

2022

Regional
Community Needs
Assessment

Community Action Partnership
of Mid-Nebraska



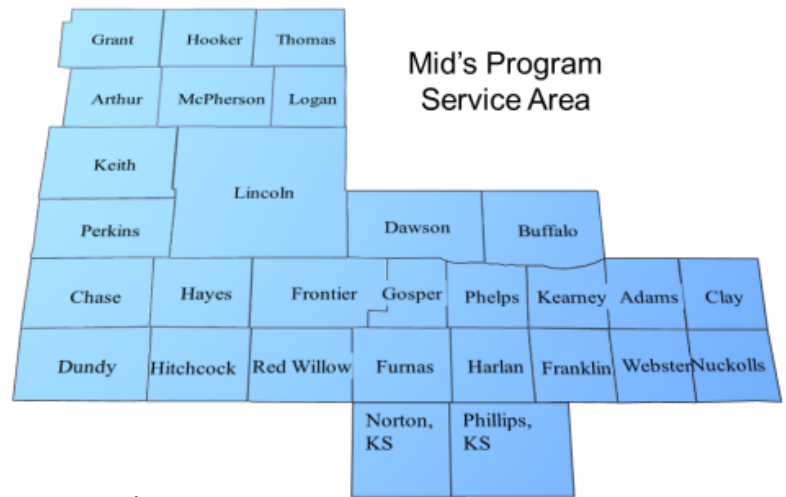
Community Action Partnership of Mid-Nebraska

Community Action Partnership of Mid-Nebraska (Mid) is a private, non-profit organization serving 27 counties in south central Nebraska and two counties in Kansas. Mid works to alleviate poverty conditions and improve and strengthen local resources. Our mission is to provide essential programs that help individuals, families, and communities reach their fullest potential through advocacy and partnerships. Our dedicated staff provides access to opportunities in education, health, housing, nutrition, and transportation. These services empower people to make a positive difference in their lives and communities.

There are nine separate Community Action Agencies (CAA's) in Nebraska and over 1,000 nationwide. CAA's are locally operated and collaborate with various community partners mobilizing resources and creating innovative programs which improve lives and build stronger communities throughout Nebraska and across the nation.

In 2021, Community Action Partnership of Mid-Nebraska served 15,282 individuals with services in education, health, housing, nutrition, and transportation. Mid is governed by a tripartite 15-member Board of Directors comprised of 1/3 Consumer Members, 1/3 Public Members, and 1/3 Private Members. Mid program services include the following:

- Community Services/Case Management
- Community Health Workers
- Financial Literacy Training
- Health Services
- Head Start/Early Head Start
- Housing Programs
- Nutrition Program
- Public Transportation
- Senior Centers
- Volunteer Services



Community Action Brand Promise

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

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Executive Summary

Community Action Partnership of Mid-Nebraska (Mid) is a non-profit agency that serves low-income individuals, families, and communities throughout the south-central region of Nebraska.

Founded in 1965, Community Action Partnership was created as part of Lyndon B. Johnson's 'War on Poverty' initiative, which sought to develop positive solutions to poverty. By alleviating poverty conditions and enhancing the economic, educational, health, housing, nutrition, and transportation circumstances of those we serve, Community Action Partnership of Mid-Nebraska continues to uphold its vision of helping people, changing lives, and making communities a better place to live.

Mid conducts a Regional Community Needs Assessment on a three-year basis, with census updates added to the assessment annually. On March 2, 2022, 1,000 Community Needs Assessment surveys were sent by postal mail to 1,000 randomly sampled recipients. InfoUSA was the company used that helped identify and determine statistically valid sample sizes for each county we serve. Along with the survey was a cover letter explaining the intent of the survey as well as a return envelope for clients to send completed surveys back in. In an effort to increase our return rate, Community Action Partnership of Mid-Nebraska also made the survey available online for quick and easily accessible completion. The online survey was published on Mid's social media accounts and website. After roughly a month and a half of survey distribution, the survey period ended on April 18, 2022, yielding a **19% response rate**.



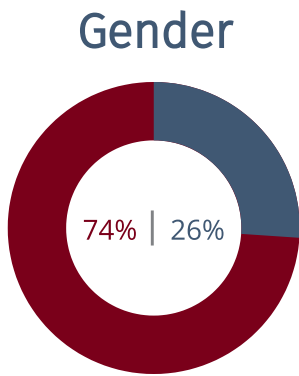
This report identifies the most pressing challenges in our service area. Community Action Partnership of Mid-Nebraska will utilize this data to improve or add program services to address those challenges and barriers. For further information about Community Action Partnership of Mid-Nebraska or the following report, please use the following contact information or visit us at www.communityactionmidne.com.

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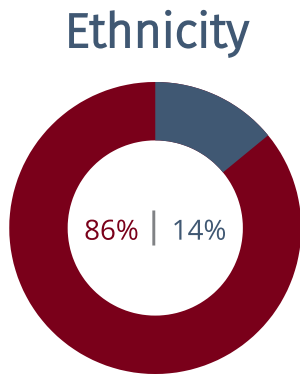
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Demographic Breakdown

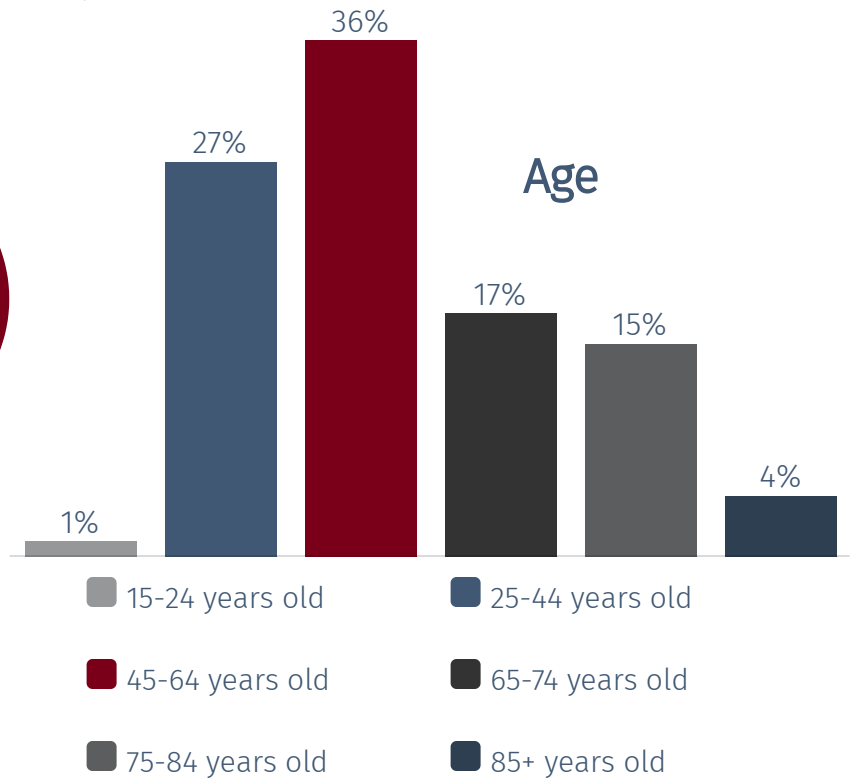
As a part of the Community Needs Assessment, Community Action Partnership of Mid-Nebraska asked participants to fill out a brief, but optional demographic section, including information regarding gender, ethnicity, age, race, family structure, and educational attainment. Please note that the following demographics are an analysis of survey responses only.



