

Population In Focus

By Erin Kampbell of Community Action Of Nebraska

Community Action of Nebraska, comprised of nine individual Community Action Agencies (CAAs), serves all 93 counties in Nebraska. To better serve communities, Community Action Agencies developed a survey determining areas of greatest need. Based on the survey results, Community Action intends to look at current programs and services and update them in ways to best address community needs.

In 2007, Community Action of Nebraska facilitated focus groups in Omaha, Beatrice, Kearney, Sidney, Scottsbluff, and Chadron to pilot the survey and gain insight from residents as to what problems exist in their communities. Some of their most frequent and consistent comments and observations are included below.

In 2008, Community Action Agencies based in Gering, Wisner, Kearney, Humboldt, Fairbury, and Omaha distributed a survey to clients and non-clients in their service areas which, when combined, cover 65 counties in Nebraska.

A total of 5,630 surveys were distributed and 2,589 were returned for a 46 percent return rate. The respondent sample was comprised of clients and non-clients and the survey asked respondents whether they agreed or disagreed with a number of statements about basic needs, childcare, employment, financial health, housing, mental health, social support, transportation, and healthcare. The survey also included a section of questions determining demographic characteristics of the respondents in order to better understand the sample population.

The survey was developed with input from a committee of three Community Action representatives and led by Kristin Duppong Hurley, Ph.D., from the Center for At Risk Children at the University of Nebraska-Lincoln.

Basic Needs

The Community Action Needs Assessment Survey contained six questions dealing with respondents' basic needs. Basic needs addressed the respondents' ability to purchase food, clothing and

household supplies, whether they had received or thought they needed assistance in purchasing these items, if they knew where to go for assistance, and if they had enough food to eat. The questions were designed to look at how many Nebraskans lack the most basic necessities as well as the extent to which agencies and local programs are visible and provide assistance.

Focus group respondents from Scottsbluff, Beatrice, Kearney, and Sidney agreed that even with assistance, those living near the poverty level are unable to meet their basic needs. They also noted that if low-income individuals gain employment but lose all benefits they are in no better place than they when they were unemployed and on assistance.

Many of the respondents indicated that they have received assistance in the last six months from various community agencies in their area so they are likely to feel more secure in their present situation than those who have not received assistance.

Local community programs have helped my household meet our basic needs.

Response	Number of respondents	Percent of respondents
Disagree a lot	248	9.58
Disagree a little	178	6.88
Agree a little	575	22.21
Agree a lot	726	28.04
Does not apply	756	29.20
Blank	106	4.09
Total valid	2,483	95.91
Total	2,589	100.00

I have enough money to buy clothes and household supplies.

Response	Number of respondents	Percent of respondents
Disagree a lot	457	17.65
Disagree a little	479	18.50
Agree a little	737	28.47
Agree a lot	765	29.55
Does not apply	83	3.21
Blank	68	2.63
Total valid	2,521	97.37
Total	2,589	100.00

We skip meals in order to save money.

Response	Number of respondents	Percent of respondents
Disagree a lot	1,457	56.28
Disagree a little	301	11.63
Agree a little	262	10.12
Agree a lot	170	6.57
Does not apply	315	12.17
Blank	84	3.24
Total valid	2,505	96.76
Total	2,589	100.00

My household has plenty of food to eat.

Response	Number of respondents	Percent of respondents
Disagree a lot	173	6.68
Disagree a little	273	10.54
Agree a little	664	25.65
Agree a lot	1,331	51.41
Does not apply	77	2.97
Blank	71	2.74
Total valid	2,518	96.26
Total	2,589	100.00

I know where in my community to go to get financial assistance for my household.

Response	Number of respondents	Percent of respondents
Disagree a lot	375	14.48
Disagree a little	319	12.32
Agree a little	608	23.48
Agree a lot	806	31.13
Does not apply	385	14.87
Blank	96	3.71
Total valid	2,493	96.29
Total	2,589	100.00

My household needs assistance obtaining clothing or household supplies.

