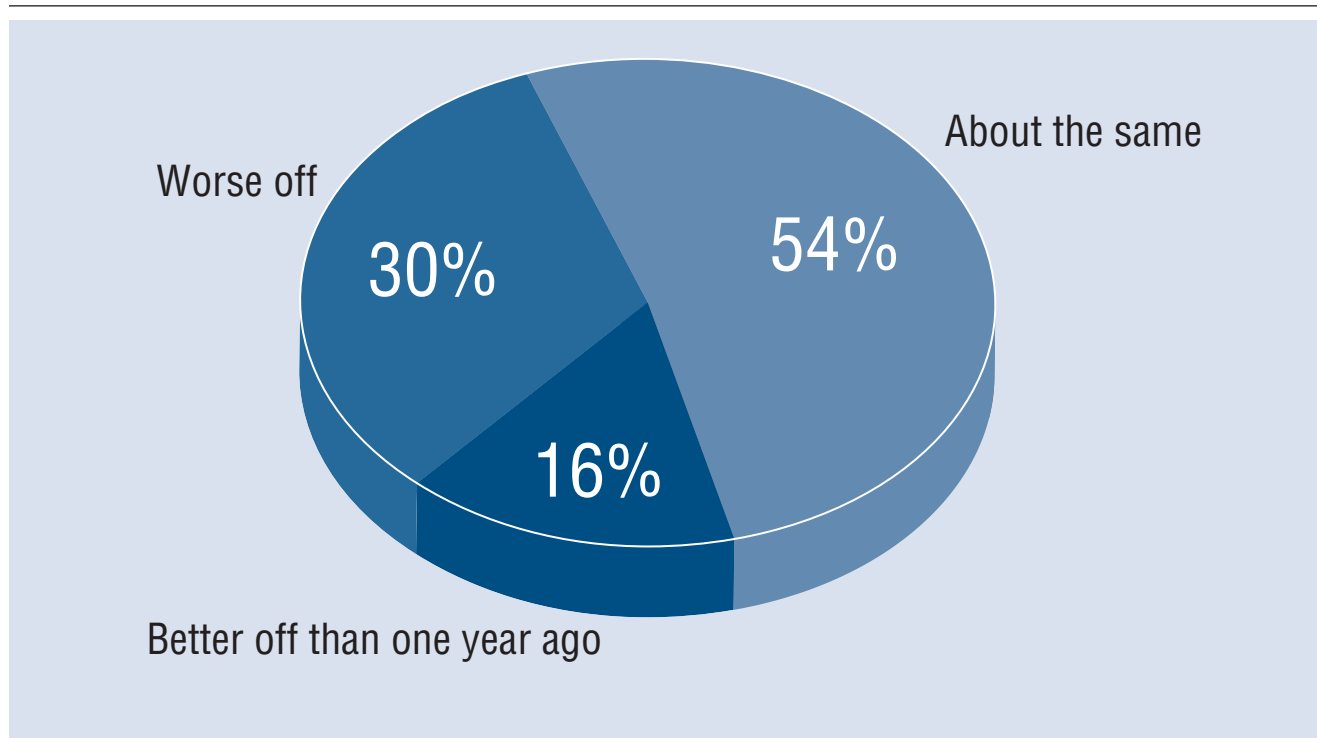


Income and Finances

Household income reported in the survey was evenly distributed across the seven income ranges identified in the question. In the majority of households (57%) two persons contributed to the income, while just under half (41%) relied on income from one person. Among the sources of income listed, about three-fourths (74%) listed employment, one in five received income from Social Security (23%) and self-employment (20%), and one in 20 (5%) reported income from unemployment or from child support.

Often, respondents relied on more than one source of income. For example, for the 74% who listed employment as a source of income, one-fifth (22%) of those were also self-employed, 11% reported collecting income from Social Security, 7% collected child support while 6% also had retirement income. When asked to describe their current financial status compared to last year, a majority (54%) said it was about the same, 30% thought it was worse, and just 16% thought they were better off than a year ago.

CURRENT FINANCIAL STATUS



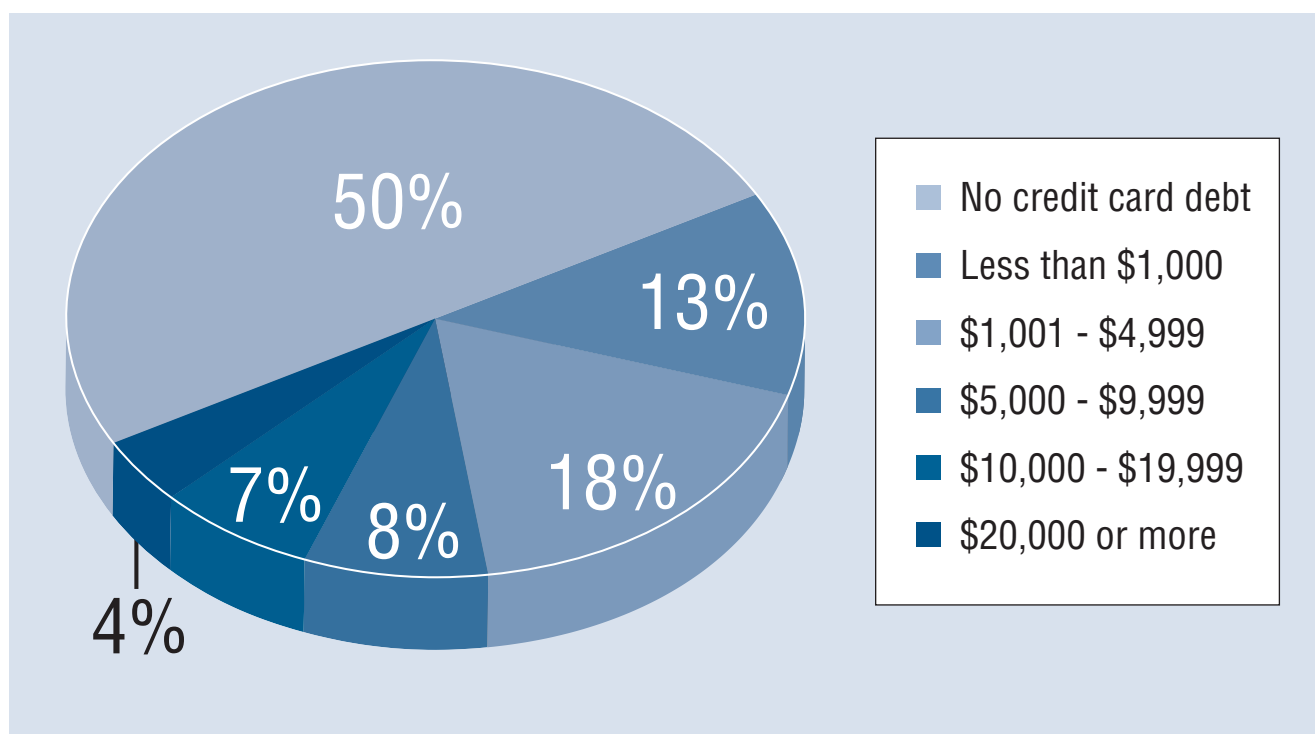
Only one in six said they are better off compared to last year, while one in three said they are worse off compared to last year.