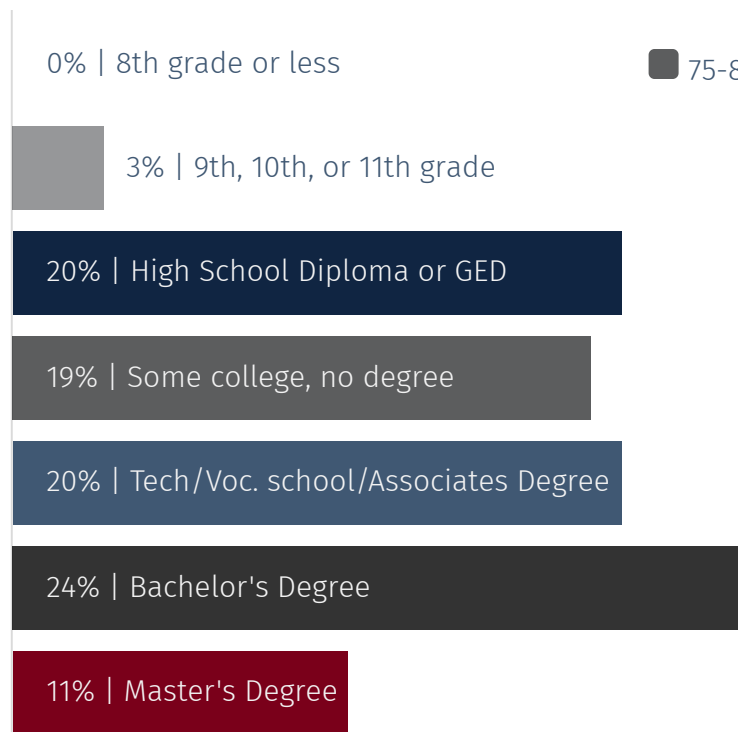
74% of survey respondents were female.



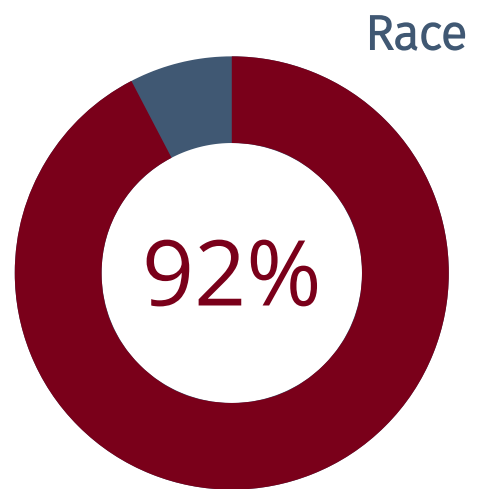
86% of survey respondents were not Hispanic/Latino.



Educational Attainment



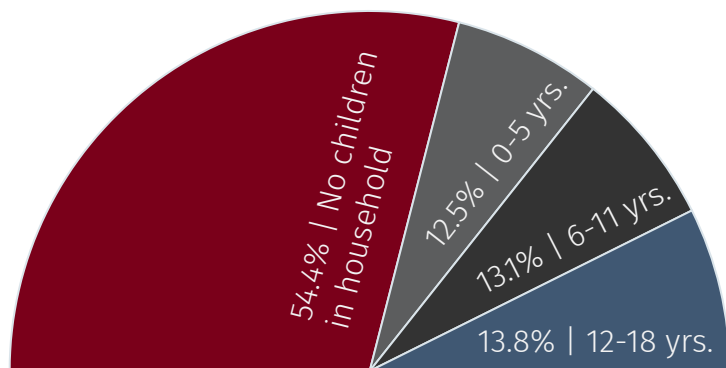
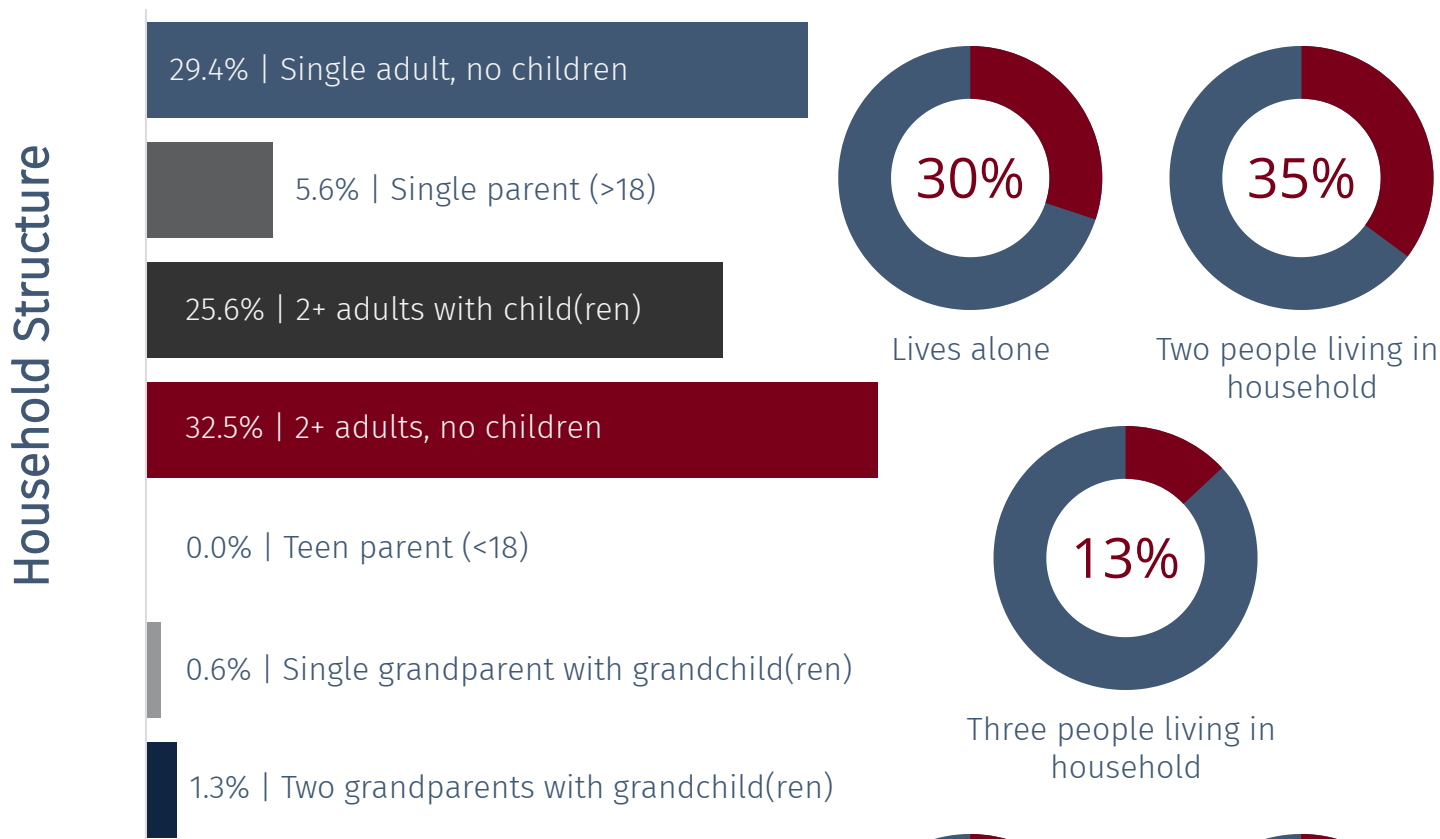
33% Two Adults, No Children
0% | Doctorate or Professional Degree



Majority of survey respondents identified as White, with 3% being Other/Multi-Racial, 1% being Native American, and 1% being African American.