Response	Number of respondents	Percent of respondents
Disagree a lot	1,004	38.78
Disagree a little	267	10.31
Agree a little	340	13.13
Agree a lot	241	9.31
Does not apply	581	22.44
Blank	156	6.06
Total valid	2,433	93.97
Total	2,589	100.00

Focus group respondents from Scottsbluff, Beatrice, Kearney, and Sidney agreed that even with assistance, those living near the poverty level are unable to meet their basic needs. They also noted that if low-income individuals gain employment but lose all benefits they are in no better place than they were when they were unemployed and on assistance.

Childcare

Childcare is a major expense for working families so Community Action wanted to find out what the childcare situation is for Nebraskans by looking at affordability and quality of childcare.

Many of the respondents receive some childcare assistance but there is still a significant number of respondents struggling to find affordable, quality childcare. Focus group respondents in Scottsbluff noted that for minimum wage workers, daycare is not available at all. Gordon residents stressed the lack of infant daycare while respondents from Kearney and Beatrice cited the need for daycare for sick children. A Kearney respondent also noted that while various groups and organizations have tried to address issues with sick childcare nothing has ever succeeded, leaving low-income, working parents in a bind when they have little or no time to take off to care for sick children.

ALL RESPONDENTS

I have affordable childcare.

Response	Number of respondents	Percent of respondents
Disagree a lot	182	7.03
Disagree a little	100	3.86
Agree a little	241	9.31
Agree a lot	408	15.76
Does not apply	1,557	60.14
Blank	101	3.90
Total valid	2,488	96.10
Total	2,589	100.00

It is easy to find care for my children while I am at work or school.

Response	Number of respondents	Percent of respondents
Disagree a lot	221	8.54
Disagree a little	245	9.46
Agree a little	299	11.55
Agree a lot	365	14.10
Does not apply	1,376	53.15
Blank	83	3.21
Total valid	2,506	96.79
Total	2,589	100.00

I am concerned about the quality of daycare my children receive.

Response	Number of respondents	Percent of respondents
Disagree a lot	425	16.42
Disagree a little	151	5.83
Agree a little	171	6.60
Agree a lot	146	5.64
Does not apply	1,591	61.45
Blank	105	4.06
Total valid	2,484	95.94
Total	2,589	100.00

RESPONDENTS WITH ONE OR MORE CHILDREN

I have affordable childcare.

Response	Number of respondents	Percent of respondents
Disagree a lot	139	9.88
Disagree a little	85	6.04
Agree a little	226	16.06
Agree a lot	377	26.79
Does not apply	557	39.59
Blank	23	1.63
Total valid	1,384	98.37
Total	1,407	100.00

It is easy to find care for my children while I am at work or school.

Response	Number of respondents	Percent of respondents
Disagree a lot	186	13.22
Disagree a little	228	16.20
Agree a little	274	19.47
Agree a lot	337	23.95
Does not apply	370	26.30
Blank	12	.85
Total valid	1,395	99.15
Total	1,407	100.00

I am concerned about the quality of daycare my children receive.

Response	Number of respondents	Percent of respondents
Disagree a lot	398	28.29
Disagree a little	139	9.88
Agree a little	142	10.09
Agree a lot	127	9.03
Does not apply	579	41.15
Blank	22	1.56
Total valid	1,385	98.44
Total	1,407	100.00

Employment

Good employment is vital as the primary means of keeping people stable and out of poverty. The following questions asked respondents about their current employment wages, whether they feel adequately qualified to advance in their current employment situation or if they need additional skills training or education, and if they are currently unemployed and need assistance finding employment. Asking these questions demonstrates what respondents' greatest need is in finding, keeping, and advancing in employment.

While it is encouraging that the majority of respondents indicated they are employed and have the skills necessary to advance in their current job situation there is still a notable percent of unemployed respondents lacking necessary skills for advancement. Additionally, fifty-three percent agreed that they would like to further their education to increase their household income.

