



2009 Community Assessment



2009 Community Assessment Report

Lane County, Oregon

United Way of Lane County
3171 Gateway Loop
Springfield, OR 97477
541-741-6000
www.UnitedWayLane.org

Acknowledgments

The 2009 Community Assessment Study has been sponsored by:



Pacific Continental Bank
City of Springfield
Oregon Research Institute

The 2009 Community Assessment Study was compiled by the United Way of Lane County Research and Evaluation Committee in conjunction with Steve Johnson, Northwest Survey & Data Services, Susan Hair, Consultant and Kathi Jaworski, Write to Know nonprofit consulting. Thanks also to United Way Staff, Lori Steger, Lorelei Cesario, John Lively and Donna McNeil.

Members of the Research and Evaluation Committee are:

Chair: **Sujata Sanghvi**, PacificSource Health Plans
Loren Barlow, PeaceHealth
Jim Carlson, Community Volunteer, Retired, City of Eugene
Gerry Gaydos, Gaydos, Churnside, and Balthrop
Patti Little, Lane Council of Governments
Michael Meyers, State of Oregon
Erin Owen, Health Policy Research Northwest
Jodi Peterson, CS Springfield Development Services
Rob Rockstroh, Lane County Department of Human Services
Rick Varnum, Oregon State Hospital
Ed Weeks, Community Volunteer, Retired, University of Oregon
Barb Bellamy, 4J School District
Tony Biglan, Oregon Research Institute

United Way of Lane County would like to acknowledge and thank the many individuals and organizations that made the 2009 Community Assessment Study possible. Their commitment shows a belief in the power of Living United. Thank you to the people of Lane County, who also give so generously of your time and money so that our community can continue to be a wonderful place for everyone to live. Your selfless gifts are an invaluable investment in tomorrow's future.

2009 Community Assessment Report

Table of Contents

- I. Introduction
- II. Methodology
- III. Key Findings and Implications
 - A. Overview of household issues
 - B. Income/financial stability
 - C. Health
 - D. Education/children and families
- IV. Conclusions and policy implications
- V. Appendices
 - A. Overview of survey demographics compared with census demographics
 - B. Households experiencing financial hardship, 2009, ranked by % change since 2007
 - C. Comparison of metropolitan vs. non-metropolitan problems reported
 - Table C-1: Difficulties meeting basic living expenses
 - Table C-2: Difficulties accessing/affording services
 - D. Detailed responses to 2009 household issue questions
 - Table D-1: Responses to all 2009 household issue questions, by household income
 - Table D-2: Responses to all 2009 household issue questions, by severity of problem reported
 - Table D-3: Percent of Households Experiencing a Problem, Comparing Households With and Without Children, by Income
 - E. Comparison of problems reported by households using public assistance vs. households not using public assistance
 - Table E-1: Difficulties meeting basic living expenses
 - Table E-2: Difficulties accessing/affording services
 - F. Topline Survey Questions and Results

Figures

- Figure 1: Lane County unemployment rates, 1992-2009: month of February, community assessment years
- Figure 2: Households experiencing financial hardship, 1996-2009: ranking by 2009 household needs
- Figure 3: Number of months that household can pay bills if main source of income stops
- Figure 4: Methods households use to cope with financial hardship
- Figure 5: Respondents covered by health insurance
- Figure 6: Delayed medical care in past 12 months, due to cost, by income
- Figure 7: Awareness of free or low-cost health care clinics by insurance coverage status, 2007 vs. 2009
- Figure 8: Affordability problems in households with children at home and incomes below \$50,000/year, 2007 vs. 2009

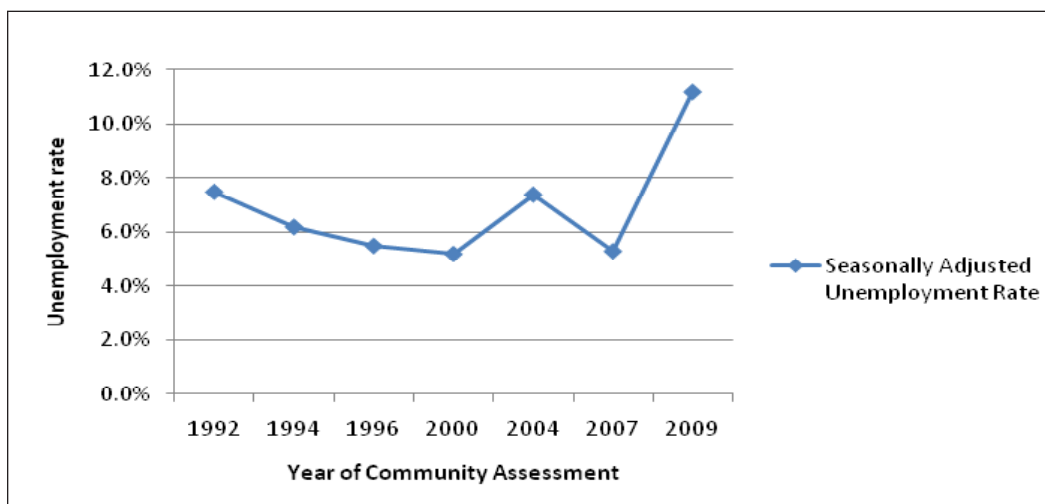
I. Introduction

The 2009 Community Assessment presents a snapshot of challenges and needs experienced by residents of Lane County, Oregon this year. Commissioned by the United Way of Lane County, this report aims to help policy makers and human service organizations gain deeper understanding of the critical human needs affecting households throughout our county.

The 2009 Community Assessment is the seventh survey of its type: previous surveys were conducted in 2007, 2004, 2000, 1996, 1994 and 1992. Focused on households, the surveys assess the financial capacity of Lane County households to meet basic needs; their awareness of and access to community based human services; and their needs for specialized services.

The current economic recession starkly colors this year's results. With Lane County's unemployment rate higher than any other survey year, more households have difficulty affording essential goods and services than ever before. Many households teeter on the edge of financial instability: one third of households could pay their bills for just one month or less if they were to lose their primary source of income.

Figure 1: Lane County Unemployment Rate 1992-2009
*Month of February**
Community Assessment Years



* February unemployment rates are typically higher than the annual average
Source: Oregon Employment Department

This year's findings are organized into categories that mirror the strategic priorities of United Way of Lane County:

- **Income/financial stability**
- **Health**
- **Education/children and families**

Consistent with previous studies, the assessment results underscore how closely the health of the economy is linked to family well-being.

