



Community Action of Nebraska
State and Regional Community
Assessment Report

Community Action of Nebraska

HISTORY OF COMMUNITY ACTION

The heart of Community Action is changing people's lives through the spirit of hope and improving communities. In 2014, Community Action will observe the 50th anniversary of helping low income individuals and families transition out of poverty and into a life of self-sufficiency. Whether this story is a well known favorite or might be one you are hearing for the first time, the War on Poverty was a movement proclaimed half a century ago and is one filled with dreams, courage, and promise.

During the Johnson Administration, Sargent Shriver, Director of the Office of Economic Opportunity, developed the War on Poverty that was declared in 1964 by President Lyndon B. Johnson and the U.S. Congress. The War on Poverty was designed to transform the economic and social roots of the conflict over civil rights and work toward a common goal of eliminating the causes and conditions of poverty. As a result, comprehensive programs such as Head Start, Weatherization, and Foster Grandparents were created and continue to serve individuals and families experiencing economic hardships today.

Currently, there are more than 1,000 Community Action Agencies (CAA's) across the United States. In Nebraska, there are nine private non-profit CAA's. Agencies commonly offer assistance with education, employment skills, asset development, financial literacy and budgeting, emergency services, housing needs, transit, Weatherization and Affordable Care Act Navigators.

CAA's are locally operated and collaborate with various community partners mobilizing resources and creating innovative programs which improves lives and builds stronger communities throughout Nebraska and across the nation.

CONTRIBUTORS

Blue Valley Community Action Partnership, Inc.

Community Action Partnership of Lancaster and Saunders Counties

Community Action Partnership of Mid-Nebraska

Community Action Partnership of Western Nebraska

Central Nebraska Community Services

Eastern Nebraska Community Action Partnership, Inc.

Northeast Nebraska Community Action Partnership, Inc.

Northwest Community Action Partnership

Southeast Nebraska Community Action Partnership, Inc.

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.

ACKNOWLEDGEMENTS

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Executive Summary

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

Community Action of Nebraska launched the 2013 Community Assessment Survey in July 2013, mailing 10,000 surveys to residents across the state of Nebraska. With this survey, Community Action aims to discover the most pressing challenges Nebraskans face so that Community Action Agencies across the state will be better equipped to address those challenges.

Results from an identical survey conducted in 2010, were integrated throughout the content of this report for comparison. The 2010-2013 comparison serves as a means of identifying where efforts need to be focused in upcoming years to further address challenges identified within our state. Community Action Agencies in Nebraska will use the results to evaluate and revise their programs and services to better fit the needs of their communities.

Both surveys were funded by the Community Action Agencies of Nebraska and the State of Nebraska's Community Services Block Grant Discretionary Funds. Community Action Agencies are private, non-profit organizations dedicated to helping low income people attain self-sufficiency in all 93 Nebraska Counties.

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

Health Care

Meeting health care needs created difficulties for two-thirds of survey respondents in 2010. Access to health care and the cost of health care continue to be pressing issues for Nebraskans. **More than half of survey respondents in 2013 reported difficulties finding affordable medical, vision, and dental care.**

In 2013 and 2010, a number of survey respondents chose not to seek medical care because of the costs. In 2013, 60% of respondents delayed medical care because of cost compared to 67% in 2010. Of these, 43% reported that they “sometimes” delayed care in 2013, with 51% of respondents reporting the same in 2010. The percentage of respondents that reported they “always” delayed care due to the cost was similar in both 2013 and 2010, with a response rate of 17% and 16% respectively. Delays in medical care ranged from routine checkups, visits to a doctor for cold or flu symptoms, or for critically needed medical treatments.

Other health services: In addition, respondents indicated they experienced difficulties with access to other types of health services. The greatest overall concern was access to disability services for adults (2013, 33%; 2010, 31%). Access to disability services for children was a concern for all households, with 23% reporting this was a concern in both 2010 and 2013. This was especially a concern in households with children as the need for access to disability services increased to 30% in 2013. In addition, respondents reported difficulties accessing mental health care, which increased from 24% in 2010 to 28% in 2013.

Routine care: In terms of where respondents go for routine health care, access has decreased over the past several years. The proportion of respondents who have a family doctor decreased from 85% in 2010 to 82% in 2013; consequently, the proportion without a family doctor increased from 15% in 2010 to 18% in 2013. The proportion that accessed routine health care at a walk-in clinic increased from 7% in 2010 to 9% in 2013. While less than 1% relied on emergency room care, 4% reported they did not seek health care in both years.

Housing

Home ownership: In 2013 and 2010 home ownership was directly related to age of the respondent; younger respondents were less likely to own a home and peak ownership occurred among householders between 65 and 74 years of age. In 2013, 41% of respondents under age 24 were home owners compared to 28% in 2010.

Repairs: In 2013, 50% of all respondents, both owners and renters, reported that their homes needed repair compared to 31% in 2010. In 2013, of those respondents that reported their home was in need of repair, 26% reported that their homes were in need of structural repair, including roof, walls, and foundation compared to 31% in 2010. In addition, one in four (2013, 23%; 2010, 23%) needed plumbing and electrical work, and one in eight (2013, 13%; 2010, 16%) needed updates to heating and/or cooling.

Monthly Utilities: In 2013, 59% of respondents reported having paid between \$100 and \$300 per month for utilities. Of all homeowners, 19% paid between \$100 and \$199 per month for utilities, compared to 34% of non-homeowners. In 2013 and 2010, 40% of homeowners reported that they paid between \$200 and \$299 per month for utilities. In 2013, 28% of non-homeowners paid that same amount, compared to 23% in 2010.

Mortgage/Rent Payments. In 2013, 37% of homeowners reported that they “did not have a monthly rent or mortgage payment,” compared to 36% in 2010. Over half (56%) of the respondents who were non-homeowners paid between \$200 and \$600 per month for rent compared to 67% in 2010. In 2013, 25% paid \$600 to \$1,000 or more per month for rent. **In both 2013 and 2010 homeowners at lower in-**

come levels indicated that average payments for utilities and mortgage consumed more than half of their annual household income. In 2013, non-homeowners at lower income levels reported that average payments for utilities and rent consumed up to 42% of their annual household income compared to 44% in 2010.

Perceptions About Poverty

Both the 2013 and 2010 surveys asked respondents to identify what they believed caused poverty. **Overall, 2013 survey respondents identified the causes of poverty as: low motivation (56%); lack of training and education (51%); drug abuse and addiction (43%); single parent households (38%); and not enough jobs (25%).** Respondents in the 2010 survey selected the same top 5 perceived causes of poverty, although lack of training/education and low motivation were ranked first and second, respectively.

Respondents of the 2013 survey from households earning less than \$25,000 identified the top perceived causes of poverty as 1) Low motivation, 2) Lack of training/education, 3) Drug abuse/addiction, and 4) Single parent households. Responses from the 2010 survey from households earning less than \$25,000 differed slightly with the top perceived causes of poverty identified as 1) Lack of training/education, 2) Not enough jobs, 3) Single parent households, and 4) Low motivation.

For 2013, respondents in households earning more than \$35,000, the top perceived causes of poverty were 1) Low motivation, 2) Lack of training/education, 3) Drug abuse/addiction, and 4) Single parent households. Respondents earning more than \$35,000 in the 2010 survey selected the same top three perceived causes of poverty in identical order.

Responses identifying the causes of poverty within the 2013 survey consistently identified the same four causes (low motivation, education, drug abuse, and single parent households) across levels of age, education, and income. However, 2010 responses identifying the perceived causes of poverty varied by income; in particular, those in higher income levels were more likely to report that poverty was the result of low motivation.

Children and Youth

The 2013 and 2010 Community Assessment Surveys elicited information related to child care, educational services for children age birth through five, challenges related to raising children, and access to safe activities for teenagers. The issues related to child care must be considered within the context of the age of the child, and by the proportion of children who spend time in non-parental child care.

According to the U.S. Census Bureau, 2007-2011 American Community Survey, 74% of parents with children less than six years of age in Nebraska reported that all adults in the household were working compared to 64% nationwide.

Recent figures from national studies indicated that 61.3% of children under the age of six spent some time in non-parental child care (Lynda Laughlin, 2013, *Who's Minding the Kids? Child Care Arrangements: Spring 2011, Current Population Reports, P70-135, U.S. Census Bureau, Washington, DC.*). In Nebraska, 57.3% of children received 10 or more hours of non-parental child care per week.

Respondents with children were asked to identify issues related to child care. **In 2013, affordable child care continued to be the greatest challenge for 50% of respondents with children across all age groups compared to 73% in 2010.**

Children Birth to Five: Respondents were asked what type of educational services they need for children five and under. In 2013, 52% identified a need for preschool for ages three through five compared to 68% in 2010. Additionally in 2013, 28% cited a need for early childhood care for birth to age three, and one in five (19%) favored part-day educational services. Comparatively in the 2010 survey, 42% of respondents identified a need for early childhood care for birth to age three, and 32% favored part-day educational services.

In both 2013 and 2010, about one-third of respondents reported problems obtaining other services for children. Respondents of the 2013 survey reported challenges that included: access to educational support services for children (19%); access to a Head Start program (21%) access to preschool programs (25%) and access to parenting classes (17%). Survey respondents in 2010 reported similar challenges that included: access to educational support services for children (32%); access to a Head Start program (30%); access to preschool programs (30%); and one-fifth cited a need for access to parenting classes (21%).

Teens: In both 2013 and 2010, over half of the respondents reported concerns relating to safe activities for teenagers. In 2013, respondents expressed concerns regarding safe teenage activities in the summer (54%), on the weekends (50%), and after school (45%). Responses in 2010 were similar and included concerns regarding safe teenage activities in the summer (57%), on the weekends (54%), and after school (50%).

Basic Needs

In both 2013 and 2010, survey participants were asked about personal difficulties meeting needs across six topics: basic needs, health services, employment and education, community services and resources, access to safe activities for teens, and independent living.

In 2013, basic household expenses were a problem for nearly one-third of respondents: (affordable food, 37%; affordable clothing, 33%). Nearly half (42%) reported difficulty keeping up with utility costs. Overall results were consistent with 2010 survey responses: (affordable food, 41%; affordable clothing, 35%). Additionally, 44% reported problems keeping up with utility costs.

Respondents reported that home maintenance was a barrier to independent living (2013, 45%; 2010, 43%), followed by shopping, and then meals. In 2013, for respondents who reported that home maintenance was a barrier to independent living, the proportions who expressed concerns increased for each of the categories. In 2013, of those reporting home maintenance as a problem: 67% identified structural problems; 60% plumbing and electrical repairs; 40% heating and cooling maintenance; and 25% appliance repair. Similarly in 2010, 55% identified structural problems; 48% plumbing and electrical repairs; 29% heating and cooling maintenance; and 21% appliance repair.

Employment

In both 2013 and 2010, nearly one-third of the survey respondents reported that at least one adult in the household was unemployed (2013, 30%; 2010, 29%). In 2010, of those respondents age 24 and under, 43% reported an unemployed adult in their household. However, in 2013 this number decreased to 28%.

As a follow-up question, unemployed survey participants under age 65 were asked what was preventing them from finding employment. **The most significant increase reported was related to health problems/disability as a barrier for finding employment (2013, 43%; 2010, 27%).** Additionally, in 2013, 33% of respondents reported that they were not currently

looking for employment (36% in 2010). There was a slight decrease among respondents who cited lack of available jobs as a barrier to employment (2013, 24%; 2010, 31%).

In 2012, Community Action of Nebraska conducted a statewide and regional community assessment specifically related to employment, barriers to employment and training needs. Results of the 2012 survey also indicated that physical health issues (27.4%) were a top barrier to improving employment status. Other top barriers to improving employment status included limited job opportunities (40.3%) and education level (28.3%). This employment data is important to Community Action Agencies when looking at the causes of poverty and determining appropriate programming to address these challenges in Nebraska.

Income and Finances

When asked to describe their current financial status compared to last year, 53% reported it was about the same, 28% reported it was worse, and 19% reported they were better off than a year ago. In 62% of households, two persons contributed to the income, an increase from 57% in 2010, with 45% of these reporting a yearly income over \$60,000. One-third (36%) of households in this survey, relied on income from one person with 45% of these reporting an annual income of less than \$25,000. Nearly half of all respondents (47%) relied on more than one source of income, and 11% relied on three or more sources of income such as child support, self-employment, Social Security, or retirement.

Just over half (53%) of the survey respondents reported no credit card debt, while 34% reported more than \$1,000 in credit card debt. Nearly one in five (19%) respondents reported credit card debt greater than \$5,000.

In behaviors related to spending and saving during the past 12 months, less than half (47%) of respondents reported that they put money into savings. A similar proportion, only 43%, reported following a budget, and 44% invested in retirement accounts, which is an increase from 37% in 2010. **In 2013, nearly 31% spent savings to meet day to day living expenses and 7% withdrew money early from retirement, a slight increase from 2010 (5%).** Between 10%-20% reported actions that could be characterized as negative during the past 12 months: paying utility bills late (2013, 15%; 2010, 18%); paying only the minimum on credit card bills (2013, 15%; 2010, 18%); making late payments for mortgage or rent (2013, 11%; 2010, 10%); and depended on credit cards (2013, 19%; 2010, 13%) due to lack of cash flow. Those threatened with repossession dropped from 7% in 2010 to 4% in 2013.

To further expand on income and finance issues for Nebraskans, a 2011 Community Action of Nebraska survey on financial behaviors among adults 19 to 44 years old, showed 44% of households with children were often or always stressed about money, 27% of households with children often or always ran out of money, and 46% of all respondents did not regularly save or put money away for the future.

Health Care

In addition to the difficulties respondents had accessing affordable medical, vision, and dental care, they also reported challenges with access to other types of health services. Their greatest concern was access to disability services, including those for adults (2013, 33%; 2010, 31%) and for children (2013, 23%; 2010, 23%). In 2013, 28% of respondents reported difficulties accessing mental health care compared to 24% in 2010.

Respondents of both the 2013 and 2010 surveys reported that access to health care and the cost of health care continued to be pressing issues for their households. In both surveys, at least 60% of households reported they “always” or “sometimes” did not seek medical attention because of the costs. Delays in medical care ranged from routine checkups, visiting a doctor for cold or flu symptoms, or critically needed medical treatments. In the 2013 survey, two-thirds of respondents had delayed medical care because of cost, with 43% who reported that they “sometimes” delay care, and 17% reporting they “always” delay care because of costs.

HOW OFTEN DO YOU DELAY HEALTH CARE?

