Blue Valley Community Action Partnership

Comprehensive Community, Family, and Agency Needs Assessment Report

2013 - 2014

Nebraska Counties:

Butler Fillmore Gage Jefferson Polk Saline Seward Thayer York



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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Blue Valley Community Action Partnership

Our Mission:

Overcoming poverty by helping people, improving lives and strengthening communities.

Our Vision:

Blue Valley Community Action Partnership's vision is 1.) communities are safe and supportive, 2.) differences and traditions are respected, 3.) individuals and families are financially secure, 4.) everyone has opportunities to develop their potential.

Slogan:

Helping People. Changing Lives.

Logo:



Promise:

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.

The Seven Principles Of Community Action:

1. Opening Doors And Leading The Way

We provide access to the opportunities people need to improve their lives, to help themselves and each other.

2. Turning Hope Into Reality

We identify the needs of the entire community, collaborate with others in the community and take action to improve life for everyone in the community.

3. Empathizing

Our staff and volunteers are from the community they serve.

4. Treating People With Respect

We treat people the way we want to be treated.

5. Saying "Yes"

If we do not provide the needed service, we will link you to those who do.

6. Giving A Voice To The Poor

Through our advocacy, we seek to make society more flexible and responsive to the needs of the poor.

7. Mirroring The Diversity Of Our Communities

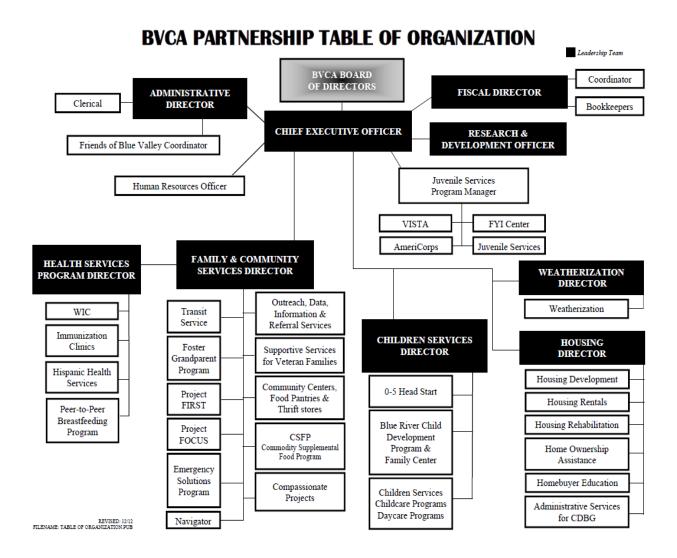
Our local boards include low-income people, local public officials, business and community groups.

Organizational Structure

Blue Valley Community Action Partnership (BVCA) is located in Southeast Nebraska and serves a nine county region. Counties include Butler, Fillmore, Gage, Jefferson, Polk, Saline, Seward, Thayer, and York. Headquartered in Fairbury, Nebraska, BVCA operates 21 field offices dispersed throughout all nine counties to offer accessible services to low income populations.

Blue Valley Community Action Partnership employs an average of 160 personnel and is governed by a fifteen member Board of Directors, with BVCA Head Start being governed additionally by a nine member Policy Council. As a private, non-profit organization, BVCA has an annual operating budget of slightly over \$9 million funded through Federal, State and County grant allotments, and well as private and foundation revenues.

BVCA not only provides direct services to low-income populations in the Southeast Nebraska, but also serves as a valuable resource to low-income customers through numerous community partnerships and referral networks.



ROMA

BVCA utilizes a management framework known as **ROMA** or **Results Oriented Management** and **Accountability**. ROMA is a management process that integrates outcomes or results into administration, management, and delivery of programs and services. Under the ROMA framework, program outcomes are organized under three delivery service categories which include six national goals.

Six National Goals:

Individual and Family

Goal 1: Low-income people become more self-sufficient.

Goal 6: Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive systems.

Community

Goal 2: The conditions in which low-income people live are improved.

Goal 3: Low-income people own a stake in their community.

Agency

Goal 4: Partnerships among supporters and providers of service to low-income people are achieved.

Goal 5: Agencies increase their capacity to achieve results.

To accomplish the six national goals, BVCA implements actions that focuses on the following results oriented management and results oriented accountability:

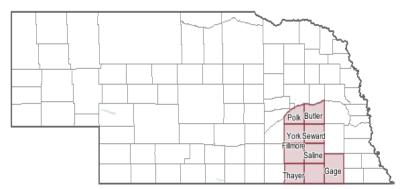
Results-Oriented Management

- Assess poverty needs and conditions within the community
- Define a clear agency anti-poverty mission for community action and a strategy to address those needs, both immediate and longer term, in the context of existing resources and opportunities in the community
- Identify specific improvements, or results, to be achieved among low-income people and the community
- Organize and implement programs, services, and activities, such as advocacy, within the agency and among "partnering" organizations, to achieve anticipated results.

Results-Oriented Accountability

- Develop and implement strategies to measure and record improvements in the condition of low income people and the communities in which they live that result from community action intervention.
- Use information about outcomes, or results, among agency tripartite boards and staff to determine the overall effectiveness, inform annual and long-range planning, support agency advocacy, funding, and community partnership activities.

Included in this Comprehensive Community Needs Assessment is an overview of current community conditions for Butler, Fillmore, Gage, Jefferson Polk, Saline, Seward, Thayer and York counties and includes identification of Individual and Family, Community and Agency priority needs.



Comprehensive Community Needs Assessment

INTRODUCTION

This Comprehensive Community Needs Assessment provides an overview of the current local family and individual needs, community conditions, as well as internal agency operational capacities. Identification of current issues in combination with the identification of root causes of these conditions is indispensable in agency strategic planning which, when implemented, provides meaningful services to individuals and families while increasing agency capacity and achieving community goals.

Comprehensive Community Needs Assessment consist primarily of two tasks:

- 1.) Data collection and analysis
- 2.) Prioritization of individual, community, and agency needs

Primary and Secondary Data for this assessment was collected through the following processes:

Primary Data Collection

Conducting Paper and Electronic Surveys

- BVCA Consumers (paper and electronic, September 25 November 13, 2013)
- BVCA Partners (electronic, July 8 October 2, 2013)
- BVCA Employees (electronic, July 10-September 5, 2013)
- BVCA Funders (electronic, December 16, 2013 January 27, 2014)
- BVCA Area General Population (mail, Community Action of Nebraska, July December 2013)

Personal Interviews

• BVCA Consumers (September 25 - November 11, 2013)

Secondary Data Collection

Gathering Statistics

- U.S. Census Bureau
- American Community Survey
- U.S. Department of Labor
- U.S. Department of Education

Primary and secondary data collected is based on six national conditions of poverty:

1.) Employment 2.) Education 3.) Housing 4.) Income 5.) Nutrition 6.) Health

IMPLEMENTATION

Once all information was collected and compiled, an analysis of the data was completed followed by the prioritization of agency, individual/family, and community needs. Setting priority needs can be a difficult task because area needs are vast and complex. Agencies find themselves wanting to fix all community issues and problems. Focusing on fixing all community problems and issues can be a detriment to an agency. Prioritization of needs, however, makes it possible for agencies to best align their resources. It makes it possible for an organization to focus on programs and initiatives that best serve communities, and enables agencies to provide services that create opportunities that make the greatest impact to low-wage earning populations. Analysis of data and setting need priorities, also known as Prioritization, provides the basis for an agency's strategic commitments which will subsequently be identified within the agency's Strategic Plan.

DATA ANALYSIS and PRIORITIZATION OF NEEDS

- Agency Program Directors/Management (Leadership Team Retreat, April 16 17, 2014)
- Board of Directors (Board of Director Retreat; May 20, 2014)
- Agency Program Directors / Management (July 14; July 21, 2014)

Survey Results

Blue Valley Community Action Partnership

✓ Consumer

✓ Employee

✓ Funder

✓ Partner

Community Action of Nebraska

✓ Regional Community Assessment

BVCA Consumer Survey

488 Consumers Submitted Surveys



BVCA Consumer Survey



Your Opinion Counts! You may complete this Community Survey anonymously or include your contact information for your chance to WIN 1 of 4 \$25.00 Wal-Mart Gift Cards!

Submit this survey by mail, in person at one of our facilities (see back of page for list), or online at www.surveymonkey.com/s/giftcard4me

to be entered into a drawing to be held on November 19, 2013. One entry per household.

1. This survey is open to Nebraska resid	lents of the follow	ving counties. Cir	cle your cou	unty of residen	ice:
Butler Fillmore Gage	Jefferson Po	lk Saline	Seward	Thayer Y	ork.
2. *Optional—Contact information (compl	ete only if you would !	like to enter the \$25.00	Gift Card draw	ing):	
Name:	Address:				
Email:	P	hone:			
3. Do you have any of the following con-	cerns with your c	urrent housing? (check all that	apply)	
Major repairs neededHome needs weath	erizationInade	quate heating/cooling	gHousing	size does not fit	my need
4. If you currently do not own your home	e, what are barrie	rs to home owner	ship?La	ck of affordable l	nousing
Cannot afford house paymentsPoor credit	no creditLack o	of down paymentl	Houses in my	price range need	repairs
5. In thinking about low income househo	olds in your comm	nunity, rate the le	vel of signifi	cance each	
barrier below has on their ability to meet	•	•	_		
	Significant Barrier	Somewhat of a Bar	<u>rier Not a l</u>	<u>Barrier</u>	
A. Insufficient income			[
B. Rising costs of basic needs			I		
C. Purchase choices (needs vs. wants)			[
D. Large amounts of debt			[
E. Poor credit or no credit			[
F. Difficulty understanding finances (credit, interest, creating a budget)			I		
G. Lack of jobs in the area					
H. Limited well paying jobs in the area					
Need for additional education					
J. Need additional job training					
K. Lack of reliable transportation					
L. Lack of childcare or expense of childcare					
M. Physical health impairment or disability					
N. Mental health impairment or substance ab	use				=>

BVCA Consumer Survey

continued

6. CIRCLE the NUMBER that corresponds with a service you would like OFFERED or EXPANDED in your community to assist low income residents:

- Household Budgeting Classes
- 2. Case Management Services (priority and goal setting)
- 3. Free or Low Cost Debt Consolidation Services
- 4. Public Transportation
- 5. Gas Vouchers or Stipends for Employment, Education or Health Care Support
- 6. Assistance with Emergency Auto Repairs or Affordable Transportation
- 7. Utility and/or Rent Assistance
- Safe and Affordable Housing Options
- Clean & Healthy Living Environment Education
- 10. Emergency Housing/Shelter
- 11. Assistance with Unexpected Critical Home Repairs
- Major Home Rehabilitation
- 13. Independent Living Services & Support for the Elderly (household chores, errands, transportation)
- 14. Home Maintenance Assistance for the Elderly
- 15. Free or Sliding Fee Medical Clinics for Non-Emergencies
- 16. Financial Assistance for Medical Related Expenses (office visits, medication, gas for transportation)
- 17. Affordable Mental Health Services
- 18. Behavioral Health Outreach/Education (identify/address "at risk" behavior, suicide prevention, etc.)
- 19. Alcohol & Substance Abuse Outreach, Education, Prevention Services
- 20. Sliding Scale Legal Assistance Civil and Criminal
- 21. Mediation Services
- 22. Parenting Classes/Education
- 23. Family Support and Counseling Services (example: marriage counseling, parent/child conflict resolution)
- 24. Affordable Child Care
- 25. Supervised Youth Fitness and Recreational Activities
- Youth Higher Education Exploration (career goals, scholarship application assistance, college access)
- 27. Juvenile Diversion Outreach
- 28. Health Education (lifestyle choices, disease education/prevention)
- 29. Free or Low Cost Adult Higher Education and Learning Opportunities
- 30. Employment Readiness (training, job search assistance, application, resume' assistance, etc)
- 31. Free or Low Cost Nutritious Food
- 32. Youth/Adult Cooking Classes
- 33. Volunteer Opportunities
- 34. Disaster Readiness, Relief and Related Services

7. Indicate the	number of FOUR	services from the a	above list that you	consider to be a high
priority in your	community:			
A	D.			D.

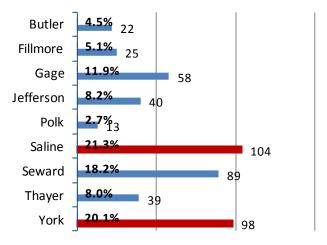
For your chance to Win a \$25.00 Gift Card, and	swer <u>all</u> questions and submit this survey by	November 12, 2013 to:
Blue Valley Community Action Partnership	Blue River Child Development Center	Jefferson County FYI Center
Step Ahead Developmental Preschool	Head Start /Early Head Start	WIC Clinic
Preschool Learning Academy of York	Fillmore County Rural Transit	Shining Stars Preschool
Jefferson/Saline/Thayer Immunization Clinic	Commodity Supplemental Food Program	Rising Stars Preschool
Jefferson/Seward/Saline County Immunization	Clinic	

Completed surveys may also be mailed to: Blue Valley Community Action Partnership, 620 5th St., Fairbury, NE 68352.

BVCA Consumer: County of Residence

Butler	4.5%
Fillmore	5.1%
Gage	11.9%
Jefferson	8.2%
Polk	2.7%
Saline	21.3%
Seward	18.2%
Thayer	8.0%
York	20.1%

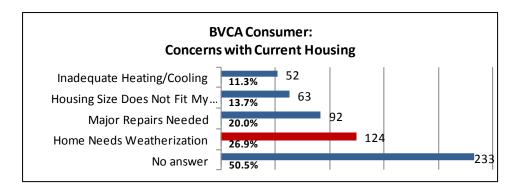
BVCA Consumer: County of Residence



answered question: 488 skipped question: 0

BVCA Consumer: Housing Concerns

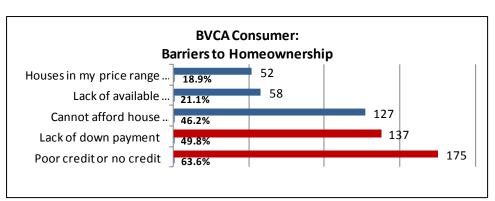
Home Needs Weatherization	26.9%
Major Repairs Needed	20.0%
Housing Size Does Not Fit My Needs	13.7%
Inadequate Heating/Cooling	11.3%

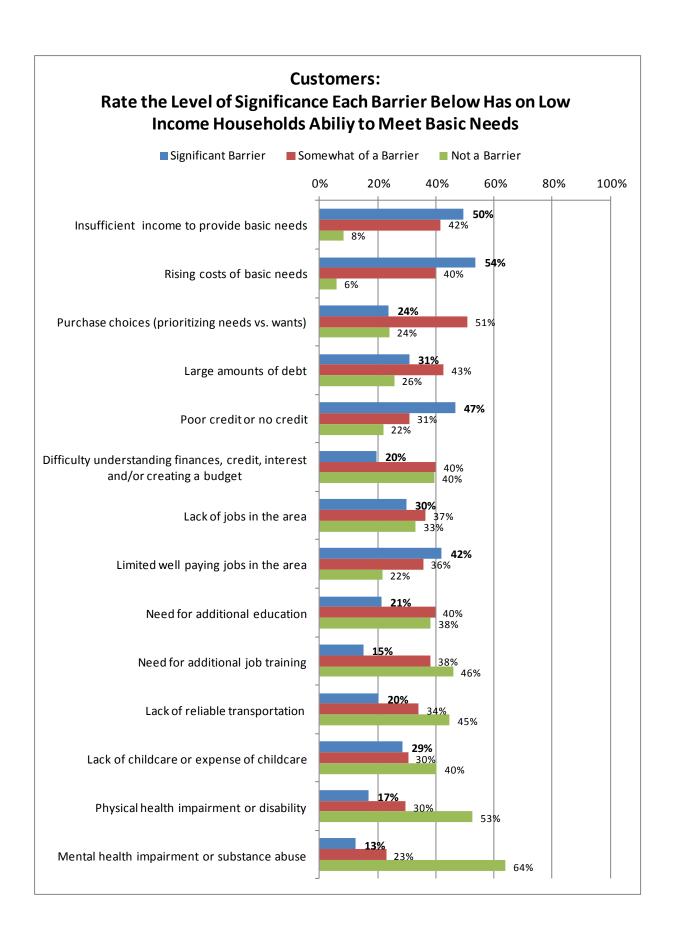


Barriers to Homeownership:



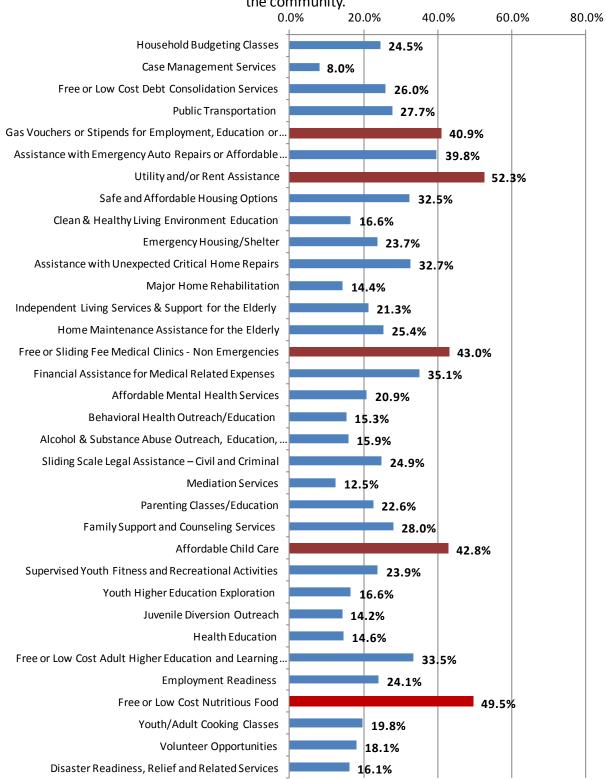
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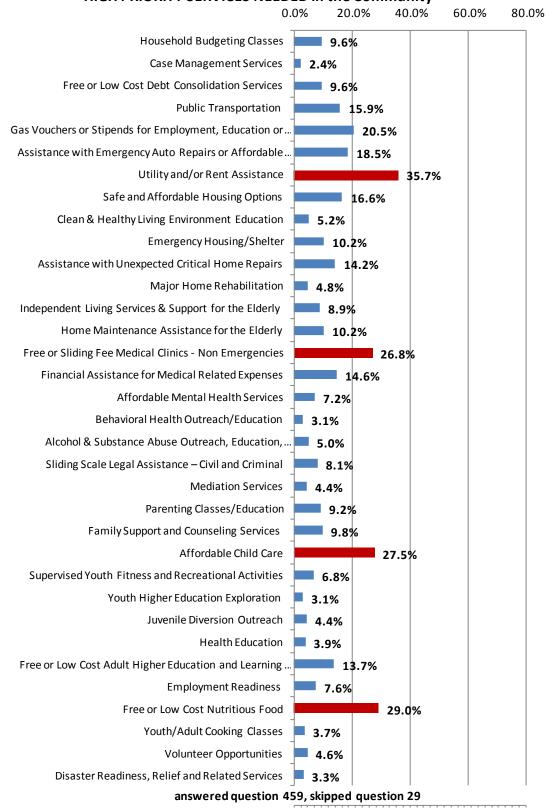


BVCA CONSUMER

Services would like offered or expanded to assist low income population in the community.



BVCA Consumer HIGH PRIORITY SERVICES NEEDED in the Community



BVCA Consumer Survey Results

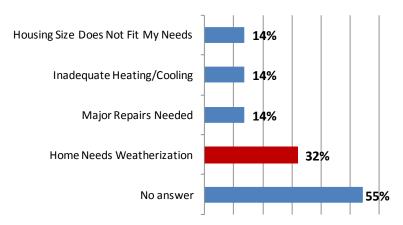
Butler County

22 Consumers Submitted Surveys

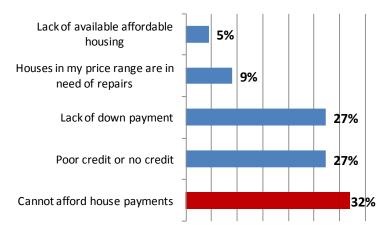


Butler County Consumer Housing Concerns

Concerns with Current Housing

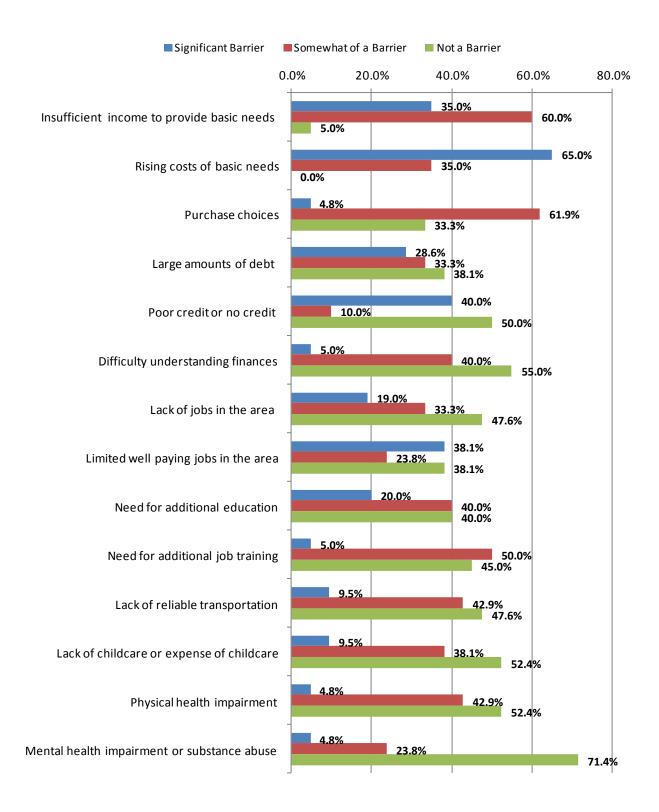


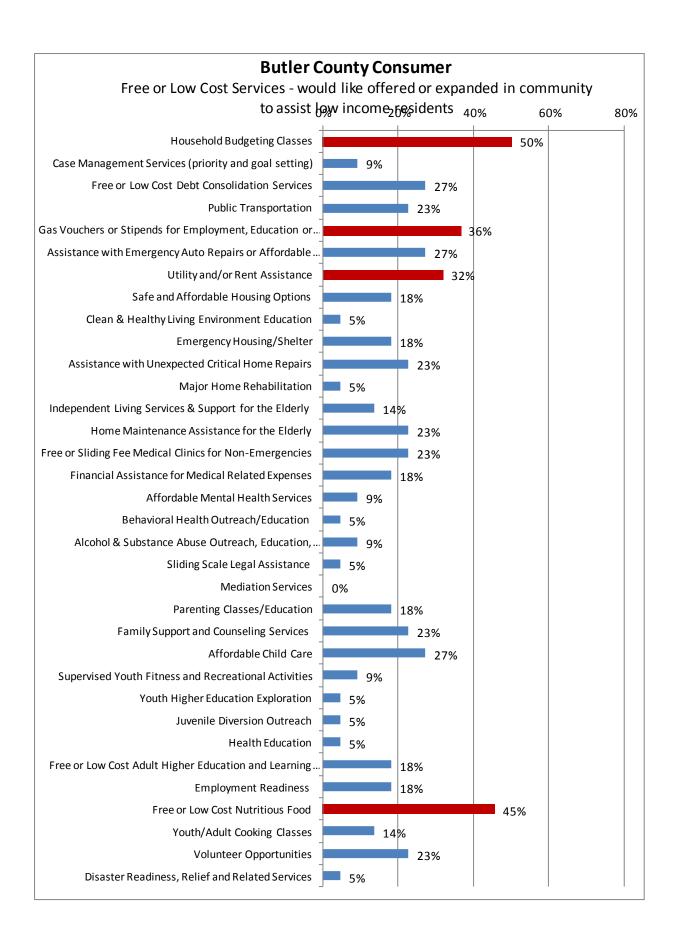
Barriers to Homeownership



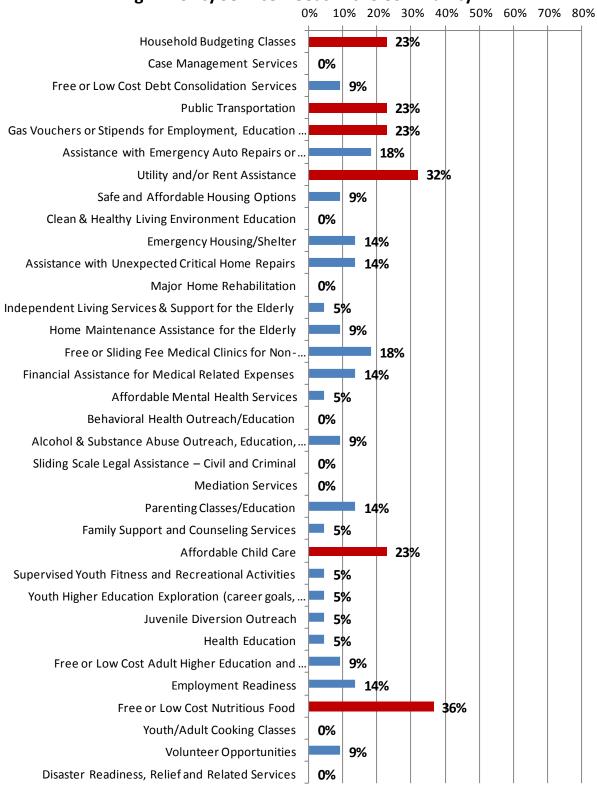
Butler County Consumer

Rate the level of significance each barrier below affects their ability to meet basic living needs (food, housing, clothing, transportation, medical):





Butler County Consumer High Priority Service Needs in the Community



BVCA Consumer Survey

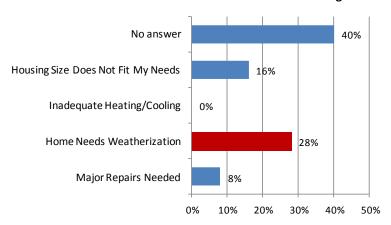
Fillmore County

28 Consumers Submitted Surveys

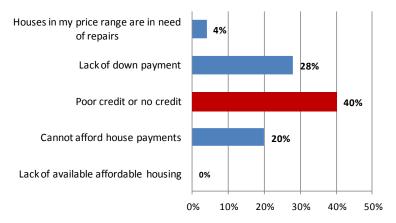


Fillmore County Consumer: Housing Concerns

Fillmore Consumer - Concerns with Current Housing

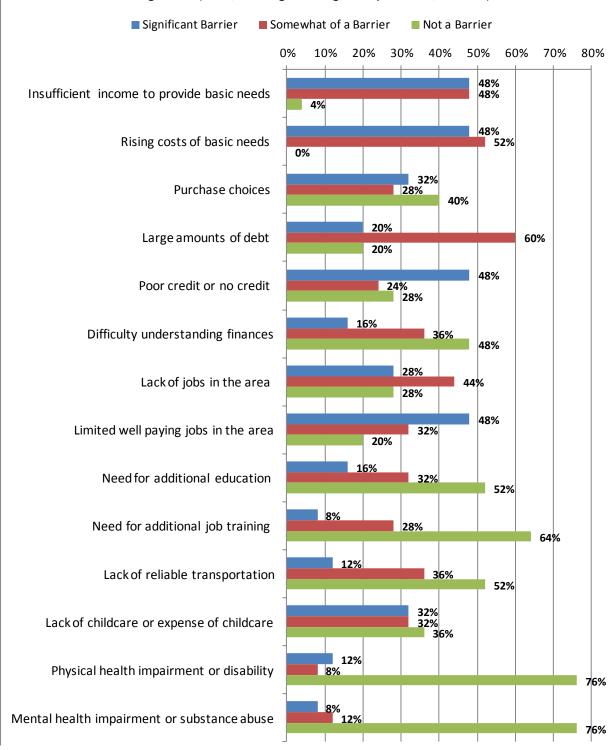


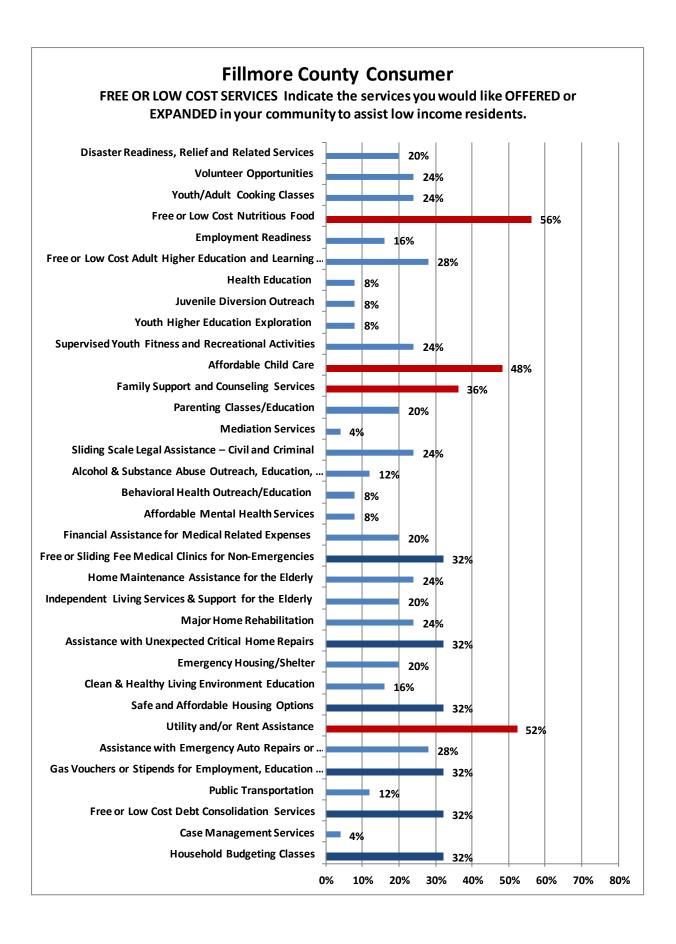
Fillmore Consumer - Barriers to Homeownership