No single study can offer the definitive statement of the needs of Lane County residents. However, this study, along with other more specialized reports by state and county agencies, can help us discern patterns of needs, develop effective responses, and track cumulative impact. We hope to encourage informed dialogue and collaborative efforts to address these needs.

II. Methodology

The data in this report derives from a random telephone survey of 1,200 Lane County households conducted in February 2009. Northwest Survey and Data Services, an independent survey research firm located in Eugene, Oregon, used a survey instrument drafted and approved by the United Way of Lane County Research and Evaluation Committee.

Survey responses are balanced geographically. The 1,200 completed telephone surveys represent 586 households in Eugene, 238 households in Springfield, and 376 households in the remainder of Lane County. Only one respondent over the age of 18 was interviewed per household.

The core survey design has been consistent since the original 1992 Community Assessment in order to enable trend analysis over time. Most notably, the “household issues” series of roughly 25 questions has remained virtually unchanged. Trends related to this information can be compared across the series of Community Assessment reports.

Community assessments are designed to capture a broad community perspective, not specific circumstances associated with special populations. The use of a landline telephone survey creates variance in the mix of survey respondents as compared with the actual population mix.

Households that do not own a phone, use only a cell phone, do not speak English, or are homeless are not represented. As a result, the mix of survey respondents is under-representative of lower income households, younger households, renters, Hispanic/Latinos and other ethnic minorities. The mix of survey respondents is over-representative of higher income households, homeowners, and older/retired persons (Appendix A shows comparative demographics). The data can, however, be separated into various demographic sub-groups for analysis. For example, this report considers the effect of household age composition and income on many issues.

A limited amount of relevant data from other sources is also referenced and sourced throughout the report.

III. Key Findings and Implications

A. Overview of household issues

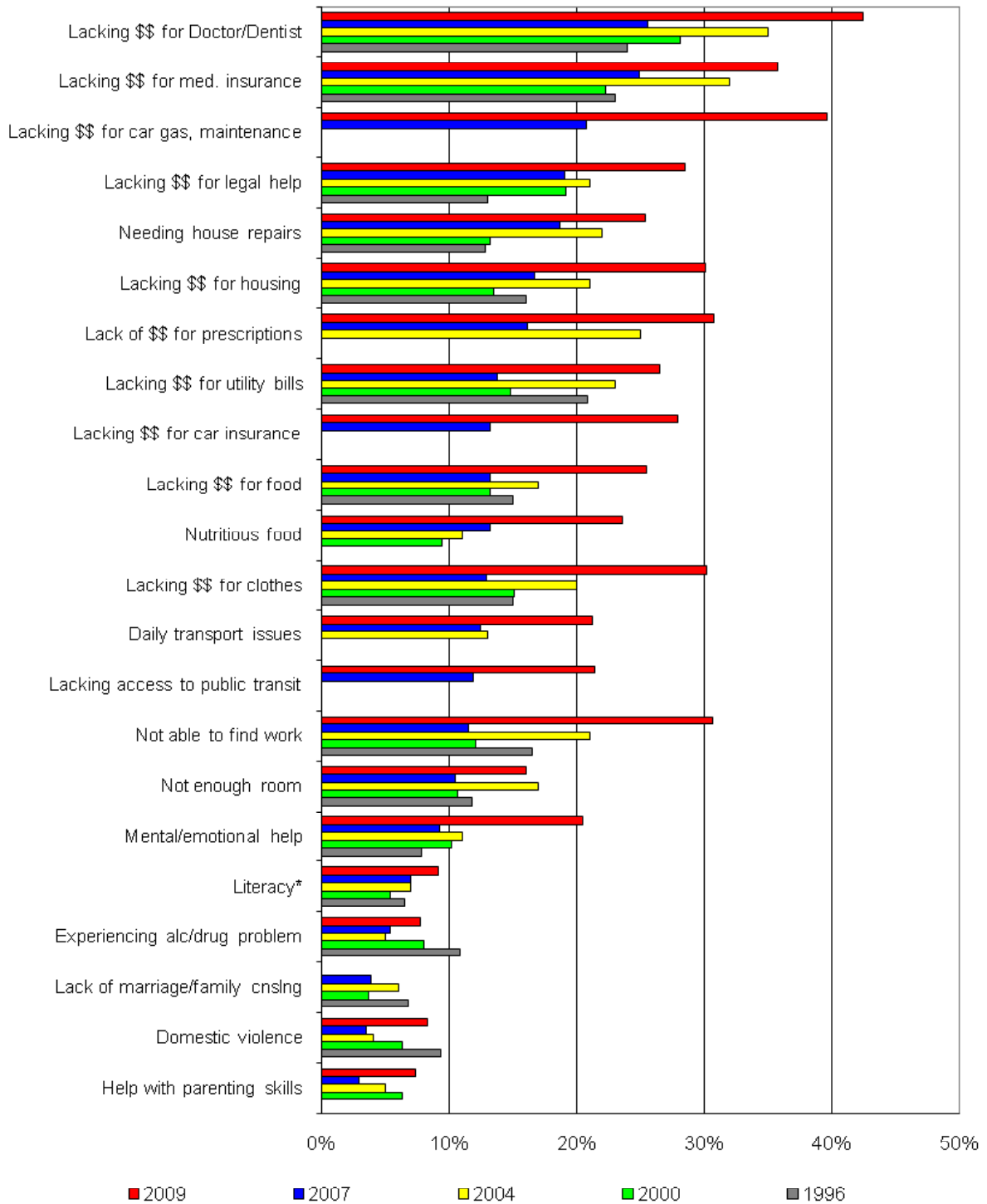
Since 1992, the Community Assessment survey has asked respondents to report on problems that occur in their household, and to rate the severity of each problem on a four-point scale from “not a problem” to “major problem.” The problems fall into two categories: affording basic living expenses, and affording/accessing services. Unless otherwise noted, ratings of “minor”, “moderate” and “major” problems have been combined in this report.

In 2009, problems paying for medical insurance and doctor/dentist visits remain significant, which is consistent with earlier surveys. But financial hardship problems run broader and deeper in our communities than ever before. **More households report financial hardship in most every category related to basic living expenses and services than in any prior community assessment survey.** 30% or more of households indicated the following financial hardship problems:

- Lacking money for doctor/dentist
- Lacking money for car/gas/maintenance
- Lacking money for health insurance
- Lacking money for prescriptions
- Not able to find work
- Lacking money for clothes
- Lacking money for housing

For half of the problems on the household issues survey, the percentage of respondents indicating a problem has nearly doubled since 2004, the last economic recession.