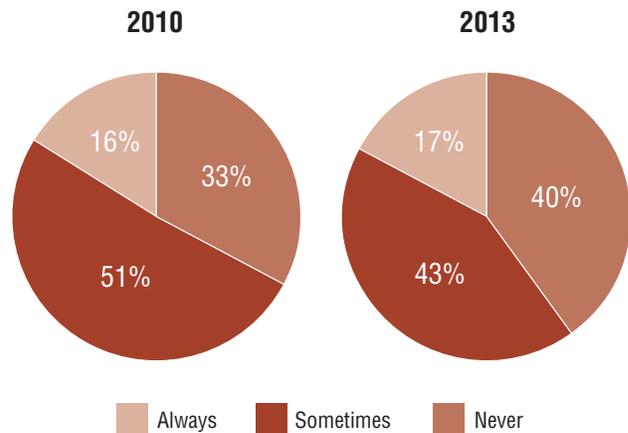


Figure 1

Access to Health Services

In three out of the five categories shown in the chart below, difficulty accessing health services increased between 2010 and 2013. The most significant area of increase was in the category of mental health care.

Respondents reported that disability services for adults (2013, 33%; 2010, 31%), mental health (2013, 28%; 2010, 24%), and disability services for children (2013, 23%; 2010 23%) were the top three difficulties with access to health services.

DIFFICULTY WITH ACCESS TO HEALTH SERVICES

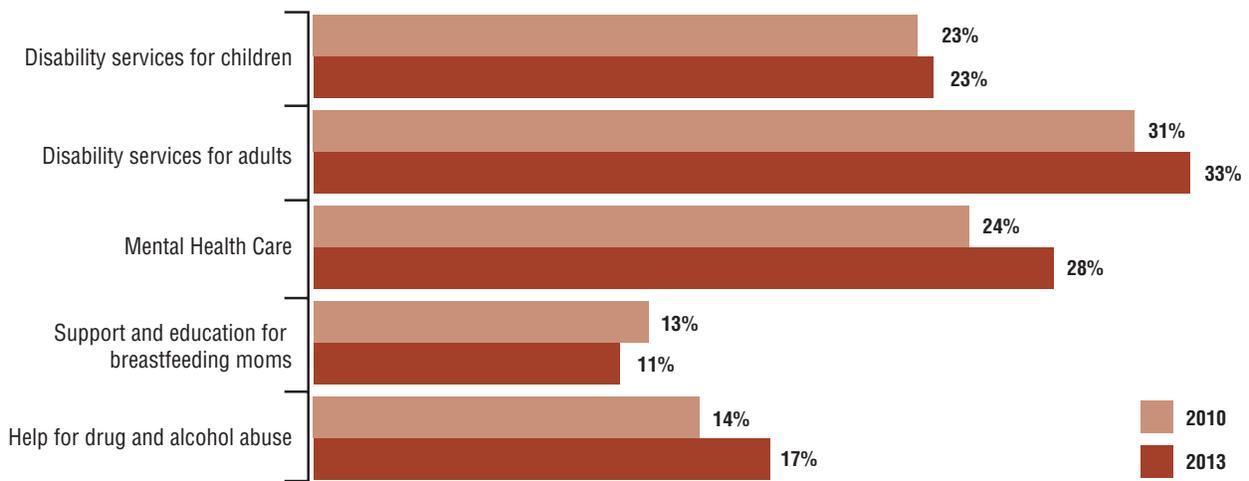


Figure 2

Sources of Routine Health Care

Results from both the 2013 and 2010 surveys were similar regarding routine health care. Most (2013, 81%; 2010, 85%) of the respondents had a family doctor, while about one in six did not (2013, 18%; 2010 15%). Some accessed routine health care services at a walk-in clinic (2013, 9%; 2010 7%), 1% relied on emergency room care, and 4% reported that they did not seek health care services in both 2013 and 2010.

WHERE DO YOU GO FOR HEALTH CARE?

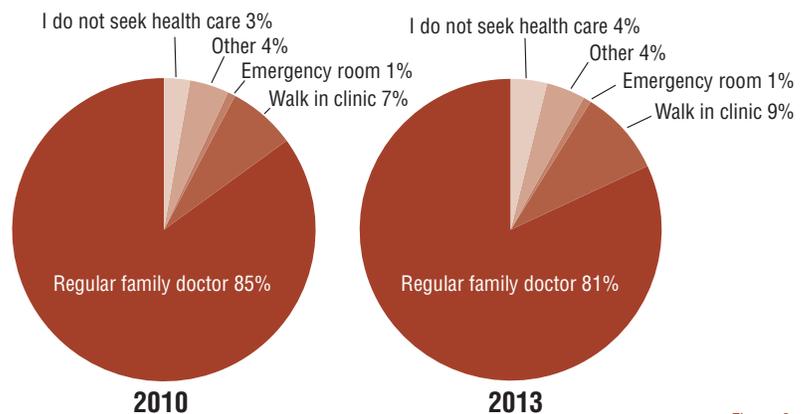


Figure 3

HOW OFTEN DO YOU DELAY SEEING THE DENTIST?

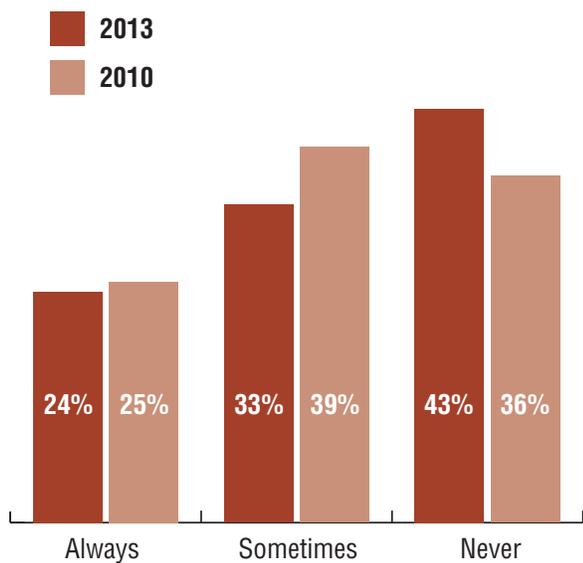


Figure 4

PROBLEMS WITH AFFORDABLE HEALTH CARE FOR THE FAMILY

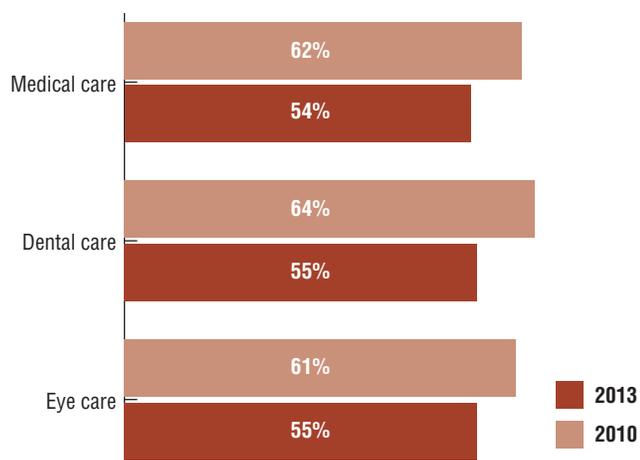


Figure 5



Health Data through Words and Experiences

Coordination of Services Help With Mom's Dental Needs

Community Action Partnership of Mid-Nebraska's Community Health Worker had been working with a family through the agency's Early Head Start program. As an interpreter, she had been meeting with the family on a weekly basis and witnessed their struggles to make ends meet since the husband had lost his job. The mother and child were referred to the agency's Women, Infants and Children (WIC) Program and Two Rivers Public Health Department Dental Screening program to meet their dental needs.

The mother was suffering from a severe tooth ache and feeling physically ill as a result of an infection in her mouth. The Community Health Worker reached out to her community partners and was able to

secure dental treatment for the mother at no cost through the generosity of a local dentist. **This is a great success story and it is due to the coordination of services between agency programs and community partners.**

Through the appropriate referrals the Community Health Worker was able to find a dentist willing to help with the immediate dental issue, locate funding to assist with the purchase of needed antibiotics, as well as work through the issues the family was experiencing with the Department of Health and Human Services (DHHS). The Community Health Worker helped the family overcome language barriers and coordinated the necessary follow up care.

Coordination of services between agency programs and community partners ensured that mom's basic health/dental needs were met so she could in turn contribute to her household's needs.



Housing

Home ownership rates have typically been higher in the Midwest. In the 2010 U.S. Census, for example, rates were 60.5% in the West, 62.2% in the Northeast, 66.7% in the South, and 69.2% in the Midwest. In Nebraska, the Census reported that home ownership rate was 67.2%. For respondents of this survey, in 2013, the home ownership rate was 78% compared to 70% in 2010. Home ownership is directly related to the age of the householder, with the younger groups owning at lower level, and the peak among householders ages 65 to 74. In this survey, however, 41% of the respondents under age 24 were homeowners compared to 28% in 2010. Nationally, according to the U.S. Census Bureau, 23.3% of those under age 25 were home owners.

HOMEOWNERSHIP AND AGE

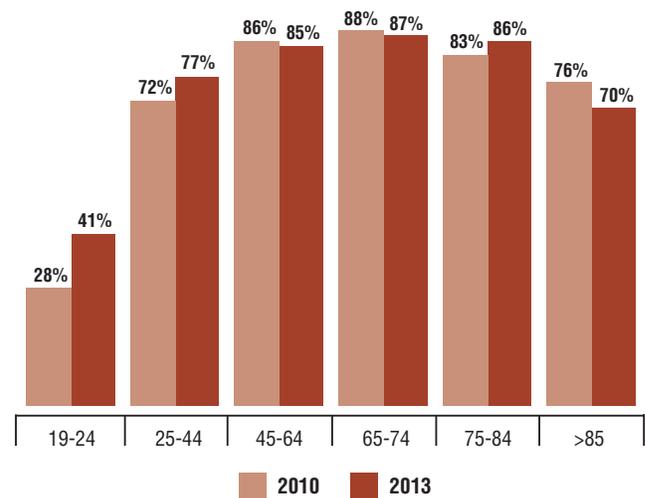


Figure 6

In 2000, the homeownership rate was 66.2%, and decreased by 1.1% in 2010. This decline in the national homeownership rate was the largest decrease since the change experienced between 1930 and 1940. However, the 2010 homeownership rate remains as the second-highest rate since collection of tenure data began in the census of 1890.

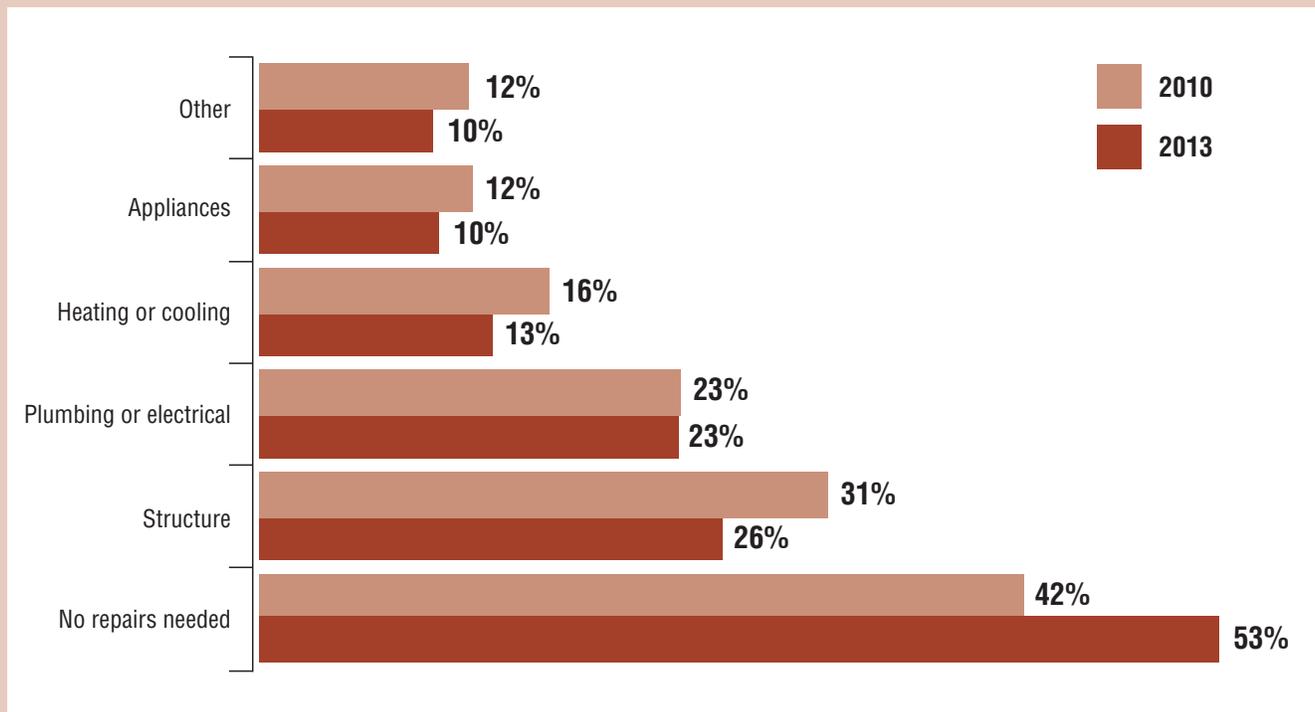
Of those respondents who were not home owners (2013, 22%; 2010, 30%), 50% reported that they did not wish to own a home at this time compared to 36% in 2010. Nearly the same proportion reported they were unable to make a down payment (2013, 44%; 2010, 45%). Related factors selected were a poor credit rating (2013, 23%; 2010, 35%), unable to get a loan (2013, 24%; 2010, 34%), and no assistance for 1st time home buyers (2013, 11%; 2010, 19%).

Repairs

According to the U.S. Census Bureau, 2007-2011 American Community Survey, 23% of all housing units were built before 1940; 50% before 1970; and 66% of all housing units were built before 1980 in Nebraska. In 2013, 50% of all respondents, both owners and renters, reported that their homes needed repair compared to 31% in 2010. In 2013, of those respondents that reported their home was in need of repair, 26% reported that their homes were in need of structural repair, including roof, walls, and foundation compared to 31% in 2010.

In both 2013 and 2010, one in four (23%) respondents needed plumbing and electrical work. Conversely, 13% of respondents in 2013 and 16% in 2010 needed updates to heating and/or cooling. Other repairs mentioned included painting, windows and doors, interior flooring, and bathrooms, along with a range of exterior repairs (concrete in driveways and walkways, landscaping, decks).

