

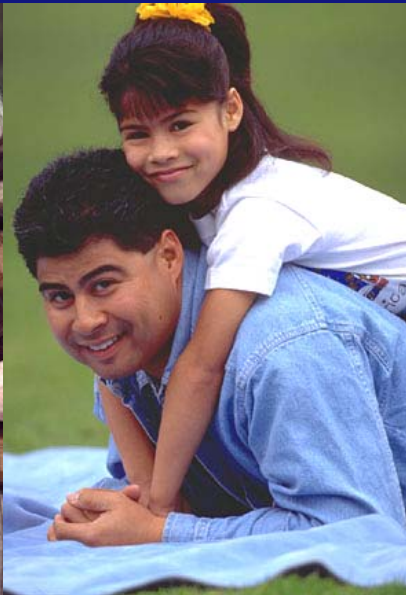


United Way of Lane County

2007 Community Assessment

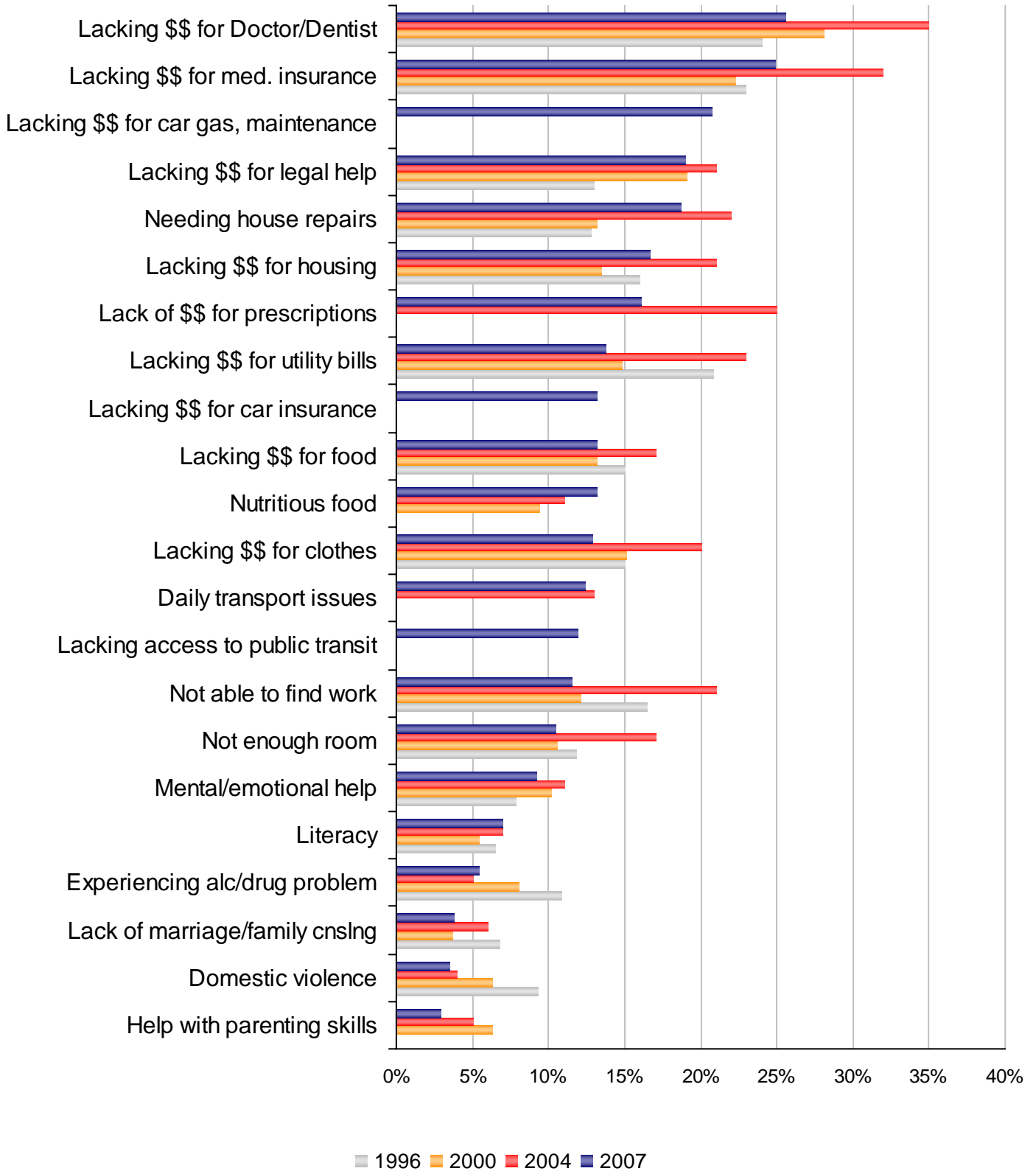
Executive Summary

2007 COMMUNITY NEEDS AND ASSETS STUDY



*Lane County, Oregon
Our lives, our community, our future.*

PROBLEMS IN HOUSEHOLDS 1996-2007: RANKING BY 2007 HOUSEHOLD NEEDS



I. INTRODUCTION

The *2007 Community Needs and Assets Study* presents a snapshot of the challenges and needs experienced by residents of Lane County, Oregon. This study assists policy makers and human service organizations in developing and evaluating the effectiveness of programs by tracking critical human needs.

This is the sixth survey of this type – previous surveys were conducted in 2004, 2000, 1996, 1994 and 1992. Many survey questions have remained essentially the same over the years, allowing analysts to compare changes in responses from year to year. Some new questions are added as a way of following up on trends noted in a previous year's study or to capture data on new issues that have come to the forefront (e.g., a question was added this year about the cost of gasoline and car maintenance). The 2007 study captures the experience and perceptions of citizens in both the metropolitan and non-metropolitan areas of Lane County.

The survey questions are designed to gauge how respondent households are faring with regard to meeting basic needs such as food, housing and health care. As a follow up to issues identified in the previous study in 2004 particular attention is given in this study to the area of health care. Other areas of special focus include financial stability, children and families, utilities, and public transportation.

This study can be utilized in conjunction with other local and statewide reports to develop a deeper understanding of the needs, challenges and trends affecting Lane County families and communities.

METHODOLOGY

The household survey was conducted by Mar%Stat Research, an independent market research and analysis organization. Telephone interviews were conducted by trained interviewers using a survey instrument which was approved after a series of reviews and edits.

The survey was administered between January 31 and February 28, 2007 and was a random sample of households in Lane County. A total of 1,004 interviews were completed, including 372 households in Eugene, 228 households in Springfield, and 404 households in the remainder of Lane County. A total of 5,440 telephone numbers were used in order to complete 1,004 interviews. Only one respondent per household was surveyed.

