

Community Action Partnership of Lancaster and Saunders Counties 2019 Community Needs Assessment (Update)
Accepted by the Board of Directors on May 23, 2017

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



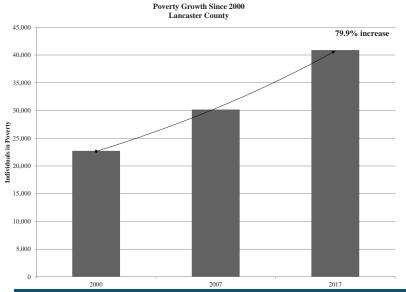
This data is based on U.S. Census' American Community Survey 5-year estimates, and is intended to provide a snapshot of poverty trends in Lancaster and Saunders Counties. Please note that all poverty data is based on the those who had incomes that fell below 100 percent of the federal poverty guidelines.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

2019 Poverty Guidelines for the 48 Contiguous States and the District of Columbia				
Persons in family/household	Poverty guideline			
1	\$12,490			
2	16,910			
3	21,330			
4	25,750			
5	30,170			
6	34,590			
7	39,010			
8	43,430			

Poverty Increase in the Past Decade, 2000 to 2017

Between 2000 and 2017, 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:

	20	2000		2007		7
	N	%	N	%	N	%
Lancaster County	22,722	9.5	30,167	11.7	40,887	14
Saunders County	1,291	6.6	1,082	5.5	1,860	9



Individuals in Poverty Age 16 Years & Over by **Employment Status of Those in Labor Force,** 2017

Although the unemployment rates in Lancaster and Saunders Counties are relatively low, 2.8% 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	16,443	87%	
Unemployed	2,403	13%	
Total	18,846	100%	
Saunders County			
Employed	387	80%	
Unemployed	95	20%	
Total	482	100%	

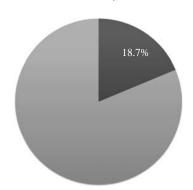
Poverty Incidence of Individuals 25+ by **Educational Attainment Level, 2017**

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.

	Percent in
All	Poverty
11,848	25%
40,781	12%
61,774	9%
71,368	4%
947	24%
4,190	10%
5,093	5%
3,738	3%
	11,848 40,781 61,774 71,368 947 4,190 5,093

Children Under Age 5 Living in Poverty

Children age 5 and under as percentage of all children living in poverty Lancaster County, 2017



Of 24,062 children age 5 and under living in Lancaster County, 18.7% were living below the federal poverty level as demonstrated in the chart above. In Saunders County, of 1,610 children age 5 and under, 21.6% were living below the federal poverty level.

Families Living in Poverty by Household **Type, 2017**

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 (6,350), 55% were headed by females, compared to only 12% 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	2,104	33%
Male Householder,		
No Wife Present	771	12%
Female Householder,		
No Husband Present	3,475	55%
Total	6,350	100%
Saunders County		
Married Couple Families	120	42%
Male Householder,		
No Wife Present	26	9%
Female Householder,		
No Husband Present	141	49%
Total	287	100%

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Section 1: Overview

Community Needs Assessment – 2019 Update Community Action Partnership of Lancaster and Saunders Counties

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 them from 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 in 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.



Community Action Stakeholder Interview Report

Interviewees:

Sector: Community	7	
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	C00	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 (onestop 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

- <u>-</u>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.
- -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.

<u>Faith</u>

- -Lutheran Family Services, Cedars, Friendship Home, Lincoln Public Schools, Homeless Advocate Program.
- -Lighthouse, Cedars, Teammates, Friendship Home, Fresh Start.
- 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.
- -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.
- -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.

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?

Community

-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.

Education

- -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.

Faith

- -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?

Private Sector

- -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.



Community Needs Assessment – Summary of Significant Findings

Information included in our 2019 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, 3.9% of those living in poverty in Saunders County live in Cedar Bluffs ("U.S. Census" 2017; 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.

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%.

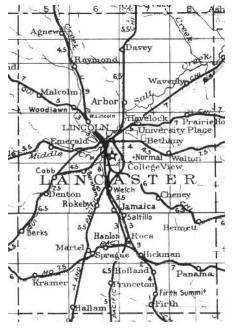
Other areas of concern, pertinent to Community Action's work, indicated in the report:

- 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.

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

Note: All Census data was retrieved from the American Community Survey American Fact Finder. 2017 5-year estimate tables were utilized.



Part I. Population and Poverty Growth

According to the U.S. Census 2017 American Community Survey 5-year estimates, the population has increased from 250,291 in 2000 to 306,357 in 2017 (22.4% 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 2017 the population was 20,953 (5.7% increase) ("U.S. Census" 2017; Table B01003).

From 2010 to 2018, the average annual growth rate in Lancaster County was 1.30% ("Lincoln/Lancaster" 2019). Since the 1990s, there has been a large influx of both international and domestic migration

occurring within the city. In

2018, 1,142 individuals immigrated to Lancaster County from International locations, while the number migrating domestically was a much lower 305 ("Lincoln/Lancaster" 2019). Increased diversity is reflected within our schools. In 2018, 36.2% 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" 2019).

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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 2017. 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.

Table 1: Lancaster and Saunders Counties Residents by Nativity and Incidence of Poverty, 2017

	Lancaster			Saunders		
	Total	Below poverty level	% poverty	Total	Below poverty level	% poverty
Native	270,297	35,376	13.1%	20,459	1,851	9%
Foreign born	22,702	5,511	24.3%	224	9	4%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table B17025)

According to table 1, there is a higher incidence of poverty for the foreign-born population in Lancaster County compared to the native-born population. In Lancaster County, over 24% of those who are foreign-born are living below the poverty level; this rate decreases significantly in Saunders County at 4% (though there is a notably smaller foreign-born population overall in Saunders County). Further, people who are foreign-born account for 13.5% of the total poverty population in Lancaster County. In Saunders County, this rate decreases significantly to 0.5%.

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 foreign-born populations to 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 2017, the number of individuals in poverty in Lancaster County has increased by 79.9% ("U.S. Census" 2017). 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 2017, 14% of the population was living in poverty. Though less dramatic, the percentage of individuals in poverty increased by 44% in Saunders County from 2000 to 2017 ("U.S. Census" 2017). 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, 2017

	Lancaster			Saunders		
	Total	Below poverty level	% poverty	Total	Below poverty level	% poverty
Male	145,939	18,548	12.7%	10,426	806	7.7%
Female	147,060	22,339	15.2%	10,257	1,054	10.3%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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* data, there were 3,925 births in 2017. Of these, 78.2% were White, 5.4% were Black, 5.7% were Asian, 9.2% were Other, 1.5% were Missing Race, and 10.4% were Hispanic ("Vital Statistics" 2017). In 2017, 47.5% of mothers were over the age of 30 when they gave birth, and 4.2% were under the age of 20 ("Vital Statistics" 2017).

The number of non-marital births is also on the rise in Lancaster County. In 2017, 31% of births were non-marital. This is an increase from 2005 where the percentage of non-martial births was 27.9% ("Vital Statistics" 2017).

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 2017 for both Lancaster and Saunders Counties.

Table 3: Racial and Ethnic Composition of Individuals Living in Lancaster and Saunders Counties 2017 – Total Population vs. Poverty

	Lancaster County			Saun	ders County	7
	Total Population	Poverty	%	Total Population	Poverty	%
White/Non Hisp.	241,827	27,351	11.3%	19,821	1,768	8.9%
Black/Afr. Amer.	11,072	3,755	33.9%	54	4	7.4%

Amer. Ind/Alsk. Natv.	1,486	393	26.4%	40	0	0%
Asian	12,260	2,240	18.3%	65	0	0%
Natv. Haw./Pac. Islndr.	198	143	72.2%	0	0	0%
Some Other Race	4,486	1,531	34.1%	45	4	8.9%
Two or More Races	8,875	2,485	28%	323	30	9.3%
Hisp./Lat.	19,542	5,160	26.4%	408	58	14.2%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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 Native Hawaiian/Pacific Islander population (72.2% in Lancaster County), the Some Other Race population (34.1% in Lancaster County), the Black/African American population (33.9% in Lancaster County), and the Two or More Races population (28% in Lancaster County). Hispanic/Latinos had the highest incidence of poverty in Saunders County at 14.2%. The lowest rate of poverty in Lancaster County was within the White/Non-Hispanic population (11.3%). In Saunders County, several population groups had a 0% poverty rate.