Credit cards

The survey also included other questions related to finances, including credit card debt and behaviors related to saving and spending. For respondents of this survey, half (50%) reported no credit card debt, almost one in three (37%) report more than \$1,000 in

credit card debt, and nearly one in five (20%) respondents reported credit card debt greater than \$5,000. In a recent study of family finances published in the Federal Reserve Bulletin, about 60% of families with credit cards had an outstanding balance.

CREDIT CARD DEBT



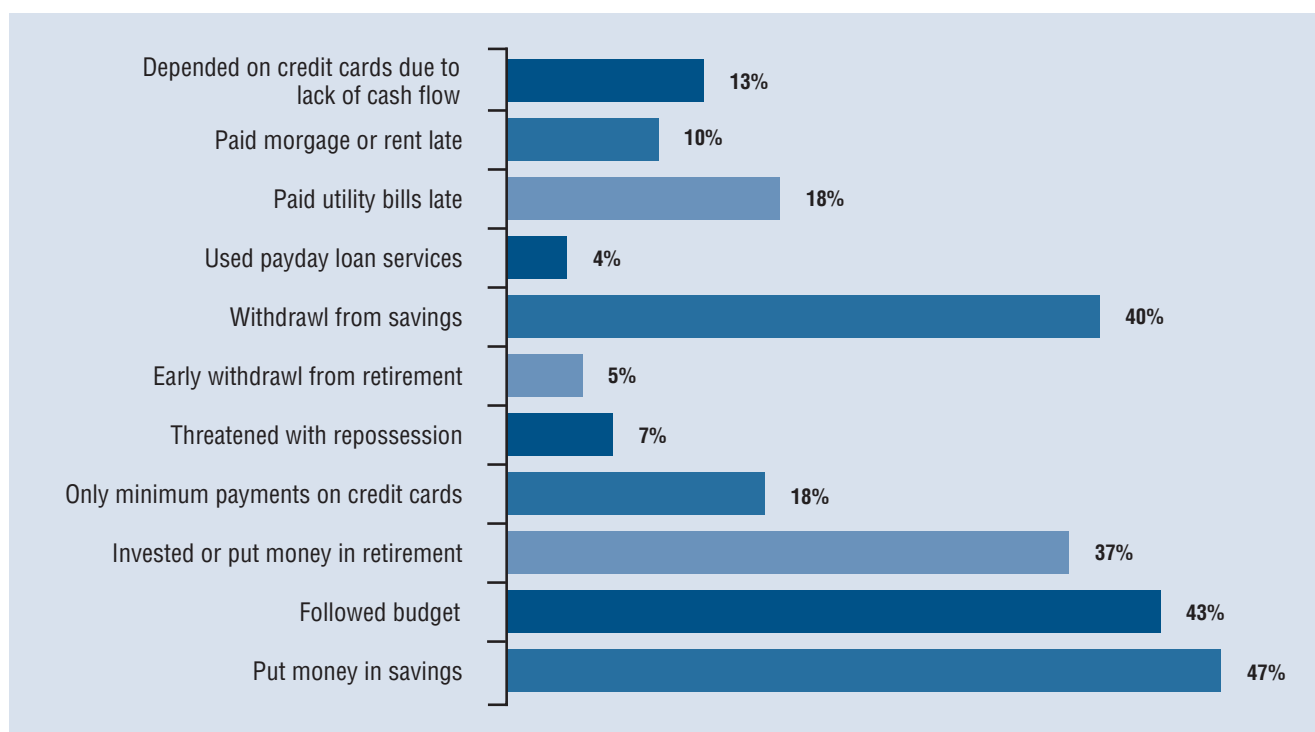
(1) Cf., Bucks, B.K., et al. (2009), "Changes in U.S. Family Finances from 2004 to 2007: Evidence from the Survey of Consumer Finances," Federal Reserve Bulletin, vol. 95, pp. A1–A56. Online at <http://www.federalreserve.gov/pubs/bulletin/2009/pdf/scf09.pdf>.