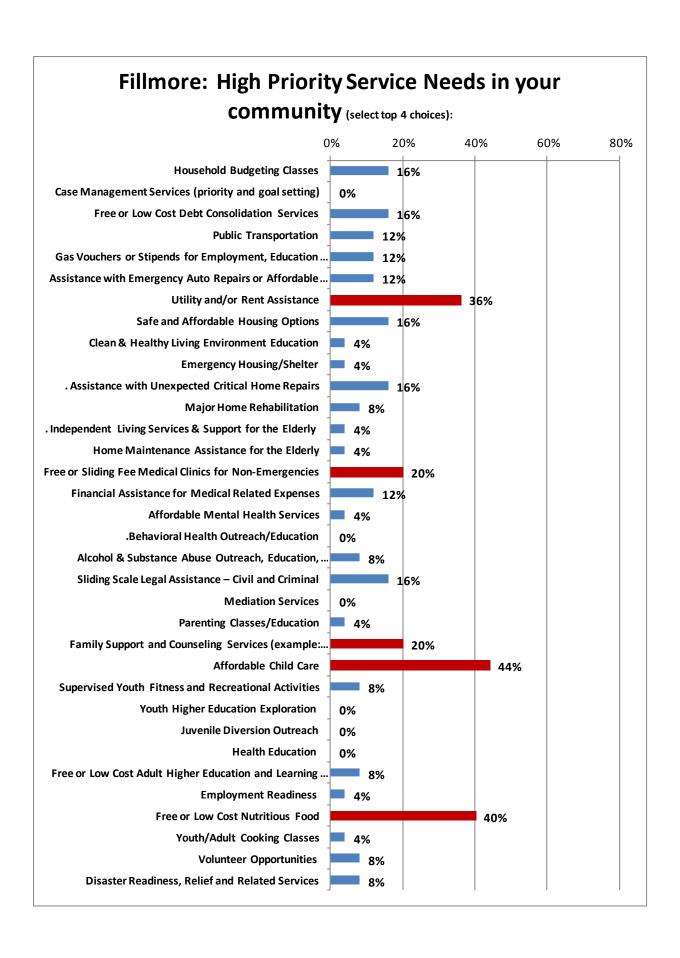


Fillmore County Consumer

Rate the level of significance each barrier below affects their ability to meet basic living needs (food, housing, clothing, transportation, medical):







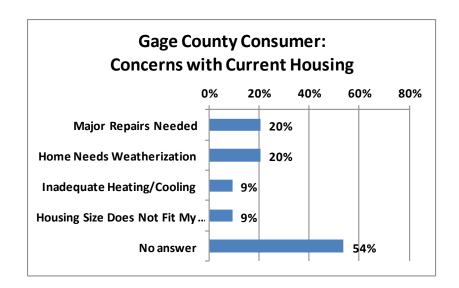
BVCA Consumer Survey

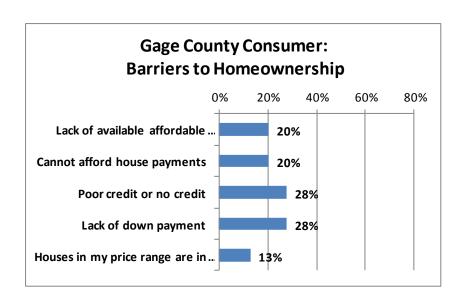
Gage County

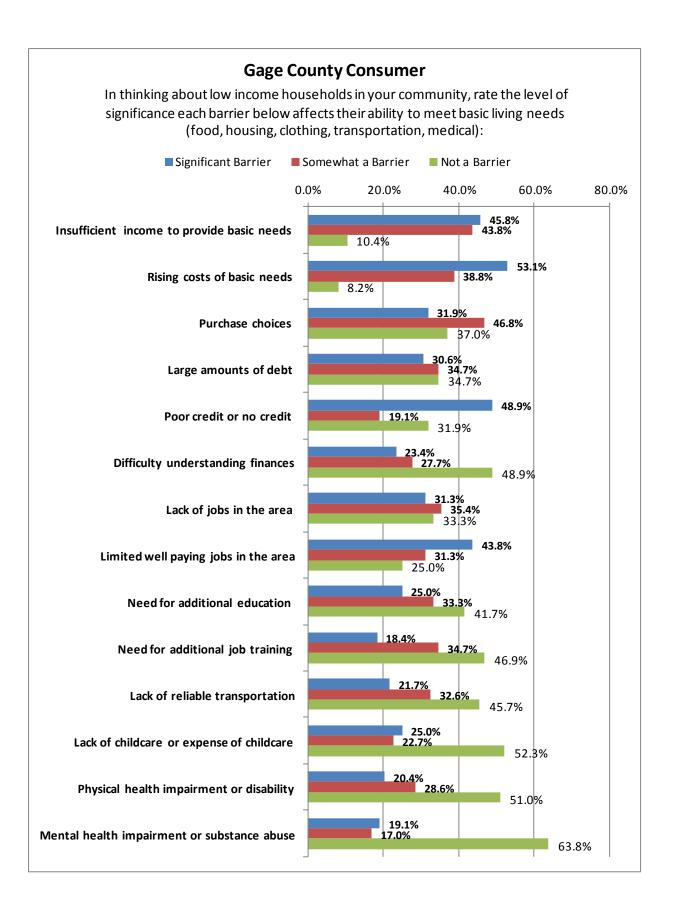
54 Consumers Submitted Surveys

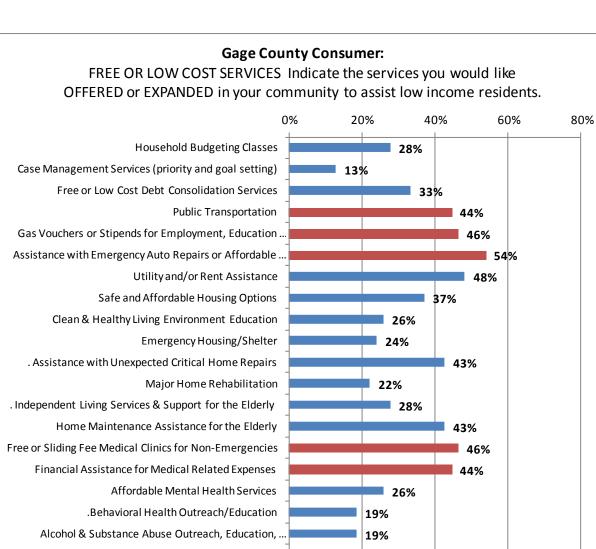


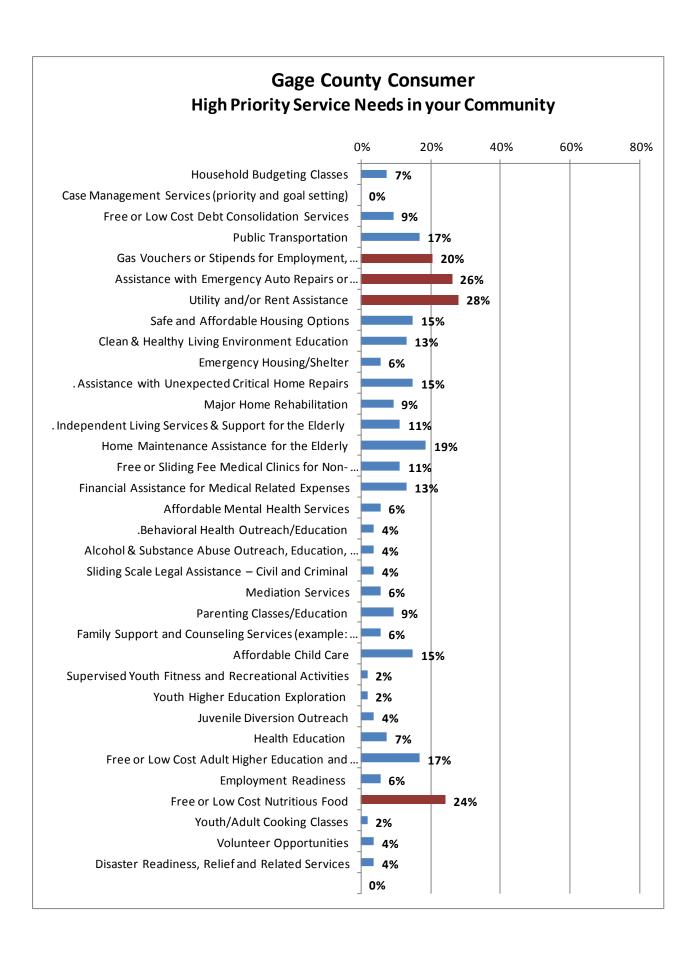
Gage County Consumer Housing Concerns











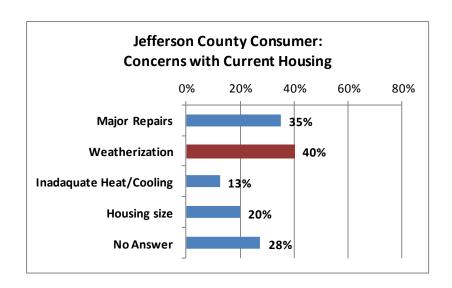
BVCA Consumer Survey

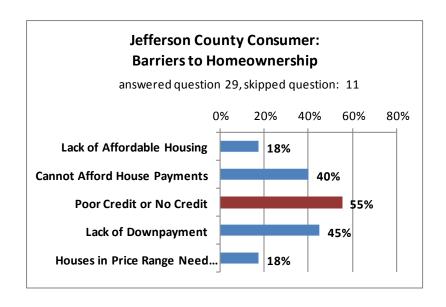
Jefferson County

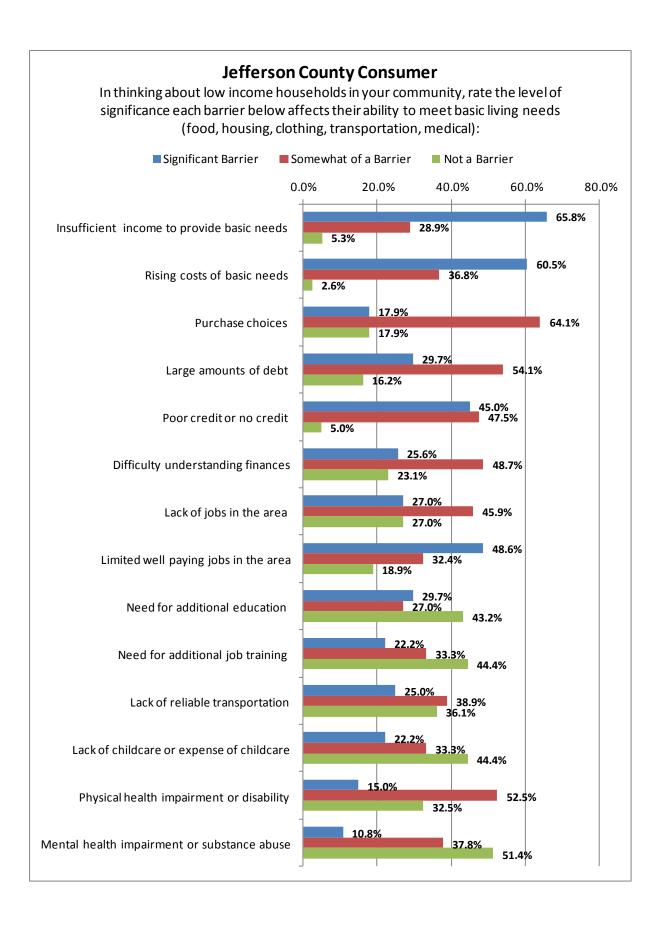
40 Consumers Submitted Surveys

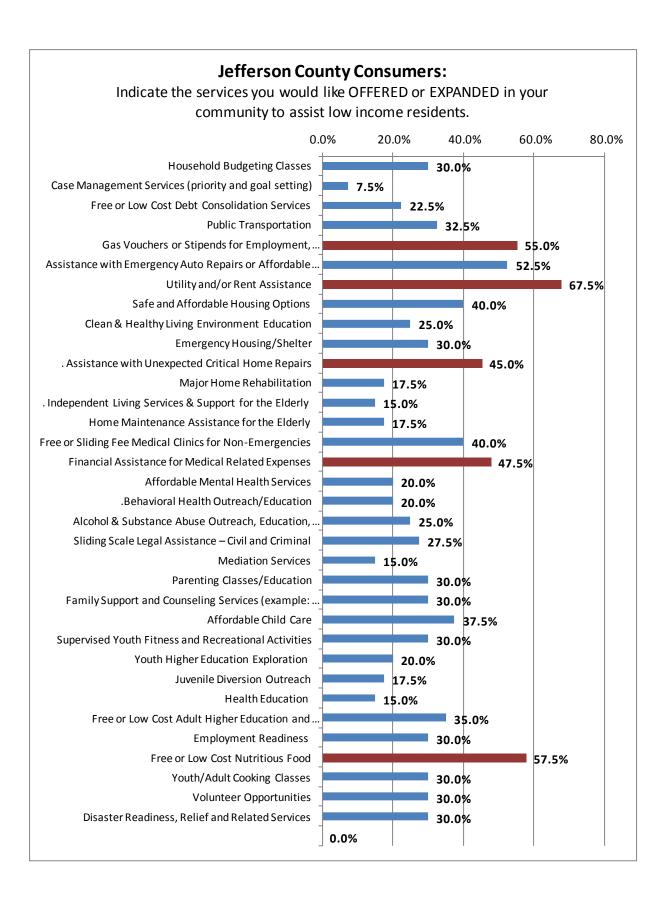


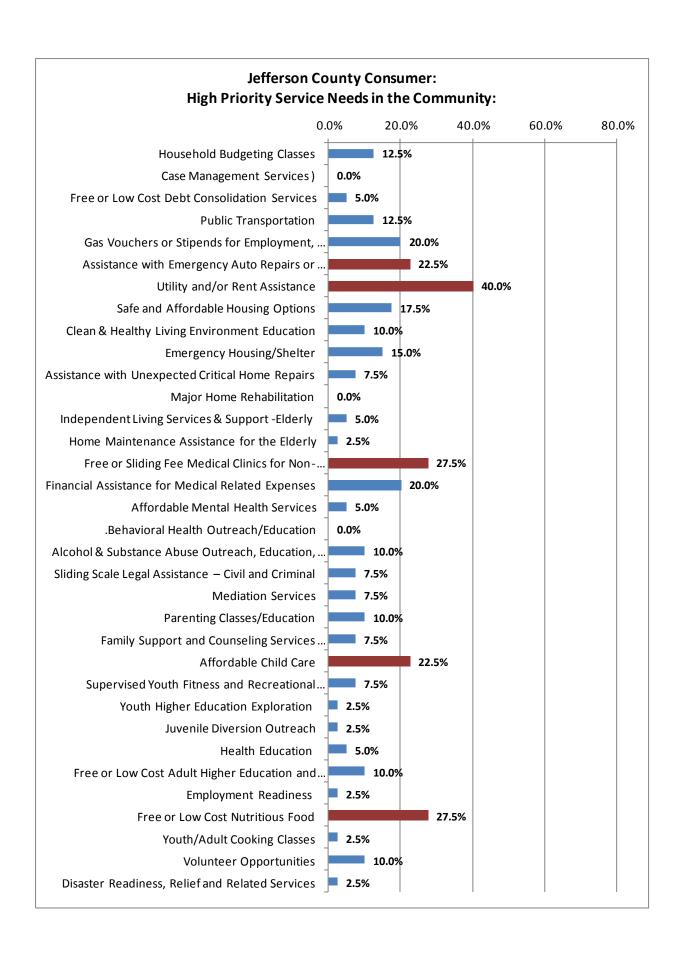
Jefferson County Consumer: Housing Concerns







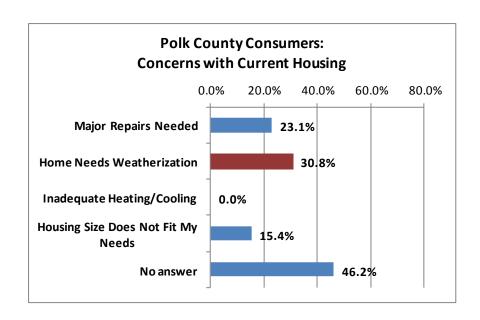


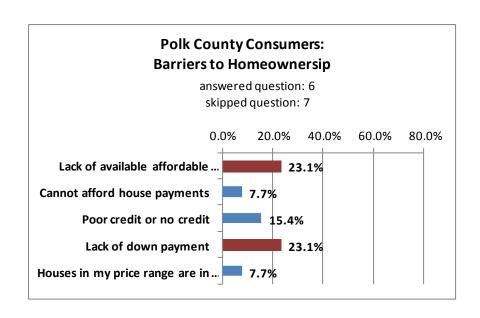


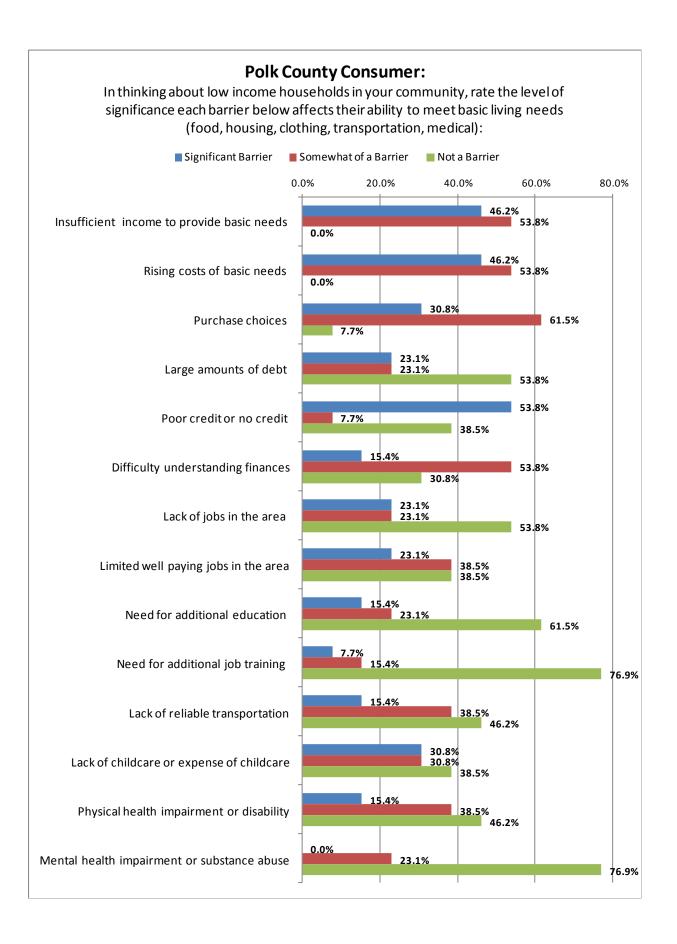
Polk County

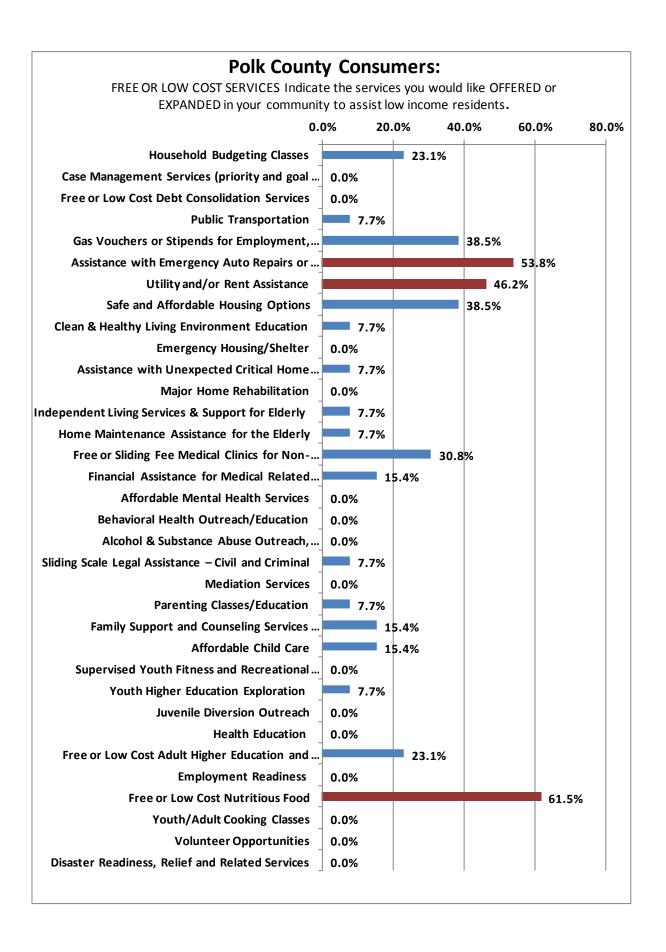


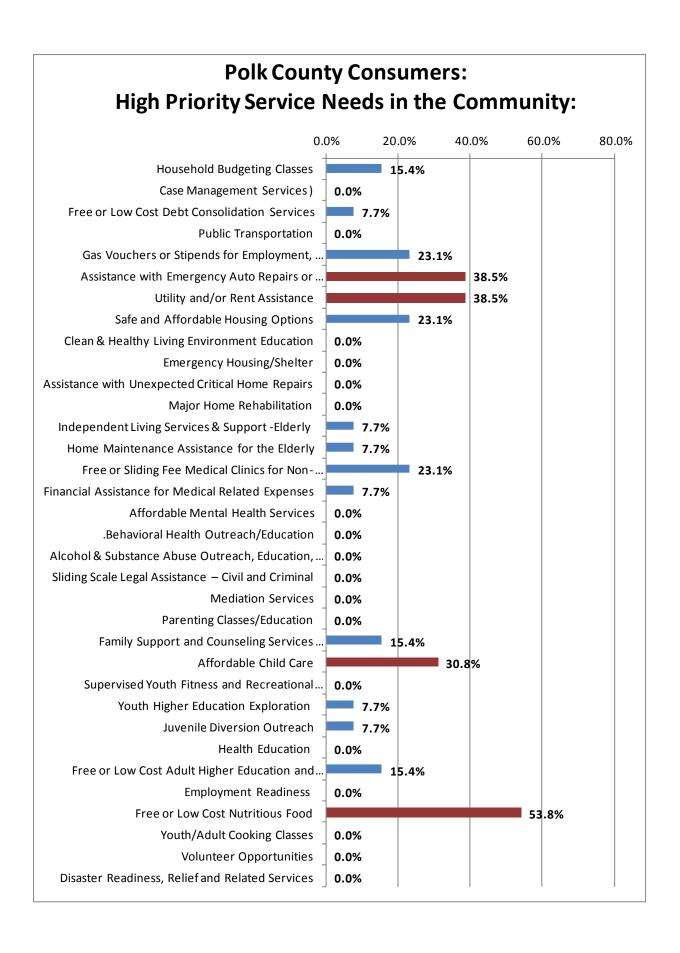
Polk County Consumer: Housing Concerns







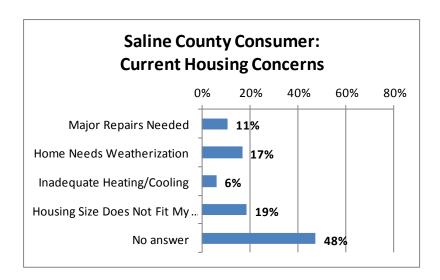


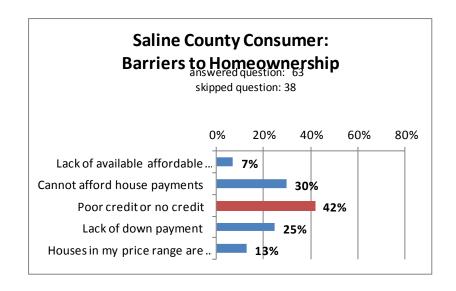


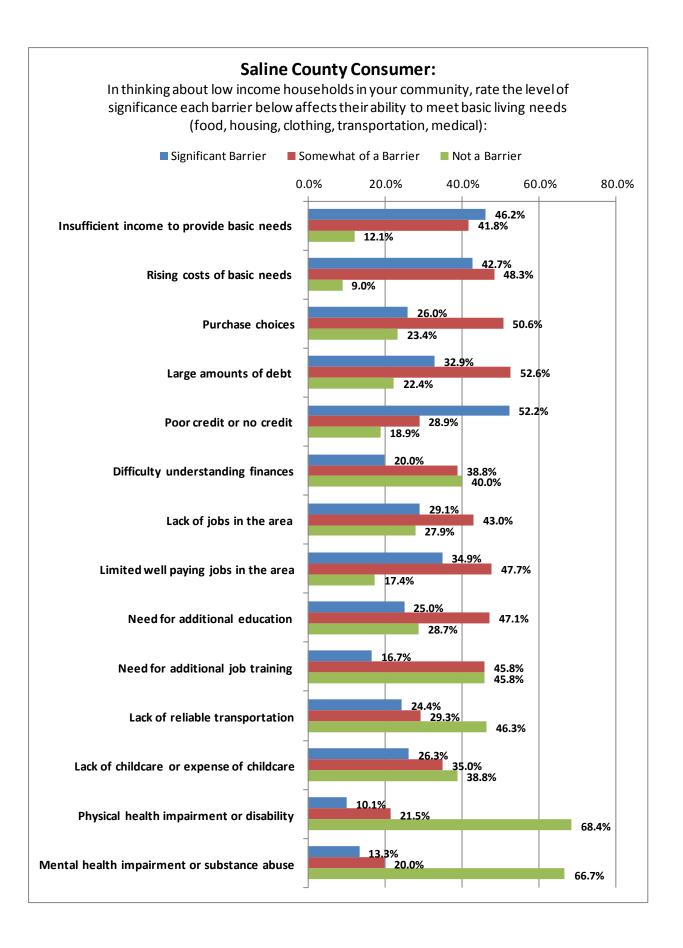
Saline County



Saline County Consumer: Housing Concerns

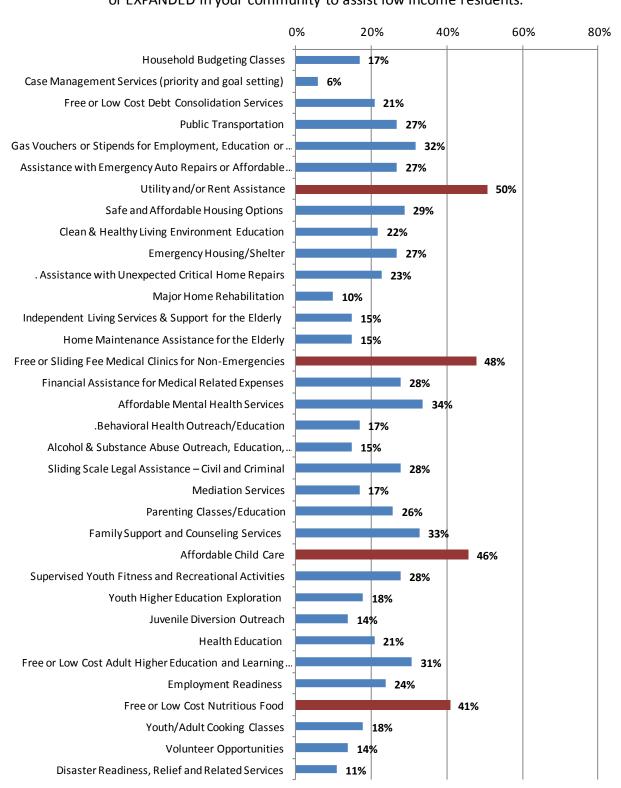


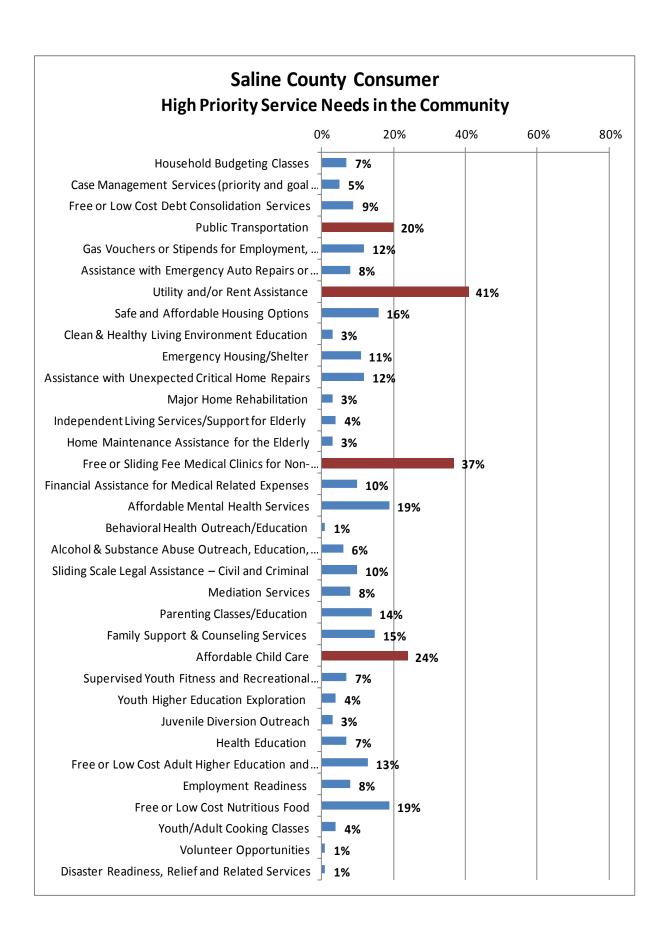






FREE OR LOW COST SERVICES Indicate the services you would like OFFERED or EXPANDED in your community to assist low income residents.