REPAIRS NEEDED AT HOME



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

Figure 7

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

OWN YOUR HOME?	HOUSEHOLD INCOME LAST YEAR?	2013	2010	DIFFERENCE
OWN HOME	15999 or less	53%	51%	2%
	16000-24999	49%	45%	4%
	25000-34999	37%	35%	2%
	35000-44999	29%	26%	3%
	45000-59999	23%	22%	1%
	60000-79999	18%	18%	0%
	Over 80000	19%	17%	1%
	TOTAL		26%	25%
NOT OWN (RENT)	15999 or less	42%	44%	-3%
	16000-24999	42%	45%	-3%
	25000-34999	31%	28%	3%
	35000-44999	23%	22%	2%
	45000-59999	18%	20%	-2%
	60000-79999	16%	12%	3%
	Over 80000	15%	16%	-2%
	TOTAL		31%	33%
TOTAL	15999 or less	46%	46%	0%
	16000-24999	46%	45%	1%
	25000-34999	35%	31%	4%
	35000-44999	28%	25%	3%
	45000-59999	22%	21%	0%
	60000-79999	18%	17%	1%
	Over 80000	19%	17%	1%
	TOTAL		27%	28%

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

Figure 8

Using the midpoint of each response category, a ratio illustrates the relationship case-by-case between income and housing expenses (mortgage/ rent and utilities) on an annual basis. Assuming that these are rough estimates, the table on the right illustrates the percentage of household income that basic housing expenses can consume. For homeowners where the household income is below \$25,000 for example, those basic expenses may consume between 49-53% of income on average, an increase of about 5% from 2010. For renters with household incomes below \$25,000, rent and utility expenses consumed about 42% of household income on average in 2013 which is slightly lower than the 2010 average of 45%.

Monthly Utilities

The survey asked respondents to indicate how much they paid each month in utilities and for mortgage/ rent. In 2013, 59% of respondents reported having paid between \$100 and \$300 per month for utilities. One in five home owners (19%) paid between \$100 and \$199 per month for utilities, compared to 34% of non-homeowners. In 2013 and 2010, 40% of home owners reported that they paid between \$200 and \$299 per month for utilities. In 2013, 28% of non-homeowners paid that same amount, compared to 23% in 2010.

Mortgage/Rent Payments

According to the U.S. Census Bureau, 2010-2012 American Community Survey, national housing figures show that 34% of owner-occupied housing units were owned free and clear, compared to 37% in Nebraska. Similarly, in this 2013 survey 37% of homeowners reported that they “did not have a monthly rent or mortgage payment,” compared to 36% in 2010. Over half (56%) of the respondents who were non-homeowners paid between \$200 and \$600 per month for rent compared to 67% in 2010. In 2013, 25% paid \$600 to \$1,000 or more per month for rent.

In both 2013 and 2010, homeowners at lower income levels indicated that average payments for utilities and mortgage consumed more than half of their annual household income. In 2013, non-homeowners at lower income levels reported that average payments for utilities and rent consumed up to 42% of their annual household income compared to 44% in 2010.

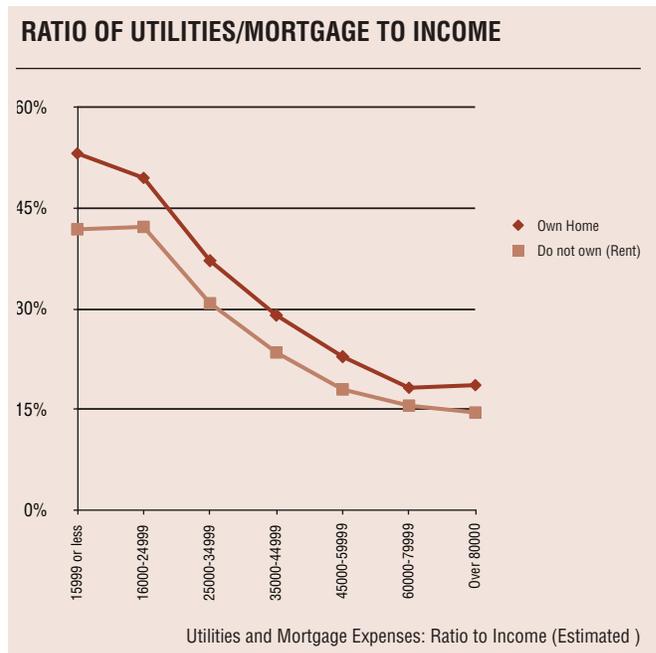


Figure 9

Non-homeowners

A smaller proportion of survey respondents in 2013 did not own a home compared to 2010 respondents (2013, 22%; 2010, 30%). Though there were some differences in proportions, the barriers to ownership cited in 2013 and 2010 were similar. Of the 22% who were not homeowners in 2013, 50% reported they did not wish to own a home at this time. Nearly the same proportion reported they were unable to make a down payment (2013, 44%; 2010, 45%). A poor credit rating was cited by 23% of respondents as a barrier to home ownership in 2013 compared to 35% in 2010. A similar proportion were unable to get a loan (2013, 24%; 2010, 34%), and one in ten cited a lack of assistance for first-time home buyers (2013, 11%; 2010, 19%).

Housing Data Through Words & Experiences

A Homeless Veteran Has A Place to Call Home

A Nebraska Veteran arrived at Central Nebraska Community Services looking for help with food. Upon learning he was homeless, a case manager spent time with him inquiring about his life, how he became homeless and the barriers he was facing. During their conversation Willard explained that he had been living in his car for the past 7 years, with partial blindness and lack of education preventing him from finding sustainable employment.

Willard was assisted in completing applications for food stamps and housing assistance. He was also connected to local resources such as the Veteran's Administration and other community supports. A case manager helped him set goals within 12 life areas, provided information, education and life skills attainment. In addition, a case manager helped him apply for early retirement benefits through social security, giving him a steady income for the first time in 7 years.



*"I couldn't have done
it without you!"*

Willard was accepted into the Permanent Supportive Housing Program that provided a place for him to live. His case manager advocated on his behalf and secured community donations for furniture, household goods and personal items to assure he had what he needed to get a fresh start.

In the months since entering the doors of Central Nebraska Community Services, Willard has made significant progress in his life. Willard is optimistic about his future and takes pride in his home. When his case manager praises Willard for the remarkable things he has achieved, he replies - "I couldn't have done it without you!"

Perceptions About Poverty

U.S. Census Bureau statistics also indicate that in 2011, 12% of all Nebraskans were living in poverty. This represents 222,663 Nebraskans. A greater percentage of children were living in poverty with 20% of children under the age of five living in poverty and 16% of all children under the age of 18 living in poverty.

Single women with children under the age of five fared the worst, with 48% living in poverty. According to 2012 ACS estimates, this figure has increased to 55% of all single women with children under the age of five living in poverty in Nebraska.



Historically, Community Action of Nebraska Assessment surveys have found the public divided in their perceptions regarding the causes of poverty. About half of respondents reported that the poor are not doing enough to help themselves out of poverty, and the other half attribute poverty to circumstances beyond the control of the poor. In the results of the 2013 and 2010 surveys, this difference appears across different levels of income.

According to the U.S. Census Bureau, 2007-2011 American Community Survey, the median household income in Nebraska was \$50,695 compared to \$52,762 nationally. A further breakdown of household income shows that the median annual earnings for all workers in Nebraska, was \$27,438 compared \$30,259 nationally. The median income for full-time working men was \$42,160 compared to \$32,534 for full-time working women revealing that men made 26% more than women in Nebraska. Nationally, the median income for full-time working men was \$47,549 compared to \$37,160 for full-time working women. On average, men were making 24.5% more than women in the United States within the five year estimates.

Both the 2013 and 2010 surveys asked respondents to identify what they believed caused poverty. Overall, 2013 survey respondents reported that the causes of poverty were: low motivation (56%); lack of training and education (51%); drug abuse and addiction (43%); single parent households (38%); and not enough jobs (25%). Respondents in the 2010 survey selected the same top five perceived causes of poverty, although lack of training/education, and low motivation were ranked first and second, respectively.

Respondents of the 2013 survey from households earning less than \$25,000 identified the top perceived causes of poverty as 1) Low motivation, 2) Lack of training/education, 3) Drug abuse/addiction, 4) Single parent households, and 5) Not enough jobs. Responses from the 2010 survey

from households earning less than \$25,000 differed slightly with the top perceived causes of poverty identified as 1) Lack of training/education, 2) Not enough jobs, 3) Single parent households, 4) Low motivation, and 5) Drug abuse/addiction.

For 2013 respondents in households earning more than \$35,000, the top perceived causes of poverty were 1) Low motivation, 2) Lack of training/education, and 3) Drug abuse/addiction, and 4) Single parent households. Respondents earning more than \$35,000 in the 2010 survey selected the same top three perceived causes of poverty in identical order.

The 2013 survey respondents from households earning above \$80,000 per year reported causes of poverty were 1) low motivation, 2) lack of training,

3) single parent households. Similarly, respondents earning more than \$80,000 in 2010 reported the top perceived causes of poverty to be 1) low motivation, 2) lack of training and education, and 3) drug abuse.

Responses identifying the top perceived causes of poverty within the 2013 survey consistently identified the same three causes (motivation, education, and drug abuse) across levels of age, education, and income. However, responses identifying the perceived causes of poverty varied by income; in particular, 63% of those earning more than \$35,000 reported believing that poverty was the result of low motivation, compared to 45% of those earning less than \$25,000 reporting the same. Differences in responses were also notable in the category of “not enough jobs”, with only 20% of those making more

PERCEPTIONS ABOUT THE CAUSES OF POVERTY

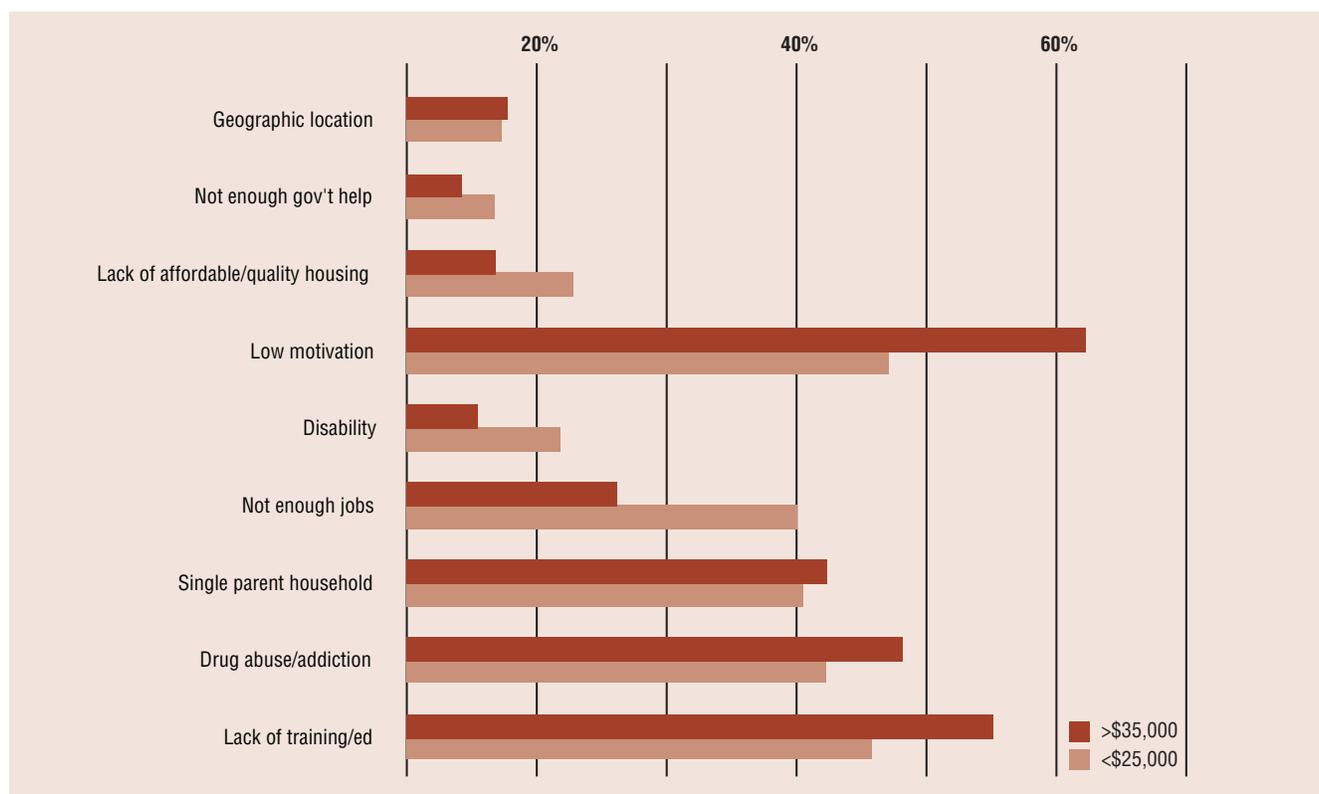


Figure 10

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

CAUSES OF POVERTY	< \$16,000	RANK	< \$25,000	RANK	> \$35,000	RANK	> \$80,000	RANK
Lack of training/education	45.0%	1	43.3%	2	54.6%	2	61.9%	2
Drug abuse/addiction	26.3%	5	39.1%	3	46.2%	3	46.36%	3
Single parent household	27.1%	4	37.0%	4	39.2%	4	43.14%	4
Not enough jobs	44.3%	2	36.4%	5	19.6%	5	17.48%	5
Disability	24.2%	6	14.4%	7	6.7%	8	7.46%	7
Low motivation	33.9%	3	44.9%	1	63.3%	1	66%	1
Lack of affordable/quality housing	14.5%	8	15.6%	6	8.4%	7	7.05%	8
Not enough gov't help	16.3%	7	8.3%	9	5.3%	9	.66%	9
Geographic location	12.3%	9	8.9%	8	9.5%	6	7.54%	6

Figure 11

than \$35,000 selecting this as a perceived cause of poverty compared to 36% of those making less than \$25,000 reporting the same. As demonstrated in the chart above.

According to the U.S. Census, American Community Survey, median household income in Nebraska increased modestly between 2008 and 2011, with income rising 3% from \$49,231 to \$50,695. Conversely, the same three-year period also saw an increase in the Nebraska poverty rate; poverty rose from 10.8% to 12% for all individuals. In 2008, poverty for those 'under age 5' was 16.9%; in 2011 it

increased to 20%. In households with youth under age 18, the increase was from 11.2% to 16% for the same period.

Additionally, the number of people without health insurance increased between 2009 and 2012. The two-year average of people without health insurance increased from 12.2% in 2009-2010 to 12.8% for 2011-2012. According to the most recent data from the U.S. Census, 27% of families with incomes under \$25,000 are without health insurance in Nebraska.