Comparing the demographic characteristics of the survey respondents to 2005 census data, it should be noted that some constituencies may be slightly underrepresented (lower income households, renters and Hispanics/Latinos and other ethnicities), and others may be slightly overrepresented (higher income households, homeowners, and older/retired persons). The survey is designed to capture a broad view of needs and trends in Lane County, not the individual circumstances of special populations. Please refer to the appendix of this report for additional sources of data on some of these specialized populations.

II. KEY FINDINGS

Respondents throughout Lane County were asked to report on problems that occur in their household, and to rate the severity of each problem on a four-point scale from “not a problem” to “major problem.”

HOUSEHOLD NEEDS

Consistent with findings of previous studies, a healthy economy is directly related to healthy families. Whereas the 2004 study found that more Lane County residents were experiencing difficulty meeting their basic needs in almost every category compared to prior years’ surveys, data from the 2007 study shows that fewer households report having difficulty meeting their basic needs. This improvement is correlated with the significant improvement in the unemployment rate since 2004. As of February 2007, Lane County’s unemployment rate was 5.7%, compared to the unemployment rate of 7.3% in 2004 when the economy was in a recession.

- **Health Insurance**

Paying for medical and dental care and medical insurance continues to be the most common financial hardship faced by Lane County households. Paying for prescriptions is slightly less of a concern than in 2004.

- **Housing**

Concerns relating to housing are significant. These concerns include lacking money for housing, housing needing repairs and housing lacking sufficient space for everyone who lives there.

- **Automobile Expense**

Families with lower incomes have difficulty paying for automobile-related expenses. Approximately 43% of the households with an income of \$20,000 or less per year reported having problems affording the cost of gasoline and car maintenance.

- **Vulnerable Populations**

Some categories of need have not improved during the past 3 years. Although most household problems have lessened since the 2004 study, there are some areas where the improved economy and increased employment rate does not appear to have had an impact. Survey respondents report experiencing approximately the same level of need as they did 3 years ago in the areas of:

- In-home care, elderly care, or someone with a disability or serious illness
- Residential or foster care for an elderly or disabled person
- Special transportation for a disabled or elderly person
- Help for a mental or emotional problem
- Experiencing physical conflict in the household
- Experiencing an alcohol or drug problem
- Transportation to work, school, and medical care facilities

FINANCIAL STABILITY

▪ **Income**

Increasingly higher income levels are needed in order to meet basic household needs in Lane County.