In behaviors related to spending and saving, the most frequent responses reflected 'positive' behaviors on the part of respondents. Nearly half (47%) put money into savings. A similar proportion (43%) reported following a budget, while one-third (37%) invested in retirement accounts. On the other hand, nearly 40% withdrew money from savings during the past 12 months and 5% withdrew money from retirement. Between 10-20% reported actions that could be characterized as negative during the past 12 months. Responses, which were select all that apply, included: paying utility bills late (18%); pay-

ing only the minimum on credit card bills (18%); and making late payments for housing (10%, mortgage or rent). Seven percent were threatened with repossession.

Of the 11 choices, 35% to almost 50% of respondents reported engaging in three positive behaviors (invested, followed budget, put money in savings). Between 10-20% reported negative actions. Responses were not "Select all that apply".

WHICH OF THE FOLLOWING HAVE YOU DONE IN THE PAST 12 MONTHS?



Income and Finance Data Through Words & Experiences

Frustration Fuels a Mother's Determination

A young woman came into Community Action Partnership of Western Nebraska for assistance. She had a small child and the father had left the home. She had a job, but it wasn't enough to cover all the bills. She wanted assistance with setting a budget as she had never made one before. The agency worked with her to create a budget with the limited income she received. Several weeks later she returned and said she had decided to go to school to obtain a Certified Nursing Aide (CNA) and Medication Aide Certification. She said the budget was working and she had a better idea of how to make her money last. She contacted the agency after she completed her CNA classes and said she was going to look for a better job in her field. She found a job as an assistant in a nursing home. She is enjoying her new job and has aspirations to obtain higher education.

*...the budget was
working and she had
a better idea of how to
make her money last.*

Single Mom Making a Difference...One Step at a Time

Dana, a single mother of a three year old son, has a college degree, works full-time, and has a weekend job at a local gas station. Her ex-husband is several months behind on child support and has said he would "rather sit out the fine in jail" than pay the back support. Although Dana is fighting this, it takes an exhausting amount of time and resources. Dana thought it would be easier to just get a second job. However, with student loans, credit cards, a vehicle loan, rent, utilities, and past medical expenses, she is deeply in debt. She came to Blue Valley Community Action Partnership at the end of her rope and had no idea how to ease her burden. She was referred to consumer credit counseling for her student loans, credit cards, and medical expenses. The agency was able to enroll her in the Homelessness Prevention and Rapid Re-Housing Program to help her avoid eviction and disconnection of her utilities while she continued to be employed and work with Central Community College (CCC) on her past due bills. After three months, she is paying CCC a monthly fee and the many collection calls have stopped. She is still in debt, but has someone advocating for her. Following her housing stability plan, she still struggles to pay her bills on time and is still fighting for child support, but she is living on the household budget that she developed. It's still a monthly struggle as there is not enough money for her expenses, but she continues to fight one step at a time.

*... with student loans, credit
cards, a vehicle loan, rent,
utilities, and past medical ex-
penses, she is deeply in debt.*

Regional Community Assessment Data

1. Blue Valley Community Action Partnership, Inc.

2. Community Action Partnership of Lancaster and Saunders Counties, Inc.

3. Community Action Partnership of Mid-Nebraska

4. Community Action Partnership of Western Nebraska Inc.

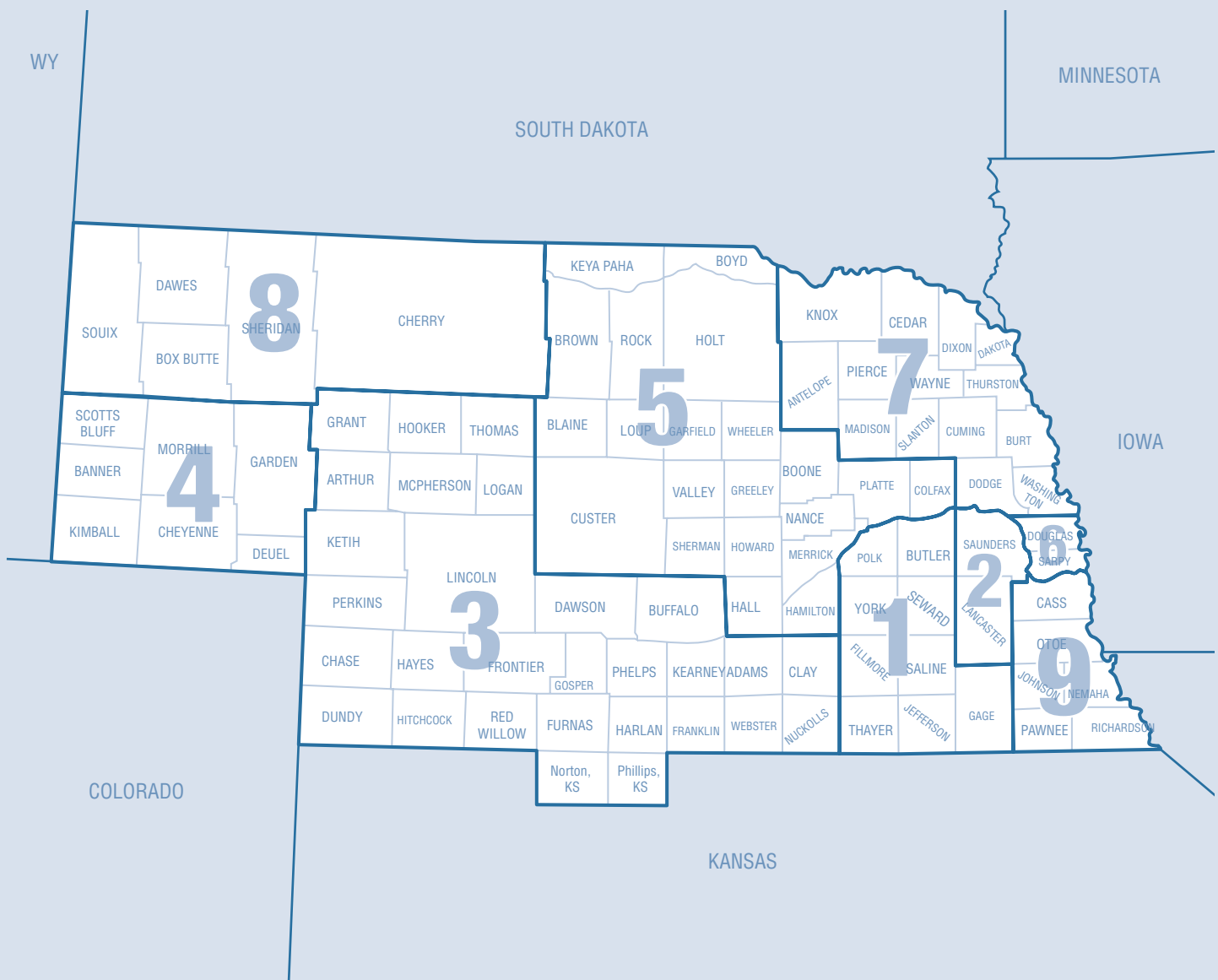
5. Central Nebraska Community Services, Inc.