Having adequate education to obtain better wages is an ongoing Nebraska concern; one which respondents have confirmed. The high percentage of respondents who would like to obtain more education in the hopes of better wages also suggests that many Nebraskans are getting by on a tight budget that may not be meeting all their needs.

Focus group respondents raised additional concerns related to employment and wages. A Scottsbluff resident noted credit checks being used by employers eliminate the chance of a job for many people badly in need of employment but have poor credit.

Residents in Sidney and Scottsbluff observed that a low unemployment rate simply meant higher numbers of working poor, especially in the service industry. Many people are employed but still lack basic necessities and have difficulty meeting their families' needs.

I have the skills and training I need to advance in my job or career.

Response	Number of respondents	Percent of respondents
Disagree a lot	281	10.85
Disagree a little	298	11.51
Agree a little	606	23.41
Agree a lot	720	27.81
Does not apply	585	22.60
Blank	99	3.82
Total valid	2,490	96.18
Total	2,589	100.00

I have a good paying job.

Response	Number of respondents	Percent of respondents
Disagree a lot	498	19.24
Disagree a little	273	10.54
Agree a little	576	22.25
Agree a lot	474	18.31
Does not apply	686	26.50
Blank	82	3.17
Total valid	2,507	96.83
Total	2,589	100.00

I would like to further my education to increase our household income.

Response	Number of respondents	Percent of respondents
Disagree a lot	244	9.42
Disagree a little	203	7.84
Agree a little	509	19.66
Agree a lot	901	34.80
Does not apply	652	25.18
Blank	80	3.09
Total valid	2,509	96.91
Total	2,589	100.00

Members of my household need assistance finding employment.

Response	Number of respondents	Percent of respondents
Disagree a lot	865	33.41
Disagree a little	202	7.80
Agree a little	232	8.96
Agree a lot	249	9.62
Does not apply	897	34.65
Blank	144	5.56
Total valid	2,445	94.44
Total	2,589	100.00

Forty-two percent disagree that it would be easy to pay off all credit card debt, fifty-eight percent worry about how to make ends meet, and sixty-two percent agree there is never enough money at the end of the month. All of this suggests that families may not be getting by with their current income and are struggling to cover all of their expenses.

Financial Health

Financial health is an obvious area of concern for Nebraskans as evidenced by the survey respondents. The Community Action Needs Assessment Survey contained eight questions dealing with respondents' finances. The questions addressed respondents' credit card debt, ability to pay bills on time, use of payday lending, money management skills, and whether household income meets their needs. The questions are designed to gauge how Nebraskans are able to manage finances on their current income.

Forty-two percent disagree that it would be easy to pay off all credit card debt, fifty-eight percent worry about how to make ends meet, and sixty-two percent agree there is never enough money at the end of the month. All of this suggests that families may not be getting by with their current income, struggling to cover all expenses.

Focus group respondents from Beatrice had this to say about payday lending and cash advance stores: “[Issues with payday lending and cash advance stores] all come back to financial literacy.”

A Kearney respondent urged the government to “limit lending” from payday loans and loan sharks. The Scottsbluff participants agreed that, “Cash advance places just make people go deeper into debt – yet it is the only kind of money people can get, so you never really catch up.”

It would be easy for me to pay off all of my credit card debt.

Response	Number of respondents	Percent of respondents
Disagree a lot	802	30.98
Disagree a little	290	11.20
Agree a little	260	10.04
Agree a lot	357	13.79
Does not apply	796	30.75
Blank	84	3.24
Total valid	2,505	96.76
Total	2,589	100.00

I worry about how my household is going to make ends meet.

Response	Number of respondents	Percent of respondents
Disagree a lot	520	20.08
Disagree a little	319	12.32
Agree a little	779	30.09
Agree a lot	700	27.04
Does not apply	208	8.03
Blank	63	2.43
Total valid	2,526	97.57
Total	2,589	100.00

I pay all of my bills on time.

