Community Action Partnership of Lancaster and Saunders Counties
2018 Community Needs Assessment (Update)
Accepted by the Board of Directors on May 23, 2017

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P A R T N E R S H I P
LANCASTER AND SAUNDERS COUNTIES

Poverty Facts at a Glance - Lancaster & Saunders Counties, Nebraska

This data is based on U.S. Census' American Community Survey 5-year estimates, and is intended to provide a snapshot of poverty trends in Lancaster and Saunders Counties. Please note that all poverty data is based on the those who had incomes that fell below 100 percent of the federal poverty guidelines. The following table demonstrates how poverty levels are calculated based on family size:

2018 Poverty Guidelines for the 48 Contiguous States and the District of Columbia	
Persons in family/household	**Poverty guideline**
1	$12,140
2	16,460
3	20,780
4	25,100
5	29,420
6	33,740
7	38,060
8	42,380

For families/households with more than 8 persons, add $4,320 for each additional person.

Poverty Increase in the Past Decade, 2000 to 2016

Between 2000 and 2016, Lancaster County noticed a 83.9% increase in the number of people in poverty, as demonstrated in the chart below. While much less severe, Saunders County also noticed an increase of 55%. The following table details this:

	2000		2007		2016	
	N	%	N	%	N	%
Lancaster County	22,722	9.5	30,167	11.7	41,105	14.3
Saunders County	1,291	6.6	1,082	5.5	1,897	9.2

Poverty Growth Since 2000
Lancaster County

80.9% increase
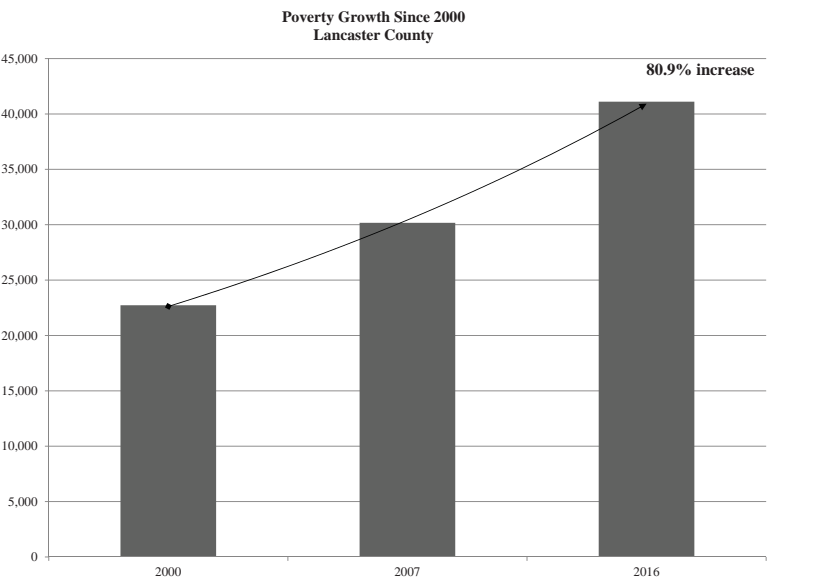
Individuals in Poverty Age 16 Years & Over by Employment Status of Those in Labor Force, 2016

Although the unemployment rates in Lancaster and Saunders Counties are relatively low, 2.6% and 2.9% respectively, underemployment in both counties is evident. The following table demonstrates that the majority of individuals in the labor force with incomes below the poverty level were, in fact, employed.

|	Number	Percent
Lancaster County		
Employed	15,923	85%
Unemployed	2,785	15%
Total	**18,708**	**100%**
Saunders County		
Employed	411	80%
Unemployed	104	20%
Total	**515**	**100%**

Poverty Incidence of Individuals 25+ by Educational Attainment Level, 2016

As demondstrated in the following table, as educational attainment levels increase, the percentage of those in poverty decreases in both Lancaster and Saunders Counties. Notably, however, there is higher likelihood that a person without a high school diploma will be in poverty in Lancaster County than Saunders County.

	All	Percent in Poverty
Lancaster County		
Less than H.S. Grad.	11,583	28%
H.S. Grad or Equivalency	40,187	11%
Some College, Assc. Deg.	61,830	10%
Bach. Deg. or Higher	69,235	4%
Saunders County		
Less than H.S. Grad.	234	25%
H.S. Grad or Equivalency	399	9%
Some College, Assc. Deg.	283	6%
Bach. Deg. or Higher	96	3%

Children Under Age 5 Living in Poverty

Percent of Children Ages 5 and Under Living in Poverty
Lancaster County, 2016

19.4%
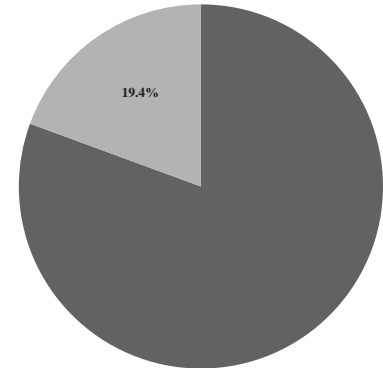
Of 24,084 children age 5 and under living in Lancaster County, 19.4% were living below the federal poverty level as demonstrated in the chart above. In Saunders County, of 1,697 children age 5 and under, 22.1% were living below the federal poverty level.

Families Living in Poverty by Household Type, 2016

Female-headed families are more likely to live below the federal poverty level than male-headed and married couple families. Of families living below the poverty level in Lancaster County (6,418), 55% were headed by females, compared to only 11% of families headed by males. The following table demonstrates this trend, and also shows the same data for Saunders County.

	Number	Percent
Lancaster County		
Married Couple Families	2,168	34%
Male Householder, No Wife Present	742	11%
Female Householder, No Husband Present	3,508	55%
Total	**6,418**	**100%**
Saunders County		
Married Couple Families	145	44%
Male Householder, No Wife Present	27	8%
Female Householder, No Husband Present	157	48%
Total	**329**	**100%**

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Section 1: Overview

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Overview

As part of the process to update Community Action of Lancaster and Saunders Counties' Strategic Plan, new information was obtained from a variety of sources. Fifteen new key community stakeholders were identified and interviewed, three from each sector (community-based, faith-based, public, private and education) to gain their perspectives about community need and the work of Community Action, data was updated from key sources providing population-based information about the communities served by Community Action, and Community Action clientele were surveyed to gauge continuing needs and agency performance.

Information gleaned from these sources was presented to the Board and used to inform the update of the organization's Strategic Plan. Several important themes emerged that are being reflected in the Strategic Plan Update.

- As the populations of our communities continue to grow, poverty rates are increasing while the majority of families in poverty are working. Women heads of households and two parent families where both parents work face particular challenges as they may need to pay for costly childcare in addition to transportation to get to and from work. Since Lincoln is a resettlement community, immigrant and refugee populations are increasing at a high rate. Immigrant and refugees often have language and other barriers that keep themfrom getting good paying jobs, even if they have had training for these positions in their native countries. Underemployment appears a consistent issue as many in poverty have at least some college education.

- There is no public transportation in Saunders County. Access to affordable public transportation is Lincoln and Lancaster County is limited to certain times and routes and can be a time-consuming endeavor, requiring knowledge of the system, low-payment options and route-navigation. People with disabilities face particular hardships. Families in poverty often have unreliable transportation options (single vehicle, few support people) available to them.

- Childcare costs can equal what a mom could earn at a job. There is a lack of affordable "sick child" care, another barrier to getting and keeping a job, especially for single and dual-working families.

- There is a need for more good, affordable housing (which includes the cost of utilities). Assistance to pay rent and utilities is climbing, with many households exceeding the "pay 30% or less of your income for housing" recommendation. Far more requests for housing and utility payment assistance have come in to the agency in the past year than could be filled.

- Helping families move out of poverty requires them to possess knowledge and skills in money management, risk reduction (insurance), and a commitment to saving. The agency's financial well-being programs, along with health insurance enrollment, help program participants plan for a future without debt and with achievable dreams. More could be done in this area and needs to be explored, especially as new partners in the financial sector are identified and involved in the organization's work.

- While resources for some services are readily available (especially in Lincoln), people who need the resources the most may have the greatest difficulty learning about them and accessing them. Several agencies, including Community Action, are currently working on improving referral systems, and longer-term case management is often cited as a key component to helping people access the services they need to move out of poverty. Empowering people to become self-advocates is part of this educational process as well. Addressing the various cultural and language barriers to resource knowledge and access is an ongoing challenge.

- Providing a good education for its residents is a common goal for community leaders and Community Action's work with Head Start and Early Head Start helps start this process at the earliest ages which is critical for building the foundation for future learning. Head Start helps to meet community gaps in childcare needs as well, but both Head Start and Early Head Start have waiting lists. The *Prosper Lincoln* initiative, mentioned by many of the key stakeholders in their interviews, has named Early Childhood Education as one of its three focus areas, which may be useful for gaining more widespread community support for the Head Start efforts.

Early Head Start, along with some of the agency's housing assistance programs, provide the best opportunities to provide program participants with case management services designed to move them out of poverty and to economic stability.

This work all depends on well-trained and well-supported staff. Client evaluations of program services and feedback obtained through stakeholder interviews speak highly of staff members' performance and their focus on serving people with dignity and respect. Continued staff support and training in case management and the breadth of agency programs should grow their abilities to provide program participants with the information and support they require to access needed services and become empowered.

Along with staff training comes the need to evaluate the role that volunteers can play in agency programs. Stronger volunteer involvement leads to stronger financial support for the agency's work from the community at large, as volunteers tend to share their positive experiences with others.

Section 2: Stakeholder Interview Report

Community Action Stakeholder Interview Report

Interviewees:

Sector: Community		
Nola Derby Bennet	Executive Director	The Hub
Chris Funk	Director of Human Resources and Administration	Center for People in Need
Teresa Harms	Director	Clinic with a Heart
Sector: Education		
Shelley Maass	Special Education Director	Wahoo Public Schools
Connie Duncan	Board VP	Lincoln Public Schools
Mike Pegram	Dean of Student Enrollment	S.E. Community College
Sector: Faith		
Amy Pappas	COO	People's City Mission
Jeff Adams	Senior Pastor	Waverly United Methodist Church
Barb Smisek	Associate Minister	First Plymouth Congregational Church
Sector: Private		
Steve Sallenbach	President & CEO	1st National Bank of Nebraska
Liz Ring Carlson	Director of Community relations and Sponsorships	Ameritas
Tom Woods	Director	Woods Charitable Fund
Sector: Public		
Silas Clarke	City Administrator	Hickman
Senator Adam Morfeld	State Senator	Lincoln
Jennifer Brinkman	County Commissioner	Lancaster County

The Process:

In July 2017, fifteen key community stakeholders were identified who could speak to community needs and the work of Community Action. These stakeholders had not been interviewed for the last strategic planning update and represented five different sectors (community, faith, education, private and public). They were interviewed either via phone or in-person by an external contractor, Bluestem Interactive, Inc. beginning in August–early September, 2017. This information was then submitted to the board to inform the update of the strategic plan. What follows is a short summary of the major repeated themes, as well as specific answers to each question identified by sector.

Major Repeated Themes:

Community:

- Overall community need for more efficient delivery of services in Lincoln-Lancaster County; collaboration between agencies offering similar services (one-stop shop); case management to help people navigate through the system – more than just a one-time referral – follow-up to remove barriers

- There is a need for more quality, affordable housing and rental units (both counties)

- Transportation is an issue for many who want to be able to take advantage of programs

- Public initiatives like Prosper Lincoln and south downtown re-development have potential; but general public not well-versed in what living in poverty is really like and it is not often visible in Lincoln

Agency:

- Has a good reputation, has many partners; seen as a community leader in early childhood education - some concerns about collaborations that ended

- Major Community Action programs unknown; major program staff unknown; is there a better way to communicate? Should program leadership be more visible in the community touting and collaborating in those program areas? Some lingering confusion with Lincoln Action. Can website be friendlier?

Questions and Specific Answers (separated by sector):

1. What can you tell me about Community Action and its role in your county or community? What populations does it serve? What programs does it offer?

Community Sector
-Really reliable; serves low income thru Headstart, utility, landlord assistance, etc.

-Knew it as LAP; they have variety of programs to address poverty: childcare; training; weatherization; it gets federal funding; is tied to other community actions across state; it can lobby, does job training, helps with resumes, other job stuff, does referrals; I don't know if it does ESL; don't know if it does case management; does Head Start; my knowledge comes through the experiences I have had with it in the past and the people I know

-Couldn't give comprehensive overview of their programs; our interface is with open enrollment and then tax preparation has also been something we have interfaced with in the past; Clinic with a Heart was born out of Community Action – we had a monthly clinic that started there.

Education Sector
-Headstart, student recruitment, help paying utilities, transportation, community outreach programs, summer family visits

-Only familiar with Head Start. No idea how long in operation.

-Helps poverty & homeless populations; Head Start

Faith Sector
-Great relationship! Love Community Action! Head Start, Rentwise, low-income bus passes, deposit assistance

-Not aware of Community Action. Not in the area long enough (a little over a year)

-Helps the homeless, under-educated, hungry, jobless, etc.

Private Sector
-Originally knew it as LAP; serving Lancaster people below poverty line with all sorts of programs: childcare, tax prep, computer classes; my knowledge has changed from when Beatty ran it. So many programs then, whatever money was available dictated programs. As EDs changed, there was some refocusing. Programs have been pared down; a lot of programs are no longer there; either because of funding or mission changes

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-Built 6 homes sometime back for first-time home buyers. Need more homes. Lack of affordable housing.

- Haven't heard much lately; Know they help those in poverty

Public Sector
-Familiar with Lincoln Community Action, part of a network; it has evolved over the years. Met Amber Hansen in Rotary and she told me about the state network. Community Action plays a role in supporting low-income people. Have Language Link, provide rent and utilities assistance, are the local Head Start agency.

-Emergency service; homeless; Head Start

-Head Start, Early Childhood, homeless

2. What other organizations in your community help one or more of the following groups living in poverty? (Children and youth; Women heads of households; New immigrants; Families in crisis)

Community
-TONS of organizations. Top three: Cedars, Friendship Home, & Good Neighbor Center.

-Children: Child Guidance, Advocacy Center, LPS, Lighthouse; Women: CFPIN; Voices for Hope, Friendship Home; Refugees: Lutheran Family Services, Catholic Social Services, Cultural Centers; Crisis: Friendship Home, Mission, CFPIN, Lutheran Family Services Crisis

-Children: Child Advocacy, Cedars, Bay; Women: Friendship Home, Fresh Start, St. Monica's, Every Woman Matters; Refugees: Lutheran Family Services, Catholic Social Services, Lincoln Literacy, Clinic with a Heart, all cultural centers; Families in Crisis: churches, faith communities, Salvation Army, Matt Talbot, CWAH

Education
-Three Rivers Health Facility, Salvation Army, amazing churches, Women, Infants and Children (WIC) Program

-Lutheran Family Services, Nebraska Children & Family, Lincoln Public Schools

-Center for People in Need, People City Mission, City Impact

Faith
-Lutheran Family Services, Cedars, Friendship Home, Lincoln Public Schools, Homeless Advocate Program

-Lighthouse, Cedars, Teammates, Friendship Home, Fresh Start

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- I don't know, haven't been here long

Private Sector
-Children: Educare, Northeast Family Resource Center, Cedars; Women: Fresh Start, St. Monica's, Friendship Home; Refugees: Lutheran Family Services, Catholic Social Service; Cultural Centers; Crisis: People's City Mission, Matt Talbot, Center for People in Need (CFPIN)

-Community Chest, Churches, Senior Centers

-Center for People in Need, Matt Talbot, Friendship Home, Cedars, area churches. We have many duplicating the efforts of others. Need to collaborate. Prosper Lincoln is integral.

Public Sector
-Food Bank of Lincoln, Shepherd of the Hills Church (utility help etc.); Norris Public Schools (food service)

-Lincoln Public Schools, Shelters for the homeless

-Children and youth: Girls and Boys Club, Child Guidance Center, Center for People in Need; Women: only more from domestic violence; Refugees/new immigrants: cultural centers but not comprehensive; I've been trying to get connected with the New Americans Task Force - confusing; Families in crisis: City Mission, Clinic with a Heart Peoples Health Center - couldn't articulate what Community Action's role is – there is Matt Talbot; Food distribution for Community Action just in Gathering Place; Feel positively about CA, although I did have some questions about Educare and Health 360 and how it all came down; it seemed odd that collaboration dissolved but I suppose there were different priorities- full-day/half-day - accessing different funding sources; as for difference between Center for People in Need, and Community Action, I think both do vocational work but Community Action doesn't do truckloads and food, and CFPIN doesn't do Early Head Start

3. What needs are not being met by current service providers? Are there gaps in services currently being provided? Are some populations not being served or geographic areas not being reached? (i.e. minorities, recently incarcerated, foster kids aging out of system, elderly, etc.)