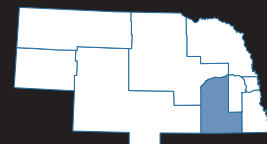
6. Eastern Nebraska Community Action Partnership, Inc.

7. Goldenrod Hills Community Action, Inc.

8. Northwest Community Action Partnership, Inc.

9. Southeast Nebraska Community Action Council, Inc.





| SERVING THE COUNTIES OF: | MAIN OFFICES: | EXECUTIVE DIRECTOR: | TELEPHONE: | WEBSITE: |
|---|--------------------------------------|--------------------------|----------------|--------------|
| Butler, Fillmore, Gage, Jefferson, Polk, Saline, Seward, Thayer, York In Kansas: Jewell, Smith | 620 5th Street Fairbury, NE 68352 | Richard D. "Rick" Nation | (402) 729-2278 | www.bvca.net |

HEALTHCARE

TOP 3 HEALTH CARE ISSUES

1. 67% of respondents delayed medical care because of cost (State 67%)
2. Access to disability services for adults
3. Access to mental health care

HOUSING

TOP 3 BARRIERS TO HOMEOWNERSHIP

1. Poor credit
2. Unable to make down payment
3. Unable to get loan

Housing Cost: 53% vs. Household Income: less than \$25,000
Housing Cost: 24% vs. Household Income: \$35,000-\$45,000
Housing Cost: 15% vs. Household Income: \$60,000-80,000

PERCEPTIONS OF POVERTY

TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY

- | | |
|-------------------------------------|--|
| Household income less than \$25,000 | Household income is more than \$80,000 |
| 1. Lack of training/education | 1. Low motivation |
| 2. Low motivation | 2. Lack of training/education |
| 3. Not enough jobs | 3. Drug abuse/addiction |

CHILD CARE

TOP 3 ISSUES & NEEDS FOR CHILDREN

1. Cost of childcare - Top issue
2. Preschool services - Top need
3. Birth-age 3 childhood services - Top need

TOP 3 AREAS OF CONCERN FOR TEENS

1. Activities: In the summer
2. Activities: On the weekends
3. Activities: After school

BASIC NEEDS

TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT

1. Affordable medical, dental and vision care for family
2. Paying for utilities
3. Affordable food

EMPLOYMENT

TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT:

1. Lack of available jobs
2. Lack of childcare
3. Health problems/disability

INCOME AND FINANCES

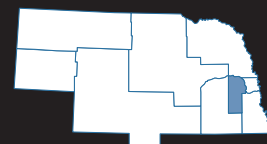
ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.

TOP 3 INCOME AND FINANCE BEHAVIORS

1. Put money in savings
2. Invested or put money in retirement
3. Followed budget



Community Action Partnership of Lancaster and Saunders Counties



| SERVING THE COUNTIES OF: | MAIN OFFICES: | EXECUTIVE DIRECTOR: | TELEPHONE: | WEBSITE: |
|--------------------------|----------------------------------|---------------------|----------------|-------------------------------|
| Lancaster and Saunders | 210 "O" St. Lincoln, NE 68508 | Vi See | (402) 471-4515 | www.communityactionatwork.org |

HEALTHCARE

TOP 3 HEALTH CARE ISSUES

1. 54% of respondents delayed medical care because of cost (State 67%)
2. Access to disability services for adults and children
3. Access to mental health care

HOUSING

TOP 3 BARRIERS TO HOMEOWNERSHIP

1. Unable to make down payment
2. Poor credit
3. Unable to get loan

Housing Cost: 51% vs. Household Income: less than \$25,000
Housing Cost: 27% vs. Household Income: \$35,000-\$45,000
Housing Cost: 20% vs. Household Income: \$60,000-80,000

PERCEPTIONS OF POVERTY

TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY

Household income less than \$25,000

1. Lack of training/education
2. Not enough jobs
3. Drug abuse/addiction

Household income is more than \$80,000

1. Lack of training/education
2. Low motivation
3. Drug abuse/addiction

CHILD CARE

TOP 3 ISSUES & NEEDS FOR CHILDREN

1. Cost of childcare - Top issue
2. Preschool services - Top need
3. Birth-age 3 childhood services - Top need

TOP 3 AREAS OF CONCERN FOR TEENS

1. Activities: On the weekends
2. Activities: In the summer
3. Activities: After school

BASIC NEEDS

TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT

1. Affordable medical, dental and vision care for family
2. Paying for utilities
3. Affordable food

EMPLOYMENT

TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT:

1. Lack of available jobs
2. Health problems/disability
3. Lack of education

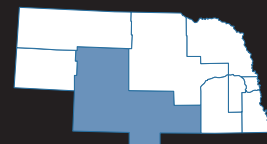
INCOME AND FINANCES

ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.