Poverty Data Through Words & Experiences

Partnering to Help Families Grow Stronger

A family enrolled in the Northwest Community Action Partnership (NCAP) Head Start program experienced a series of unfortunate events and had their children removed from their household. The children were placed in foster care by Child Protective Services. The biological parents both have disabilities and obstacles of their own.

NCAP's program encouraged home visits with both the foster parents and the biological parents. Head Start staff held the monthly home visits and was invited to be involved with the team meetings that were organized to assist the family. The team meetings included the Nebraska Department of Health and Human Services worker, both families, and the biological grandparents. The goal of everyone on the team was to reunite the children back with their family, but ultimately it was the responsibility of the parents to fulfill this goal.

Mom and Dad attended weekly individual and family counseling, parenting classes, and were very involved in the Head Start Parent meetings, family gatherings and Parent / Teacher conferences. Mom and Dad worked hard to make all of their appointments, even though they didn't have a car. They would walk a lot, even when it was snowing and cold out to make their appointments.

Family goals were set by the team, and each time the family followed through and achieved them. The parents worked very hard to increase their parenting skills. A person may think that a family that has been through so much would be angry or resentful, but they weren't. Through NCAP's program the parents were able to become CPR/First-Aid certified and enhanced their nutrition and parenting skills.



Children and Youth

The 2013 and 2010 Community Assessment Surveys elicited information related to child care, educational services for children age birth through five, challenges related to raising children, and access to safe activities for teenagers. The context of issues related to child care must be considered within the context of the age of the child, and by the proportion of children who spend time in non-parental child care.

Child Care

According to the U.S. Census Bureau, 2007-2011 American Community Survey, 74% of parents with children from birth to age six in Nebraska reported that all adults in the household were working compared to 64% nationwide.

Nationally, recent figures indicate that 61.3% of children from birth through six spend some time in non-parental child care (Lynda Laughlin, 2013, *Who's Minding the Kids? Child Care Arrangements: Spring 2011, Current Population Reports, P70-135, U.S. Census Bureau, Washington, DC.*). In Nebraska, 57.3% of children received ten or more hours of non-parental child care per week. Respondents of this survey who were raising children were asked to identify issues related to child care. The extent to which the cost of child care was a concern was related to the age of children in the household. When asked to identify problems for their household, half (50%) of respondents identified affordable child care compared to 73% of respondents in 2010.

In both 2013 and 2010, respondents reported challenges accessing the following services relating to children: educational support services (2013, 19%; 2010, 32%); Head Start programs (2013, 21%; 2010, 30%) preschool programs (2013, 25%; 2010, 30%), and parenting classes (2013, 17%; 2010, 21%). Additionally, respondents reported that the lack of night or weekend child care was a challenge (2013, 8%; 2010, 11%). Between 2010 and 2013, respondents indicated an increased need for child care for children with special needs (2013, 5%; 2010, 2%).



Birth to Five

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

Respondents of this survey were asked what types of educational services were needed for children ages five and under. In 2013, 52% identified a need for additional preschool services for chil-

dren age three to five compared to 68% in 2010. Additionally in 2013, 28% cited a need for early childhood care for children from birth to three, and 19% favored part-day educational services. Comparatively in the 2010 survey, 42% of respondents identified a need for early childhood care for children from birth to three, and 32% selected part-day educational services.

Teens

In both 2013 and 2010, over half of the respondents also expressed concern about safe teenage activities: concerns regarding safe teenage activities in the summer (2013, 54%; 2010, 57%), on the weekends (2013, 50%; 2010, 54%), and after school (2013, 45%; 2010, 50%).

ISSUES RELATED TO CHILDREN

	2013	2010
Cost of child care	35.3%	35.7%
Lack of night or weekend care	8.2%	10.9%
Lack of sick child care	7.8%	7.7%
Lack of child care for special needs	4.9%	2.0%
Lack of school age child care	4.9%	8.3%
Lack of openings	3.1%	7.7%
Lack of infant care	2.8%	3.8%
Too far away/no transportation	1.0%	3.6%

Figure 12

PROBLEMS FOR THOSE RAISING CHILDREN

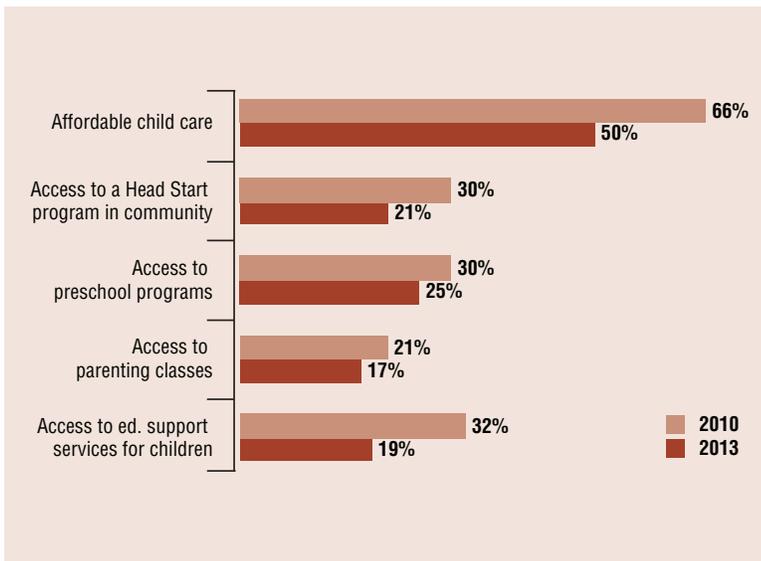


Figure 13

EDUCATIONAL SERVICES NEEDED FOR CHILDREN AGES BIRTH TO 5

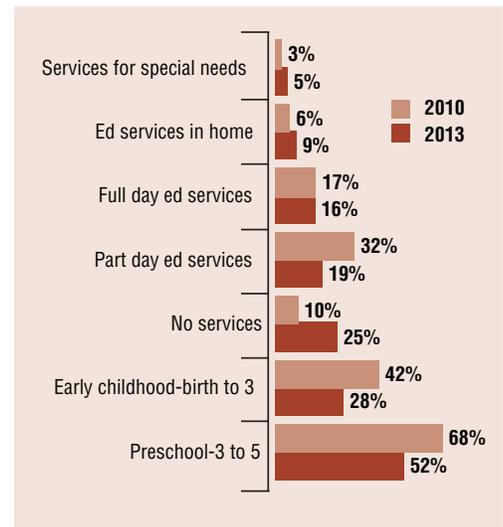


Figure 14

SAFE ACTIVITIES FOR TEENS

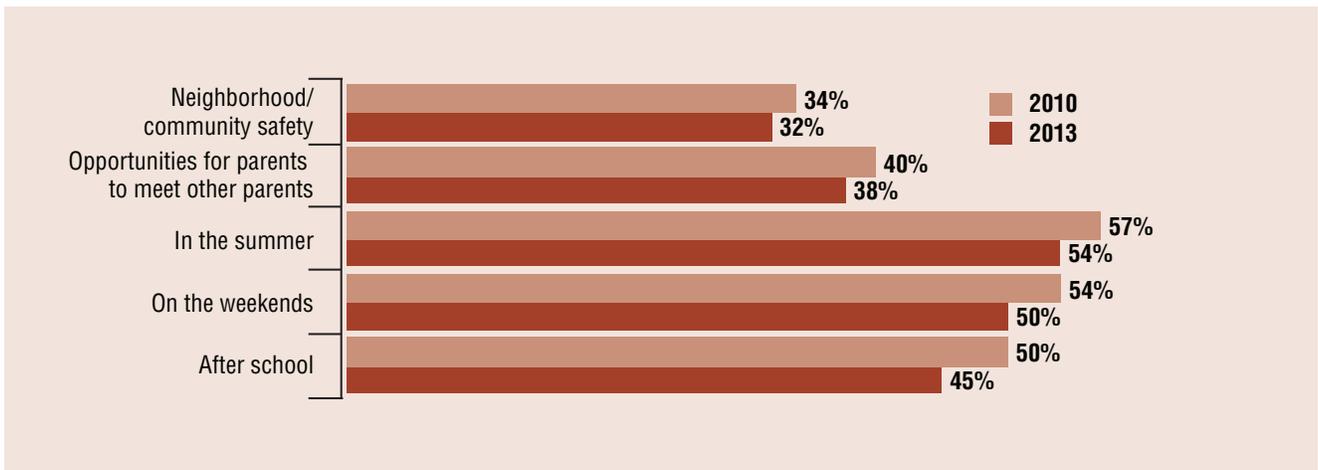


Figure 15

For 50% of 2013 survey respondents raising children, the top problem was finding affordable child care. 52% of 2013 survey respondents raising children indicated preschool services for 3-5 years old was a need.

Children & Youth Data Through Words & Experiences

Having a Safe Place to Live and Learn was a Huge Impact on Stacey's Life

In October 2009, Stacey, a 15 year old girl from a rural community in western Nebraska, was referred to Community Action Partnership of Western Nebraska (CAPWN) Youth Programs by another youth. Stacey had been removed from her mother's home by Child Protective Services when she was only seven years old and placed with her dad. Her mom was no longer in the picture and her father frequently worked out of town. She did not get along with her step-mother so she moved around frequently between her dad's and grandmother's house. When CAPWN staff first met Stacey she would not make eye contact and would just stare at her feet. She had left home and was not going back.

As a temporary solution, Stacey was placed in CAPWN's Rural Host Home. She did not want to return home after the crisis intervention period and with her dad's approval, CAPWN staff was able to find a family that Stacey could stay with temporarily. She ended up living with the family for four years until she left for college. Throughout these years, Stacey was involved in programs offered through CAPWN Youth Services. She worked on life skills such as boundaries, relaxation, employment preparation, budgeting, Rent Wise, college preparation, healthy relationships, and more. With assistance offered through program funds, she was able to complete counseling until her therapist felt she no longer it. Stacey attended CAPWN youth groups regularly and interacted well with the other youth. She also worked well with the staff after trust was built.

Stacey is now nineteen and attending college in Wyoming for Farm and Ranch Management. She is renting a room and doing well on her own. She has set goals and has worked hard to reach them. She has built many healthy relationships within her biological family, extended family, community, and in the school system and has learned to set healthy boundaries for herself. She is currently in contact with her dad and he is being supportive.

The first year was rough for Stacey when she left home. She was struggling with home life, school, and other relationships. She wasn't a Ward of the State, she wasn't on probation, and wasn't receiving any support from her parents. Stacey was a good kid but lacked the support she needed.

In time, as Stacey built trust, she bloomed! She became motivated and eager to learn. Having a safe place to live and learn had a huge impact on Stacey's life. Her future goals are to own her own ranch and to have a family of her own.

Basic Needs

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



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

The Community Action Needs Assessment Survey included a matrix with eight basic need categories. The respondents had to indicate how serious a problem each basic need category was for their household. See actual survey question below:

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

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

HOUSEHOLDS WITH DIFFICULTY MEETING BASIC NEEDS

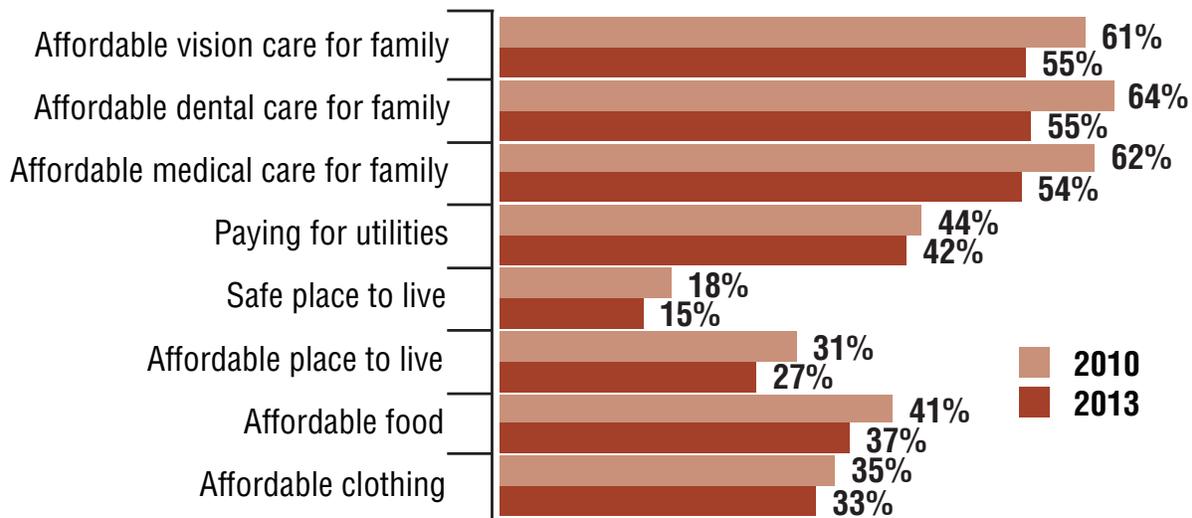


Figure 16

HOME MAINTENANCE CATEGORIES AS BARRIERS TO INDEPENDENT LIVING

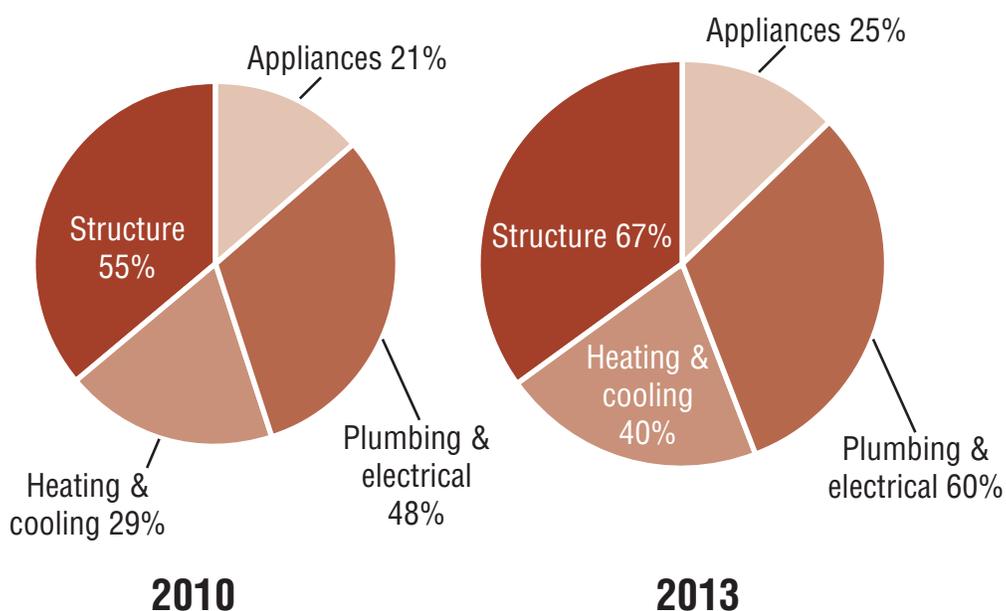


Figure 17

Basic Needs Data Through Words & Experiences

A Letter from Kristine: How Case Management Changed My Life

First and foremost, I would like to give many thanks to your program and to the people who helped me and my family. There are not enough words to express how grateful I am to have been a part of Project First.