Community
-No. Community Action does a really good job of providing support. Could use better legislative backing.

-Job-related help is hit/miss; Might improve with job readiness focus of Prosper Lincoln; getting business buy-in first; Creighton University doing a big study of what people need

in order to be financially literate – long-term case management seems key; Helping those with limited English understand financial systems; how things work; as well as underemployment for those with certifications and degrees not accepted in this country

-Tricky question. Mental health services huge gap that affects us all. I think there are things we could all do better. I think case management is the biggest needed in the community. Navigating through what we have in the community. People with mental health issues, immigrants and refugees still have gaps accessing services. We get them started and then abandon them, don't stay with them long enough to help them overcome barriers to access.

Education
-Need quality housing and rental units

-Early Childhood, After School Programs (both have waiting lists)

- Educational Support; There's a need for more access & transportation for individuals to get to programs located on the west side of the county for help. His college is on East Side.

Faith
-Need more affordable housing! Transportation is an issue. Would like to see more computer labs and hands-on training

- Food pantry at church for the hungry; has seen the need rise. Also seeing an upswing in people needing help paying utilities, etc.

-Foster care; more low rent, subsidized housing

Private Sector
-Poverty still a major issue. (9,000 children still in poverty) community is an area refugee center (immigrants). Wish non-profits would do more

-Need more affordable housing

-I don't think anyone is being left out, but don't know it until you see it on the street. All populations are being served to a certain extent; Needs may be being met, but not as effectively as they could be; one organization doesn't touch on all of it; would like to see merging of agencies and programs; get skilled staff together into one uniform approach and delivery; funding enables the disconnect to continue; if funding source said to merge and shift and collaborate, more would be done that way; roundtables and commissions are a good start - at least everyone comes together once a month to share what is happening; Homeless Coalition good in terms of collaborative programming; case management good if it can continue to track progress once case management ends; 6 months, 1 year, 2 years out to know how effective the services were

Public Sector
-We need to be continually evaluating where gaps need to be filled; I don't know what we are missing; see continual grant requests; see spikes in need for rent and utility assistance; I'm troubled by the Place Matters maps: near south, downtown and north Lincoln don't have number of providers we need to address those great disparities in health

*-Need to do more to sign people up in county and get them case management; need more low income housing, rentals ** Volunteered to share Hickman Housing Study*

- Loaded question: lots of needs are not being met. As a state we need to do a better job re: government funding. Need more housing and help for the homeless

4. What role could Community Action play in addressing these unmet needs or filling the gaps?

Community
-More lobbying powers.

-Don't know enough about what they are equipped to do

- Helping refugees beyond being here a year with job training, other services; helping other agencies to have cultural competence. Promote case management; we have a referral coordinator (what I call "case management lite") who has at least three conversations with everyone; "we suggested this referral – did you follow-up? Why not? How can we help you connect? Helping people overcome the barriers to actually do it.

Education
-Not aware of CA's funding to make this happen. Need to get the word out on CA

- I don't know if early childhood is only focus

- Be aware of all programs available. Needs to address poverty. Needs to improve.

Faith
-Poverty situation needs to improve

-Helpful if Community Action could make their presence more known. More communication

-Work with donors and property managers to improve housing

Private Sector
- I'm not aware of what they could do

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-trying to help with affordable housing

- I would rate Community Action as working pretty well with others; competition for Head Start funding was problematic - I can see competition built in the way the system works; I think they are viewed as an open and reciprocal organization; Do good client referral; relationship with El Centro is great gesture to show they are willing to work with other organizations. Maybe with tax prep there was a falling out; it seemed fragmented; maybe that changed; I don't know what happened there.

Public Sector
-Haven't thought about what their role might be in reducing health disparities gap; although I have a positive impression of them and their work

-Outreach programs that non-profits could access

- Needs strong policy advocacy

5. Is there a strong community-wide commitment to help people in poverty become self-sufficient? If yes, provide examples. If not, what could be done to strengthen community support?

Community
-Really STRONG commitment

-A lot of agencies; Prosper Lincoln to a degree helping to target an approach

-Yes; Depends on how you define commitment: Prosper Lincoln has enthusiasm, south downtown redevelopment, Bridges out of Poverty- all have enthusiasm; but all the dots aren't connected. General public really doesn't know what poverty is like; People who have gone through Bridges training are the people who do direct work with clients – while that is good, I would like the whole community exposed to something like Bridges

Education
-Yes. There is amazing support but would be stronger if more people knew the need

-Yes. Prosper Lincoln, Early Childhood; need to address employment skills

- A lot of people are invested but are they working together toward a common goal

Faith
-Yes. Lincoln very tuned in but sometimes, however, you don't see the hidden poverty

-Many groups are committed but would be better if efforts were more coordinated; Would be helpful if you had an organization reference list

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-Yes. Prosper Lincoln. Church created a campaign to tie into that initiative

Private Sector
-Yes! Lincoln is unique. Lots going for us. Low unemployment; one school district in Lincoln; lots of community leaders that care. Still there are rental units that are expensive. Affordable ones are dumps!

-Churches will help if asked; don't know of other participation

-There have been a variety of efforts like Prosper Lincoln in the past. Not sure poverty in Lincoln is very visible to those not experiencing it.

Public Sector
-Outreach to people in need; Presbyterian Church has been helpful

- I don't know; I don't run in circle of people who access those services

-Strong commitment but lack the willingness and/or funding to pay for it

6. What current or anticipated events, projects or trends could change your community and impact Community Action's Work?

Community
-Prosper Lincoln

- Prosper Lincoln; New door-to-door project in neighborhood south of downtown to identify need being coordinated by Shawn Ryba/Appleseed

-Donald Trump could have a huge impact: potentially bigger holes in health; I can't even imagine what will happen to open enrollment; bigger gaps in accessing healthcare; changes to how immigrants and refugees are served and perceived. The capacity to have a negative impact on vulnerable people is tremendous; However, those local initiatives like Prosper Lincoln and south downtown redevelopment can help the vulnerable who are ready to move out of poverty; I am worried that those that might have a harder time leaving poverty behind (those with generational poverty, mental health issues) – it may be even more difficult to move out

Education
-Nothing right now but eventually with school district expansion

-Prosper Lincoln; 3 initiatives: Early Childhood, Employment skills, Entrepreneurship

- Continue making new educational offerings

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Faith
-Homeless Connect

-No answer; can't think of anything specific

- not aware of any

Private Sector
-CA needs to be better synced up with Prosper Lincoln. There's an educational gap re: individuals understanding jobs and their benefits (both and short and long-term) before applying

-Track new businesses coming to the community; means new jobs etc.

-Being aware of Prosper Lincoln and its agenda; staying in tune with Lincoln Community Foundation, using Vital Signs and local data when seeking funding; not sure how much funding they get from crime commission; VOCA grants; concern re delay of getting reimbursement and lag time with federal monies; just making sure they get cash reserves; line of credit

Public Sector
*- General outreach. Communication needed to educate small city leaders in county about Community Action ** recommended a flyer with follow-up*

-Prosper Lincoln is identifying 3 strategies - not just focus on poverty and not try to be all things to all people also, to spread involvement so as not to be the project of a single agency. I would say that if I had a question Vi or her staff would be a good resource; Vi and I are in Rotary together and talk about the other work they are doing. Community Action is the agency that operates programs with a lot of federal funding streams and with the new administration budget there could be delays or changes; we need to think about filling the gap; CDBG grant funding does not seem to be a priority for this administration; Other movements include Prosper Lincoln, state funding issues, if we are intent on reducing property and income taxes then what services are we willing to step up with to and fill in the gaps; government funding is not a guarantee

-Prosper Lincoln needs $. (Governor wants to cut costs)

7. Do you believe that the majority of people who could benefit from Community Action's programs are aware of the agency's work? Do you think that community stakeholders who could support the agency are well informed about its work? If awareness is not as high as it should be, how could this be improved?

<u>**Community**</u>
-Name change still "throws" some people (Lincoln Action Program/Community Action). Get lots of phone inquiries from individuals looking for services and we're not sure who they should be asking for.

-I don't know; we focus so much on our own agency; I hope we have them in our Resource Manual

- I would say for all non-profits that the people that need it the most are the most difficult to reach - the people with the biggest need have the least access to info; I think Community Action is well connected among non-profits; has more partners; more awareness .

<u>**Education**</u>
-Our school district Community Service Provider does a GREAT job about getting the word out and addressing issues and concerns

-Yes

- I'm aware but sometimes the faculty is not. They will come to me for direction.

<u>**Faith**</u>
-Don't think so. Need to know who to refer people to. Get more agencies working together

-Need to raise Community Action awareness; more written communication: flyers, posters, newsletters

-Not aware; Name change an issue?

<u>**Private Sector**</u>
-Would like to know more about what CA specifically does. Who is leading the organization – steering the ship? See about getting all non-profit organizations aligning with Prosper Lincoln

-From the business perspective-good; from the personal side could improve communication

- Community Action has representation of their clients on their board of directors and that is good. Have it pare down and focus on it's core mission; Have them really be known in the community; In the past, I knew all the different people who ran the programs, I can't say that now. ; I think the people who run the different programs their names should be on the tongues and so visible in the community; networking is key and being known in the community

Public Sector
-If there are additional ways we should be collaborating then I want to do that

-Yes. Communication needed to reach all of Southern Lancaster County

-It's a constant struggle; need to be part of a broader coalition. Thinks that there needs to be more face-to-face interaction and discussions of all that CA's programs offer. Would be receptive to involvement with Next Generation Nebraska Coalition.

Additional Questions For Service Providers (community-based, faith-based, education):

8. How does your organization currently relate to or work with Community Action? Do you see opportunities or benefits to strengthening your organization's relationship with Community Action? Explain.

Community
-We make referrals. I would say to stay the course! Continue treating people with dignity and respect.

-We have lots of different programs but haven't been great collaborators with other agencies - other than with Food Bank; just had Matt Talbot come in and share info about their services with staff - loved it. We should invite Community Action to do the same; I need to visit with Vi about how to work together; we could benefit from case management approach; I'm currently trying to learn more about Service Point; our org has been against it in the past, but perhaps that could change

-We probably have a huge overlap in who we serve. We have partnered with Head Start in the past doing lead screening; I think it starts with us sitting across the table; understanding each other; I think there may be a better way we could connect our patients with the services they need from health program enrollment to other services – we just need to have a conversation about that. Community Action is an organization I have always had respect for and believe in; they have a positive belief in people; we don't give people a hand up, I hate that expression, we aren't above them – we meet them where they are and give them the support they need

Education

-Would LOVE to see a hands-on job training program; would need to coordinate transportation

-Would like to see Community Action align their mission with Nebraska Children's and Family Foundation

*-Continue to work with agencies in service area and educate my administrative staff about support organizations such as Community Action. ***-Felt that the Community Action website – especially under Programs and Services was not all that user-friendly verbiage and design-wise. Tenor and tone could, perhaps, be improved upon*

Faith

-Referrals could be stronger. Need to know more. Support organizations like Community Action. More agencies need to work together.

-Contributed $15,000 to help the Head Start fund, always open to helping

-Need to learn more

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Section 3: Community Needs Data

Community Needs Assessment – Summary of Significant Findings

Information included in our 2018 Community Needs Assessment Update helps to inform the design of our programs and which specific populations to target. The following pages provide updates to census and other demographic data to assist in that decision-making. As demonstrated in Part VII, children face perhaps the greatest risk for living in poverty in both Lancaster and Saunders Counties. Among children living in poverty, there is a high concentration of those ages five and under. As figures 8 and 9 demonstrate, over 40% of children living in poverty in both counties are ages 5 and under. This data highlights the ever-important need for early childhood education services via Early Head Start and Head Start – need that is further evidenced in the most recent Early Head Start and Head Start Needs Assessment.

Other indicators of childhood poverty are shown in Part VI. Here, we see that the free and reduced lunch rate across various school districts in Lancaster and Saunders Counties. Notably, 54% of pupils in the Cedar Bluffs School District in Saunders Counties receive free and reduced lunch. Though Cedar Bluffs is not highly populated, there could be a need for increased outreach to that part of our service area. Upon closer analysis, 29.8% of those living in poverty in Saunders County live in Cedar Bluffs ("U.S. Census" 2016; Table S1701).

The assessment also demonstrates that the most likely family to live in poverty is one headed by a single-parent female. Part III demonstrates that of all families living in poverty in Lancaster County, over half are headed by a single-parent female. Single income and childcare costs are likely significant barriers for single-parent females. Our center-based Early Head Start and Head Start programs provide childcare services for low-income families, many being single-parent females. This free service eases the strain put on parents and allows them to continue working in order to maintain stability.

Part V highlights that underemployment in both Lancaster and Saunders Counties is an issue. The vast majority of individuals living below the federal poverty level in both Lancaster and Saunders Counties are employed. This tells us that their jobs are not producing enough income to move toward greater economic stability. The majority of those living in poverty and working are doing so on a part-time basis. Part-time employment is often easier to attain as it often requires less education and fewer skills. County level data shows that individuals are much less likely to live in poverty if they are working full-time. One of the focus areas of the Prosper Lincoln agenda is to create systems that allow individuals the opportunity to build upon their skills to seek more meaningful employment.

Finally, Part VIIII highlights the importance of emergency assistance. Community level data in Lancaster County demonstrates that inability to pay rent and utilities is a leading cause of homelessness. While Community Action was able to provide emergency assistance with rent, utilities, and deposits last year, we estimate that this represents only about 10-12% of requests that came in for this service. Based on demand, it is important

to continue to build capacity within our Emergency Services program in order to keep families stably housed. Over the past couple of years, the agency has been able to increase staffing within the program and dedicate one FTE to serve residents in Saunders County and rural Lancaster County. The agency will continue to look into opportunities to build the capacity of this program.

Summary of U.S. Census Data and Other Community Reports

Lincoln Vital Signs **Report Findings**

More than 277,000 people now live in the city of Lincoln, which accounts for more than 85% of the total population we serve in Lancaster and Saunders Counties. The city also has the highest concentration of individuals living in poverty. For this reason, it is important to know the unique needs of individuals who live in the city of Lincoln. The 2017 *Lincoln Vital Signs* report is a compilation of data that highlights where the city is doing well and where there is need for improvement. The following describes data of concern, as indicated in the report:

- Lincoln's poverty rate is now 15%; it has increased 45% in the past decade; over 9500 Lincoln children now live in poverty.
- Nearly half of Lincoln Public School children participate in the free and reduced lunch programs, with the number of students receiving free lunches doubling over the past decade.
- Lincoln Public School students in poverty and from racial and ethnic minority groups have lower educational achievement.
- The number of persons working full-time and living in poverty has doubled.
- Across Lincoln neighborhoods there is as much as a 20-year difference in life expectancy;
- Lincoln has five "extreme poverty" neighborhoods (40% or more of individuals living below the poverty threshold).

The report indicates that though the extreme poverty neighborhoods are unique, they share some similarities including:
- All are relatively young communities with a smaller proportion of persons older than 60 living in them;
- All have fewer family households than Lincoln as a whole;
- All have high percentages of parents of children under age 6 in the labor force, mirroring Lincoln as a whole;
- All have relatively less educational attainment;
- Three have a low proportion of college students;
- Three have at least double the proportion of ethnic minority populations than Lincoln as a whole.
- Three have a high unemployment rate.

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The report also draws upon educational data of students within the Lincoln Public School System and found that students who participate in free and reduced lunch have a third grade reading proficiency rate 10 percentage points lower than the overall rate, a fourth grade writing proficiency rate 10 points lower than the overall rate, and an eighth grade math proficiency 16 points lower than the overall rate. These rates also vary by race and ethnicity. Since 2010, Black and Hispanic children trail the overall rates by 26% and 18% respectively. Data also indicates that low-income students participating in free and reduced lunch programs trail the district rate of high school graduation by 6%.

Other areas of concern, pertinent to Community Action's work, indicated in the report:
- Single head of household families are more likely to have incomes at or below the poverty threshold. Of all female-headed households, 36% have incomes below the poverty threshold.
- Nearly 16% of all families with more than two children have incomes below the poverty threshold. For female head of households with more than two children, 21% are at or below the property threshold.