**Figure 2: Households Experiencing Financial Hardship 1996-2009
Ranking by 2009 Household Needs**



Even in the past two years alone, reported problems have doubled around some issues. (see Appendix B). While rental housing affordability issues remain high and persistent, housing-related issues for homeowners are growing at a faster rate. **The number of homeowners expressing problems with housing affordability and utility payments has nearly doubled since 2007.**

In terms of scale of problem, **the cost of transportation (lacking money for gas, repairs or car maintenance) is second only to the cost of doctor/dentist visits as the most reported financial hardship.** Reflecting, at least in part, the sharp spike in fuel costs during 2008, the percentage of households reporting transportation costs as an issue nearly doubled since 2007.

The effect of economic stress is seen in the two-fold increase in need for many services since 2007, including mental/emotional help, domestic violence, and help with parenting skills.

Domestic violence, alcohol/drug problems, and not having enough room for all household members were the only issues that 2009 respondents rated as less problematic than the peak level in any prior survey year. In all three cases, however, the issue was a much greater problem in 2009 than in 2007.

A higher percentage of rural respondents report difficulty covering basic living expenses and accessing/affording services compared to Eugene-Springfield respondents. This is true across all categories except child care for children under 6 years old. Appendix C shows the metropolitan vs. non-metropolitan data comparison across all issues.

Not surprisingly, lower income households across all communities have more difficulty affording basic living expenses and accessing services. Appendix D, Table 1 shows responses to all household issues by income.

Appendix D, Table 2 shows responses to all household issue questions by severity of problem.

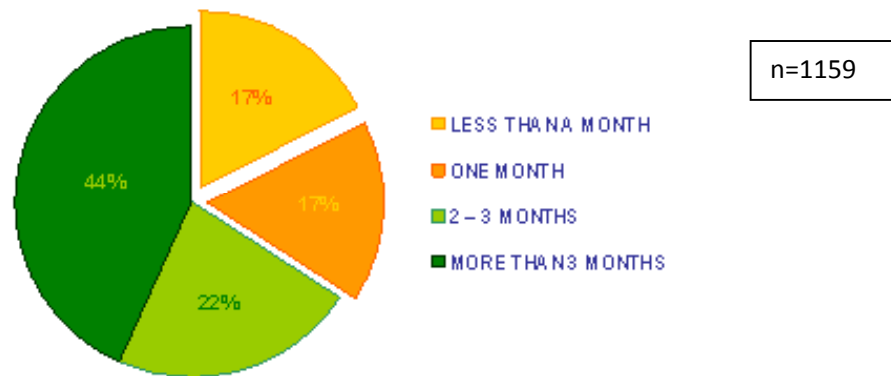
B. Income/financial stability

When the survey was conducted in February 2009, Lane County's unemployment rate was 11.2%. By May, the rate had increased to 14.2%. The unemployment rate, however, only captures the tip of the iceberg in terms of the fragile financial status of households in Lane County. **The face of financial hardship is changing, and growing to include more people than ever.**

Lack of work is an issue. 30% of respondents reported that someone in their household was not able to find work; this is a higher percentage than in any previous community assessment. 16.5% of respondents indicated that inability to find work was a major problem.

Many households teeter on the edge of financial instability: one third of households could pay their bills for just one month or less if they were to lose their primary source of income. Of these households, half are homeowners.

Figure 3: Number of months that household can pay bills if main source of income stops

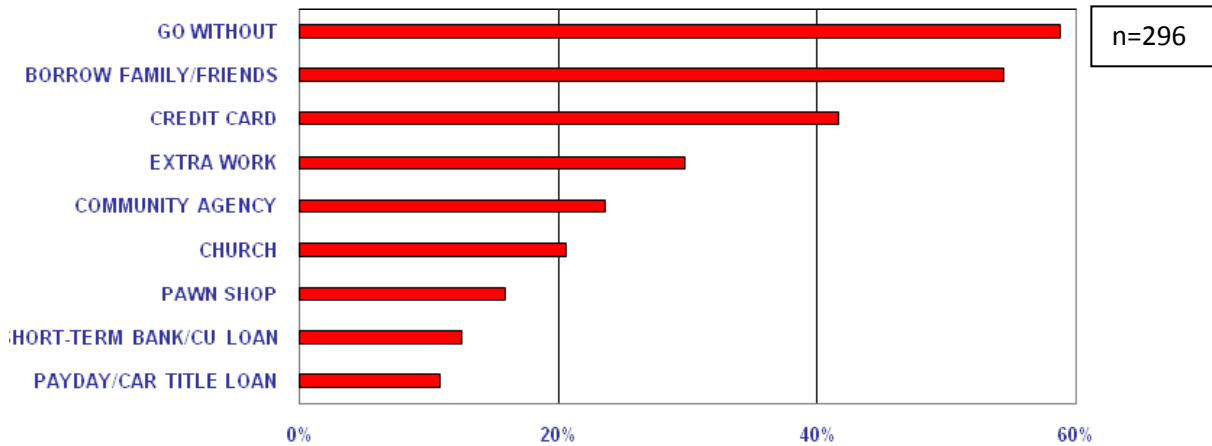


The income level at which households experience financial difficulty is rising. Respondents reporting hardships include not only households experiencing poverty, but also increasing numbers of average working households. Data from other sources confirms that it is getting more difficult for many households to afford basic living expenses:

- \$32,445 is the self-sufficiency standard for a family of 3 in Lane County (one adult, one preschooler and one school-age child). The standard does not include the cost of healthcare. (2008 OR Self Sufficiency Standard)
- \$30,409 (\$14.62/hour) is required to afford a 2-bedroom apartment in Lane County (2007 National Low Income Housing Coalition “Out of Reach”)
- The federal poverty level for a family of 3 is \$17,346; 200% is \$34,692 (US Census Bureau, 2008 Poverty Threshold Table)
- 18% of households surveyed have incomes that fall between 100-200% of the federal poverty guideline, making them ineligible for many services, but without adequate income to meet their families basic needs per the Lane County self sufficiency standard.
- 39% of households surveyed have annual household income of less than \$35,000.
- 53% of households surveyed have annual household income less than \$50,000

Survey respondents indicate that **“going without” is the number one strategy when they lack money for basic living expenses.** Lane County residents have a strong bias toward trying to be self-reliant in hard times: reaching out to community agencies or churches ranks #5 and #6 respectively in coping strategies. These strategies are basically unchanged since 2007.