I came to Blue Valley Community Action Partnership program without a job, education, or money. It was just my two daughters and I, with just enough courage to leave my broken marriage.



I had no intention of going back to school, but I managed to find a local catering job where I worked for one year. During that year, I learned how to budget, plan meals better and become more organized with personal finances and daily life. I learned how to set long and short term goals. My Project First case manager helped me with all of those things and all the while, telling me that I had it in me the whole time. I needed that support and I thank her from the bottom of my heart for that.

My case manager was there for me emotionally through my divorce. She always made sure I had something positive to focus my attention on. She was also there for me when I married my new husband and welcomed him into the program.

After that year of working at my catering job, and after many long talks with my case manager, I decided to take the plunge and go back to school. I couldn't have made that decision without the support of my case manager and my husband.

I am a full time student at Southeast Community College. I'm studying to get my Associate of Applied Science with a focus on Office Professional Degree. I will graduate in the winter of 2015. I absolutely love school and I can't thank everyone enough who helped me get this far.

Project First has changed my life. It is a part of my journey. I've learned so many things through the program. I've learned the tools that I need to live a better life.

Thank you Project First for helping me and my family financially and for giving me the resources and the amazing people to make it a better life for me and my family.

Sincerely,
Kristine Morris

Employment

In both 2013 and 2010, nearly one-third of the survey respondents reported that at least one adult in the household was unemployed (2013, 30%; 2010, 29%). In 2010, of those respondents age 24 and under, 43% reported an unemployed adult in their household. However, in 2013 this number decreased to 28%.

In both 2010 and 2013, as a follow-up question survey participants were asked “If any adult in your household is unemployed, what is preventing him/her from finding employment? (Select all that apply).” In 2013, there was a slight decrease in the number of respondents who selected “Not looking” (2013, 33%; 2010, 36%). There was also a decrease in the number of respondents who selected the response “lack of available jobs” (2013, 24%; 2010 31%). Conversely, in 2013 nearly half of all respondents (43%) under the age of 65 indicated that “health problems/disability” was a barrier to finding employment. This is a significant increase over what was reported in 2010 (26.5%).

In 2013, younger respondents were more likely to cite “Lack of qualified child care” as a barrier (19% for those under 45, but only 2% of those 45-64). For those under age 45 “Lack of education” was cited as a barrier by 18% of respondents.

Proportions were similar for urban/rural respondents citing “lack of specific job skills” (2013, urban, 11%; rural, 14%; 2010, urban 13%; rural 12%). However, there was a significant increase in both rural and ur-

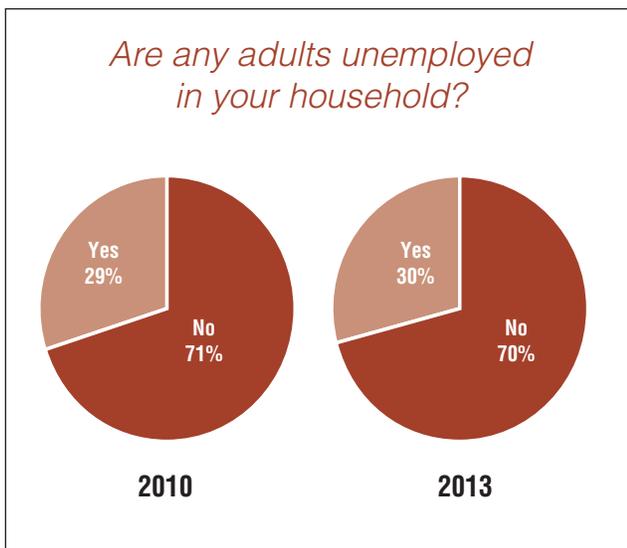


Figure 18

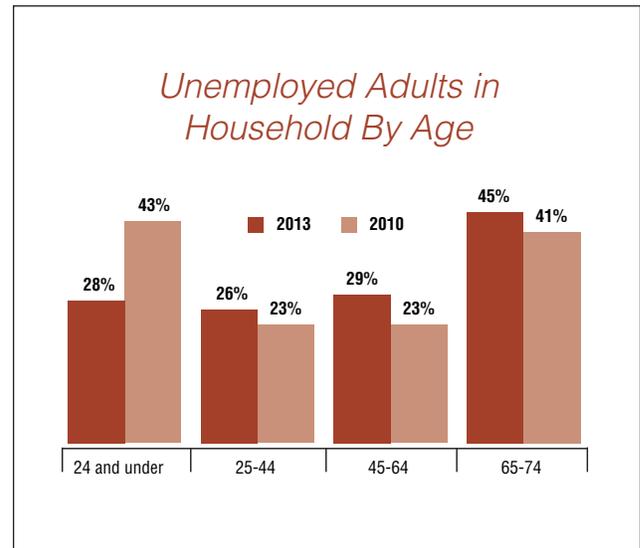


Figure 19

ban areas for respondents who cited “health/problems” as a barrier to finding employment (2013, urban 37%; rural, 14%; 2010, urban 24%; rural, 29%).

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

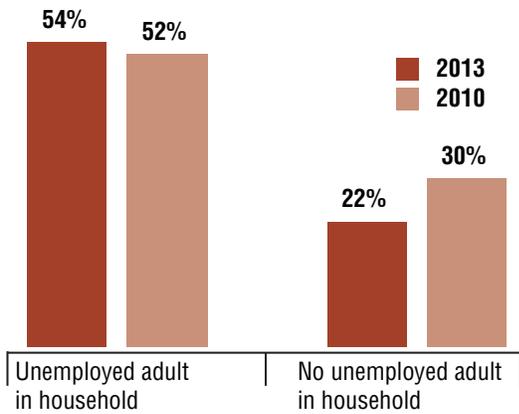


Figure 20

PREVENTING ADULTS FROM FINDING EMPLOYMENT

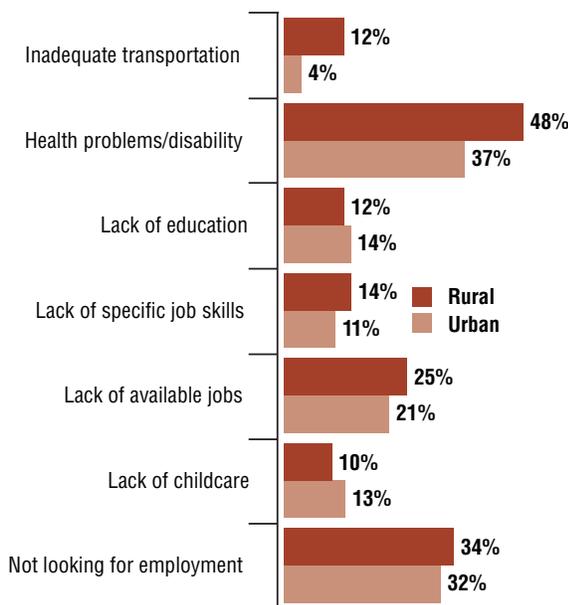


Figure 21

In both 2013 and 2010 households with an unemployed adult were more likely to cite “access to employment services” as a problem (2013, 54%; 2010 52%). There were significantly fewer households that cited “access” as a problem in instances where there was no unemployed adult present (2013, 22%; 2010 30%).

Urban/Rural. In 2013, for those 65 and under, “Health problems/disability” were cited most frequently as a barrier to employment (urban, 37%; rural, 48%). Also cited frequently was “Not looking” (urban, 32%; rural, 34%). While “Lack of available jobs” was cited as a barrier by one in five (21%) urban respondents, that increased to one in four (25%) rural respondents. A greater proportion of rural respondents cited “Lack of specific job skills” (urban, 11%; rural, 14%) along with “Inadequate transportation” (urban, 4%; rural, 12%). Urban respondents were somewhat more likely to cite “Lack of child care” (urban, 13%; rural; 10%) along with “Lack of education” (urban, 14%; rural, 12%).

In both 2013 and 2010 survey respondents who had households with an unemployed adult were more likely to cite “Access to employment services” as a problem. “Access” was considered a problem (54%, 2013; 52%, 2010) with an unemployed adult while it was less of a problem households with no unemployed adult (22%, 2013; 30%, 2010).

In 2012 Community Action of Nebraska conducted a statewide and regional community assessment specifically related to employment, barriers to employment and training needs. Results of the 2012 survey also indicated that physical health issues (27.4%) were a top barrier to improving employment status. Other top barriers to improving employment status included limited job opportunities (40.3%) and education level (28.3%). This employment data is important to Community Action Agencies when looking at the causes of poverty and determining appropriate programming to address these challenges in Nebraska.

Employment Needs Data Through Words and Experiences

GED and Job Skills Training Promotes Employment Opportunities

Lourdes first came to Eastern Nebraska Community Action Partnership's (ENCAP) South Omaha office two years ago to obtain assistance with a referral to a local pantry. ENCAP's Case Coordinator provided the referral to the local pantry but also completed an assessment that indicated other areas of needs; one of which was the lack of a high school diploma. Lourdes was working a minimum wage job that had inconsistencies in weekly work hours and she was barely making ends meet without the use of area pantries and other social services.

Over the next few months Lourdes met with the Case Coordinator and developed an individualized goal plan that included enrolling in ENCAP's sponsored GED class with the goal of working in the field of customer service, since she loved utilizing her bilingual skills and assisting those that were in need within her community.

Within the next year, Lourdes completed her GED and was ready to enter the customer service workforce. ENCAP's Case Coordinator assisted Lourdes with the development of a resumé. After several interviews, Lourdes is now working as a receptionist in a local law firm and is using her expertise and her bilingual skills. **This past year Lourdes was able to move into a new apartment and save part of her earnings to plan for her future.**

Career Development Alleviates Barriers in Rural Nebraska

Early in 2013, a couple and their young son moved from Lincoln to a family member's empty home in a small town in Northeast Nebraska to escape their crime ridden metropolitan neighborhood. While in the city, the father had been working minimum wage jobs and concurrently training for his Licensed Practical Nurse (LPN) certification. Upon relocation, the man began applying for similar low wage employment because he lacked personal confidence and he could not afford the gas money to apply for employment outside of the small community.

After hearing about how the Career Development Program at Northeast Nebraska Community Action Partnership had helped other families, the man contacted a case worker and enrolled in the program. Once enrolled, an intensive needs assessment was conducted which pointed to a number of obstacles facing the family – the greatest of which was the lack of income to meet their basic needs. In the assessment and career development activities the case manager discovered the father had completed his LPN certification but didn't have the confidence or gas money to allow him to apply for employment in area nursing homes, hospitals and similar places.

The Career Development Program helped alleviate barriers that were keeping him from seeking employment in his field in area communities. The agency provided additional skills training which raised the man's confidence and gas vouchers amounting to two fills of the family's gas tank. Soon the man was offered a nursing position at a hospital 40 minutes away from his home. After a short time of employment, the hospital valued the man so much they helped him to relocate closer to his employment. The hospital provided financial assistance for deposits and first month's rent as an "employee incentive". The career development program at NENCAP gave this family the stepping stone they needed to break the cycle of poverty. The collaboration of the family, agency and hospital has helped this family to move away from the burdens of being underemployed and needing assistance towards stability and self-sufficiency.

Income and Finances

When asked to describe their current financial status compared to last year, 54% reported it was about the same, 28% thought it was worse, and just 19% thought they were better off than a year ago. Household income reported in the survey was evenly distributed across the seven income ranges identified in the question, however one in five (21%) reported in the highest income range (\$80,000 and above), which is a 5% increase from the 2010 survey report.

In the majority of households (2013, 62%; 2010, 57%) two persons contributed to the income, while one-third (36%) relied on income from one person. Where only one person contributed to the income, 45% reported an income of less than \$25,000 and 60% reported an income of less than \$45,000. On the other hand, where two persons contributed to the household income, 45% reported an income above \$60,000. Among the sources of income listed, over two-thirds (69%) listed employment, one in four received income from Social Security (28%), an increase from 23% in 2010.

The proportion reporting self-employment increased from 20% in 2010 to 25% in 2013. Finally, 3% reported income from unemployment, and 6% from child support. Half (47%) of all respondents relied on more than one source of income, such as Social Security or self-employment, and 11% relied on 3 or more sources of income. For example, selecting the 69% who listed employment as a source of income, one-fourth (24%) of those were also self-employed,

11% reported collecting income from Social Security, 7% collected child support while 7% also had retirement income.

Credit cards

The survey also included other questions related to finances, including credit card debt and behaviors related to saving and spending with the 2013 survey response being similar to that of 2010. Half (2013, 52%; 2010, 50%) of the survey respondents reported no credit card debt. One in three (2013, 34%; 2010 37%) reported more than \$1,000 in credit card debt. Nearly one in five (2013, 18%; 2010, 19%) respondents reported credit card debt greater than \$5,000. In the 2010 Survey of Consumer Finances¹, 39.4% of families held credit card balances. Of these, 47.4% of couples with children reported they had credit card balances and comprised the largest group with credit card debt.