The 2017 Lincoln Vital Signs Report provides a vast array of information that we use in addition to our annual Community Needs Assessment to assist us in program planning. The full report can be found at: http://www.lincolnvitalsigns.org/reports.php. The Vital Signs report is integral to the planning process for Prosper Lincoln, a community-wide initiative to improve the quality of life in Lincoln. Many of the stakeholders interviewed referenced this initiative, which has strong participation from Community Action's leadership.

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Summary of U.S. Census Data and Other Community Reports
Note: All Census data was retrieved from the American Community Survey American Fact Finder. 2016 5-year estimate tables were utilized.

Part I. Population and Poverty Growth
According to the U.S. Census 2015 American Community Survey 5-year estimates, the population has increased from 250,291 in 2000 to 301,707 in 2016 (20.5% increase) in Lancaster County, Nebraska. Saunders County, Nebraska has also seen a population increase, though not as dramatic – in 2000 the population was 19,830 and in 2016 the population was 20,946 (5.6% increase) ("U.S. Census" 2016; Table B01003).

As of July 1, 2017, the population of Lancaster County has increased by approximately 1.23% per year. This increase is due largely in part to the county's significant domestic and international migration to Lancaster
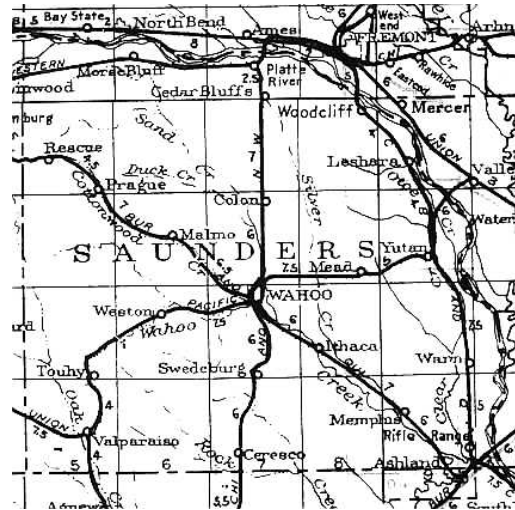
County, most of which has occurred within the city of Lincoln. Since the 1990s, there has been a large influx of both international and domestic migration occurring within the city. In 2017, 1,247 individuals immigrated to Lancaster County from International locations. This was the highest recorded year for international migration. Increased diversity is reflected within our schools. In 2017, 33.1% of students enrolled within Lincoln Public Schools were non-white. As these students grow and begin to build families of their own, Lancaster County can expect even more diversity in the future ("Lincoln/Lancaster" 2018).

Table 1 demonstrates the incidence of poverty by nativity in Lancaster and Saunders Counties. As mentioned previously, Lancaster County, specifically the city of Lincoln, has become home of many foreign-born immigrants from 2000 to 2016. Regions in which foreign-born immigrants come from include: Europe, Asia, Africa, Oceania, Latin America, and Northern America. Currently, foreign-born individuals account for 8% of Lancaster County's total population.

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Table 1: Lancaster and Saunders Counties Residents by Nativity and Incidence of Poverty, 2016

	Lancaster			Saunders		
	Total	Below poverty level	% poverty	Total	Below poverty level	% poverty
Native	266,891	35,362	13.2%	20,444	1,884	9.2%
Foreign born	21,564	5,743	26.6%	215	13	6%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B17025)

According to table 1, there is a high incidence of poverty for the foreign-born population in Lancaster County. In Lancaster County, over 26% of those who are foreign-born are living below the poverty level; this rate decreases significantly in Saunders County at 6%. Further, people who are foreign-born account for nearly 14% of the total poverty population in Lancaster County. In Saunders County, this rate decreases significantly to 1%.

Though not surprising, local data indicates that individuals who are foreign-born are more likely to live in poverty than those who were born in the United States. In delivering services to this population, Community Action should consider what specific barriers should be addressed to lead them toward greater economic stability.

As the overall populations have increased in both Lancaster and Saunders Counties, the rates of poverty have increased as well. Between 2000 and 2016, the number of individuals in poverty in Lancaster County has increased by 80.9% ("U.S. Census" 2016). Perhaps more significantly, the rate of those living in poverty has also increased. In 2000, 9.5% of the population was living in poverty whereas in 2016, 14.3% of the population was living in poverty. Though less dramatic, the percentage of individuals in poverty increased by 46.9% in Saunders County ("U.S. Census" 2016). The economic crisis of 2008 had a significant impact on Lancaster County residents, driving the number of people living below the poverty level up by thousands. To put this into perspective, consider the following example: From 2000 to 2007 (seven years) the number of people in poverty in Lancaster County increased by 6,014. Shockingly, from 2008 to 2012 – only four years – the number of people in poverty in Lancaster County increased by 9,461 ("U.S. Census").

Table 2 lays out the current total of individuals living in poverty in Lancaster and Saunders Counties by gender.

Table 2: Lancaster and Saunders Counties Residents by Gender and Incidence of Poverty, 2016

	Lancaster			Saunders		
	Total	Below poverty level	% poverty	Total	Below poverty level	% poverty
Male	143,402	18,658	13%	10,409	781	7.5%
Female	145,053	22,447	15.5%	10,250	1,116	10.9%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S1701)

As table 2 demonstrates, in both counties, females are more likely to live in poverty than males. Community Action should consider the unique barriers females face when it comes to providing them services.

Birth Data

According to the Lincoln/Lancaster County Health Department's *Vital Statistics* report, there were 4,020 births in 2016. Of these, 80.5% were White, 4.8% were Black, 0.8% were American Indian, 5.2% were Asian, 8.3% were Other, 0.3% were Unknown, and 10.3% were Hispanic ("Vital Statistics" 2016). In 2016, 48.9% of mothers were over the age of 30 when they gave birth, and 4% were under the age of 20 ("Vital Statistics" 2016).

The number of non-marital births is also on the rise in Lancaster County. In 2016, 28.8% of births were non-marital. This is a slight increase from 2005 where the percentage of non-martial births was 27.9% ("Vital Statistics" 2016).

Part II. Racial and Ethnic Composition

Race and Ethnicity are two important predictors of poverty status. The following table demonstrates the racial and ethnic composition of those in the poverty versus the total population in 2016 for both Lancaster and Saunders Counties.

Table 3: Racial and Ethnic Composition of Individuals Living in Lancaster and Saunders Counties 2016 – Total Population vs. Poverty

	Lancaster County			Saunders County		
	Total Population	Poverty	%	Total Population	Poverty	%
White/Non Hisp.	239,656	28,164	11.7%	19,849	1,787	9%

Black/Afr. Amer.	10,663	3,428	32.1%	27	0	0%
Amer. Ind/Alsk. Natv.	1,693	662	39.1%	45	10	22.2%
Asian	11,578	2,124	18.3%	50	0	0%
Natv. Haw./Pac. Islndr.	228	70	30.7%	0	0	0%
Some Other Race	4,134	1,174	28.4%	50	5	10%
Two or More Races	8,352	2,496	29.9%	325	43	13.2%
Hisp./Lat.	18,709	5,131	27.4%	391	57	14.6%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S1701)

Table 3 demonstrates that in both Lancaster and Saunders Counties, those who reported themselves as White/Non Hispanic make up the majority of the general population, as well as those below the poverty level. However, poverty rates within groups who reported race/ethnicity as other than White/Non Hispanic were significantly higher. Among the highest rates of poverty are within the Black/African American population (32.1% in Lancaster County), the American Indian/Alaskan Native population (39.1% in Lancaster County; 22.2% in Saunders County), and the Native Hawaiian/Pacific Islander population (30.7% in Lancaster County). The lowest rate of poverty in Lancaster County is within the White/Non Hispanic population (11.7%) and in Saunders County, the Black/African American and Asian populations (0%).

Community Action should consider the unique barriers minority populations face in forming and delivering its poverty fighting programs and services.

Language

In Lancaster County, 11.1% of the population ages 5 and over speaks a language other than English, the primary language being Spanish ("U.S. Census" 2016; Table S1601). Of those who speak a language other than English, 42.4% speak the language "less than very well" ("U.S. Census" 2016; Table S1601). Only 3% of the total population in Saunders County speaks a language other than English, of which 31.4% speak the language "less than very well" ("U.S. Census Bureau" 2016; Table S1601). Here, a difference can be drawn between Lancaster and Saunders Counties, as there is a higher rate of those who do not speak English "very well" in Lancaster County.

In order for Community Action to effectively serve our community's population who are living below the poverty level, it is important to understand and accommodate their

primary language. Table 4 demonstrates languages spoken at home for those living below the poverty level in Lancaster and Saunders Counties.

Table 4: Age and Language Spoken at Home for the Population 5 Years and Over below the poverty level, Lancaster and Saunders Counties 2016

	Lancaster		Saunders	
	N	%	N	%
5 to 17 years	**7,287**	**--**	**449**	**--**
Speak only English	5,150	70.7%	446	99.3%
Speak Spanish	782	10.7%	3	0.7%
Speak other Indo-European languages	520	7.1%	0	0%
Speak Asian and Pacific Island languages	136	1.9%	0	0%
Speak other languages	699	9.6%	0	0%
	N	%	N	%
18 years and over	**29,927**	**--**	**1,135**	**--**
Speak only English	24,066	80.4%	1,080	95.2%
Speak Spanish	2,191	7.3%	34	3%
Speak other Indo-European languages	968	3.2%	17	1.5%
Speak Asian and Pacific Island languages	1,531	5.1%	3	0.3%
Speak other languages	1,171	4%	1	0%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B16009)

Table 4 shows that in the two counties, people living below the poverty level are more likely to speak a language other than English in Lancaster County, especially those between the ages of 5 and 17. Notably, 29.3% of children ages 5 to 17 who are living below the poverty level speak a language other than English. This is substantially different in Saunders County where this rate for the same demographic of people is only about 0.7%.

Figure 1 demonstrates languages spoken other than English for the population below the poverty level ages 5 and above in Lancaster and Saunders Counties. As figure 1 demonstrates, the most common language spoken other than English among the population below the poverty level in Lancaster County is Spanish, and in Saunders County it is other Indo-European languages.

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Figure 1: Language Spoken at Home for the Population Below the Poverty Level Ages 5 and Above, Lancaster and Saunders Counties 2016
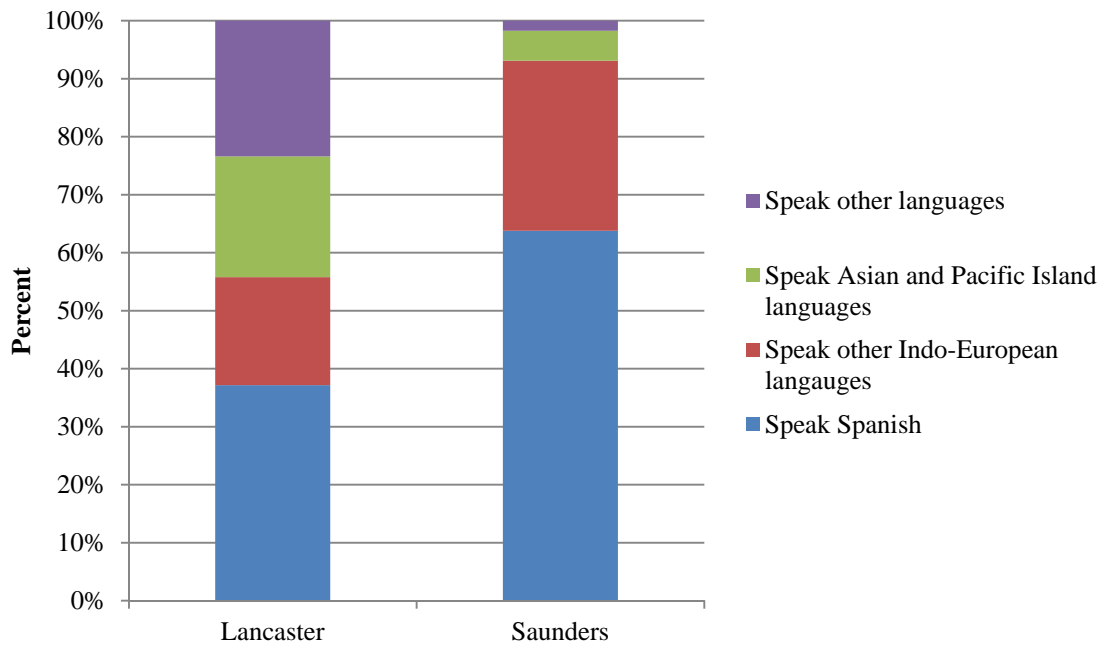
Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B16009)

Language barriers often make it difficult for people living in poverty to work toward economic stability. The Center for People in Need's 2016 *Faces of Poverty* suggests that knowledge of the English language is a primary barrier for members of the low-income community who are unemployed and looking for a job. Of 1,012 responses from members of the low-income community in the city of Lincoln, 34% said they would like to take English courses to improve their ability to find a job ("Faces of Poverty" 2016).

Part III. Housing

In Lancaster County, a total of 71,698 families rent or own homes, and in Saunders County, 5,664 families rent or own homes ("U.S. Census" 2016; Table B17019). Tables 5 and 6 demonstrate the number of families by poverty status and type who rent or own homes in Lancaster and Saunders Counties, respectively.

Table 5: Families Living Below the Poverty Level Who Rent and Own Their Homes, Lancaster and Saunders Counties 2016*

	Lancaster County		Saunders County	
	N	% of total	N	% of total
Married-couple family	**2,168**	**100%**	**145**	**100%**
Owner occupied	726	33.5%	84	57.9%
Renter occupied	1,442	66.5%	61	42.1%
Male householder, no wife present	**742**	**100%**	**27**	**100%**
Owner occupied	146	19.7%	16	59.3%
Renter occupied	596	80.3%	11	40.7%
Female householder, no husband present	**3,508**	**100%**	**157**	**100%**
Owner occupied	324	9.2%	6	3.8%
Renter occupied	3,184	90.8%	151	96.2%
Total families	**6,418**	**100%**	**329**	**100%**

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B17019)

Table 6: Families Living Above the Poverty Level Who Rent and Own Their Homes, Lancaster and Saunders Counties 2016*

	Lancaster County		Saunders County	
	N	% of total	N	% of total
Married-couple family	**53,249**	**100%**	**4,726**	**100%**
Owner occupied	44,792	84.1%	4,291	90.8%
Renter occupied	8,457	15.9%	435	9.2%
Male householder, no wife present	**3,978**	**100%**	**220**	**100%**
Owner occupied	2,122	53.3%	131	59.5%
Renter occupied	1,856	46.7%	89	40.5%
Female householder, no husband present	**8,053**	**100%**	**389**	**100%**
Owner occupied	3,933	48.8%	270	69.4%
Renter occupied	4,120	51.2%	119	30.6%
Total families	**65,280**	**100%**	**5,335**	**100%**

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B17019)

*Note: This information is only inclusive of households that are considered "family" households. The census defines family households as those in which there is at least 1 person present who is related to the householder by birth, marriage, or adoption. This data for non-family households is unavailable.

Table 5 shows that the majority (54.7%) of families living below the poverty level in Lancaster County are led by a female householder where there is no husband present. Of

these families, 90.8% rent their homes. This is different for the population living above the poverty level; as Table 6 demonstrates, 81.6% of families living above the poverty level are married-couple families; of these, 84.1% own their own homes. Both tables demonstrate that female-led households in Lancaster County are less likely to own their own homes, regardless of poverty status. Community Action should consider providing opportunities that make home ownership for female populations more feasible.

As shown in table 5, families living in poverty in Saunders County are more likely than in Lancaster County to own their home. Figures 2 and 3 demonstrate the percentage of families below and above the poverty level who rent and own in Lancaster and Saunders Counties, respectively.