TOP 3 INCOME AND FINANCE BEHAVIORS

1. Money in savings
2. Invested or put money in retirement
3. Followed budget





| SERVING THE COUNTIES OF: | MAIN OFFICES: | EXECUTIVE DIRECTOR: | TELEPHONE: | WEBSITE: |
|--|---------------------------------------|-------------------------|----------------|------------------------------|
| Through the administrative office in Kearney and 29 satellite offices, Mid serves 139 communities in 27 south central counties in Nebraska and two counties in Kansas. | 16 West 11th St. Kearney, NE 68847 | Karen K. Lueck, CCAP | (308) 865-5675 | www.communityactionmidne.com |

HEALTHCARE

TOP 3 HEALTH CARE ISSUES

1. 70% of respondents delayed medical care because of cost (State 67%)
2. Access to mental health care
3. Access to disability services for adults

HOUSING

TOP 3 BARRIERS TO HOMEOWNERSHIP

1. Unable to get loan
2. Unable to make down payment
3. Poor credit

Housing Cost: 47% vs. Household Income: less than \$25,000

Housing Cost: 29% vs. Household Income: \$35,000-\$45,000

Housing Cost: 18% vs. Household Income: \$60,000-80,000

PERCEPTIONS OF POVERTY

TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY

Household income less than \$25,000

1. Not enough jobs
2. Lack of training/education
3. Single parent household

Household income is more than \$80,000

1. Lack of training/education
2. Low motivation
3. Single parent household

CHILD CARE

TOP 3 ISSUES & NEEDS FOR CHILDREN

1. Cost of childcare - Top issue
2. Preschool services - Top need
3. Birth-age 3 childhood services - Top need

TOP 3 AREAS OF CONCERN FOR TEENS

1. Opportunities for parents to meet other parents
2. Activities: on the weekends
3. Activities: in the summer

BASIC NEEDS

TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT

1. Affordable medical, dental and vision care for family
2. Paying for utilities
3. Affordable food

EMPLOYMENT

TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT:

1. Health problems/disability
2. Lack of available jobs
3. Lack of education

INCOME AND FINANCES

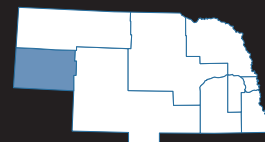
ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.

TOP 3 INCOME AND FINANCE BEHAVIORS

1. Money in savings
2. Followed budget
3. Withdrawal from savings



Community Action Partnership of Western Nebraska



| SERVING THE COUNTIES OF: | MAIN OFFICES: | EXECUTIVE DIRECTOR: | TELEPHONE: | WEBSITE: |
|---|---|---------------------|----------------|---------------|
| Banner, Cheyenne, Deuel, Garden, Kimball, Morrill, Scotts Bluff, and for Migrant Head Start, Box Butte County | 3350 10th St. Gering, NE 69341-1700 | Jan Fitts | (308) 635-3089 | www.capwn.org |

HEALTHCARE

TOP 3 HEALTH CARE ISSUES

1. 79% of respondents delayed medical care because of cost (state 67%)
2. Access to disability services for adults
3. Access to mental health care

HOUSING

TOP 3 BARRIERS TO HOMEOWNERSHIP

1. Poor credit
2. Unable to make down payment
3. Unable to get loan

Housing Cost: 47% vs. Household Income: less than \$25,000
Housing Cost: 27% vs. Household Income: \$35,000-\$45,000
Housing Cost: 17% vs. Household Income: \$60,000-80,000

PERCEPTIONS OF POVERTY

TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY

- | | |
|-------------------------------------|--|
| Household income less than \$25,000 | Household income is more than \$80,000 |
| 1. Lack of training/education | 1. Low motivation |
| 2. Not enough jobs | 2. Drug abuse/addiction |
| 3. Low motivation | 3. Lack of training/education |

CHILD CARE

TOP 3 ISSUES & NEEDS FOR CHILDREN

1. Cost of childcare - Top issue
2. Preschool services - Top need
3. Birth-age 3 childhood services - Top need

TOP 3 AREAS OF CONCERN FOR TEENS

1. Activities: In the summer
2. Activities: On the weekends
3. Activities: After school

BASIC NEEDS

TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT

1. Affordable medical, dental and vision care for family
2. Paying for utilities
3. Affordable clothing

EMPLOYMENT

TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT:

1. Health problems/disability
2. Lack of childcare
3. Lack of specific job skills

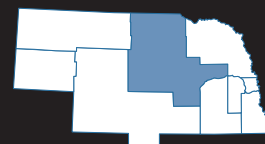
INCOME AND FINANCES

NEARLY HALF OF RESPONDENTS (46%)
THOUGHT THEY WERE WORSE OFF THAN LAST YEAR.