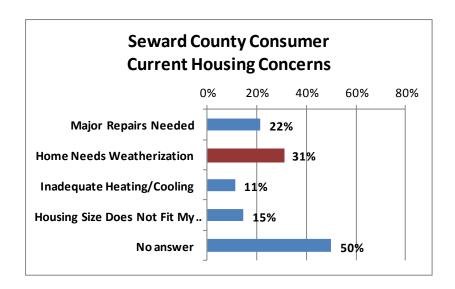


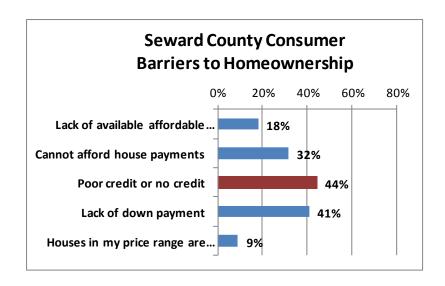


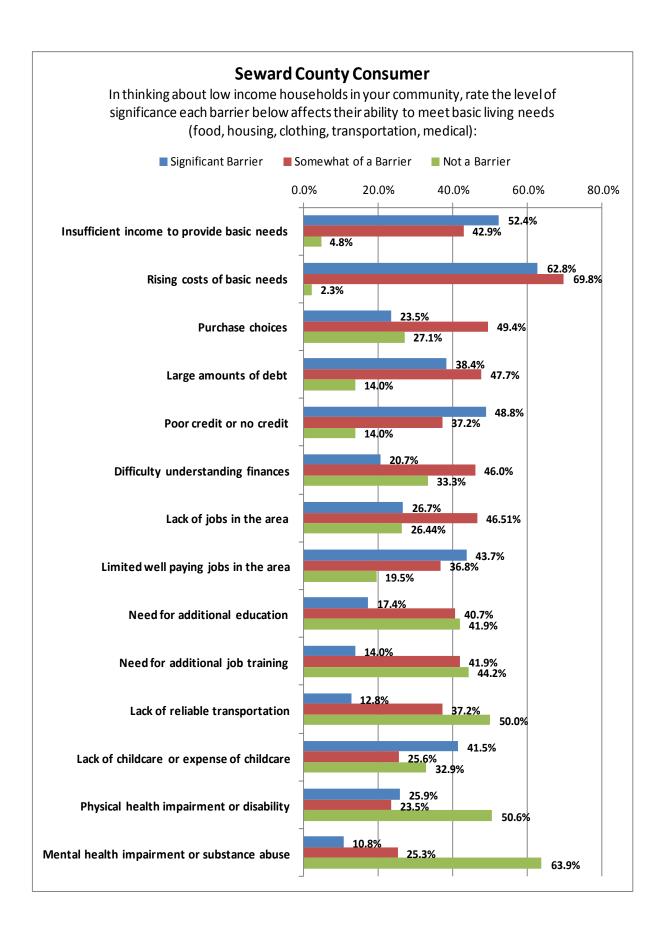
Seward County

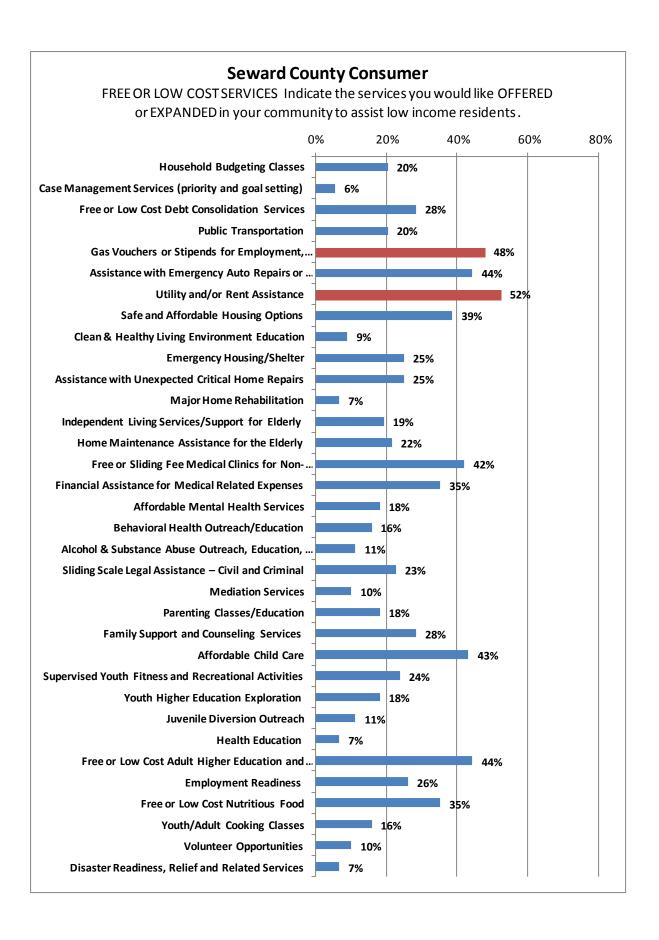


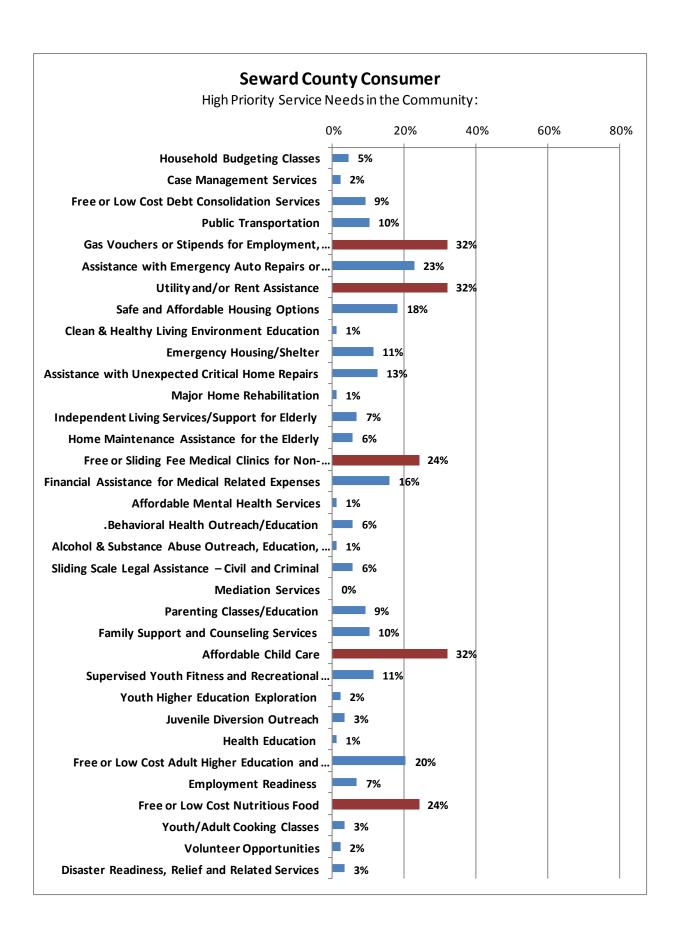
Seward County Consumer Housing Concerns







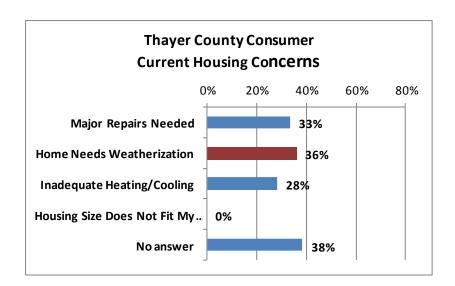


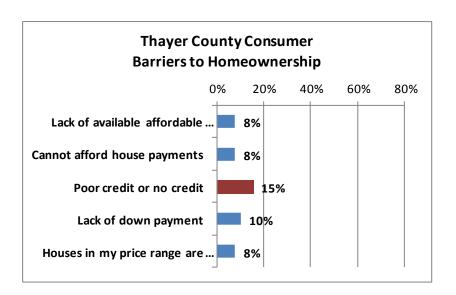


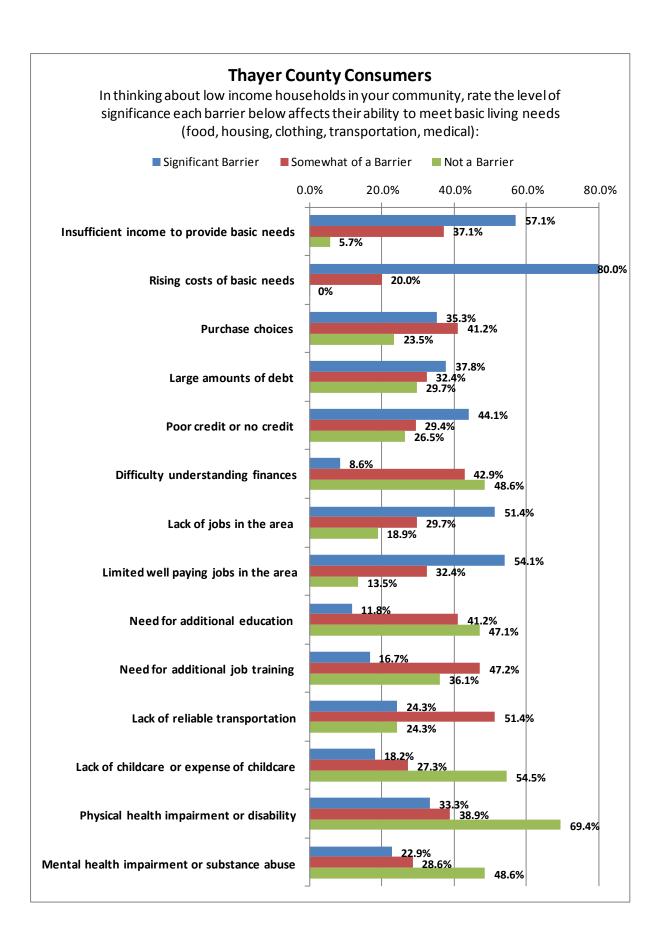
Thayer County

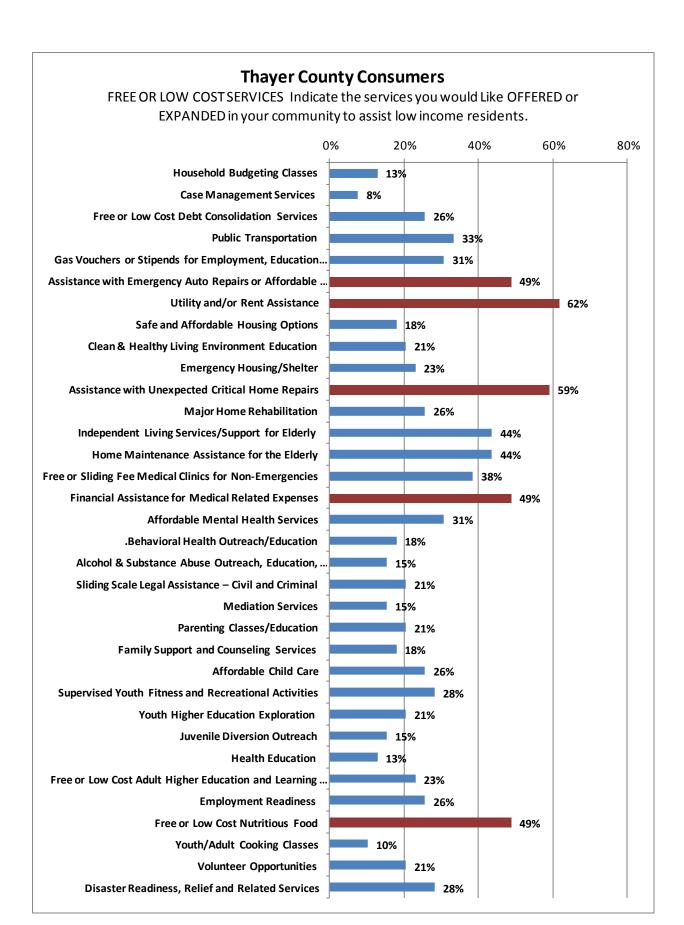


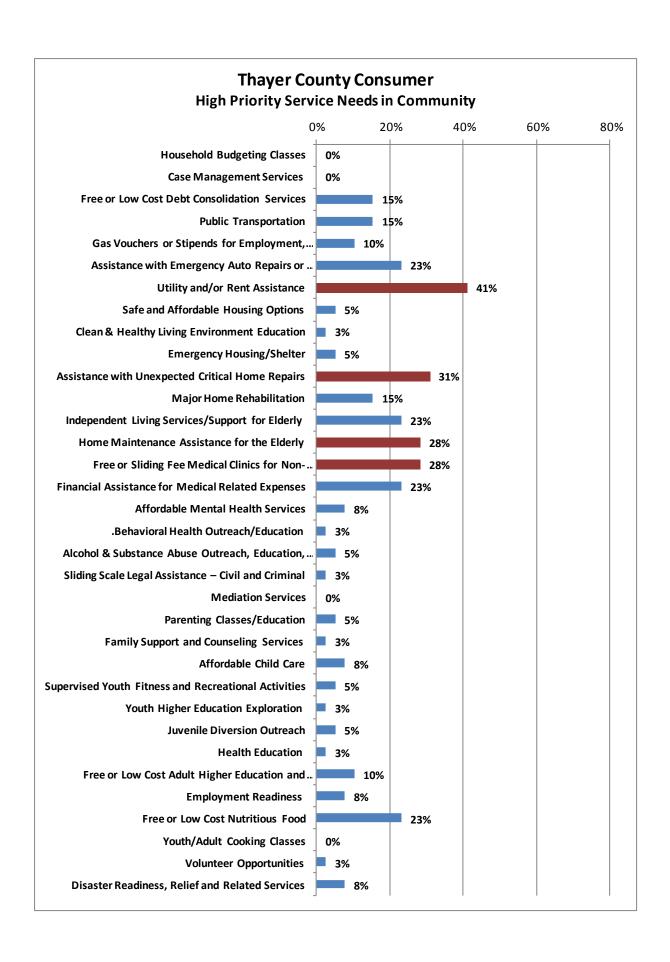
Thayer County Consumer Housing Concerns







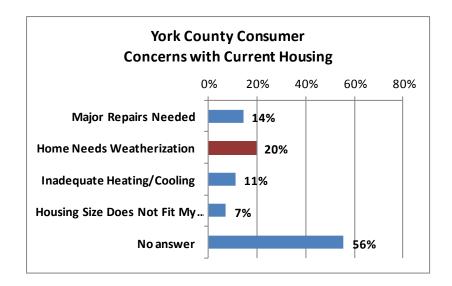


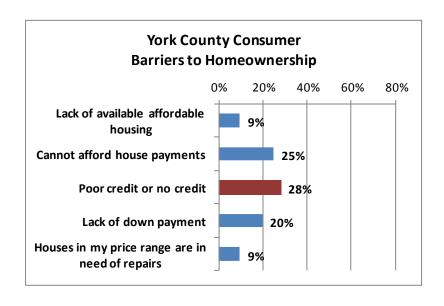


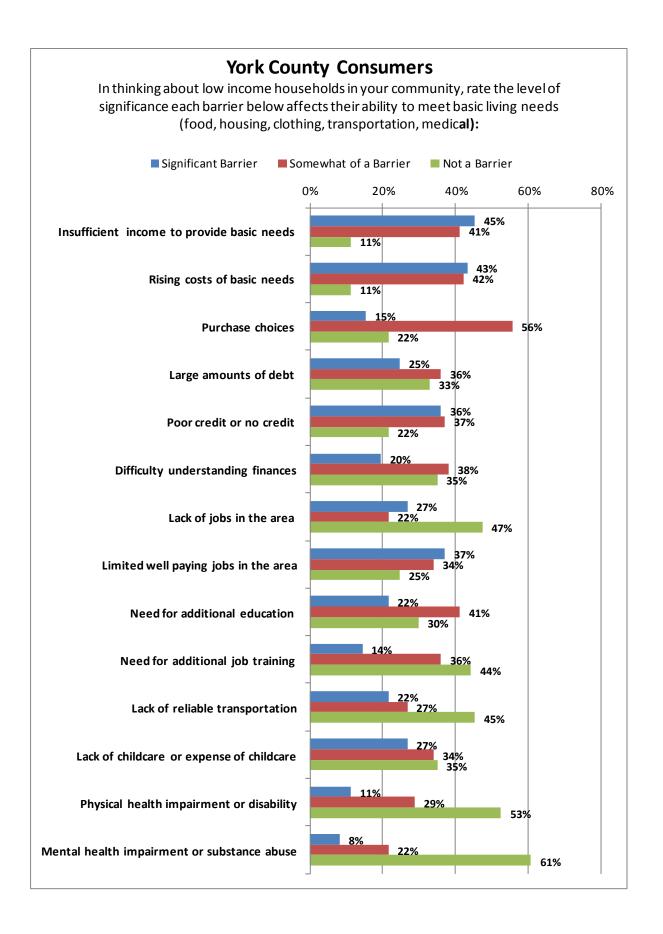
York County

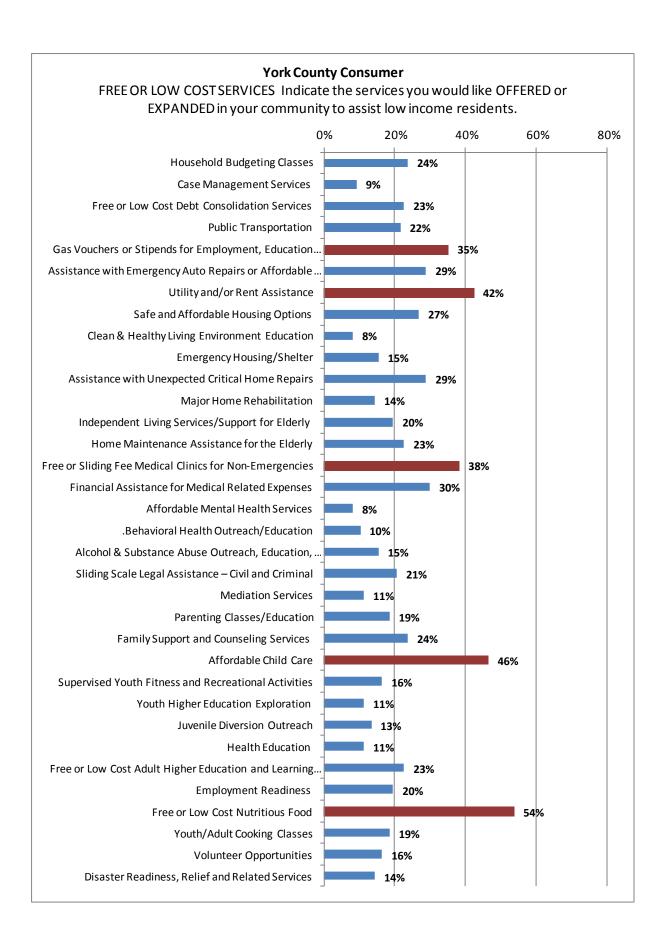


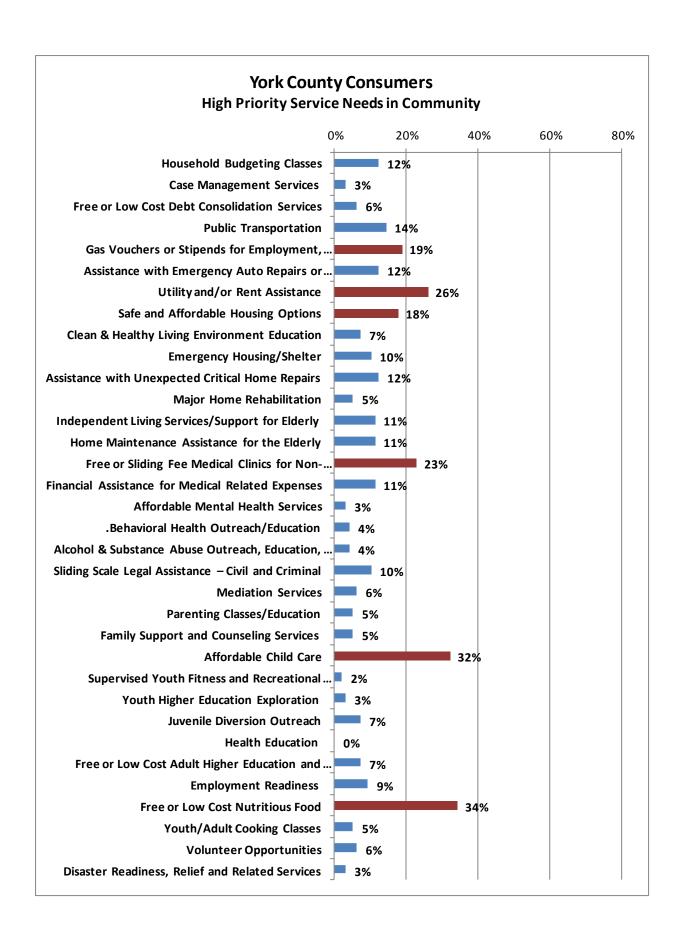
York County Consumer Housing Concerns







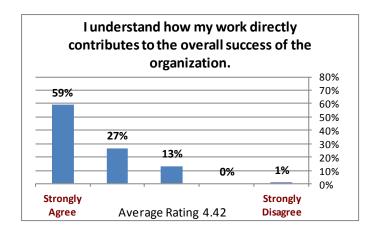


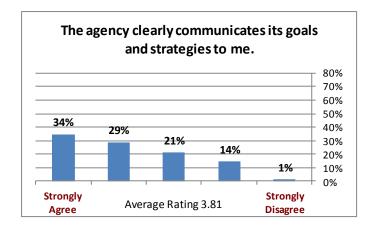


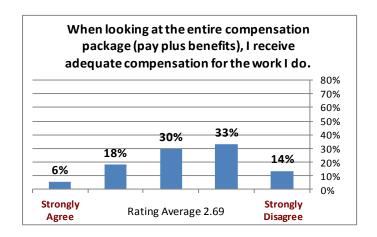
BVCA Employee Survey

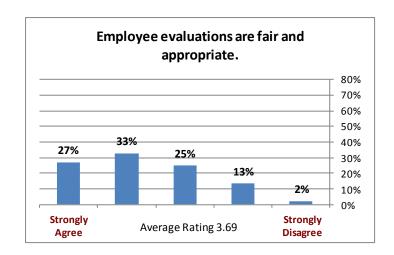
90 Employees Submitted Surveys



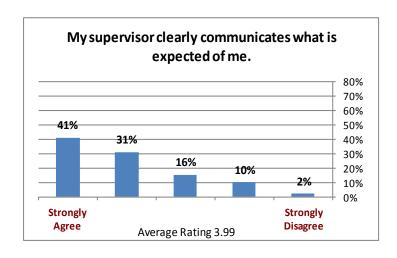


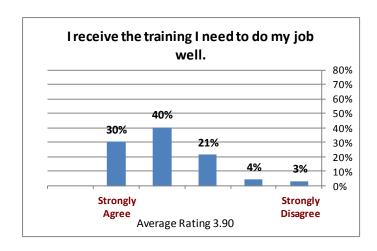


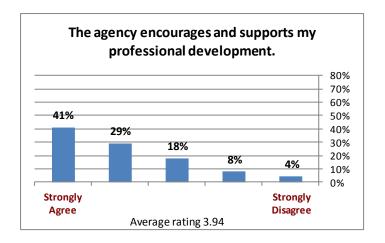


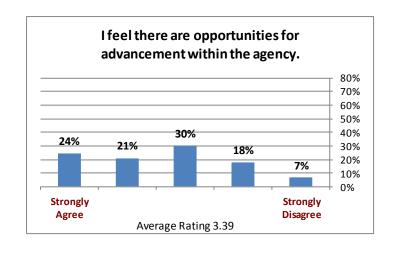


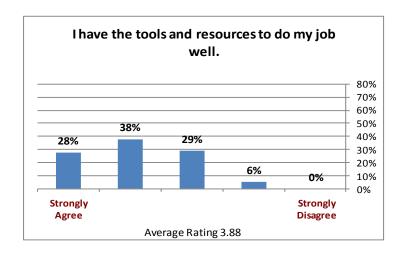


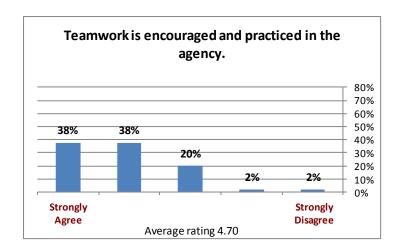


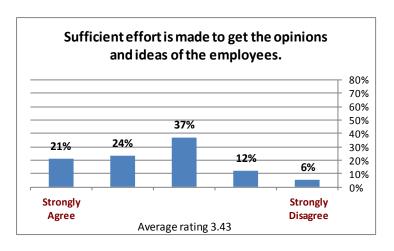


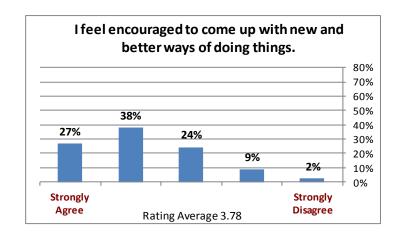


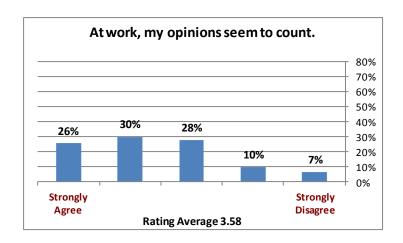


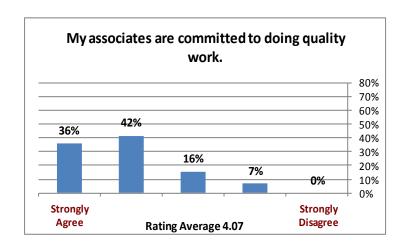


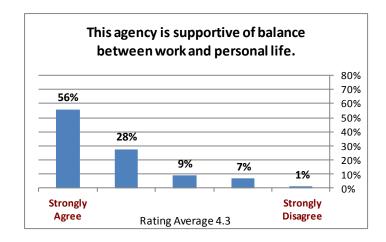


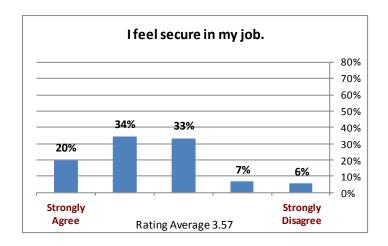


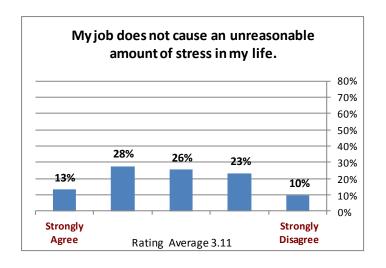






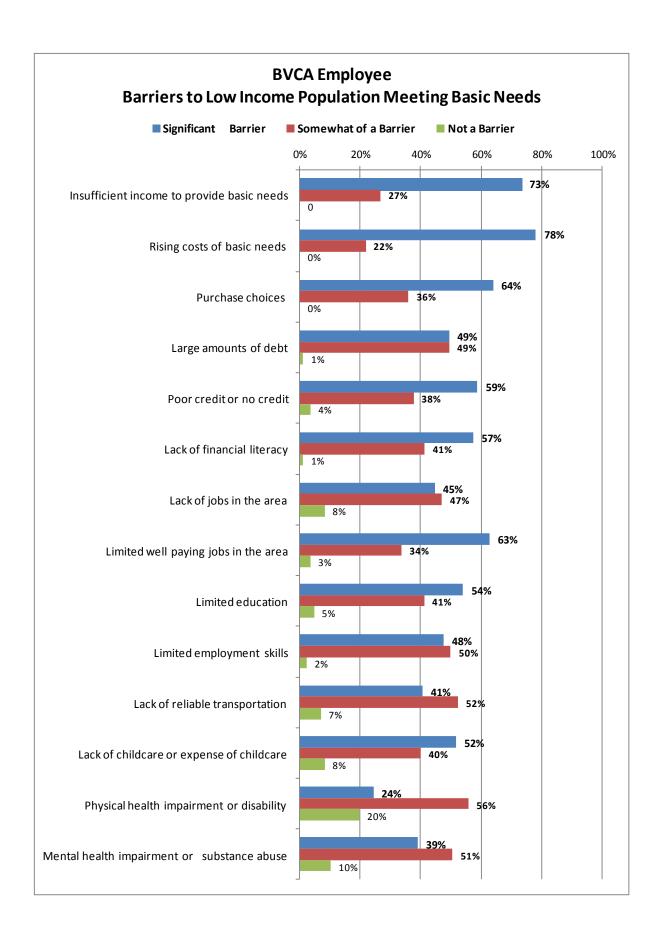






In thinking about vulnerable populations, please rate the level of significance for each barrier listed below that affects low income individuals in their progression towards self-reliance.