Figure 2: Families Who Rent/Own by Poverty Level, Lancaster County 2016
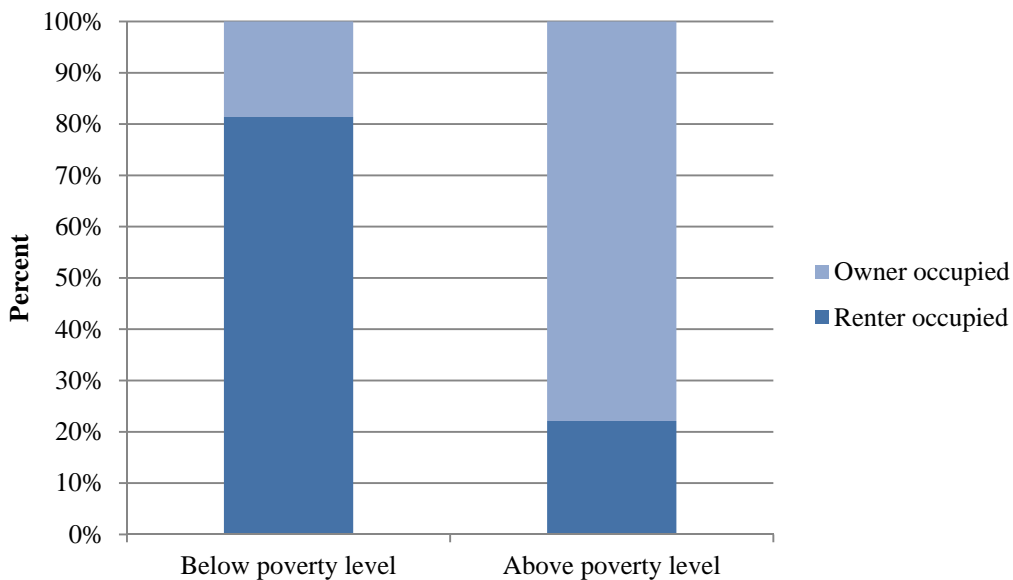
Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B17019)

As shown in figure 2, a substantial portion of families living below the poverty level in Lancaster County rent their homes. According to the Human Service Federation's most recent *Community Services Initiatives (CSI)* report, 44% of those who rent in Lancaster County pay more than 30 percent of their income for housing ("Community Report" 2010). According to The Center for People in Need's 2016 *Faces of Poverty Survey*, 61% of 1,012 individuals surveyed said that they had trouble paying for housing in the last year ("Faces of Poverty" 2016). Of 1,012 individuals surveyed, 58% expressed concern that they would not have enough money to pay utilities and 53% worried about finding affordable housing. Twenty-three percent of those surveyed indicated that they did not know where they would be living next week ("Faces of Poverty" 2016).

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Figure 3: Families Who Rent/Own by Poverty Level, Saunders County 2016
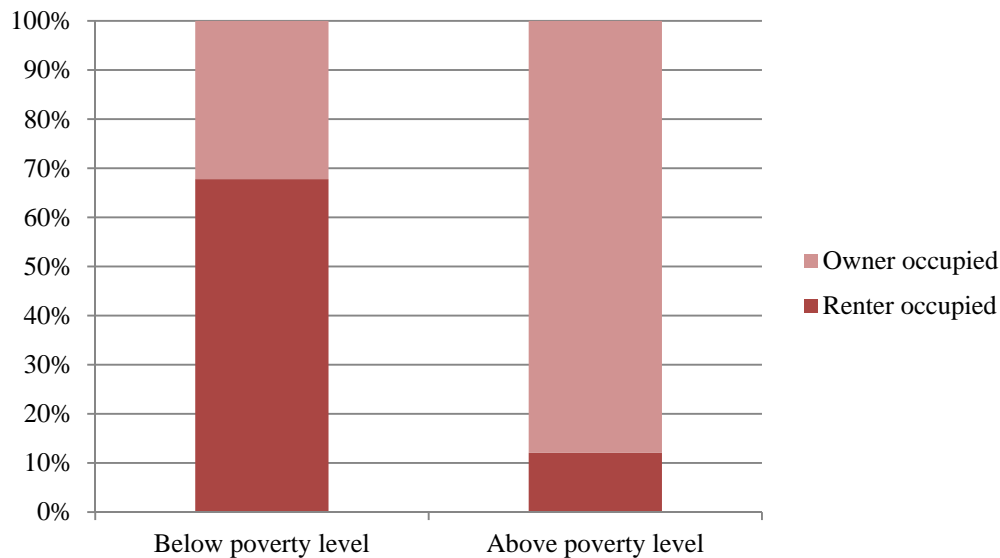
Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B17019)

Figure 3 shows that families – both below and above the poverty level – are much less likely to rent in Saunders County compared to Lancaster County. This could be due, in part, to a limited number of available rental units in the less populated areas in Saunders County.

Community Action of Nebraska's 2016 *State and Regional Community Assessment Report* found that the three top barriers to home ownership among individuals surveyed in Lancaster and Saunders Counties were: 1.) Inability to make a down payment (77%); 2.) Inability to get a loan (25%); and 3.) Poor credit ("State and Regional" 2016). This demonstrates the need for Community Action's Individual Development (IDA) and Opportunity Passport™ programs, which provide opportunities for individuals to fix their credit and save for a down payment on a home. This information tells us that increased community awareness of the programs might be needed.

Household Composition

Household composition is a predictor of poverty status. Table 7 displays household composition of families in poverty in Lancaster and Saunders Counties.

Table 7: Percentage of Families Living in Poverty by Household Composition, Lancaster and Saunders Counties 2016

	Lancaster County	Saunders County
All families	**9%**	**5.8%**
With rel. children under 18	15.3%	10.4%
Married families	**3.9%**	**3%**
With rel. children under 18	6.5%	4.1%
Female householder/no husband present	**30.3%**	**28.8%**
With rel. children under 18	38.2%	43.6%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S1702)

Rates of poverty are generally higher among households with children and households with no husband present. This is true among households in Lancaster and Saunders Counties as well. In both counties, the poverty rate was the highest among those families with a female householder and no husband present (30.3% in Lancaster County and 28.8% in Saunders County). Also, notably, the poverty rate among female-headed households increases most significantly in Saunders County. These high rates demonstrate need for Community Action's Early Head Start and Head Start programs, serving low-income children age birth to five in both Lancaster and Saunders Counties.

The presence and number of children in households are also predictors of poverty status. As shown previously, the percentage of families in poverty increases when children are present. Table 8 demonstrates rates of poverty among families with children in both Lancaster and Saunders Counties.

Table 8: Percentage of Poverty of Families with Children Under 18 in Lancaster and Saunders Counties, 2016

	Lancaster County		Saunders County	
	All Families	% Poverty	All Families	% Poverty
Number of rel. child. under 18				
No child	37,099	3.1%	3,154	2.2%

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1 or 2 children	26,842	13.6%	1,834	7.2%
3 or 4 children	7,113	20.6%	606	15.5%
5 or more children	644	25.8%	70	50%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S1702)

As shown in Table 8, the likelihood that families will be in poverty increases as the number of children per household increases. In Lancaster County, 25.8% of families who had five or more children were living below the poverty level. This is drastic compared to the percentage of families in Lancaster County with no children, which was only 3.1%. In Saunders County, the percentage of families in poverty also increases as the number of children per household increases; notably, of families with five or more children in Saunders County, 50% were living below the poverty level.

Age of householder, especially in Lancaster County, also seems to determine poverty status. Of those who are heads of household under the age of 25 in Lancaster County, over 48.6% were in poverty. Table 9 shows poverty rates by age of householder in Lancaster and Saunders Counties.

Table 9: Percent of Population in Poverty by Age of Householder in Lancaster and Saunders Counties, 2016

	Lancaster County			Saunders County		
	Total Population	Poverty	%	Total Population	Poverty	%
Under 25 years	12,344	6,001	48.6%	212	30	14.2%
25-44 years	42,239	5,617	13.3%	2,218	226	10.2%
45-64 years	41,071	3,597	8.8%	3,266	187	5.7%
65 years and over	23,600	1,494	7.6%	2,295	252	11%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B17017)

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Figure 4: Percent of Population in Poverty by Age of Householder, Lancaster and Saunders Counties 2016
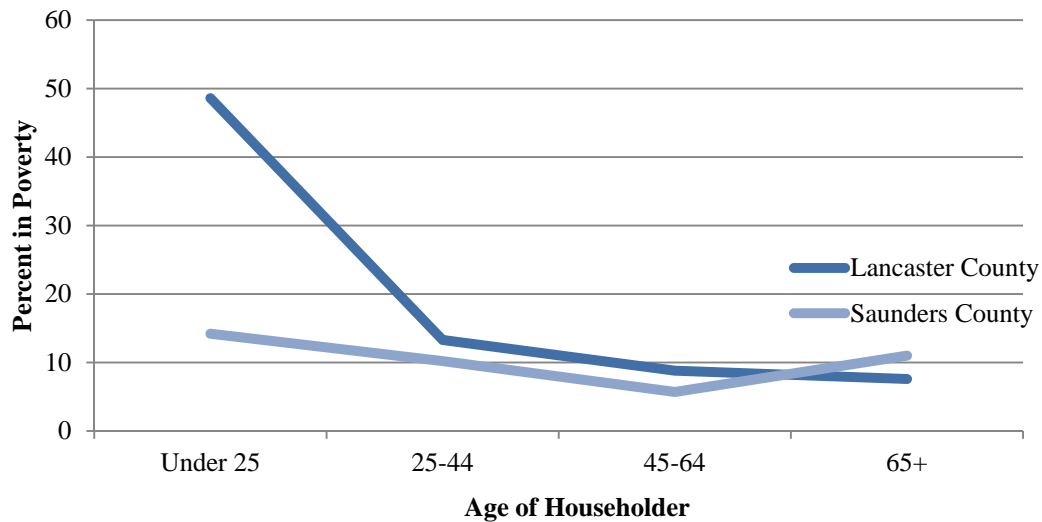
Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B17017)

Housing Stock

In Lancaster County, there are 119,254 occupied housing units (59.2% owner-occupied; 40.8% renter-occupied), and in Saunders County, there are 7,991 occupied housing units (79.1% owner-occupied; 20.9% renter-occupied ("U.S. Census" 2016; Table S2504). Of occupied housing units in Lancaster County, 53.7% were built in 1979 or prior, increasing to 67.1% in Saunders County. It should be noted that in Saunders County, 32.5% of occupied housing units were built in 1939 or prior ("U.S. Census" 2016; Table S2504). Age of homes indicates need for Community Action's Weatherization services to increase energy efficiency.

Homelessness

According to the Lincoln Homeless Coalition's 2018 annual *Homeless Point in Time Count Summary*, 451 individuals were identified as homeless in Lancaster County. The number of homeless individuals in Lincoln has been on a steady decline since 2012, where an all-time high of 981 individuals were recorded as being homeless. Intentional community-wide, collaborative efforts have been lending positively to the decreased homeless rate in Lincoln.

Of the 451 individuals who identified as homeless in 2018, 107 (23.7%) were youth under the age of 18, and only 16 (3.5%) were military veterans (the lowest number in the last decade). Additionally, 344 (76.3%) were in emergency shelter, 62 (13.7%) were in transitional housing, and 45 (10%) were unsheltered ("2018 Homeless"). Due to the

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collaborative community-wide efforts to end homeless described above, many individuals who had previously been in transitional housing are now in permanent or rapid rehousing programs, including Community Action's Supportive Housing Program.

Part IV. Income

As is true for the United States as a whole (see Table 10), the average median income for females remains significantly lower than the average median income for males in both Lancaster and Saunders Counties. In the United States, the largest gap in income between males and females is for those who hold a Graduate/Professional Degree ($28,268) ("U.S. Census" 2016; Table S2001). In Lancaster County, the largest difference in income between males and females is those with a bachelor's degree $13,802) ("U.S. Census" 2016; Table S2001).

Notably, in Saunders County, the difference in incomes between males and females is significant. As demonstrated in Table 11, males in Saunders County with less than a high school diploma earn $16,359 more annually than females in the same category of educational attainment, to draw upon just one example. This is a much larger difference in the same category of educational attainment for Lancaster County ($10,195) and the United States ($8,813).

Table 10: Median Earnings by Gender and Educational Attainment for the Population Ages 25 and Over, United States 2016

	United States		
	M	F	Diff.
Less than H.S.	$24,644	$15,831	$8,813
H.S. Grad	$34,010	$22,571	$11,439
Some College or Assc. Deg.	$41,731	$28,692	$13,039
Bach. Deg.	$62,242	$42,154	$20,088
Grad/Prof. Deg.	$85,127	$56,859	$28,268

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S2001)

Table 11: Median Earnings by Gender and Educational Attainment, Lancaster and Saunders Counties 2016

	Lancaster County			Saunders County		
	M	F	Diff.	M	F	Diff.
Less than H.S.	$26,353	$16,158	$10,195	$27,083	$10,724	$16,359
H.S. Grad	$33,756	$22,784	$10,972	$38,523	$22,500	$16,023
Some College or Assc. Deg.	$40,501	$27,691	$12,810	$46,091	$29,395	$16,696

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Bach. Deg.	$51,933	$36,875	$15,058	$60,300	$43,030	$17,270
Grad/Prof. Deg.	$64,756	$50,954	$13,802	$72,167	$55,481	$16,686

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S2001)

Of 6,418 families living in poverty in Lancaster County, 3,508 (54.7%) are led by single parents. More significantly, of the single-parent families living in poverty (4,250), 82.5% (3,508) are led by single females with no husband present ("U.S. Census" 2016; Table B17012). Though alarming, these percentages make sense because, as demonstrated in Table 11, the annual income of females is significantly less than the annual income of males in Lancaster County. This is also the case, in Saunders County, though much less dramatic; of the 329 families living in poverty in Saunders County, 157 (47.7%) were headed by single parent females ("U.S. Census" 2016; Table B17012).

As it may be concluded from the data presented in Table 11, the cost of living is far greater than what many individuals – namely females – earn per year. To demonstrate how much income families should be earning annually to achieve a living wage, the Massachusetts Institute of Technology offers an online tool to calculate required living wage for each state, and counties within each state. The tool is designed to provide a minimum estimate of the cost of living for low-wage families. The estimates do not reflect the kinds of expenses incurred for families with higher disposable income.

Tables 12 and 13 demonstrate living wage calculations for families in Lancaster and Saunders Counties, Nebraska.

Table 12: 2018 Annual Living Wage Calculation by Family Size, Lancaster County

Monthly Expenses	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults*	2 Adults* 1 Child	2 Adults* 2 Children	2 Adults* 3 Children
Food	$3,050	$4,489	$6,755	$8,966	$5,592	$6,953	$8,975	$10,932
Child Care	$0	$6,893	$10,531	$14,168	$0	$0	$0	$0
Medical	$2,468	$6,806	$6,525	$6,583	$5,475	$6,525	$6,583	$6,253
Housing	$6,252	$9,612	$9,612	$13,692	$7,272	$9,612	$9,612	$13,692
Transp.	$4,173	$8,624	$9,053	$10,868	$8,624	$9,053	$10,868	$10,827
Other	$2,877	$4,652	$5,131	$9,563	$4,652	$5,131	$6,563	$6,088
Required Annual Income After Taxes	**$18,821**	**$41,076**	**$47,608**	**$60,840**	**$31,614**	**$37,275**	**$42,602**	**$47,791**

Source: Massachusetts Institute of Technology Living Wage Calculator, 2018
*Assumes one working adult

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Table 13: 2018 Annual Living Wage Calculations by Family Size, Saunders County

Monthly Expenses	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults*	2 Adults* 1 Child	2 Adults* 2 Children	2 Adults* 3 Children
Food	$3,050	$4,489	$6,755	$8,966	$5,592	$6,953	$8,975	$10,932
Child Care	$0	$6,893	$10,531	$14,168	$0	$0	$0	$0
Medical	$2,468	$6,806	$6,525	$6,583	$5,475	$6,525	$6,583	$6,253
Housing	$5,760	$8,880	$8,880	$12,132	$6,684	$8,880	$8,880	$12,132
Transp.	$4,173	$8,624	$9,053	$10,868	$8,624	$9,053	$10,868	$10,827
Other	$2,877	$4,652	$5,131	$6,563	$4,652	$5,131	$6,563	$6,088
Required Annual Income After Taxes	**$18,329**	**$40,344**	**$46,876**	**$59,280**	**$31,026**	**$36,543**	**$41,870**	**$46,231**

Source: Massachusetts Institute of Technology Living Wage Calculator, 2018
*Assumes one working adult

This living wage calculator does a good job of putting living expenses into perspective. In both Lancaster and Saunders Counties, single-parent households incur more expenses per year than married-couple/two-parent households. A main reason for this difference is that single-parent households with one or more children incur expenses for childcare that two-parent households do not. According to Child Care Aware of America, the annual cost of childcare in the state of Nebraska is anywhere from $7,194 to $9,157. For a family of four living in poverty, the cost of childcare alone could account for 70.8% of their annual income ("Parents" 2017).

Financial behaviors and financial well-being

In 2016, Community Action of Nebraska mailed 10,000 surveys to households across the state of Nebraska. Of these, 2,524 were completed. Statewide, when it came to income and finances, 23% reported that their financial situation was worse than the year before, while 19% reported it was better; 50% reported having no credit card debt; and 33% of respondents with household incomes less than $60,000 a year reported that they recently had to use a payday loan ("State and Regional" 2016).