CURRENT FINANCIAL STATUS

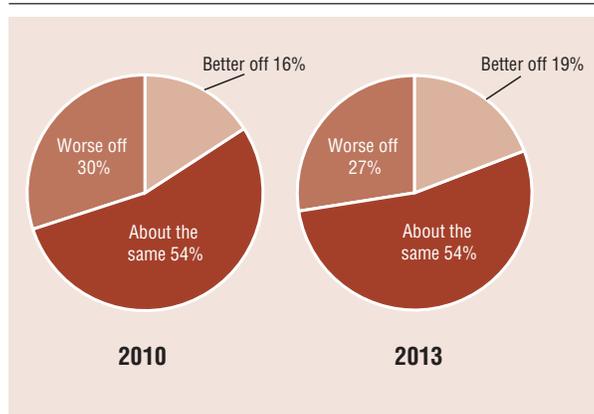


Figure 22

In behaviors related to spending and saving, the most frequent responses reflected 'positive' behaviors on the part of respondents. During the past 12 months, 47% put money into savings, and a similar proportion (43%) reported following a budget, while 44% invested in retirement accounts. On the other hand, nearly 31% withdrew money from savings during the past 12 months, and 7% withdrew money early from retirement. Between 10-20% reported actions that could be characterized as negative during the past 12 months: paying utility bills late (15%); paying only the minimum on credit card bills (15%); making late payments for housing (11%, mortgage or rent);

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

CREDIT CARD DEBT

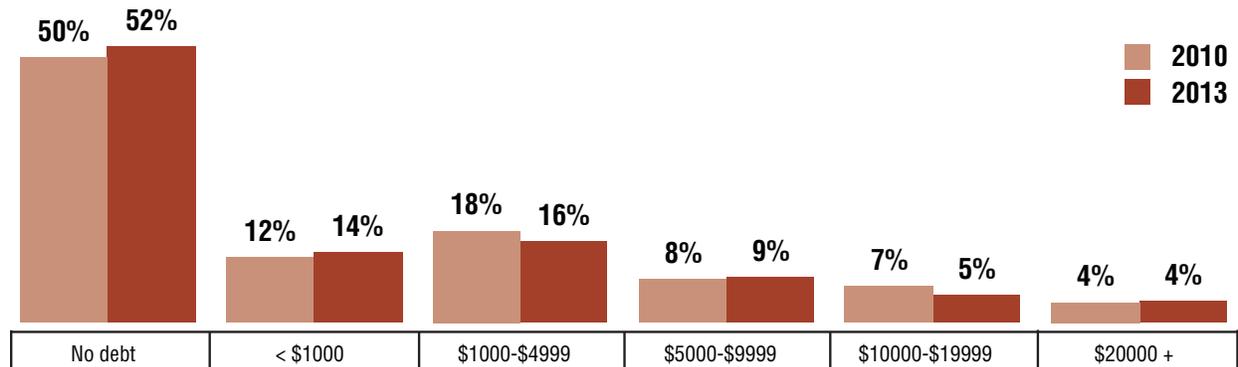


Figure 23

depended on credit cards (19%); and threatened with repossession (4%).

From 2010 to 2013, encouraging results were an increase in investing in retirement accounts (2010, 37%; 2013, 44%), a decrease of respondents who withdrew money from savings (2010, 40%; 2013 31%), a decrease in those who paid utility bills late and those who made minimum payments on credit cards (18%,

2010; 15%, 2013), and a decrease of those threatened with repossession (7%, 2010; 4% 2013).

From 2010 to 2013, concerning results were increases in paying mortgage or rent late (2010, 10%; 2013, 11%), increase in early withdrawal from retirement (2010, 5%; 2013 7%), and an increase in dependency on credit cards (2010, 13%; 2013 19%).

USES OF MONEY IN THE PAST YEAR

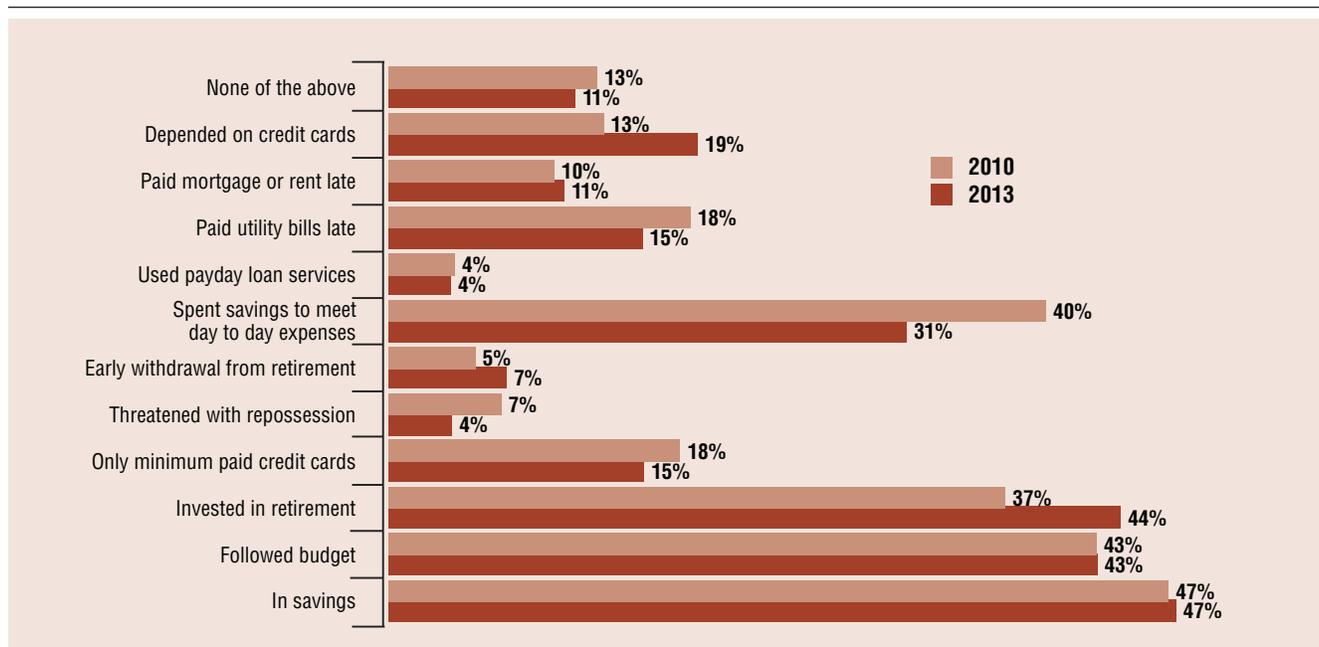


Figure 24

Income and Finance Data Through Words & Experiences

IDA's Promote Growth for Individuals and Communities



Stephanie had a dream of expanding her in-home cupcake decorating hobby into a business, but to the stay at home mom of three this seemed like only a dream. The additional money earned from Stephanie's hobby helped supplement the household income, but money was still tight for the family of five.

In January 2013, Stephanie was accepted as Southeast Nebraska Community Action Partnership's (SENCA) first Individual Development Account (IDA) participant. The IDA program is a matched savings account program that encourages working people to save money and acquire assets during a time frame of six to twenty-four months.

In June, just six months into the IDA program, Stephanie's Epic Cakes opened its doors at 1721 Stone Street in Falls City. By October Stephanie was able to

save the \$1,500 required to receive her 2:1 match. In addition to the SENCA IDA program, Stephanie worked with several other groups in her community including EDGE (Economic Development and Growth Enterprise) and REAP (Rural Enterprise Assistance Project) to help turn her dream of owning a business into a reality.

Single Mom is Grateful for Homeownership made Possible through IDA Program

Jackie was the single mother of an active toddler, and working a minimum wage job with no benefits. With this limited income, and not many opportunities for promotion within her company, she was trying to go to school, pay the monthly bills, and was struggling to afford child care for her son.

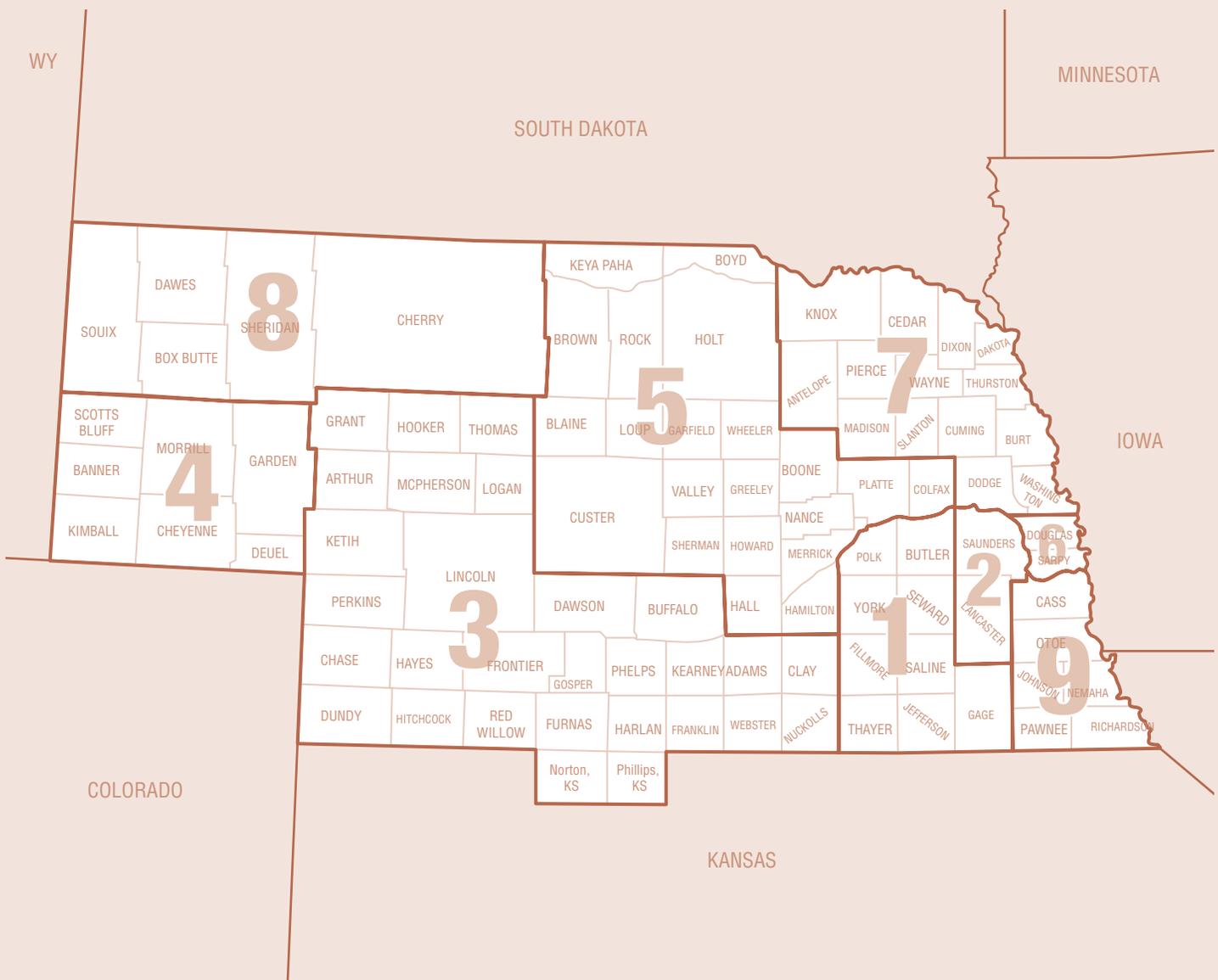
Jackie came to Community Action Partnership of Lancaster and Saunders Counties (CAPLSC) and enrolled in the Individual Development Account (IDA) program. The IDA program is a matched savings account program that matches each \$1.00 that IDA participants deposit into their savings account, Community Action then matches that amount by \$2.00. IDA participants must use their savings for one of the following purposes: 1.) Financing the purchase of a home; 2.) Starting or expanding a small business; or 3.) Funding post-secondary education. Jackie decided right away that she wanted to apply for the IDA program and save up to purchase her first home for her and her son.

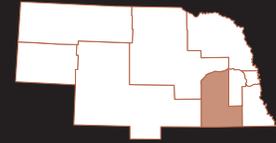
It has been nearly a year since Jackie purchased her home, and she shared the following: "It has been an exciting year for my son and I. Since the purchase, I also graduated from Southeast Community College, and obtained full-time employment with benefits at Lincoln Surgical Hospital as a Certified Surgical Technologist. In March of 2013, I began a Bachelor's program at the local University, and will complete my degree in June of 2014. My son began kindergarten this year, which is conveniently located across the street from our new home.

We have already made great friends with the neighbors, and feel like we are a part of the community. There comes a sense of pride and community from ownership that didn't exist when we lived in an apartment. It is amazing how owning this house has blessed our family. This would not have been possible without the IDA program through Community Action, and we are forever grateful."

Regional Community Assessment Data

1. Blue Valley Community Action Partnership, Inc.
2. Community Action Partnership of Lancaster and Saunders Counties
3. Community Action Partnership of Mid-Nebraska
4. Community Action Partnership of Western Nebraska
5. Central Nebraska Community Services, Inc.
6. Eastern Nebraska Community Action Partnership, Inc.
7. Northeast Nebraska Community Action Partnership, Inc.
8. Northwest Community Action Partnership
9. Southeast Nebraska Community Action Partnership

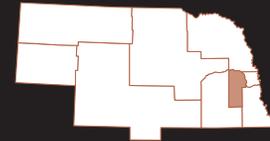




SERVING THE COUNTIES OF:	MAIN OFFICES:	EXECUTIVE DIRECTOR:	TELEPHONE:	WEBSITE:
Butler, Fillmore, Gage, Jefferson, Polk, Saline, Seward, Thayer, York	620 5th Street Fairbury, NE 68352	Richard D. Nation	(402) 729-2278	www.bvca.net

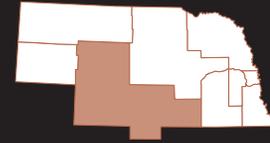
SURVEY TOPIC	2013	2010
HEALTHCARE	TOP 3 HEALTH CARE ISSUES <ol style="list-style-type: none"> 55% of respondents delayed medical care because of cost (State 67%) Access to disability services for adults Access to disability services for children 	<ol style="list-style-type: none"> 67% of respondents delayed medical care because of cost (State 67%) Access to disability services for adults Access to mental health care
HOUSING	TOP 3 BARRIERS TO HOMEOWNERSHIP <ol style="list-style-type: none"> Poor credit Unable to make a down payment Unable to get loan <p>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: \$60,000-80,000</p>	<ol style="list-style-type: none"> Poor credit Unable to make down payment Unable to get loan <p>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</p>
POVERTY	TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY <p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> Drug abuse/addiction Single parent household Not enough jobs <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> Low motivation Drug abuse/addiction Lack of training/education 	<p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> Lack of training/education Low motivation Not enough jobs <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> Low motivation Lack of training/education Drug abuse/addiction
CHILDREN & YOUTH	TOP 3 ISSUES & NEEDS FOR CHILDREN <ol style="list-style-type: none"> Cost of childcare – Top Issue Preschool services age 3-5 – Top need Birth-age 3 childhood services – Top need <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> Activities: In the summer Activities: On the weekends Activities: After school 	<ol style="list-style-type: none"> Cost of childcare – Top issue Preschool services age 3-5– Top need Birth-age 3 childhood services – Top need <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> Activities: In the summer Activities: On the weekends Activities: After school
BASIC NEEDS	TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT <ol style="list-style-type: none"> Affordable medical, dental and vision care Paying for utilities Affordable food 	<ol style="list-style-type: none"> Affordable medical, dental and vision care Paying for utilities Affordable food
EMPLOYMENT	TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT <ol style="list-style-type: none"> Lack of available jobs (36%) Health problems/disability (36%) Lack of childcare 	<ol style="list-style-type: none"> Lack of available jobs Lack of childcare Health problems/disability
INCOME & FINANCES	ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR. <p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> Put money in savings Invested or put money in retirement Followed a budget 	<p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> Put money in savings Invested or put money in retirement Followed a budget