Answer Options	Significant Barrier	Somewhat of a Barrier	Not a Barrier	Responses
Insufficient income to provide basic needs	63	23	0	86
Rising costs of basic needs	68	19	0	87
Purchase choices (lack prioritizing skills "wants vs. needs")	55	31	0	86
Large amounts of debt	42	42	1	85
Poor credit or no credit	50	32	3	85
Lack of financial literacy	50	36	1	87
Lack of jobs in the area	38	40	7	85
Limited well paying jobs in the area	54	29	3	86
Limited education	46	35	4	85
Limited employment skills	41	43	2	86
Lack of reliable transportation	35	45	6	86
Lack of childcare or expense of childcare	44	34	7	85
Physical health impairment or disability	21	48	17	86
Mental health impairment or substance abuse	34	44	9	87



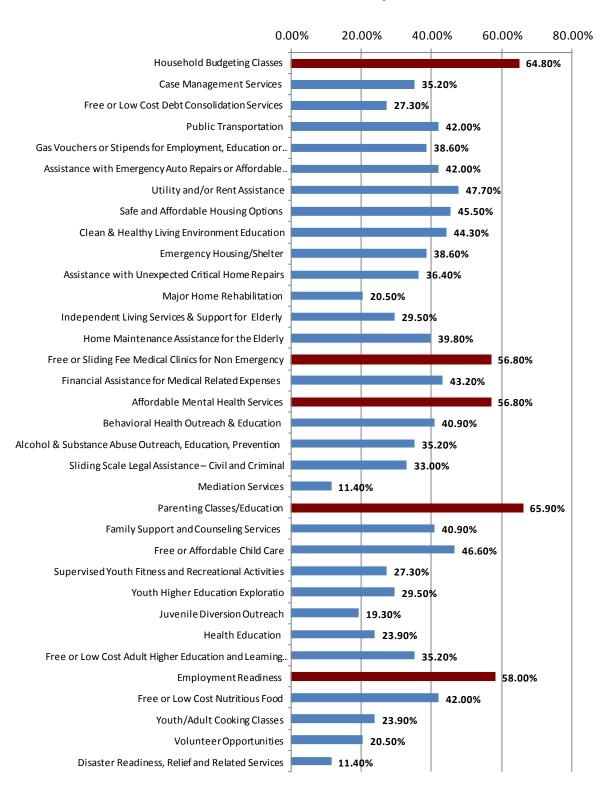
Indicate the services you would like offered or expanded in BVCA's service area.

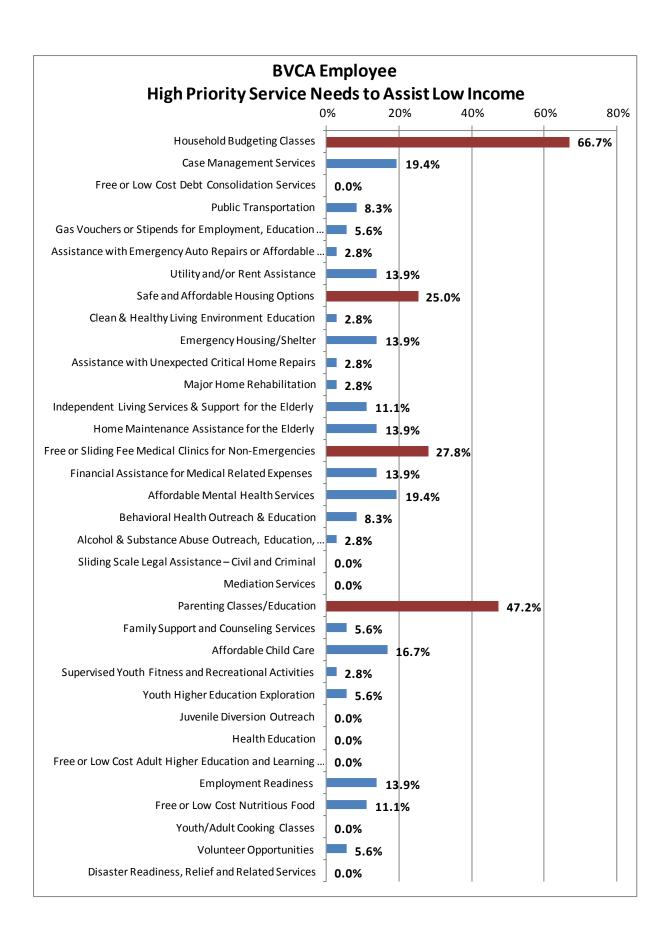
Answer Options	Percent	Responses
1. Household Budgeting Classes	64.8%	57
Case Management Services (priority and goal setting)	35.2%	31
3. Free or Low Cost Debt Consolidation Services	27.3%	24
4. Public Transportation	42.0%	37
5. Gas Vouchers or Stipends for Employment, Education or Health Care Support	38.6%	34
6. Assistance with Emergency Auto Repairs or Affordable Transportation	42.0%	37
7. Utility and/or Rent Assistance	47.7%	42
8. Safe and Affordable Housing Options	45.5%	40
9. Clean & Healthy Living Environment Education	44.3%	39
10. Emergency Housing/Shelter	38.6%	34
11. Assistance with Unexpected Critical Home Repairs	36.4%	32
12. Major Home Rehabilitation	20.5%	18
13. Independent Living Services & Support for the Elderly (household chores, errands, transportation)	29.5%	26
14. Home Maintenance Assistance for the Elderly	39.8%	35
15. Free or Sliding Fee Medical Clinics for Non Emergency	56.8%	50
16. Financial Assistance for Medical Related Expenses (office visits, medication, gas for transportation)	43.2%	38
17. Affordable Mental Health Services	56.8%	50
18. Behavioral Health Outreach & Education (example: identifying/addressing "at risk" behavior, suicide prevention)	40.9%	36
19. Alcohol & Substance Abuse Outreach, Education, Prevention	35.2%	31
20. Sliding Scale Legal Assistance – Civil and Criminal	33.0%	29
21. Mediation Services	11.4%	10
22. Parenting Classes/Education	65.9%	58
23. Family Support and Counseling Services (example: marriage counseling, parent/child conflict resolution)	40.9%	36
24. Free or Affordable Child Care	46.6%	41
25. Supervised Youth Fitness and Recreational Activities	27.3%	24
26. Youth Higher Education Exploration (career goals, scholarship application assistance, college access)	29.5%	26
27. Juvenile Diversion Outreach	19.3%	17
28. Health Education (lifestyle choices, disease education/prevention)	23.9%	21
29. Free or Low Cost Adult Higher Education and Learning Opportunities	35.2%	31
30. Employment Readiness (training, job search assistance, application, resume' assistance, etc)		51
31. Free or Low Cost Nutritious Food	42.0%	37
32. Youth/Adult Cooking Classes	23.9%	21
33. Volunteer Opportunities	20.5%	18
34. Disaster Readiness, Relief and Related Services	11.4%	10
	vered question	88

skipped question

BVCA Employee

Services Would Like Offered or Expanded in the Community to Assist the low-income Population

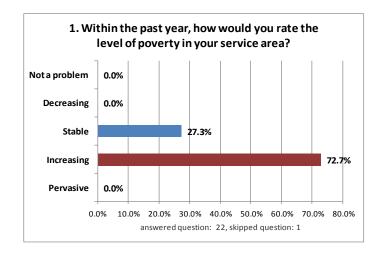


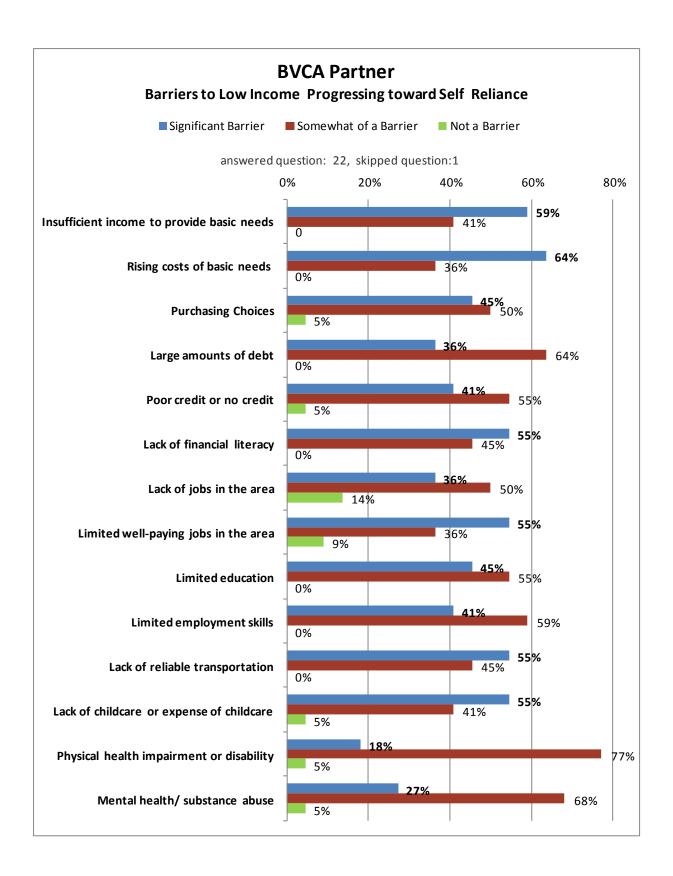


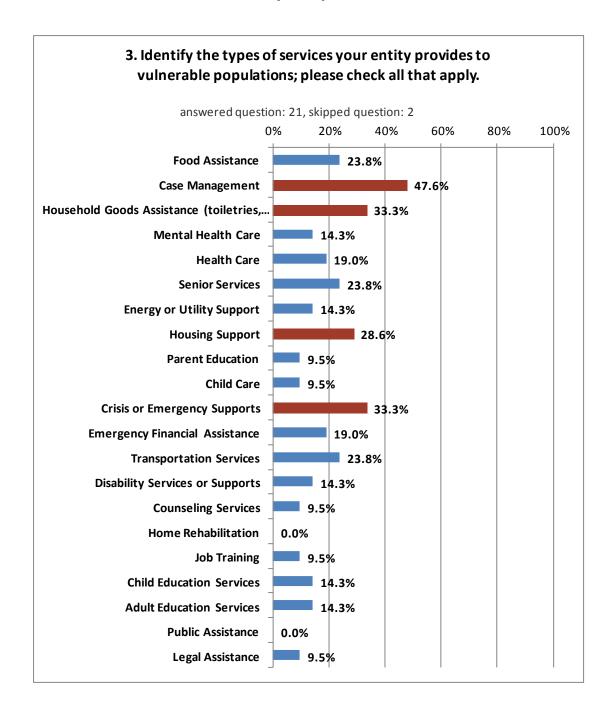
BVCA Partner Survey Results

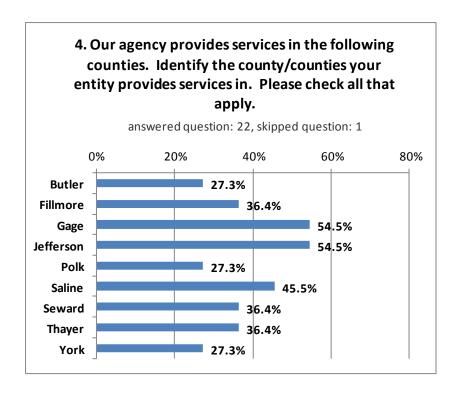
23 out of 56 Partners Submitted Surveys



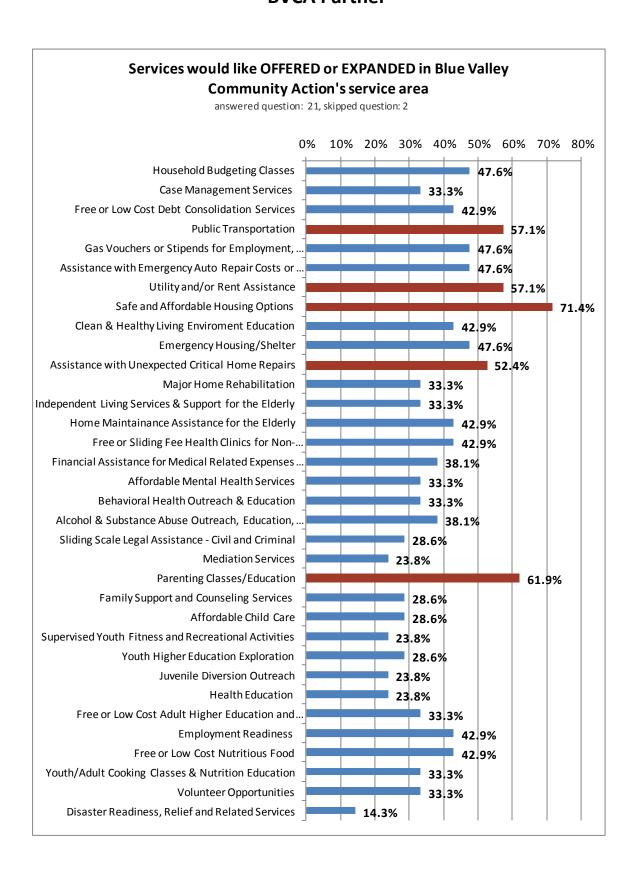








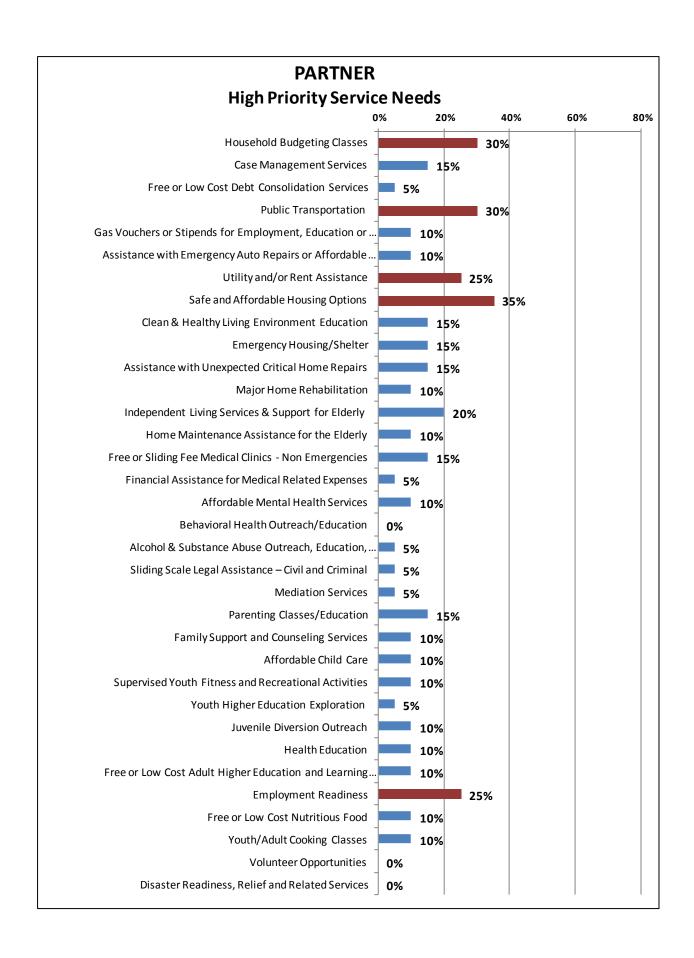
BVCA Partner

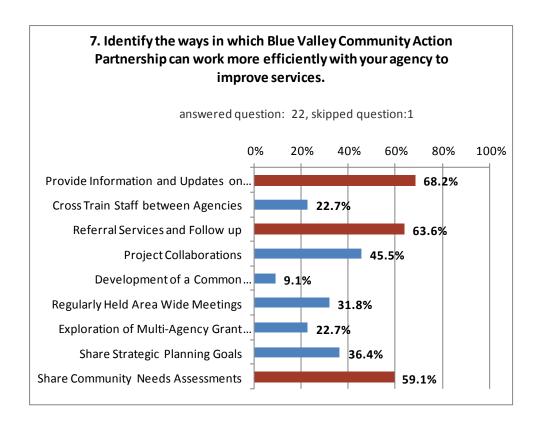


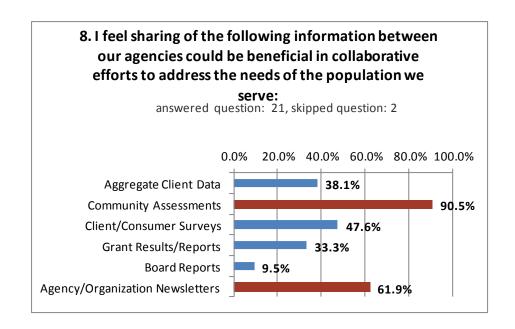
PARTNER TOP PRIORITY SERVICE NEEDS

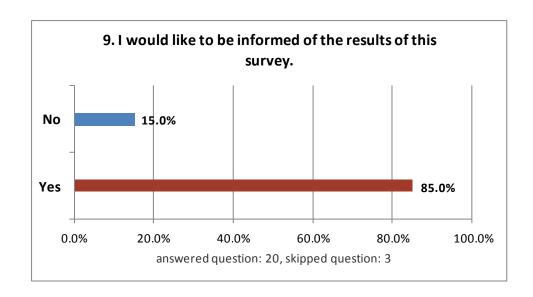
(Survey asked respondents to pick top 4)

Safe and Affordable Housing Options	35%
Household Budgeting Classes Public Transportation	30%
Utility and/or Rent Assistance Employment Readiness	25%
Independent Living Services & Support for the Elderly	20%
Case Management Services Clean and Healthy Living Environment Education Emergency Housing/Shelter Assistance with Unexpected Critical Home Repairs Free or Sliding Fee Medical Clinics for Non-Emergencies Parenting Classes/Education	15%
Gas Vouchers or Stipends for Employment, Education or Health Care Support Assistance with Emergency Auto Repairs or Affordable Transportation Home Maintenance Assistance for the Elderly Major Home Rehabilitation Affordable Mental Health Services Family Support and Counseling Services Affordable Child Care Supervised Youth Fitness and Recreational Activities Juvenile Diversion Outreach Health Education Free or Low Cost Adult Higher Education Free or Low Cost Nutritious Food Youth/Adult Cooking Classes	10%
Free or Low Cost Debt Consolidation Services Financial Assistance for Medical Related Expenses Alcohol & Substance Abuse Outreach, Education, and Prevention Services Sliding Scale Legal Assistance Mediation Services Youth Higher Education Exploration	5%
Behavioral Health Outreach Volunteer Opportunities Disaster Readiness, Relief and Related Services	0%







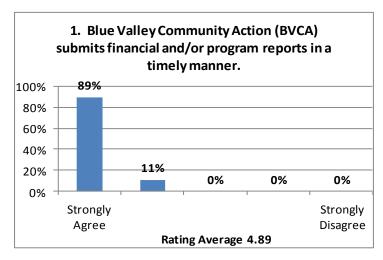


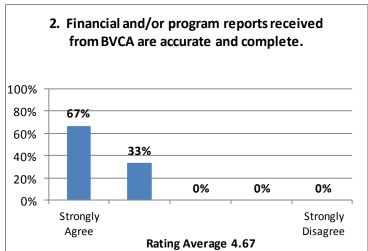
BVCA Funder Survey Results

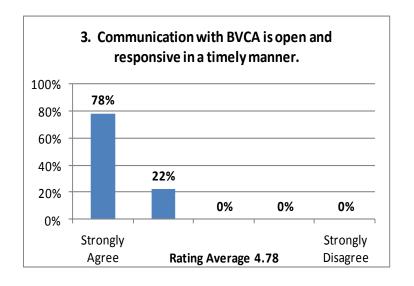
9 out of 21 Funders Submitted Surveys



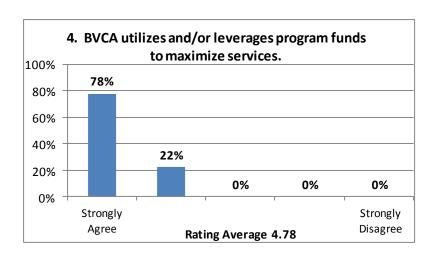
BVCA Funder Survey

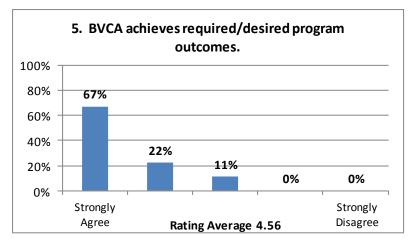


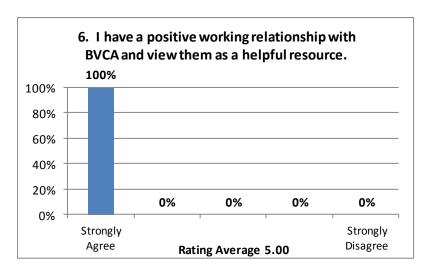




BVCA Funder Survey







Comment:

I appreciate that BVCA staff are always willing to help and always positive about new challenges.

BVCA Funder Survey

Open ended questions:

7. What suggestions do you have of organizations, both public and private, that BVCA could collaborate with to expand our resources and/or capabilities?

I think the only area I don't see collaboration is around individual fundraising which is its own program in itself and may not lend itself to much improvement. The agency has CAB's which is a great volunteer setup. As always, working more closely with the banks and the banking administrators may lead to additional support for programs.

City, hospital, chamber, school.

Veteran's Administration.

8. What suggestions of other grant opportunities does your organization have available in the BVCA service area? (Butler, Fillmore, Gage, Jefferson, Polk, Saline, Seward, Thayer, York counties)

None that I know of at this time. I try to keep my eye out for funding opportunities.

We would like to see additional grant funds made available for the improvement of multi-family housing properties.

9. What funding trends or areas of focus do you see over the next five years?

I think the areas of focus in the next five years are going to be: veterans- especially if and when the final troops leave Afghanistan; health care- with ACA and with a potential change of ACA in 2017; aging populations; and capacity building within nonprofit organizations as the workers age. The funding trend I see is more emphasis on Return on Investment and outcomes. I think there will be more required reporting and more often to 'prove' activities are making a difference.

I see a significant shift to evidence-based programming and translation of research into practice in public health. Organizations that can incorporate these trends early will have a significant advantage over those that resist, I believe.

Level or decreased government funding.

10. Please share with us any additional feedback, concerns, or suggestions that you may have.

I think Blue Valley does a great job providing services in the communities it serves. I would like to see it branch out a little bit and try programs and projects that they haven't done before or in an area outside their comfort zone. That's a lot to ask when funding for core programs asks for more and more work but its a great organization that does great work.

Thank you for all that you do!! BVCA is a valued partner.

BVCA Comprehensive Needs Assessment

2013 Community Action of Nebraska Regional Assessment Survey Results for the BVCA Service Area



Blue Valley Community Action Partnership

The Project & This Report

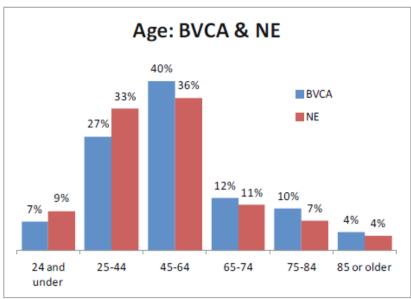
This report is based on the results of the 2013 Community Assessment Survey conducted by Community Action of Nebraska in the fall of 2013. The Assessment was mailed to a sample of Nebraska residents asking for feedback on the most pressing challenges facing Nebraskans. The range of topics in the questionnaire included: choices and access to health care, issues related to raising, educating, and caring for children; home ownership and household expenses; employment, income, and debt; problems faced in meeting basic needs; access to employment and education services, to health and community services, safe activities for teens, and independent living.

This report focuses on the responses of residents in the area served by the Blue Valley Community Action Partnership. These results are presented in the context of the responses across the state, noting differences where they occur. Tables are included in the Appendix; however, some are also displayed in the report section for additional clarity.

Demographics

In the report, results were weighted by gender, education, and age. For the state, the respondents were 47% male and 53% female (weighted). Throughout most of the agency regions, the split between male/female respondents is within the range of 40-60%. In three agency regions the percent of male respondents was greater than female (CNCS, ENCAP, MID); in two regions the split is 40% Male, 60% female (SENCA, CAPWN). Of the respondents from Blue Valley Community Action (BVCA), 44% were male.

The weighted results for age produced a profile that (as expected) parallels the census demographics for the state. For both the state and BVCA, the age group with the largest proportion is 45-64. Overall, the respondents from BVCA are older than those for the state, with the comparatively higher proportions beginning with the 45-64 category. About one third of the BVCA respondents are under 45



(34%), while 42% of the respondents throughout the state are under 45.

Among BVCA respondents, 37% (46% in 2010) said they are raising children. This is close to the overall response for the state (38%). The 2013 range by agency for this question was 24% to 48% of households that are raising children.¹

Because education was used as a factor to weight the responses, statewide responses also parallel Census data for the state. In the weighted results, high school graduates comprise the largest group (36%; NE, 23%), followed by those with Some College (20%), and a Bachelor's degree (18%). Of all survey respondents in Nebraska, one in three (34%) earned a BA degree or higher, with a range of 19% to 65% across the agency regions. For BVCA, 24% of respondents earned a BA degree or higher.

Table 1. BVCA Education

		Frequency	Percent	BVCA Valid Pct.	Nebraska Valid Pct.
Valid	8th grade or less	4	1.9	2.0	3.5
	9th-11th	3	1.5	1.6	4.2
	High school/GED	73	33.9	35.9	23.0
	Some college/no degree	42	19.3	20.4	25.2
	Tech school/Associates	33	15.4	16.3	10.6
	Bachelor's	37	17.3	18.3	22.5
	Master's	9	4.2	4.4	8.7
	Doctorate/professional degree Total	2 203	.9 94.5	1.0 100.0	2.3
Missing	-1	12	5.5		
Total		215	100.0		

Across all survey respondents the 'average' number of persons per household was 2.6. For BVCA, the average was also 2.6. 2

Across all respondents, the most frequent racial/ethnic minority was Hispanic (2%), with about 1% each for African American and Native American. Across all agencies, percentages for White respondents ranged from 88-98%.

¹ In 2010, the percent of respondents raising children was between 31-50%, with 40.7% of all respondents raising children.

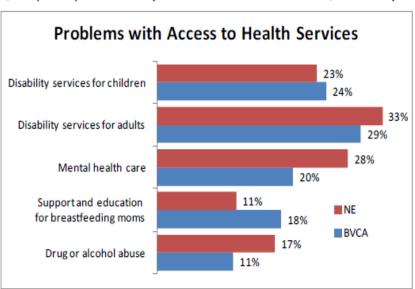
² (Note that the question uses response categories that ended at 7, and this last category was used at its face value, meaning that those with more than 7 were excluded from the average.)

Health Care

Meeting health care needs presented 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. More than half of all 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 the responses statewide, two-thirds (State, 60%; BVCA, 55%) of respondents delayed medical care because of cost, with nearly

half (43%) saying that they "sometimes" delay care, and one in five (State, 17%; BVCA, 23%) saying they "always" delay care because of costs. Typically, delays in medical care range from routine checkups, to visiting a doctor for cold or flu symptoms, or to critically needed medical treatments.



Other health services. In addition, respondents also described difficulties with access to other types of health services. Their greatest concern overall was about access to disability services, including those for adults (29%) and for children (24%). One-fifth (20%) of respondents reported difficulties accessing mental health care.

Routine care. Overall, BVCA respondents have better access to healthcare than respondents throughout Nebraska.

Table 2. Where do you go for healthcare?

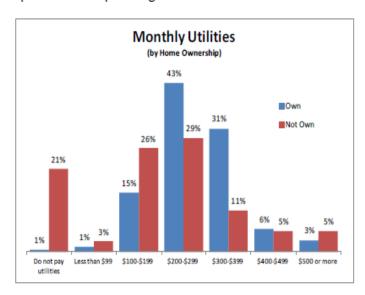
	, , g	Frequency	Percent	Valid Percent	Cumulative Percent	NE Valid Pct.	NE Cum. Pct.
Valid	Regular family doctor	184	85.6	92.5	92.5	81.5	81.5
	Walk-in clinic	1	.3	.3	92.8	9.0	90.4
	Emergency room	3	1.4	1.5	94.3	.9	91.3
	Other	5	2.4	2.5	96.9	4.4	95.7
	I do not seek healthcare	6	2.9	3.1	100.0	4.3	100.0
	Total	199	92.5	100.0		100.0	
Missing	-1	16	7.5				
Total		215	100.0				

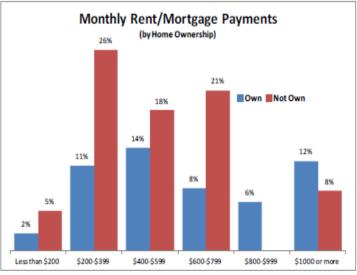
Housing

In the 2013 survey, 82% of BVCA described themselves as homeowners, higher that the state response overall (78%). Across the agency regions, home ownership ranged from 67% to 84%. Census data for Nebraska show that home ownership is directly related to the age of the householder, with lower level of ownerships in younger age groups, and the peak ownership among householders 65-74.