TOP 3 INCOME AND FINANCE BEHAVIORS

1. Followed budget
2. Put money in savings
3. Withdrawal from savings





| SERVING THE COUNTIES OF: | MAIN OFFICES: | EXECUTIVE DIRECTOR: | TELEPHONE: | WEBSITE: |
|--|-------------------------------------|---------------------|----------------|----------------------|
| Blaine, Boone, Boyd, Brown, Colfax, Custer, Garfield, Greeley, Hall, Hamilton, Holt, Howard, Keya Paha, Loup, Merrick, Nance, Platte, Rock, Sherman, Valley, Wheeler | 626 N Street Loup City, NE 68853 | Jose Zapata | (308) 745-0780 | www.welcome2cncs.com |

HEALTHCARE

TOP 3 HEALTH CARE ISSUES

1. 69% of respondents delayed medical care because of cost (State 67%)
2. Access to disability services for adults and children
3. Access to mental health care

HOUSING

TOP 3 BARRIERS TO HOMEOWNERSHIP

1. Unable to get loan
2. Unable to make down payment
3. Poor credit

Housing Cost: 40% vs. Household Income: less than \$25,000

Housing Cost: 24% vs. Household Income: \$35,000-\$45,000

Housing Cost: 17% vs. Household Income: \$60,000-80,000

PERCEPTIONS OF POVERTY

TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY

Household income less than \$25,000

1. Not enough jobs
2. Low motivation
3. Lack of training/education

Household income is more than \$80,000

1. Low motivation
2. Lack of training/education
3. Drug abuse/addiction

CHILD CARE

TOP 3 ISSUES & NEEDS FOR CHILDREN

1. Cost of childcare - Top issue
2. Preschool services - Top need
3. Birth-age 3 childhood services - Top need

TOP 3 AREAS OF CONCERN FOR TEENS

- 1&2. Activities: the weekends (70%)
Activities: In the summer (70%)
3. Activities: After school

BASIC NEEDS

TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT

1. Affordable medical, dental and vision care for family
2. Paying for utilities
3. Affordable clothing

EMPLOYMENT

TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT:

1. Lack of available jobs
2. Health problems/disability
3. Inadequate transportation

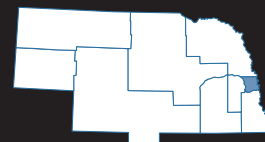
INCOME AND FINANCES

ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.

TOP 3 INCOME AND FINANCE BEHAVIORS

1. Money in savings
2. Withdrawal from savings
3. Invested or put money in retirement





| SERVING THE COUNTIES OF: | MAIN OFFICES: | EXECUTIVE DIRECTOR: | TELEPHONE: | WEBSITE: |
|--------------------------|-------------------------------------|---------------------|----------------|------------------------|
| Douglas and Sarpy | 2406 Fowler Ave. Omaha, NE 68111 | Rev. Dwight Ford | (402) 453-5656 | www.encap omaha.org |

HEALTHCARE

TOP 3 HEALTH CARE ISSUES

1. 51% of respondents delayed medical care because of cost (State 67%)
2. Access to disability services for adults and children
3. Access to mental health care

HOUSING

TOP 3 BARRIERS TO HOMEOWNERSHIP

1. Unable to make down payment
2. Poor credit
3. Unable to get loan

Housing Cost: 50% vs. Household Income: less than \$25,000
Housing Cost: 29% vs. Household Income: \$35,000-\$45,000
Housing Cost: 19% vs. Household Income: \$60,000-80,000

PERCEPTIONS OF POVERTY

TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY

Household income less than \$25,000

1. Lack of training/education
2. Low motivation
3. Drug abuse/addiction

Household income is more than \$80,000

1. Lack of training/education
2. Low motivation
3. Drug abuse/addiction

CHILD CARE

TOP 3 ISSUES & NEEDS FOR CHILDREN

1. Cost of childcare - Top issue
2. Preschool services - Top need
3. Birth - age 3 childhood services - Top need

TOP 3 AREAS OF CONCERN FOR TEENS

- 1 & 2. Activities: In the summer (43%)
Activities: After school (43%)
3. Neighborhood/ community safety

BASIC NEEDS

TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT

1. Affordable medical, dental and vision care for family
2. Affordable food
3. Paying for utilities

EMPLOYMENT

TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT:

1. Lack of available jobs
2. Lack of specific job skills
3. Health problems/disability

INCOME AND FINANCES

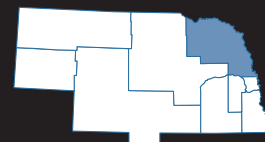
ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.

TOP 3 INCOME AND FINANCE BEHAVIORS

1. Money in savings
2. Followed budget
3. Invested or put money in retirement



Goldenrod Hills Community Action



| SERVING THE COUNTIES OF: | MAIN OFFICES: | EXECUTIVE DIRECTOR: | TELEPHONE: | WEBSITE: |
|---|---|---------------------|----------------|--|
| Antelope, Burt, Cedar, Cuming, Dakota, Dixon, Dodge, Knox, Madison, Pierce, Stanton, Thurston, Washington and Wayne | 1119 Avenue 'E' Wisner, NE 68791-0280 | Robin Snyder | (402) 529-3513 | www.goldenrodhillscommunityaction.org |

HEALTHCARE

TOP 3 HEALTH CARE ISSUES

1. 67% of respondents delayed medical care because of cost (State 67%)
2. Access to disability services for adults
3. Access to mental health care

HOUSING

TOP 3 BARRIERS TO HOMEOWNERSHIP

1. Unable to make down payment
2. No homebuyer assistance for 1st timers
3. Poor credit

Housing Cost: 42% vs. Household Income: less than \$25,000

Housing Cost: 23% vs. Household Income: \$35,000-\$45,000

Housing Cost: 18% vs. Household Income: \$60,000-80,000

PERCEPTIONS OF POVERTY

TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY

Household income less than \$25,000

1. Lack of training/education
2. Single parent household
3. Not enough jobs

Household income is more than \$80,000

1. Low motivation
2. Lack of training/education
3. Drug abuse/addiction

CHILD CARE

TOP 3 ISSUES & NEEDS FOR CHILDREN

1. Cost of childcare - Top issue
2. Preschool services - Top need
3. Birth - age 3 childhood services - Top need

TOP 3 AREAS OF CONCERN FOR TEENS

1. Activities: On the weekends
2. Activities: In the summer
3. Activities: After school

BASIC NEEDS

TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT

1. Affordable medical, dental and vision care for family
2. Paying for utilities
3. Affordable clothing

EMPLOYMENT

TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT:

1. Lack of available jobs
2. Health problems/disability
3. Lack of education

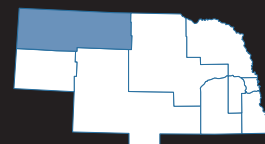
INCOME AND FINANCES

ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.