Of households that responded in Lancaster and Saunders Counties, the top three positive financial behaviors reported were "put money in savings" (65%), "saved for retirement" (57%), and "followed a budget" (53%). The top three negative behaviors reported were "spent savings" (30%), "depended on credit" (19%), and "minimum credit card payment" ("State and Regional" 2016). Analysis of these reported financial behaviors indicate the importance of services provided through our Financial Well-being programs.

Several other indicators of individuals' financial well-being in our service area include the following:

- According to Experian, the average credit score in Lincoln in 2016 was 699, up from 696 in 2015 ("Lincoln Drops" 2016).
- According to the *Nebraska Business and Consumer Confidence Indexes*, prepared by the UNL College of Business, Bureau of Research:
  - The Consumer Confidence Index, which measures a household's financial situation, fell to 101.3 in May 2018 to 104.3 in April 2018. Most common issues raised by 500 May 2018 respondents included: cost of health care and health insurance (17%); household savings (16%); and paying off debt (13%) ("Thompson" 2018).
  - Of those renting their homes in Lancaster County, 59.3% had gross rent greater than 25% of their income; this rate was 44.2% in Saunders County ("U.S. Census" 2016; Table CP04). It's widely held that housing costs should not account for more than 25% of a household's income. This data indicates that there is need for more affordable housing in Lancaster and Saunders Counties – that trying to keep up with the cost of living is keeping families living in poverty.
  - The 2018 "Lincoln/Lancaster County Indicators" report shows that from 2010 to 2016, Lancaster County residents saw an 8.1% change in personal income, which is lower than the state of Nebraska (12.2%) and the U.S. (11.2%) ("Lincoln/Lancaster" 2018). This is an improvement from 2000 to 2010, but lower than what was seen from 1980 to 1990 and 1990 to 2000.

Part V. Employment

Secure and meaningful employment is key when it comes to an individual/family's ability to make ends-meet. According to Community Action of Nebraska's 2016 *State and Regional Community Assessment Report*, the top three barriers to employment as identified by survey respondents included "Health or Disability" (65%); "Lack of Specific Jobs" (17%); and "Lack of Education" (11%) ("State and Regional" 2016).

The Center For People in Need also assessed employment related needs in their 2016 *Faces of Poverty* survey. Among people surveyed through that report, 63% reported having a job, but many face barriers affecting their employment stability; 43% indicated that finding quality daycare was an issue, 48% indicated that affording quality daycare was an issue, and 22% indicated being forced to quit a job due to lack of affordable daycare ("Faces of Poverty," 2016). Once again, this data is an indicator of the need for Early Head Start and Head Start programs in our community. Among those surveyed who were not employed, the top reasons for lack of employment, in order, included: 1) "Cannot find work that pays a living wage"; 2) "Laid off from job"; 3) "Lack of education"; 4) "Stay at home parent"; 5) "Lack of computer skills"; 6) "Lack of training"; 7) "Past legal/financial/employment issues"; 8) "English isn't proficient enough"; 9)

"Retired"; 10) "Have a disability"; 11) "Have serious illness; and 12) Caring for a disabled family member ("Faces of Poverty" 2016).

In the state of Nebraska, as of March 2018, the total unemployment rate was 2,8%; in Lancaster County it was 2.6%, and in Saunders County, 2.9%; all of these rates are lower than the national unemployment rate of 3.9% ("Bureau of Labor Statistics" 2018).

In Lancaster County, 14.9% of those living below the poverty level age 16 and over in Lancaster County were unemployed compared to 20.2% in Saunders County ("U.S. Census" 2016; Table S1701). Also, of the 30,746 civilian individuals 16 years of age and above living below the federal poverty level in Lancaster County, 10,398 (33.8%) did not work in the past 12 months, so the majority of individuals living in poverty in Lancaster County (66.2%) did hold some type of employment in the past 12 months ("U.S. Census" 2016; Table S1701).

Of the 62,237 individuals who worked *part-time* in the past 12 months in Lancaster County, 16,834 (27%) were living in poverty. This is drastically different for those who worked *full-time* in the past 12 months where only 3.1% were living in poverty ("U.S. Census" 2016; Table S1701). Also, the majority of people living in poverty who work in Lancaster County work part-time (82.7%) ("U.S. Census" 2016; Table S1701). These statistics highlight the significance of underemployment and its relationship to poverty in Lancaster County. Although the majority of individuals do work, the pay is often not sufficient enough to keep them above the poverty level.

Of the 569 individuals living below the poverty level in Saunders County who worked in the past 12 months, 75.4% worked part-time ("U.S. Census" 2016; Table S1701). Underemployment is an issue in Saunders County just as it is in Lancaster County.

As mentioned above, 27% of those who worked part-time in Lancaster County were below the poverty level. In Saunders County, however, only 11.5% of those who worked part-time were in poverty, and 1.7% of those who worked full-time were living in poverty ("U.S. Census" 2016; Table S1701).

Both Lancaster and Saunders Counties have relatively high rates of employment, even within the poverty population. As such, it can be concluded that even though individuals are working to support themselves and their families, they are not earning enough to stay above the poverty level. Figures 5 and 6 demonstrate the individuals in poverty who were unemployed versus individuals who were employed in Lancaster and Saunders Counties.

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Figure 5: Individuals Below the Poverty Level – Employed Versus Unemployed, Lancaster County 2016

14.9%

85.1%

■ Employed
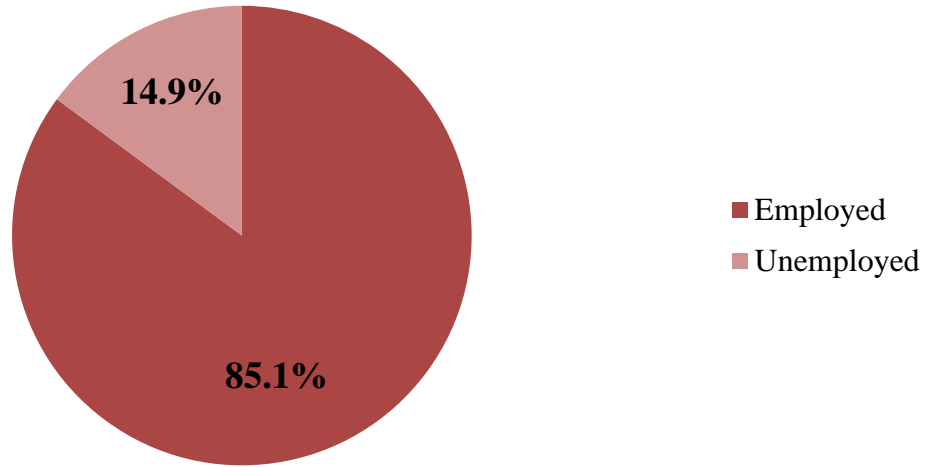
■ Unemployed

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S1701)

Figure 6: Individuals Below the Poverty Level – Employed Versus Unemployed, Saunders County, 2016

20.2%

79.8%

■ Employed

■ Unemployed
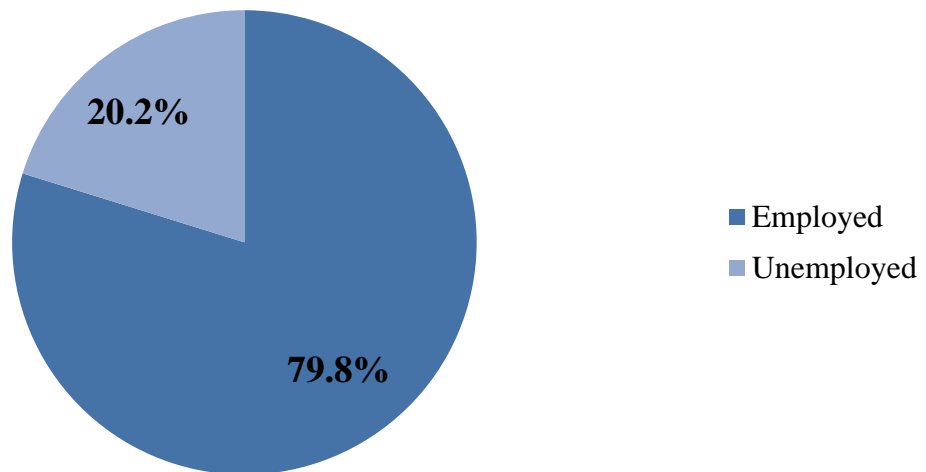
Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S1701)

Industries

In both Lancaster and Saunders Counties, the top industry is education, health care, and social assistance. In both counties, these fields are dominated by females. Notably, in Saunders County, two of the top five industries (manufacturing and construction) are male dominated. Tables 14 and 15 display the top five industries for both Lancaster and Saunders Counties by gender and median earnings.

Table 14: Top 5 Industries by Gender and Median Earnings, Lancaster County 2016

	Total	Male		Female	
		%	Median Earnings	%	Median Earnings
Educational services, health care/social assistance	**43,280**	27.7%	$37,038	72.3%	$28,117
Retail trade	**18,819**	52.8%	$21,928	47.2%	$13,868
Professional, scientific and management, and administrative/waste management services	**15,472**	56.8%	$38,813	43.2%	$27,860
Manufacturing	**15,062**	75.2%	$42,018	24.8%	$30,029
Arts, entertainment, and recreation, and accommodation and food services	**14,786**	46.7%	$13,028	53.3%	$10,620

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Tables S2403 and S2413)

Table 15: Top 5 Industries by Gender and Median Earnings, Saunders County 2016

	Total	Male		Female	
		%	Median Earnings	%	Median Earnings
Educational services, health care/social assistance	**2,497**	23.2%	$42,375	76.8%	$33,013
Retail trade	**1,258**	51.9%	$33,456	48.1%	$22,064
Manufacturing	**1,136**	75.2%	$42,083	24.8%	$41,250
Construction	**821**	90.3%	$41,506	9.7%	$38,750
Professional, scientific and management, and administrative/waste management services	**709**	52.3%	$60,188	47.7%	$32,188

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Tables S2403 and S2413)

Tables 14 and 15 show yet again that the earnings gap between males and females in both Lancaster and Saunders counties is significant. In the professional, scientific and

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management, and administrative/waste management services category, for example, median earnings for males are $28,000 more annually than females in the same field in Saunders County; in Lancaster County, the difference in median earnings within this field is $10,953. Interestingly, however, the income inequality gap narrows in Saunders County within the manufacturing and construction industries. In the manufacturing industry, males have median earnings only $833 more than females, and in the construction category, the difference is $2,756.

Part VI. Education

Level of educational attainment is a predictor of poverty status. The following tables demonstrate education levels of individuals in Lancaster and Saunders Counties by age, gender, and poverty status.

Table 16: Educational Attainment by Age and Gender, Lancaster and Saunders Counties 2016

	Lancaster		Saunders	
	M	F	M	F
Population 18 to 24 years	**23,084**	**22,790**	**813**	**699**
Less than H.S.	7.8%	4.7%	17.5%	7.7%
H.S. Grad	20.4%	14.6%	38.5%	27.6%
Some College or Assc.Deg.	60.8%	64.6%	36.4%	48.1%
Bach. Deg. or Higher	11.1%	16%	7.6%	16.6%
Population 25 years and over	**92,541**	**93,678**	**7,027**	**7,142**
Less than 9th Grade	2.7%	2.6%	1.7%	1.7%
9th to 12th Grade, no Diploma	4.6%	3.4%	5.8%	4.6%
H.S. Grad, includes equivalency	23.4%	21.2%	32.6%	30.5%
Some College, no Degree	22.4%	22.4%	24.9%	22.5%
Associate's Degree	11%	11.8%	11.4%	12.1%
Bachelor's Degree	23%	25%	15.2%	18.8%
Graduate or Professional Degree	12.9%	13.6%	8.4%	9.8%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S1501)

Table 17: Poverty Status by Educational Attainment for Population 25 Years and Over, Lancaster and Saunders Counties 2016

	Lancaster	%	Saunders	%
Less than high school graduate	3,248	19.9%	234	23.1%
High school graduate, includes equivalency	4,498	27.5%	399	39.4%
Some college, Associate's degree	6,026	36.8%	283	27.9%

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Bachelor's degree or higher	2,581	15.8%	96	9.6%
Total	**16,353**	**100%**	**1,012**	**100%**

Table 17 demonstrates that 19.9% of the population in poverty ages 25 and up in Lancaster County have less than a high school diploma. Surprisingly, 52.6% of the population in poverty ages 25 and over in Lancaster County has completed at least some level of college. This percentage is smaller in Saunders County where 37.5% of those in poverty age 25 and above have completed at least some level of college.

Figure 7 demonstrates educational attainment information for individuals in Lancaster and Saunders Counties living below the poverty level.

Figure 7: Educational Attainment of Individuals Below Poverty Level, Lancaster and Saunders Counties 2016
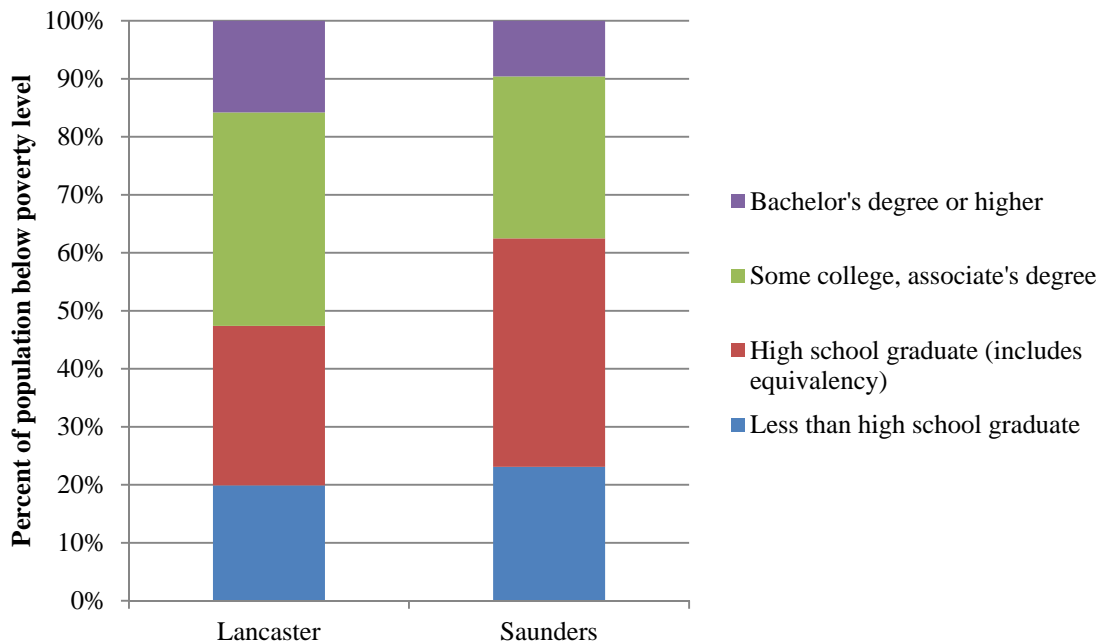
Figure 7 demonstrates that the majority of those in Lancaster County who are living in poverty have completed at least some level of college or hold an associate's degree. In Saunders County, the majority of those living in poverty have a high school diploma or an equivalent degree.

Primary and Secondary Education

In 2017, the graduation rate in the Lincoln Public School System was 85.2%. This is a slight decrease from the year prior where the rate was 85.6% ("Reist" 2017).

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In Lancaster County, there are five public school systems, with Lincoln Public Schools being the largest. The following table demonstrates key data for each of these school districts.

Table 18: Public Schools Data in Lancaster County School Districts, 2015-2016

	Lincoln Public Schools	Malcolm Public Schools	Norris School Dist. 160	Raymond Central Public Schools	Waverly School District 145
Free/Reduced Meals	42.21%	10.78%	11.96%	17.83%	17.08%
English Language Learners	6.62%	0%	0.46%	0%	0%
Special Education Percentage	15%	6.13%	8.28%	13.86%	11.26%
School Mobility Rate	5.7%	2.01%	2.4%	1.6%	2.98%
Membership	39,842	529	2,241	617	2,014

Source: Nebraska Department of Education, 2015-2016 State of the Schools Report

Table 19: Public Schools Data in Saunders County School Districts, 2015-2016

	Ashland-Greenwood Public Schools	Cedar Bluffs Public Schools	Mead Public Schools	Wahoo Public Schools	Yutan Public Schools
Free/Reduced Meals	31.72%	54.11%	37.34%	31.9%	26.42%
English Language Learners	0%	0%	0%	1.43%	0%
Special Education Percentage	15.97%	14.55%	17.57%	20.08%	18.24%
School Mobility Rate	4.3%	10.76%	7.22%	5%	2.39%
Membership	867	316	241	1,025	477

Source: Nebraska Department of Education, 2015-2016 State of the Schools Report

As Table 18 demonstrates, Lincoln Public Schools, of all Lancaster County school districts, has the highest rate of students receiving free or reduced lunch (42.21%), an indicator of poverty status, by a significant margin. Lincoln Public Schools also has the highest rates of English language learners (6.62%) and special education participants (15%). Lincoln Public Schools are located within the more urban parts of Lancaster County and as such, have the highest enrollment of 39,842 pupils.