Household Demographics

In addition to the gender, ethnicity, age, race, and educational demographics, survey recipients were also asked three questions regarding their household demographic. These questions inquire about the number of individuals living in one household, how the recipient would best describe their household, and the different age groups residing in their household. All three of these questions were multiple choice and the average responses are provided below.



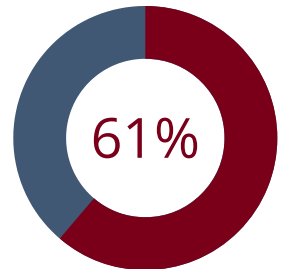
Ages of Children Living in Household

Health Care

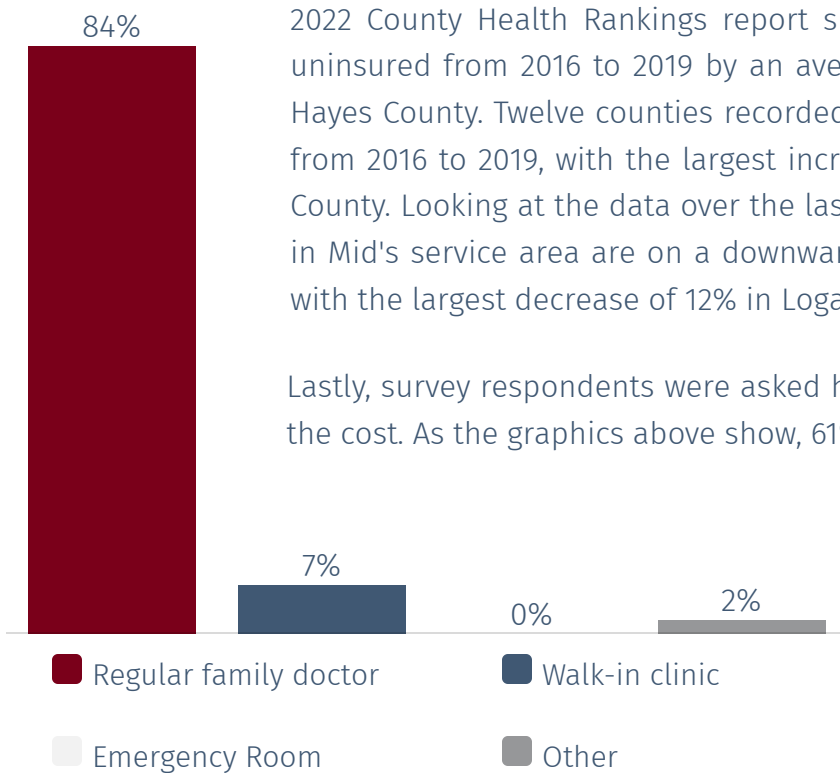
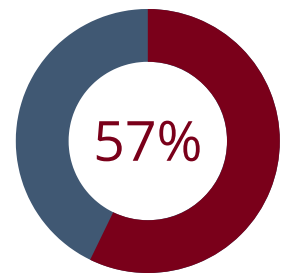
According to the United States Census Bureau's 2019 County Business Patterns report, Community Action Partnership of Mid-Nebraska's 27 county service area has a total of 757 health care and social assistance establishments. This figure is an increase by 10 since 2016. Nearly a quarter of these establishments are located in Buffalo County, while 18% are located in Lincoln County, and 15% are located in Adams County. There are eight counties within Mid's service area that do not have any health care establishments, including Grant, Hooker, Thomas, Arthur, McPherson, Logan, Hayes, and Hitchcock counties. This figure has doubled since 2016. Despite these statistics, when asked where they go when in need of routine health care, majority (84%) of survey respondents marked that they go to a regular family doctor when in need of health care services, as the chart below shows.

According to the County Health Rankings report in 2022, an average of 12% of residents living in Community Action Partnership of Mid-Nebraska's 27 county service area did not have health insurance coverage in 2019. This was an increase of 1% since 2016, but a decrease of 5% since 2009, indicating an overall downward trend in those who are uninsured.

Health Care



Dental



When considering the rate at which individuals are uninsured by county, data from the 2022 County Health Rankings report show seven counties with a decrease in those uninsured from 2016 to 2019 by an average of 2%, with the largest decrease of 4% in Hayes County. Twelve counties recorded an average increase of 3% in those uninsured from 2016 to 2019, with the largest increase of 6% in both Dundy County and Thomas County. Looking at the data over the last ten years however, we see that all 27 counties in Mid's service area are on a downward trend from 2009 to 2019 in those uninsured, with the largest decrease of 12% in Logan County and 10% in Thomas County.

Lastly, survey respondents were asked how often they delay getting health care due to the cost. As the graphics above show, 61% of respondents said the cost 'Always' or

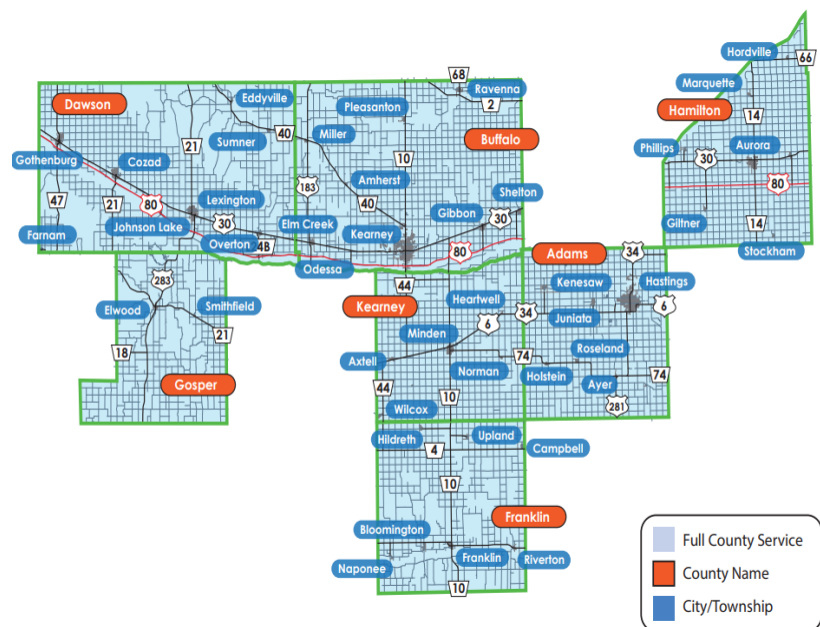
'Sometimes' delays them from getting health care. Fifty-seven percent of respondents said the same regarding Dental care.