Community Action Partnership of Lancaster and Saunders Counties



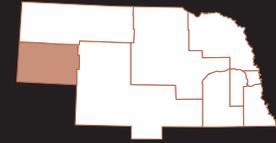
SERVING THE COUNTIES OF:	MAIN OFFICES:	EXECUTIVE DIRECTOR:	TELEPHONE:	WEBSITE:
Lancaster and Saunders	210 O St. Lincoln, NE 68508	Vi See	(402) 471-4515	www.communityactionnetwork.org

SURVEY TOPIC	2013	2010
HEALTHCARE	TOP 3 HEALTH CARE ISSUES 1. Mental healthcare 2. Disability services for children 3. Drug/alcohol abuse	1. Delayed medical care because of cost 2. Disability services for children & adults 3. Mental healthcare
HOUSING	TOP 3 BARRIERS TO HOMEOWNERSHIP 1. Unable to make down payment 2. Do not wish to own a home 3. Unable to get a loan Housing Cost: 49.4% vs. Household Income: less than \$25,000 Housing Cost: 35.9% vs. Household Income: \$35,000-\$45,000 Housing Cost: 20% vs. Household Income: \$60,000-80,000	1. Unable to make down payment 2. Poor credit 3. Unable to get a loan Housing Cost: 51% vs. Household Income: less than \$25,000 Housing Cost: 27% vs. Household Income: \$35,000-\$45,000 Housing Cost: 20% vs. Household Income: \$60,000-80,000
POVERTY	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 3. Drug abuse / addiction Respondents whose household income is over \$80,000: 1. Lack of training/education 2. Single parent household 3. Low motivation	Respondents whose household income is less than \$25,000: 1. Lack of training/education 2. Not enough jobs 3. Drug abuse / addiction Respondents whose household income is over \$80,000: 1. Lack of training/education 2. Low motivation 3. Drug abuse / addiction
CHILDREN & YOUTH	TOP 3 ISSUES & NEEDS FOR CHILDREN 1. Cost of childcare-Top issue 2. Lack of school age child care-Top need 3. Lack of sick child care – Top need Top 3 Areas of Concern for Teens 1. After school 2. In the summer 3. On weekends	1. Cost of childcare-Top issue 2. Pre-school services-Top need 3. Birth to 3 child care services-Top need Top 3 Areas of Concern for Teens 1. On weekends 2. In the summer 3. After school
BASIC NEEDS	TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT 1. Affordable vision care 2. Affordable medical care for family 3. Paying for utilities	1. Affordable vision care 2. Affordable medical care 3. Paying for utilities
EMPLOYMENT	TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT 1. Not looking for employment 2. Lack of childcare 3. Health problems/disability	1. Lack of available jobs 2. Health problems/disability 3. Lack of education
INCOME & FINANCES	ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR. Top Three Income and Finance Behaviors 1. Invested or put money in retirement 2. Followed a budget 3. Put money into savings	Top Three Income and Finance Behaviors 1. Put money into savings 2. Invested or put money in retirement 3. Followed a budget



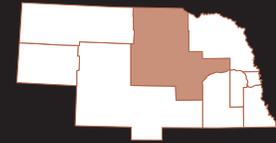
SERVING THE COUNTIES OF:	MAIN OFFICES:	EXECUTIVE DIRECTOR:	TELEPHONE:	WEBSITE:
Through the Administrative Office in Kearney and 29 satellite offices, Mid serves 139 communities in 27 south central counties in Nebraska and 2 counties in Kansas.	16 West 11th St. Kearney, NE 68847	Karen K. Lueck, CCAP	(308) 865-5675	www.communityactionmidne.com

SURVEY TOPIC	2013	2010
HEALTHCARE	TOP 3 HEALTH CARE ISSUES <ol style="list-style-type: none"> 1. Access to disability services for adults 2. Access to mental health care 3. Access to disability services for children 	<ol style="list-style-type: none"> 1. 70% of respondents delayed medical care because of cost (State 67%) 2. Access to mental health care 3. Access to disability services for adults
HOUSING	TOP 3 BARRIERS TO HOMEOWNERSHIP <ol style="list-style-type: none"> 1. Unable to make down payment 2. Poor credit 3. Unable to get a loan <p>Housing Cost: 46% vs. Household Income: less than \$25,000 Housing Cost: 33% vs. Household Income: \$35,000-\$45,000 Housing Cost: 17% vs. Household Income: \$60,000-80,000</p>	<ol style="list-style-type: none"> 1. Unable to get loan 2. Unable to make down payment 3. Poor credit <p>Housing Cost: 47% vs. Household Income: less than \$25,000 Housing Cost: 29% vs. Household Income: \$35,000-\$45,000 Housing Cost: 18% vs. Household Income: \$60,000-80,000</p>
POVERTY	TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY <p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> 1. Lack of training/education 2. Single parent household 3. Not enough jobs <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> 1. Low motivation 2. Lack of training/education 3. Single parent household 	<p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> 1. Not enough jobs 2. Lack of training/education 3. Single parent household <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> 1. Lack of training/education 2. Low motivation 3. Single parent household
CHILDREN & YOUTH	TOP 3 ISSUES & NEEDS FOR CHILDREN <ol style="list-style-type: none"> 1. Cost of childcare 2. Too far away/no transportation 3. Lack of night or weekend care <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> 1. Activities in the summer 2. Opportunities for parents to meet other parents 3. Activities on the weekends 	<ol style="list-style-type: none"> 1. Cost of childcare 2. Preschool services 3. Birth-age 3 childhood services <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> 1. Opportunities for parents to meet other parents 2. Activities on the weekends 3. Activities in the summer
BASIC NEEDS	TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT <ol style="list-style-type: none"> 1. Affordable dental, vision, and medical care 2. Paying for utilities 3. Affordable food 	<ol style="list-style-type: none"> 1. Affordable medical, dental and vision care for family 2. Paying for utilities 3. Affordable food
EMPLOYMENT	TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT <ol style="list-style-type: none"> 1. Health problems/disability 2. Lack of available jobs 3. Lack of education/specific job skills 	<ol style="list-style-type: none"> 1. Health problems/disability 2. Lack of available jobs 3. Lack of education
INCOME & FINANCES	<p>ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.</p> <p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> 1. Money in savings 2. Invested or put money in retirement 3. Followed budget 	<p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> 1. Money in savings 2. Followed budget 3. Withdrawal from savings



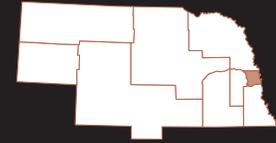
SERVING THE COUNTIES OF:	MAIN OFFICES:	EXECUTIVE DIRECTOR:	TELEPHONE:	WEBSITE:
Banner, Cheyenne, Deuel, Garden, Kimball, Morrill, and Scotts Bluff Counties (CAPWN core service area)	3350 10th St. Gering, NE 69341-1700	Janice J. Fitts	(308) 635-3089	www.capwn.org

SURVEY TOPIC	2013	2010
HEALTHCARE	TOP 3 HEALTH CARE ISSUES <ol style="list-style-type: none"> 66% of respondents delayed medical care because of cost (State 60%) Access to mental health care Access to disability services for adults 	<ol style="list-style-type: none"> 79% of respondents delayed medical care because of cost (State 67%) Access to disability services for adults Access to mental health care
HOUSING	TOP 3 BARRIERS TO HOMEOWNERSHIP <ol style="list-style-type: none"> Unable to make down payment Unable to get loan Poor credit <p>Housing Cost: 46% vs. Household Income: less than \$25,000 Housing Cost: 41% vs. Household Income: \$35,000-\$45,000 Housing Cost: 17% vs. Household Income: \$60,000-80,000</p>	<ol style="list-style-type: none"> Poor credit Unable to make down payment Unable to get loan <p>Housing Cost: 47% vs. Household Income: less than \$25,000 Housing Cost: 27% vs. Household Income: \$35,000-\$45,000 Housing Cost: 17% vs. Household Income: \$60,000-80,000</p>
POVERTY	TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY <p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> Lack of training/education Single parent household Drug abuse/addiction <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> Low motivation Lack of training/education Drug abuse/addiction 	<p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> Lack of training/education Not enough jobs Low motivation <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> Low motivation Drug abuse/addiction Lack of training/education
CHILDREN & YOUTH	TOP 3 ISSUES & NEEDS FOR CHILDREN <ol style="list-style-type: none"> Cost of childcare– Top issue Lack of sick child care– Top need Lack of school age child care– Top need <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> Activities in the summer Activities on the weekends Activities after school 	<ol style="list-style-type: none"> Cost of childcare – Top issue Preschool services – Top need Birth-age 3 childhood services – Top need <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> Activities: In the summer Activities: On the weekends Activities: After school
BASIC NEEDS	TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT <ol style="list-style-type: none"> Affordable medical, dental & vision care for family Paying for utilities Affordable food 	<ol style="list-style-type: none"> Affordable medical, dental & vision care for family Paying for utilities Affordable clothing
EMPLOYMENT	TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT <ol style="list-style-type: none"> Health problems/disability Lack of available jobs Lack of education 	<ol style="list-style-type: none"> Health problems/disability Lack of childcare Lack of specific job skills
INCOME & FINANCES	ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR. <p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> Money in savings Invested money in retirement Followed budget 	<p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> Followed budget Put money in savings Withdrawal from savings



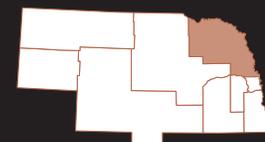
SERVING THE COUNTIES OF:	MAIN OFFICES:	EXECUTIVE DIRECTOR:	TELEPHONE:	WEBSITE:
Blaine, Boone, Boyd, Brown, Colfax, Custer, Garfield, Greeley, Hall, Hamilton, Holt, Howard, Keya Paha, Loup, Merrick, Nance, Platte, Rock, Sherman, Valley, Wheeler	626 N Street Loup City, NE 68853	Jose Zapata	(308) 745-0780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

SURVEY TOPIC	2013	2010
HEALTHCARE	TOP 3 HEALTH CARE ISSUES 1. 71% delayed medical care because of the cost 2. Access to disability services (adults/children) 3. Access to mental health care	1. 69% delayed medical care because of the cost 2. Access to disability services (adults/children) 3. Access to mental health care
HOUSING	TOP 3 BARRIERS TO HOMEOWNERSHIP 1. Unable to make a down payment 2. Unable to get a loan 3. Poor credit Housing Cost: 48% vs. Household Income: less than \$25,000 Housing Cost: 35% vs. Household Income: \$35,000-\$45,000 Housing Cost: 17% vs. Household Income: \$60,000-80,000	1. Unable to get loan 2. Unable to make a down payment 3. Poor credit Housing Cost: 40% vs. Household Income: less than \$25,000 Housing Cost: 24% vs. Household Income: \$35,000-\$45,000 Housing Cost: 17% vs. Household Income: \$60,000-80,000
POVERTY	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 3. Single parent household Respondents whose household income is over \$80,000: 1. Low motivation 2. Lack of training/education 3. Drug abuse/addiction	Respondents whose household income is less than \$25,000: 1. Not enough jobs 2. Low motivation 3. Lack of training/education Respondents whose household income is over \$80,000: 1. Low motivation 2. Lack of training/education 3. Drug abuse/addiction
CHILDREN & YOUTH	TOP 3 ISSUES & NEEDS FOR CHILDREN 1. Cost of childcare – Top issue 2. Preschool services – Top need 3. Birth-age 3 childhood services – Top need Top 3 Areas of Concern for Teens 1. Activities on weekends 2. Activities in the summer 3. Activities after school	1. Cost of childcare – Top issue 2. Preschool services – Top need 3. Birth-age 3 childhood services – Top need Top 3 Areas of Concern for Teens 1. Activities on weekends 2. Activities in the summer 3. Activities after school
BASIC NEEDS	TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT 1. Affordable medical, dental & vision care 2. Paying for utilities 3. Affordable place to live	1. Affordable medical, dental and vision care 2. Paying for utilities 3. Affordable clothing
EMPLOYMENT	TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT 1. Health problems/disability 2. Lack of available jobs 3. Inadequate transportation	1. Lack of available jobs 2. Health problems/disability 3. Inadequate transportation
INCOME & FINANCES	ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR. Top Three Income and Finance Behaviors 1. Invested or put money in retirement 2. Money in savings 3. Withdrawal from savings for living expenses	Top Three Income and Finance Behaviors 1. Money in savings 2. Withdrawal from savings 3. Invested or put money in retirement



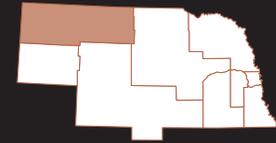
SERVING THE COUNTIES OF:	MAIN OFFICES:	INTERIM ED	TELEPHONE:	WEBSITE:
Douglas and Sarpy	2406 Fowler Ave. Omaha, NE 68111	Karen Watson	(402) 453-5656	www.encap omaha.org