The following are high schools within the Lincoln Public School system:
- East High School

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- Lincoln High School
- North Star High School
- Northeast High School
- Southeast High School
- Southwest High School

In Saunders County, Wahoo Public Schools has the highest enrollment of 1,025 pupils. It also has the highest percentage of pupils enrolled in special education (20.08%) for school districts in both Saunders and Lancaster Counties. The highest free and reduced lunch rate among Saunders County school districts is within the Cedar Bluffs Public School system (54.11%); notably, it has the highest poverty rate of any school district in Community Action's two-county service area.

Part VII. Children living below poverty level

According to the 2016 U.S. Census, 4,672 children ages 5 and under are living in poverty in Lancaster County, which accounts for 11.4% of the total population living in poverty. In Saunders County, 375 children ages 5 and under are living in poverty, which accounts for 19.8% of the total population living in poverty ("U.S. Census 2016, Table B17001). These statistics demonstrate a significant need for Community Action's Early Head Start and Head Start programs, which serve children ages 5 and under and their families who are living in poverty.

Also, according to the 2017 *Kids Count in Nebraska* report, of children 17 and under in Lancaster County, 17.3% are living below the poverty level; in Saunders County 16.4% of all children ages 17 and under are living below the poverty level ("Kids Count" 2017). Children ages 5 and under are most likely to live in poverty in both counties, especially children of color. Of children under age 5 living in poverty, 31.2% were children of color in Lancaster County and 20% were children of color in Saunders County ("Kids Count" 2017). In both counties, the number of children living in poverty has increased significantly since the year 2000.

Table 20 shows distribution of children in poverty under the age of 18 in Lancaster and Saunders Counties. In Lancaster County, 27.2% of those in poverty are under the age of 18; in Saunders County, this percentage increases to 40.2%.

Table 20: Population in Poverty Under the Age of 18 Years, Lancaster and Saunders Counties 2016

Age of Child	Lancaster	Saunders
Under 5 years	3,891	313
5 years	781	62
6 to 11 years	3,677	252
12 to 14 years	1,626	70
15 years	384	16

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16 and 17 years	819	49
Total below 18 years	**11,178**	**762**
Total poverty population	**41,105**	**1,897**
% of poverty population under 18 years	**27.2%**	**40.2%**

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B17001)

Of children under the age of 18 years living in poverty in Lancaster County, 41.8% are children age 5 and under; in Saunders County, this rate increases to 49.2%. Figures 8 and 9 demonstrate how many children age 5 and under are in poverty as a percentage of all children under the age of 18 in Lancaster and Saunders Counties.

Figure 8: Children Ages 5 and Under Living in Poverty as a Percentage of All Children Living in Poverty, Lancaster County 2016

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B17001)

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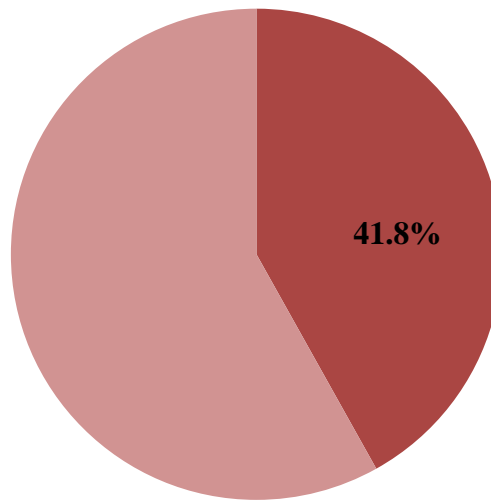
Figure 9: Children Ages 5 and Under Living in Poverty as a Percentage of All Children Living in Poverty, Saunders County 2016
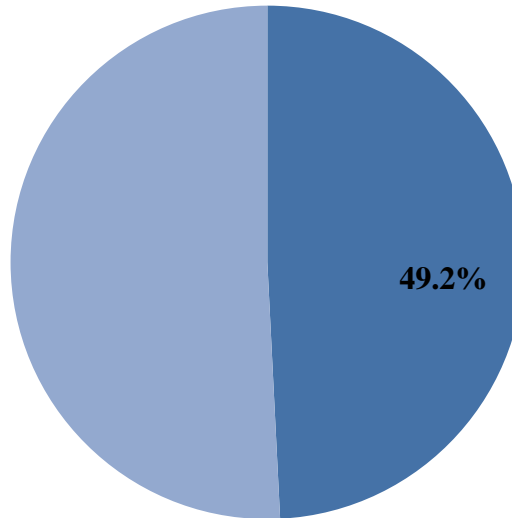
Source: U.S. Census, American Community Survey 5-year estimates, 2015(Table B17001)

As figures 8 and 9 show, poverty is heavily concentrated among children ages 5 and under in both Lancaster and Saunders Counties.

In addition to poverty, food insecurity is also prevalent among children in both Lancaster and Saunders Counties. According to Feeding America's "Map the Meal Gap" tool, of the 40,750 food-insecure individuals in Lancaster County, 12,480 (30.6%) are children. Of these food-insecure children, 62% likely qualify for income-eligible nutrition programs, whereas 38% are likely ineligible because they have incomes above 185 percent of the federal poverty guidelines ("Map the Meal" 2016). In Saunders County, of the 2,230 individuals who are food-insecure, 940 (42.2%) are children. Of these food-insecure children, 49% are likely ineligible for nutrition programs due to their families having incomes above 185 percent of the federal poverty guidelines ("Map the Meal" 2016). In Saunders County, there is a significantly larger proportion of food-insecure children who do not have access to food-assistance or nutritional programs.

Community Action has begun work in partnership with Community Health Endowment of Lincoln, the Food Bank of Lincoln, and several other community partners to address food insecurity among children in Lincoln. This is, in part, a response to the data assessed above.

It should be noted that in addition to this assessment, Community Action completes an annual needs assessment for its Head Start programs. Further data related to children

living in poverty in Lancaster and Saunders Counties can be located within this assessment (which is available upon request).

Part VIII. Public assistance recipients

In Lancaster County, 11,141 (9.3%) households received food stamps/SNAP (Supplemental Nutrition Assistance Program) benefits in Lancaster County; in Saunders County, 480 (6%) households received this assistance ("U.S. Census" 2016; Table S2201). Table 21 demonstrates the number of families who receive food stamps/SNAP by number of workers in the family for Lancaster and Saunders Counties. As demonstrated, the majority of those who receive food stamps/SNAP had at least on worker in the family.

Table 21: Families Receiving Food Stamps/SNAP by Work Status, Lancaster and Saunders Counties 2016

	Lancaster		Saunders	
Families	N	%	N	%
No workers in past 12 months	851	11.5%	74	20%
1 worker in past 12 months	4,555	61.9%	210	56.8%
2 or more workers in past 12 months	1,956	26.6%	86	23.2%
Total	**7,362**	**100%**	**370**	**100%**

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S2201)

As demonstrated, the majority of those who received SNAP in Lancaster County had 1 worker in the family in the past 12 months (61.9%). The case is similar in Saunders County where 56.8% of families who received SNAP had one worker in the family.

Table 22 demonstrates the number and percent of households receiving Social Security Income (SSI), cash public assistance, or food stamps/SNAP in Lancaster and Saunders Counties.

Table 22: Households Receiving Social Security Income (SSI), Cash Public Assistance Income, or Food stamps/SNAP by Type in Lancaster and Saunders Counties 2016

	Lancaster		Saunders	
	N	%	N	%
Married couple family	6,020	41.7%	419	46.4%
Male householder, no wife present	1,067	7.4%	69	7.6%
Female householder, no husband present	7,197	49.8%	415	46%
Non-family households	157	1.1%	0	0%
Total households receiving public assistance	**14,441**	**100%**	**903**	**100%**

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Table 22 demonstrates the percentage of families in Lancaster and Saunders Counties by family type who receive public assistance. In Lancaster County, 20.8% of all households receive one or more types of public assistance, while 17.2% receive public assistance in Saunders County. In Lancaster County, female-led households with no husband present are most likely to receive public assistance (49.8%%), whereas in Saunders County, married couple households are most likely to receive public assistance (46.4%).

Table 23 lists the number of children eligible for nutrition assistance programs such as the free and reduced lunch programs through schools. Noticeably, between 2008-2009 and 2012-2013, the number of children eligible for free and reduced lunch in Lancaster County increased by 89%. Though not as dramatic, the number also increased in Saunders County by 31%.

Table 23: Children Eligible for Free and Reduced Lunch Programs, Lancaster and Saunders Counties 2011-2012 Compared to 2015-2016

	Free/Reduced Lunch		
	2011-2012	**2015-2016**	**% Increase**
Lancaster	17,466	19,699	12.8%
Saunders	984	1,093	11.1%

Source: Kids Count in Nebraska, County Data, 2017

Part VIIII. Emergency Assistance

Rent and Utility Assistance

Community Action's Emergency Services Program provides payments toward rental deposits to households who are homeless, utility arrearages to households who have disconnect notices, rent arrearages to households facing eviction; and case management to all homeless and near-homeless participants based on need. In its 2016 fiscal year, Community Action provided financial assistance to 3,538 unduplicated individuals with rent and utilities. **We estimate that this accounted for only about 10-12% of those who requested assistance.**

As a whole, the number of those requesting assistance on rent and utilities was high in 2010 in Lancaster County. According to the 2009-2010 *Rent and Utility Assistance Report*:

> Being without the ability to pay for rent and/or utilities was identified in Lincoln as a significant reason, in the multiplicity of factors, which force a family into a homeless situation (28% primary causes were economic situations [income & unemployment], and an additional 5% of the primary causes were specifically housing affordability and utilities) ("Rent and Utility" 2010).

According to this report, 2,161 households requested assistance with rent and utilities for the year ending October 31, 2010 ("Rent and Utility" 2010). Of these households, 60% were family households with an average family size of 3.4 persons ("Rent and Utility" 2010). Of all requests made, the majority was for rent (56.1%) and electricity (28%) assistance.

Safety of Citizens and Crime

The following data is from the *Community Service Indicators (CSI)* report regarding safety of citizens in Lancaster County:
- Number of reports of child abuse and neglect, sexual assault, and domestic violence: 5,296;
- Number of intimate partner abuse victims served: 5,129;
- Bed nights of emergency shelter provided to victims of intimate partner abuse: 26,278;
- Number of arrests for domestic assault or violation of protection order: 1,009
- Adult sexual assault arrest rate: 14% ("Community Report" 2010).

The city of Lincoln contains the majority of individuals within Community Action's two-county service area, and also the highest levels of crime. According to the Lincoln Police Department, between 2010 and 2017, number of felonies has increased by 56.9%, though the number of misdemeanors, DWIs, and traffic tickets have all decreased during this time period ("Lincoln Police" 2018). However, the number of rapes and attempted rapes has increased by 80.6%; the number of robberies has increased by 7.3%; the number of shoplifting cases has increased by 10.8%; and the number of auto theft cases has increased by 5% ("Lincoln Police" 2018). However, the number of homicides, robberies, aggravated assault cases, and several other crimes were all down in 2017 compared to 2010.

Part X. Transportation

An individual's ability to commute safely to and from work or school each day plays a key role in their ability to reach economic stability. In Saunders County especially, reliable transportation is critical to an individual's ability to get to and from their job as there is no form of affordable transportation. Community Action should consider the transportation needs of those living in poverty when planning its programs and services.

In Lancaster County, 82.4% of individuals who work drive alone in a car, truck, or van. For those below the poverty level, this percentage, though still relatively high, decreases to 74.9%. Tables 24 and 25 demonstrate means of transportation to work for the total population versus the poverty population in Lancaster and Saunders Counties respectively.

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Table 24: Means of Transportation to Work for All Individuals, and Individuals Above and Below Poverty Level, Lancaster County 2016

	Total		Above Poverty Level		Below Poverty Level	
	N	%	N	%	N	%
Car, truck, van – drove alone	130,393	82.2%	118,764	83%	11,629	75.2%
Car, truck, van – carpooled	14,577	9.2%	12,703	8.9%	1,874	12.1%
Public transportation	1,856	1.2%	1,401	1%	455	3%
Walked	2,982	1.9%	2,286	1.6%	696	4.5%
Taxicab, motorcycle, bicycle, or other means	3,577	2.2%	2,985	2%	592	3.8%
Worked at home	5,219	3.3%	5,005	3.5%	214	1.4%
Total	**158,604**	**100%**	**143,144**	**100%**	**15,460**	**100%**

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B08122)

Figure 10 demonstrates the percentages of individuals who use alternative transportation to work for all individuals and individuals below the poverty level in Lancaster County. As Figure 10 demonstrates, alternative means of transportation are more highly utilized by individuals below the poverty level.

*Figure 10: Alternative Means of Transportation to Work, Individuals Above and Below
Poverty Level, Lancaster County 2016*
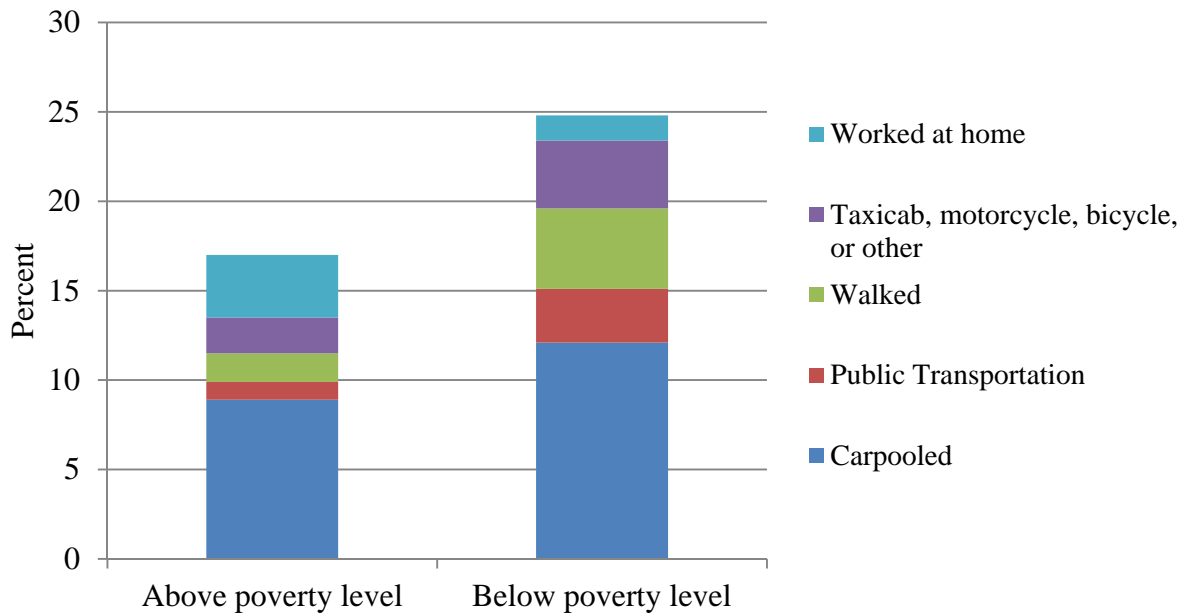
Note: "Alternative" refers to those individuals using transportation other than their own vehicle
Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B08122)

*Table 25: Means of Transportation to Work for All Individuals, and Individuals Above
and Below Poverty Level, Saunders County 2016*

	Total		Above Poverty Level		Below Poverty Level	
	N	%	N	%	N	%
Car, truck, van – drove alone	8,858	83.1%	8,556	83.5%	302	75.2%
Car, truck, van – carpooled	959	9.1%	904	8.8%	55	13.7%
Public transportation	3	0%	3	0%	0	0%
Walked	290	2.7%	261	2.5%	29	7.2%
Taxicab, motorcycle, bicycle, or other means	107	1%	98	1%	9	2.2%
Worked at home	437	4.1%	430	4.2%	7	1.7%
Total	**10,654**	**100%**	**10,252**	**100%**	**402**	**100%**

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B08122)