Transportation

According to the 2021 Annual Nebraska Licensed Drivers by County report, 80% of Community Action Partnership of Mid-Nebraska's 27 county population are classified as licensed drivers. 2019 data collected from the National Equity Atlas indicates that on average, 4% of Mid's 27 county residents do not have access to reliable transportation, with Adams County having the highest percentage of individuals without a vehicle at 7%. Despite these statistics, only 2% of survey respondents marked that they do not have access to reliable transportation, a decrease of 2% since 2016.

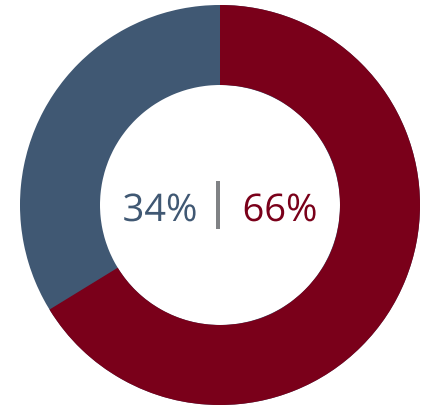
County	Licensed Drivers	% of population w/out a vehicle
Adams	78%	7%
Arthur	80%	0%
Buffalo	75%	5%
Chase	81%	3%
Clay	83%	2%
Dawson	78%	6%
Dundy	88%	3%
Franklin	84%	3%
Frontier	81%	4%
Furnas	84%	5%
Gosper	87%	3%
Grant	93%	2%
Harlan	88%	2%
Hayes	88%	2%
Hitchcock	88%	4%
Hooker	85%	1%
Kearney	79%	6%
Keith	83%	5%
Lincoln	84%	6%
Logan	93%	0%
McPherson	100%	1%
Nuckolls	89%	6%
Perkins	84%	5%
Phelps	82%	4%
Red Willow	81%	6%
Thomas	84%	0%
Webster	82%	6%

Community Action Partnership of Mid-Nebraska's RYDE Transit Program operates buses in Buffalo, Adams, Dawson, Franklin, Hamilton, Kearney, and Gosper County as well as the City of Ravenna. In 2021, RYDE Transit recorded over 73,500 total boardings in these service areas. Additionally, RYDE Transit also makes a twice-a-month service trip from Lexington, NE to North Platte, NE; making stops in Cozad, Gothenburg, Brady, and Maxwell along the way. With curb-to-curb assistance and a variety of routes and locations, RYDE is able to provide transportation to and from medical appointments, shopping centers, congregate dinners, and social activities at a reasonable cost for those without reliable transportation of their own or who are unable to drive themselves.



Child Care

The U.S. Census Bureau 2021 data indicates that on average, 6% of Community Action Partnership of Mid-Nebraska's service population is 0-5 years old, with an average of 22% being under 18 years of age. Though nearly a quarter of Community Action Partnership of Mid-Nebraska's target population is presumed to have children residing in their household 18 years or younger, majority (66%) of survey respondents indicated that they do not have children living in their home.



According to a news release on January 7, 2022 from The 19th, an independent, nonprofit newsroom dedicated to reporting on gender, politics, and policy, "women ended 2021 at the highest rate of labor force participation since March 2020, the first month of the pandemic, at 57.8%. Of all the net jobs the economy added in the past year, 3.3 million went to women...". The chart below, sourced by the Bureau of Labor Statistics, shows that "about 961,000 women returned to work between December 2020 and December 2021."



Chart: Chabeli Carrazana • Source: [Bureau of Labor Statistics](#)

Data from the Census Bureau for 2020 shows that over half of the female population 16 years or older living within Mid's 27 county service area population is in the workforce. Because of this, it is important to consider the issues that may arise regarding child care and child educational services. When asked to select from a list of multiple choice options what main issues households face with children in

the home, the top three issues identified included 1) the cost of childcare; 2) the lack of childcare openings; and 3) lack of night or weekend childcare. To supplement this information, survey respondents were also asked to identify the type(s) of educational services for their children (0-5) that they would like to see within their communities. While majority of respondents to this question marked that they have no children aged 0-5 years old, those that did have young children indicated that preschool (3-5 years) was needed most along with full day educational services and early childhood care (birth to 3).

Housing

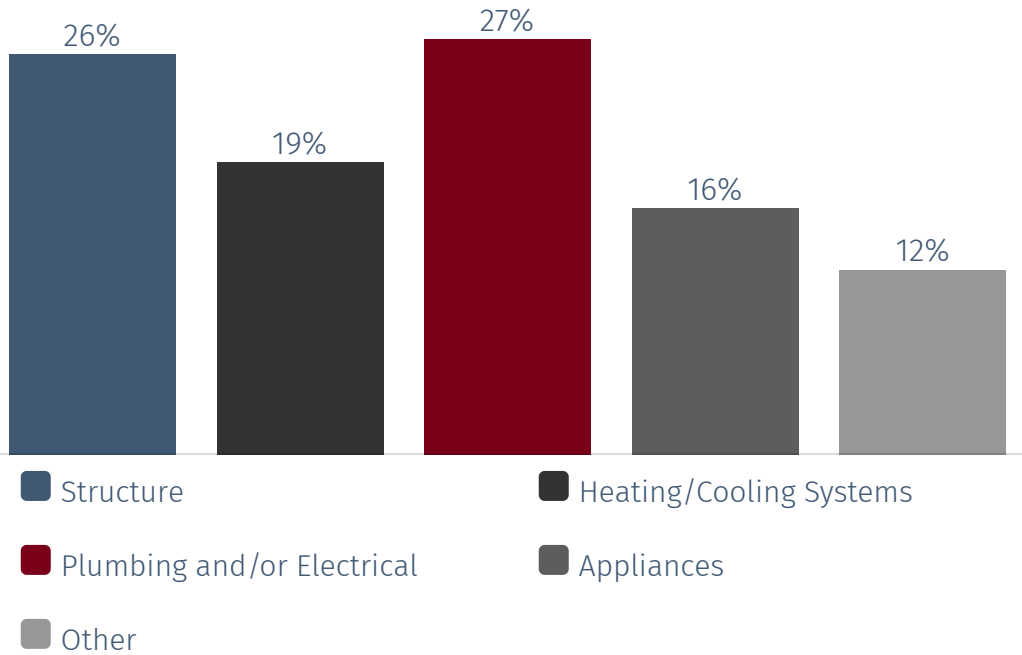
Based on data gathered from the United States Census Bureau in 2020, an average of 74% of housing units within Community Action Partnership of Mid-Nebraska's service area are owner occupied with a median value of \$112,103.70. This is a 3% increase in owner occupied housing units since 2017, and a \$10,996.70 increase in median value. Average annual housing costs for residents in Mid's 27 county service area are roughly \$1,100.00 with a mortgage and \$450.00 without a mortgage, with a median gross rent of just over \$650 per month.