SURVEY TOPIC	2013	2010
HEALTHCARE	TOP 3 HEALTH CARE ISSUES 1. 49% of respondents delayed medical care because of cost (State 60%) 2. Access to mental health care 3. Access to disability services for adults and children	1. 51% of respondents delayed medical care because of cost (State 67%) 2. Access to disability services for adults and children 3. Access to mental health care
HOUSING	TOP 3 BARRIERS TO HOMEOWNERSHIP 1. Unable to make down payment 2. Poor credit 3. Unable to get loan Housing Cost: 49% vs. Household Income: less than \$25,000 Housing Cost: 41% vs. Household Income: \$35,000-\$45,000 Housing Cost: 20% vs. Household Income: \$60,000-80,000	1. Unable to make down payment 2. Poor credit 3. Unable to get loan Housing Cost: 50% vs. Household Income: less than \$25,000 Housing Cost: 29% vs. Household Income: \$35,000-\$45,000 Housing Cost: 19% vs. Household Income: \$60,000-80,000
POVERTY	TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY Respondents whose household income is less than \$25,000: 1. Lack of training/education 2. Lack of jobs 3. Low motivation Respondents whose household income is over \$80,000: 1. Lack of training/education 2. Low motivation 3. Single parent household	Respondents whose household income is less than \$25,000: 1. Lack of training/education 2. Low motivation 3. Drug abuse/addiction Respondents whose household income is over \$80,000: 1. Lack of training/education 2. Low motivation 3. Drug abuse/addiction
CHILDREN & YOUTH	TOP 3 ISSUES & NEEDS FOR CHILDREN 1. Cost of childcare – Top issue 2. Preschool services– Top need 3. Early childhood Education– Top need Top 3 Areas of Concern for Teens 1. Neighborhood/community safety 2. Activities: In the summer (30%) 3. Activities: After school (27%)	1. Cost of childcare - Top issue 2. Preschool services - Top need 3. Birth - age 3 childhood services - Top need Top 3 Areas of Concern for Teens 1 & 2. Activities: In the summer (43%) Activities: After school (43%) 3. Neighborhood / community safety
BASIC NEEDS	TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT 1. Affordable medical, dental and vision care for family 2. Paying for utilities 3. Safe place to live and affordable food	1. Affordable medical, dental and vision care for family 2. Affordable food 3. Paying for utilities
EMPLOYMENT	TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT 1 & 2. Lack of education (27%) Lack of available jobs (27%) 3. Health problems/disability	1. Lack of available jobs 2. Lack of specific job skills 3. Health problems/disability
INCOME & FINANCES	ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR. Top Three Income and Finance Behaviors 1. Money in savings 2. Invested or put money in retirement 3. Followed budget	Top Three Income and Finance Behaviors 1. Money in savings 2. Followed budget 3. Invested or put money in retirement



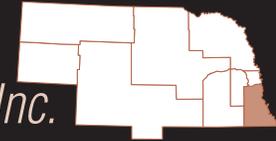
SERVING THE COUNTIES OF:	MAIN OFFICES:	EXECUTIVE DIRECTOR:	TELEPHONE:	WEBSITE:
Antelope, Burt, Cedar, Cuming, Dakota, Dixon, Dodge, Knox, Madison, Pierce, Stanton, Thurston, Washington and Wayne	603 Earl St. Pender, NE 68047	Robin Snyder	(402) 385-6300	www.nencap.org

SURVEY TOPIC	2013	2010
HEALTHCARE	TOP 3 HEALTH CARE ISSUES	
	<ol style="list-style-type: none"> 62% of respondents delayed medical care because of cost (State 60%) Access to disability services for adults Access to mental health care 	<ol style="list-style-type: none"> 67% of respondents delayed medical care because of cost (State 67%) Access to disability services for adults Access to mental health care
HOUSING	TOP 3 BARRIERS TO HOMEOWNERSHIP	
	<ol style="list-style-type: none"> Unable to make down payment Poor credit Unable to get loan <p>Housing Cost: 45% vs. Household Income: less than \$25,000 Housing Cost: 43% vs. Household Income: \$35,000-\$45,000 Housing Cost: 18% vs. Household Income: \$60,000-80,000</p>	<ol style="list-style-type: none"> Unable to make down payment No homebuyer assistance for 1st timers Poor credit <p>Housing Cost: 42% vs. Household Income: less than \$25,000 Housing Cost: 23% vs. Household Income: \$35,000-\$45,000 Housing Cost: 18% vs. Household Income: \$60,000-80,000</p>
POVERTY	TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY	
	<p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> Low motivation Lack of training/education Drug abuse/addiction <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> Single parent household Low motivation Drug abuse/addiction 	<p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> Lack of training/education Single parent household Not enough jobs <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> Low motivation Lack of training/education Drug abuse/addiction
CHILDREN & YOUTH	TOP 3 ISSUES & NEEDS FOR CHILDREN	
	<ol style="list-style-type: none"> Cost of child care-Top issue Preschool services-Top need Birth to age 3 childhood services-Top need <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> Activities: In the summer Activities: On the weekends Activities: After school 	<ol style="list-style-type: none"> Cost of child care-Top issue Preschool services-Top need Birth to age 3 childhood services-Top need <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> Activities: On the weekends Activities: In the summer Activities: After school
BASIC NEEDS	TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT	
	<ol style="list-style-type: none"> Affordable medical, dental and vision care for family Paying for utilities Affordable food 	<ol style="list-style-type: none"> Affordable medical, dental and vision care for family Paying for utilities Affordable clothing
EMPLOYMENT	TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT	
	<ol style="list-style-type: none"> Health problems/disability Lack of available jobs Lack of specific job skills 	<ol style="list-style-type: none"> Lack of available jobs Health problems/disability Lack of education
INCOME & FINANCES	ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.	
	<p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> Put money in savings Followed a budget Invested or put money in retirement 	<p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> Withdrawal from savings Put money in savings Followed a budget



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

SURVEY TOPIC	2013	2010
HEALTHCARE	TOP 3 HEALTH CARE ISSUES 1. 64% delayed medical care because of cost 2. Access to disability services for adults & children 3. Access to mental health services	1. 75% delayed medical care because of cost 2. Access to disability services for adults & children 3. Access to mental health services
HOUSING	TOP 3 BARRIERS TO HOMEOWNERSHIP 1. Unable to make down payment 2. Do not wish to own a home at this time 3. Lack of quality housing Housing Cost: 43% vs. Household Income: less than \$25,000 Housing Cost: 32% vs. Household Income: \$35,000-\$45,000 Housing Cost: 16% vs. Household Income: \$60,000-80,000	1. Unable to make down payment 2. Do not wish to own a home at this time 3. Poor credit rating Housing Cost: 38% vs. Household Income: less than \$25,000 Housing Cost: 22% vs. Household Income: \$35,000-\$45,000 Housing Cost: 15% vs. Household Income: \$60,000-80,000
POVERTY	TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY Respondents whose household income is less than \$25,000: 1. Lack of affordable/quality housing 2. Not enough jobs 3. Single parent household Respondents whose household income is over \$80,000: 1. Low motivation 2. Lack of training/education 3. Single parent household	Respondents whose household income is less than \$25,000: 1. Low motivation 2. Lack of training/education 3. Drug abuse/addiction Respondents whose household income is over \$80,000: 1. Low motivation 2. Lack of training/education 3. Single parent household
CHILDREN & YOUTH	TOP 3 ISSUES & NEEDS FOR CHILDREN 1. Cost of childcare – Top issue 2. Preschool services age 3-5 – Top need 3. Early childhood services birth-3 – Top need Top 3 Areas of Concern for Teens 1. Activities: In the summer 2. Activities: On the weekends 3. Activities: After school	1. Cost of childcare – Top issue 2. Preschool services age 3-5 – Top need 3. Early childhood services birth-3 – Top need Top 3 Areas of Concern for Teens 1. Activities: In the summer 2. Activities: On the weekends 3. 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	1. Affordable medical, dental and vision care 2. Paying for utilities 3. Affordable food
EMPLOYMENT	TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT 1. Health problems/disability 2. Lack of available jobs 3. Lack of education/specific job skills	1. Lack of available jobs 2. Health problems/disability 3. Lack of childcare
INCOME & FINANCES	ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR. Top Three Income and Finance Behaviors 1. Followed budget 2. Put money in savings 3. Spent savings to meet living expenses	Top Three Income and Finance Behaviors 1. Withdrawal from savings 2. Put money in saving 3. Followed budget



SERVING THE COUNTIES OF:	MAIN OFFICES:	EXECUTIVE DIRECTOR:	TELEPHONE:	WEBSITE:
Cass, Johnson, Nemaha, Otoe, Pawnee, and Richardson. Housing/Weatherization services provided in Sarpy. Weatherization provided in Douglas.	802 Fourth Street Humboldt, NE 68376	Vicky McNealy	(402) 862-2411 or 1-888-313-5608	www.senca.org

SURVEY TOPIC	2013	2010
HEALTHCARE	TOP 3 HEALTH CARE ISSUES	
	<ol style="list-style-type: none"> 65% of respondents delayed medical care because of cost (State 60%) Access to disability services for adults and children Access to mental health care 	<ol style="list-style-type: none"> 61% of respondents delayed medical care because of cost (State 67%) Access to disability services for adults and children Access to mental health care
HOUSING	TOP 3 BARRIERS TO HOMEOWNERSHIP	
	<ol style="list-style-type: none"> Unable to get a loan Poor credit Unable to make down payment <p>Housing Cost: 48% vs. Household Income: less than \$25,000 Housing Cost: 32% vs. Household Income: \$35,000-\$45,000 Housing Cost: 16% vs. Household Income: \$60,000-80,000</p>	<ol style="list-style-type: none"> Unable to make down payment Unable to get a loan Poor credit <p>Housing Cost: 43% vs. Household Income: less than \$25,000 Housing Cost: 25% vs. Household Income: \$35,000-\$45,000 Housing Cost: 18% vs. Household Income: \$60,000-80,000</p>
POVERTY	TOP 3 PERCEPTIONS OF THE CAUSES OF POVERTY	
	<p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> Drug abuse/addiction Low motivation Not enough jobs <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> Low motivation Lack of training/education Drug abuse/addiction 	<p>Respondents whose household income is less than \$25,000:</p> <ol style="list-style-type: none"> Lack of training/education Not enough jobs Drug abuse/addiction <p>Respondents whose household income is over \$80,000:</p> <ol style="list-style-type: none"> Low motivation Lack of training/education Drug abuse/addiction
CHILDREN & YOUTH	TOP 3 ISSUES & NEEDS FOR CHILDREN	
	<ol style="list-style-type: none"> Cost of childcare – Top issue Preschool services – Top need Birth-age 3 childhood services – Top need <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> Safe activities: in the summer Safe activities: on the weekends Safe activities: after school 	<ol style="list-style-type: none"> Cost of childcare – Top issue Preschool services – Top need Birth-age 3 childhood services – Top need <p>Top 3 Areas of Concern for Teens</p> <ol style="list-style-type: none"> Activities: the weekends Activities: the summer Activities: after school
BASIC NEEDS	TOP 3 BASIC NEEDS IDENTIFIED AS A PROBLEM FOR THE RESPONDENT	
	<ol style="list-style-type: none"> Affordable medical, dental, and vision care Paying for utilities Affordable food and clothing (each at 41%) 	<ol style="list-style-type: none"> Affordable medical, dental, and vision care Paying for utilities Affordable food
EMPLOYMENT	TOP 3 BARRIERS PREVENTING ADULTS FROM FINDING EMPLOYMENT	
	<ol style="list-style-type: none"> Health problems/disability Lack of available jobs Lack of education 	<ol style="list-style-type: none"> Health problems/disability Lack of available jobs Lack of education
INCOME & FINANCES	ONE IN FOUR SAID THEY ARE WORSE OFF THAN LAST YEAR.	
	<p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> Put money in savings Followed a budget Invested or put money in retirement 	<p>Top Three Income and Finance Behaviors</p> <ol style="list-style-type: none"> Money in savings Withdrawal from savings Invested or put money in retirement

Methodology

A three-step method was used in creating the questionnaire for the 2013 Community Action of Nebraska State and Regional Community Assessment Report. First, a community assessment group made up of representatives from each Community Action Agency convened to review the 2010 survey which addressed healthcare, housing, poverty, children, youth, basic needs, employment, income/finances and perceptions of poverty. The community assessment group made a few edits to the 2010 survey in effort to assess Nebraska residents with the same questions after a three year period in order to have 2010 and 2013 comparison data. Finally, the self-administered questionnaire was mailed to 10,000 randomly-selected adults in the state of Nebraska in July of 2013.

The survey administration process included one questionnaire mailed to the participants. After the first questionnaire mailing, a postcard reminder was sent. One more copy of the survey was mailed to encourage those who had not yet completed the questionnaire to do so. In order to ensure an acceptable amount of returns from each of the nine service areas of Community Action of Nebraska, 1,100 surveys were sent to each service area. Overall 2,153 individuals responded leading to a response rate of 21.5% which was considered acceptable for a mail survey. The table below shows the responses for each of the nine service areas. A total of 90 respondents did not identify which county they resided in which explains why there were 2,063 surveys in the regional data analysis.

SURVEY RESPONSES BY COMMUNITY ACTION SERVICE AREAS*

COMMUNITY ACTION SERVICE AREAS	FREQUENCY	RESPONSE RATE
Blue Valley Community Action Partnership, Inc.	260	23.6%
Central Nebraska Community Services	223	20.3%
Community Action Partnership of Lancaster and Saunders Counties	233	21.2%
Community Action Partnership of Mid-Nebraska	226	20.5%
Community Action Partnership of Western Nebraska	238	21.6%
Eastern Nebraska Community Action Partnership, Inc.	133	12.1%
Northeast Nebraska Community Action Partnership	216	19.6%
Northwest Community Action Partnership	274	24.9%
Southeast Nebraska Community Action Partnership, Inc.	260	23.6%
	2063	20.6%

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

Figure 25

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

non-sampling error problems, such as difficulties with administering the survey and other factors. In the table below are margin of errors associated with each of the samples for the nine community service areas. They can be used when describing sample statistics for each area independently.

COMMUNITY ACTION SERVICE AREAS	MARGIN OF ERROR
Blue Valley Community Action Partnership, Inc.	+/- 5.31
Central Nebraska Community Services	+/- 5.86
Community Action Partnership of Lancaster and Saunders Counties	+/- 5.70
Community Action Partnership of Mid-Nebraska	+/- 5.81
Eastern Nebraska Community Action Partnership, Inc.	+/- 7.97
Community Action Partnership of Western Nebraska	+/- 5.63
Northeast Nebraska Community Action Partnership	+/- 5.98
Northwest Community Action Partnership	+/- 5.13
Southeast Nebraska Community Action Partnership, Inc.	+/- 5.31
TOTAL	+/- 1.92

Figure 26

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

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

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

EDUCATIONAL ATTAINMENT: COMPARISON OF CENSUS WITH 2013 SURVEY

POPULATION 25 YEARS AND OVER	CENSUS	SURVEY
Less than 9th grade	4.0%	1.4%
9th to 12th grade, no diploma	5.5%	3.0%
High school graduate (includes equivalency)	27.7%	27.9%
Some college, no degree	24.1%	21.4%
Associate's degree	9.8%	15.9%
Bachelor's degree	19.3%	18.8%
Graduate or professional degree	9.7%	11.7%

Figure 27

AGE: COMPARISON OF 2010 SURVEY RESPONSES WITH CENSUS DATA

AGES	SURVEY	POPULATION
19-24	1.3%	10.4%
25-44	18.9%	36.0%
45-64	43.3%	35.1%
65-74	18.0%	9.0%
75-84	13.5%	6.7%
85 or older	5.0%	2.7%

Figure 28

GENDER: COMPARISON OF SURVEY RESPONSES WITH CENSUS DATA

SEX	CENSUS	SURVEY
Male	49.5%	35.0%
Female	50.5%	65.0%

Figure 29

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