***Figure 11: Alternative Means of Transportation to Work, Individuals Above and Below
Poverty Level, Saunders County 2016***
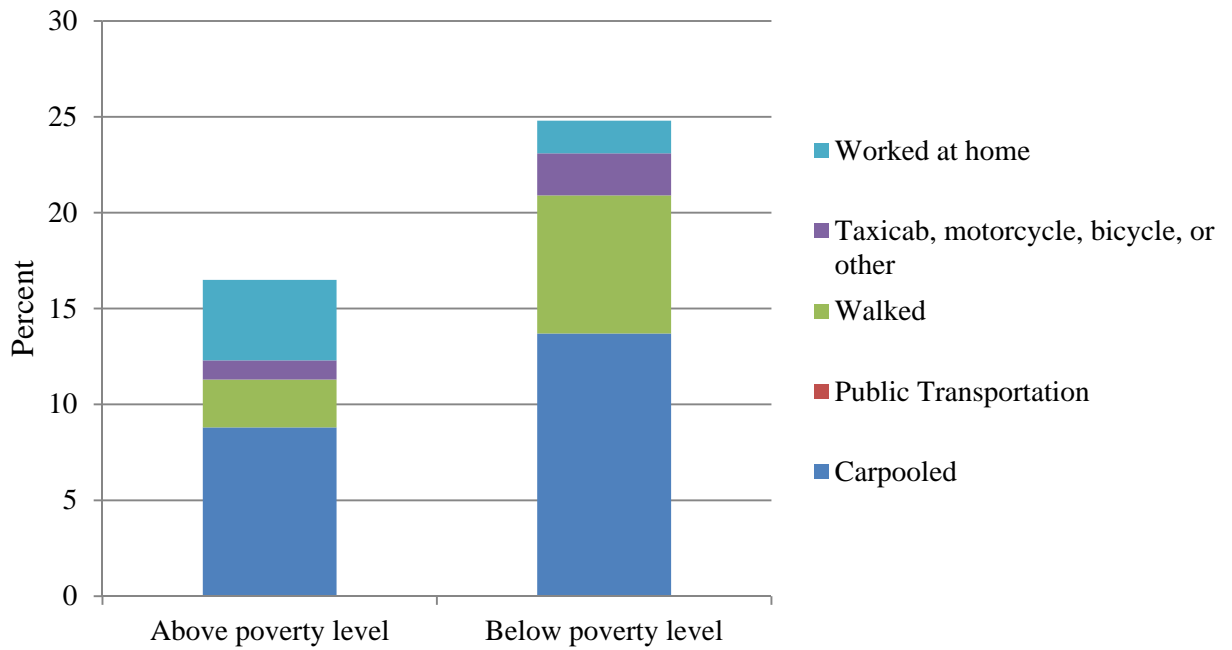
Note: "Alternative" refers to those individuals using transportation other than their own vehicle
Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table B08122)

Figures 10 and 11 show that a slightly higher percentage of those in Saunders County
utilize alternative transportation means to commute to and from work than in Lancaster
County. In Saunders County, 24.8% of those below the poverty level who commute to
and from work use alternative forms of transportation

*Table 26: Means of Transportation to Work by Age, Gender, and Race/Ethnicity
Lancaster County 2016*

	Total	Car, truck, or van – drove alone	Car, truck, or van -- carpooled	Public transportation (excluding taxicab)
Workers 16 years and over	161,913	131,652	14,717	1,987
Age				
16 to 19 years	4.9%	4.4%	5.5%	4.2%
20 to 24 years	15.5%	15.3%	14.5%	17%
25 to 44 years	41.1%	40.9%	48%	48.6%
45 to 54 years	18.2%	18.6%	16.7%	13.1%
55 to 59 years	9%	9.3%	7.9%	6.2%
60 years and over	11.3%	11.5%	7.5%	10.9%
Gender				
Male	52%	52.2%	49.1%	52%
Female	48%	47.8%	50.9%	48%
Race/Ethnicity				
White/Non-Hisp.	86.1%	87.5%	77%	71.2%
Black/Afr. Amer.	3.2%	2.9%	4.5%	9.7%
Amer. Ind./Alsk. Natv.	0.5%	0.4%	0.6%	2.3%
Asian	3.6%	2.9%	7.3%	12.1%
Native Haw./Pac. Islndr.	0%	0.1%	0%	0%
Some other race	1.2%	1.2%	2.1%	1%
Two or more races	1.7%	1.6%	2.6%	1.9%
Hisp./Latino*	5.4%	5.2%	8.6%	3.3%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S0802)
*Could be any race, so at times there is duplication

As Table 26 indicates, in proportion to the overall working population 16 and over: minority populations are much more likely to use public transportation. For example, while the Asian population represents only 3.6% of workers 16 and over, 12.1% use public transportation.

Saunders County does not have public transportation available to its commuters. Table 27 demonstrates means of transportation to work by age, gender, and race/ethnicity for Saunders County.

Table 27: Means of Transportation to Work by Age, Gender, and Race/Ethnicity, Saunders County 2016

	Total	Car, truck, or van – drove alone	Car, truck, or van -- carpooled	Public transportation (excluding taxicab)
Workers 16 years and over	10,654	8,858	959	3
Age				
16 to 19 years	4.7%	5%	5.4%	0%
20 to 24 years	7.5%	8%	8.6%	0%
25 to 44 years	34.4%	33.8%	39.5%	100%
45 to 54 years	26.7%	27.3%	24%	0%
55 to 59 years	11.3%	10.7%	13.8%	0%
60 years and over	15.4%	15.2%	8.8%	0%
Gender				
Male	54.1%	53.6%	54%	0%
Female	45.9%	46.4%	46%	100%
Race/Ethnicity				
White/Non-Hisp.	97.3%	98.2%	93%	100%
Black/Afr. Amer.	0.1%	0%	0.7%	0%
Amer. Ind./Alsk. Natv.	0.2%	0.2%	0.3%	0%
Asian	0.3%	0.2%	0.5%	0%
Native Haw./Pac. Islndr.	0%	0%	0%	0%
Some other race	0.1%	0.1%	0.2%	0%
Two or more races	0.6%	0.7%	0.5%	0%
Hisp./Latino*	1.5%	0.7%	5.2%	0%

Source: U.S. Census, American Community Survey 5-year estimates, 2016 (Table S0802)
*Could be any race, so at times there is duplication

Securing adequate transportation can be very difficult for those in poverty. According to the Center for People In Need's 2016 *Faces of Poverty* survey of 1,012 respondents:
- 36% did not have anyone in their household who owned a reliable car;
- 51% utilized public transportation;
- 43% indicated that they have trouble paying bus fare;
- 30% indicated that an unexpected auto (or home) repair contributed to poverty;
- 25% indicated that the unexpected replacement of a vehicle contributed to poverty.
  ("Faces of Poverty" 2016).

Part XI: Nutrition and Health

Individuals living in poverty are less likely than those with higher income levels to receive the nutrition they need to thrive. With limited food budgets, many of those living in poverty must resort to purchasing foods as inexpensively as possible. And often, foods that are inexpensive are often laden with carbohydrates, fat, and preservatives, which offer nothing to support human health and wellness.

In 2017, Community Health Endowment of Lincoln presented many pieces of data in their "Place Matters More Than Ever" work to highlight the health and nutritional needs of those living in various Lincoln neighborhoods. In summary, the work finds that those living in the core of the city (where poverty rates are among the highest) are the most likely to experience higher rates of obesity, lower access to healthy food, higher usage of tobacco, higher frequency of mental health calls, and lowest life expectancy ("Place Matters" 2017).

Based on this data and multiple community conversations, Community Action is beginning work to reduce health disparities, particularly among children, in Lincoln through a partnership to increase access to healthy foods. The project will prepare nutritious meals for low-income children in Lincoln, specifically in Community Action's Head Start programs as well as those participating in the Summer Food Service Program. Work will continue over the next several years to grow reach of the project to serve even more children and their families needing greater access to healthy foods.

The 2017 *Lincoln Vital Signs Report* summarizes health indicators in Lancaster County. The report indicates just some of the following:
- Lincoln fares better and the U.S., overall, for obesity, diabetes, and physical inactivity;
- Lincoln's chronic disease mortality is lower than the U.S. overall;
- Younger expectant mothers are less likely to receive prenatal care;
- Lincoln has a lower rate of low birth weight infants than the U.S.;
- Suicide is no longer a top 10 leading cause of death in Lancaster County; however, it is among men in Lancaster County;
- Youth drug and alcohol rates are lower than the U.S. rates ("Lincoln Vital Signs, 2017).

In maintaining good health and financial stability, it is important for individuals to have health insurance. Over the past several years, Community Action has been working to connect individuals, particularly those living in poverty, with health insurance. Currently, 9.3% of the population in Lancaster County and 5.1% of the population in Saunders County remains without health insurance ("U.S. Census, 2016; Table DP03). With changes continuing to occur on a federal level related to health insurance law, Community Action is working with several community partners to form a long-term solution to keep individuals insured. Without health insurance, individuals could end up experiencing major financial crisis, which could send them into poverty.

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Section 4: Client Input Survey

Survey Results

The Organizational Standards for Private, Nonprofit CSBG Eligible Entities, under Category 1: Consumer Input and Involvement, direct Community Action Agencies to collect and act in response to consumer input and involvement, as follows:

Standard 1.1	**The organization demonstrates low-income individuals' participation in its activities.**
Standard 1.2	**The organization analyzes information collected directly from low-income individuals as part of the community assessment.**
Standard 1.3	**The organization has a systematic approach for collecting, analyzing, and reporting customer satisfaction data to the governing board.**

Community Action believes that our consumers are in the best position to provide input relating to the services they regularly receive from our agency. We also believe that our consumers and others living with low income provide unique information relating to gaps in services within our community, convenience in using the community's services and the ability to express what additional opportunities would greatly impact their lives.

During the month of March 2018, Community Action staff distributed surveys to participants of Community Action's programs. (*See attachment*) The one-page survey consisted of standard demographic questions (age, gender, housing status, etc.), asked consumers to identify the agency program(s) in which they currently participate, and their level of satisfaction with services and treatment by staff. The survey also gave consumers and additional low income individuals the opportunity to provide input relating to service gaps they note within our community. 502 total surveys were completed within 17 Community Action programs. Current consumers participating totaled 451. In addition, 51 low income individuals participating in Rent Wise classes at Community Action, (but not receiving other services), completed the survey.

Demographic information captured for all survey respondents (502):

Top five zip codes per county	Lancaster					Saunders				
	68503	68502	68521	68504	68508	68066	68003	68073	68041	68065
	65	56	56	34	32	41	7	5	4	3

Currently Homeless	Yes	No	Not collected
	28	365	109

Gender	Female	Male	Other	Not collected
	346	126	1	29

Age	Under 24	24-44	45-54	55-69	70+	Not collected
	58	271	64	80	13	16

Race	Black or African American	American Indian or Alaska Native	Native Hawaiian or Other Pacific Islander	Asian	White	Multi-Racial	Other	Not collected
	72	14	1	9	324	18	11	53

Ethnicity	Hispanic, Latino, or Spanish Origin	Not Hispanic, Latino, or Spanish Origin	Not collected
	97	322	83

Family Type	Single Person	Single Female Parent	Single Male Parent	Two Parent Family	2+ adult (no dependent children)	Other	Not collected
	145	126	11	157	27	14	22

Family Size	One	Two	Three	Four	Five	Six	Seven	Eight or more	Not collected
	147	86	73	80	57	24	15	11	9

Education Level	Less than high school	Earned GED	High school graduate	Some college/technical school	College degree or higher	Not collected
	81	41	123	131	109	17

Household's approximate annual income	Less than $10,000	Between $10,000-$20,000	Between $20,000-$30,000	Between $30,000-$40,000	More than $40,000	Not collected
	140	156	95	51	41	19

Are you able to work?	Yes			No	Not collected
If yes, are you currently employed?	Yes	No	Not collected		
	263	100	28	99	12

Hourly Wage	$9.00 or below	$9.01-$12.00	$12.01-$15.00	$15.01-$18.00	$18.01-$21.00	$21.01 and above	Not collected
	25	113	51	25	4	6	39

Programs currently being access by survey respondents	
Community Response	8
Early Head Start	111
Emergency Rent, Deposit, or Utility Assistance	85
Financial Well-Being	3
Head Start	62
Health LNK	17
Homeless Voucher Program	11
Individual Development Account (IDA)	7
Opportunity Passport™	22
Representative Payee	5
Supportive Housing program	25
Tax Preparation	157
Tenant Support Services	9
The Gathering Place	19
Weatherization	9
YEPP	2
Other	65

Program participant satisfaction results along with corresponding comments:

The rating scale results shown are for 443 Community Action current or previous participants only using a scale of Strongly Agree (rating of 5) to Strongly Disagree (rating of 1), average scores per question were as follows.

I am satisfied with the quality of services I receive from Community Action.	**4.82**
I feel that Community Action treats me with dignity and respect.	**4.86**
Community Action staff encourage me to utilize my strengths and resources to better my situation.	**4.69**
I find it easy to access Community Action's services.	**4.68**
I am better able to handle life's challenges because of Community Action's assistance and support.	**4.63**

RESULTS: If you rated any of the above statements as 3-Neutral, 2-Disagree, OR 1-Strongly Disagree, please explain why:

Domain	Input
Agency Capacity Building	Due to the hours of the Incentive Store I am unable to utilize this resource and I don't access other services.
	I don't know how to access Community Action services.
	I really don't know what services are offered.
	I don't think Community Action is helping with other programs.
	I don't know their services.
Education and Cognitive Development	Don't seem to support me but they support my grandbabies. Which I am told then that helps me.
	I would like to get my son into a program for after school.
	You do not respond to all the services requested, Kindergarten for example.
Employment	I am retired, except a part-time job.
Health and Social/Behavioral Development	I only use Community Action here for something to eat.
	My kids were premature and under developed. Community Action never accepted them into the center for them to gain the knowledge. -Sad mom.
Housing	I felt there that things that weren't done after they told me they would do it. It cost me more to repair my house to prepare for acceptance of services.
	I have been waiting over a month for Weatherization help!
	I have only requested weatherization assistance.
	Processing rental, and utility assistance via phone is ridiculously ineffective.
	When I requested help and was homeless I was not told of Homeless Voucher. Also was not given any emergency rent, deposit or utility assistance.
Income, Infrastructure, and Asset Building	Just here to use the tax assistance.
	Not being able to handle financial challenges on my own.
Linkages	Without my husband to help me communicate I can't understand.
Other	Don't use Community Action.
	Haven't had much experience in Community Action.
	Haven't received assistance yet.
	I am not a part of Community Action, but my husband is.
	I don't really benefit from the services a lot. There is not enough things that I need.
	I have not had to utilize Community Action so I have no opinion.
	I haven't received services for very long.
	I just started but things are going good.

	Neutral because of the different people employed.
	Not sure.
	Not using any Community Action program.
	Not using Community Action assistance or support besides Tax Preparation.
	Sometimes unable to get ahold of someone.
	Speed up process -take too long.
	Was hard to know when to call in for help-called two weeks before call back.
Services Supporting Multiple Domains	Due to me being just above income guidelines I am rejected for assistance although hotel fees are more than half of my income.
	I am learning about the different services offered by Community Action. I will need some of them.
	I am unaware of some of the resources that Community Action has available.
	I didn't have to contact them. They called me. They were great!
	I don't have a vehicle so that makes it difficult to get to Community Action.
	I felt a lot of what we talked about I knew previously but I was presented with new/useful information as well.
	I haven't used a lot of Community Action services.
	It took several phone calls and coming in to get someone to listen.
	Just got started.
	Just learning about services.
	Other agencies in the community provide more services than here.
	Possible more help.

The following summary includes responses from current program participants and low income individuals surveyed.

RESULTS: Community Action's goal is to empower people to reach economic stability. What assistance or support would best help you and/or your family reach this goal and maintain this stability?

Domain	Input
Agency Capacity Building	Speed up process -take too long.
	Staying connected and working with me.
	Staying in touch and phone calls.
Education and Cognitive Development	All wonderful programs- Head Start has been a great joy to my family.
	Community Action helped me a lot and the Early Head Start program is very successful and useful.
	Full day of daycare.