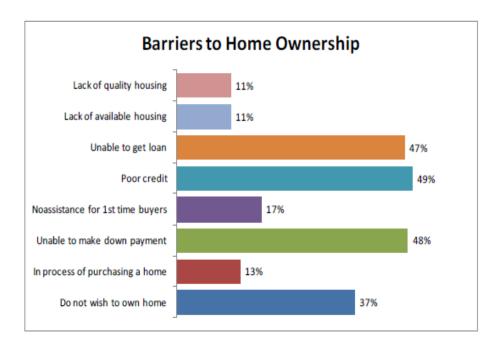
Monthly Utilities. Three of four BVCA homeowners (74%) pay between \$200-\$400 each month in utilities, compared to 39% of those who do not own their own homes. Statewide, 40% of home owners pay between \$200-\$299 in utilities each month, while 28% of non-owners pay between \$200-\$299 and 34% of non-owners pay between \$100-\$199 per month.

Mortgage/Rent Payments. Census data for Nebraska show that 37% of owner-occupied housing units were owned free and clear. About one-third (30%) of home owners in the survey have paid off their mortgage (BVCA, 46%). Statewide, more than half (56%) of non-home owners pay between \$200 and \$600 each month for rent (BVCA, 45%). At the lower income levels, results from the survey suggest that on average payments for utilities and mortgage/rent consume as much as half of their annual household income.





Non-owners. For those statewide who were not home owners, the most frequent explanation was that they were "Unable to make a down payment" (NE, 43%; BVCA, 8%). Related factors selected were a "Poor credit rating' (NE, 23%; BVCA, 49%), "Unable to get a loan" (NE, 23%; BVCA, 47%), and "No assistance for 1st time home buyers" (NE, 11%; BVCA, 17%). The proportion of BVCA respondents who said they did not want to own a home at this time was smaller than for the state (NE, 48%; BVCA, 37%).

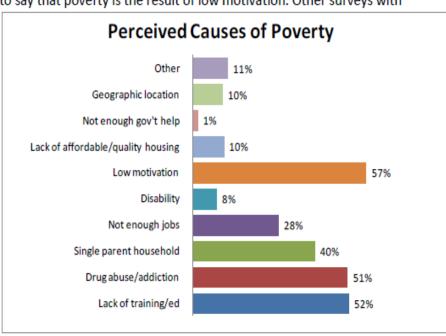


Perceptions about Poverty

This survey asked respondents to identify the top three causes of poverty. Overall, the respondent viewpoint was that poverty is caused by: low motivation (NE, 56%; BVCA, 57%); lack of training and education (NE, 51%; BVCA, 52%); drug abuse and addiction (NE, 43%; BVCA, 51%); single parent households (NE, 38%; BVCA, 40%); and not enough jobs (NE, 26%; BVCA, 28%). The *Causes* were ranked in the same order for BVCA respondents as for the state overall.

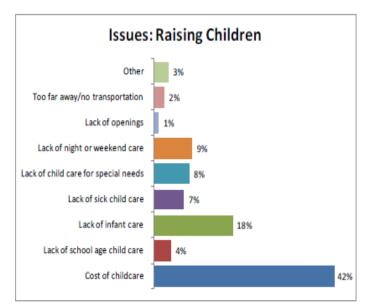
In the statewide analysis, perceptions about poverty vary by income; in particular, those in higher income levels are more likely to say that poverty is the result of low motivation. Other surveys with

questions about poverty find the public divided about the causes of poverty, with about half saying the poor are not doing enough to help themselves out of poverty, and the other half attributing poverty to circumstances beyond the control of the poor. In the results of this survey, that difference appears across different levels of income.



Childcare

The 2013 Community Assessment Survey elicited information about child care, educational services for children birth through 5 years of age, problems related to raising children and access to safe activities for teenagers. The context of issues related to childcare must be considered within the context of the age of child and by the proportion of children who spend time in non-parental childcare. Families with older children, for example, are less likely to need child care.

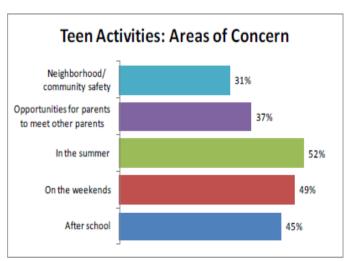


When asked to identify issues for families with children, one-third statewide cited the cost of childcare (NE, 34%; BVCA, 42%), which was also the leading concern for two of five families in the BVCA region.

Children Birth to 5. Statewide, respondents were asked what type of educational services they would favor for children 5 and under. Half (53%) identified Preschool for ages three through five. Also, 28% favored early childhood care for birth to age three, and one in five (22%) favored part-day educational services.

On comparable items, proportions were higher For BVCA households with children birth through five years:

- Nearly all (91%) identified preschool education for 3-5 years as greatest need for education.
- Half (56%) cited a need for early childhood education services. (birth to 3)
- Half identified a need for part-day educational services (47%) and onethird for educational services offered in the home (37%).



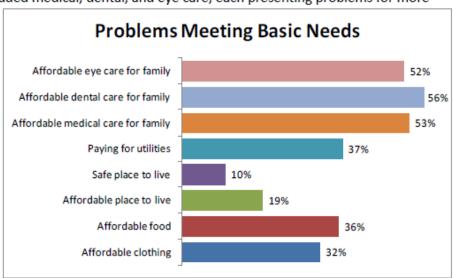
Teens. Over half of the respondents also expressed concern about safe teenage activities, including activities in the summer (NE, 52%; BVCA, 52%), on the weekends (NE, 48%; BVCA, 49%), and after school (NE, 42%; BVCA, 45%).

Meeting Basic Needs

Respondents were asked about the difficulties they have experienced meeting basic "Basic Needs" which encompassed health related items, along with essentials such as food, clothing, and housing.

Meeting health care needs included medical, dental, and eye care, each presenting problems for more

than half of respondents statewide and for BVCA respondents. *Basic household expenses* were a problem for over one-third of respondents: Affordable food (NE, 37%; BVCA, 36%); Affordable clothing (NE 33%, BVCA, 32%). Nearly half (NE, 42%; BVCA, 37%) reported problems keeping up with utility costs, while a lower proportion (NE, 15%; BVCA,

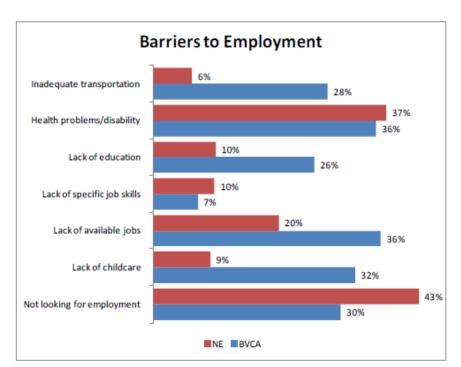


10%) reported difficulty finding a "Safe place to live."

Employment

Respondents in 2013 indicated that one-third of the households (NE, 30%; BVCA, 38%) have at least one adult who is unemployed.

As a follow-up, respondents were asked what is preventing their unemployed person from finding employment. Onethird (BVCA, 30%; NE, 43%) are not currently looking for employment; one-third (BVCA, 36%; NE, 20%) cited "Lack of available jobs," and one-third (BVCA, 36%; NE, 37%) cited "Health problems/disability." In addition to more frequent mention of Lack of jobs, BVCA respondents also said "Lack of childcare" was a



barrier for one in four adults unemployed (BVCA, 32%; NE, 9%).

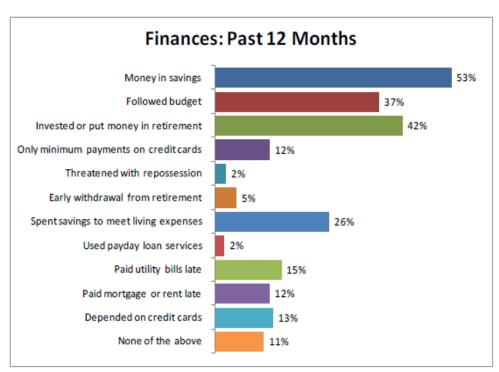
Income and Finances Comment

When asked to describe their current financial status compared to last year,

- · one in four (BVCA, 24%; NE, 28%) thought they were worse off,
- and just one in six (BVCA, 16%;NE, 19%) thought they were better off than a year ago.

Spending and Saving

In behaviors related to spending and saving, the most frequent responses reflected 'positive' behaviors on the part of respondents. Half (BVCA, 53%; NE, 47%) put money into savings; one third (BVCA, 37%; NE, 43%) reported following a budget, while more (BVCA, 42%; NE, 44%) invested in



retirement accounts. On the other hand, one fourth (BVCA, 26%; NE, 31%) spent savings to meet day to day living expenses during the past 12 months. Between 10-20% reported actions that could be characterized as negative during the past 12 months: paying utility bills late (BVCA, 15%; NE, 15%); paying only the minimum on credit card bills (BVCA, 12%; NE, 15%); and making late payments for housing (mortgage or rent: BVCA, 12%; NE, 11%).

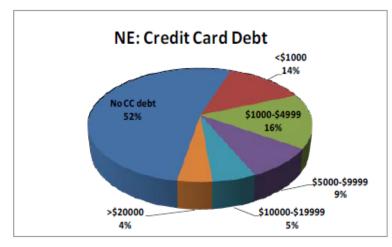
Credit Card Debt

Reports on the percentages of households that hold credit card debt vary depending on: how many cards are owned; how many are used; categories of debt and the definitions of balances; whether or not interest is paid... and so on. One survey report might exclude from its proportions respondents who have no debt, while others exclude those who do not have credit cards.

In the Consumer Federation of America survey³ (which includes all categories), about half of households carry some credit card debt. In their national survey, 14% percent of "decision makers" reported their

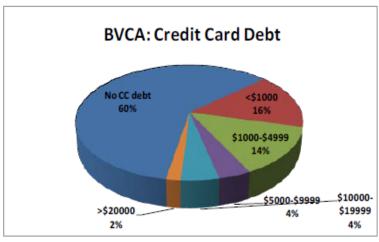
³ Consumer Federation of America, 2012 Household Financial Planning Survey (by Princeton Survey Research Associates International).

credit card debt at less than \$1,000, 17% between \$1,000 and \$4,999, while 16% at \$5,000 or more. In this survey, 43% of respondents report that they have no credit card debt.



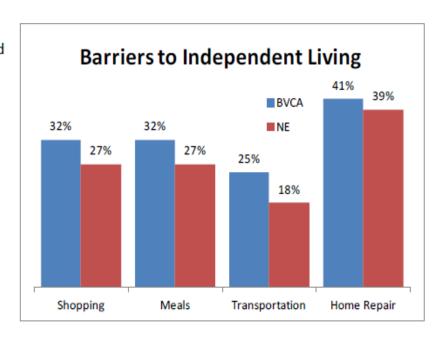
Of the respondents to the 2013 CAN survey, 53% reported no credit card dept 14% reported less than \$1,000 debt; 16% \$1,000-5,000; 18% \$5,000 or more.

Of those who reported no credit card debt on this survey, the range is from 43% (SENCA) to 68% (CNCS). For BVCA, 60% reported no credit card debt, and 10% reported debt of more than \$5000.



Independent Living

Questions about Basic Needs included a series that addressed Barriers to independent living. In some contexts, independent living refers to persons with disabilities, while in others it refers to senior citizens.



BVCA Regional Assessment—Top Results Comparison of 2010 and 2013 Data

Survey Topic	2013	2010
Healthcare	Top 3 Health Care Issues	Top 3 Health Care Issues
	55% of respondents delayed medical care because of cost (State 67%) Access to disability services for adults Access to disability services for children	67% of respondents delayed medical care because of cost (State 67%) Access to disability services for adults Access to mental health care
Housing	2010 Top 3 Barriers to Homeownership	2010 Top 3 Barriers to Homeownership
	Poor credit Unable to make a down payment Unable to get loan	Poor credit Unable to make down payment Unable to get loan
	Housing Cost: 40% vs. Household Income: less than \$25,000 Housing Cost: 33% vs. Household Income: \$35,000-\$45,000 Housing Cost: 18% vs. Household Income:	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	\$60,000-80,000
Poverty	Top 3 Perceptions of the Causes of Poverty Respondents whose household income is less than \$25,000: 1. Drug abuse/addiction 2. Single parent household	Top 3 Perceptions of the Causes of Poverty Respondents whose household income is less than \$25,000: 1. Lack of training/education 2. Low motivation
	Not enough jobs Respondents whose household income is over \$80,000: Low motivation Drug abuse/addiction Lack of training/education	Not enough jobs Respondents whose household income is over \$80,000: 1. Low motivation 2. Lack of training/education 3. Drug abuse/addiction
Children and	Top 3 Issues & Needs for Children	Top 3 Issues & Needs for Children
Youth	Cost of childcare – Top Issue Preschool services age 3-5 – Top need Birth-age 3 childhood services – Top need Top 3 Areas of Concern for Teens Activities: In the summer Activities: On the weekends Activities: After school	Cost of childcare – Top issue Preschool services age 3-5– Top need Birth-age 3 childhood services – Top need Top 3 Areas of Concern for Teens Activities: In the summer Activities: On the weekends Activities: After school
Basic Needs	Top 3 Basic Needs Identified as a Problem for the Respondent 1. Affordable medical, dental and vision care 2. Paying for utilities 3. Affordable food	Top 3 Basic Needs Identified as a Problem for the Respondent 1. Affordable medical, dental and vision care 2. Paying for utilities 3. Affordable food
Employment	Top Three Barriers Preventing Adults from Finding Employment 1. Lack of available jobs (36%) 2. Health problems/disability (36%) 3. Lack of childcare	Top Three Barriers Preventing Adults from Finding Employment 1. Lack of available jobs 2. Lack of childcare 3. Health problems/disability
Income &	One in four said they are worse off than last	One in four said they are worse off than last
Finances	year. Top Three Income and Finance Behaviors 1. Put money in savings 2. Invested or put money in retirement 3. Followed a budget	year. Top Three Income and Finance Behaviors 1. Put money in savings 2. Invested or put money in retirement 3. Followed a budget

BVCA Comprehensive Needs Assessment **Secondary Data**

Community Conditions in BVCA Service Area



Population Profile

Population Profile: Population Change

Population change within the 9 county report area from 2000-2012 is shown in Table 1. During the twelve-year period, total population estimates for the report area declined by -3.93%, decreasing from 103,358 persons in 2000 to 99,293 persons in 2012. The greatest loss occurred in Thayer County, Nebraska, which experienced a -14.2% decrease in population, whereas Saline County, Nebraska, experienced a 3.14% change.

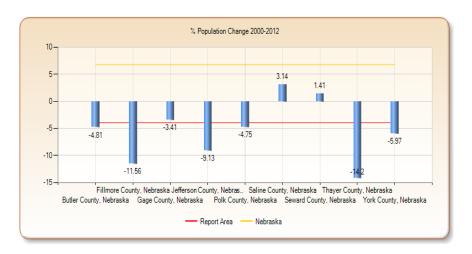


Table 1. Population Change 2000 - 2012

Geographic Area	Census 2000 Population	ACS 2008-2012 Population	Population Change	% Change
Butler County	8,767	8,345	-422	-4.81
Fillmore County	6,634	5,867	-767	-11.56
Gage County	22,993	22,209	-784	-3.41
Jefferson County	8,333	7,572	-761	-9.13
Polk County	5,639	5,371	-268	-4.75
Saline County	13,843	14,278	435	3.14
Seward County	16,496	16,729	233	1.41
Thayer County	6,055	5,195	-860	-14.20
York County	14,598	13,727	-871	-5.97
Report Area	103,358	99,293	-4,065	-3.93
Nebraska	1,711,263	1,827,306	116,043	6.78

Source: U.S. Census Bureau, Population Division, Census 2010. Release Date: February 2011 and U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Population Profile: Age and Gender Demographics

Population by gender within the 9 county report area is shown in Table 2. According to ACS 2008-2012 5 year population estimates for the report area, the female population comprised 50.84% of the report area, while the male population represented 49.16%.

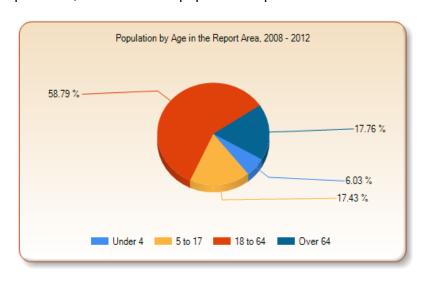


Table 2. Population By Gender, 2008 - 2012

Geographic	0 to	4	5 to	17	18 to	o 64	Ove	r 64
Area	М	F	М	F	М	F	M	F
Butler	228	228	831	736	2,415	2,299	671	892
Fillmore	141	161	494	574	1,626	1,550	469	754
Gage	712	689	1,858	1,831	6,461	6,349	1,600	2,481
Jefferson	200	177	652	612	2,179	2,080	605	962
Polk	161	149	497	499	1,546	1,450	384	602
Saline	472	394	1,378	1,241	4,554	4,139	838	1,193
Seward	501	458	1,520	1,446	5,418	4,829	1,019	1,415
Thayer	168	147	404	397	1,417	1,331	478	759
York	440	497	1,086	1,074	4,002	4,145	903	1,434
Report Area	3,023	2,900	8,720	8,410	29,618	28,172	6,967	10,492
Nebraska	66,750	64,004	167,144	160,027	565,382	556,456	94,014	140,676
United States	10,291,124	9,846,760	27,554,024	26,287,952	96,618,000	97,869,408	15,754,421	23,115,796

Population Profile: Race Demographics

Population by race and gender within the 9 county report area is shown in Table 3. According to the American Community Survey 5 year averages, white population comprised 97.44% of the report area, black population represented 0.56%, and other races combined were 0.74%. Persons identifying themselves as mixed race made up 1.26% of the population.

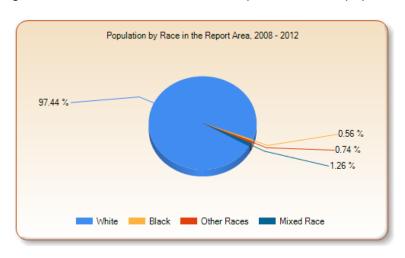


Table 3. Population By Race, 2008 - 2012

Geo- graphic	Whi	ite	Bla	ck	Ame Ind	rican ian	As	ian	Native wai		Mixed	Race
Area	М	F	М	F	М	F	М	F	М	F	М	F
Butler	4,088	4,052	30	46	1	20	3	2	0	0	2	9
Fillmore	2,771	2,921	15	42	17	12	1	8	0	0	17	17
Gage	10,569	11,055	34	7	13	24	50	34	0	12	173	193
Jefferson	3,671	3,766	5	0	10	22	28	19	0	0	20	24
Polk	2,593	2,623	3	5	0	8	1	7	0	0	28	42
Saline	6,800	6,540	164	26	36	12	48	47	0	0	111	182
Seward	8,268	7,945	53	29	13	0	59	73	0	0	91	51
Thayer	2,498	2,599	0	6	0	5	0	2	0	0	63	19
York	6,374	6,626	11	75	7	53	0	48	0	32	49	150
Report Area	47,632	48,127	315	236	97	156	190	240	0	44	554	687
Ne- braska	798,586	813,952	41,730	40,61 1	7,767	8,694	15,56 5	16,73 7	407	668	19,115	20,18
United States	113,159,43 2	116,139, 472	18,509,4 28	20,316, 420	1,258, 126	1,270, 974	7,055, 679	7,804, 116	257,70 6	256,6 96	4,128,9 88	4,167,3 03

Population Profile: Veterans, Age and Gender Demographics

Table 4 shows the numbers of veterans living in the 9 county report area. In the adult population, the greatest percentage (13.14%) of veterans live in Butler County, Nebraska, while Seward County, Nebraska, has the smallest percentage of Veterans (7.94%). 10.81% of the adult population in the report area are veterans, which is less than the national average of 9.34%.

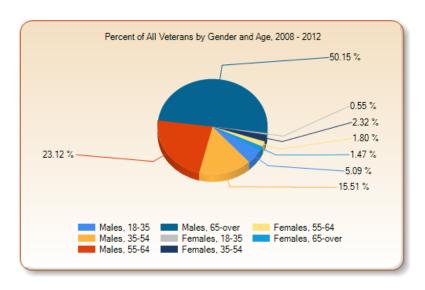


Table 4. Age and Gender Demographics of Veterans, 2008 - 2012

Geographic Area	Veterans			Percent of P	opulation ove	r 18 by Gender
	Total	Males	Females	Total	Males	Females
Butler	830	784	46	13.14	25.07	1.44
Fillmore	524	507	17	11.67	23.18	0.74
Gage	2,112	1,954	158	12.34	23.57	1.79
Jefferson	660	621	39	11.13	21.50	1.28
Polk	451	430	21	11.09	21.36	1.02
Seward	951	897	54	8.81	16.43	1.01
Saline	1,015	951	64	7.94	14.54	1.03
Thayer	483	466	17	11.84	23.44	0.81
York	1,208	1,119	89	11.37	22.16	1.60
Report Area	8,234	7,729	505	10.81	20.59	1.31
Nebraska	146,852	136,221	10,631	10.77	20.41	1.53
United States	21,853,912	20,306,044	1,547,868	9.34	17.94	1.28

Population Profile: Poverty, 2012

2012 poverty estimates show a total of 9,851 persons living below the poverty rate in the report area. In 2012, Jefferson County, Nebraska, had the highest poverty rate (12.5 percent), while Seward County, Nebraska, had the lowest poverty rate (7.9 percent).

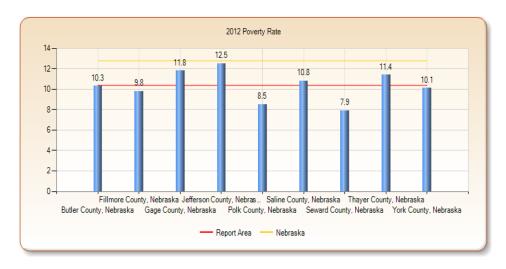


Table 5. Poverty, 2012

Geographic Area	All Ages		Age	0-17	Age	5-17
	Number of Persons	Poverty Rate	Number of Persons	Poverty Rate	Number of Persons	Poverty Rate
Butler County	840	10.3	267	13.6	174	11.7
Fillmore County	543	9.8	191	15.9	127	14.3
Gage County	2,539	11.8	797	16.6	514	14.7
Jefferson County	922	12.5	313	19.8	217	18.2
Polk County	442	8.5	160	12.6	106	11.1
Saline County	1,450	10.8	462	13.1	319	12.9
Seward County	1,232	7.9	345	9.0	231	8.1
Thayer County	567	11.4	171	16.5	116	14.9
York County	1,316	10.1	413	14.0	267	13.2
Report Area	9,851	10.4	3,119	14.1	2,071	12.8
Nebraska	230,375	12.8	78,806	17.4	51,189	15.9
United States	48,760,123	15.9	16,396,863	22.6	11,086,537	21.0

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 2012. Estimates for 2012 were released in December 2013

Population Profile: Poverty Rate Change, 2000 - 2012

Poverty rate change in the 9 county report area from 2000 to 2012 is shown in Table 6. According to the U.S. Census, the poverty rate for the 9 county area increased by 2.1%, compared to a national increase of 4.6%. Saline County, Nebraska County experienced the greatest change in poverty, increasing by 3% from 2000-2012 and Thayer County, Nebraska County experienced the least amount of change, increasing by 0.5%.

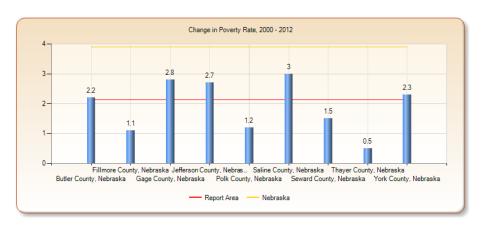


Table 6. Change in Poverty Rate, 2000 - 2012

Geographic Area	Persons in Poverty, 2000	Poverty Rate, 2000	Persons in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Butler	718	8.1	840	10.3	2.2
Fillmore	550	8.7	543	9.8	1.1
Gage	1,990	9.0	2,539	11.8	2.8
Jefferson	803	9.8	922	12.5	2.7
Polk	395	7.3	442	8.5	1.2
Saline	1,029	7.8	1,450	10.8	3.0
Seward	985	6.4	1,232	7.9	1.5
Thayer	622	10.9	567	11.4	0.5
York	1,082	7.8	1,316	10.1	2.3
Report Area	8,174	8.3	9,851	10.4	2.1
Nebraska	148,821	8.9	230,375	12.8	3.9
United States	31,581,086	11.3	48,760,123	15.9	4.6

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 2012. Estimates for 2011 were released in December 2012.

Population Profile: Households in Poverty

Table 7 shows the number and percentage of households in poverty in the 9 county report area. At 8.2 percent, Butler County, Nebraska, had the lowest percentage of households in poverty while the Saline County, Nebraska, had the largest percentage of households in poverty. In 2012, it is estimated that there were 4,470 households, or 11.26 percent, living in poverty within the report area.

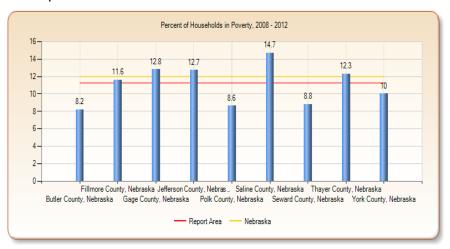


Table 7. Households in Poverty, 2008 - 2012

Geographic Area	Total Households, 2008/2012	Households in Poverty, 2008/2012	% Households in Poverty, 2008/2012
Butler County	3,508	289	8.2
Fillmore County	2,498	289	11.6
Gage County	9,027	1,153	12.8
Jefferson County	3,276	417	12.7
Polk County	2,225	191	8.6
Saline County	5,026	739	14.7
Seward County	6,269	550	8.8
Thayer County	2,254	277	12.3
York County	5,632	565	10.0
Report Area	39,715	4,470	11.3
Nebraska	721,026	86,479	12.0
United States	115,226,800	15,920,513	13.8

Population Profile: Poverty Rate (ACS)

Table 8 shows the total population estimates for all persons in poverty for the 9 county report area. According to the American Community Survey 5 year estimates, an average of 10.80 percent of all persons lived in a state of poverty during the 2008 - 2012 period. Seward County, Nebraska, had the lowest poverty rate (6.8 percent) while Saline County, Nebraska, had the highest poverty rate of 15.6 percent. The poverty rate for all persons living in the 9 county report area is less than the national average of 14.9 percent.

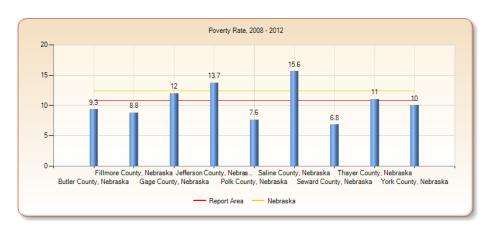


Table 8. Poverty Rate (ACS), 2008 - 2012

Geographic	Pove	Poverty Rate for All Persons					
Area	Total Popula- tion	In Poverty	Poverty Rate				
Butler	8,230	762	9.3				
Fillmore	5,567	488	8.8				
Gage	21,794	2,618	12.0				
Jefferson	7,421	1,016	13.7				
Polk	5,197	395	7.6				
Saline	13,186	2,058	15.6				
Seward	15,429	1,047	6.8				
Thayer	5,067	558	11.0				
York	12,731	1,278	10.0				
Report Area	94,622	10,220	10.8				
Nebraska	1,772,893	220,244	12.4				
United States	301,333,408	44,852,528	14.9				

Population Profile: Households in Poverty by Family Type

Table 9 shows the number of households in poverty by type in the 9 county report area. At 29 households, Fillmore County, Nebraska, had the lowest number of female-headed households in poverty while Gage County, Nebraska, had the largest number of female-headed households in poverty. The U.S. Census Bureau estimates that there were 1,863 households living in poverty within the report area.

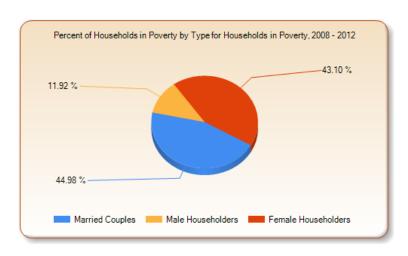


Table 9. Households in Poverty by Family Type, 2008 - 2012

Geographic Area	Total Households, 2007-2011	Households in Poverty			
		Overall	Married Couples	Male House- holder	Female Householder
Butler	2,271	166	75	21	70
Fillmore	1,616	109	35	45	29
Gage	5,733	480	222	52	206
Jefferson	2,100	182	66	0	116
Polk	1,533	94	32	6	56
Saline	3,323	307	166	39	102
Seward	4,573	166	38	22	106
Thayer	1,457	104	70	2	32
York	3,697	255	134	35	86
Report Area	26,303	1,863	838	222	803
Nebraska	468,691	39,226	14,449	4,214	20,563
United States	76,595,552	8,363,024	3,031,161	873,067	4,458,796

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012. Note: The poverty rate for Household type is based on the total number of households for that household type.