County	Owner Occupied Housing Unit Rate	Median Value	Monthly Cost w/ Mortgage	Monthly Cost w/out Mortgage	Median Gross Rent
Adams	68%	\$137,700	\$1,222	\$536	\$729
Arthur	70%	\$129,200	\$1,750	\$569	\$758
Buffalo	66%	\$185,300	\$1,460	\$573	\$797
Chase	78%	\$139,200	\$1,263	\$505	\$688
Clay	81%	\$102,500	\$1,124	\$473	\$586
Dawson	65%	\$113,700	\$1,120	\$489	\$766
Dundy	77%	\$76,900	\$1,015	\$419	\$491
Franklin	82%	\$77,100	\$989	\$389	\$529
Frontier	69%	\$111,100	\$1,041	\$492	\$607
Furnas	79%	\$73,700	\$967	\$452	\$686
Gosper	76%	\$165,500	\$1,195	\$551	\$673
Grant	69%	\$72,500	\$1,000	\$485	\$825
Harlan	78%	\$113,900	\$1,146	\$443	\$677
Hayes	71%	\$81,000	\$1,049	\$417	\$456
Hitchcock	77%	\$75,900	\$935	\$361	\$642
Hooker	60%	\$94,000	\$1,077	\$477	\$533
Kearney	73%	\$162,200	\$1,294	\$524	\$692
Keith	72%	\$135,000	\$1,107	\$505	\$668
Lincoln	68%	\$153,200	\$1,273	\$539	\$763
Logan	77%	\$107,900	\$1,333	\$481	\$614
McPherson	79%	\$78,900	\$1,042	\$354	\$575
Nuckolls	80%	\$73,900	\$913	\$418	\$518
Perkins	79%	\$118,400	\$1,085	\$493	\$713
Phelps	71%	\$139,900	\$1,164	\$525	\$648
Red Willow	72%	\$113,600	\$1,127	\$492	\$650
Thomas	68%	\$120,000	\$1,089	\$423	\$588
Webster	81%	\$74,600	\$971	\$141	\$537

Housing

Survey respondents were asked five questions regarding their housing situation and residence, including their need for residential repairs, ownership status, reasons for not owning a home, monthly rent or mortgage payments, and monthly utility costs. Overall, 80% of survey participants own their own home. Just over a quarter of respondents marked that they do not have a monthly rent or mortgage payment, while 39% pay anywhere between \$400 and \$999 per month, with 19% paying over \$1,000 in monthly rent or mortgage.

With home ownership comes specific repair and financial needs. Survey respondents were asked to select from a list what repair needs they had as well as the financial barriers they experience when considering the purchase of their own home. Majority of responses (43%) indicated that homeowners did not need any home repairs. However, for those who did indicate a need, majority were for plumbing and electrical updates or repairs (27%) and structural repairs, such as roof, walls, and/or foundation (26%). Twelve percent of respondents marked 'Other' and wrote in the following repair needs:

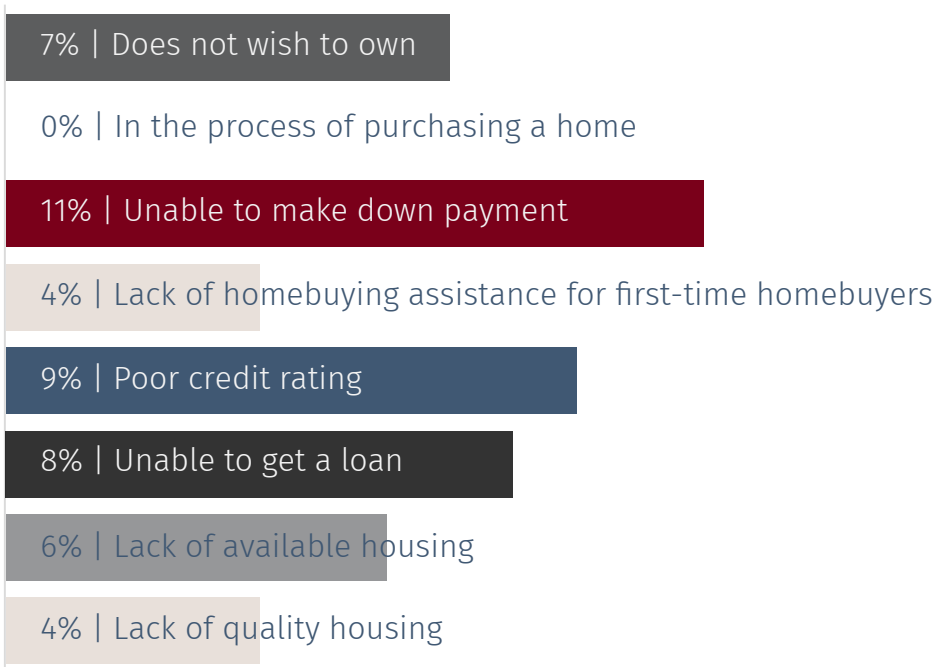


- Basic maintenance, upgrading
- Driveway repairs
- Deck repairs
- Insulation
- Kitchen counters
- Windows
- Paint
- Cost effective upgrades
- Radon testing
- Roof and siding
- Walkways
- Flooring
- Closet space

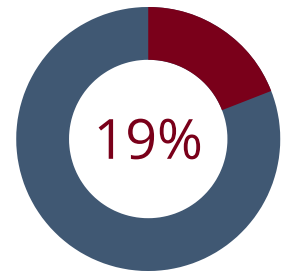
Community Action Partnership of Mid-Nebraska's Weatherization Assistance Program (WAP) is dedicated to reducing the energy costs for low-income families, particularly for the elderly, people with disabilities, and children, while safeguarding their health and safety. In doing so, WAP makes it possible for low-income families to permanently reduce their energy bills. Contractors or crews install efficiency measures in homes occupied by qualifying low-income families free of charge. Weatherization services include furnace and water heater inspections, which if found unsafe can be repaired or replaced; adding insulation in attics and walls, attic ventilation, insulating crawl spaces, installing water heater jackets, insulating water heater pipes, weather-stripping and caulking around doors, windows, and general heat waste areas, and repairing broken windows and doors or possibly replacing them, if determined to be cost effective.

Housing

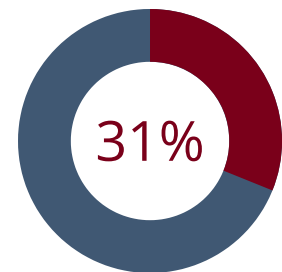
When asked what the main reasons were for why individuals don't own a home, the majority of survey respondents chose not to answer the question (48%). Those who did respond indicated these top three barriers to homeownership - 1) Unable to make down payment; 2) Poor credit rating; and 3) Unable to get a loan. The remaining barriers to homeownership can be seen in the graph below.