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

Language

In Lancaster County, 11.5% of the population ages 5 and over speaks a language other than English, the primary language being Spanish ("U.S. Census" 2017; Table S1601). Of those who speak a language other than English, 40.7% speak the language "less than very well" ("U.S. Census" 2017; Table S1601). Only 2.7% of the total population in Saunders County speaks a language other than English, of which 34.9% speak the language "less than very well" ("U.S. Census Bureau" 2017; 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 2017

	Lancaster		Saunders	
	N	%	N	%
5 to 17 years	7,145		473	
Speak only English	4,894	68%	471	99.6%
Speak Spanish	1,034	15%	2	0.4%
Speak other Indo-European languages	400	6%	0	0
Speak Asian and Pacific Island languages	178	2%	0	0
Speak other languages	639	9%	0	0
	N	%	N	%
18 years and over	30,009		1,106	
Speak only English	23,958	80%	1,069	96.7%
Speak Spanish	2,377	8%	21	1.9%
Speak other Indo-European languages	923	3%	13	1.2%
Speak Asian and Pacific Island languages	1,501	5%	2	
Speak other languages	1,250	4%	1	

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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, 32% 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 0.4%.

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 both counties is Spanish.

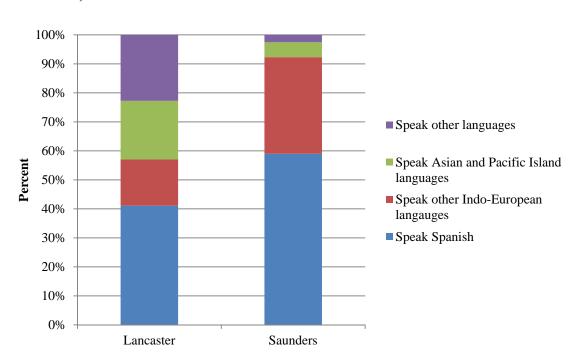


Figure 1: Language Spoken at Home for the Population Below the Poverty Level Ages 5 and Above, Lancaster and Saunders Counties 2017

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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 72,986 families rent or own homes, and in Saunders County, 5,658 families rent or own homes ("U.S. Census" 2017; 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 2017*

		Lancaster County		Saunders County	
	N	% of total	N	% of total	
Married-couple family		100%	120	100%	
Owner occupied	798	37.9%	75	62.5%	

	Renter occupied	1,306	62.1%	45	37.5%
Male householder, no wife present		771	100%	26	100%
	Owner occupied	156	20.2%	18	69.2%
	Renter occupied	615	79.8%	8	30.8%
Fem	nale householder, no husband present	3,475	100%	141	100%
Fem	nale householder, no husband present Owner occupied	3,475 334	100% 9.6%	141 4	100% 2.8%
Fen	·	/			

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table B17019)

Table 6: Families Living Above the Poverty Level Who Rent and Own Their Homes, Lancaster and Saunders Counties 2017*

	Lancaster County		Saunders County	
	N	% of	N	% of
	19	total	IN	total
Married-couple family	53,993	100%	4,607	100%
Owner occupied	45,556	84.4%	4,142	89.9%
Renter occupied	8,437	15.6%	465	10.1%
Male householder, no wife present	4,480	100%	267	100%
Owner occupied	2,339	52.2%	179	67%
Renter occupied	2,141	47.8%	88	33%
Female householder, no husband present	8,163	100%	497	100%
Owner occupied	4,127	50.5%	352	70.8%
Renter occupied	4,036	49.5%	145	29.2%
Total families	66,636	100%	5,371	100%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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 I 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, 90.4% rent their homes. This is different for the population living above the poverty level; as Table 6 demonstrates, 81% of families living above the poverty level are married-couple families; of these, 84.4% 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.

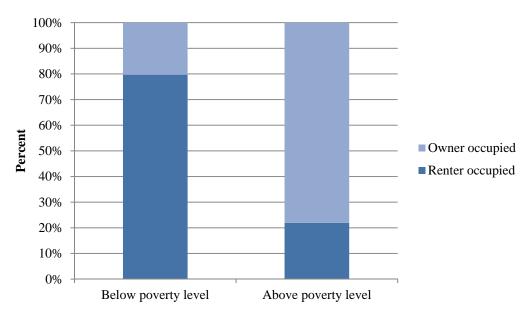


Figure 2: Families Who Rent/Own by Poverty Level, Lancaster County 2017

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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).

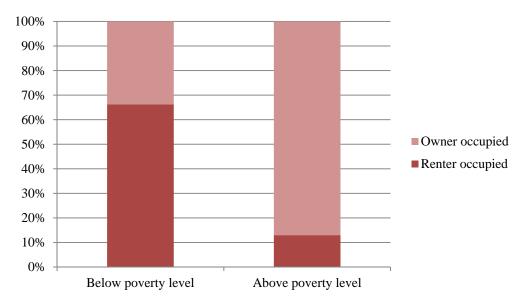


Figure 3: Families Who Rent/Own by Poverty Level, Saunders County 2017

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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 Free to Save and Opportunity PassportTM 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 2017

	Lancaster	Saunders
	County	County
All families	8.7%	5.1%
With rel. children under 18	14.5%	9.4%

Married families	3.8%	2.5%	
With rel. children	5.9%	4%	
under 18	3.770	470	
Female			
householder/no	29.9%	22.1%	
husband present			
With rel. children	27.5%	33.5%	
under 18	37.5%	33.3%	

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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 (29.9% in Lancaster County and 22.1% 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, 2017

		Lancaster County		Saunders County	
		All	%	All	%
		Families	Poverty	Families	Poverty
Number of rel. child. under 18					
	No child	39,415	3.6%	3,254	1.6%
	1 or 2 children	26,224	12.9%	1,849	7%
	3 or 4 children	6,735	20.1%	477	14.7%
	5 or more children	612	26.8%	78	46.2%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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, 26.8% 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 3.6%. 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, 46.2% 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,

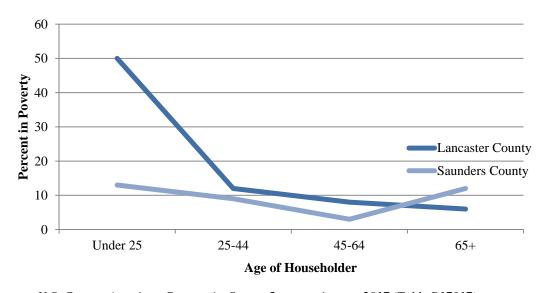
over 50% were in poverty. In Saunders County, those age 65 and older are more likely to live in poverty than in Lancaster County. Table 9 shows poverty rates by age of householder in Lancaster and Saunders Counties.

Table 9: Percent of Population in Poverty by Age of Householder in Lancaster and Saunders Counties, 2017

	Lan	caster County	y	Saunders County			
	Total Population	Poverty	%	Total Population	Poverty	%	
Under 25 years	12,795	6,355	50%	224	30	13%	
25-44 years	42,539	5,299	12%	2,238	203	9%	
45-64 years	40,595	3,274	8%	3,293	117	3%	
65 years and over	25,033	1,566	6%	2,343	277	12%	

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table B17017)

Figure 4: Percent of Population in Poverty by Age of Householder, Lancaster and Saunders Counties 2017



Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table B17017)

Housing Stock

In Lancaster County, there are 120,962 occupied housing units (60% owner-occupied; 40% renter-occupied), and in Saunders County, there are 8,150 occupied housing units (79% owner-occupied; 21% renter-occupied ("U.S. Census" 2017; Table S2504). Of occupied housing units in Lancaster County, 53% were built in 1979 or prior, increasing to 67% in Saunders County. It should be noted that in Saunders County, 32% of occupied housing units were built in 1939 or prior ("U.S. Census" 2017; Table S2504). Age of homes indicates need for Community Action's Weatherization services to increase energy efficiency. In 2018, Community Action received funding to not only provide Weatherization services, but additionally fix issues contributing to ineligibility for Weatherization (such as presence of asbestos and mold and foundation integrity). The primary target for these services is elderly homeowners in Saunders and rural Lancaster counties.