Population Profile: Household Poverty Rate by Family Type

Table 10 shows percentage of households in poverty by household type in the 9 county report area. At 1.8 percent, Fillmore County, Nebraska, had the lowest percentage of female-headed households in poverty while the Jefferson County, Nebraska, had the largest percentage of female-headed households in poverty. In 2012, it is estimated that 7.08 percent of all households were living in poverty within the report area, compared to the national average of 10.9 percent. Of the households in poverty, female headed households represented 43.10 percent of all households in poverty, compared to 11.92 and 44.98 percent of households headed by males and married couples, respectively.

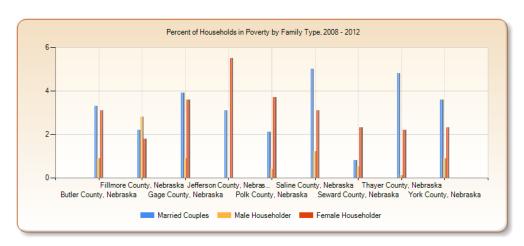


Table 10. Household Poverty Rate by Family Type, 2008 - 2012

Geographic Area	All Types	Married Couples	Male Householder	Female Householder
Butler County	7.3	3.3	0.9	3.1
Fillmore County	6.7	2.2	2.8	1.8
Gage County	8.4	3.9	0.9	3.6
Jefferson County	8.7	3.1	0.0	5.5
Polk County	6.1	2.1	0.4	3.7
Saline County	9.2	5.0	1.2	3.1
Seward County	3.6	0.8	0.5	2.3
Thayer County	7.1	4.8	0.1	2.2
York County	6.9	3.6	0.9	2.3
Report Area	7.1	3.2	0.8	3.1
Nebraska	8.4	3.1	0.9	4.4
United States	10.9	4.0	1.1	5.8

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2012. The 2013 American Community Survey 5-year data is an average of data collected from 2008 through 2012. Note: The poverty rate for Household type is based on the total number of households for that household type.

Population Profile: Child (0-17) Poverty Rate Change, 2000 - 2012

The poverty rate change for all children in the 9 county report area from 2000 to 2012 is shown in Table 11. According to the U.S. Census, the poverty rate for the 9 county area Increased by 3.4%, compared to a national increase of 6.4 percent. Jefferson County, Nebraska, experienced the greatest change in poverty, increasing by 6.3% from 2000-2012 and Thayer County, Nebraska, experienced the least amount of change, increasing by 0.4 percent.

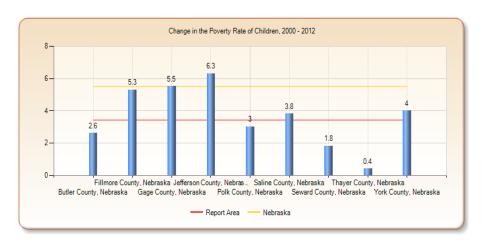


Table 11. Change in Childhood (0-17) Poverty Rate, 2000 - 2012

Geographic Area	Children in Poverty, 2000	Poverty Rate, 2000	Children in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Butler	255	11.0	267	13.6	2.6
Fillmore	168	10.6	191	15.9	5.3
Gage	587	11.1	797	16.6	5.5
Jefferson	247	13.5	313	19.8	6.3
Polk	125	9.6	160	12.6	3.0
Saline	313	9.3	462	13.1	3.8
Seward	279	7.2	345	9.0	1.8
Thayer	216	16.1	171	16.5	0.4
York	345	10.0	413	14.0	4.0
Report Area	2,535	10.4	3,119	13.8	3.4
Nebraska	51,329	11.9	78,806	17.4	5.5
U.S.	11,587,118	16.2	16,396,863	22.6	6.4

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 2012.

Population Profile: Child (0-4) Poverty Rate Change, 2000 - 2012

The poverty rate change for children under five years of age in the 9 county report area from 2000 to 2012 is shown in Table 12. According to the U.S. Census, the poverty rate for the 9 county area increased by 1.4%, compared to a national increase of 6.5 percent. Gage County, Nebraska, experienced the greatest change in poverty, increasing by 4.3% from 2000 - 2012 and Thayer County, Nebraska, experienced the least amount of change, decreasing by -2.8 percent.

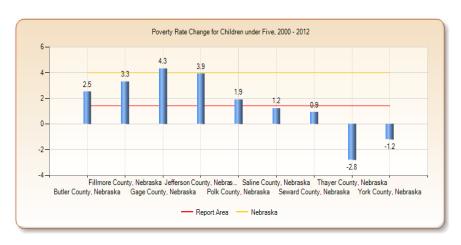


Table 12. Poverty Rate Change for Children under Five, 2000 - 2012

Geographic Area	Children 0-4 in Poverty, 2000	Poverty Rate, 2000	Children 0-4 in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Butler County	102	17.0	93	19.5	2.5
Fillmore County	66	17.1	64	20.4	3.3
Gage County	238	17.4	283	21.7	4.3
Jefferson County	97	20.8	96	24.7	3.9
Polk County	48	15.2	54	17.1	1.9
Saline County	109	12.4	143	13.6	1.2
Seward County	106	10.7	114	11.6	0.9
Thayer County	77	24.1	55	21.3	-2.8
York County	136	16.9	146	15.7	-1.2
Report Area	979	16.0	1,048	17.4	1.4
Nebraska	20,466	17.1	27,617	21.1	4.0
United States	4,050,543	20.3	5,310,326	26.9	6.5

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 2012.

Population Profile: Child (5-17) Poverty Rate Change, 2000 - 2012

The poverty rate change for children ages five to seventeen in the 9 county report area from 2000 to 2012 is shown in Table 13. According to the U.S. Census, the poverty rate for the 9 county area increased by 4.3%, compared to a national increase of 6.4%. Jefferson County, Nebraska, experienced the greatest change in poverty, increasing by 7.2% from 2000-2012 and Thayer County, Nebraska, experienced the least amount of change, increasing by 1.3%.

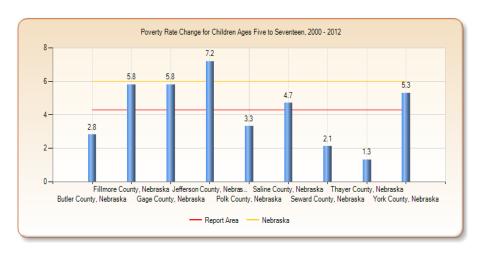


Table 13. Poverty Rate Change for Children Ages Five to Seventeen, 2000 - 2012

	•				
Geographic Area	Children 5-17 in Poverty, 2000	Poverty Rate, 2000	Children 5-17 in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Butler County	153	8.9	174	11.7	2.8
Fillmore County	102	8.5	127	14.3	5.8
Gage County	349	8.9	514	14.7	5.8
Jefferson	150	11.0	217	18.2	7.2
Polk County	77	7.8	106	11.1	3.3
Saline County	204	8.2	319	12.9	4.7
Seward County	173	6.0	231	8.1	2.1
Thayer County	139	13.6	116	14.9	1.3
York County	209	7.9	267	13.2	5.3
Report Area	1,556	8.5	2,071	12.8	4.3
Nebraska	30,863	9.9	51,189	15.9	6.0
United States	7,536,575	14.6	11,086,537	21.0	6.4

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 2012.

Child (0-17) Poverty Rate (ACS)

Table 14 shows the population and poverty estimates for children in the 9 county report area. According to the American Community Survey 5 year data, an average of 13.88 percent of children lived in a state of poverty during the 2012 calendar year. Seward County, Nebraska, had the lowest poverty rate (5.2 percent) while Saline County, Nebraska, had the highest child poverty rate of 24.8 percent. The poverty rate for children living in the 9 county report area is less than less than the national average of 20.8 percent.

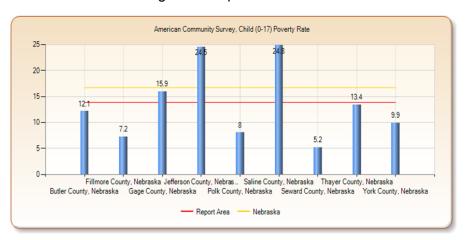


Table 14. American Community Survey, Child (0-17) Poverty Rate

Geographic Area	Chi	ildren, Ages 0 - 17 y	vears .
	Total Population	In Poverty	Poverty Rate
Butler County	2,005	243	12.1
Fillmore County	1,229	88	7.2
Gage County	5,001	797	15.9
Jefferson County	1,629	399	24.5
Polk County	1,306	104	8.0
Saline County	3,399	842	24.8
Seward County	3,874	201	5.2
Thayer County	1,116	150	13.4
York County	2,753	273	9.9
Report Area	22,312	3,097	13.9
Nebraska	447,968	74,993	16.7
United States	72,869,120	15,188,844	20.8

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Population Profile: Child (0-4) Poverty Rate (ACS)

Table 15 shows the population and poverty estimates for children under five years of age for the 9 county report area. According to the American Community Survey 5 Year data, an average of 12.64 percent of children under five years of age lived in a state of poverty during the 2012 calendar year. Polk County, Nebraska, had the lowest poverty rate (3.2 percent) while Jefferson County, Nebraska, had the highest poverty rate for children under five years of age of 26.3 percent. The poverty rate for children under five years of age living in the 9 county report area is less than the national average of 24.1 percent.

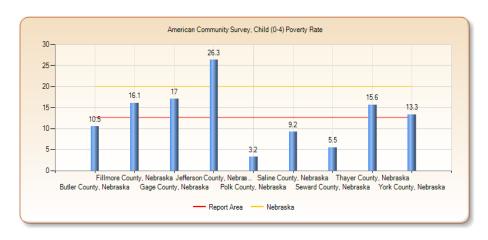


Table 15. Child (0-4) Poverty Rate

Geographic Area	Child	ren, Ages 0 - 4	years
	Total Population	In Poverty	Poverty Rate
Butler County	456	48	10.5
Fillmore County	299	48	16.1
Gage County	1,391	237	17.0
Jefferson County	377	99	26.3
Polk County	310	10	3.2
Saline County	862	79	9.2
Seward County	958	53	5.5
Thayer County	315	49	15.6
York County	743	99	13.3
Report Area	5,711	722	12.6
Nebraska	128,030	25,599	20.0
United States	19,835,588	4,776,397	24.1

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Population Profile: Child (5-17) Poverty Rate (ACS)

Table 16 shows the population and poverty estimates for children aged five to seventeen for the 9 county report area. According to the American Community Survey 5 year data, an average of 14.31 percent of children aged five to seventeen lived in a state of poverty during the 2012 calendar year. Fillmore County, Nebraska, had the lowest poverty rate (4.3 percent) while Saline County, Nebraska, had the highest poverty rate of 30.1 percent for children aged five to seventeen. The poverty rate for children age five to seventeen living in the 9 county report area is less than the national average of 19.6 percent.

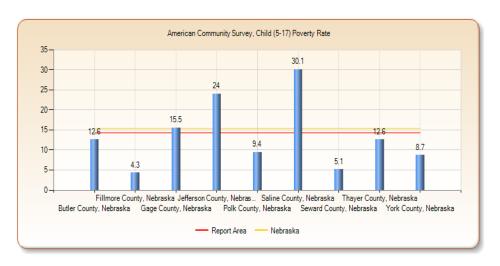


Table 16. Child (5-17) Poverty Rate

Geographic Area	Children, Ages 5 - 17 years				
	Total Popula- tion	In Poverty	Poverty Rate		
Butler County	1,549	195	12.6		
Fillmore County	930	40	4.3		
Gage	3,610	560	15.5		
Jefferson County	1,252	300	24.0		
Polk County	996	94	9.4		
Saline County	2,537	763	30.1		
Seward County	2,916	148	5.1		
Thayer County	801	101	12.6		
York County	2,010	174	8.7		
Report Area	16,601	2,375	14.3		
Nebraska	319,938	49,394	15.4		
United States	53,033,532	10,412,447	19.6		

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Population Profile: Seniors in Poverty

Poverty rates for seniors (persons age 65 and over) are shown in Table 17. At 4.7 percent, Seward County, Nebraska, had the lowest percentage of seniors in poverty while Saline County, Nebraska, had the highest percentage of seniors in poverty. According to American Community Survey estimates, there were 1,511 seniors, or 8.7 percent, living in poverty within the report area.

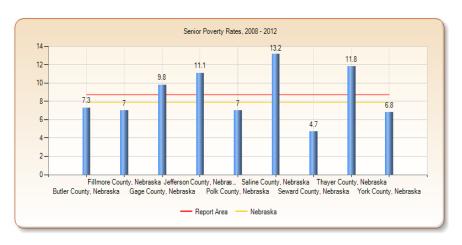


Table 17. Seniors in Poverty, 2008 - 2012

Geographic Area	Seniors	Seniors in Poverty	Senior Poverty Rate
Butler County	1,539	112	7.3
Fillmore County	1,191	83	7.0
Gage County	4,086	401	9.8
Jefferson County	1,565	174	11.1
Polk County	928	65	7.0
Saline County	1,940	257	13.2
Seward County	2,403	112	4.7
Thayer County	1,218	144	11.8
York County	2,401	163	6.8
Report Area	17,271	1,511	8.7
Nebraska	235,235	18,480	7.9
United States	39,358,824	3,702,237	9.4

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Employment

Employment: Current Unemployment

Labor force, employment, and unemployment data for each county in the 9 county report area is provided in Table 18. According to the U.S. Department of Labor in March, unemployment in the report area varies from 3 percent in Fillmore County, Nebraska to 4.4 percent in Gage County, Nebraska. Overall, the report area experienced an average 3.8 percent unemployment rate in March 2014.

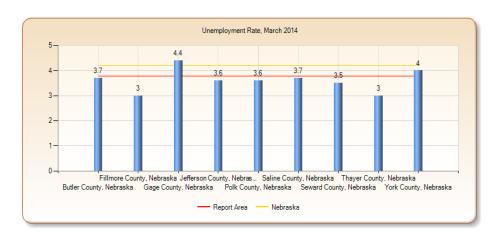


Table 18. Employment/Unemployment Information, March 2014

Geographic Area	Labor Force	Employment	Unemployment	Unemployment Rate
Butler County	5,028	4,844	184	3.7
Fillmore County	3,254	3,155	99	3.0
Gage County	11,744	11,222	522	4.4
Jefferson County	4,479	4,318	161	3.6
Polk County	3,040	2,930	110	3.6
Saline County	8,582	8,264	318	3.7
Seward County	9,210	8,887	323	3.5
Thayer County	3,082	2,988	94	3.0
York County	7,394	7,098	296	4.0
Report Area	55,813	53,706	2,107	3.8
Nebraska	1,023,758	980,897	42,861	4.2
United States	156,791,918	146,090,599	10,701,319	6.8

Source: U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 29, 2014.

Employment: Unemployment Change

Unemployment change within the 9 county report area during the 1-year period from March 2013 to March 2014 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this one year period fell from 2,116 persons to 2,107 persons, a rate change of 0.01 percent. The greatest change in the unemployment rate occurred in Jefferson County, Nebraska, with a rate increase of 0.5 while the smallest change was in Butler County, Nebraska, with a rate decrease of 0.4 percent.

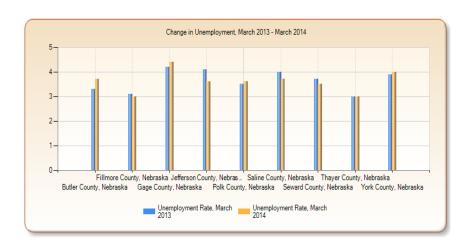


Table 19. Change in Unemployment, March 2013 - March 2014

Geographic Area	Unemployment, March 2013	Unemployment, March 2014	Unemployment Rate, March 2013	Unemployment Rate, March 2014
Butler County	171	184	3.30	3.70
Fillmore County	102	99	3.10	3.00
Gage County	498	522	4.20	4.40
Jefferson County	187	161	4.10	3.60
Polk County	107	110	3.50	3.60
Saline County	344	318	4.00	3.70
Seward County	334	323	3.70	3.50
Thayer County	93	94	3.00	3.00
York County	280	296	3.90	4.00
Report Area	2,116	2,107	3.77	3.78
Nebraska	41,329	42,861	4.00	4.20
United States	11,974,869	10,701,319	7.70	6.80

Source: U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 29, 2014.

Employment: Household Income

Median annual household incomes in the 9 county report area are shown in Table 20. According to the U.S. Census, Median Annual Household Incomes ranged from a low of \$42,186 in Jefferson County, Nebraska to a high of \$60,642 in Seward County, Nebraska in 2012.

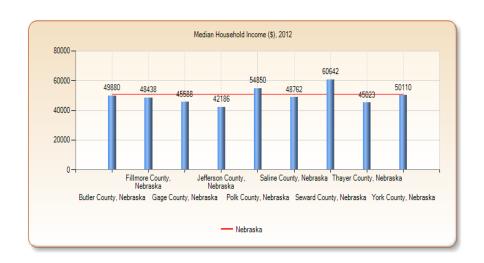


Table 20. Median Annual Household Income, 2012

Geographic Area	Median Household Income (\$)
Butler County	49,880
Fillmore County	48,438
Gage County	45,588
Jefferson County	42,186
Polk County	54,850
Saline County	48,762
Seward County	60,642
Thayer County	45,023
York County	50,110
Nebraska	50,766
United States	51,371

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 2012. Estimates for 2012 were released in December 2013.

Employment: Commuter Travel Patterns, 2008 - 2012

Table 21 shows the method of transportation workers used to travel to work for the 9 county report area. Of the 48,895 workers in the report area, 87.95 percent, or 43,004 workers used private automobiles to travel to work. Of these, 77.88 percent drove to work alone while 10.08 percent carpooled. 0.24 percent of all workers reported that they used some form of public transportation, while 5.35 percent (or 2,617 workers) used some other means including walking, bicycles, and taxicabs to travel to work.

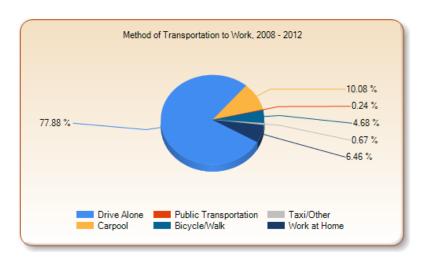


Table 21. Method of Transportation to Work

Geographic Area	Workers 16		Method	l of Transportat	ion to Work (F	Percent)	
	and Up	Drive Alone	Carpool	Public Trans- portation	Bicycle/Walk	Taxi/Other	Work at Home
Butler County	4,237	74.9	11.3	0.0	3.7	0.4	9.8
Fillmore County	3,049	74.1	11.0	0.0	5.5	0.8	8.7
Gage County	10,728	81.7	10.3	0.0	2.7	0.5	4.8
Jefferson County	3,780	76.6	7.4	1.5	5.3	0.5	8.6
Polk County	2,651	75.4	10.1	0.0	4.8	0.9	8.8
Saline County	6,715	72.9	15.2	0.1	7.2	0.5	4.2
Seward County	8,352	79.5	8.2	0.3	4.7	0.5	6.7
Thayer County	2,450	78.5	9.4	0.3	4.8	0.1	6.9
York County	6,933	79.7	7.7	0.3	5.1	1.7	5.7
Report Area	48,895	77.9	10.1	0.2	4.7	0.7	6.5
Nebraska	935,599	80.4	10.0	0.7	3.5	0.8	4.6
United States	139,893,632	76.1	10.0	5.0	3.4	1.2	4.3

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Employment: Travel Time to Work

Travel times for workers who travel (do not work at home) to work is shown in Table 22 for the 9 county report area. York County, Nebraska had the shortest median commute time of 12.78 minutes while Gage County, Nebraska had the longest commute time at 20.96 minutes. The median commute time for the report area of 18 minutes is shorter than the national median commute time of 24 minutes.

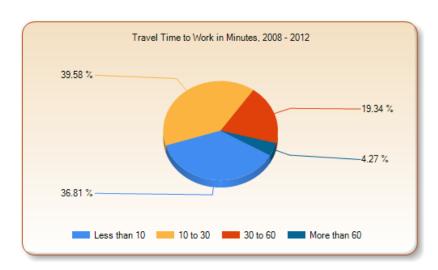


Table 22. Travel Time to Work, 2008 - 2012

Geographic Area	Workers 16	Travel Time to	Work in min	utes (Percent	of Workers)	Average
	and Up	Less than 10	10 to 30	30 to 60	More than 60	Commute Time (mins)
Butler County	4,237.00	33.25	41.47	20.15	5.13	17.86
Fillmore County	3,049.00	45.85	36.77	12.78	4.60	14.18
Gage County	10,728.00	30.60	42.43	21.27	5.71	20.96
Jefferson County	3,780.00	37.41	40.04	16.73	5.82	17.27
Polk County	2,651.00	34.81	40.64	20.30	4.26	17.75
Saline County	6,715.00	37.85	35.24	22.35	4.56	18.24
Seward County	8,352.00	30.49	38.36	28.05	3.09	18.71
Thayer County	2,450.00	49.50	34.77	12.76	2.98	13.77
York County	6,933.00	47.26	41.96	8.64	2.14	12.78
Report Area	48,895.00	34.44	37.02	18.09	3.99	17.00
Nebraska	935,599.00	24.36	57.90	14.74	3.00	17.28
United States	139,893,632.00	13.65	50.79	27.48	8.07	24.35

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Employment: Thirteen Month Unemployment Rates

Unemployment change within the 9 county report area from March 2013 to March 2014 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this thirteen month period grew from 3.77 percent to 3.78 percent. For March, the thirteen month unemployment change for the report area varies from -0.4 percent in Butler County, Nebraska to 0.5 percent in Jefferson County, Nebraska.

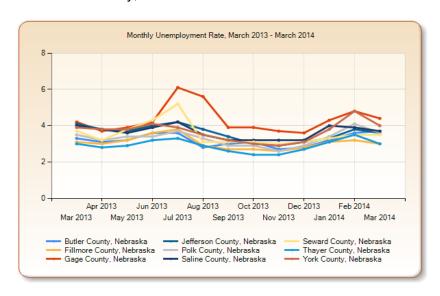


Table 23. Change in Unemployment Rates, March 2013 - March 2014

Geo- graphic Area	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013	Oct 2013	Nov 2013	Dec 2013	Jan 2014	Feb 2014	Mar 2014
Butler	3.30	3.10	3.20	3.60	3.60	2.80	3.00	3.10	2.70	2.80	3.20	3.60	3.70
Fillmore	3.10	3.00	3.20	3.60	3.80	2.90	2.70	2.70	2.60	2.80	3.10	3.20	3.00
Gage	4.20	3.70	3.90	4.20	6.10	5.60	3.90	3.90	3.70	3.60	4.30	4.80	4.40
Jefferson	4.10	3.80	3.70	4.00	4.20	3.80	3.40	3.00	2.90	3.10	3.30	3.80	3.60
Polk	3.50	3.20	3.40	3.40	3.70	3.30	2.90	2.90	2.60	2.90	3.40	4.10	3.60
Saline	4.00	3.80	3.60	3.90	4.20	3.50	3.20	3.20	3.20	3.20	4.00	3.90	3.70
Seward	3.70	3.20	3.80	4.30	5.20	3.10	3.10	3.10	3.00	3.10	3.30	3.50	3.50
Thayer	3.00	2.80	2.90	3.20	3.30	2.90	2.60	2.40	2.40	2.70	3.10	3.50	3.00
York	3.90	3.80	3.80	4.10	3.90	3.50	3.20	3.00	2.90	3.10	3.80	4.80	4.00
Report Area	3.77	3.48	3.62	3.96	4.57	3.78	3.26	3.20	3.02	3.15	3.66	4.06	3.78
Nebraska	4.00	3.70	3.80	4.30	4.30	3.80	3.50	3.50	3.30	3.50	4.10	4.10	4.20
U.S.	7.70	7.20	7.30	7.80	7.70	7.40	7.10	7.00	6.70	6.50	7.10	7.10	6.80

Source: U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 29, 2014.

Employment: Five Year Unemployment Rate

Unemployment change within the 9 county report area from March 2010 to March 2014 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this five year period fell from 4.1 percent to 3 percent. For March, unemployment change in the report area from 2010 to 2014 varies from -1.8 percent in Jefferson County, Nebraska to -0.5 percent in Polk County, Nebraska.

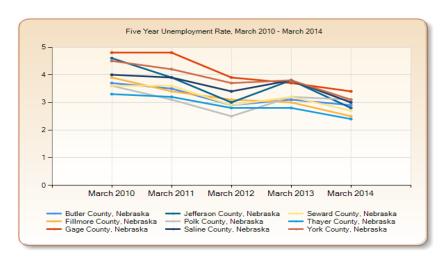


Table 24. Five Year Unemployment Rate, March 2010 - March 2014

Geographic Area	March 2010	March 2011	March 2012	March 2013	March 2014
Butler	3.7	3.5	2.9	3.1	2.9
Fillmore	3.9	3.4	3.1	3.0	2.5
Gage	4.8	4.8	3.9	3.7	3.4
Jefferson	4.6	3.9	3.0	3.8	2.8
Polk	3.6	3.1	2.5	3.2	3.1
Saline	4.0	3.9	3.4	3.8	3.0
Seward	3.6	3.6	2.9	3.2	2.7
Thayer	3.3	3.2	2.8	2.8	2.4
York	4.5	4.2	3.7	3.8	3.1
Report Area	4.1	3.9	3.3	3.5	3.0
Nebraska	4.6	4.3	3.7	3.7	3.3
U.S.	9.6	8.7	7.8	7.2	5.9

Source: U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 29, 2014.

Education

Education: Educational Attainment

Table 25 shows the distribution of educational attainment levels in the 9 county region. Educational attainment is calculated for persons over 25, and is an average for the period from 2008 to 2012.

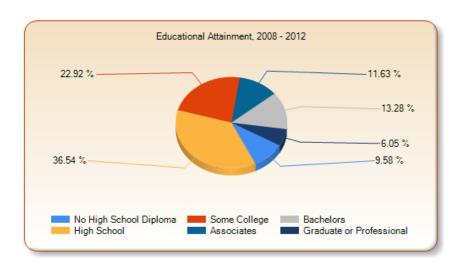


Table 25. Percent Attaining Educational Levels, 2008 - 2012

Geographic Area	% No High School Diploma	% High School Only	% Some College	% Associ- ates	% Bache- lors	% Graduate or Professional
Butler County	9.29	39.0	25.8	11.8	10.1	4.0
Fillmore County	7.06	37.7	24.3	12.5	13.4	5.0
Gage County	9.43	38.0	22.0	11.4	14.0	5.2
Jefferson County	10.90	41.8	22.6	11.9	8.6	4.3
Polk County	7.67	36.5	22.7	14.5	13.7	5.0
Saline County	15.70	36.6	21.9	10.9	8.1	6.8
Seward County	7.40	30.2	22.3	13.3	17.5	9.3
Thayer County	8.58	38.5	24.9	11.5	12.2	4.4
York County	8.42	35.4	23.2	9.1	17.1	6.9
Report Area	9.58	36.5	22.9	11.6	13.3	6.1
Nebraska	9.60	28.7	24.3	9.4	19.0	9.1

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Education: Adult Literacy

The National Center for Education Statistics (NCES) produces estimates for adult literacy based on educational attainment, poverty, and other factors in each county. Estimated literacy rates for the 9 county report area ranged from 6 in Seward County, Nebraska, to 10 in Saline County, Nebraska, in 2003.

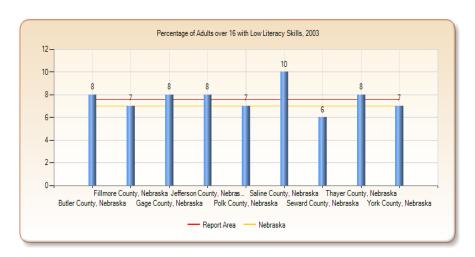


Table 26. Persons Lacking Basic Prose Literacy Skills, 2003

Geographic Area	Estimated Population over 16	Percent Lack- ing Literacy Skills
Butler County	6,842	8
Fillmore County	4,957	7
Gage County	17,982	8
Jefferson County	6,469	8
Polk County	4,254	7
Saline County	10,550	10
Seward County	12,274	6
Thayer County	4,403	8
York County	10,900	7
Report Area	78,631	8
Nebraska	1,310,211	7
United States	15,058,111	22

Source: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, State and County Estimates of Low Literacy, 2003.

Education: Veterans - Educational Attainment

Table 27 contrasts the distribution of educational attainment levels between military veterans and non-veterans in the 9 county region. Educational attainment is calculated for persons over 25, and is an average for the period from 2007 to 2011.