Response	Number of respondents	Percent of respondents
Disagree a lot	369	14.25
Disagree a little	461	17.81
Agree a little	613	23.68
Agree a lot	993	38.35
Does not apply	92	3.55
Blank	61	2.36
Total valid	2,528	97.64
Total	2,589	100.00

There is never enough money at the end of the month.

Response	Number of respondents	Percent of respondents
Disagree a lot	422	16.30
Disagree a little	370	14.29
Agree a little	699	27.00
Agree a lot	870	33.60
Does not apply	149	5.76
Blank	79	3.05
Total valid	2,510	96.95
Total	2,589	100.00

I often use payday or cash advance stores.

Response	Number of respondents	Percent of respondents
Disagree a lot	1,358	52.45
Disagree a little	108	4.17
Agree a little	136	5.25
Agree a lot	93	3.59
Does not apply	820	31.67
Blank	74	2.86
Total valid	2,515	97.14
Total	2,589	100.00

My utilities have recently been disconnected for not making payments.

Response	Number of respondents	Percent of respondents
Disagree a lot	1,414	54.62
Disagree a little	155	5.99
Agree a little	154	5.95
Agree a lot	114	4.40
Does not apply	661	25.53
Blank	91	3.51
Total valid	2,498	96.49
Total	2,589	100.00

Our household income can support the needs of our family.

Response	Number of respondents	Percent of respondents
Disagree a lot	420	16.22
Disagree a little	456	17.61
Agree a little	747	28.85
Agree a lot	751	29.01
Does not apply	163	6.30
Blank	52	2.01
Total valid	2,537	97.99
Total	2,589	100.00

Members of my household need assistance obtaining skills to manage money.

Response	Number of respondents	Percent of respondents
Disagree a lot	891	34.41
Disagree a little	226	8.73
Agree a little	332	12.82
Agree a lot	222	8.57
Does not apply	750	28.97
Blank	168	6.49
Total valid	2,421	93.51
Total	2,589	100.00

Healthcare

Paying for healthcare stands out as a strain for many respondents. Community Action asked survey respondents about the cost and accessibility of healthcare insurance, medicine and doctor visits. Most respondents indicated that they have healthcare insurance and are able to pay for necessary medications.

However, a large number agreed that they skip doctor visits

to save money and fifty-nine percent agree that they have difficulty paying any medical bills incurred. Skipping regular check-ups as well as visits when respondents are moderately ill puts them at risk of becoming severely ill or allowing serious diseases to go undetected. Besides the astronomical costs of dealing with these health problems when they do arise is the increased risk of life-threatening complications.

Notably, these survey questions only cover basic healthcare insurance, not dental or vision. When asked to finish the statement, “What I want most is ...” most Omaha focus group participants responded with medical care, dental care, and/or eye glasses. Many who cannot afford any healthcare insurance face the difficulty discussed by focus group residents in Sidney who said, “No medical insurance and even a simple accident with a surgery can put you in a situation from which you can’t recover.” Even those with insurance had concerns. Kearney focus group participants noted that, “Health care assistance is not provided or has a high rate and high deductible when it is provided.”

I have good healthcare insurance for my household.

Response	Number of respondents	Percent of respondents
Disagree a lot	442	17.07
Disagree a little	199	7.69
Agree a little	547	21.13
Agree a lot	1,100	42.49
Does not apply	238	9.19
Blank	63	2.43
Total valid	2,526	97.57
Total	2,589	100.00

I can pay for the medicine my household needs.

Response	Number of respondents	Percent of respondents
Disagree a lot	451	17.42
Disagree a little	337	13.02
Agree a little	690	26.65
Agree a lot	896	34.61
Does not apply	141	5.45
Blank	74	2.86
Total valid	2,515	97.14
Total	2,589	100.00

Sometimes we do not go to the doctor because we cannot afford it.

Response	Number of respondents	Percent of respondents
Disagree a lot	874	33.76
Disagree a little	327	12.63
Agree a little	458	17.69
Agree a lot	604	23.33
Does not apply	270	10.43
Blank	56	2.16
Total valid	2,533	97.84
Total	2,589	100.00

I have trouble paying medical bills.