Homelessness

According to the Lincoln Homeless Coalition's 2019 annual *Homeless Point in Time Count Summary*, 449 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 449 individuals who identified as homeless in 2019, 118 (26.2%) were youth under the age of 18, and only 21 (4.7%) were military veterans. Additionally, 326 (72.6%) were in emergency shelter, 79 (17.6%) were in transitional housing, and 44 (9.8%) were unsheltered ("2019 Homeless"). Due to the 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 (\$28,636) ("U.S. Census" 2017; Table S2001). In Lancaster County, the largest difference in income between males and females is those with a bachelor's degree: \$15,408) ("U.S. Census" 2017; 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 \$16,951 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 (\$10,977) and the United States (\$11,928).

Table 10: Median Earnings by Gender and Educational Attainment for the Population Ages 25 and Over, United States 2017

		United States					
	M	F	Diff.				
Less than H.S.	\$25,707	\$16,431	\$9,276				
H.S. Grad	\$35,294	\$23,366	\$11,928				
Some College or Assc. Deg.	\$42,464	\$29,652	\$12,812				
Bach. Deg.	\$63,911	\$43,390	\$20,521				
Grad/Prof. Deg.	\$87,504	\$58,868	\$28,636				

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table S2001)

Table 11: Median Earnings by Gender and Educational Attainment, Lancaster and Saunders Counties 2017

	Lan	caster Coun	ıty	Saunders County			
	M	F	Diff.	M	F	Diff.	
Less than H.S.	\$27,212	\$17,861	\$9,351	\$26,964	\$17,292	\$9,672	
H.S. Grad	\$34,696	\$23,719	\$10,977	\$39,088	\$22,137	\$16,951	
Some College or Assc. Deg.	\$41,330	\$28,587	\$12,743	\$49,653	\$28,682	\$20,971	
Bach. Deg.	\$53,386	\$37,978	\$15,408	\$61,429	\$45,117	\$16,312	
Grad/Prof. Deg.	\$65,133	\$52,025	\$13,108	\$72,639	\$56,654	\$15,985	

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table S2001)

Of 6,350 families living in poverty in Lancaster County, 4,246 (66.9%) are led by single parents. More significantly, of the single-parent families living in poverty, 81.8% (3,475) are led by single females with no husband present ("U.S. Census" 2017; 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 287 families living in poverty in Saunders County, 141 (49.1%) were headed by single parent females ("U.S. Census" 2017; 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: 2019 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	\$3,058	\$4,508	\$6,786	\$9,001	\$5,607	\$6,979	\$9,012	\$10,972
Child Care	\$0	\$6,936	\$10,596	\$14,256	\$0	\$0	\$0	\$0
Medical	\$2,440	\$6,944	\$6,600	\$6,683	\$5,608	\$6,600	\$6,683	\$6,402
Housing	\$6,792	\$9,960	\$9,960	\$14,232	\$7,608	\$9,960	\$9,960	\$14,232
Transp.	\$4,866	\$8,867	\$10,426	\$12,063	\$8,867	\$10,426	\$12,063	\$11,925
Other	\$2,785	\$4,633	\$5,030	\$5,855	\$4,633	\$5,030	\$5,855	\$5,729
Required Annual Income After Taxes	\$19,942	\$41,847	\$49,399	\$62,089	\$32,322	\$38,995	\$43,571	\$49,260

Source: Massachusetts Institute of Technology Living Wage Calculator, 2019

Table 13: 2019 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	\$3,058	\$4,508	\$6,786	\$9,001	\$5,607	\$6,979	\$9,012	\$10,972
Child Care	\$0	\$6,936	\$10,596	\$14,256	\$0	\$0	\$0	\$0
Medical	\$2,440	\$6,944	\$6,600	\$6,683	\$5,608	\$6,600	\$6,683	\$6,402
Housing	\$6,096	\$9,300	\$9,300	\$13,500	\$6,996	\$9,300	\$9,300	\$13,500
Transp.	\$4,866	\$8,867	\$10,426	\$12,063	\$8,867	\$10,426	\$12,063	\$11,925
Other	\$2,785	\$4,633	\$5,030	\$5,855	\$4,633	\$5,030	\$5,855	\$5,729
Required Annual Income After Taxes	\$19,246	\$41,187	\$48,739	\$61,357	\$31,710	\$38,335	\$42,911	\$48,528

Source: Massachusetts Institute of Technology Living Wage Calculator, 2019

^{*}Assumes one working adult

^{*}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, 58% had gross rent greater than 25% of their income; this rate was 41% in Saunders County ("U.S. Census" 2017; 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.
 - o The 2019 "Lincoln/Lancaster County Indicators" report shows that from 2010 to 2017, Lancaster County residents saw an 8.5% change in personal income, which is lower than the state of Nebraska (11%) and the U.S.

(13.7%) ("Lincoln/Lancaster" 2019). 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 2019, the total unemployment rate was 2,8%; in Lancaster County it was 2.9%, and in Saunders County, 3%; all of these rates are lower than the national unemployment rate of 3.6% ("Bureau of Labor Statistics" 2019).

In Lancaster County, 12.8% of those living below the poverty level age 16 and over in Lancaster County were unemployed compared to 19.7% in Saunders County ("U.S. Census" 2017; Table S1701). Of the 30,780 civilian individuals 16 years of age and above living below the federal poverty level in Lancaster County, 10,211 (33%) did not work in the past 12 months; the majority of individuals living in poverty in Lancaster County (67%) did hold some type of employment in the past 12 months ("U.S. Census" 2017; Table S1701).

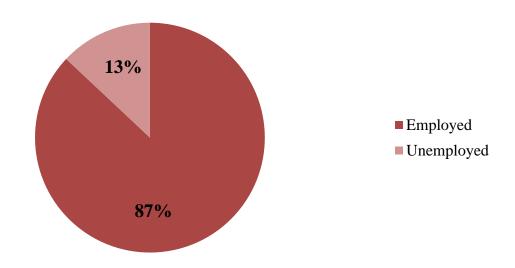
Of the 61,919 individuals who worked *part-time* in the past 12 months in Lancaster County, 16,585 (26.8%) were living in poverty. This is drastically different for those who worked *full-time* in the past 12 months where only 3.4% were living in poverty ("U.S. Census" 2017; Table S1701). The majority of people living in poverty who work in Lancaster County work part-time (80.6%) ("U.S. Census" 2017; 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 549 individuals living below the poverty level in Saunders County who worked in the past 12 months, 80.5% worked part-time ("U.S. Census" 2017; Table S1701). Underemployment is an issue in Saunders County just as it is in Lancaster County.

As mentioned above, 26.8% of those who worked part-time in Lancaster County were below the poverty level. In Saunders County, however, only 11.6% of those who worked part-time were in poverty, and 1.3% of those who worked full-time were living in poverty ("U.S. Census" 2017; Table S1701).