Figure 4: Methods Households Use to Cope with Financial Hardship



21% of responding households received some form of public assistance in the previous twelve months. Of these households:

- Half included one income-earner
- Two of every five included children under 18
- The level of hardship reported by these households is significantly higher for all categories of need (see Appendix E).
- 60% experienced financial hardship affording gas/maintenance for their car, medical insurance, a visit to the doctor/dentist and clothing.

C. Health

The cost of health care continues to be a major issue facing Lane County households. **Three of the top four most prevalent financial hardship problems cited in the household issues survey are related to health care affordability.**

- Lacking money for doctor/dentist (#1)
- Lacking money for medical insurance (#3)
- Lacking money for prescriptions (#4). Nearly twice as many households indicated this was a concern compared with 2007.

Over 86% of responding households have health insurance and have an established relationship with a health care provider. But this is highly variable depending on age and income:

- **97% of respondents aged 65 years or older are covered by health insurance.**
- **81% of respondents aged 18-64 are covered by health insurance.** Of the uninsured in this age group,
 - ♦ 43% are employed at least part-time.
 - ♦ 41% do not have an established health care provider.

Figure 5: Respondents Covered by Health Insurance

Do you currently have health insurance?	18-64 years old* (n=795)	65 years and older* (n=405)
Yes	81%	97%
No	19%	3%

*Age in 2009 based on year of birth

The face of the uninsured includes both people with long term hardships and people affected by current economic conditions.

- 35% of uninsured survey respondents have lacked health coverage for at least two years
- 31% of uninsured survey respondents have lacked health coverage for six months or less

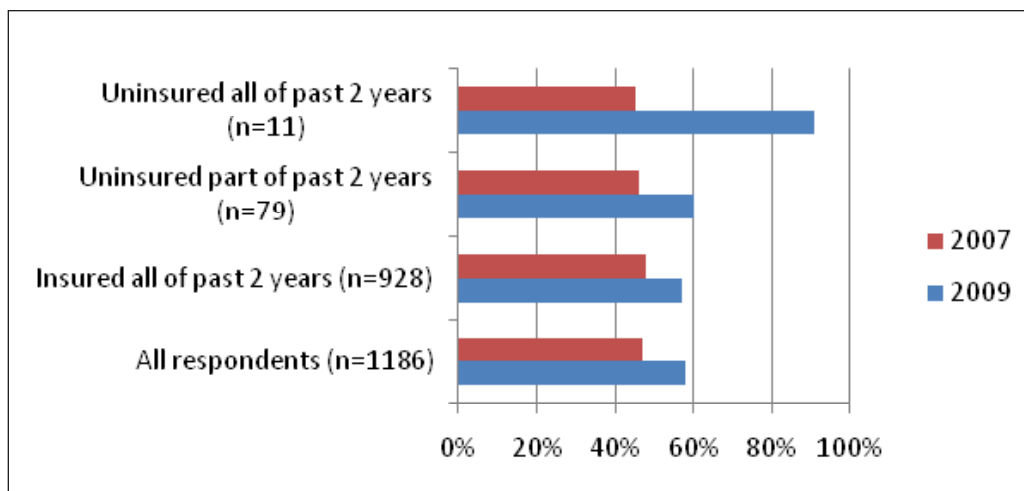
One quarter of responding households have delayed seeking medical care in the past twelve months due to its cost. One third of households with annual incomes of \$50,000 or less delayed seeking care due to its cost.

Figure 6: Delayed medical care in past 12 months, due to cost, by income

\$10,000 or less (n=26)	31.3%
\$10,000-\$15,000 (n=32)	36.4%
\$15,000-\$25,000 (n=52)	35.6%
\$25,000-\$35,000 (n=48)	32.2%
\$35,000-\$50,000 (n=54)	31.2%
\$50,000-\$75,000 (n=35)	20.5%
\$75,000-\$100,000 (n=10)	11.5%
\$100,000+ (n=6)	6.5%

A piece of bright news from the survey is that our **efforts to raise awareness of community based human services are showing substantial progress**: awareness of free or low cost health care clinics increased since the last assessment. This coincides with major increases in community outreach by partners in the United Way of Lane County’s 100% Access Healthcare Initiative.

Figure 7: Awareness of free or low-cost health care clinics by insurance coverage status 2007 vs. 2009



D. Education/children and families

The proportion of households with people under the age of 18 is very similar when comparing survey respondents to the general Lane County population. 26% of survey respondents have children aged 18 years or younger, and 25.3% of Lane County's households overall have children under the age of 18 (2008 American Community Survey). The survey households are less ethnically diverse, however, than the actual population in Lane County. Only 3.1% of survey respondents identified themselves as Latino/Hispanic, as compared with 6.2% of the overall population as estimated in the 2008 Lane County census update.

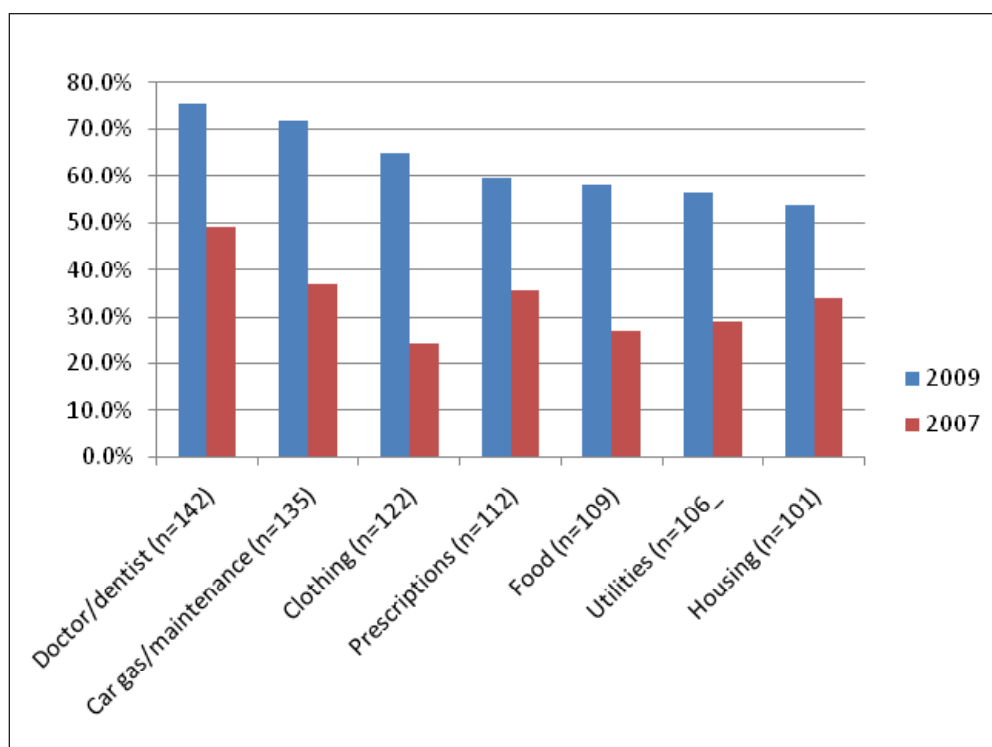
The community assessment survey may have some shortcomings when used to assess needs related to the United Way of Lane County's strategic priority of "education, children and families", because households with young children may be underrepresented among survey respondents.