TOP 3 INCOME AND FINANCE BEHAVIORS

1. Withdrawal from savings
2. Money in savings
3. Followed budget





| SERVING THE COUNTIES OF: | MAIN OFFICES: | EXECUTIVE DIRECTOR: | TELEPHONE: | WEBSITE: |
|---|--------------------------------------|---------------------|----------------|---------------|
| Box Butte, Cherry, Dawes, Sheridan, and Sioux | 270 Pine Street Chadron, NE 69337 | Lorye McLeod | (308) 432-3393 | www.ncap.info |

HEALTHCARE

TOP 3 HEALTH CARE ISSUES

1. 75% of respondents delayed medical care because of cost (State 67%)
2. Access to disability services for adults and children
3. Access to mental health services

HOUSING

TOP 3 BARRIERS TO HOMEOWNERSHIP

1. Unable to make down payment
2. Unable to get loan
3. Poor credit

Housing Cost: 38% vs. Household Income: less than \$25,000
Housing Cost: 22% vs. Household Income: \$35,000-\$45,000
Housing Cost: 15% vs. Household Income: \$60,000-80,000

PERCEPTIONS OF POVERTY

TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY

Household income less than \$25,000

1. Low motivation
2. Lack of training/education
3. Drug abuse/addiction

Household income is more than \$80,000

1. Low motivation
2. Lack of training/education
3. Single parent household

CHILD CARE

TOP 3 ISSUES & NEEDS FOR CHILDREN

1. Cost of childcare - Top issue
2. Preschool services age 3-5 - Top need
3. Early childhood services birth-3 - Top need

TOP 3 AREAS OF CONCERN FOR TEENS

1. Activities: In the summer
2. Activities: On the weekends
3. Opportunities for parents to meet other parents

BASIC NEEDS

TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT

1. Affordable medical, dental and vision care for family
2. Paying for utilities
3. Affordable food

EMPLOYMENT

TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT:

1. Lack of available jobs
2. Health problems/disability
3. Lack of childcare

INCOME AND FINANCES

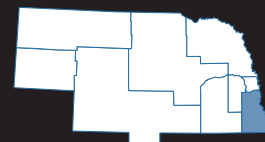
ONE IN THREE SAID THEY ARE WORSE OFF THAN LAST YEAR.

TOP 3 INCOME AND FINANCE BEHAVIORS

1. Withdrawal from savings
2. Put money in savings
3. Followed budget



Southeast Nebraska Community Action



| SERVING THE COUNTIES OF: | MAIN OFFICES: | EXECUTIVE DIRECTOR: | TELEPHONE: | WEBSITE: |
|--|---|-----------------------------|-------------------------------------|---------------|
| Cass, Johnson, Nemaha, Otoe, Pawnee, and Richardson; Weatherization also serves Sarpy | 802 Fourth Street Humboldt, NE 68376 | Richard M. "Max" Winslow | (402) 862-2411 or (402) 862-2412 | www.senca.org |

HEALTHCARE

TOP 3 HEALTH CARE ISSUES

1. 61% of respondents delayed medical care because of cost (State 67%)
2. Access to disability services for adults and children
3. Access to mental health care

HOUSING

TOP 3 BARRIERS TO HOMEOWNERSHIP

1. Unable to make down payment
2. Unable to get loan
3. Poor credit

Housing Cost: 43% vs. Household Income: less than \$25,000

Housing Cost: 25% vs. Household Income: \$35,000-\$45,000

Housing Cost: 18% vs. Household Income: \$60,000-80,000

PERCEPTIONS OF POVERTY

TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY

Household income less than \$25,000

1. Lack of training/education
2. Not enough jobs
3. Drug abuse/addiction

Household income is more than \$80,000

1. Low motivation
2. Lack of training/education
3. Drug abuse/addiction

CHILD CARE

TOP 3 ISSUES & NEEDS FOR CHILDREN

1. Cost of childcare - Top issue
2. Preschool services - Top need
3. Birth-age 3 childhood services - Top need

TOP 3 AREAS OF CONCERN FOR TEENS

- 1&2. Activities: the weekends (58%)
Activities: In the summer (58%)
3. Activities: After school

BASIC NEEDS

TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT

1. Affordable medical, dental and vision care for family
2. Paying for utilities
3. Affordable food

EMPLOYMENT

TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT:

1. Health problems/disability
2. Lack of available jobs
3. Lack of education

INCOME AND FINANCES

ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.

TOP 3 INCOME AND FINANCE BEHAVIORS

1. Money in savings
2. Withdrawal from savings
3. Invested or put money in retirement



Methodology

A three-step method was used in creating the questionnaire for the 2010 Community Action of Nebraska State and Regional Community Assessment Report. First, a community assessment group made up of representatives from each Community Action Agency convened to focus on forming questions that address healthcare, housing, poverty, children, youth, basic needs, employment, income/finances and perceptions of poverty. The committee consulted with Wayne State College Social Sciences Research Center to ensure the quality of the questions. The draft questionnaire was pre-tested with a sample of Wayne State College students and community members to assess the ease with which respondents could complete the questionnaire on their own. The pre-test resulted in minor modifications of several survey questions. Finally, the self-administered questionnaire was mailed to 10,000 randomly-selected adults in the state of Nebraska in May and June of 2010.