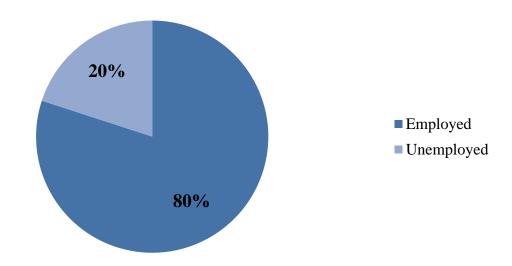
Both Lancaster and Saunders Counties have relatively high rates of employment, even within the poverty population. As such, it can be concluded that even though individuals are working to support themselves and their families, they are not earning enough to stay above the poverty level. Figures 5 and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

Figure 5: Individuals Below the Poverty Level – Employed Versus Unemployed, Lancaster County 2017



Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table S1701)

Figure 6: Individuals Below the Poverty Level – Employed Versus Unemployed, Saunders County, 2017



Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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 2017

		N	Iale	ale Fer	
	Total	%	Median Earnings	%	Median Earnings
Educational services, health care/social assistance	44,633	28.5%	\$37,625	71.5%	\$30,202
Retail trade	18,577	53.5%	\$22,164	46.5%	\$15,641
Professional, scientific and management, and administrative/waste management services	16,517	58%	\$40,974	42%	\$28,174
Arts, entertainment, and recreation, and accommodation and food services	15,201	46.1%	\$13,926	53.9%	\$11,757
Manufacturing	15,120	75%	\$42,146	25%	\$31,400

Table 15: Top 5 Industries by Gender and Median Earnings, Saunders County 2017

		M	ale	Fe	male	
	Total	%	Median Earnings	%	Median Earnings	
Educational services, health			Lamings		Lamings	
care/social assistance	2,502	22.3%	\$44,509	77.7%	\$31,116	
Retail trade	1,162	45.4%	\$35,664	54.6%	\$21,695	
Manufacturing	1,160	76.6%	\$42,917	23.4%	\$42,500	
Construction	871	85.1%	\$40,034	14.9%	\$57,614	
Professional, scientific and management, and administrative/waste management services	772	52.5%	\$46,607	47.5%	\$56,797	

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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, for the most part, is significant. However, females in the Construction and Professional, scientific and management, and administrative/waste management services fields in Saunders County actually have median earnings greater than their male counterparts.

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 2017

		Lan	caster	Saur	nders
		M	F	M	F
Po	pulation 18 to 24 years	23,440	23,166	799	714
	Less than H.S.	7.2%	4.7%	16.8%	6.7%
	H.S. Grad	21.9%	16.6%	38.4%	29.3%
	Some College or Assc.Deg.	59%	62.3%	36.8%	48%
	Bach. Deg. or Higher	12%	16.4%	8%	16%
Po	pulation 25 years and over	94,284	94,937	7.065	7,134
	Less than 9 th Grade	2,581	2.7%	1.7%	1.3%
	9 th to 12 th Grade, no Diploma	4,397	3.2%	5.9%	5%
	H.S. Grad, includes equivalency	22,019	21.2%	31.5%	29.4%

Some College, no Degree	20,096	22.4%	25.6%	22.9%
Associate's Degree	10,527	11.5%	12.6%	11.2%
Bachelor's Degree	22,298	24.9%	15.9%	20.5%
Graduate or Professional Degree	12,366	14%	6.8%	9.7%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table S1501)

Table 17: Poverty Status by Educational Attainment for Population 25 Years and Over, Lancaster and Saunders Counties 2017

	Lancaster	%	Saunders	%
Less than high school graduate	2,976	19%	226	23%
High school graduate, includes equivalency	4,809	30%	407	41%
Some college, Associate's degree	5,633	35%	258	26%
Bachelor's degree or higher	2,539	16%	94	10%
Total	15,957	100%	985	100%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table S1701)

Table 17 demonstrates that 19% of the population in poverty ages 25 and up in Lancaster County have less than a high school diploma. Surprisingly, 51% 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 36% 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.

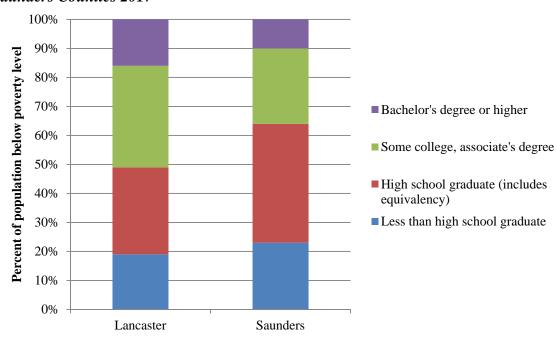


Figure 7: Educational Attainment of Individuals Below Poverty Level, Lancaster and Saunders Counties 2017

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table S1701)

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 2018, the graduation rate in the Lincoln Public School System was 86.54%. The district's dropout rate also decreased from 6.2% in 2017 to 4.3% in 2018. ("2018 LPS").

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	15%	6.13%	8.28%	13.86%	11.26%
Percentage	1370	0.1370	0.2070	13.8070	11.2070
School Mobility	5.7%	2.01%	2.4%	1.6%	2.98%
Rate	3.770	2.0170	2.70	1.070	2.7670
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%	.55% 17.57%		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
- 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 the Poverty Level

According to the 2017 U.S. Census, 4,489 children ages 5 and under are living in poverty in Lancaster County, which accounts for 11% of the total population living in poverty. In Saunders County, 348 children ages 5 and under are living in poverty, which accounts for 19% of the total population living in poverty ("U.S. Census 2017, 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 2018 *Kids Count in Nebraska* report, of children 17 and under in Lancaster County, 16.3% are living below the poverty level; in Saunders County 14.5% of all children ages 17 and under are living below the poverty level ("Kids Count" 2018). 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, 30.1% were children of color in Lancaster County and 11% were children of color in Saunders County ("Kids Count" 2018). 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% of those in poverty are under the age of 18; in Saunders County, this percentage increases drastically to 41%.

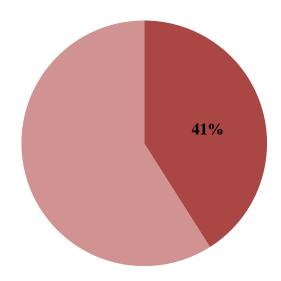
Table 20: Population in Poverty Under the Age of 18 Years, Lancaster and Saunders Counties 2017

Age of Child	Lancaster	Saunders
Under 5 years	3,733	281
5 years	756	67
6 to 11 years	3,569	270
12 to 14 years	1,653	67
15 years	396	9
16 and 17 years	771	60
Total below 18 years	10,878	754
Total poverty population	40,887	1,860
% of poverty population under 18 years	27%	41%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table B17001)

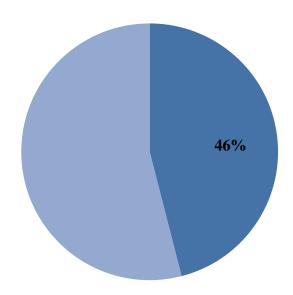
Of children under the age of 18 years living in poverty in Lancaster County, 41% are children age 5 and under; in Saunders County, this rate increases to 46%. Figures 8 and 9 demonstrate how many children age 5 and under are in poverty as a percentage of all children under the age of 18 in Lancaster and Saunders Counties.

Figure 8: Children Ages 5 and Under Living in Poverty as a Percentage of All Children Living in Poverty, Lancaster County 2017



Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table B17001)

Figure 9: Children Ages 5 and Under Living in Poverty as a Percentage of All Children Living in Poverty, Saunders County 2017



Source: U.S. Census, American Community Survey 5-year estimates, 2017(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 40,460 food-insecure individuals in Lancaster County, 12,390 (30.6%) are children. Of these food-insecure children, 61% likely qualify for income-eligible nutrition programs, whereas 39% are likely ineligible because they have incomes above 185 percent of the federal poverty guidelines ("Map the Meal" 2017). In Saunders County, of the 2,180 individuals who are food-insecure, 920 (42.2%) are children. Of these food-insecure children, 51% are likely ineligible for nutrition programs due to their families having incomes above 185 percent of the federal poverty guidelines ("Map the Meal" 2017). 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 been working 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. In May of 2019, Community Action opened a 5,000 square foot commercial kitchen, which is being used to prepare hot, healthy meals for children and youth in Lincoln.