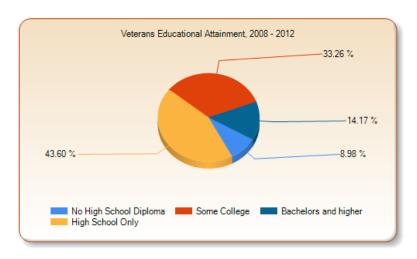


Table 27. Percent Attaining Educational Levels by Veteran Status, 2008 - 2012

Geographic Area		Ve	eterans			Non-Veterans		
	% No Diploma	% High School Diploma	%Some College	% Bache- lors/Higher	% No Diploma	% High School Diploma	%Some College	% Bache- lors/Higher
Butler County	15.19	47.88	27.41	9.52	8.33	37.58	39.26	14.84
Fillmore County	11.26	50.38	28.82	9.54	6.44	35.95	37.82	19.79
Gage County	11.44	41.82	33.68	13.06	9.11	37.35	33.32	20.22
Jefferson County	6.06	52.88	31.06	10.00	11.59	40.27	34.86	13.28
Polk County	6.62	50.91	26.03	16.44	7.82	34.56	38.68	18.95
Saline County	4.66	47.56	34.96	12.82	17.02	35.25	32.61	15.11
Seward County	3.55	37.18	39.11	20.16	7.79	29.34	35.31	27.55
Thayer County	8.90	46.38	35.40	9.32	8.47	37.37	36.56	17.60
York County	10.02	34.30	35.05	20.63	8.15	35.59	31.84	24.43
Report Area	8.98	43.60	33.26	14.17	9.66	35.55	34.74	20.05
Nebraska	6.68	32.18	36.54	24.60	10.01	28.27	33.19	28.54
United States	8.06	29.64	36.22	26.08	15.07	28.13	28.06	28.75

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Housing

Housing: Housing Age

Total housing units, median year built and median age in 2012 for the 9 county report area are shown in Table 28. According to the U.S. Census Bureau, the median age of housing ranged from 44 years in Seward County, Nebraska, to 66 years in Jefferson County, Nebraska.

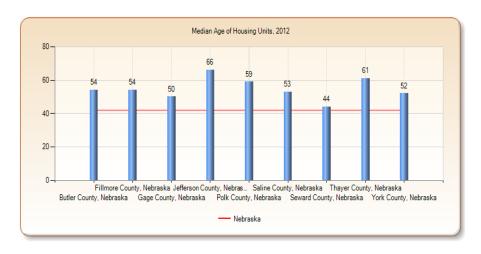


Table 28. Median Housing Unit Age, 2012

Geographic Area	Total Housing Units	Median Year Built	Median Age (in 2012)
Butler County	4,060	1958	54
Fillmore County	2,927	1958	54
Gage County	10,434	1962	50
Jefferson County	3,920	1946	66
Polk County	2,724	1953	59
Saline County	5,770	1959	53
Seward County	6,899	1968	44
Thayer County	2,741	1951	61
York County	6,223	1960	52
Report Area	45,698		
Nebraska	797,210	1970	42
United States	131,642,456	1975	37

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Housing: Homeowners

The U.S. Census Bureau estimated there were 29,666 homeowners in the 9 county report area in 2000, and 29,100 owner occupied homes in the report area for the 5 year estimated period from 2008 - 2012.

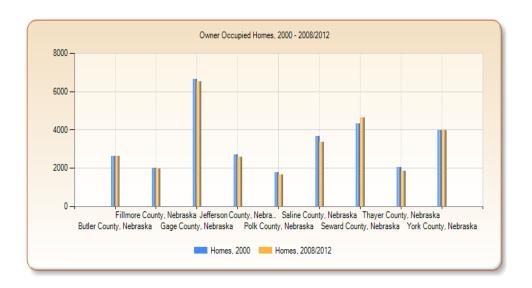


Table 29. Owner Occupied Homes, 2000 - 2008/2012

Geographic Area	Homes, 2000	Homes, 2008/2012
Butler County, Nebraska	2,598	2,614
Fillmore County, Nebraska	2,003	1,963
Gage County, Nebraska	6,631	6,512
Jefferson County, Nebraska	2,683	2,581
Polk County, Nebraska	1,743	1,645
Saline County, Nebraska	3,667	3,360
Seward County, Nebraska	4,331	4,639
Thayer County, Nebraska	2,034	1,825
York County, Nebraska	3,976	3,961
Report Area	29,666	29,100
Nebraska	449,317	487,740
United States	1,293,556	1,544,719

Source: U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 1, 2000; U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Housing: Vacancy Rates

The U.S. Postal Service provided information quarterly to the U.S. Department of Housing and Urban Development on addresses identified as vacant in the previous quarter. Residential and business vacancy rates for the 9 county report area in the third quarter of 2010 are reported in Table 30. In the third quarter of 2013, a total of 1,548 residential addresses were identified as vacant in the report area, a vacancy rate of 3.4, and 377 business addresses were also reported as vacant, a rate of 9.9.

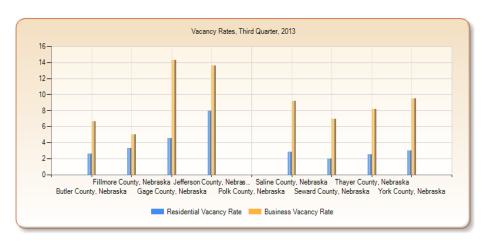


Table 30. USPS Address Vacancies, Third Quarter, 2013

Geographic Area	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Busi- ness Ad- dresses	Business Vacancy Rate
Butler	4,070	105	2.6	243	16	6.6
Fillmore	2,737	90	3.3	281	14	5.0
Gage	10,587	481	4.5	987	141	14.3
Jefferson	3,797	301	7.9	369	50	13.6
Polk	2,471	0	0.0	118	0	0.0
Saline y	6,809	194	2.8	413	38	9.2
Seward	6,911	137	2.0	519	36	6.9
Thayer	2,624	65	2.5	268	22	8.2
York	5,792	175	3.0	629	60	9.5
Report Area	45,798	1,548	3.4	3,827	377	9.9
Nebraska	839,818	23,590	2.8	78,734	6,696	8.5
United States	141,547,763	4,783,419	3.4	13,392,592	1,321,150	9.9

Source: U.S. Department of Housing and Urban Development Aggregated USPS Administrative Data on Address Vacancies, Third Quarter, 2013.

Housing: Number of Unsafe, Unsanitary Homes

The number and percentage of occupied housing units without plumbing are shown in the 9 county report area in Table 31. U.S. Census data shows 164 housing units in the report area were without plumbing in 2000 and ACS five year estimates show 128 housing units in the report area were without plumbing in 2012.

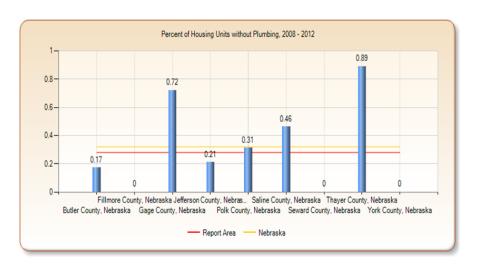


Table 31. Housing Units without Plumbing, 2000 and 2008 - 2012

Geographic Area	Occupied Housing Units, 2000	Housing Units without Plumbing, 2000	Percent with- out Plumbing, 2000	Occupied Housing Units, 2008-2012	Housing Units without Plumbing, 2008-2012	Percent with- out Plumbing, 2008-2012
Butler	3,426	27	0.69	4,060	6	0.17
Fillmore	2,689	0	0.00	2,927	0	0.00
Gage	9,316	23	0.23	10,434	65	0.72
Jefferson	3,527	20	0.51	3,920	7	0.21
Polk	2,259	8	0.29	2,724	7	0.31
Saline	5,188	41	0.73	5,770	23	0.46
Seward	6,013	20	0.31	6,899	0	0.00
Thayer	2,541	18	0.64	2,741	20	0.89
York	5,722	7	0.11	6,223	0	0.00
Report Area	40,681	164	0.40	45,698	128	0.28
Nebraska	666,184	2,408	0.33	797,210	2,325	0.32
United States	1,737,080	11,005	0.56	2,172,647	9,528	0.52

Source: U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 3, 2000.; U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Income

Income: Income Levels, 2008 - 2012

Two common measures of income are Median Household Income and Per Capita Income, based on U.S. Census Bureau estimates. Both measures are shown for the 9 county report area in Table 32. Household incomes ranged from \$43,077 in Thayer County, Nebraska, to \$60,676 in Seward County, Nebraska. The average Per Capita income for the 9 county report area is \$25,120 as compared to a national average of \$28,051.

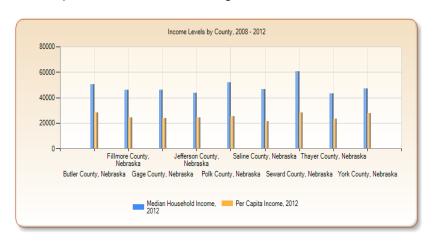


Table 32. Income Levels by County, 2008 - 2012

Geographic Area	Median Household Income, 2012	Per Capita Income, 2012
Butler County	50,569	27,928
Fillmore County	45,970	24,286
Gage County	46,164	23,951
Jefferson County	43,407	24,314
Polk County	52,012	25,067
Saline County	46,434	21,455
Seward County	60,676	28,183
Thayer County	43,077	23,314
York County	47,220	27,582
Report Area	48,392	25,120
Nebraska	51,381	26,523
United States	60,119	29,733

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Income: Household Income

Median annual household incomes in the 9 county report area are shown in Table 33. According to the U.S. Census, Median Annual Household Incomes ranged from a low of \$42,186 in Jefferson County, Nebraska, to a high of \$60,642 in Seward County, Nebraska, in 2012.

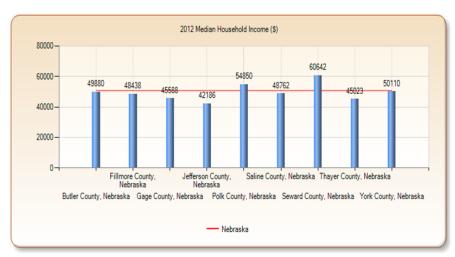


Table 33. 2012 Median Annual Household Income

Geographic Area	Median Household Income (\$)
Butler County, Nebraska	49,880
Fillmore County, Nebraska	48,438
Gage County, Nebraska	45,588
Jefferson County, Nebraska	42,186
Polk County, Nebraska	54,850
Saline County, Nebraska	48,762
Seward County, Nebraska	60,642
Thayer County, Nebraska	45,023
York County, Nebraska	50,110
Nebraska	50,766
United States	51,371

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 2012. Estimates for 2012 were released in December 2013.

Nutrition

Nutrition: Free and Reduced Lunch Program

Table 34 shows that 5,810 students (or 36.14 percent) received free or reduced price lunches during the 2009 - 2010 school year. At 24.02 percent, Seward County, Nebraska, had the smallest percentage of students participating in the school lunch program, while Jefferson County, Nebraska, had 46.10 percent of students participating, which is less than the national average of 46.62 percent.

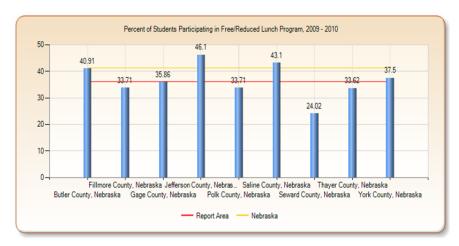


Table 34. Students Participating in the Free and Reduced Lunch Program, 2009 - 2010

Geographic Area	Students Participating	Total Student Enrollment	Percent of Students Participating
Butler County, Nebraska	457	1,117	40.91
Fillmore County, Nebraska	474	1,406	33.71
Gage County, Nebraska	1,103	3,076	35.86
Jefferson County, Nebraska	579	1,256	46.10
Polk County, Nebraska	385	1,142	33.71
Saline County, Nebraska	1,240	2,877	43.10
Seward County, Nebraska	620	2,581	24.02
Thayer County, Nebraska	271	806	33.62
York County, Nebraska	681	1,816	37.50
Report Area	5,810	16,077	36.14
Nebraska	121,915	295,368	41.28
United States	25,117,278	53,878,820	46.62

Source: National Center for Educational Statistics (NCES), Common Core of Data (CCD), 2009-10 School Universe data.

Nutrition: Households Receiving SNAP by Poverty Status (ACS)

Table 35 shows that 2,623 households (or 6.60 percent) received SNAP payments during 2012. During this same period there were 2,928 (or 7.37 percent) households with income levels below the poverty level that were not receiving SNAP payments. At 4 percent, Polk County, Nebraska, had the smallest percentage of households receiving SNAP payments, while Gage County, Nebraska, had 8.86 percent of households receiving SNAP payments, which is more than the national average of 7.8 percent.

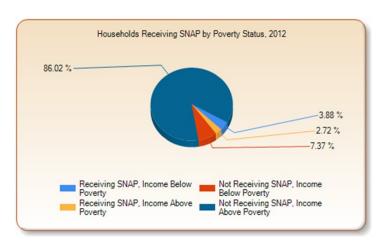


Table 35. Households Receiving SNAP by Poverty Status, 2012

Geographic	House	eholds R	eceiving SN	NAP	Households Not Receiving SNAP			
Area	Area Total		Income Below Poverty	Income Above Poverty	Total	Per- cent	Income Below Poverty	Income Above Poverty
Butler	206	5.87	96	110	3,302	94.13	193	3,109
Fillmore	153	6.12	96	57	2,345	93.88	193	2,152
Gage	800	8.86	491	309	8,227	91.14	662	7,565
Jefferson	249	7.60	151	98	3,027	92.40	266	2,761
Polk	89	4.00	54	35	2,136	96.00	137	1,999
Saline	354	7.04	232	122	4,672	92.96	507	4,165
Seward	269	4.29	136	133	6,000	95.71	414	5,586
Thayer	142	6.30	86	56	2,112	93.70	191	1,921
York	361	6.41	200	161	5,271	93.59	365	4,906
Report Area	2,623	6.60	1,542	1,081	37,092	93.40	2,928	34,164
Nebraska	61,241	8.49	34,471	26,770	659,785	91.51	52,008	607,777
United States	13,180,710	11.44	6,982,939	6,197,771	102,046,090	88.56	8,937,574	93,108,517

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012. SNAP numbers are for the last 12 months of the five-year average (2012).

Health Care

Health Care: Medicare and Medicaid Providers

Total institutional Medicare and Medicaid providers, including hospitals, nursing facilities, federally qualified health centers, rural health clinics and community mental health centers for the 9 county report area are shown in Table 37. According to the U.S. Department of Health and Human Services, there were 75 active Medicare and Medicaid institutional service providers in the report area in the third quarter of 2013. Gage County, Nebraska, had the most active providers (21), while Polk County, Nebraska, had the fewest (3).

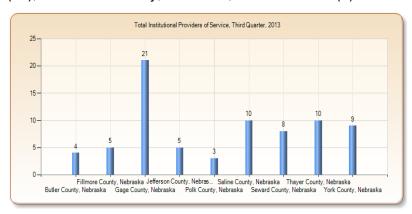


Table 36. Institutional Medicare and Medicaid Providers, 2013

Geographic Area	Total Institu- tional Providers	Hospitals	Nursing Facilities	Federally Qualified Health Centers	Rural Health Clinics	Community Mental Health Centers
Butler	4	1	2	0	1	0
Fillmore	5	1	3	0	1	0
Gage	21	1	4	0	7	0
Jefferson	5	1	2	0	1	0
Polk	3	1	2	0	0	0
Saline	10	2	4	0	4	0
Seward	8	1	4	0	3	0
Thayer	10	1	3	0	5	0
York	9	2	2	0	1	0
Report Area	75	11	26	0	23	0
Nebraska	717	99	218	26	136	1
U.S.	70,657	7,191	15,683	5,768	4,013	537

Source: U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, Provider of Services File. Third Quarter, 2013.

Health Care: Persons Receiving Medicare

The total number of persons receiving Medicare is shown, broken down by number over 65 and number of disabled persons receiving Medicare for the 9 county report area in Table 38. The U.S. Department of Health and Human Services reported that a total of 20,003 persons were receiving Medicare benefits in the report area in 2011. A large number of individuals in our society are aware that persons over 65 years of age receive Medicare; however, many of them are unaware that disabled persons also receive Medicare benefits. A total of 2,439 disabled persons in the report area received Medicare benefits in 2011. Gage County, Nebraska, had the highest number (898) of Medicare recipients among disabled persons, while Polk County, Nebraska, had the lowest number (95) of Medicare recipients among disabled persons.

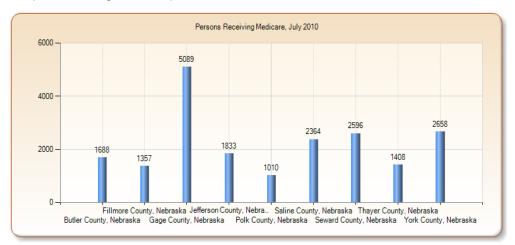


Table 37. Medicare Enrollment by County, 2011

Geographic Area	Persons Over 65 Receiving Medicare	Disabled Persons Receiving Medicare	Total Persons Receiving Medicare
Butler	1,518	170	1,688
Fillmore	1,248	109	1,357
Gage	4,191	898	5,089
Jefferson	1,593	240	1,833
Polk	915	95	1,010
Saline	2,066	298	2,364
Seward	2,352	244	2,596
Thayer	1,284	124	1,408
York	2,397	261	2,658
Report Area	17,564	2,439	20,003
Nebraska	237,836	38,331	276,224
United States	38,802,763	7,865,374	46,668,299

Source: U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, Medicare County Enrollment Report, 2011.

Health Care: Uninsured Population

The uninsured population is calculated by estimating the number of persons eligible for insurance (generally those under 65) minus the estimated number of insured persons. In 2011, the percentage of persons uninsured ranged from 9.3 in Seward County, Nebraska, to 15.7 in Saline County, Nebraska.

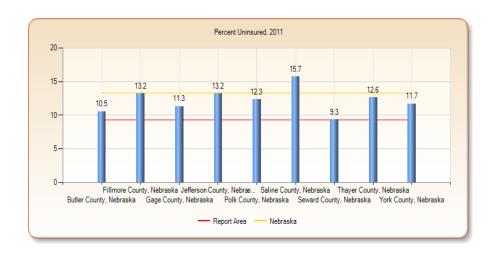


Table 38. Uninsured Persons, 2011

Geographic Area	Insurance Population (2011 Estimate)	Number Insured	Number Uninsured	Percent Uninsured
Butler County	8,360	5,900	690	10.50
Fillmore County	5,915	3,833	584	13.20
Gage County	22,423	15,533	1,974	11.30
Jefferson County	7,619	5,076	774	13.20
Polk County	5,393	3,727	521	12.30
Saline County	14,170	9,577	1,790	15.70
Seward County	16,639	11,767	1,210	9.30
Thayer County	5,231	3,318	477	12.60
York County	13,804	9,341	1,235	11.70
Report Area	99,554	68,072	9,255	9.30
Nebraska	1,813,061	1,344,579	205,574	13.30
United States	306,603,774	217,966,406	45,725,534	14.91

Source: U.S. Census Bureau, Small Area Health Insurance Estimates, 2011 (August 2013 release).

Health Outcomes by County

The overall rankings in health outcomes represent how healthy counties are within the state. The healthiest county in the state is ranked #1. The ranks are based on two types of measures: how long people live and how healthy people feel while alive.

The overall rankings in health factors represent what influences the health of a county. They are an estimate of the future health of counties as compared to other counties within a state. The ranks are based on four types of measures: health behaviors, clinical care, social and economic, and physical environment factors.

	Nebraska	Butler	Fillmore	Gage	Jefferson	Polk	Saline	Seward	Thayer	York
Health Outcomes		26	4	72	59	1	12	16	74	24
Length of Life		26	3	67	29	1	7	18	72	21
Quality of Life		39	6	78	74	2	30	18	66	41
Poor or fair health	12%	14%	10%	18%	15%	8%	13%	8%	13%	11%
Poor physical health days	2.9	2.6	2.0	3.0	3.3	1.9	2.5	2.5	3.3	2.8
Poor mental health days	2.7	3.1	2.0	4.4	3.3	1.4	2.8	2.4	2.4	2.2
Low birth weight	7.0%	5.3%	6.7%	7.3%	7.4%		5.4%	6.5%	8.7%	6.9%
Health Factors		20	11	64	57	30	19	1	10	23
Health Behaviors		56	18	77	64	61	35	8	3	47
Adult smoking	18%	21%	13%	21%	17%	18%	14%	14%	12%	18%
Adult obesity	29%	28%	29%	34%	32%	33%	32%	29%	28%	33%
Food environment index	8.1	8.7	8.4	8.1	8.6	6.6	8.1	8.8	8.4	8.4
Physical inactivity	25%	27%	32%	30%	33%	32%	30%	25%	31%	27%
Access to exercise opportunities	75%	29%	47%	52%	1%	21%	53%	17%	35%	44%
Excessive drinking	20%	27%	24%	24%	17%	22%	18%	21%	16%	18%
Alcohol-impaired driving deaths	36%	44%	17%	43%	83%	0%	33%	35%	40%	15%
Sexually transmitted infections	368	181	188	218	146	132	286	102	97	189
Teen births	33	14	22	32	31	19	32	12	18	30

Source: 2014 County Health Rankings, a Robert Wood Foundation Johnson program www.countyhealthrankings.org

Health Outcomes by County

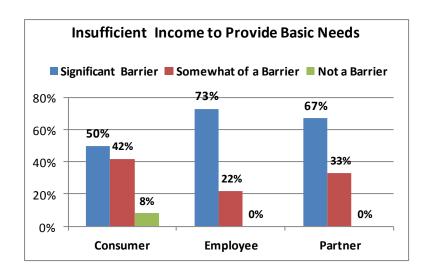
	NE	Butler	Fillmore	Gage	Jefferson	Polk	Saline	Seward	Thayer	York
Clinical Care		12	19	2	40	54	24	9	21	18
Uninsured	13%	10%	13%	11%	13%	12%	16%	9%	13%	12%
Primary care physicians	1,404:1	1,381:1	1,173:1	1,377:1	1,504:1	2,661:1	1,594:1	1,392:1	1,032:1	1,248:1
Dentists	1,534:1	2,819:1	2,003:1	1,595:1	3,814:1	2,720:1	2,604:1	2,608:1	2,639:1	1,606:1
Mental health providers	576:1	8,457:1	751:1	859:1	1,907:1	5,440:1	1,953:1	1,522:1	5,277:1	850:1
Preventable hospital stays	64	61	79	56	59	84	60	58	64	69
Diabetic screening	85%	88%	89%	86%	86%	82%	90%	83%	82%	82%
Mammography screening	62%	59%	69%	72%	48%	64%	71%	63%	56%	63%
Social & Economic Factors		22	20	62	60	11	30	1	23	24
High school graduation	85%			88%			88%	96%		89%
Some college	69%	63%	73%	66%	56%	73%	55%	77%	66%	66%
Unemployment	3.9%	3.1%	3.3%	4.6%	3.6%	2.9%	3.6%	3.3%	3.0%	3.7%
Children in poverty	17%	14%	16%	17%	20%	13%	13%	9%	17%	14%
Inadequate social support	17%	18%	16%	20%	21%	21%	17%	14%	18%	20%
Children in single- parent households	28%	22%	19%	25%	31%	17%	22%	14%	13%	23%
Violent crime	271	42		253	28	19	151	38	52	36
Injury deaths	54	88		84	73		60	52	76	39
Physical Environ- ment		12	7	28	9	18	5	68	17	41
Air pollution - par- ticulate matter	12.1	10.5	10.5	9.5	10.0	10.8	10.0	10.2	10.5	10.6
Drinking water violations	10%	18%	1%	8%	2%	36%	4%	64%	27%	45%
Severe housing prob- lems	13%	8%	9%	12%	10%	6%	9%	10%	8%	8%
Driving alone to work	80%	75%	74%	82%	77%	75%	73%	80%	79%	80%
Long commute - driving alone	17%	26%	19%	27%	22%	23%	25%	33%	15%	10%

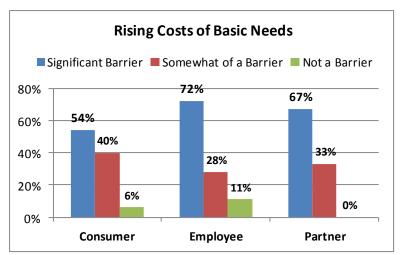
Source: 2014 County Health Rankings, a Robert Wood Foundation Johnson program www.countyhealthrankings.org

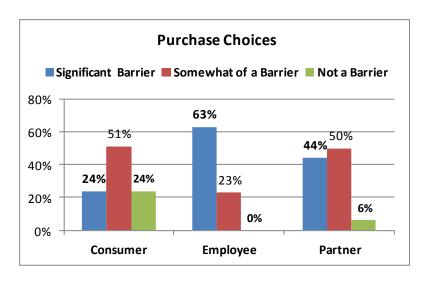
Analysis: Barriers to Meeting Basic Needs

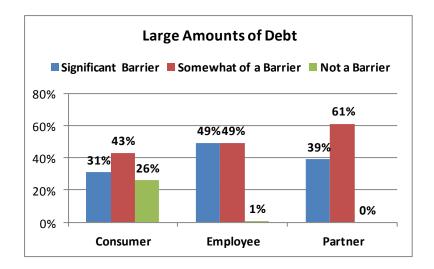
✓ Consumer ✓ Employee ✓ Partner

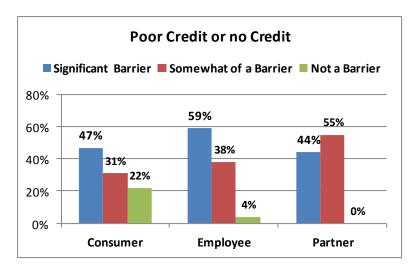


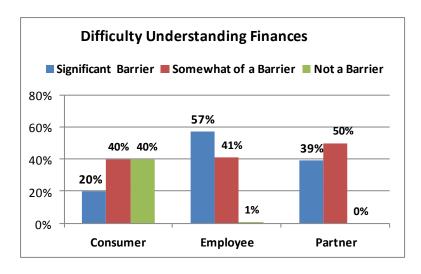


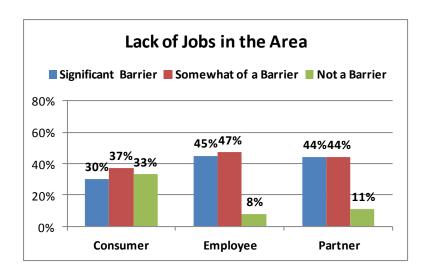


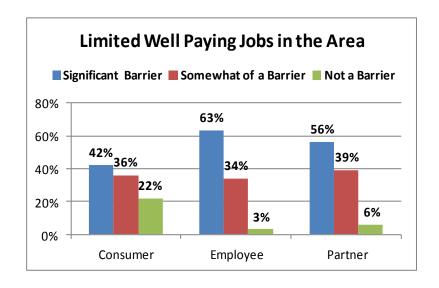


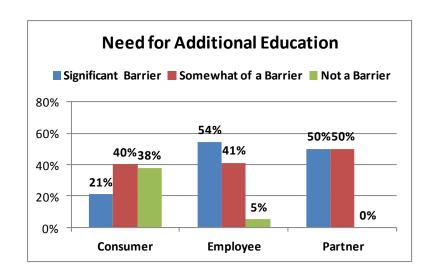


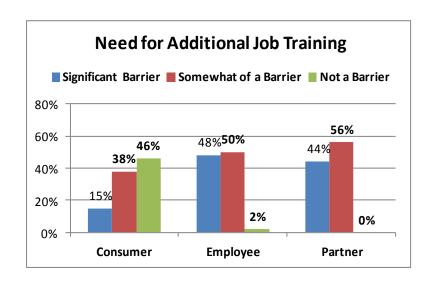




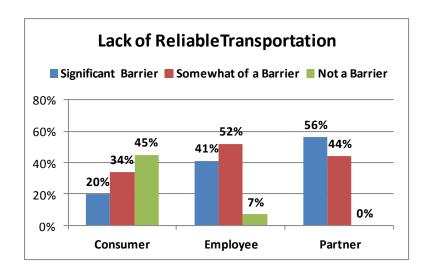


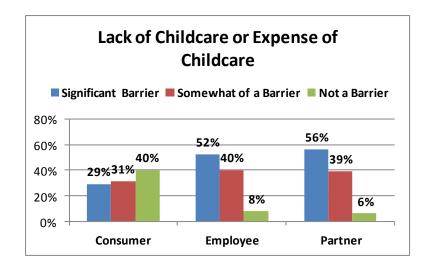




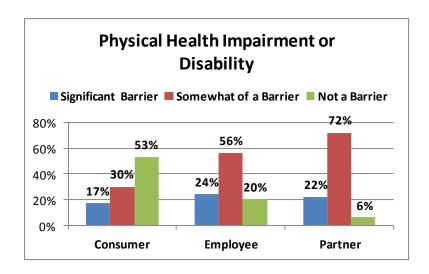


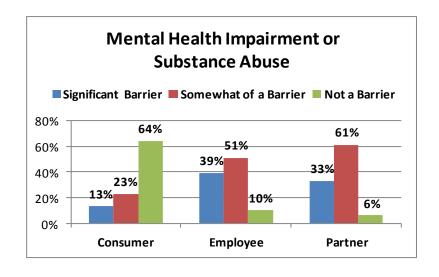
Barriers to Meeting Basic Needs





Barriers to Meeting Basic Needs



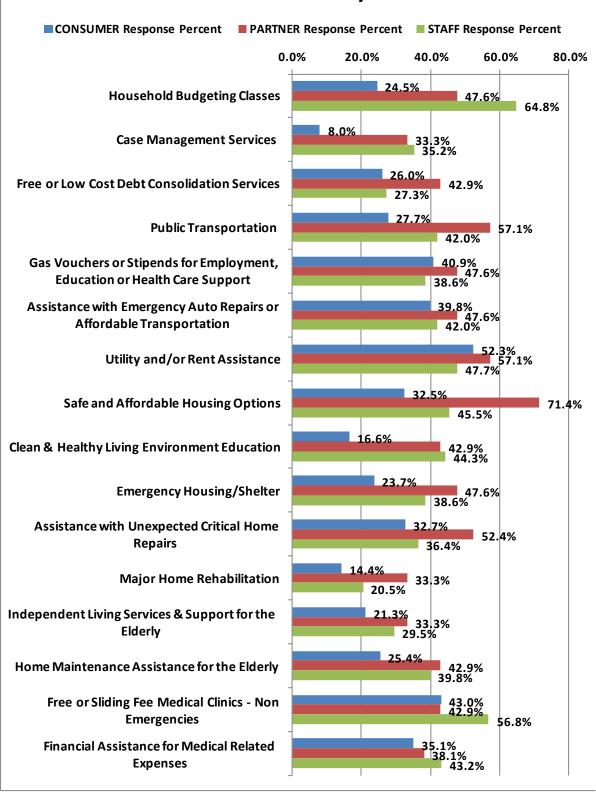


Analysis: Services Would *Like* offered or Expanded in the Community to Assist the Low Income Population