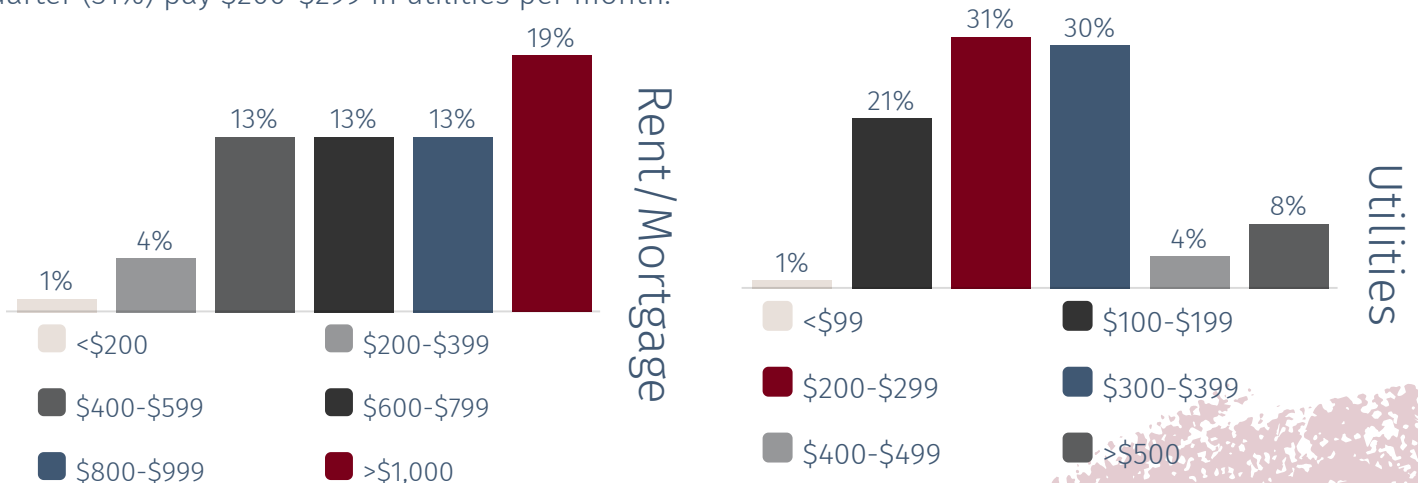
Rent/Mortgage



Utilities



For low-income residents in particular, the monthly costs associated with owning or renting a home can be a major barrier in homeownership. To understand these barriers further, Community Action Partnership of Mid-Nebraska included two questions concerning the monthly costs survey respondents face, including monthly rent or mortgage payments as well as monthly utility bills. Overall, for those survey participants who have a monthly rent or mortgage payment (63%), a quarter (19%) are paying \$1,000 or more. For those who pay monthly utility bills (95%), a little over a quarter (31%) pay \$200-\$299 in utilities per month.



Unemployment and Financial Status

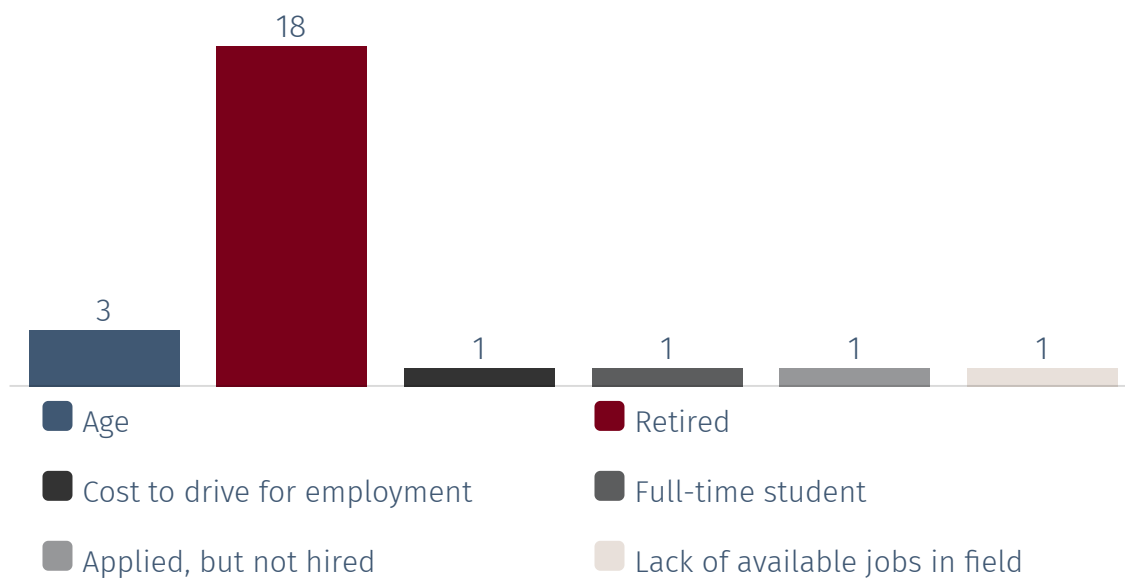
According to the 2021 Alternative Measures of Labor Underutilization in Nebraska report, found on the Bureau of Labor Statistics website, "the number of individuals considered to be marginally attached to the labor force in Nebraska in 2021 was 4,500." In contrast to marginally attached individuals, the number of discouraged workers in 2021 in Nebraska were 800. Discouraged workers are a subset of the marginally attached and are defined as "persons who are not currently looking for work because they believe no jobs are available for them." Overall, the unemployment rate for Nebraska as of December 2021 is 2.3%. The unemployment rates for the 27 counties in Community Action Partnership of Mid-Nebraska's service area are shown in the chart below.

"People marginally attached to the labor force are not working, but indicate that they would like to work, are available to work, and have looked for work at some time during the past 12 months..."

-U.S. Bureau of Labor Statistics

County	Unemployment
Adams	2.4%
Arthur	2.6%
Buffalo	2.0%
Chase	1.6%
Clay	2.3%
Dawson	2.1%
Dundy	1.6%
Franklin	2.2%
Frontier	1.7%
Furnas	1.9%
Gosper	1.7%
Grant	1.4%
Harlan	1.9%
Hayes	1.3%
Hitchcock	2.3%
Hooker	1.6%
Kearney	1.8%
Keith	2.0%
Lincoln	2.2%
Logan	1.7%
McPherson	1.6%
Nuckolls	1.8%
Perkins	1.4%
Phelps	1.7%
Red Willow	2.0%
Thomas	2.6%
Webster	2.0%

Survey respondents were asked if any adult living in their household was unemployed, to which 26% of respondents marked 'Yes'. Respondents were then asked what barriers were preventing him/her from finding employment. Over a quarter of survey respondents did not answer this question, while 14% marked 'Other'. Of the 25 individuals who marked 'Other', three wrote 'Age'; eighteen wrote 'Retired'; one mentioned the cost to drive to available employment; one is a full-time student; one has applied, but no one is hiring; and one said that there is a lack of available jobs in their particular field.



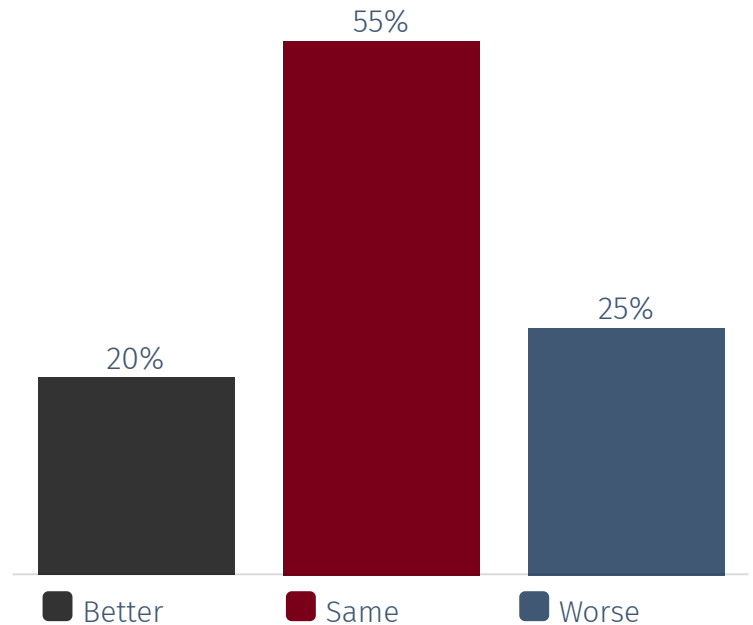
Nine percent of individuals who responded to the survey were not currently looking for employment. One percent marked that there was a lack of available jobs; one percent marked a lack of specific jobs, and six percent are unemployed due to health problems/disability.