Part VIII. Public Assistance Recipients

In Lancaster County, 10,821 (8.9%) households received food stamps/SNAP (Supplemental Nutrition Assistance Program) benefits in Lancaster County; in Saunders County, 503 (6.2%) households received this assistance ("U.S. Census" 2017; 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 2017

	Lancaster		Saur	ders
Families	N	%	N	%
No workers in past 12 months	860	11.7%	68	18%
1 worker in past 12 months	4,567	61.9%	227	60.1%
2 or more workers in past 12 months	1,952	26.5%	83	22%
Total	7,379	100%	378	100%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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 60.1% 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 2017

	Lanc	Lancaster		nders
	N	%	N	%
Married couple family	5,445	38%	465	46%
Male householder, no wife present	1,013	7%	105	11%
Female householder, no husband present	7,750	54%	432	43%
Non-family households	65	1%	0	0%
Total households receiving public assistance	14,273	100%	1,002	100%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table B09010)

Table 22 demonstrates the percentage of families in Lancaster and Saunders Counties by family type who receive public assistance. In Lancaster County, 20.3% of all households receive one or more types of public assistance, while 19% receive public assistance in Saunders County. In Lancaster County, female-led households with no husband present are most likely to receive public assistance (54%), whereas in Saunders County, married couple households are most likely to receive public assistance (46%).

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 2012-2013 Compared to 2016-2017

	Free/Reduced Lunch					
	2012-2013	2016-2017	% Increase			
Lancaster	17,871	21,218	18.7%			
Saunders	1,064	1,164	9.4%			

Source: Kids Count in Nebraska, County Data, 2018

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 2018 fiscal year, Community Action provided financial assistance to 3,995 unduplicated individuals with rent and utilities. We estimate that this accounted for only about 10% 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.

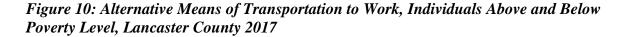
In Lancaster County, 83% of individuals who work drive alone in a car, truck, or van. For those below the poverty level, this percentage, though still relatively high, decreases to 76%. Tables 24 and 25 demonstrate means of transportation to work for the total population versus the poverty population in Lancaster and Saunders Counties respectively.

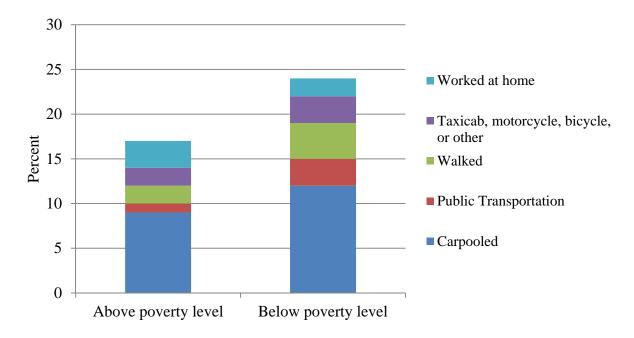
Table 24: Means of Transportation to Work for All Individuals, and Individuals Above and Below Poverty Level, Lancaster County 2017

	Total		Above P Lev	•	Below Poverty Level	
	N	%	N	%	N	%
Car, truck, van – drove alone	133,731	83%	121,612	83%	12,119	76%
Car, truck, van – carpooled	14,415	9%	12,452	9%	1,963	12%
Public transportation	1,901	1%	1,500	1%	401	3%
Walked	3,326	2%	2,616	2%	710	4%
Taxicab, motorcycle, bicycle, or other means	3,110	2%	2,572	2%	538	3%
Worked at home	5,206	3%	4,951	3%	255	2%
Total	161,689	100%	145,703	100%	15,986	100%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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.





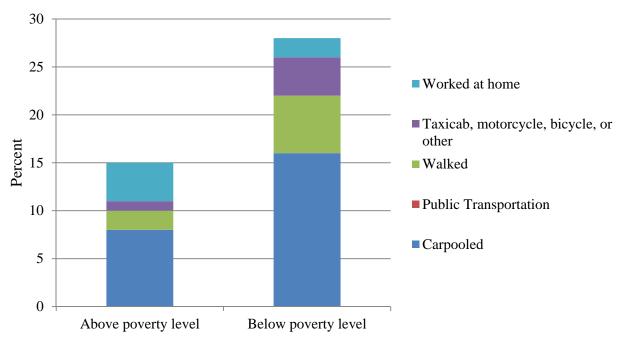
Note: "Alternative" refers to those individuals using transportation other than their own vehicle Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table B08122)

Table 25: Means of Transportation to Work for All Individuals, and Individuals Above and Below Poverty Level, Saunders County 2017

	Total		Above Poverty Level		Below Poverty Level	
	N	%	N	%	N	%
Car, truck, van – drove alone	9,172	84%	8,900	85%	272	72%
Car, truck, van – carpooled	945	9%	885	8%	60	16%
Public transportation	4		4		0	0%
Walked	255	2%	232	2%	23	6%
Taxicab, motorcycle, bicycle, or other means	98	1%	85	1%	13	4%
Worked at home	428	4%	419	4%	9	2%
Total	10,902	100%	10,525	100%	377	100%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table B08122)

Figure 11: Alternative Means of Transportation to Work, Individuals Above and Below Poverty Level, Saunders County 2017



Note: "Alternative" refers to those individuals using transportation other than their own vehicle Source: U.S. Census, American Community Survey 5-year estimates, 2017 (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, 28% of those below the poverty level who commute to and from work use alternative forms of transportation, compared to 24% in Lancaster County.

Table 26: Means of Transportation to Work by Age, Gender, and Race/Ethnicity Lancaster County 2017

	Total	Car, truck, or van – drove alone	Car, truck, or van carpooled	Public transportation (excluding taxicab)
Workers 16 years and over	164,852	134,895	14,517	2,024
Age				
16 to 19 years	4.7%	4.2%	5.1%	3.7%
20 to 24 years	15.7%	15.5%	14.4%	19.2%
25 to 44 years	41.3%	41.1%	48.8%	45.1%
45 to 54 years	17.7%	18.2%	15.5%	12%
55 to 59 years	8.9%	9.2%	7.1%	6.9%
60 years and over	11.7%	11.8%	9%	13.2%
Gender				
Male	52.1%	52.5%	48.8%	53%
Female	47.9%	47.5%	51.2%	47%
Race/Ethnicity				
White/Non-Hisp.	85.4%	86.8%	75.5%	74.5%
Black/Afr. Amer.	3.4%	3.2%	4.5%	7.3%
Amer. Ind./Alsk. Natv.	0.5%	0.5%	0.5%	3.9%
Asian	3.8%	3.1%	8.3%	8.6%
Native Haw./Pac. Islndr.	0%	0%	0.2%	0.4%
Some other race	1.3%	1.2%	2.4%	0.8%
Two or more races	1.7%	1.6%	2.5%	0.7%
Hisp./Latino*	5.6%	5.3%	9%	5%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table S0802)

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 3.8% of workers 16 and over, 8.6% 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.

^{*}Could be any race, so at times there is duplication

Table 27: Means of Transportation to Work by Age, Gender, and Race/Ethnicity, Saunders County 2017

	Total	Car, truck, or van – drove alone	Car, truck, or van carpooled	Public transportation (excluding taxicab)
Workers 16 years and over	10,902	9,172	945	4
Age				
16 to 19 years	4.8%	4.9%	6.8%	0%
20 to 24 years	7.5%	7.7%	10.6%	0%
25 to 44 years	35%	34.8%	38.6%	100%
45 to 54 years	25.4%	25.8%	21.2%	0%
55 to 59 years	12.1%	11.8%	14.5%	0%
60 years and over	15.2%	14.9%	8.4%	0%
Gender				
Male	53.6%	53.8%	51.9%	0%
Female	46.4%	46.2%	48.1%	100%
Race/Ethnicity				
White/Non-Hisp.	97%	99.4%	95.8%	100%
Black/Afr. Amer.	0.1%	0%	1.3%	0%
Amer. Ind./Alsk. Natv.	0.1%	0.1%	0.3%	0%
Asian	0.4%	0.3%	0.7%	0%
Native Haw./Pac. Islndr.	0%	0%	0%	0%
Some other race	0.1%	0.1%	0%	0%
Two or more races	0.7%	0.7%	0.6%	0%
Hisp./Latino*	1.7%	0.8%	5.9%	0%

Source: U.S. Census, American Community Survey 5-year estimates, 2017 (Table S0802)

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).

^{*}Could be any race, so at times there is duplication

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).