The survey administration process employed the Total Design Method.¹ In this study, each randomly selected individual was sent a notification letter inviting them to participate in the survey. Several days after this pre-notification, the questionnaire was mailed to the participants. After the first wave of questionnaire mailings, a post card reminder was sent to each member individual. One more copy of the survey was mailed to encourage those who had not yet completed the questionnaire to do so. In order to ensure an acceptable amount of returns from each of the nine service areas of Community Action of Nebraska, 1,111 surveys were sent to each service area. Overall 3,643 individuals responded leading to a response rate of 37.5% which is considered acceptable for a mail survey. The table below shows the responses for each of the nine service areas.

SURVEY RESPONSES BY CAN SERVICE AREAS*

| COMMUNITY ACTION SERVICE AREAS | FREQUENCY | RESPONSE RATE |
|---|-----------|---------------|
| Blue Valley Community Action Partnership, Inc. | 453 | 40.7% |
| Community Action Partnership of Lancaster and Saunders Counties, Inc. | 400 | 36.0% |
| Community Action Partnership of Western Nebraska, Inc. | 354 | 31.8% |
| Central Nebraska Community Services, Inc. | 438 | 39.4% |
| Eastern Nebraska Community Action Partnership, Inc. | 289 | 26.0% |
| Goldenrod Hills Community Action, Inc. | 408 | 36.7% |
| Community Action Partnership of Mid-Nebraska | 428 | 38.5% |
| Northwest Community Action Partnership, Inc. | 404 | 36.4% |
| Southeast Nebraska Community Action Council, Inc. | 419 | 37.7% |

*Response rates for service areas are estimated without taking out surveys that were returned incomplete or with bad addresses.

*The sum of the responses that could be attributed to the individual Community Action agencies is 3,593.

(1) Center for Applied Rural Innovation uses this method in its annual Rural Poll. For example: Vogt, Rebecca, Randolph Cantrell, Bruce Johnson and Bradley Lubben (2010) "Living and Shopping in Nonmetropolitan Nebraska" Center for Applied Rural Innovation, University of Nebraska Lincoln.

Overall the margin of error for the statewide sample is +/- 1.62%. This means that we can be 95% confident that the amount of sampling error, which represents “the difference between the sample and the population values,”² is only +/- 1.62%. It is important to note that the margin of error does not take into account non-sampling error problems, such as difficulties with

administering the survey and other factors. In the table below are margin of errors associated with each of the samples for the nine community service areas. They can be used when describing sample statistics for each area independently.

| COMMUNITY ACTION SERVICE AREAS | MARGIN OF ERROR |
|---|------------------|
| Blue Valley Community Action Partnership, Inc. | +/- 4.6 |
| Community Action Partnership of Lancaster and Saunders Counties, Inc. | +/- 4.9 |
| Community Action Partnership of Western Nebraska, Inc. | +/- 5.21 |
| Central Nebraska Community Services, Inc. | +/- 4.68 |
| Eastern Nebraska Community Action Partnership, Inc. | +/- 5.76 |
| Goldenrod Hills Community Action, Inc. | +/- 4.85 |
| Community Action Partnership of Mid-Nebraska | +/- 4.74 |
| Northwest Community Action Partnership, Inc. | +/- 4.88 |
| Southeast Nebraska Community Action Council, Inc. | +/- 4.79 |
| TOTAL | +/- 1.62% |

In addition to assessing response rates and margin of error, it is also important to see whether or not the individuals who responded to the survey are similar along key demographics to the larger population that they represent. In order to assess the representativeness of the sample, demographics of the survey respondents were compared with Census data for Nebraska. The tables on the next page show how sample distribution compares with Census measures for sex, education and age. Given that the questionnaire was administered through the mail, it was not surprising that demographic distribution of the respondents is somewhat different than Census mea-

sures of the overall population. In terms of education, the distributions are fairly close. As the table for Educational Attainment on the following page shows, the respondents are slightly more educated than the general population. As you refer to the table for Age demographics on the following page, you will see differences between the distributions are significant in terms of age, as younger people are underrepresented in the survey, while the middle-aged and elderly are overrepresented. In terms of gender a slightly higher percentage of females completed the survey as referenced on the following page.

(2) Neil Salkind, Statistics for People Who (Think They) Hate Statistics (Los Angeles California: Sage Publications, 2008) 394.

EDUCATIONAL ATTAINMENT: COMPARISON OF SURVEY RESPONSES WITH CENSUS DATA

| EDUCATIONAL ATTAINMENT | NEBRASKA | SURVEY |
|---|----------|--------|
| Less than 9th grade | 4% | 2% |
| 9th to 12th grade, no diploma | 6% | 3% |
| High school graduate (includes equivalency) | 30% | 28% |
| Some college, no degree | 23% | 22% |
| Associate's degree | 9% | 16% |
| Bachelor's degree | 19% | 19% |
| Graduate or professional degree | 9% | 10% |

AGE: COMPARISON OF SURVEY RESPONSES WITH CENSUS DATA

| AGES | NEBRASKA | SURVEY |
|--------------|----------|---------------|
| 19-24 | 19% | 1% |
| 25-44 | 33% | 19% |
| 45-64 | 32% | 43% |
| 65-74 | 8% | 18% |
| 75-84 | 6% | 14% |
| 85 or older | 3% | 5% |
| TOTAL | | 100.00 |

GENDER: COMPARISON OF SURVEY RESPONSES WITH CENSUS DATA

| SEX | NEBRASKA | SURVEY |
|--------|----------|--------|
| Male | 52% | 50% |
| Female | 47% | 51% |

In order to address the discrepancies between the sample and the population, the results were statistically adjusted to ensure that the responses of each demographic characteristic (education, age, sex) was weighted according to the actual proportion in the population. For example, the responses of younger people were weighed more heavily when conducting statistical analysis. The weighting of survey results, such as was done here, is standard procedure in these situations and routine weighting procedures were used.





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