	Having my two kids at the centers because I am in school and it will really help me.
	Head Start, so I can work more/better hours.
	I believe Head Start will be good for me.
	Keep my child in this program. It helps so we can get jobs and it helps him learn.
	Keeping my child in daycare or school so I can work.
	The admission of our child in your center is a huge support.
	To continue offering Wahoo Head Start program.
Employment	A steady job after school (college).
	Finding employment.
	Gain reliable employment to build savings.
	I need more hours at work.
	If I could find a job that is within my physical abilities.
	Job referrals but mostly I've already received assistance from Community Action.
	To help find me a job.
Health and Social/Behavioral Development	Food assistance.
	Health Insurance for the whole family.
	Medical services.
	Medical/Health/Dental Assistance of Health Insurance.
	Mental assistance.
	Parenting.
	Support from Community Response.
	Support- I appreciate being reminded that I am doing well and that my life matters. Was nice to hear.
	Thanks for the good food- it helps a lot!
Housing	All basics were covered with extra information on how to enhance your rental life. Economic stability and/or feasibility maintaining it by instructions on finances given by this class.
	Appreciate the help but we will be ok in the future.
	Back rent paid helped.
	Continue support from the Supportive Housing Program. It has helped me get back on my feet.
	Emergency rent, deposit and utility assistance.
	Emergency utility assistance.
	For the lights to be turned back on.
	Getting help finding apartments that accept Voucher 8.
	Getting into a place.
	Got stabilized due to rent help.

	Help me pay my bills.
	Help to get into my new apartment.
	Help with my past due rent, and utilities. You are a great resource.
	Help with this month's rent.
	Helped me when I was homeless, and now I am doing great.
	Helping me get caught up.
	Helping me out with the rent is helping me out a lot.
	Homeless Voucher Program.
	Housing assistance.
	I am no longer homeless thank you Community Action.
	I was homeless and Community Action helped. I appreciate all that Community Action does to help my family. Appreciate the support and budgeting.
	Just getting help with my rent is great. It will let me focus on my new job.
	Just need to find a place to live.
	Ongoing support with rent and utilities.
	Paying back rent, and then maintain current payments.
	Providing assistance with my utilities will help us a lot.
	Rent payment and deposit assistance.
	Short term assistance with bills.
	Tenant Support helped a lot. We really appreciate the help from Lisa too.
	The emergency support has been a huge help.
	The helped with back rent really helped. The support during my surgery was nice. Sarah checked on me after to see how I was doing.
	The housing will definitely help. Also help with daycare once I move.
	They helped me accomplish getting into my apartment.
	To help me get into the apartments. Rent and deposit assistance.
	Utility assistance is helpful.
	Utility Assistance.
	Weatherization.
	When I call for utility help I am told that they is no money in the budget.
Income, Infrastructure, and Asset Building	Budget strategies, assistance and tips.
	Budgeting and learning to save.
	Budgeting is a definite, paying bills, communication.
	Budgeting- they have helped me with.
	Continuing in Opportunity Passport and having Sara Drueke help and guide me.
	Financial Management.

	Free tax preparation.
	How to save money.
	I believe I am accomplishing this by being in the IDA program.
	I think that whatever questions or need I have concerning our economic situation or any question I have, the workers here always make an effort to help me with my needs or they guide me towards where I can get the help I need.
	Keeping Sara Drueke around!
	Make classes easier to understand.
	Money management live in my car.
	Money/supplies.
	Need financial help to meet my goal.
	One on one budgeting assistance and support.
	Opportunity Passport.
	Purchase housing.
	Small business assistance.
	Small business loan.
	Support people to start a new business.
	The Opportunity Passport Program.
	To continue tax preparation services, and the Early Head Start/ Head Start programs.
	To continue with Tax Preparation Services.
	To feel comfortable, happy and have a more stable life.
	We like the tax service.
	What you are doing is great. Financial assistance.
	You helped - we applied for homestead exemption and qualified. We got taxes done for free, thanks!
Linkages	Extended weekends with Salvation Army or another Agency.
	I could not find helped anywhere not even DHHS because I am single and no kids. Community Action helped and I appreciate it.
	Just not working, tying into other agencies for assistance.
	Name of resources.
	To apply for Food Stamps.
	To be educated on all services that we would not qualify for and help with these.
	To be involve in what I am already in.
	To get help from agencies, until I get the help for myself.
	With referrals to other agencies.
	You guys are awesome. I can't think of anything. Maybe job opening information.

Other	All Good!
	Everything went well!
	Everything you do for me is great.
	I don't need any assistance at the moment.
	I don't see why help from Community Action will help me improve my financial well-being.
	I had all I needed! Thank you!
	Just doing what you are doing now and being there when a problem arrives.
	Not clear, not sure, or no answer.
	Okay with services.
	So far so good.
	Thanks for the help.
	Thanks to this organization.
	That Community Action repent to true Christianity.
	They are doing a good job.
	Very helpful so far. Thank you-no other comments.
	Winning the lottery.
Services Supporting Multiple Domains	A program to assist with learning to drive.
	Assistance with transportation to and from appointments and running errands.
	Case management groups.
	Community Action has gone above and beyond.
	Community Action has been such a wonderful help to my family.
	Head Start program, diapers, and clothes.
	Head Start/ daycare- help with financials.
	Health Insurance, and housing assistance.
	Health Insurance. I'd like to find another place to live that allows animals.
	Helped us so much. Words can't give enough thanks! Excellent beyond belief.
	Housing and financial budgeting skills.
	Housing, budgeting and transportation.
	I have never had a real job and sister hadn't either. We appreciated the encouragement we get and we both have jobs now and are using our budget and planning each month so we don't get behind again.
	I think their programs are helpful.
	I've been involved for years, and I think we've reached this goal.
	Keep contact with me.
	Keep doing what you are doing!
	Legal assistance.

Legal information and lawyer services.
More diapers and bigger sizes at the Incentive Store. They limit the quantity to 10 and that's not enough. Also more cleaning supplies.
More explanations in the beginning of the process. But in general it was a good experience.
Rental assistance and food benefits.
Representative Payee Advocate's experts and advice has been helpful.
Right now all the services are great to help my family.
Right now daycare and a job.
Some legal advice if possible- about child custody.
The help I am getting now is great.
They always listen and help problem solve.
They do a wonderful job with being positive, supportive, encouraging and kind. Community Action has helped my family in many ways when life gave out some sour lemons. Community Action made the lemonade sweeter.
To continue to support my goals.
To support and empower the families.
Utility assistance and the IDA program.
Utility assistance, Weatherization and Financial Well-Being.
You help out the people who are in need.

RESULTS: In your opinion, how could Community Action improve or expand its services to meet the current needs of individuals and families with low incomes in Lancaster and/or Saunders Counties?

Domain	Input
Agency Capacity Building	Advertise your services.
	Be more known because a lot of people don't hear about Community Action.
	Be open on the weekends or at least one weekend per month.
	Better advertisement.
	Better Tax Preparation scheduling.
	Community Action is doing its job to let us know the resources available to us.
	Continue with the services provided.
	Continued support.
	Current services are good.
	Do not go away!
	Doing an excellent job!
	Doing better to send more information about programs they offer.

Expanding the program to help more people.
From what I hear about you guys, you already do as much as you can.
Gathering Place extended hours weekdays.
Getting the work out on the programs they offer.
Have case workers and advertise for their programs.
I know a lot of people I've talked to about the program never heard of it, so maybe more advertisement.
I would like to have visits 2 times per week.
Keep doing what you are doing already.
Keep up the good work.
List their services for all to see easily.
Make it more public, so low income families know about it.
Making more things available for people that work 9am-5pm.
Maybe a bigger staff to cover when people are sick.
Maybe change the hours to 7 or 7:30am - 6:00pm.
Maybe more publicity.
Maybe trying to get a bigger budget from government.
More advertisement. I find people often who have never heard of your Agency.
More advertisements for their services.
More community activities in Saunders.
More exposure/advertisement in this small community.
More information about what is available.
More locations.
More programs to use.
More promotion across social media.
More services.
More time in the afternoon.
Probably get messages out to school, in case parents in need don't have a phone or access to the internet.
Social media outreach.
Sometimes greeting at the front entrance is intimidating.
Stay visible.
To continue to offer services like you do.
To continue to support the families.
To continue do to outreach.
To put out more information on services offered.

	Widespread marketing.
Education	Have more spots for kids to go to school.
	I am very grateful for everything the Agency has done for me and my kids. Words cannot even begin to express my gratitude. Thank you all!
	It could be great if you were able to accept more kids in your Early Head Start and Head Start programs.
	Need English classes for citizenships.
	Need English classes to improve my English skills.
	Returning phone calls. Early Head Start does not get back to me.
Employment	Help people find better jobs.
	Maybe you could start a program to help people write resumes and apply for jobs.
	Wish if you can provide employments chances for those who have middle education.
Health and Social/Behavioral Development	Diapers.
	Don't know how we would ever navigate this without Serena's help. Impacts whole family!
	Good food, churches, people that work here all well.
	Having another place to hang out.
	Help children learn and behave in the community. Also to get things we need to survive.
	I appreciate that the police aren't on site unless needed. That makes me feel nervous if they are here all the time.
	More focus on teens that just enter the Foster Care System.
	More programs for single male parents.
	Pick up and drop up at centers.
	Provide more households items, cleaning supplies, more big size diapers.
	Reach out to all levels of foster youth.
	Their grandparents program should be for all schools, not just for their program.
	This is a very good thing that Community Action is calling people to check to see if they are doing alright.
Housing	Be able to offer more for utility assistance, have a better way of reaching someone about it instead of leaving messages.
	Emergency rent, deposit, and utility assistance. Tenant Supports Services.
	Emergency rent, utilities, or phone assistance for families on hard times.
	Emergency rent/deposit person was rude and mean. I may say racist.
	Have assistance available faster.
	Have more low-income rental properties.
	Helping find apartments that accept Voucher 8.

	Homeless Voucher Program.
	I am so very grateful for the service I received! The Weatherization has improved the energy efficient level of my home. Thank you for your service!
	Maybe increase fund access. Some families need extra help.
	More help with rent programs.
	More houses for the homeless but only to the ones who are trying to approve.
	More senior housing.
	Need assistance in electric bills, rent and English classes.
	Nothing, Mandi was great! Thank you so much.
	Talk to landlords or family members.
	The services this office offers are appreciated. It helps push people do better stability. Thanks!
	The Supportive Housing Program is a blessing for my family, and I thank you guys.
	This program helps people.
Income, Infrastructure, and Asset Building	Andrew Ritta has been great during the 5 years preparation for my soon to complete House Purchase.
	Budget management training to help us use the little income gain from work.
	Further assistance available if ever needed. Fixed income.
	Helping more single people over 50!
	How to save despite being on assistance.
	I really appreciate free tax prep!
	If you could increase your employees to help make the appointments closer to one to two days, not for weeks or months.
Linkages	Programs that would fill in when we can't get help from DHHS.
	Is there a way that Community Action could partner with other preschools (elite preschools) so that children from poverty and children from wealth have staff directed opportunity to interact and learn from each other?
	Make people more aware of the resources available.
	Public awareness about your programs.
	We were given the name of Community Action referral but no phone number.
Other	All good.
	Already do a good job!
	At current time no ideas on this but if I think of something will let you know.

By utilizing local churches as they already do for staffing, to supply biblical literature and education to students. Your education and connective services would improve by hiring true Christian professionals to help manage your growth. A strong Christian advisement professional group would greatly improve the true aspects of learning, education, correction and re-proof. I find that much of the services provided to the People's City Mission, The Gathering Place, and others fund the criminal activities within the city. This is very grave, that criminals flock to these services, get fed, are provided with a place to stay, and get prescriptions like Prozac to sell at the neighborhood recreation centers where children play, and there is a school nearby. I ask that you get Christian professional organization able to need out criminal activity, and to cooperate with law enforcement to keep them straight as well because even the local law enforcement has fallen to distribution. I would ask a professional Christian organization to audit where you need to manage resources, and find out where resources are being misappropriated and misuse by local criminal druggists.

There is a reason that true Christianity sets up boundaries and limitations, separates and segregates wicked criminalistics things in order to keep that which is harmful to the community away from vital functions of the community, and from productive members of society. Only a true professional Christian organization could help differentiate with a great strong moral compass, that which is upright and virtuous from a community, and that which is falsely keeping a community ridden with needs that choke the light of the citizens and the government. I would suggest praying the holy Lord's Prayer twice each day-even, in order to bring life of the community to a good chaos and not a bad chaos.

I am thankful for the dignity, respect, honor, and the self-restraint that the Christian staff play here, serving the community. I have traveled Lincoln for several months now, have received knowledge from The Almighty God, that children everywhere are being targeted by unseemly things at every turn and corner. Repent, and bring Chris back to manage this city again. You'll find him behind your back where he was left and discarded. We were always supposed to through criminalism behind our back and keep Christ forward and around.

Can't think of anything off hand. You guys have been more than helpful already.
Community Action does a fine job, very thankful this is here!
Doing excellent job already.
Don't know, not sure, did not offer response.
Everything is good.
Fabulous job!
For me everything is great.
I believe they have done a great job already.
I don't really know how to answer that yet.
I don't think so.
I feel you are doing wonderfully. Don't change a thing.
I think its fine the way it is.
I think that they are great as is!

	I think they are awesome!
	I think you guys are great and already do so much. You are so nice.
	It exceed in excellence.
	It has done a great job with me.
	Need to think on that!
	No complaints. Keep doing what you are doing. It is great!
	No improvement needed!
	Not sure but thankful you could help a single person.
	Same thing you are doing for us,
	Thank you guys, doing great and no complaints.
	They do a wonderful job. Is always a pleasure to have them help me.
	They do amazing.
	Vote democrat.
	You are doing okay.
	You guys are doing enough already.
	You guys rock and meet the needs above and beyond for us as is.
Services Supporting Multiple Domains	A program to assist with learning to drive.
	By continuing to help families in need. It is a great program.
	Community Action needs to understand the families' situations, especially those within low income areas.
	I feel that their program is doing a great job and is making differences in others lives.
	I think Community Action does a great job with their services.
	More details of programs available.
	Need driving training.
	Need help finding job and English classes.
	Pick up some of the young folds and give them something to do. Help them get jobs. Get their GED.
	Provide free bus passes for those in need.
	Provide more bikes at the Incentive Store.
	Provide more services to the families in need.
	Ride service, education on tenants' rights/workers' rights. And immigration paperwork. Educating the community to know how to budget.
	The encouragement has been appreciated.
	Transportation.
	We'd like some formative/training processes.
	Yes, to help the people that they are currently serving.

CLIENT SATISFACTION/INPUT AND LOW INCOME SURVEY 2018

Zip Code: _____   **Gender:** Female | Male | Transgender | Other

Age: Under 24   24-44   45-54   55-69   70+   **Currently Homeless?** Yes | No

Ethnicity: _____ Hispanic, Latino, or Spanish Origin | _____ NOT Hispanic, Latino, or Spanish Origin

Race: Black or African American | American Indian or Alaska Native | Native Hawaiian or Other Pacific Islander | Asian | White
Multi-Racial | Other _____

Family Type: Single Person | Single Female Parent | 2+ adults (no dependent children) | Two Parent Family | Single Male Parent | Other

Family Size: 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 or More

Please circle your education level: Less than high school | Earned GED | High school graduate | Some college/technical school | College degree or higher

Please circle your household's current approximate annual income: Less than $10,000 | $10,000-$20,000 | $20,000-$30,000 | $30,000-$40,000 | More than $40,000

Are you able to work? Yes | No   **If Yes, are you currently employed?** Yes | No   **Your hourly wage?** $ _____

What following Community Action program(s) are you accessing currently? Check all that apply.

- ☐ Early Head Start
- ☐ Head Start
- ☐ Tax Preparation
- ☐ Homeless Voucher Program
- ☐ Supportive Housing Program
- ☐ Tennant Support Services

- ☐ Emergency Rent, Deposit, or Utility Assistance
- ☐ Representative Payee Program
- ☐ The Gathering Place
- ☐ Individual Development Account (IDA)

- ☐ Financial Well-Being
- ☐ Health Insurance Navigator
- ☐ Opportunity Passport
- ☐ Weatherization
- ☐ Community Response
- ☐ Other _____

Circle the number that best describes your opinion of working with Community Action.

	Strongly AGREE	Agree	Neutral	Disagree	Strongly DISAGREE
1. I am satisfied with the quality of services I receive from Community Action.	5	4	3	2	1
2. I feel that Community Action treats me with dignity and respect.	5	4	3	2	1
3. Community Action staff encourage me to utilize my strengths and resources to better my situation.	5	4	3	2	1
4. I find it easy to access Community Action's services.	5	4	3	2	1
5. I am better able to handle life's challenges because of Community Action's assistance and support.	5	4	3	2	1

If you rated any of the above statements as 3-Neutral, 2-Disagree, OR 1-Strongly Disagree, please explain why:

_____

Community Action's goal is to _empower people to reach economic stability_. What assistance or support would best help you and/or your family reach this goal and maintain this stability?

_____

In your opinion, how could Community Action improve or expand its services to meet the current needs of individuals and families with low incomes in Lancaster and/or Saunders Counties?

_____

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