Sources:

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Kids Count in Nebraska Report, Voices for Children, 2018: https://voicesforchildren.com/wp-content/uploads/2019/01/2018-Kids-Count-in-Nebraska-Report.pdf

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Living Wage Calculator, Massachusetts Institute of Technology, Lancaster and Saunders Counties, Nebraska, 2019: http://livingwage.mit.edu/counties/31109 and http://livingwage.mit.edu/counties/31155

Map the Meal Gap, Feeding America, 2017: http://map.feedingamerica.org/

Parents and the High Cost of Child Care, Child Care Aware of America, 2017: http://usa.childcareaware.org/advocacy-public-policy/resources/research/costofcare/

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Rent and Utility Assistance Report, Community Services Initiatives, 2011.

State and Regional Community Assessment Report, Community Action of Nebraska, 2016: https://canhelp.org/wp-content/uploads/2017/11/2016-Basic-Needs-Assessment.pdf

State of the Schools Report, Nebraska Department of Education, 2015-2016: http://nep.education.ne.gov/State?DataYears=20152016

Thompson, Dr. Eric. *Nebraska Business and Consumer Confidence Indexes*. UNL College of Business, Bureau of Business Research. June 1, 2018: https://business.unl.edu/outreach/bureau-of-business-research/documents/Nebraska Business Survey June 2018.pdf

U.S. Census American Community Survey, American Fact Finder 2017 5-year estimates: https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml

Vital Statistics, Lincoln-Lancaster County Health Department, 2017: http://lincoln.ne.gov/city/health/pde/vitalstats/birth.htm

Section 4: Consumer Input and Customer Satisfaction 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 provide valuable input relating to the services they regularly receive from our agency. We also believe that our consumers and others living with low income, (for the purposes of this survey we include those participating in Rent Wise classes held at Community Action's location), provide unique information relating to gaps in services within our community and the ability to express what additional opportunities would greatly impact their lives.

During the month of March 2019, 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. 456 total surveys were completed within 17 Community Action programs. Current consumers participating totaled 436. In addition, 20 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 (456):

Tau fina dia sada	Lancaster					Saunders				
Top five zip codes	68502	68503	68521	68508	68510	68066	68003	68073	68070	68041
per county	55	54	50	42	40	30	16	2	2	2

Currently	Yes	No	Not collected
Homeless	20	354	82

Gender	Female	Male	Other	Not Collected
Gender	310	124	1	21



A 70	Under 24	24-44	45-54	55-69	70+	Not Collected
Age	69	213	53	66	37	18

Race	Black or African American	American Indian or Alaska Native	Native Hawaiian or Other Pacific Islander	Asian	Multi- Racial	Other	White	Not Collected
	49	13	1	15	24	11	303	40

Ethnicity	Hispanic, Latino, or Spanish Origins	Not Hispanic, Latino, or Spanish Origin	Not Collected
	60	305	91

Family	Single Person	Single Female Parent	Single Male Parent	Two Parent Family	2+ adult (no dependent children)	Other	Not Collected
Туре	183	100	9	101	32	15	16

Family	One	Two	Three	Four	Five	Six	Seven	Eight or more	Not collected
Size	183	76	53	56	49	16	11	5	7

Education Level	Less than high school	Earned GED	High school graduate	Some college/technical school	College degree or higher	Not collected
Level	68	28	122	130	96	12

Household's approximate	Less than \$10,000	\$10,000- \$20,000	\$20,000- \$30,000	\$30,000- \$40,000	More than \$40,000	Not Collected
annual income	138	140	76	45	34	23

Hourly	\$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
Wage	9	65	30	15	11	12	34

Α	Are you able to work?						
Yes	No	Not Collected					
277	96	83					

If ye	If yes, are your currently employed?							
Yes	No	Not collected						
176	90	11						



Programs currently being accessed by survey respondents	
Community Response	5
Early Head Start	98
Emergency Rent, Deposit, or Utility Assistance	80
Financial Well-Being	16
Head Start	39
Homeless Voucher Program	2
Individual Development Account(IDA)/Free to Save Matched Savings	8
Opportunity Passport™	52
Representative Payee Services	7
Supportive Housing Program	22
Tax Preparation Services	137
Tenant Support Services	13
The Gathering Place	44
Weatherization	22
Other	42

Program participant satisfaction results along with corresponding comments:

The rating scale results shown are for 436 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.	4.76
I feel that Community Action treats me with dignity and respect.	4.83
Community Action staff encourage me to utilize my strengths and resources to better my situation.	4.71
I find it easy to access Community Action's services.	4.63
I am better able to handle life's challenges because of Community Action's assistance and support.	4.65



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

Agency Capacity Building

- On cold days, open the doors earlier.
- Some trouble getting through on phone lines.
- When I was initially trying to get Head Start services and would call Community Action, the receptionist
 would repeatedly transfer me to a machine to leave a voicemail for Head Start. It was very hard to get
 access to a number or a person who could help me. Once I became enrolled, access to communicating
 to Head Start was much easier.

Education and Cognitive Development

- I am familiar with the programs and resources.
- It has been an eye opener as a mum working with you.
- The quality is very low. Nothing changed to my kid.

Health and Social/Behavioral Development

Husband takes care of those things.

Housing

- I appreciate and I am pleased with the insulation and other weatherization done but disappointed that
 we only qualified for rope caulking for a few windows. Several windows were drafty this winter-including
 those.
- Never received assistance while I was homeless.
- They installed a vent fan in the bathroom and wired it so it runs 24/7, never shutting off, which raised my electric bill.

Income, Infrastructure, and Asset Building

- Community Action and Opportunity Passport[™] are great programs that really helped me develop my knowledge and understanding of "adulting" and allowed me to make connections that I know I can reach out to for support without judgement.
- I think some individuals have a hard time learning about the services.
- I wouldn't say I am better at handling life due to the resources mostly because I am unfamiliar with all the services that are available.
- It takes a little long to actually go through the process of paying for cars, or apartments. I wish there
 was an option where Opportunity Passport™ could reimburse the individual.
- Nobody encourages me or discourages me.
- They are good.
- They are more difficult to access when you have to wait.
- They have not encouraged me because I do not live in Lincoln.
- This is the only service I've used and I didn't know if I qualify for anything else.



Linkages

- I do not utilize services that encompass these needs.
- I don't use Community Action programs other than Tax Preparation.
- I haven't worked with Community Action in that capacity.
- Little to no contact or assistance. Does not connect me with my community.
- No one said anything about or asked me about my situations.
- Some programs are harder to access.

Other

- I didn't rate any of these.
- I have not reached out and I have tried to exit on my own.
- It's a little hard to get ahold of people sometimes.
- Life is full of unexpected challenges.
- No comment.
- Only use for Tax Preparation.
- Only use for taxes for one year.

Services Supporting Multiple Domains

- Driving practice/test.
- I answered 4, and 3 because I take busses and getting there by bus isn't always easy.
- It's harder for me to get to events because I have no means of transportation.

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

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

Agency Capacity Building

- · Already doing it.
- Already have.
- Community Action is always helpful.
- Everything was good.
- Expanding the programs that are in high demand so more families can benefit.

Education and Cognitive Development

- With more activities.
- By always supporting us.
- Keep supporting us and give us the right resources we need.
- By supporting me when I need it.
- Child care and help with utilities.
- Child care.
- Compass test for college.
- Continued support and resources.
- Daycare- full day to do application and take care of everything I need to do.
- Earlier and later extended care.
- Education (getting ready for retirement).



- Education.
- Get my child in school.
- Head Start program.
- Help me with my husband's education.
- Helping educate.
- I am trying to get my CNA.
- I like Early Head Start- it helps a lot!
- I like everything in Community Action. I like the support from EHS.
- I would like to see more support.
- Keep up with the existing and wonderful relationship. Thank you!
- Longer availability for child care at Health 360 and not so many days closed. The mission is to
 empower people and bring them out of poverty. When you are only able to work 9-3 and then have
 days off every month, sometimes multiple days off it makes it incredible difficult to thrive.
- Offer more hours so families can work more. Return to 4:30 p.m. pick up time.
- The program is good for me and my family.
- We are good.
- With help getting to playgroups.