- Only 10.3% of the respondents were 18-34 years old: the most likely demographic group representing parents of young children.
- 16.1% of respondents have children under the age of six residing in their households.

Nevertheless, the survey, along with other relevant data, does illuminate challenges facing families with children. These challenges ultimately affect children's ability to learn.

More households with children at home, and annual earnings of \$50,000 or less, express problems affording basic living expenses than in past surveys. See Appendix D, Table 3 for more detail about the needs of families with children.

Figure 8: Affordability problems in households with children at home and incomes below \$50,000/year 2007 vs. 2009



The percent of households with children reporting problems affording basic living expenses vs. those households without children were substantially higher. For example:

- Problem affording clothing: 64.9% for families with children, 43.8% for families without
- Problem affording food: 58% for families with children, 38.2% for families without
- Problem affording utilities: 56.4% for families with children, 40% for families without
- Problem affording housing costs: 53.7% for families with children, 41.8% for families without

Studies have shown that parents under financial strain are less involved with their children leading to failure in school, aggressive behavior, and delinquency. Possibly reflecting these research findings, **respondents report the highest level of child emotional/behavior problems in their children since 1996.**

Several household issues especially relevant for households with children had relatively few households indicating a problem, but the rates of increase in those who did is significant.

- The number of households reporting problems finding or affording child care for children under 6 years old remains below 10%. This percentage, however, is double the percentage reported in 2000, 2004 and 2007.
- Getting help with parenting skills continues to be a category for which a small proportion of households reporting a problem. The 2009 assessment, however, marks the highest percentage (7%) reporting a problem with parenting skills since the survey began.
- About 8% of respondents noted a problem with after-school child care. This number is higher than any other survey year.

IV. Conclusion

The 2009 Community Assessment Report indicates a community under stress. It reveals that an increasing number of households have a fragile hold, at best, on economic stability and family well-being. These results are remarkably consistent with other research, including the Oregon statewide results for a national “Struggling to Make Ends Meet” survey commissioned by the Northwest Area Foundation in July 2009.

In addition to chronicling needs, the Assessment Report provides strong evidence that when we do focus on an issue as a community, we get results. The 2009 report reveals sharp increase in awareness of free or low cost health care resources since 2007. This coincides with major increases in community outreach by partners in the United Way of Lane County’s 100% Access Healthcare Initiative.

Finally, the Assessment Report is a call to action. It provides guidance for future efforts to improve the quality of life for all Lane County residents. We hope, and expect, that this report will help to focus our collective energy for yet more accomplishments in the months and years ahead.

V. Appendices

Appendix A: Overview of Survey Demographics compared with Census Demographics

	2009 UWLC Survey	2008 American Community Survey (census)
Age		
55 years and older	56.3%	26.8%
45-54 years	19.3%	14.7%
35-44 years	10.8%	12.4%
18-34 years	10.3%	25.8%
Under 18 years	n/a	20.3%
Gender		
Women	64.6%	50.8%
Men	34.2%	49.2%
NR	1.2%	
Race		
White	88.7%	88.5%
Black/African American	0.5%	1.0%
American Indian/Alaskan	1.5%	1.6%
Asian/Pacific Islander	1.3%	2.9%
Multi-racial	1.6%	3.2%
Other	1.8%	1.8%
Ethnicity		
Hispanic/Latino identity*	3.1%	6.2%
Homeownership		
Own home	73.1%	61.4%
Rent	21.8%	38.6%
Live with relative or friend	3.1%	
Household Income		
\$10,000 or less	6.9%	9.5%
\$10-\$15,000	7.3%	5.8%
\$15-\$25,000	12.2%	12.6%
\$25-\$35,000	12.4%	12.1%
\$35-\$50,000	14.4%	15.0%
\$50-\$75,000	14.25%	20.8%
\$75-\$100,000	7.25%	11.4%
\$100,000 or more	7.75%	12.9%
NA/No response	17.5%	

* Hispanics may be of any race, so also are included in applicable race categories

Source: U.S. Census American Community Survey, 2008

Appendix B: Households Experiencing Financial Hardship, 2009, Ranked by % Change Since 2007

Household issue	Percent of households reporting this problem in 2007	Percent of households reporting this problem in 2009	Percent change in number of households reporting this issue: 2007-2009
Not able to find work	11.5%	30.7%	167%
Help with parenting skills	2.9%	7.3%	152%
Domestic violence	3.5%	8.3%	137%
Lacking \$\$ for clothes	12.9%	30.2%	134%
Mental/emotional help	9.2%	20.5%	123%
Lacking \$\$ for car insurance	13.2%	27.9%	111%
Lacking \$\$ for food	13.2%	25.5%	93%
Lacking \$\$ for utility bills	13.8%	26.5%	92%
Lacking \$\$ for car gas, maintenance	20.7%	39.6%	91%
Lack of \$\$ for prescriptions	16.1%	30.8%	91%
Lacking \$\$ for housing	16.7%	30.1%	80%
Lacking access to public transit	11.9%	21.4%	80%
Nutritious food	13.2%	23.6%	79%
Daily transport issues	12.4%	21.2%	71%
Lacking \$\$ for Doctor/Dentist	25.6%	42.5%	66%
Not enough room	10.5%	16.0%	52%
Lacking \$\$ for legal help	19.0%	28.5%	50%
Lacking \$\$ for med. insurance	24.9%	35.8%	44%
Experiencing alcohol/drug problem	5.4%	7.7%	43%
Needing house repairs	18.7%	25.4%	36%
Literacy*	7.0%	9.1%	30%

