

EXTENT OF POVERTY

State/ County	2009 U.S. Census Bureau, American Community Survey Data					
	Total Number of Individuals in Poverty	Poverty Rate	Number of Children in Poverty	Child Poverty Rate	Number of Seniors in Poverty	Senior Poverty Rate
Indiana	831,434	13.4%	288,174	18.5%	61,714	8.0%
Elkhart	26,995	13.8%	11,610	20.9%	1,913	8.9%
Fulton	2,412	12.2%	822	17.3%	210	6.8%
Kosciusko	7,097	9.5%	2,428	12.3%	569	6.4%
Marshall	5,420	11.7%	1,829	14.9%	752	12.5%
St. Joseph	37,389	14.7%	13,338	20.3%	2,397	7.2%

In 2009, REAL served 42,795 individuals in our service area (Elkhart, Fulton, Kosciusko, Marshall, and St. Joseph Counties).

Of those residents served:

- 100% lived in households with incomes less than 150% of the Federal Poverty Guidelines (\$33,075 for a family of four in 2009);
- 66% had household incomes at or below 100% of the Federal Poverty Guidelines (\$22,050 for a family of four in 2009);
- 60% were female;
- 46% were children (0-18 years old);
- 40% were minorities; and
- 12% were over 55 years old (2009 Community Services Block Grant data).

We believe all of us are vulnerable to poverty. The economic and social costs are enormous and the consequences have significant effects on everyone, and we believe there are cost-effective solutions to poverty. Through efforts that create jobs that pay living wages with benefits, affordable housing, access to health care, and education we can reduce poverty. Fighting poverty is also a key economic development strategy. According to the 2009 Indiana Community Services Block Grant (CSBG) data, **if we could move each of the families served by REAL, who are at or below poverty to 100 percent of the FPG (\$18,310 for a family of three in 2009),**

their collective annual income would be \$171,326,670. This money would then be spent in the community, further stimulating local economies. To see how REAL is helping Hoosiers to reach economic self-sufficiency, see the Strategies to Address the Causes of Poverty section of this Executive Summary.

LOCALLY IDENTIFIED CAUSES OF POVERTY

The client survey was randomly sent to those who had received services from REAL in 2009. Six hundred and eighty-three surveys were completed. Clients who received the survey were asked what their community needs were and what were the barriers to clients having those needs met.

Top Community Needs As Identified by Clients	Percent
Help for people who are unable to pay their electric/gas bills	69.5%
Health Insurance Coverage	66.8%
Financial aid for people to further their education	66.8%
Help for people who are unable to pay their rent or mortgage	65.1%
Affordable Housing	62.5%

Barriers As Identified by Clients	Percent
Barrier to Health Insurance : COST	61.1%
Barrier to Child Care: COST	49.6%
Barrier to Housing: UTILITIES TOO HIGH	41.3%
Barrier to Work: PHYSICAL DISABILITY	31.2%
Barrier to Transportation: PRICE OF GAS	28.6%

STRATEGIES TO ADDRESS THE CAUSES OF POVERTY

REAL offers many programs and services. Some of the programs REAL offers that specifically address the community needs and barriers identified by clients include:

Energy Assistance Program - REAL's Energy Assistance Program can help low-income households with a one-time payment towards their energy bills. Assistance is available for natural gas, propane, heating oil, kerosene, wood, and electricity. To qualify for assistance households must be at or below 150% of the FPG, provide income documentation, current bills, social security cards for each household member and a completed application. Benefit amount is determined by: household size; income; heating fuel type; persons at risk (elderly, disabled, and children under the age of 5); and type of dwelling.

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Self-Sufficiency Program - REAL has certified Family Development consultants that work with families striving to be financially self-sufficient. Together, the client and the case manager, works to identify goals and develop an action plan to meet these goals. The twelve life areas of family growth include: Energy, Housing, Income, Adult Education, Child Development & Education, Family Relations, Employment, Transportation, Support Systems, Health, Nutrition and Substance Abuse. Recognizing that education is an avenue to sustained self-sufficiency, clients enrolled in the REAL Family Development may apply for Educational Assistance that offers supports to the cost of post-secondary education with text book assistance and mileage reimbursement. Over the last five years, the Self-Sufficiency Program has helped 105 people in our five-county area to achieve self-sufficiency, at a savings of an estimated \$3 million. [That estimate is determined with the Indiana Self-Sufficiency Standard Calculator, published by the Indiana Institute for Working Families., a program of IN-CAA]

Chronic Disease Self-Management Program - The Living a Healthy Life with Chronic Conditions Workshop is The Chronic Disease Self-Management Program (CDSMP) which was developed by Stanford University. It is a workshop given two and a half hours, once a week, for six weeks, in community settings such as senior centers, churches, libraries and hospitals. People with different chronic health problems attend together. Workshops are facilitated by two trained leaders. Topics include techniques to deal with health problems, exercises for maintaining/improving strength and endurance, appropriate use of medication, proper nutrition, communicating effectively with family and health professionals and evaluating new treatments. On average, people who have participated in the program have more energy, experience less pain, have improved mental health and are more satisfied with their lives compared to those who have not participated in the program.

Home Weatherization - This program works at the root of lowering utility costs for low-income families by reducing fuel consumption and fuel expenses by providing weatherization measures for homes at no cost to those served. These procedures include: health and safety inspection on the furnace and water heater, cellulose insulation in attics and side walls.

To learn more about these or other programs offered or for more information about this report, please contact REAL at: Address: 1151 S. Michigan Street, South Bend, IN 46601. Phone Number: 574-233-8205 Web Site: www.realservices.org Email: info@realservices.org.



The Community Needs Assessments are funded in part by the Indiana Housing and Community Development Authority (IHCDA) with CSBG-D funds. For more information about IHCDA please visit: www.in.gov/ihcda.

Real Services 2011 Community Needs Assessment

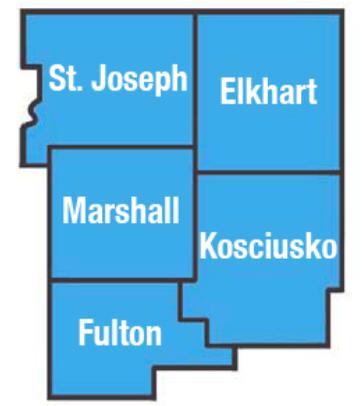


Executive Summary

In order to better serve the residents of our community, it is important that we maintain an up-to-date picture of who they are and what they need. To do this, the Real Services (REAL) board and staff participated in the statewide Community Needs Assessment study which was conducted by the Indiana Community Action Network.

- The research was conducted in two parts:
- Background research was conducted using secondary data available from federal, state, and local sources.
 - Client and stakeholder surveys were designed and administered directly to Hoosiers who are served by REAL or who partner with REAL.

REAL Service Area



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Poverty is the cause of unnecessary and preventable suffering among millions of Americans and thousands of Hoosiers of all ages. According to the U.S. Census Bureau, American Community Survey, in 2009, 831,434 Hoosiers lived in poverty or below the Federal Poverty Guidelines (FPG) - \$22,050 for a family of four in 2009. In 2009, in REAL's service area (Elkhart, Fulton, Kosciusko, Marshall, and St. Joseph Counties), 79,313 individuals lived in poverty or below the FPG. Of those individuals in poverty 30,027 were children (under the age of 18 years old) and 5,841 were seniors (65 years old and over).