Employment

- Having a program that helps job seekers to supplement income-like a paid internship would be nice.
- Helping me find a job as a felon.
- I need to find a job.
- Information on resources and jobs.
- With a job.

Health and Social/Behavioral Development

- Continued case work.
- Health/diabetes. Help with insulin.
- Household stuff.
- Provide more diapers.
- Social support, encouragement and motivation.
- Someone to help me with house cleaning.
- They help with feeding me, household items and clothing.
- Would like help with blood pressure and pulse.

Housing

- · Affordable housing.
- All good information.
- Being able to use housing services.
- Budgeting. The program is great and I am very grateful to Community Action.
- Case management.
- Continue budgeting.
- Continued access to program benefits (just in case).
- Continuing participating in the Supportive Housing Program.
- Deposit assistance.
- Deposit, and rent.



- Emergency rent.
- Finding community support.
- Food and a stable place to live. Offer classes that will help with home improvements.
- Getting a house.
- Help for DV people, deposit, and rent.
- Help to pay with deposit, talking to landlords, and rent.
- Help with cost of rent.
- Help with housing.
- Help with my house problems so I could live back in my home.
- Help with obtaining insurance, deposit and rent.
- Help with rent, gas, and electricity.
- Helped me reduce my electric bill, and put screen door back on front door which they took off!
- Helped with relocating when I needed it. Appreciate ongoing support.
- Helping families with home appliances repair. House repairs (roofing).
- Home owner education.
- Home repair assistance.
- Housing assistance is great help. Budgeting would be useful.
- · Housing programs for people convicted.
- Housing voucher-rent help.
- Housing.
- I like the way you return calls so fast.
- I think everything I have been helped with is great.
- I used Weatherization program and they helped me.
- Just having someone to call if you need help.
- One on one case management meetings.
- Place to live and rent.
- Thanks for your help! Doing well.
- The assistance I am receiving now.
- The Rent Wise class was very beneficial. Any budgeting classes.
- The time limit could be extended until I receive disability benefits.
- Utility assistance.
- Weatherization.
- What you have been doing.
- Would appreciate energy assistance if I qualify.
- You are helping me with budget and rent.

Income, Infrastructure, and Asset Building

- 3 to 1 match for car.
- At this time none.
- By providing stable tax information.
- Car help.
- Community Action has already done this for me. Now I am a young professional starting a career in financial advising and completed my bachelor's degree without accumulating student debt.
- Community Action services already has helped me out in my current situation.
- Continue to push me.
- Currently everything has been helpful.
- Debt help.



- Economic.
- Financial assistance to help transition to new place.
- Financial assistance.
- Financial education to help better my future.
- Financial planning classes.
- Financial Well-Being.
- Getting ready for retirement.
- Having a source of income that I am capable of maintaining with my disabilities.
- Help me financially.
- Help with getting SSI.
- Helping me start my small business.
- How best to invest for more comfortable retirement.
- I am getting enough help. They're always super happy to help.
- I just need to learn how to better save.
- I think all the support to find resources and help motivates people to find help and not give up.
- IDA and Financial Coaching.
- Increase my income.
- Information and knowledge.
- I've already received lots of help.
- Keep the Opportunity Passport program open!
- Opportunity Passport has been more than helpful to me to help me succeed and maintain financial stability.
- Opportunity Passport!
- Programs that help pay off debt, matched savings programs, and a company that has rent to own properties.
- Savings program, and Supportive Housing for housing.
- Support with IDA program to better my life.
- Tax assistance.
- Tax Prep staff was great!
- Tax Preparation is great.
- The best is to assist or help with my Post-Secondary Education.
- The match will be very useful for getting a vehicle.
- They helped with Tax Preparation.
- To continue to support us with free tax preparation services.
- To help me how to manage my money.
- We are working on things just fine.

Linkages

- I would like someone to pursue getting Dolly Parton's Imagination Library set up for Lancaster and Saunders Counties to get more free books into the hands of children who live in low income households.
- More information about all programs in Community Action.



Other

- Can maintain, thanks to help given!
- I don't know.
- Legal help.
- · No answer.
- No comment.
- Not really anything.
- Not sure.
- Nothing I can think of at the moment.
- Nothing.
- Ok at the current moment.
- Unsure.

Services Supporting Multiple Domains

- Assistance with counseling and housing.
- Assistance with finding and maintaining jobs, as well as financial budgeting.
- Assistance with rent, resources, and school for grandkids.
- Driving practice/test.
- Financial Well-Being and GED.
- Help with my bills, help me get health insurance.
- Help with transportation.
- Housing emergency, and Head Start for my children.
- I need assistance with job hunting and finding a new place to live.
- I need to get a job and a car to get to my job.
- Rent help and jobs.
- To get a car so I don't have to take the bus anymore.

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?

Agency Capacity Building

- Access to more information via mail. As a senior citizen, I am not knowledgeable with a computer and new technology.
- After this flooding it will take knocking on doors to get the word out. We were almost among them.
- Currently doing well.
- Doing just fine.
- Don't know, they called me when I needed help.
- Everyone can improve but Community Action is amazing and I am not sure what else can be done but I
 am sure you all find a way.
- Everything that you do it's been helpful. Thank you!
- Everything works great here!
- Excellent-very good!
- Fix the access out and road out back.
- Flyers.
- Great job!
- I am thankful for all you do.
- I can't really think of anything else that they are not already doing.



- I feel Community Action is a wonderful resource.
- I feel they are great.
- I like Community Action. I like the people that work there because they send good messages about the Agency.
- I think Community Action is really good at meeting current needs.
- I think the WIC office is a good place to start giving out information. Most people do not know about Community Action. I didn't know until a friend told me.
- I think they are doing great!
- I think you already doing a great job! I don't have any suggestions at the moment. I will let my FES know if anything comes to mind.
- I would like Community Action to improve its Incentive Store program especially for diapers. If they can have the family have one box instead of every week to come for ten pieces.
- Improve the Incentive Store and bring things that help the family. Like cleaning supplies, good clothing for adult and children.
- Help adults enroll in further education to help in all aspects of their lives whether it be helping fill out paperwork, travel or self-confident that they can do it.
- Keep on helping people!
- More advertisement. Give me more information through business cards, or paper letting people know about their services.
- More items in the incentive store.
- More people-workers.
- None. Community Action has always been helpful.
- Nothing at this time.
- Nothing doing great!
- Nothing. It's perfect.
- Really doing a good job.
- Satisfied.
- Tell people new name.
- There is always room for improvement and expansion. For now, Community Action continues to do a
 good job and has been helpful for the communities in Lancaster and Saunders Counties.
- They do a wonderful job, don't know any way it could be improved. So enjoy coming here for the help. Thank you!
- This place is wonderful, I'd have a hard time without it.
- Wish more people would know about Community Action Rural Lancaster.
- Would like to thank you for the help I did receive.
- You guys are awesome!

Education and Cognitive Development

- All the services I have used are ok, and have helped my family.
- · By supporting families, and encouraging us.
- Community Action can help us financially and make us strong.
- Education help and support.
- Expand services.
- Extend child care hours, more child care facilities.
- Help with resources.
- I am fine the way I am right now.
- I believe your program does so much already that I can't think of any improvements.



- I think Community Action is doing a great job. I would like the kids to remain in the program. I think is a
 great program.
- I think it's good.
- I think they do well now as it is.
- I would like Community Action to provide more support to my family.
- It helps a lot.
- Open more service sites.
- Provide benefits.
- Provide options for trade education.
- Raise income levels for Head Start in Saunders County as job are limited and cost of living rising.
- Recruit good teachers.
- The level of support from different supervisors are significantly different which prevent all families to have access to your supporting services similarity (like tickets for shrine circuses that we were not informed about it at all).
- Unsure.
- Valentina, my daughter's teacher, is wonderful and there is nothing else.
- We have been on the waitlist for Head Start for our daughter before she was born. Still on the waitlist. Have to call for information. Never has a call come to us with any kind of update. Community Action needs to improve and if this program is in high demand, find a way to expand it to help more families.

Employment

- A partnership for Voc Rehab for introductory work experience.
- Employment assistance.
- Employment services.
- Job information.