- **More than 20% of survey respondents face significant financial challenges.** Despite economic improvements during the past 3 years many households in Lane County are financially insecure. Households living close to the edge often do not have any margin or buffers, such as savings, to carry them through emergencies.
- **Financial difficulty is becoming common even among households earning more than the median household income.** The median household income for a four person household in Lane County in 2004 was about \$38,000 (Source: US Census). Half of all surveyed households with incomes between \$35,000 and \$50,000 reported experiencing financial difficulty.
- **Financial hardships are more severe among households with children.** A significant number of households with incomes less than \$50,000 and with children in the home report problems paying for basic needs such as: housing; food; utilities; medical or dental care; clothing or shoes; car insurance, gas or maintenance for a car; and, legal help.
- **Households with lower incomes face multiple hardships.** Households earning \$34,000 or less are more likely to have difficulty paying for basic necessities such as food, gasoline and car maintenance, and utilities. Twenty-six percent of lower income respondents report using credit cards to manage their financial hardships.
- **Households that include a member with a chronic health condition face greater financial challenges.** Many of the households that have a person with a chronic medical condition living in the home are experiencing financial difficulty and have lower than the median income. Households that have a person with a chronic medical condition living with them are more than twice as likely to be earning an income of \$34,000 or less.
- **Households with three income earners are more likely to experience multiple financial difficulties.** Households with two income earners have the fewest problems overall. Lower income households tend to rely on more wage earners.

▪ **Employment**

A third of the respondents who are unemployed and looking for work report experiencing multiple instances of financial hardship. Respondents who are retired are the least likely to report having financial hardship, followed by those who are employed full-time, and students.

- As of February, 2007, Lane County's unemployment rate was 5.7%; Oregon's was 5.2%; nationwide was 4.4%. (Source: Oregon Employment Department)
- The unemployment rate in Lane County is currently stable after three years of improvement. (Source: Oregon Employment Department)
- Most projected employment increases are expected to be lower-wage, service-sector jobs, although health care and construction are projected to grow strongly. (Source: Oregon Employment Department)
- On average, jobs being added in Lane County since 2001 are at 8% less salary than the jobs that have been lost since 2001. (Source: Oregon Employment Department)

ACCESS TO SERVICES AND PUBLIC ASSISTANCE

While more than half of households experiencing financial hardship are receiving some kind of public assistance such as food stamps or Medicaid, many are simply dealing with hardships by going without.

- Of the survey respondents experiencing financial hardship, approximately 60% receive some type of public assistance.
- The most common form of public assistance used is food stamps followed by the Oregon Health Plan.
- Many reported that they deal with hardships by going without versus getting help from community agencies (e.g., Food for Lane County, St. Vincent de Paul, and Catholic Community Services).
- Respondents living in the non-metro areas of Lane County are more likely to seek help through social service or government agencies than respondents living in the metro areas.
- Survey respondents experiencing financial hardship have the most difficulty accessing transportation and social services such as adult day care, and mental health services.

- Data from this survey compared with the surveys conducted in 2000 and 2004 show that the problem of affording nutritious food has steadily increased over the past 7 years. Fresh produce and meat have become increasingly more expensive and out-of-reach compared to the cost of pre-packaged, less nutritious food items.

HOUSING

Housing-related issues continue to be a major hardship, especially for renters.

- Slightly more than 16% of all survey respondents report not having enough money for housing. Renters have more trouble paying for housing than homeowners.
- Slightly more than 18% of all survey respondents report living in housing that needs major repairs. Repairs may be deferred as households struggle to pay for more immediate basic needs such as food, gasoline and medical care.
- Proportionally, renters reported experiencing more overall problems than homeowners across housing-related categories (e.g., money for housing, adequate room, major repairs).
- Not having enough money to pay for utilities is more of a problem for renters proportionally than for homeowners.

CHILDREN AND FAMILIES

While families with children are more likely to report difficulties meeting household needs, families with children are experiencing increased community support. Families appear to be well-informed of parenting help options available through United Way's *Success by Six* programs, such as the Parent Helpline and parent education classes. In addition, more respondents report that their children have health care coverage than in the previous study, an improvement which may be related to the higher employment figures, as well as efforts of the 100% Access Healthcare Initiative.