Unemployment and Financial Status

In order to get a complete picture of the financial status of those we serve, Community Action Partnership of Mid-Nebraska asked several questions concerning the financial situation of survey participants, including information regarding source of income, financial status, money handling habits, and credit card debt.

Source of Income

- 66% | Employment
- 18% | Self-employment
- 20% | Retirement
- 34% | Social Security
- 2% | TANF/Public Assistance
- 4% | SSI (Supplemental Security Income)
- 1% | Unemployment
- 4% | Child Support
- 11% | Other



Approximately **48%** of survey respondents do not carry any credit card debt. For those who do have credit card debt, majority (**36%**) have less than \$5,000 in debt.

When asked about their current financial status, survey participants were given the option of choosing one of the following statements - a) better off than one year ago; b) about the same; or c) worse off than a year ago. As the chart above indicates, over half (55%) of survey participants said

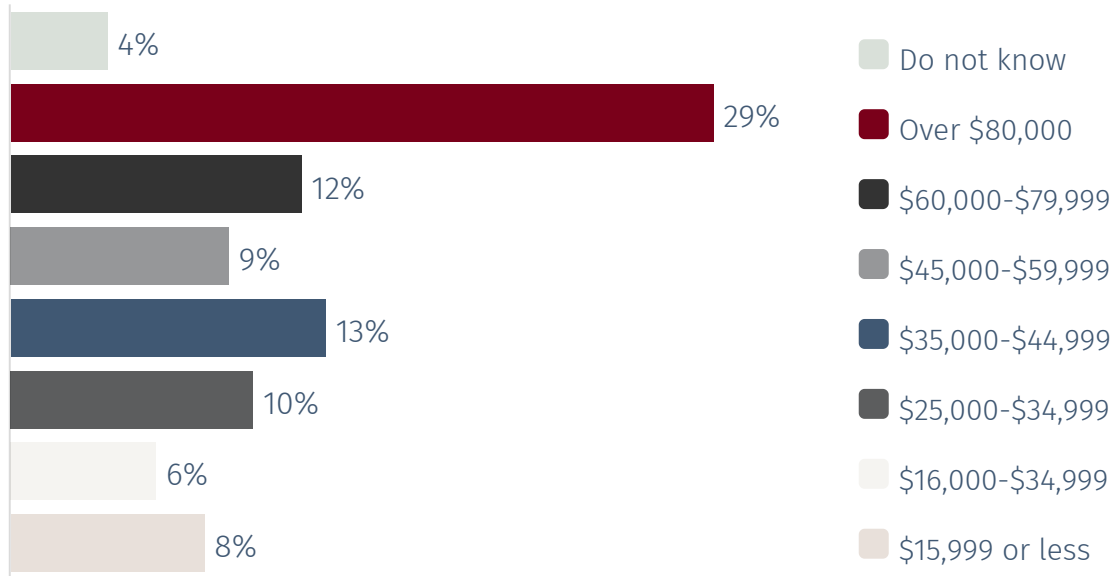
that their financial status was about the same as last year. Twenty-five percent indicated that they felt their financial status was worse off than a year ago, with the remaining 20% saying that they are better off than a year ago.

In the last 12 months, which of the following have you done?

- 58% | Put money into savings
- 44% | Followed a budget
- 41% | Invested or put money into retirement
- 40% | Withdrew money from savings
- 16% | Made only the minimum payment on a credit card
- 13% | Depended more on credit cards due to lack of cash flow
- 12% | Paid utility bills late
- 6% | Paid mortgage or rent late
- 6% | Early withdrawal from retirement fund
- 5% | Been threatened with repossession of your car, loss of credit cards, or legal action
- 2% | Used payday loan services

Income and Poverty

Over half of the households in Community Action Partnership of Mid-Nebraska's service area (56%) have two people that contribute to that household's annual income. Roughly 40% of households have only one person who contributes to the household's yearly income while 1% of survey respondents have three individuals that contribute to their household's yearly income. Along with asking survey participants how many individuals living in their household contribute to their annual income, we also asked respondents how much they made last year prior to tax reductions, with the following figures being the result:



In order to get an accurate understanding of the financial status of our target population, data regarding household size was correlated with the income data shown above. The results show that out of the 160 respondents to Community Action Partnership of Mid-Nebraska's 2022 Regional Community Needs Assessment, only 2% fall below the 2021 Federal Poverty Level for their respective household size, as indicated by the blue-filled cells in the chart below. This is a decrease of 10% from the last Regional Needs Assessment report completed in 2019, which showed that 12% of survey participants fell below the Federal Poverty Level.

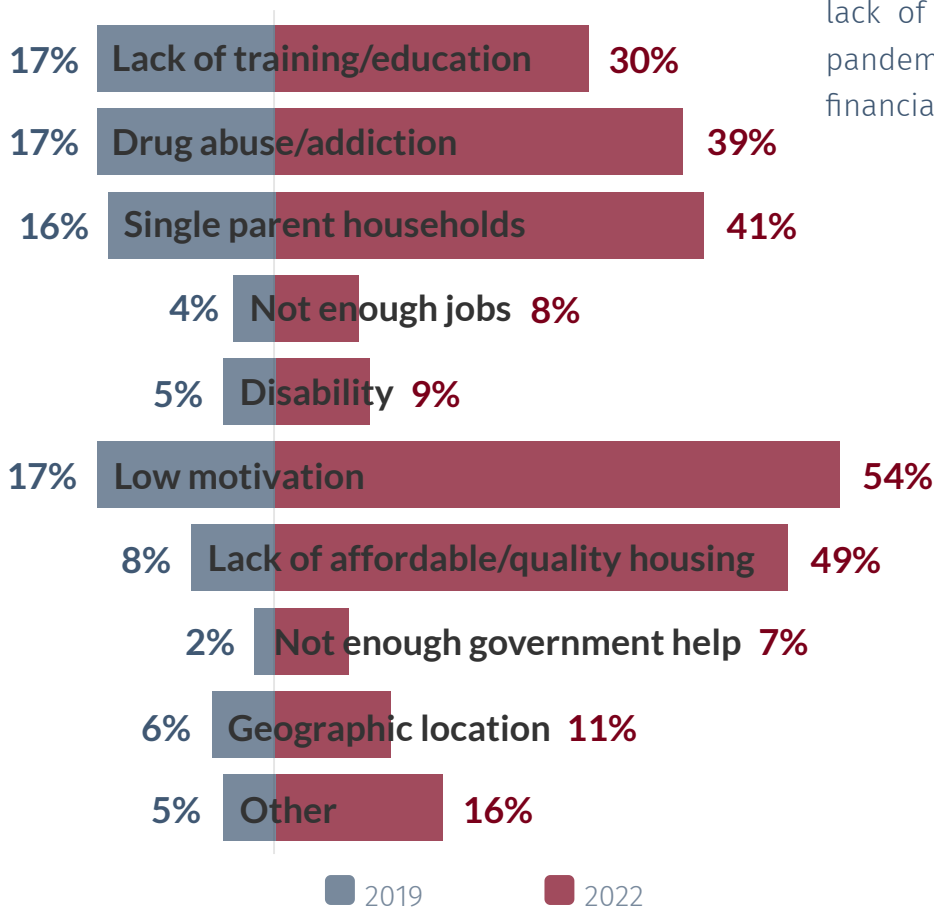
	I live alone	2 people	3 people	4 people	5 people	6 people	7+ people
\$15,999 or less	8%	0%	1%	0%	0%	0%	0%
\$16,000 - \$24,999	3%	2%	1%	1%	0%	0%	0%
\$25,000 - \$34,999	6%	1%	2%	1%	1%	0%	0%
\$35,000 - \$44,999	4%	4%	1%	1%	0%	1%	0%
\$45,000 - \$59,999	3%	3%	1%	1%	1%	0%	0%
\$60,000 - \$79,999	1%	4%	2%	3%	1%	1%	1%
\$80,000 or more	2%	14%	4%	6%	1%	1%	0%
Do not know	1%	2%	1%	0%	0%	0%	0%