Health and Social/Behavioral Development

- Arrange for a meal on Sundays (inside The Gathering Place).
- Counseling for substance abuse and trauma.
- I am so thankful for the good food. The socks, hat and gloves were so helpful- of course it's cold again and I am so glad to have them.
- I am thankful for all your help. It's better but still challenging overall.
- I like Ivanna Cone ice cream the most!
- I really appreciate all the help to get me and my daughter safe.
- I thank you all. Lisa and James deserve a raise. I can see a positive difference since you took over (you=Community Action). I've been here in the 80's, 90's, and 2000's and I've seen the improvements. You can tell you really care about all of us. I appreciate all of you.
- Instead of corn- have green beans, carrots or peas more often.
- Provide more diapers, cleaning supplies, and new clothes.
- Somehow help people living on the streets more. Rather than putting people in jail for drugs and alcohol provide treatments and programs.
- Thanks for the food. It helps!
- Thanks for the socks and gloves and all the good food- it helps a lot!
- This is a wonderful place.
- This is the best part of my day-coming here!
- You do well.



Housing

- All great!
- Already doing fine.
- Have their employees do their job correctly, they took off my front screen door to install new front door and never reinstalled screen door they took off. They rewired the bathroom fan to my light switch so it doesn't run 24/7 wasting electricity.
- Help with housing.
- Help with more than one month of rent.
- Help with rent, gas and electricity.
- Helped me winterize my home, which has been great!
- Home improvements for older very low income people. I need help with loans for home improvements, roof, insulation, furnace, etc.
- Hopefully become economically able to help many more homeless.
- I do not know.
- I don't think they need to.
- I was without electricity for two weeks, I am grateful for your services.
- I think you are doing great.
- I can't get help in Lincoln with deposit because I scored too low.
- It's good the way it is.
- Just keep giving support.
- Maybe have house calls for people that find hard getting out.
- More help to homeless people, especially domestic violence victims.
- More money for rent help.
- Resources given were great and appreciated.
- The program is great.
- They are doing great with the help provided. It's a blessing for me and my family. We are trying hard to get on our feet. This program is helping- thank you all!
- They do their best.
- You guys are wonderful. You gave me and my family lives back by helping us start out with your 2 year program. Amazing!

Income, Infrastructure, and Asset Building

- Advertise more.
- Already doing an excellent job! I would advertise more because I had no idea about your programs before I came here and I have been needing help for years.
- Already doing great- keep it up!
- Budgeting classes.
- Doing exactly what they are doing now.
- Expand to Grand Island.
- Get the word out more, I guess I didn't know anything about it until recently.
- Have more easy programs anyone can use.
- Help with wills, trusts, powers of attorney, and living wills estate planning.
- I appreciate having them make my complicated taxes for me.
- I appreciate your coming to Saunders County.
- I don't know.
- I don't have any suggestions. Thank you for everything you do!



- I feel Community Action has quality services. The services are more than helpful. Very much appreciated!
- I feel it is fully adequate to my needs.
- I have no further needs.
- I think that everything is great.
- I think they are doing fine.
- I think they are doing just fine.
- I think they could expand services to become even better known.
- I think they do a great job.
- Just to make sure that it has positive feedback and more knowledge about different activities.
- Make more communication to the current needs of families.
- Make your time more available.
- Maybe better advertisement.
- More checkups.
- More resources.
- Not completely sure.
- One concern I have is having my social security card/license copied and not returned to me after identification was established.
- Provide help to more counties.
- · Provide more services.
- Stocks bonds or investment classes. Superb job though!
- Thank you!
- The only thing that comes to mind is trying to get more funding or resources for the program. I remember there was a waiting list and that some programs such as the Financial Well-Being program. They were only able to accept a certain number of their applicants. Those accepted were based off an assessment that they had taken. It made me wonder though, if those who did not do as well on the test, need the help more.
- They are great people.
- They do a great job!
- They help you the best they can.
- Will is great- so nice and efficient too!
- Wills, trusts, estate planning, education and assistance support.
- Working to build a sense of community and support.
- You are doing well. Keep it up!

Linkages

- Homeless, school.
- Provide more tickets for the circus and give to every family.

Other

- Help more black families.
- No comment.
- No improvement needed at this time.
- No opinion you are perfect.
- None needed.
- Not sure.
- Nothing.



Services Supporting Multiple Domains

- Apply for housing and government assistance.
- Assistance with getting on housing, job and transportation assistance.
- Budgeting, jobs for people.
- By supporting financially and educationally.
- Help with transportation.
- Housing and jobs.
- Low income housing, job fairs, etc.
- Money or food.
- Transportation.



Survey Sample

<u></u>	<u>.,</u>					
Zip Code:	Gender: Fem	ale M	ale Transge	ender Other	г	
Age: Under 24 24-44 45-54 55-69 70+	Currently Hon	neless?	Yes No			
Ethnicity: Hispanic, Latino, or Spanish Origin	anic, Latino, or Spanish Origin NOT Hispanic, Latino, or Spanish Origin					
Race: Black or African American American Indian or Alaska Multi-Racial Other	Native Native	e Hawaiian	or Other Pac	ific Islander	Asian White	
Family Type: Single Person Single Female Parent 2+ ad Other	dults (no deper	ndent child	lren) Two Pa	rent Family	Single Male Pare	
Family Size: 1 2 3 4 5 6 7 8 or More						
Please circle your education level: Less than high school school College degree or higher	Earned GED	High sc	hool graduate	Some c	ollege/technical	
Please circle your household's current approximate annual \$30,000-\$40,000 More than \$40,000	income: Less	than \$10,	000 \$10,0	00-\$20,000	\$20,000-\$30,000	
Are you able to work? Yes No If Yes, are you curren	ntly employed	? Yes	No Хош	hourly wage	e? \$	
□ Early Head Start □ Emergency Rent, Deposit, □ Head Start or Utility Assistance □ Financial Well-Being □ Tax Preparation □ Representative Payee □ Opportunity Passport □ Supportive Housing Program □ Weatherization Program □ The Gathering Place □ Community Response □ Tennant Support Services □ Individual Development □ Other Account (IDA) **Cele the number that best describes your opinion of working with Community Action.**						
Circle the number that best describes your opinion of worki	Strongly	Agree	Neutral	Disagree	Strongly	
	AGREE	Agree	Neuuai	Disagice	DISAGREE	
I am satisfied with the quality of services I receive from Community Action.	5	4	3	2	1	
I feel that Community Action treats me with dignity and respect.	5	4	3	2	1	
Community Action staff encourage me to utilize my strengths and resources to better my situation.	5	4	3	2	1	
I find it easy to access Community Action's services.	5	4	3	2	1	
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-Disa	agree, OR 1-S	trongly D	isagree, plea	se explain w	hy:	

Community Action's goal is to $\underline{empower\ people\ to\ reach\ economic\ stability}$. 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?



Survey Process

Needs Identification & Survey Formulation

- •Problem identified what we want to examine/evaluate. (First week of February)
- •Issues that arised during previous years identifed. Proposed course of action to correct these established.
- •Survey questions are updated and reviewed by Executive Director.
- ·Leadership reviews, and approves.

Evaluate Method of Collection, Sampling Plan & Time Frame

- •Method of collection determined as mailed surveys, drop-off surveys at off-sites, personal interviews and/or telephone surveys.
- •Surveys to be distributed to current and previous clients, as well as other low-income individuals in Lancaster and Saunders Counties.
- •Time frame determined to be March (March 1st to March 31st) each year.

Survey Development & <u>Databa</u>se Creation

- •Survey code assigned to each program to ensure full participation/feedback that supports all programs.
- •Survey routed to each programs with specific number of survey copies to encourage full participation and targeted number achieved. Translations provided as needed in Spanish and Arabic.
- •Access database reviewed/updated to make machine-readable, and to minize errors.

Data Analysis a Presentation of Results

- •Resutts gathered and assessed-Last survey collected April 15 to allow for the mailed surveys to be returned).
- Findings and conclusion developed.
- Summary written and presented at the May board meeting.