Response	Number of respondents	Percent of respondents
Disagree a lot	597	23.06
Disagree a little	315	12.17
Agree a little	608	23.48
Agree a lot	655	25.30
Does not apply	346	13.36
Blank	68	2.63
Total valid	2,521	97.37
Total	2,589	100.00

My household needs assistance paying for health care insurance.

Response	Number of respondents	Percent of respondents
Disagree a lot	764	29.51
Disagree a little	226	8.73
Agree a little	342	13.21
Agree a lot	510	19.70
Does not apply	575	22.21
Blank	172	6.64
Total valid	2,417	93.36
Total	2,589	100.00

Housing

Community Action asked several questions to help determine what issues Nebraskans face surrounding housing. The questions asked about housing payments, whether the home was in good repair, and if respondents needed assistance finding a safe place to live.

Affordable, quality housing is a concern for many of the respondents surveyed. Focus group respondents in Kearney said

that affordable housing is important for getting people on their feet and on the road to self-sufficiency. Gordon residents added, “TANF rent goes to house a family in a place that is not fit to rent; there need to be housing standards.” While the number of respondents disagreeing that their home is in good repair is relatively low, the question is focused on the most basic aspects of having a home in good repair (plumbing, heating, etc.) and does not explore things such as pest problems or access to working appliances.

Having enough money to make housing or rent payments is a problem for many respondents with thirty-seven percent of

I have trouble making my monthly housing or rent payments.

Response	Number of respondents	Percent of respondents
Disagree a lot	674	26.03
Disagree a little	391	15.10
Agree a little	587	22.67
Agree a lot	389	15.03
Does not apply	459	17.73
Blank	89	3.44
Total valid	2,500	96.56
Total	2,589	100.00

My home is in good repair (ie. windows, plumbing, and heat work).

Response	Number of respondents	Percent of respondents
Disagree a lot	284	10.97
Disagree a little	353	13.63
Agree a little	563	21.75
Agree a lot	1,117	43.14
Does not apply	205	7.92
Blank	67	2.59
Total valid	2,522	97.41
Total	2,589	100.00

My household needs assistance finding a safe place to live.

Response	Number of respondents	Percent of respondents
Disagree a lot	1,160	44.80
Disagree a little	135	5.21
Agree a little	129	4.98
Agree a lot	110	4.25
Does not apply	900	34.76
Blank	155	5.99
Total valid	2,434	94.01
Total	2,589	100.00

respondents agreeing that they have trouble paying for housing. Focus group respondents in Scottsbluff noted that, “The cost of everything has gone up – rent is so high for even an old motel type room, without including utilities. The prices are out of line with what people are making and landlords are taking advantage of people.” Residents in Beatrice had similar concerns stating, “Affordable housing is not really affordable when a family also needs formula, diapers, food for the family, and utilities.”

Closing

Data from the 2008 surveys are consistent with the concerns noted by focus group participants in 2007, suggesting that issues with which low-income families struggle are ongoing. With over half of respondents agreeing that they would like to further their education in an effort to increase household income, education and job skill training is an area for which additional surveying and increased program development could be beneficial.

The area of greatest concern is financial health with over forty percent of respondents agreeing that they would have difficulty paying off credit card debt, fifty-eight percent worrying about how to make ends meet, and sixty-two percent not having enough money at the end of the month.

Health care also stands out as a strain for the respondents. With fifty-nine percent of respondents having difficulty paying medical bills and forty-one percent not always going to see a doctor because they cannot afford it, health care and its associated costs are major expenses that many Nebraskans struggle to meet.

The 2008 data will serve as a starting point from which to track the changing needs of Nebraskans. In addition, CAAs now have the ability to look at issues that appear as a major concern for Nebraskans and adjust programs and services accordingly. The data from the general assessment and any subsequent surveys will build a picture of what life is like for average Nebraskans, what needs are ongoing, and what new challenges will arise. ♦