- Only 9% of households indicated that their children did not have health insurance coverage. Lane County data for 2004 indicated that 20% of residents age 18 and under did not have health insurance.
- Fifty percent of respondents with children under age 6 have taken a parent education class, and 92% found the class to be helpful to extremely helpful.
- Awareness of the Parent Helpline is quite high, largely due to referrals from medical professionals and social service agencies.
- Nearly 99% of the households with children between 6 and 17 years of age reported having their children involved in some kind of organized activity.

- The most frequently mentioned barriers that families reported with regard to enrolling their children in organized activities are cost, time and transportation.

HEALTH CARE

Affordability

The most severe problems experienced by households are related to paying for medical care and dental care. Over 25% of all household reported having problems related to paying for medical and dental care. Problems are most prevalent as income declines, but are not limited to the lowest income levels:

- Over 35% of households earning between \$34,001 to \$50,000 reported problems relating to paying for the doctor or dentist
- Forty-seven percent of the households earning \$10,000 or less reported having difficulty paying for medical and dental services

Insurance

Although eighty percent of the survey respondents have been continuously covered by health insurance for the past two years, paying for medical care and health insurance is the most frequently reported financial hardship. Of the 20% of uninsured respondents, most had health insurance coverage at some point during the previous 2 years. Those who are uninsured do not appear to be well-informed of the availability of free or reduced-cost community health care centers.

- The higher the age of the respondent the more likely they have been insured for the past 2 years. Approximately 90% of respondents age 65 and older have health insurance, primarily due to eligibility for Medicare.
- Respondents between the ages of 18 and 64 are the most likely to be uninsured, and this is especially true for young adults between the ages of 20 and 29. Entry-level jobs, like those most likely available to younger persons entering the workforce, often do not provide health care benefits.
- Younger respondents are more likely to have interrupted health care coverage during the past 2 years.
- Employers are the most common payer of health insurance by a wide margin, followed by Medicare.
- There has been some improvement in the ability of respondents to purchase prescription medications since the previous study in 2004. Discounts offered by pharmaceutical retailers, the implementation of Medicare Part D and the efforts

of the 100% Access Healthcare Initiative are making it possible for more people to access and pay for prescription medications.

▪ **Emergency Room Utilization and Medical Home**

- The majority of respondents have not used either emergency room services or urgent care services during the past 2 years. There is not a significant difference in the usage of emergency room services reported by respondents who are uninsured compared to respondents who are insured.

This is corroborated by analysis of emergency room (ER) data for 2005-2006 for all Lane County hospitals which indicates that the uninsured account for 20% of the ER visits – which corresponds to the approximately 20% of respondents who report not having insurance. It is notable that, according to the emergency room analysis, OHP (Medicaid) and uninsured make up a disproportionate percentage of frequent users (6 or more visits).

- Overall, more insured respondents have used urgent care services than uninsured respondents; however, uninsured respondents are more likely to have used urgent care multiple times.
- A large majority of respondents (88%) have an established relationship with a doctor or other health care professional, which may be an indicator of having a medical home. This percentage is highly correlated to insurance status. Those respondents who have had at least some level of health insurance during the past 2 years are more likely to have an established relationship with a health care professional than those who have had no health insurance at all. Fifty-four percent of continuously uninsured respondents reported having an established relationship with a doctor or other health care professional.

▪ **Chronic Medical Conditions**

Twenty-eight percent of households reported having a person living in their household who has a long-term or chronic medical condition which interferes with daily living.

- The most common conditions reported were arthritis, asthma and heart/circulatory problems.
- Twenty-nine percent of these households report not receiving needed services. Unmet needs were more frequently associated with hearing and sight disabilities, mental health conditions, and developmental disabilities. It is notable that the ER Utilization Analysis indicated that Lane County has significantly higher percentage of ER visits related to mental health and substance abuse diagnoses, compared to Oregon averages, another indicator of unmet needs related to mental health conditions.
- Affordability was the most cited reason for not receiving needed services.

ACKNOWLEDGEMENTS

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The *2007 Community Needs and Assets Study* was compiled by the United Way of Lane County Research and Evaluation Committee. Data analysis conducted by Ed Weeks, University of Oregon Professor of Planning, Public Policy and Management. Draft report written by Patti Hansen, Needs Assessment Research Coordinator. United Way of Lane County staff support for this project was provided by Linty Hopie, Director of Community Impact.

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