Appendix C: Comparison of Metropolitan vs. Non-Metropolitan Problems Reported

Table C-1: Difficulties meeting basic living expenses metro n=824; non-metro n=376

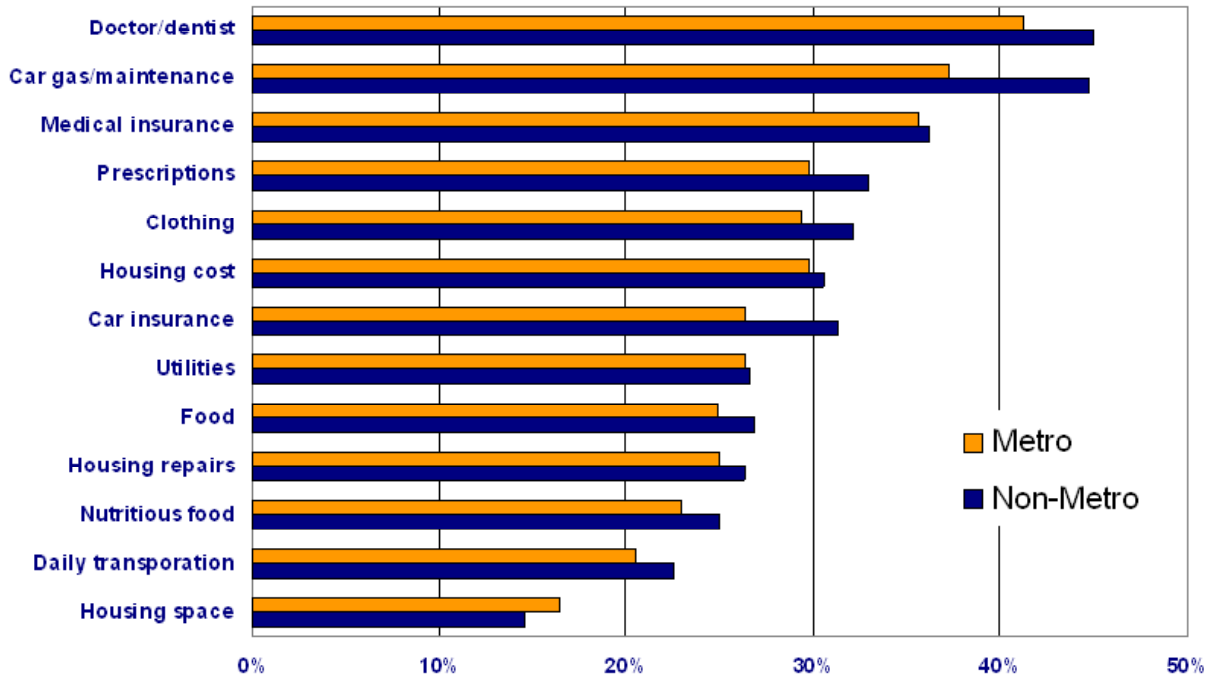
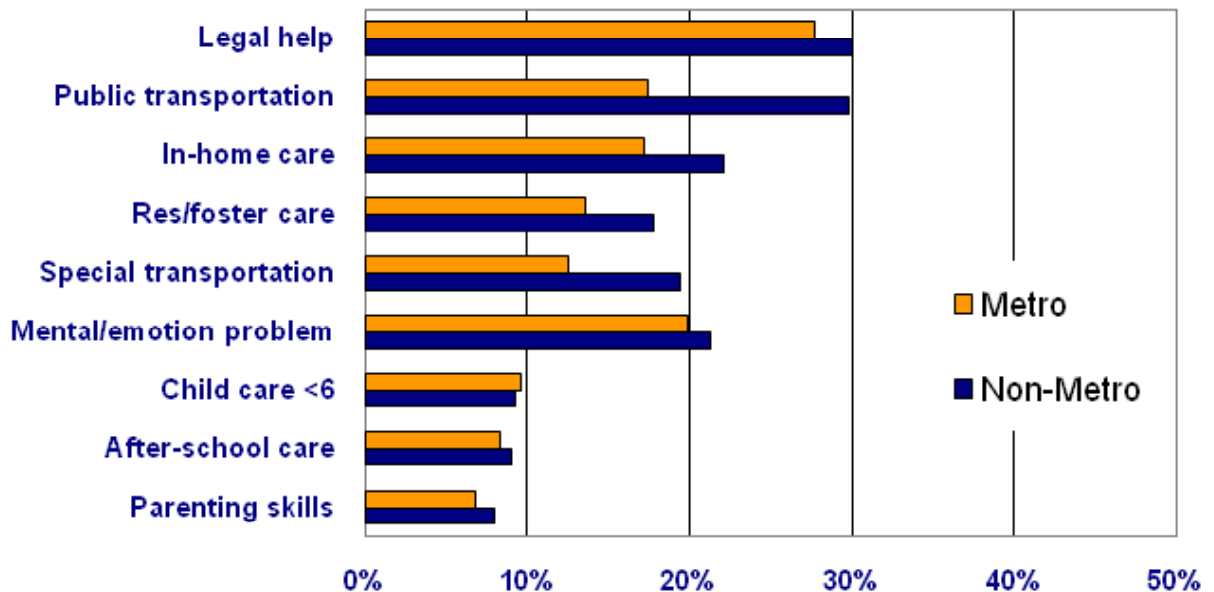