✓ Consumer ✓ Employee ✓ Partner



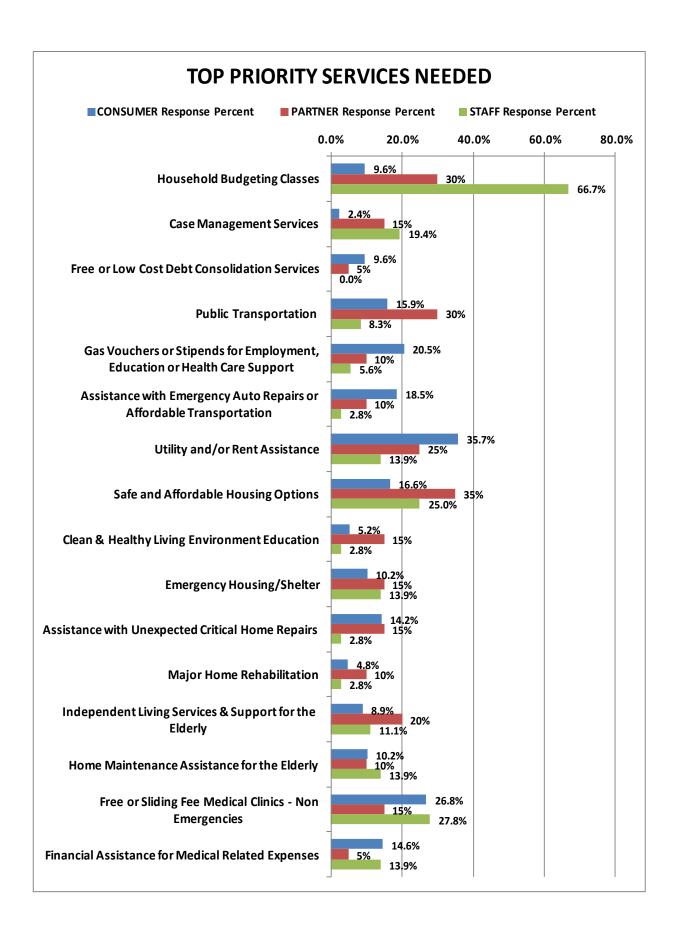
Services Would Like Offered or Expanded in the Community

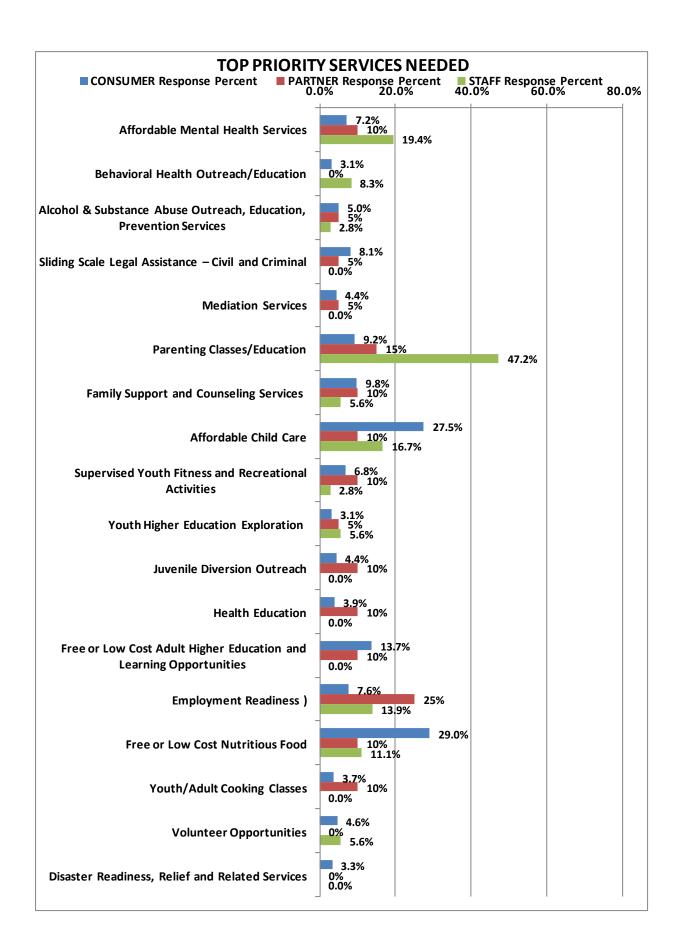


Analysis: High Priority Needs In the Community to Assist the Low Income Population

✓ Consumer ✓ Employee ✓ Partner







Top 10 High Priority Needs In the Community

Consumer, Partner, Employee

Consumer					
Utility and/or Rent Assistance	35.7%				
Free or Low Cost Nutritious Food	29.0%				
Affordable Child Care	27.5%				
Free or Sliding Fee Medical Clinics - Non Emergencies	26.8%				
Gas Vouchers or Stipends for Employment, Education or Health Care Support	20.5%				
Assistance with Emergency Auto Repairs or Affordable Transportation	18.5%				
Safe and Affordable Housing Options	16.6%				
Public Transportation	15.9%				
Financial Assistance for Medical Related Expenses	14.6%				
Assistance with Unexpected Critical Home Repairs	14.2%				

Partner					
Safe and Affordable Housing Options	35.0%				
Household Budgeting Classes	30.0%				
Public Transportation	30.0%				
Utility and/or Rent Assistance	25.0%				
Employment Readiness	25.0%				
Independent Living Services & Support for the Elderly	20.0%				
Case Management Services	15.0%				
Clean & Healthy Living Environment Education	15.0%				
Emergency Housing/Shelter	15.0%				
Assistance with Unexpected Critical Home Repairs	15.0%				

Employee					
Household Budgeting Classes	66.7%				
Parenting Classes/Education	47.2%				
Free or Sliding Fee Medical Clinics - Non Emergencies	27.8%				
Safe and Affordable Housing Options	25.0%				
Case Management Services	19.4%				
Affordable Mental Health Services	19.4%				
Affordable Child Care	16.7%				
Utility and/or Rent Assistance	13.9%				
Emergency Housing/Shelter 13.					
Home Maintenance Assistance for the Elderly	13.9%				

OVERALL TOP PRIORITY COMMUNITY NEEDS

(Consumer, Staff, Partner Data)

- 1. Household Budgeting Classes
- 2. Safe and Affordable Housing
- 3. Utility and/or Rent Assistance
- 4. Free or Sliding Fee Medical Clinics for Non-Emergencies
- 5. Parenting Classes/Education
- 6. Affordable Child Care
- 7. Public Transportation
- 8. Free or Low Cost Nutritious Food
- 9. Employment Readiness
- 10. Independent Living Services & Support for the Elderly
- 11. Case Management Services
- 12. Gas Vouchers or Stipends for Employment, Education or Health Care Support
- 13. Affordable Mental Health Services
- 14. Home Maintenance Assistance for the Elderly
- 15. Youth Higher Education Exploration
- 16. Financial Assistance for Medical Related Assistance
- 17. Assistance with Unexpected Critical Home Repairs
- 18. Assistance with Emergency Auto Repairs or Affordable Transportation
- 19. Free or Low Cost Adult Education and Learning Opportunities
- 20. Family Support and Counseling Services
- 21. Clean and Healthy Living Environment Education
- 22. Supervised Youth Fitness and Recreational Activities
- 23. Major Home Rehabilitation
- 24. Free or Low Cost Debt Consolidation Services
- 25. Juvenile Diversion Outreach
- 26. Health Education
- 27. Youth and Adult Cooking Classes
- 28. Sliding Scale Legal Assistance Civil and Criminal
- 29. Emergency Housing/Shelter
- 30. Alcohol & Substance Abuse Outreach, Education, and Prevention Services
- 31. Behavioral Health Outreach/Education
- 32. Volunteer Opportunities
- 33. Mediation Services
- 34. Disaster Readiness, Relief and Related Services

BVCA Board of Directors and Senior Management

Summary and Prioritization of Needs

✓ Family ✓ Community ✓ Agency



SUMMARY

Collection and assessment of local conditions, local data, and available resources provides Blue Valley Community Action Partnership with critical information needed for planning of programs and services. The following Summary is a result of data obtained from government and state agencies, as well as critical input gathered from BVCA area Residents, Consumers (low income residents), Funders, Partners (public and private officials, community based organizations, educational institutions), Staff, and Board of Directors.

Economic Conditions

Agriculture is the basis of the economy of BVCA service area. The pockets of manufacturing in the area have not yet recovered from the 2008 recession. Saline County is the only county with meat packing industries with Farmland Foods and the Nestle's Purina plants both located in the Crete area. There are some signs of improvement, however. Farm prices have been relatively good which generates some business. Over the past two years contracting, building, roofing and auto repair businesses have continued to thrive.

The population of BVCA's service area is homogeneous, with the exception of Saline County, which has high immigrant/Hispanic population. The population trends in the area are on a downward direction in most counties, which are rural in nature, continuing a long term trend from small family farms to ever-growing larger farms, resulting in fewer and fewer farmers.

Saline County was the only county to show significant growth at the last census, now surpassing the population of York County. Seward County's population is not declining but shows no growth. All seven other BVCA counties have lost population. The poverty rate in all counties was higher in the 2010 census as compared to the 2000 census. Jefferson, Gage Thayer and Saline Counties all have higher rates than the state and have even higher rates if the 2006-2010 poverty changes are measured. With the past cutbacks in some BVCA programs, poverty growth has tended to increase.

The race of the area remains predominantly Caucasian, with pockets of Blacks, Asians and Native Americans in York, Saline and Gage Counties, respectively. Hispanics are the BVCA area's largest minority with the largest concentration in Saline County. Active in the business community, Hispanics in Saline County are into the second and third generations. Within the community of Crete, Hispanics comprise over half of the public school population. Over 17 languages are spoken at the Farmland Foods manufacturing plant in Crete; however, except for Spanish, most are spoken by those living outside of Saline County, i.e. Lincoln.

Community Action of Nebraska Statewide Community Needs Assessment revealed that BVCA respondents describe their current financial status compared to the year before:

- one in four (BVCA, 24%; NE, 28%) thought they were worse off,
- one in six (BVCA, 16%; NE, 19%) thought they were better off than a year ago.

Identified Community Needs and Barriers to Self Sufficiency

- BVCA Customers identified the top five needs/gaps as rent and utility assistance, free
 or low cost nutritious food, free or sliding fee medical clinics, affordable child care and
 gas vouchers or stipends for employment, education or health care support.
- BVCA Area Residents revealed delayed medical care, access to disabled services for adults and children, poor credit, unable to get a loan or down payment for homeownership, cost of childcare, preschool services of children 0-5, affordable medical, dental and vision services, affordable food, and employment challenges due to lack of available jobs, health problems, and lack of child care.
- **BVCA Partners** surveyed identified the gaps to be safe and affordable housing options, parenting classes/education, utility and/or rent assistance and public transportation.
- BVCA Staff identified parenting classes/education, household budgeting classes, employment readiness, affordable mental health service, and free or sliding fee medical clinics.
- **BVCA Board of Directors** noted high priority needs of financial literacy, financial education for youth, drug prevention/intervention/treatment, linking to other services/referrals, minimum housing standards, advocate for tenant rights, reduce substance abuse and homeownership.

Prioritization of Identified Needs

Discussion of community input, local data, and available resources held between BVCA Board of Directors and BVCA Senior Management determined prioritization of the following identified community needs. The three classifications are based on national ROMA goals.

Family

Need for Increase in Consumer Personal Finance Knowledge and Skills

Community

Need for Childcare/Affordable Childcare
Need for Increased Safe/Affordable Housing Options

Agency

Need to Provide Public Education on Access to Affordable Healthcare Options Need to Strengthen and Increase Partnerships

In the development of planning for results, BVCA begins with "Assessment – gathering and studying community needs, resources and agency data". Information gleaned from this 2013-2014 Comprehensive Needs Assessment, along with consideration of the agency mission, will provide the foundation needed to strategically determine goals, objectives and actions to address the priorities set by the BVCA Board of Directors. This process of incorporating identified community needs and resources into strategic plans of action ensures that BVCA will continue to provide efficient, effective services that result in maximum social impact.



BVCA Board Approval Date: June 17, 2014

BVCA Senior Management

Chief Executive Officer: Richard Nation Administrative Director: Heather Lytle Children Services Director: Shari Miller

Family and Community Services Director: Ardith Hoins

Fiscal Director: Jamie Swartz

Health Services Program Director: Janie Fralin

Housing Director: Kim Vicars

Human Resources Officer: Roxanne Hammond

Juvenile Services Program Director: Collena Laschanzky

Research and Development Officer: Kim Robbins

Weatherization Director: Kelly Davis

Board of Directors

2013-2014 Officers: President, Tony Likens Vice President, John Milligan Secretary, Ray Capek Treasurer, Terry Keslar



Blue Valley Community Action Partnership 2013-2014 Comprehensive Needs Assessment

Addendum I

Supplemental Poverty Data

2013-2014 BVCA Comprehensive Community Assessment

Addendum I Supplemental Data, Poverty

Poverty Rate (ACS)

The following report section shows population estimates for all persons in poverty for report area. According to the American Community Survey 5 year estimates, an average of 10.75 percent of all persons lived in a state of poverty during the 2010 - 2014 period. The poverty rate for all persons living in the report area is less than the national average of 15.59 percent.

Report Area	Total Population	Population in Poverty	Percent Population in Poverty	Percent Population in Poverty
Report Area	94,473	10,153	10.75%	_
Butler County, NE	8,152	728	8.93%	Report Area 10.75%
Fillmore County, NE	5,521	462	8.37%	Nebraska
Gage County, NE	21,504	2,449	11.39%	12.86%
Jefferson County, NE	7,350	1,032	14.04%	United
Polk County, NE	5,172	434	8.39%	States 15.59%
Saline County, NE	13,248	1,723	13.01%	
Seward County, NE	15,503	1,388	8.95%	
Thayer County, NE	5,048	692	13.71%	
York County, NE	12,975	1,245	9.6%	
Nebraska	1,801,893	231,762	12.86%	
United States	306,226,400	47,755,608	15.59%	

Note: This indicator is compared with the state average.

Data Source: US Census Bureau, American Community Survey. 2010-14. Source geography: Tract

Population in Poverty by Gender

Report Area	Total Male	Total Female	Percent Male	Percent Female
Report Area	4,682	5,471	9.85%	11.65%
Butler	338	390	8.18%	9.71%
Fillmore	136	326	5.01%	11.62%
Gage	1,079	1,370	10.12%	12.63%
Jefferson	429	603	12.02%	15.95%
Polk	199	235	7.69%	9.1%

2013- 2014 BVCA Comprehensive Community Assessment

Addendum I Supplemental Data, Poverty

Report Area	Total Male	Total Female	Percent Male	Percent Female
Saline	858	865	12.44%	13.62%
Seward	698	690	8.84%	9.07%
Thayer	358	334	14.06%	13.35%
York	587	658	8.99%	10.2%
Nebraska	102,684	129,078	11.48%	14.22%
United States	21,461,752	26,293,856	14.33%	16.81%

Population in Poverty by Ethnicity Alone

Report Area	Total Hispanic / Latino	Total Not Hispanic / Latino	Percent Hispanic / Latino	Percent Not Hispanic / Latino
Report Area	1,387	8,766	27.34%	9.81%
Butler	13	715	5.96%	9.01%
Fillmore	56	406	31.11%	7.6%
Gage	89	2,360	23.06%	11.18%
Jefferson	115	917	48.94%	12.89%
Polk	59	375	32.78%	7.51%
Saline	799	924	26.2%	9.06%
Seward	88	1,300	30.88%	8.54%
Thayer	4	688	10.26%	13.74%
York	164	1,081	32.8%	8.67%
Nebraska	46,116	185,646	26.23%	11.42%
United States	12,880,559	34,875,048	24.77%	13.72%

Population in Poverty Race Alone, Percent

Report Area	White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Report Area	10.3%	31.94%	15.58%	15.42%	0%	21.12%	27.59%

2013- 2014 BVCA Comprehensive Community Assessment

Addendum I Supplemental Data, Poverty

Report Area	White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Butler	8.92%	0%	44%	0%	no data	4.26%	21.74%
Fillmore	8.05%	0%	0%	0%	no data	32.1%	14.29%
Gage	11.15%	9.38%	32%	0%	0%	33.04%	20.59%
Jefferson	13.79%	no data	0%	57.89%	no data	0%	29.52%
Polk	8.35%	0%	0%	0%	no data	0%	31.25%
Saline	12.43%	95.52%	0%	21.99%	0%	3.08%	34.13%
Seward	8.34%	6.06%	38.46%	3.85%	no data	37.76%	39.08%
Thayer	11.93%	no data	0%	no data	no data	no data	73.97%
York	9.12%	59.09%	0%	0%	0%	55.62%	1.47%
Nebraska	10.98%	33.01%	43.24%	16.66%	20.33%	23.44%	22.03%
United States	12.76%	27.33%	28.79%	12.7%	20.73%	27.09%	20.33%

Population in Poverty by Race Alone, Total

Report Area	White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Report Area	9,377	84	24	89	0	227	352
Butler	708	0	11	0	0	4	5
Fillmore	435	0	0	0	0	26	1
Gage	2,324	3	8	0	0	37	77
Jefferson	990	0	0	11	0	0	31
Polk	419	0	0	0	0	0	15
Saline	1,529	64	0	75	0	12	43
Seward	1,254	4	5	3	0	54	68
Thayer	584	0	0	0	0	0	108
York	1,134	13	0	0	0	94	4

2013-2014 BVCA Comprehensive Community Assessment

Addendum I Supplemental Data, Poverty

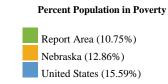
Report Area	White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Nebraska	174,935	26,981	6,666	5,749	212	8,526	8,693
United States	28,912,690	10,351,976	714,053	1,957,794	107,874	3,914,622	1,796,597

Population in Poverty by Race Alone, TotalReport AreaWhite: 92.36%Black or African American: 0.83%Native American/Alaska Native: 0.24%Asian: 0.88%Native Hawaiian/Pacific Islander: 0.00%Some Other Race: 2.24%Multiple Race: 3.47%

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2013- 2014 BVCA Comprehensive Community Assessment

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2013- 2014 BVCA Comprehensive Community Assessment

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Blue Valley Community Action Partnership 2013-2014 Comprehensive Needs Assessment

Addendum II

2015 Community Action of Nebraska, BVCA Regional Needs Assessment Report Employment, Barriers to Employment and Training Needs

2015 Community Action of Nebraska Employment Assessment Report

Addendum II

Comparison —					
2012	2015				
Top 5 Barriers for Employment	Top 5 Barriers for Employment				
 Limited Job Opportunities (36%) Physical Health Issues (33%) Disability – unable to work (31%) Education Level (28%) Cost of Training (28%) 	 Physical Health Issues (48%) Limited Job Opportunities (29%) Education Level (21%) Disability – unable to work (19%) Cost of Training (17%) 				
Top 5 Education and Training Needs	Top 5 Education and Training Needs				
 Computer Skills (61%) College Classes (41%) Certifications (27%) Leadership Skills (24%) Advancement Skills (18%) 	 Computer Skills (61%) Leadership Skills (29%) College Classes (26%) Advancement Skills (21%) Resume (20%) 				
Number of hours worked per week	Number of hours worked per week				
Less than 20 hours – 5% 20-29 – 3% 30-39 – 12% 40-49 – 29% 50-70 – 22% 70+ – 4%	Less than 20 hours – 4% 20-29 – 5% 30-39 – 9% 40-49 – 32% 50-70 – 15% 70+ – 4%				
Top 5 Characteristics Important in the Work Environment	Top 5 Characteristics Important in the Work Environment				
1. Work Ethic (52%) 2. Trustworthiness/Honesty (51%) 3. Positive Attitude (44%) 4. Respect (42%)	1. Work Ethic (52%) 2. Positive Attitude (49%) 3. Trustworthiness/Honesty (47%) 4. Respect (46%)				

5. Communication Skills (30%)

5. Communication Skills (37%)

Blue Valley Community Action Partnership 2013-2014 Comprehensive Needs Assessment

Addendum III

2015 - 2016 Customer Satisfaction Report

2016 Partner/Funder Satisfaction Report

2016 Community Action of Nebraska Community Assessment Report

BVCA CONSUMER FEEDBACK/SATISFACTION

2015-2016

534 Respones

COMMODITY SUPPLEMENTAL FOOD PROGRAM 195 responses

1.	I was treated with respect.	100%	Agree
2.	The services and/or information were adequate for my needs.	100%	Agree
3.	The facility was adequate for my needs.	99%	Agree
4.	I would recommend this service to others.	100%	Agree

FAMILY AND COMMUNITY SERVICES 90 responses

1.	I was treated with respect.	98%	Agree
2.	The services and/or information were adequate for my needs.	98%	Agree
3.	The facility was adequate for my needs.	96%	Agree
4.	I would recommend this service to others.	100%	Agree

FOSTER GRANDPARENT PROGRAM 37 responses

1.	I was treated with respect.	100%	Agree
2.	The services and/or information were adequate for my needs.	100%	Agree
3.	The facility was adequate for my needs.	100%	Agree
4.	I would recommend this service to others.	100%	Agree

FAMILY & YOUTH INVESTMENT CENTER 62 responses

1.	I was treated with respect.	100%	Agree
2.	The services and/or information were adequate for my needs.	100%	Agree
3.	The facility was adequate for my needs.	98%	Agree

4. I would recommend this service to others. 100% Agree

HOUSING 64 responses

1.	I was treated with respect.	100%	Agree
2.	The services and/or information were adequate for my needs.	98%	Agree
3.	The facility was adequate for my needs.	100%	Agree
4.	I would recommend this service to others.	100%	Agree

HEADSTART/EARLY HEAD START 81 responses

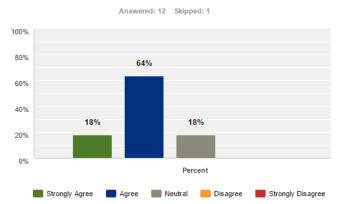
1.	I was treated with respect.	100%	Agree
2.	The services and/or information were adequate for my needs.	98%	Agree
3.	The facility was adequate for my needs.	100%	Agree
4.	I would recommend this service to others.	99%	Agree

SUPPORTIVE SERVICES FOR VETERN FAMILIES 5 responses

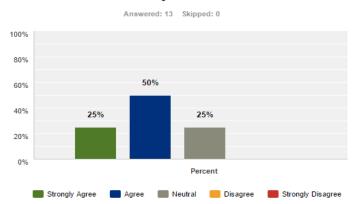
1.	I was treated with respect.	100%	Agree
2.	The services and/or information were adequate for my needs.	100%	Agree
3.	The facility was adequate for my needs.	100%	Agree
4.	I would recommend this service to others.	100%	Agree

2016 PARTNER/FUNDER SATISFACTION/PERFORMANCE REPORT

Financial and/or program reports received from BVCA are accurate and complete.



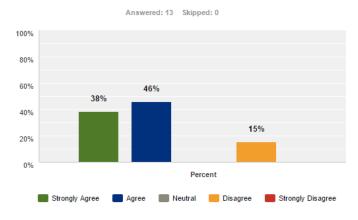
Blue Valley Community Action (BVCA) submits financial and/or program reports in a timely manner.



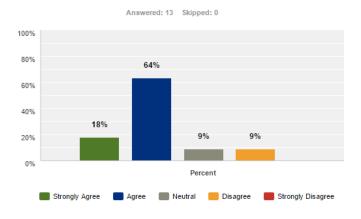
There are a couple late financial reports but she is always good at letting me know

Accurate?....I believe what I am told, right or wrong.

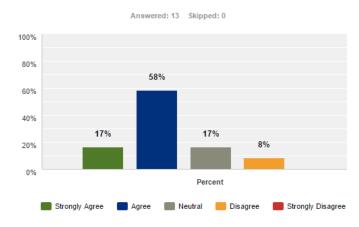
Communication with BVCA is open and responsive in a timely manner.



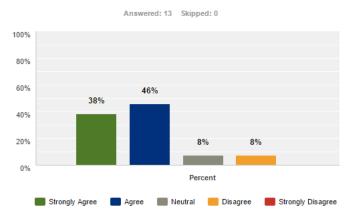
BVCA utilizes and/or leverages program funds to maximize services.



BVCA achieves required/desired program outcomes.



I have a positive working relationship with BVCA and view them as a helpful resource.



2016 PARTNER/FUNDER SATISFACTION/PERFORMANCE REPORT

What suggestions of other grant opportunities does your organization have available in the BVCA service area? (Butler, Filmore, Gage, Jefferson, Polk, Saline, Seward, Thayer, York counties)

If there are any "public assistance" related grant funding, to support those in need with food, clothing, shelter or jobs, this should be further explored. Creating a better working relationship with local governments, city's and county's, in developing a remedial plan to attack, would be a lead priority.

What suggestions do you have of organizations, both public and private, that BVCA could collaborate with to expand our resources and/or capabilities?

Utilizing in-network (other CAP agencies) as subcontractor to assist with Quality Control Inspections (QCI) for the Weatherization Assistance Program when BVCA QCI certified staff are on sick leave/recovering from surgery/or going through rehabilitation to keep work flow consistent and complete in a timely manner.

What funding trends or areas of focus do you see over the next five years?

Ag related troubles coming big time.

Health disparities, health literacy, access

Patient centered medical homes Access to affordable health care

Ongoing interest in renewable energy programs for residential and commercial users. This may come from private non-profits or utility companies. I see the federal funds possibly diminishing in renewable energy programs due to the new administration.

I see grants from the federal government getting more competitive and focusing more on business practices and outcome results than our usual social service outcomes. I think veterans and housing will be focus areas. I think the state will also focus more on data and dashboards than on long term outcomes. They will require more collaboration. On a positive front, I see data reporting becoming more web-based and less report forms. Everything will be submitted online.

2016 Community Action of Nebraska Community Needs Assessment



Blue Valley Community Action Partnership, Inc.

SERVING THE COUNTIES OF:

Butler, Fillmore, Gage, Jefferson, Polk, Saline, Seward, Thayer, and York



HEALTHCARE

Top 3 Issues



DELAYED dental care
DUE to COST



63% DELAYED medical care DUE to COST



35% expressed ISSUES ACCESSING disability SERVICES for adults

POVERTY

Top 3 Perceived Causes



65%

Low Motivation



50%

Drug Abuse or Addiction



Lack of Training or Education

CHILDREN & YOUTH Top 3 Issues

Lack of Sick Child Care - 33% Cost of Child Care - 32% Lack of Openings - 14%

Teens After School - 26% Teens on Weekends - 25% Teens in Summer - 25%



BASIC NEEDS Top 3 Needs



61% reported AFFORDABLE MEDICAL CARE for the family.

61% reported AFFORDABLE DENTAL CARE for the family.

59% reported AFFORDABLE EYE CARE for the family.

EMPLOYMENT Top 3 Barriers



64% Health or Disability 35% Lack of Available Jobs 24% Lack of Specific Jobs

INCOME & FINANCES Top 3 \$ Behaviors

Positive Behaviors

Followed a Budget - 48% Saved for Retirement - 45% Put Money in Savings - 41%



Negative Behaviors

Payday Loan - 30% Spent Savings - 30% Depended on Credit - 24%

CONTACT US

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HOUSING

Top 3 Barriers

Excludes those not looking to buy

DOWN PAYMENT was an issue for 57%



33% were UNABLE TO GET A LOAN

33% had POOR CREDIT



ADDENDUM III

2015-2016 Customer Satisfaction Report

- Report to the Board of Directors March 21, 2017
- Strategic Planning/Leadership Retreat March 30, 2017

2016 Partner/Funder Satisfaction Report

Strategic Planning/Leadership Retreat – March 30, 2017

2016 Community Action of Nebraska Community Assessment Report

- Strategic Planning/Leadership Retreat March 30, 2017
- Report to the Board of Directors April 18, 2017