Income and Poverty

When asked to identify from a list of multiple options what they believe were the top three causes of poverty, over half (54%) of survey respondents marked that 'low motivation' was their top perceived cause of poverty. After that, 'lack of affordable and/or quality housing' was selected 49% of the time, and 'single parent households' was selected 31% of the time, as shown on the chart below. The results to this question are in

Perceived causes of poverty

- 54%** | Low motivation
- 49%** | Lack of affordable and/or quality housing
- 31%** | Single parent households
- 39%** | Drug abuse/addiction
- 30%** | Lack of training/education
- 11%** | Geographic location
- 9%** | Disability
- 8%** | Not enough jobs
- 7%** | Not enough government help



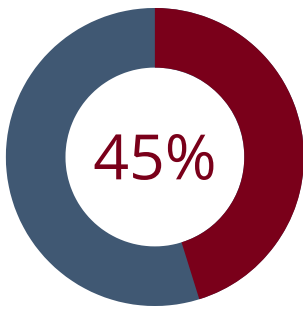
stark contrast to the results from the same question three years ago. In 2019, the top three perceived causes of poverty were, 1) lack of training and/or education (17%); 2) drug abuse/addiction (17%); and 3) low motivation (17%). The reason for this change in perception could be due to many things, with the most obvious being the COVID-19 pandemic and its residual economic and social effects. In unison with the results of this question were several written-in comments concerning the perceived lack of motivation to work or find a job post-pandemic and the government's perceived financial help for people who 'don't want to work.'

Community Action Partnership of Mid-Nebraska's Community Service Coordinators and Support Services serve as the 'link' between Community Action Partnership of Mid-Nebraska and it's surrounding communities. By taking applications for many of our programs, the Community Service Coordinators offer supportive services to qualifying individuals, families, and communities, including Homeless Prevention and Emergency Assistance, in which income qualified individuals and families can obtain emergency food, clothing, shelter, and/or transportation.

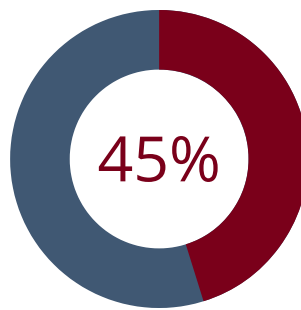
Top Needs Identified

The final portion of Community Action Partnership of Mid-Nebraska's 2022 Regional Needs Assessment asked survey respondents to indicate how serious of a problem certain needs, services, and resources are for their household. Participants were asked to rate the severity of their needs on a scale from **Very Serious** to **Not a Problem**. Overall, the top three needs identified by this survey for Community Action Partnership of Mid-Nebraska's 27 county service area are affordable medical, dental, and eye care for the whole family. As the graphics below indicate, 45% of survey participants marked affordable medical and dental care as a very serious or somewhat serious need, while 35% marked affordable eye care as a very serious or somewhat serious need.

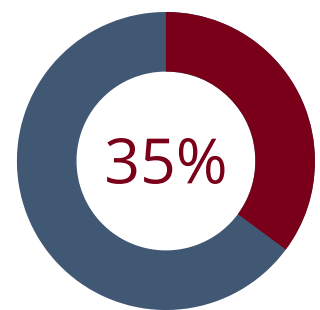
Affordable Medical Care



Affordable Dental Care

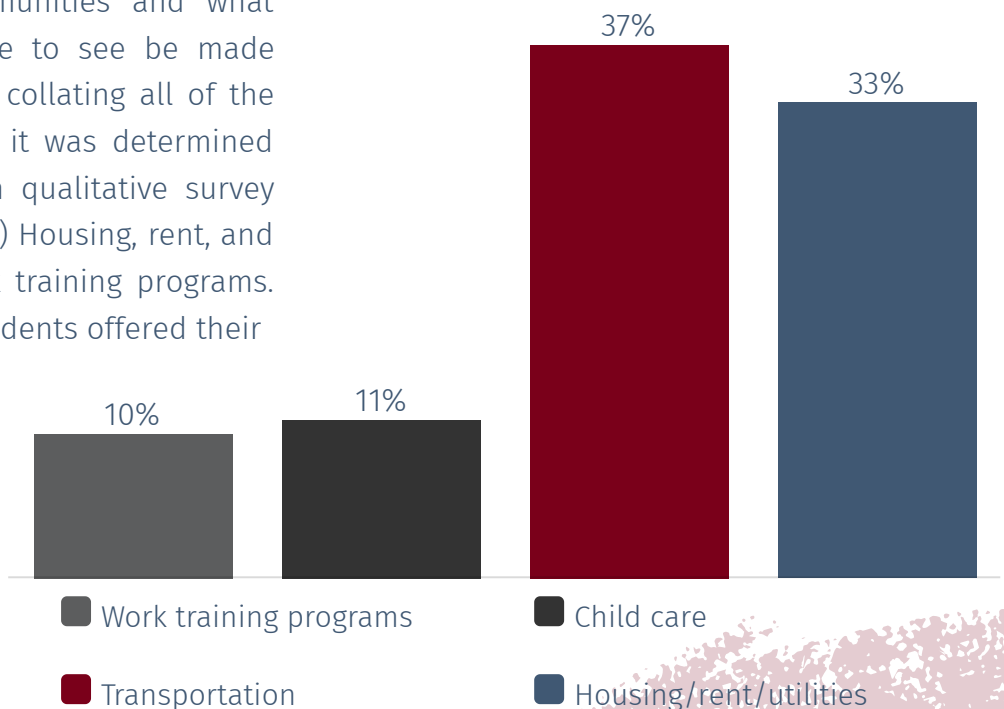


Affordable Eye Care



In addition to asking survey participants to rate the severity of their needs, we also asked participants to provide qualitative data on what needs they feel are not being met within their communities and what additional services they would like to see be made available in their community. After collating all of the responses to these two questions, it was determined that the top four needs based on qualitative survey responses were 1) Transportation; 2) Housing, rent, and utilities; 3) Child care; and 4) Work training programs. Approximately 60% of survey respondents offered their input regarding community needs and services. Forty-four percent of those who filled in the qualitative section of the survey were from Buffalo County while about 40% were from Adams County.

Top Needs Qualitative Data



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