Table C-2: Difficulties accessing/affording services



Appendix D: Detailed responses to household issue questions

Table D-1: Responses to all 2009 household issue questions, by household income

HOUSEHOLD PROBLEMS BY INCOME, RANKING BY MAJOR PROBLEM AND INCOME COMPARISON	\$10K or less (N=83)	\$10-15K (N=88)	\$15-25K (N=146)	\$25-35K (N=149)	\$35-50K (N=173)	\$50-75K (N=171)	\$75-100K (N=87)	\$100K+ (N=93)
Not enough money for housing	28.9%	25.0%	13.0%	4.7%	2.3%	4.1%	2.3%	0.0%
Not enough room for all living there	10.8%	9.1%	8.9%	4.7%	3.5%	0.6%	2.3%	0.0%
Housing needs major repairs	16.9%	9.1%	9.6%	10.7%	7.5%	2.9%	0.0%	0.0%
Not enough money for food	20.5%	13.6%	11.0%	2.0%	4.0%	1.2%	0.0%	0.0%
Not being able to pay the utility bills	19.3%	20.5%	11.0%	3.4%	2.9%	2.3%	1.1%	0.0%
Not enough money for clothing	31.3%	15.9%	12.3%	5.4%	3.5%	1.8%	0.0%	1.1%
Not able to afford legal help	36.1%	31.8%	24.0%	18.1%	13.3%	6.4%	2.3%	0.0%
Trouble getting to work, to school, or to get medical care	15.7%	11.4%	10.3%	4.0%	6.4%	2.3%	1.1%	2.2%
Not able to access public transportation	10.8%	10.2%	8.9%	8.1%	9.8%	2.9%	3.4%	2.2%
Not able to afford the cost of car insurance	28.9%	15.9%	9.6%	6.7%	3.5%	1.8%	1.1%	1.1%
Not able to afford cost of gas and maintenance for a car	37.3%	26.1%	15.8%	8.7%	8.1%	3.5%	2.3%	0.0%
Not able to pay for, or get, medical insurance	33.7%	33.0%	33.6%	22.1%	18.5%	14.0%	4.6%	4.3%
Not enough money to pay the doctor or dentist	38.6%	37.5%	32.9%	24.8%	19.7%	9.4%	3.4%	2.2%
Not able to get in-home/adult care for elderly/disabled/seriously ill	16.9%	22.7%	8.2%	9.4%	12.7%	4.1%	0.0%	2.2%
Not able to get residential/foster care for elderly/disabled/seriously ill	9.6%	20.5%	6.2%	8.1%	6.9%	3.5%	0.0%	1.1%
Not able to get special transportation for elderly/disabled/seriously ill	13.3%	12.5%	4.1%	6.7%	4.6%	2.3%	0.0%	0.0%
Not able to get help for a mental or emotional problem	10.8%	15.9%	11.0%	12.8%	8.7%	3.5%	0.0%	2.2%
Not able to read well enough to fill out application	8.4%	3.4%	3.4%	2.0%	1.7%	0.0%	0.0%	0.0%
Not able to find work	34.9%	27.3%	24.7%	17.4%	15.6%	12.3%	6.9%	2.2%
Not enough money to purchase prescriptions	28.9%	22.7%	18.5%	12.1%	13.9%	7.6%	0.0%	0.0%
Experiencing an alcohol or drug problem	4.8%	3.4%	0.0%	2.7%	2.9%	2.9%	0.0%	1.1%
Experiencing physical conflict in the household	6.0%	3.4%	0.0%	2.0%	1.7%	0.6%	0.0%	0.0%
Children or teenagers with behavioral or emotional problems in home	6.0%	4.5%	2.1%	3.4%	4.0%	1.8%	1.1%	1.1%
Not able to find quality child care for a child under the age to 6	7.2%	8.0%	2.1%	2.7%	4.0%	2.3%	0.0%	1.1%
Not able to find or afford after school care for a child over the age of 6	4.8%	8.0%	3.4%	2.7%	4.0%	1.8%	1.1%	0.0%
Not able to afford nutritious food for your family	18.1%	10.2%	8.9%	3.4%	2.9%	3.5%	0.0%	0.0%
Not able to get help with parenting skills	2.4%	1.1%	0.7%	0.0%	1.2%	1.2%	0.0%	0.0%

Table D-2: Responses to all 2009 household issue questions, by severity of problem reported

Household issue	Minor	Moderate	Major	Combined (percentage of households indicating a problem)	Rank
Not enough money to pay the doctor or dentist	11.7	11.1	19.7	42.5	1
Not able to afford cost of gas and maintenance for a car	14.1	14.9	10.6	39.6	2
Not able to pay for, or get, medical insurance	9.0	7.9	18.9	35.8	3
Not enough money to purchase prescriptions	9.6	9.4	11.8	30.8	4
Not able to find work	6.4	7.8	16.5	30.7	5
Not enough for clothing	14.0	9.4	6.8	30.2	6
Not enough money for housing	12.3	10.0	7.8	30.1	7
Not able to afford legal help	6.4	7.3	14.8	28.5	8
Not able to afford the cost of car insurance	10.3	10.8	6.8	27.9	9
Not being able to pay the utility bills	11.2	9.2	6.1	26.5	10
Not enough money for food	10.9	9.7	4.9	25.5	11
Living in housing that needs major repairs	11.0	8.3	6.1	25.4	12
Not able to afford nutritious food for your family	11.0	7.6	5.0	23.6	13
Not able to access public transportation	10.2	3.9	7.3	21.4	14
Trouble getting to work, to school, or to get medical care	8.8	6.6	5.8	21.2	15
Not able to get help for a mental or emotional problem	7.6	5.5	7.4	20.5	16
Not able to get in-home care, or adult care for an elderly person, or someone with an elderly person, or someone with a	5.6	4.6	8.6	18.8	17
Not enough room	8.0	3.8	4.2	16.0	18
Not able to get residential or foster care for an elderly or disabled person	4.8	3.6	6.5	14.9	19
Not able to get special transportation for a disabled or elderly person	5.3	4.6	4.8	14.7	20
Children or teenagers with behavioral or emotional problems	5.9	3.8	2.6	12.3	21
Not able to find quality child care for a child under the age to 6	4.3	2.4	2.8	9.5	22
Not able to read well enough to fill out application	5.0	1.9	2.2	9.1	23
Not able to find or afford after school care for a child under the age of 6	3.4	2.3	2.7	8.4	24
Experiencing physical conflict in the household	5.0	1.9	1.4	8.3	25
Experiencing an alcohol or drug problem	4.6	1.1	2.0	7.7	26
Not able to get help with parenting skills	4.2	2.3	0.8	7.3	27

Table D-3: Percent of Households Experiencing a Problem, Comparing Households With and Without Children, by Income, 2009

	<50,000 household income		>\$50,000 household income	
	Children	No Children	Children	No Children
Not enough money for housing	22%	16%	15%	6%
Not enough room for all living there	20%	5%	12%	3%
Housing needs major repairs	18%	12%	13%	8%
Not enough money for food	24%	14%	13%	4%
Not being able to pay the utility bills	24%	14%	13%	5%
Not enough money for clothing	26%	15%	18%	6%
Not able to afford legal help	22%	15%	11%	7%
Trouble getting to work, to school, or to get medical care	16%	11%	10%	5%
Not able to access public transportation	13%	11%	8%	7%
Not able to afford the cost of car insurance	19%	14%	13%	8%
Not able to afford cost of gas and maintenance for a car	29%	19%	21%	11%
Not able to pay for, or get, medical insurance	26%	16%	18%	11%
Not enough money to pay the doctor or dentist	30%	20%	23%	12%
Not able to get in-home/adult care for elderly/disabled/seriously ill	12%	10%	7%	6%
Not able to get residential/foster care for elderly/disabled/seriously ill	11%	7%	4%	5%
Not able to get special transportation for elderly/disabled/seriously ill	11%	8%	4%	5%
Not able to get help for a mental or emotional problem	16%	10%	8%	5%
Not able to read well enough to fill out application	7%	6%	4%	1%
Not able to find work	26%	13%	7%	8%
Not enough money to purchase prescriptions	23%	15%	16%	8%
Experiencing an alcohol or drug problem	6%	3%	4%	3%
Experiencing physical conflict in the household	7%	4%	5%	2%
Children or teenagers with behavioral or emotional problems in home	13%	3%	11%	3%
Not able to find quality child care for a child under the age to 6	12%	2%	10%	1%
Not able to find or afford after school care for a child over the age of 6	10%	2%	9%	1%
Not able to afford nutritious food for your family	22%	12%	12%	5%
Not able to get help with parenting skills	9%	2%	5%	1%

Respondents reporting minor, moderate, or major problem

Appendix E: Comparison of problems reported by households using public assistance vs. households not using public assistance

Table E-1: Difficulties meeting basic living expenses Public assistance N=249

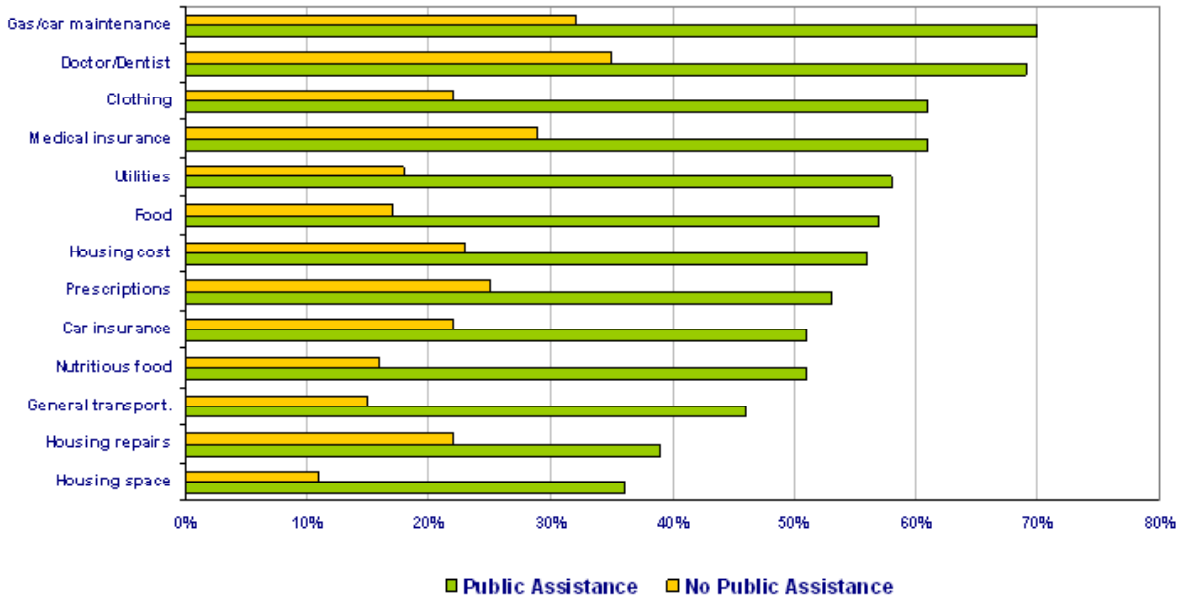
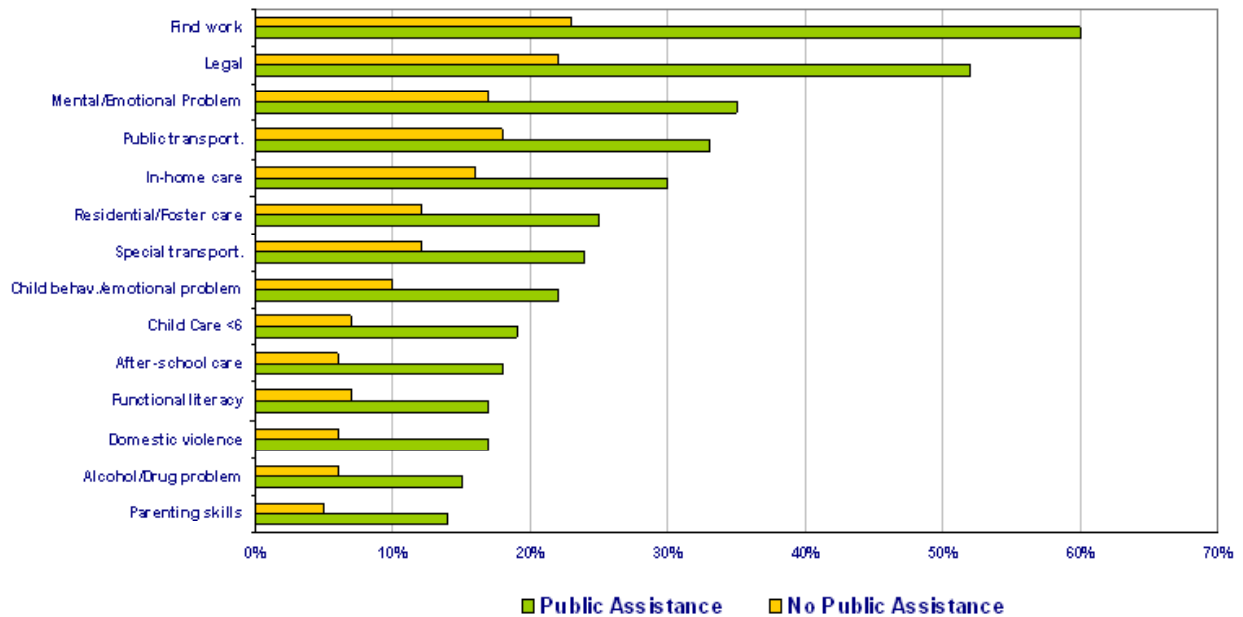


Table E-2: Difficulties accessing/affording services



Appendix F: For the 2009 Executive Summary and 2009 Topline Results (including survey questions) go to www.UnitedWayLane.org. Under “What We Do” choose “Reports.”